



MARITAL HARMONY



Your first steps towards a happy marriage



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Introduction

Congratulations on your decision to get married!

This booklet provides unique insights toward creating a fulfilling life with your spouse. Each marriage comes with its own set of strengths and challenges.

Here, we intend to:

- Provide strategies to strengthen your relationship by anticipating and managing important aspects of married life with a positive approach. Some of these aspects include managing finances, dealing with complexities of extended families, etc.
- Offer guidance for couples who choose to have children, including planning and investment tips.
- Discuss the concept of marriage in the Ismaili Muslim Tariqah and provide tips on strengthening interfaith marriages.
- Provide information on the resources available for assistance within the Ismaili community.

Each marriage is unique and no one will have all the answers or be able to predict what you and your spouse will face in the future. We hope, however, to provide strategies and tactics to assist you in anticipating and managing challenges and keeping your relationship loving, enjoyable and strong as you go through life together.

AN ISMAILI MUSLIM MARRIAGE

A marriage ceremony in Islam involves a procedure for attesting to a contract and accepting mutual responsibilities in the presence of witnesses.

The three principal elements of the Nikkah are 1) Khutba, 2) Contract and 3) Du'a.

KHUTBA

The Khutba is a short homily (or waez) in praise of Almighty Allah that invokes Allah's blessings for Prophet Muhammad (peace be upon him) and his progeny from Imam Ali (alayhi-s-salaam) to the present Imam. The recitation of ayats of the Holy Quran and hadiths of the Prophet are also traditional elements of the Khutba.

CONTRACT

The indispensable element of marriage in Islam is the contract, reflecting mutual consent and acceptance of definite rights and responsibilities. The contract, to be witnessed by two adults, requires an offer made by one party (the male) and its acceptance by the other (the female), with a clear intention to commence a valid marriage with immediate effect.

The contract 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 in addition to other obligations. This is an essential element of the contract and is a principle derived from the Holy Qur'an.

DU'A

The Du'a is a prayer invoking Allah's blessings for the newlyweds. Citing the favors that Allah bestowed on His Prophets (peace be upon them) and their spouses, and on Hazrat Ali (alayhi-s-salaam) and Hazrat Bibi Fatima (alayhi-s-salaam), the Du'a seeks Mawlana Hazar Imam's blessings that the newlyweds may also receive Allah's favors for a happy marriage and posterity.

*"O Mankind! Verily We have created you from a male and a female,
and made you nations and tribes, so that you may know each other."*

- The Holy Quran

Personalities

WITHIN A MARRIAGE

An important part of any relationship is to understand each other's personality types. Your personality is made up of individual characteristics, which include how you think, feel, and behave about various things. Understanding personality similarities and differences about you and your partner will help you develop genuine empathy for each other, as well as maintain more peace within the relationship through healthy conversations about your differences.

It's important to remember that you can't change your personality, or someone else's for that matter. You can make adjustments to your personality over time, but you can't change your entire persona. Therefore couples should note that it is not practical to expect that you will be able to change your partner's personality traits. For example, you can't make someone who is naturally an extrovert become an introvert. What you can choose to control is how you work with each other's personalities. This means that you both can learn various skills to become better communicators, and find ways to overcome or address your own weaknesses as well. When couples try to change each other's personalities, it results in frustration and hurt feelings.

WHAT'S YOUR PERSONALITY TYPE?

Discovering your personality type can be an eye-opening experience for both you and your partner. Understanding your own personality type and that of your partner will foster love and respect. It will also help you learn your weaknesses so you can communicate with each other about them and work towards finding common ground during disagreements.

Four basic personality styles are listed below. Under each personality style, circle the words that best describe your personality. Don't think too hard and go with your gut! After you are finished, count and record the number of words you circled under each personality style.

