

*Islamic Marriage Contract*  
for Western Regions



Logo of  
Jamaat

# Islamic Marriage Contract



*In the name of Allāh, the Beneficent, the Merciful.*

*O Allāh, send His blessings upon Muhammad & his progeny.*

***“And among His signs is that He created spouses for you from among yourselves so that you may find tranquility in them; and He placed between you love & compassion. In these signs are signs for people who reflect.”***

*(The Qur’an 30:21)*

This agreement made on the \_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_ CE corresponding to the \_\_\_\_ day of the \_\_\_\_\_ in the year \_\_\_\_\_ AH between the “Groom” and “Bride” outlined below.

## I. BRIDEGROOM

Full Name: \_\_\_\_\_

Father’s Name: \_\_\_\_\_

Mother’s Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Place of Birth: \_\_\_\_\_

Marital Status: never married /divorcé / widower

Address: \_\_\_\_\_

\_\_\_\_\_

Tel: ( \_\_\_\_ ) \_\_\_\_ - \_\_\_\_\_

Groom’s wakīl (‘āqid) whom he hereby authorizes to perform the ‘aqd:

\_\_\_\_\_

## II. BRIDE

Full Name: \_\_\_\_\_

Father’s Name: \_\_\_\_\_

Mother’s Name: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Place of Birth: \_\_\_\_\_

Marital Status: never married /divorcee / widow

Address: \_\_\_\_\_

\_\_\_\_\_

Tel: ( \_\_\_\_ ) \_\_\_\_ - \_\_\_\_\_

Bride’s wakīl (‘āqid) whom she hereby authorizes to perform the ‘aqd:

\_\_\_\_\_

The Groom and the Bride enter into this agreement to provide for circumstances relating to their marriage; and both have read and agreed to the following conditions by way of signing each term or part.

## III. MAHR/DOWRY

The Groom agrees to give the following marriage consideration (mahr/dowry) to the Bride:

\_\_\_\_\_

\_\_\_\_\_  
Signature of the Groom

\_\_\_\_\_  
Signature of the Bride

## IV. THE CONTRACT

### RECITAL

The above-named Groom and Bride (hereinafter referred to as “the Husband” and “the Wife” respectively) DECLARE that this Marriage Contract is drawn and the provisions herein are agreed to on their free will and accord, respectively, at the time of the solemnisation of the marriage.

## MANDATORY CONDITIONS PERTAINING TO THIS MARRIAGE CONTRACT

This marriage contract is based on the following conditions:

1. The Husband and Wife, whose signatures are affixed herein, and professing the Shia Ithna Asheri Faith of Islam, OR, one of whom professes the Shia Ithna Asheri Faith of Islam, have agreed to take each other in marriage on our own free will and in accordance with the Laws of the Shia Ithna-asheri faith of Islam, and upon mutual love and compassion.
2. The Husband and the Wife hereby agree to comply with the jurisdiction of the prevailing laws of the country of their residence that pertain to marriage, which includes marital disputes, divorce, etc.<sup>1</sup>, as far as it is permissible Islamically according to the rulings of any of the religious authorities (Maraji') of the Ja'fari Shia Islamic school of jurisprudence, who is recognized as a qualified religious authority for following in practical laws of Islam (Marja' Taqlid) by the scholarly experts of Ja'fari Shia Islamic Jurisprudence (Ahl al-Khibra) of the Hawza Seminary in Najaf or Qom.

For example, if the law awards custody rights to the Wife after separation from the Husband, irrespective of the child's age, the Husband agrees to cede his Islamic right to custody, as long as it does not contravene the child's welfare. This agreement applies to all other marital laws, including the division of net marital property, according to what the civil courts rule. However, this excludes actions that cannot be approved Islamically, such as divorcing without the specific Islamic legal phraseology or divorcing without the presence of two male 'adil witnesses. Besides the civil divorce, both parties will have to seek their Islamic divorce from a 'Recognized Religious Scholar'<sup>2</sup>.

