

# **You Have Only Just Begun...**

*Your first steps towards a happy marriage*



## **Introduction**

Marriage, like life, is a journey, not a destination. Its joys as well as challenges shape the course of our lives. While the journey promises many happy and lasting memories, it may at times present testing experiences and challenges.

A marriage requires, amongst other values, compassion, love, thoughtfulness and compromise.

This booklet has been produced to help you along the way by giving you an insight into some of the common challenges that can arise in a marriage and offering practical advice about how best to anticipate these and resolve them.

Each marriage is unique and no-one will have all the answers or be able to predict what you and your partner will face in the future.

We hope, however, that this booklet will assist you in keeping your relationship loving, enjoyable and strong as you go through life together and provide you with some tools to keep your marriage happy and healthy.

## **Marriage: What Does it Mean to You?**

Some would define marriage as the height of success and fulfilment in their relationship resulting in their inevitable union as husband and wife. The assumption is that they will live together in eternal bliss, happily ever after.

The reality is that you will embark on a journey that will test your resolve, patience, commitment and purpose. For most couples, this is uncharted territory, a voyage of discovery like nothing experienced before. The excitement of marriage can run high as do expectations which can sometimes be overwhelming.

In the Shia Imami Ismaili Community, as in other Muslim communities in general, marriage is considered to be a social contract, involving mutual consent and acceptance of rights and responsibilities between a man and a woman.

A Muslim marriage ceremony, the *Nikah*, involves a procedure during which the bride and groom attest to a contract in the presence of witnesses.

In the United Kingdom, under the law of the land, there is an additional requirement to undertake prescribed civil formalities for concluding a legally binding marriage. This civil ceremony needs to take place before the *Nikah* ceremony.

The text for conducting the Ismaili marriage ceremony is called *Nikah-nama* which consists of three principal elements:

1. *Khutba* which consists of recitation of *ayats* from the Holy Qur'an and *hadiths* of Prophet Muhammed (*peace be upon him and his progeny*).
2. *'Aqd* which is the contract reflecting the mutual consent and acceptance of definite rights and responsibilities by the bride and groom.
3. *Du'a* which comprises prayers for the newly-wedded couples seeking Allah's blessings for a happy and fulfilling married life.

The contract must be witnessed by two adults and must also stipulate a *mahr*. *Mahr* is considered to be a gift on or consideration for the occasion of marriage, from the groom to the bride.

The value of *mahr* must be mutually agreed between the bride and the groom at the time of marriage, which becomes the property of the bride as a contractual right upon getting married. This is an essential element of the contract and is a principle derived from the Holy Qur'an. The amount is not usually announced during the marriage ceremony.

Thus the joyous event is concluded, usually with celebrations to mark the union of the couple and their respective families.

***“It is He Who has created man from water: then has He established relationships of lineage and marriage: for your Lord has power (over all things).”***

*(Holy Qur'an 25:54)*

## What Next?

Our world is constantly evolving and changing. As Ismaili Muslims living in the Western world, marriage in the modern context takes on many challenges. Whether these marriages take place between individuals of different faiths or those of the same faith but with different cultural backgrounds, it is important to consider how certain issues such as lifestyle choices, family expectations, the raising of children as well as religious and social identity concerns, present themselves.

We all face hurdles along this journey of discovery regardless of cultural heritage or faith, but it is important to recognise at the outset what your individual challenges are likely to be.

Over the following pages, we will examine some of the root causes of marital disharmony and highlight certain issues that repeatedly arise in the marital context. Our hope is that by raising awareness of these issues, you will be better prepared for spending your lives together. The topics covered have been identified through in-depth research spanning some twenty years of marital dispute resolution, providing an evidence-based analysis of the common underlying causes.

It is well documented that whatever the root causes may be, practicing the ethics of love, trust, respect, generosity in forgiveness, tolerance and understanding are some of the values that are instrumental in preventing and resolving disputes.

*“Through love, thorns  
become roses.”*

*Rumi*

# Communication

Communication is probably the most important element in any relationship and nowhere more so than in a marriage.

Effective communication is important in relationships, allowing us to share interests, aspirations and concerns. It encompasses the way we talk, listen and use our body language. We can all learn how to improve the way in which we communicate with each other.