ANALYTICAL	Problem-Solver	Factual	Consistent
	Accurate	Perfectionist	Sensitive
	Cautious	Scheduled	Conscientious
	Organized	Orderly	Persistent
	Precise	Enjoys Instructions	Logical
	Impersonal	Detailed	Inquisitive

DRIVER	Competitive	Independent	Action-Oriented
	Excitable	Purposeful	Bold
	Seeks Power	Strong Willed	Takes Charge
	Industrious	Persistent	Judges Quickly
	Serious	Serious	Controlling
	Firm	Self-reliant	Productive

AMIABLE	Enjoys Popularity	Calm	Nurturing
	Cooperative	Personal	Respectful
	Non-demanding	Loyal	Sympathetic
	Adaptable	Dry Humor	Sensitive Feelings
	Tolerant	Patient	Good Listener
	Enjoys Routine	Relational	Thoughtful

EXPRESSIVE	Enthusiastic	Fun-Loving	Initiator
	Takes Risks	Promotes	Inspirational
	Spontaneous	Intuitive	Likes Variety
	Enjoys Change	Creative	Motivator
	Optimistic	Ambitious	Friendly
	Mixes Easily	Group Oriented	Energetic

Your primary style is the one with the most number of words circled. It may be possible that you ranked equally high in two areas. This means that you can switch styles between the two evenly, often depending on your environment and audience.

A FEW THINGS TO REFLECT ON:

After you learn more about your personality type, use these questions to have an open and honest discussion with your partner.

1. What did you learn about yourself and your partner?
2. In what areas are your personalities similar? How can these similarities be a positive factor in your relationship? How can these similarities be a negative factor in your relationship?
3. In what areas are your personalities different?
 - How can these differences be a positive factor in your relationship?
 - How can these differences be a negative factor in your relationship?

Keep in mind that this is one general way to categorize your personality. There are many more in-depth personality inventories that you can search for on the internet or through personality books. We encourage you to continue to learn more about you and your partner's personality and how it affects your relationship with each other, with your families, friends, co-workers, etc.



Conflict Management

Conflict in marriage is inevitable. Knowing and accepting that is the first step towards a healthy relationship. The outcome of conflict or disagreement can be positive. However, this depends on your ability to have a dialogue and communicate your differences. There can also be negative conflict when there is a lack of communication, leading to misunderstandings and assumptions, which can result in the deterioration of relationship. Effective communication is therefore probably the most important element in any relationship, particularly in marriage.

In managing or resolving conflicts,

- Create an open and positive environment where a respectful and mutually agreeable dialogue can take place.
- Clarify the issue and don't assume that the issue is apparent and therefore does not need to be talked out.
- Reach a workable solution that is realistic and achievable.
- Remember there is great power in apologizing. Do not be afraid to say 'sorry.'
It is a powerful word that has infinite capacity to heal.

If conflict reaches a level of irreconcilability, remember there is help. Turn to the Conciliation and Arbitration Board to seek support in resolving conflicts.

"Through love, thorns become roses."

- Rumi

Communication

As previously mentioned, communication is an integral part of any marriage. Healthy communication can help you resolve conflict, feel close to each other, and embark upon the right path for your family. Communicating isn't just about talking to each other; rather it is about creating an atmosphere of acceptance and understanding in your marriage. It's about really listening and showing your spouse how much you care. Here are some important things you can do for effective communication:

1. Validate Each Other: listen actively to your spouse. Can you paraphrase what your spouse just said?
 - Empathize with how your spouse feels. Can you describe how your spouse feels right now? Tired, angry, hurt, pleased, etc.
 - Remember - you don't have to agree with your spouse to validate how s/he feels. You just have to demonstrate that you respect your spouse's perspective.
2. Openly express your thoughts and feelings.
 - Identify what you're feeling and what you need right now. Do you need time to think? Do you need a hug? Do you need help with a problem? Do you need for your spouse to just listen to what you're thinking?
 - Let your spouse know what you would like from them. You've identified it, now tell your spouse.
 - Don't expect your spouse to guess or to read your mind, no matter how long you've known each other. This just creates confusion. Be clear with each other.
 - Be honest. Even if it's hard, being honest allows your spouse the opportunity to be there for you.
3. Be there for each other.
 - Make your spouse feel safe with you. It takes courage to be open and honest, so let your spouse know you accept and love him/her, either with your words or with your body language.
 - When your spouse tells you what s/he needs, try to accommodate him/her. If s/he needs time to think, give time. If your spouse wants to talk, make time to talk.

- Find ways to reconnect after an argument. A touch on the shoulder, a thoughtful word, or a playful joke can ease the tension and let you both know that you're in this together-even when it's hard.
- Take time to take care of yourself. Find ways to relieve your stress. Putting your own needs at a priority allows you to be more available for your spouse.