3. The Husband and the Wife hereby agree that in case of any family disputes during their marriage, that cannot be solved mutually, or through the guidance of wise well-wishers, they will seek assistance from either a qualified Islamically-practicing marriage therapist or the marriage reconciliation committee of the local jamaat.
4. The Husband and the Wife hereby agree that the exchange of gifts between them, as well as the gifts given to them individually by their respective parents, friends and relatives during the periods of engagement for marriage and matrimonial life shall always be and remain their respective individual properties and they shall not be subject to recall at any time, even in the event of dissolution of marriage.
5. The Husband hereby delegates to the Wife irrevocable power of attorney (wikala ghayr qabila li-l-'azl) to be used multiple times if needed, to appoint a Shia Ithna Asheri Muslim scholar to divorce her on behalf of the Husband, such as the Resident Alim of the Local Jamaat, through any type of divorce applicable,

5.1. in the following 12 scenarios:

5.1.1. If due to his refusal or inability, the Husband does not provide the Wife her necessary maintenance (nafaqa) for three consecutive months or such other period less than three months that would cause her unbearable financial hardship (haraj).<sup>3</sup>

5.1.2. If the Husband consistently mistreats the Wife to an extent that living with him becomes unbearable for her, or if he forces her to consistently perform acts which are impermissible in Islam

5.1.3. If the Husband contracts a chronic illness that makes it exceedingly difficult for the Wife to continue the marital life, including (but not limited to) certain psychological disorders like severe depression confirmed medically or any other incurable contagious diseases (for e.g., HIV), such that her life becomes endangered.

5.1.4. If the Husband is sentenced to prison for a period of three years or more and there is no expectation of his release beforehand.

5.1.5. If the Husband becomes addicted to drugs, alcohol, gambling, or engages in other immoral Islamically-forbidden acts and refuses treatment, or the treatment is ineffective, and life becomes unbearably difficult for the Wife.

5.1.6. If the Husband abandons the Wife and leaves the marital home for a continuous period of four months without a valid excuse.

5.1.7. If it is discovered that the Husband is sterile and incapable of having children, even with the aid of medical procedures, with the fertility specialist deeming the case untreatable; or if he refuses to have children despite the Wife's desire for it, and three years have passed since the start of the marriage.

5.1.8. If the Husband is unable to fulfill the customary intimate needs of the Wife, thereby causing her unbearable hardship (haraj).

5.1.9. If the Husband takes another permanent Wife without the permission of the first Wife and refuses to separate from her.

5.1.10. If the Husband disappears with no trace, despite thorough investigation, and four months have elapsed.

5.1.11. If the Husband abandons the Shia Ithna Asheri denomination of Islam <sup>4</sup>, or if he joins a group/cult with beliefs and practices considered by the majority of mainstream scholars as being deviant, or forces the Wife to become deviant, or their children.<sup>5</sup>

5.1.12. If the Husband divorces her officially according to civil law and refuses to give her a divorce according to the Ja'fari Shia Islamic laws; or if the Wife unilaterally obtains a divorce in a civil court, but the Husband does not give her a divorce according to the Ja'fari Shia Islamic laws.

5.2. This power of attorney is valid for use as many times as applicable, and as many times as the Wife wants, through either of the following two ways:

5.2.1. Khul' or mubaraat divorce, where their conditions are met.<sup>6</sup> In this case, the Wife's appointee will act as an agent on behalf of the Husband, for both:

5.2.1.1. accepting on his behalf a reasonable compensation offered by the Wife - (decided by the scholar / marriage reconciliatory committee dealing with the case, not exceeding the dowry paid by the Husband to the Wife)<sup>7</sup> - in return for her to be divorced, multiple times if she needs, and

5.2.1.2. divorcing her in return for the compensation that she offers as defined in point '5.2.1.1', multiple times if she needs.

5.2.2. Regular divorce (talaq) without compensation, if the conditions for khul' or mubaraat divorce are not met. In this context, the Wife's appointee will act as an agent on behalf of the Husband in divorcing the Wife without compensation. This divorce can occur revocably (raj'i) or irrevocably (ba'in), depending on the circumstances.