With this in mind how then do you ensure that your communication is effective?

- **Talk to each other:** No matter how well you know and love each other, you cannot read each other's minds. By telling your partner what you are thinking, you can avoid misunderstandings that may cause hurt, anger or confusion.
- **Listen to each other:** Listening is a critical part of effective communication. By listening to your partner attentively, you will encourage them to open up and speak honestly.
- **Try to understand things from your partner's point of view:** Be as empathic to your partner's position as possible. Put yourself in your partner's position.
- **Take a step back:** Be patient with your partner. Take time to talk things through. As a result of such care and attentiveness, mutual respect and understanding will flourish.
- **Non-verbal communication:** We can say a lot without speaking. Our body posture, tone of voice and facial expression all convey a message. It is an established fact that this form of communication has the most impact.

- **Talk and listen as friends:** Since friendship between couples is the best recipe for a successful and happy marriage, remember to stay connected.
- **Power of apology:** Do not be afraid to say 'sorry.' It is a powerful word that has infinite capacity to heal and dissolve disharmony.
- **Communication around children:** Children learn from their parents' relationship. They learn from how parents talk to each other, resolve their differences and express their emotions. Children look upon their parents as their role models. Thoughtful communication results in strength and unity within the family.

*“Raise your words, not your  
voice. It is rain that grows  
flowers, not thunder.”*

*Rumi*

## Compatibility

Compatibility means different things to different people. What is important to one couple may not be important to the other. Some couples may place educational, career or financial compatibility at the heart of their relationship, while others may seek compatibility of faith, tradition and culture. Whichever attributes you seek in your partner, there are a number of issues set out below that commonly arise in relation to compatibility:

- **Goals and values:** Ensure you have compatible aspirations for the future and similar wants and needs. Be aware of any conflicting values and how you might overcome them.
- **Marital and gender roles:** Be clear in the expectations you have of your respective roles as husband and wife.
- **Education:** Consider the impact of significant differences in educational or intellectual abilities.
- **Mutual trust and respect:** Be open and honest with each other in order to maintain and build trust. Respect and trust are essential factors for any long term relationship.
- **Emotional intimacy:** Providing consistent sensitivity, empathy and comfort is important. This area is frequently and most easily neglected.
- **Equality:** Be attuned to any differences such as career stature, involvement in decision-making or earning capacity that may make your partner feel insecure or inadequate.



- **Personal growth:** Encourage each other's personal growth, social life, travel and economic opportunities. Encourage and support each other to achieve goals and aspirations.
- **Be a Team:** Marriage is about pulling together in the same direction. Choose to be 'us' instead of 'you' and 'me.'
- **Religious views:** Consider your levels of commitment to religious practice, community life and your views on matters of faith.
- **Children:** Consider when you wish to have children and how you would raise them. In particular, how you would approach adolescence, education, religion, discipline and resolving conflict between siblings. Find common ground and be united in your decisions.

*“Wherever you are and  
whatever you do, be in love.”*

*Rumi*

## **Marrying a Partner from a Different Cultural Background, Tradition or Faith Community**

As with other issues around compatibility, the faith of your partner and subsequently your children, are key considerations. Given the time that one could potentially spend at Jamatkhana or engaging in activities (both religious and social) associated with the Ismaili community, it is important that this is discussed with and accepted by the person with whom you wish to spend the rest of your life.

And remember, your partner may spend as much time at their place of worship as you do, so it works both ways. Ultimately, you will need to be mindful of supporting and accommodating someone else's point of view. Here are some points for reflection:

**Aspiration for your faith:** Be clear about the importance you both attach to the practice of your respective faiths and in engaging in the culture of the communities to which you belong.

Have an honest and realistic discussion with your partner about what this may mean for you with regard to your values, the time you may spend apart and how you engage with your respective communities.

**Choosing your children's faith:** A key consideration for couples of different faiths is the faith tradition in which their children will

be raised. Ensure that you have discussed and agreed this prior to getting married and are able to explain this to your respective parents and families, if necessary, to avoid any difficult discussions later on.

Remember that this may not only relate to the practice of faith but also to attendance at religious education school, participation in other faith-based programmes and social activities with peers from their faith community.