PRACTICE THROUGH THE FOLLOWING ACTIVITIES:

1. Talk about your favorite movie.

- Validate (what is your spouse's favorite movie? why does s/he like it? how does the movie make him/her feel?)
- Express your thoughts and feelings (what is your favorite movie? why do you like it? how does it make you feel?)
- Be there for each other (make time to listen to each other and show interest in your spouse's interests)

2. Discuss 3 ways you can make each other feel loved and accepted.

- Validate (do you understand what s/he needs?)
- Express your thoughts and feelings (tell your spouse what feels good to you)
- Be there for each other (make a commitment to each other or to yourself to follow through on what you've shared with each other)

3. Identify a topic that might cause an argument.

- Validate (what is your spouse's perspective? whether you agree or not, demonstrate you respect your spouse's thoughts and feelings)
- Express your thoughts and feelings (identify what is important to you in a clear and calm way)
- Be there for each other (manage your stress level so that you remain calm during the interaction and make sure to reconnect if the conversation becomes difficult)

THINGS TO REMEMBER

DO	DON'T
Give each other time to process thoughts and feelings	Don't push your spouse to talk when s/he isn't ready yet
Express your needs openly and honestly	Don't expect your spouse to know what you think and how you feel if you haven't told him/her
Show appreciation for each other	Don't attack your spouse's character
Manage your emotions properly	Don't say or do something you don't mean out of stress or anger
Reconnect after an argument	Don't ignore or punish each other after an argument



Healthy Extended Family

RELATIONSHIPS

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, providing support for both you and your children.

It's important to note that while you are adjusting to your new responsibilities, so are your families. It is a time to demonstrate a healthy level of patience and tolerance. Below are some considerations to keep in mind:

- **Living together:** When extended families live together, expectations of privacy should be considered and respected by each person for everyone's comfort.
- **Trust:** It is important for you and your spouse to build a foundation of trust and to respect each other's expectation of privacy when you share information and dialogue with other family members as you all live together.
- **Conflict:** Inter-family conflict can be a source of strain between married couples. Be comfortable in openly and respectfully communicating with your spouse what your interests are and what your spouse's interests are to avoid conflict in your marriage. Think of consequences and react appropriately with each other and with other family members. Also consider each family member's interests also while ensuring that yours are also considered.
- **Additional responsibility:** You should be open to taking on responsibility for your parents and extended family members, but should also build a foundation of respectful communication with family members so that you can ensure that you are not over-stretched or sinking under the weight of expectations.

Finances

Finance is one of the most important aspects of our lives. It becomes even more significant when two people decide to get married. Studies show that most marital disputes are related in some way to finances. So it is absolutely essential to discuss finances and related goals and develop a plan of financial management that is agreeable to both before getting married. Following are a few tips and tools to help you discuss and plan finances.

DEVELOPING A FINANCIAL UNDERSTANDING BEFORE GETTING MARRIED

1. **Take this seriously** - Dedicate ample time to discuss personal finances. Make sure the conversations are serious and purposeful.
2. **Put all financial matters on the table** - Most of us are uncomfortable with openly discussing money and financial matters with others. However, transparency is critical with the person you are planning your life with.
3. **Discuss income** - Talk about how much each one of you earns.
4. **Disclose debt** - Share the types of debt you have, amounts, for how long, and why it was incurred. Discuss how you plan to pay off the debt.
5. **Disclose major expenses or obligations** - If there are expenses such as care for parents, child support, or any other expenses, share details. If you have bankruptcy or any other important financial liabilities, disclose them.
6. **Disclose assets** - Share details about your assets. Your savings, retirement funds, cars, businesses, real estate, etc. – they are all important.
7. **Discuss spending habits** - It is important to share your spending habits. Are you frugal or a free spender?
8. **Prepare a budget** - Discuss and prepare a joint monthly budget.
9. **Discuss financial goals** - Discuss your joint financial goals after getting married such as buying a home, savings, retirement, etc.
10. **Consult with a qualified attorney** - If one or both of you have significant assets or liabilities, you may want to consult with a qualified attorney to determine the best ways to manage your finances. Each state may have different laws about marital and non-marital assets.
11. **Consult a financial counselor** - If for some reason you are uncomfortable discussing personal finances openly, you may want to see a financial counselor.