If the divorce is revocable and the Husband takes her back as his Wife<sup>8</sup> against her will, during the waiting period ('idda), the Wife's appointee will act as an agent on behalf of the Husband for re-divorcing her, if she so wishes.

If during the second waiting period after the second divorce, the Husband takes her back as his Wife against her will yet again, the Wife's appointee will act as an agent on behalf of the Husband for the third divorce if she so wishes, which will then be irrevocable. The now divorced Wife would then become unlawful for him to remarry, except after fulfilling certain conditions.<sup>9</sup>

5.3. The Wife's and her appointee's irrevocable powers of attorney as defined in 5.2, under the aforementioned circumstances, are subject to the following conditions:

5.3.1. The Wife must first lodge her complaint to the marriage reconciliation committee<sup>10</sup> / a qualified religious scholar and prove her claim by confirming one of the mentioned cases, even if it is through the testimony of some relatives or others who interact with the couple.

5.3.2. Four months have passed since the case is referred to the marriage reconciliation committee / qualified religious scholar, though a solution agreeable to both the Husband and the Wife is not reached; or that the Husband does not respond to the marriage reconciliation committee / religious scholar's request to address the situation from which the Wife complains, such as refusing to provide for the Wife financially or treat her kindly, and four months have passed since the case was referred by the Wife to the marriage reconciliation committee / religious scholar for resolving.<sup>11</sup>

6. The Wife hereby delegates to the Husband irrevocable power of attorney to appoint the person dealing with the case, such as the religious scholar/marriage reconciliation committee representative, to act as an agent on behalf of the Wife, in absolving the Husband of any outstanding unpaid financial responsibilities towards the Wife as required from a husband according to Islam, such as dowry (mahr), financial maintenance (nafaqa), etc.

This is valid if the person dealing with the case, such as the religious scholar / marriage reconciliation committee representative, confirms the Husband's necessity to divorce the Wife for one of the following reasons:

- 6.1. The Wife's poor companionship to a degree that is difficult for the Husband to tolerate; or her failure to fulfil his marital rights, including allowing him to have intimate relations with her to an agreed extent; or if she leaves the marital home without his permission, or brings home unpermitted non-mahrams.
- 6.2. It is revealed that the Wife had a chronic illness before marriage, which makes it very difficult for the Husband to continue marital life with her. This includes but is not limited to certain chronic mental illnesses such as severe depression (with a medical diagnosis) or sexually transmitted diseases, etc.
- 6.3. The Wife abandons the marital home without a valid excuse for a period of four months.
- 6.4. The Wife refuses to have children despite the Husband's desire, three years after the start of the marriage.
- 6.5. The Wife regularly consumes drugs or alcohol, or engages in immoral acts forbidden in Islam.
- 6.6. The Wife deliberately and repeatedly harms their children or either of the Husband's parents if they live with them.
- 6.7. The Wife refuses to wear hijab, unjustifiably (with no valid shar'i excuse) either due to being stubbornly sinful or misguided as a result of following an unqualified person who may allow the unveiling of hijab.

\_\_\_\_\_  
Signature of Groom

\_\_\_\_\_  
Signature of Bride

## V. OTHER OPTIONAL CONDITIONS

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of the Husband

\_\_\_\_\_  
Signature of the Wife

## VI. MISCELLANEOUS CONTRACTUAL TERMS

1. This agreement constitutes the entire agreement between the Husband and the Wife, and cancels and supersedes any prior understandings and agreements between them. There are no representations, warranties, terms, conditions, undertakings or collateral agreements, express or implied, between the Bride and the Groom other than expressly set forth in this Agreement.
2. This Agreement shall endure for the duration of the marriage of the Bride and the Groom.
3. If any provisions of this Agreement is found to be invalid or unenforceable in whole or in part, such invalidity or unenforceability shall attach only to such provision or part thereof and the remaining part of such provision and all other provisions of the Agreement shall continue in full force and effect.
4. This Agreement shall be governed by and construed in accordance with the laws of the Province/ State of \_\_\_\_\_ and applicable laws of \_\_\_\_\_, and in accordance with \_\_\_\_\_'s Family Law Act.
5. No amendment, supplement, modification or waiver or termination of this Agreement and, unless otherwise specified, no consent or approval by either Husband or Wife, shall be binding unless executed in writing by both Husband and Wife to be bound thereby.