*“O mankind! We created you from a single soul (pair) of a male and a female, and made you into nations and tribes, that you may know each other (not that you may despise each other). Verily the most honoured of you in the sight of Allah is (he who is) the most righteous of you. And Allah has full knowledge and is well acquainted (with all things).”*

*(Holy Qur’an 49:13)*

## **Family and In-Laws: Extended Family**

When you agree to enter into a marriage you are also agreeing to embrace each other's families. This can result in the forging of many strong, fulfilling and nurturing relationships. The extended family framework can provide a great source of support and stability in difficult times.

There are enormous benefits of having an extended family whose life experiences can not only enhance a marriage, but also transmit culture and tradition down the generations.

Different roles and responsibilities arise as a result of these new relations. With patience and understanding you can integrate fully with each other's families, each providing support for you and your children.

Whilst you are adjusting to your new responsibilities, so are your families. It is a time to demonstrate a healthy level of patience and tolerance.

There might be instances where tensions may arise. For example:

- **Living together:** Where extended family reside with you, an inevitable lack of physical or emotional privacy can result which may affect a marriage.

- **Trust:** Confidential issues may be divulged to extended family members resulting in embarrassment and deterioration of trust.
- **Conflict:** Inter-family conflict can be a source of great strain between married couples. Be clear where you stand and avoid conflict in your marriage. Think of consequences and react appropriately.
- **Additional responsibility:** Avoid shirking responsibility for your parents and extended family but ensure that you are not over-stretched or sinking under the weight of expectations.

Marriage opens up a whole new arena of responsibility that must be shared. It is important to consider these responsibilities as you enter into marriage. It is often in this context, that communication and compatibility are most important. It is important to respect your new family in the same way as you respect your own.

*“Among the believers who show most perfect faith are those who have the best disposition, and are kindest to their families.”*

*Hadith of Prophet Muhammed  
(Peace be upon him and his progeny)*

## Health and Happiness

Healthy and happy individuals make healthy and happy marriages. Where individuals in a marriage are unhappy or are suffering from poor health, problems may arise.

It is essential that each partner in a marriage is prepared to be there for the other in times of good health and ill health. Physical and emotional illnesses such as cancer, long term illness or depression, can place a huge strain on a relationship. Prepare for the unexpected. No one expects to have to deal with devastating and debilitating issues, but should they arise, your commitment and compassion towards one another may be stretched. It will be a time to be supportive and considerate and will require strength and courage to be there for your partner. You should avail yourself of all the assistance you can access from family, friends and our Jamati Institutions.

Other problems, such as substance abuse, addiction, physical and emotional abuse and violence do arise in some marriages. Whilst you may not contemplate such problems arising in your marriage, be aware that couples who have subsequently experienced such conduct may also have begun their journey with the same belief. If you should find yourself in this difficult situation, be open and honest and address any issues quickly by seeking help from professionals where necessary to avoid such conduct from escalating.

*“O people, your wives have a certain right over you and you have a certain right over them. Treat them well and be kind to them for they are your partners and committed helpers.”*

*Hadith of Prophet Muhammed  
(Peace be upon him and his progeny)*

## Finances

Not surprisingly, financial instability is commonly cited as a cause of dispute in marriage. In dire economic circumstances, the threat or reality of bankruptcy, unemployment, business failure or loss of assets can be devastating, causing serious strain and hardship.

One partner frittering money away on material possessions, social habits, gambling or other things, can contribute significantly to the failure of a marriage. Debt that has spiralled out of control can become a major issue and eventually be the catalyst for marital breakdown. Financial pressures have been identified as one of the dominant root causes for conflict in marriage.

Sound financial planning and management is essential for stability and discussing finances is critical to matrimonial harmony. Make decisions together about your short and long term financial goals and manage each other's expectations around money and how it will be spent and invested.

Whilst doing so, recognise that money means different things to different people: power, control, security, freedom. Respect one another's values and compromise on how you will deal with financial differences. It is important to make time to discuss finances and make joint decisions about budgets.