The purpose of these discussions is not to interrogate the other person but rather to be open and transparent about an important aspect of your lives including your finances.

TIPS FOR YOUR WEDDING CEREMONY:

Plan your wedding on a budget – Discuss and agree upon a wedding budget to ensure that your wedding does not leave you in a big financial mess. A memorable wedding does not necessarily have to be extravagant.

FINANCIAL TIPS FOR MARRIED LIFE:

1. **Update your important documents** - You will need to update your social security, driver license and other important documents with new last name and address, if applicable.
2. **Prepare a budget** - Revisit and develop a workable monthly budget and track your spending. Work towards building an emergency fund in case of job loss or economic slowdown. Experts recommend an emergency fund equivalent to 6-12 months of expenses.
3. **Decide the mechanics of managing your financial affairs** - Decide whether you want to keep separate bank accounts or manage a joint account.
4. **Identify the family CFO** - Decide who will be responsible for paying bills and tracking expenses. The family CFO will be responsible to keep the other spouse and family members informed about expenses against the budget.
5. **Make a will or update the existing one** - Do not delay this important item. If you have significant assets, you may consider estate planning. Consult with a qualified attorney for drafting a will or for estate planning generally.
6. **Location of important documents** - Decide on a safe and secure place to keep your important documents such as insurance policies, bank account, wills, etc.

KEY FINANCIAL PLANNING TOOLS:

1. **Household Budget Template** (Please refer to the end of the booklet)
2. **Net Worth Template** (Please refer to the end of the booklet)

Cultural and Faith Differences

IN A MARRIAGE

With all that you have to consider before you marry, differences in culture and faith should be discussed and reflected upon to ensure a strong and loving marriage.

A few points to reflect on:

Practice of faith - Discuss and decide about the importance you both attach to the practice of your faith and engaging in the different community programs that are offered. Identify opportunities to engage interfaith spouse and children within the Ismaili community.

Diversity of culture - Talk through the differences in culture and learn about, appreciate and embrace cultural differences.

Family Dynamics - Discuss whether you would support and live in a blended versus nuclear family structure.

Faith for your children - Discuss the religious formation needs of your children. If you are an interfaith couple, also ensure that you have discussed and agreed upon the faith in which your children will be raised. Take it a step further and explain this to your respective parents and families as appropriate.

Reach out to family, community, or other support networks to guide you on this journey before you decide to marry. Consider speaking with couples who have spouses from different cultural or religious traditions to gain a real-life perspective. It may help to speak to multiple couples with varying viewpoints.

PLANNING A FAMILY AND THE IMPORTANCE OF THE EARLIEST YEARS OF LIFE

If and when you decide to start a family, it's important to make sure that you and your partner have considered the various aspects of this choice and are prepared to begin this new chapter of your lives as a team. The earlier you begin to address these issues, the more time you'll have to prepare and the more resources you'll have to achieve your goals. Some of the things you should discuss together are:

- When you would like to begin a family
- Your expectations around caregiving (e.g. Can your parents/family help? Will you access day care? Will you hire a nanny? Will one of you stay home?)
- How many children you would like to have
- Parenting and discipline styles
- The practice of your and your child's faith
- How you would like to educate your children (e.g. public vs. private, home school, boarding school, etc.)
- Your strategy for saving for the various costs of education (e.g. the costs of early childhood education, supplemental learning, athletics, arts, domestic and international service learning and other activities during elementary, middle and high school and college/university).

The value of planning for and investing in your child's education during the earliest years of life cannot be emphasized enough. Early childhood generally refers to the period from birth through age 6. Did you know that the capacity of the brain to absorb new learning peaks at age 3? Scientists have learned that a toddler's brain develops over one hundred trillion synapses (Zero To Three, 2007). That's 700 neural connections formed every second. A brain synapse is the "wiring" between two brain cells that grasps new learning. These are the connections that build brain architecture—the foundation upon which all later learning, behavior and health depend (Center for the Developing Child Harvard University, 2010).

During the early years of a child's life, parents play the most active and influential role in their baby's healthy development. During these years that a child grows and develops faster than at any other stage in his or her life. Researchers have found that during this critical period, the relationship between a parent and child affects the child's brain development in many ways. For example, early positive relationships with parents promote curiosity, self-esteem and confidence in developing children's social and emotional skills (National Association for the Education of Young Children, 2012). These skills will assist children to better cope with life's challenges, as they grow older.