\_\_\_\_\_  
Signature of Husband for items 1 to 5.

\_\_\_\_\_  
Signature of Wife for items 1 to 5.

## VII. CERTIFICATION

This is to certify that the marriage of the Groom / Husband and the Bride / Wife named above was solemnized in accordance with the Ja'fari Shia Islamic laws on:

The \_\_\_\_\_ day of the month of \_\_\_\_\_ in the year \_\_\_\_\_ CE

The \_\_\_\_\_ day of the month of \_\_\_\_\_ in the year \_\_\_\_\_ AH

\_\_\_\_\_  
Wakíl ('Aqid) of the Husband

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Wakíl ('Aqid) of the Wife

\_\_\_\_\_  
Witness

## VIII. DEFINITIONS

1. "Agreement" means this Marriage Contract.
2. "Aqd" means the religious marriage vows that are performed in accordance with Ja'fari Shia Islamic laws.
3. "Mahr", or "dowry", means the monetary consideration or financial payment that the Groom must give to the Bride.
4. "Marja" is highest religious authority, followed by members of the "Shia Ithna Asheri Muslim Communities".
5. "Husband" is the Groom set above.
6. "Wife" is the Bride set out above.
7. "Resident Alim of (name of centre)" is the religious authority of the "(Add name of Centre)" Jamaat of "(Add name of City)". They should address the case based on the rulings of anyone of the religious authorities (Maraji) of the Ja'fari Shia Islamic school of jurisprudence, who is recognized as a qualified religious authority for following in practical laws of Islam (Marja' Taqlid) by the scholarly experts of Ja'fari Shia Islamic jurisprudence (Ahl al-Khibra) of the Hawza Seminary in Najaf or Qom.
8. "Resident Alim", without mention of a specific Islamic Centre, is any Shia Ithna Asheri Muslim scholar serving as the main religious scholar at a Shia Ithna Asheri Muslim Community Centre. They should address the case based on the rulings of anyone of the religious authorities (Maraji) of the Ja'fari Shia Islamic school of jurisprudence, who is recognized as a qualified religious authority for following in practical laws of Islam (Marja' Taqlid) by the scholarly experts of Ja'fari Shia Islamic jurisprudence (Ahl al-Khibra) of the Hawza Seminary in Najaf or Qom.
9. "Alim", "Scholar", "Religious Scholar", "Recognised Religious Scholar" is any qualified Shia Ithna Asheri Muslim religious scholar, who follows the rulings of anyone of the religious authorities (Maraji) of the Ja'fari Shia Islamic school of jurisprudence, who is recognized as a qualified religious authority for following in practical laws of Islam (Marja' Taqlid) by the scholarly experts of Ja'fari Shia Islamic Jurisprudence (Ahl al-Khibra) of the Hawza Seminary in Najaf or Qom.
10. "Jamaat" is any Khoja Shia Ithna Asheri Muslim community centre.
11. "The World Federation of KSIMC" is The World Federation of Khoja Shia Ithna Asheri Muslim Communities.
12. "Regional Federation" is the regional body, which is a member of The World Federation of KSIMC. There are 6 Regional Federations: "North American Shia Ithna-Asheri Muslim Communities Organization (NASIMCO)", India Federation - Council of All KSI Jamaats, The Council of European Jamaats (CoEJ), Africa Federation (AFED), The Federation of Khoja Shia Isna Asheri Jamaats of Pakistan (Pakistan Federation), Khoja Communities Australasia (KCA). Each of these Regional Federations comprises of various "Jamaats".
13. "Shia Ithna-Asheri" is the particular sect of the Islamic religion.
14. "Ja'fari Shia Islamic laws" are the sect of religious laws that underlie the Shia Ithna-Asheri faith.
15. (\_\_\_\_\_(Centre) Jamaat of (\_\_\_\_\_(City), whose logo appears above, is a well-known Shia Organization in \_\_\_\_\_(State /Province & Country).
16. "Wakíl ('aqid) means the representative of the Bride or the Groom for purpose of performing the religious marriage vows ('aqd).