Some areas for discussion might include:

- **Location of important documents:** Decide on a safe and secure place to keep documents such as insurance policies, tax information, bank account details and wills.
- **Budget:** Calculate your combined income and work out your outgoings. Develop a workable budget and track your spending. Work towards building an emergency fund.
- **Current debts and assets:** Work out your financial worth.
- **Financial planning:** Understand and review your financial goals such as buying a home, retirement and bringing down personal debt.
- **Financial vulnerability:** Consider how to strengthen your financial position as a team.
- **Bill payment:** Work out who will be responsible for paying bills and how that will be done.
- **Credit cards:** If you decide to have credit cards, consider having a separate one for each of you to maintain your personal credit history.
- **Bank accounts:** Whether you decide to have a joint bank account or individual accounts, think about putting in place a power of attorney for each other's individual accounts for access in an emergency.
- **Review insurance policies:** Review policies for your home, cars, life cover and other belongings at frequent intervals.
- **Make a will or update your existing one:** Do not delay getting all your papers in order.

You may find the following financial planning tool useful.



## Building your Monthly Budget

Category	Monthly Budget	Monthly Actual
<b>INCOME:</b>		
Salary / Wages		
Bonuses		
Rental Income		
Capital Gains Income		
Dividends Income		
Miscellaneous Income		
<b>TOTAL INCOME</b>		
<b>EXPENSES:</b>		
Mortgage Payments / Rent		
Utilities: Electricity / Gas / Water		
TV Licence / Internet / Subscriptions		
Telephone: Residence / Mobile		
Council Tax		
Home Insurance		
Home Maintenance		
Travel Expenses - Trains / Tube / Buses		
Car Insurance		
Car Repayments		
Car Road Tax / MOT		
Car Repairs		
Car Expenses / Fuel		
Life / Endowment Insurance		
Pensions / Savings		
Income Tax		
Food & Groceries		
Clothing		
Child Care		
School Fees		
Health Care - Medical / Dental / Other		
Gifts / Donations		
Social Events and Entertainment		
Sports and Hobbies		
Sundry Costs		
Miscellaneous Expenses		
<b>TOTAL EXPENSES</b>		
<b>NET INCOME (Total Income less Total Expenses)</b>		

## Calculating your Net Worth

Category	Current Value
<b>ASSETS:</b>	
Residential Property	
Other Investment Property(ies)	
Furnishings	
Stock and Shares	
Bonds	
Mutual Funds	
Endowment Policies	
Life Insurance	
Cash in Hand	
Bank Accounts - Current / Deposit / Others	
Motor Cars	
Jewellery	
Collectibles	
Other Assets	
<b>TOTAL ASSETS</b>	
<b>LIABILITIES:</b>	
Mortgages	
Other Investment Loans	
Car Loans	
Bank Loans	
Bank Overdrafts	
Student Loans	
Home Equity Loans	
Other Loans	
Credit Card Balances	
Tax Liabilities	
Other Debts	
<b>TOTAL LIABILITIES</b>	
<b>NET WORTH (Total Assets less Total Liabilities)</b>	

## **A Balanced Marriage**

The opportunities, challenges and demands for both men and women have increased considerably over recent decades, with dual income families now the norm. With this in mind, you should consider how best to share the various responsibilities as a couple.

Traditional conceptions of marriage often portray a woman assuming the role of mother and home-maker, and a man as the main financial provider and family protector.

The rapidly changing world we live in sometimes makes it necessary to view marriage and male-female responsibilities in a different context. Women wishing to pursue their careers is on the increase and economic constraints may require both individuals to work. This can cause issues to arise, particularly in relation to child-care and household tasks.

There is no single formula that works for every couple, as every person's requirements, responsibilities and expectations differ. What is clear, however, is that with men and women facing significant pressure and demands from work and other commitments, there is a shift towards a more equitable distribution of roles and responsibilities in the most successful marriages.

One of the core principles of marriage is that it is an equal partnership with both partners collaborating to form and maintain a growing relationship that meets the needs of both partners and their families in a respectful manner.

A happy and lasting marriage can be achieved through sincere practice of our ethical values of love, compassion, trust, respect, patience, tolerance, compromise and understanding.

Remember, marriage is a journey which you have agreed to embark upon together and *you have only just begun...*

*“And still, after all this time, the sun has never said to the Earth “You owe me”*

*Look what happens with love like that. It lights up the sky.”*

*Rumi*