Resources

Shia Imami Ismaili Tariqah and Religious Education Board (ITREB):

ITREB is responsible for implementing a comprehensive religious education program for all segments of the Jamat, and for the training of religious education teachers and waezeen. Please do not hesitate to contact the Local ITREB office in your region with any questions.

Aga Khan Conciliation and Arbitration Board (CAB):

CAB USA offers confidential mediation services on a volunteer basis to in which a neutral person (the CAB mediator) assists the parties in negotiating various elements of their dispute to arrive at a mutually negotiated settlement to resolve the dispute. CAB can assist in resolving all types of disputes that are not criminal in nature. CAB can be reached at ncab@usaji.org.

Aga Khan Education Board (AKEB):

When the time arrives for you to welcome a new addition to your family, AKEB will be there to support you as you transition into this new phase of life. AKEB's Early Childhood Development Centers (ECDC) can be found across the country and provide programming from prenatal to 6 years of age. ECDC is dedicated to the support and empowerment of parents for the optimum development and education of their children. The four components of ECDC Birth-Six include:

1. Birth-Three (includes Prenatal)
2. Three-Six Parenting Seminars
3. Three-Six Learning Centers
4. Resource Centers

ECDC annual programs include: Summer Reading Month, Safety Awareness, Week of the Young Child, Preschool Guide and Early Years Guide Workshops. For more information on AKEB's ECDC offering please contact your local ECDC principal or visit www.eduonline.net.

ECD Online Resources

Aga Khan Development Network: Early Childhood Development
<http://www.akdn.org/Content/734>

Aga Khan Education Board for the USA ECDC Facebook Page
<https://www.facebook.com/akebecdc>

National Association for the Education of Young Children (NAEYC)
<http://families.naeyc.org>

Center for the Developing Child | Harvard University
<http://developingchild.harvard.edu>

ZERO TO THREE
<http://www.zerotothree.org>

Social Safety Net (SSN):

SSN is a nationwide one-on-one crisis support system to help Jamati members with personal and interpersonal challenges and social issues. SSN's professional staff helps by assessing the situation and helping Jamati members access help from different agencies and programs both internal and external to the community.

24 x 7 Help line: 1-866-SSN-HERE

Budgeting Template

NET INCOME	Budget	Actuals
Salary		
Salary – Spouse		
Business Income		
Other Income		
TOTAL NET INCOME		

EXPENSES	Budget	Actuals
Home		
Rent/Mortgage		
Property Taxes		
Furniture		
Groceries		
Fuel		
Home/Car Maint.		
Utilities		
Electricity		
Telephone		
Gas		
Water		
Cable		
Internet		
Insurances		
Home Insurance		
Auto Insurance		
Life Insurance		
Health Insurance		
Dental Insurance		
Other		

EXPENSES (Cont.)	Budget	Actuals
Debt Payments		
Credit Card		
Loan Payments		
Auto Loan		
Educ. Loan Payments		
Other		
Miscellaneous		
Clothes		
Child / Elderly Care		
School Fees / Tuition		
Hobbies		
Movies / Dinning Out		
Travel / Vacation		
Donations		
Medical Expenses		
Other		
TOTAL EXPENSES		