## Endnotes

1 If the Husband and the Wife are from different countries, then the laws of the country of their habitual residence will apply. If they get married in one country and then move to live in another, then the laws of the new country of residence will apply. If the Husband and the Wife are habitually residing in one country, and either of them moves to another country and files for divorce there, the laws of that new country will apply. In all of the aforementioned scenarios, the laws of the relevant country will apply, as far as it is permissible Islamically according to the rulings of any of the recognized religious authorities (Maraji') of the Ja'fari Shia Islamic school of jurisprudence.

2 Refer to the definitions section for the criteria.

3 Haraj in its fiqhi meaning refers to unbearable hardship, whereby the religious command obligating or prohibiting something, an action, the absence of something, etc. causes unbearable hardship to a person.

This could be on an individual level only, (i.e., haraj shakhsi), which may not necessarily constitute unbearable hardship for other people.

For example., one aspect of the personal maintenance of a wife, which is obligatory upon the husband to provide is suitable housing according to his and her social and economic status (e.g., a 5 bed-room property for a middle class family with 4 children). So if the husband refuses to provide a suitable residence based on their status and his ability, and forces the wife to live in a one bed-room property, this would result in a unbearable hardship for the wife on an individual level. But, living in this one bed room property may not necessarily result in unbearable hardship for a couple from a lower economic and social status, with no children.

On the other hand, the unbearable hardship can also be general, for all people in such a situation, (i.e., haraj naw'i), e.g., the hardship, which arises out of the lack of money to buy even the basic daily needs such as food and water).

On a separate note, it is important to note that the unbearable hardship (haraj) intended here is that which arises out of lack of means to procure one's necessities. As for the absence of what is considered to be luxuries for the person (e.g., a sudden, unplanned holiday trip), it does not result in unbearable hardship in the technical sense of the term, as intended in this discussion. Though, it should be emphasised that Islam acknowledges the difference in social and economic statuses between people, therefore it accepts that what is considered a luxury for one person, maybe a necessity for another. Therefore, the determining factor in assessing whether something is a necessity or luxury is their social and economic status.

4 This applies if he was a Shia Ithna Asheri Muslim at the time of the marriage, and would happen by him changing his sect, or renouncing one of the primary foundations of Shia Ithna Asheri faith (dharurat al-madh-hab), e.g. by denying the Imam of the 12th Holy Imam (aj). Or if he rejects the authority of, or the need of referring to the certified Marja' as being a Representative of the infallible 12th Imam (aj) according to Shia Ithna Asheri Muslim belief, whilst clearly knowing that rejecting the instructions of the Imam - such as a certified Marja' being his representative - is tantamount to rejecting the Imam himself).

If a Shia Ithna Asheri Muslim were to reject certain furu' al-din (practical laws of Islam) such as khums or hijab due to being distant from an Islamic atmosphere or because of becoming confused with sporadic doubts against religion, without the intention of belying the Holy Prophet (saw) or rejecting his narrations, they are considered a deviant.

However, if he changes his religion, by leaving Islam or knowingly rejecting one of its dharuraat (i.e. primary foundations, such as the Quran being a divine book – in a manner in which he knowingly and intentionally belies the Holy Prophet (saw) regarding these) the marriage will automatically become dissolved without needing a divorce.

5 In these circumstances, the Wife must first speak to the resident Alim or a knowledgeable religious scholar to assist and guide the Husband. If this is unsuccessful, the Wife should present the case to the marriage reconciliatory committee for further redress, including separation and divorce, if she so wishes.

6 Such as – in the case for a khul' divorce for instance - the Wife's intense dislike of the Husband to the extent that she threatens to withhold his marital rights. Reasons for the Wife's intense dislike can be:

- a. His unappealing appearance, bad manners, addiction, poverty or other personal characteristics.
- b. His not upholding the recommended rights of a Wife such as increasing her maintenance allowance, or doing actions which are against her taste, such as marrying a second Wife.
- c. His not respecting some of the Wife's obligatory rights, such as providing her maintenance, or sharing the bed with her.  
In these three cases, should the Wife offer something of monetary value for the Husband to divorce her through a khul' divorce, it will be valid.
- d. His harming, harassing, cursing and swearing at, and beating the Wife.

Khul' divorce in this last scenario is invalid, and the Husband will not be the legitimate owner of the money the Wife has offered. Rather, a normal divorce is required in this scenario.

<https://www.sistani.org/persian/book/26578/6282/>- Tawdhih al-Masa'il al-Jami' v.4, mas'ala number 551..

7 As a recommendation, the mustahab dowry is that of Sayyida Fatima al-Zahra (a), i.e. 500 shar'i dirhams, which is equivalent to 1250 grams of pure silver.

<https://www.sistani.org/arabic/qa/0685/>

8 'Al-Raj'a fi al-talaq' means for the Husband to Islamically take the Wife back during her 'idda waiting period of a revocable divorce (talaq raj'i), thereby annulling it. Taking the Wife back Islamically happens through one of two methods:

- ▶ Verbally, by saying so, using whatever words that indicate that, such as I take you back, you are my Wife again etc., in any language.
- ▶ Practically, through an action by which he intends taking her back, such as, bringing her back to their home with the intention of taking her back as his Wife, if she had initially left during the waiting period. If the Husband were to have intimate relations with her, during this period, she would be considered as taken back, whether he intended to take her back by doing so or not.

<https://www.sistani.org/arabic/book/16/888/> - Ruling 531, Minhaj al-Salihin, v.3.

9 <https://fiqh.world-federation.org/ruling/2545/>- Islamic Laws, Ruling 2545.

10 In cases where the respective Jamaat has ceased to exist, the nearest Jamaat shall be considered as the contact Jamaat. If either the Husband or the Wife are related to a member of the jamaat's reconciliatory board, that member shall not be involved in any of the above official reconciliation, arbitration or other related procedures due to conflict of interest. Reconciliation on a family level by family members is recommended, but this should be at a prior stage, before the case is brought before the dispute council, following a dead-end at the family level. Of course, involvement of any wise family members of either the Husband or the Wife to help facilitate any of the procedures of the marriage reconciliatory body are also welcome, as long as it does not negatively impact the aforementioned body's work.

11 If two months pass after either the Husband or the Wife refer their case to the local Jamaat's marriage reconciliatory body for a solution, but no satisfactory action is taken by the aforementioned body, the Husband or the Wife may escalate the case to the regional federation for a solution, at which point, the Islamic Education Department ([islamiceducation@world-federation.org](mailto:islamiceducation@world-federation.org)) should also be made aware of the case by the Husband / the Wife. If after four months since the case was originally referred to the local Jamaat's marriage reconciliatory body, and no solution agreeable to both the Husband and the Wife is reached, neither at the local Jamaat level, nor the regional federational level, the Husband or the Wife should escalate the case to the Islamic Education Department of the World Federation for redress. If the local Jamaat is an Associate member of The World Federation of KSIMC, meaning it is not under a regional federation, then if two months pass after either the Husband or the Wife refer their case to the local Associate Jamaat's marriage reconciliatory body for a solution, but no satisfactory action is taken, the Husband or the Wife may escalate the case directly to the Islamic Education Department of The World Federation of KSIMC for redress.

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**DISCLAIMER:** The following form of marriage is only a sample form. It is advisable that the parties make the requisite changes to the form to ensure that it meets their various needs within the Islamic framework. For this reason, as well as to ensure the legality hereof, it is strongly recommended that each party to a marriage that makes use of this form seek independent legal advice.

The World Federation of KSIMC, (add name of regional federation), (add name of local Islamic centre - Jamaat) and those who assisted in the preparation of this contract are not liable for any defects therein. This has been provided as a service to the Muslim community and does not constitute legal advice. No claims, promises or guarantees about the accuracy, completeness, or legality hereof is made. As legal advice must be tailored to the specific circumstances of each case, and given that laws are constantly changing, nothing provided herein should be used as a substitute for the advice of competent counsel.





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