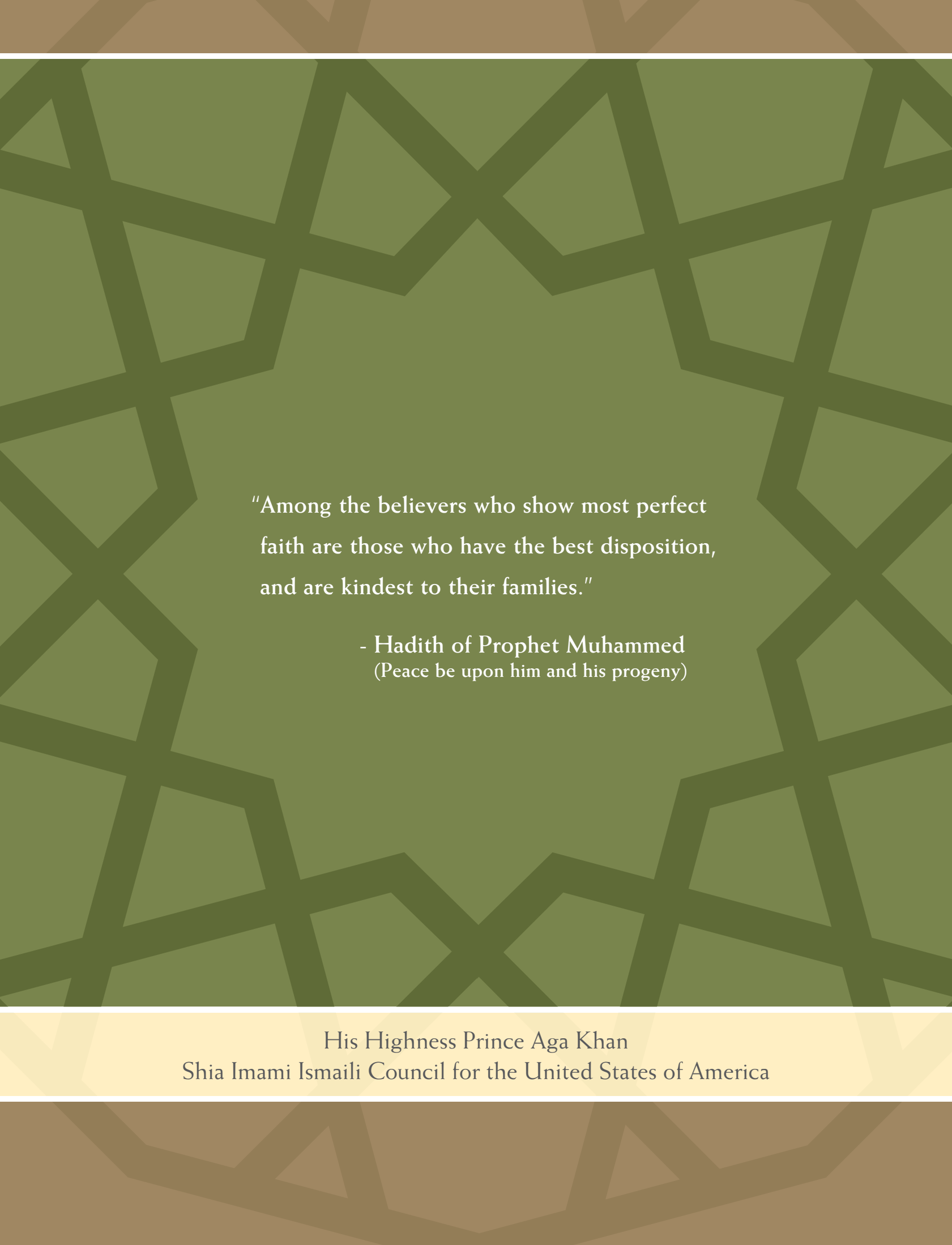
NET SAVINGS/DEFICIT		
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Net Worth Template

ASSETS	What You Own
Cash	
In hand	
Checking Accounts	
Savings Accounts	
Other	
Real Estate	
Primary Home	
Secondary Home	
Income Properties	
Land	
Other	
Personal Properties	
Automobiles	
Furnishings	
Electronic / Appliances	
Jewelry	
Other	
Personal Properties	
CDs	
Stocks	
Mutual Funds	
Money Markets	
US Treasury Bills	
Bonds	
401K	
IRA – Traditional	
IRA – Roth	
Keogh Plan	
Pensions	
Other	
TOTAL ASSETS	

LIABILITIES	What You Owe - Balances
Personal Debts	
Credit Card #1 – Balance	
Credit Card #1 – Balance	
Credit Card #1 – Balance	
Other Cards – Balance	
Mortgages	
Primary Home	
Secondary Home	
Income Properties	
Land	
Other	
Other Loans	
Home Equity	
Auto Loans	
Education / Student Loans	
Personal Loans	
Other Loans	
Taxes and Other Liabilities	
Federal & State Back Taxes	
Property Back Taxes	
Legal Liabilities	
Child Support	
Alimony	
Other	
Any Other Liabilities	
TOTAL LIABILITIES	

NET WORTH (Total Assets – Total Liabilities)	
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"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)

His Highness Prince Aga Khan
Shia Imami Ismaili Council for the United States of America