

Muslim Marriage and Divorce

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Marriage

What You Need to Know

"The information will help Muslim women be more informed about their rights and practices in relation to marriage. We also highlight the consequences of being in marriages that are not legally recognised under laws in the UK and provide advice on the steps that can be taken to ensure women are in a legally valid marriage."



What is a Muslim Marriage?

Although a Muslim marriage ceremony may have religious component, it is a civil contract that makes the sexual relationship lawful under Muslim law. The procedure must meet the following criteria:

- Take place in the presence of at least two witnesses
- Consist of an offer from one party and acceptance from the other
- Both parties must consent to enter into the marriage
- Include a marriage gift (mahr) that the groom gives to the bride
- Both parties can define the terms and conditions of the contract including size and nature of mahr

Note: Consent cannot be obtained from those who are legally unable to give it e.g. children, people who are incapacitated, or those with mental impairments, which limit their capacity to understand consent to a contract.

Marriage Gift (Mahr)



When fixing the mahr, the groom's financial situation should be considered. The contract will:

- **a.** Contain the size and nature of the mahr, which can be cash, jewellery, property or any other valuable asset.
- **b.** When it is paid immediately at the time of marriage or deferred to a later date (e.g. payable in the event of divorce). It can be a combination of both

Note: Too many people regard the 'mahr' as symbolic and only tokenistic amounts such as £100 are given on the day. Some women only request a small amount because they feel they will achieve financial security by also having a civil registry.

The Quran lays out a framework that promotes mutual love, dignity and respect in marriage.

They are your garments and ye are their garments. (Quran 2:187)

O mankind! Reverence your Guardian Lord, who created you from a single person, created of like nature, his mate, and from them twain scattered (like seeds) countless men and women; reverence Allah through whom ye demand your mutual (rights) and (reverence) the wombs (that bore you): for Allah ever watches over you. (Quran 4:1)

O ye who believe! Ye are forbidden to inherit women against their will. Nor should ye treat them with harshness, that ye may take away part of the dower ye may have given them except where they have been guilty of open lewdness; on the contrary live with them on a footing of kindness and equity. If ye take a dislike to them it may be ye dislike a thing and Allah brings about through it a great deal of good. (Quran 4:19)

And among His signs is this, that He created for you mates among yourselves, that ye may dwell in tranquility with them and He has put love and mercy between you (hearts): verily in that are signs for those who reflect.

(Quran 30:21)



What can the marriage contract conditions include?

Often little attention is given to the conditions in the marriage contract and many people use the standard ones provided by local mosques. However, the contract is an opportunity to clarify expectations during the marriage and negotiate other terms and conditions (including size and nature of the mahr).

Example 1

A condition can be included prohibiting the husband from practicing polygamy and taking on another wife.

Example 2

A condition can be included giving the wife a delegated right to divorce (talaq-tafwid), which gives her the power to terminate the marriage unilaterally without needing permission from the husband or religious authority.

Model Muslim Marriage Contract

A model Muslim marriage contract has been developed to move Muslim marriages towards greater equality and justice and can be found on the following website: www.muslimmarriagecontract.org

The contract:

- Does not require the bride to have a male guardian (wali)
- Includes condition that does not allow husband to commit polygamy
- Includes provision in which the right to divorce is delegated to the wife
- Allows non Muslims and women to be witnesses.

Case Study - Kulsum's Story

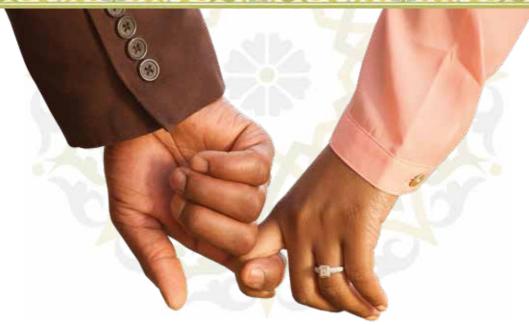
When I was setting married, the mosque and the imam had their own 'nikah nama' (marriage contract). So although I did not use the Model Muslim Marriage Contract, I did use it to negotiate better terms and add my own conditions to the standard nikah nama. My family were supportive. So I added condition for no polygamy and also increased mahr (marriage sift). Initially it was only soing to be £2000 and sold. Once we knew the mahr could be deferred and payable upon divorce, we increased it to £25000. I have also had the civil marriage to ensure my financial rights are fully protected.

Are witnesses required and who can they be?

The Quran is silent on the issue of witnesses for a Muslim marriage. Some scholars therefore consider marriages without witnesses still valid while others state the presence of witnesses is essential. Muslim marriage law in most Muslim countries does require presence of witnesses. As women are often the most vulnerable partners in a marriage, witnesses can play a crucial role in helping to protect their rights, which can include checking on:

- Her consent
- Her capacity to consent
- Her age

Some scholars insist witnesses can only be male and / or can only be Muslim. However, Muslim marriage laws for Muslims in the following countries do not specify the religion or gender of witness to marriage and just require two adult witnesses: Algeria, Indonesia, Philippines, Tunisia, Senegal and Turkey.



Do women require a guardian (wali) to get married?

According to the Shafi, Maliki and Hanbali schools of thought a woman cannot get married unless her wali (a male relative such as father, brother or uncle) gives permission. This position is based on the hadith: "The marriage of a woman who married without consent of her guardian is void" (Sunan Abu Dawud 2080, Narrated Abu Musa).

However, there is dispute about the authenticity of this hadith because it conflicts with the Quran, which gives the right to women to marry of their choice (Quran 4:19). If marriage is dependent on a guardian's consent, it means a woman can be forced into marriage.

The Hanafi ruling on this matter is therefore that a woman can enter into a marital contract by herself without consent from a guardian. Despite this some Hanafi imams still take a cautious position and recommend a woman has a wali. Women who cannot obtain permission for marriage from a male relative often circumvent this rule by asking another male to act as a proxy guardian.

Who can conduct marriage ceremonies?

For centuries men who are considered religious authorities have conducted marriage ceremonies. However, it can be any person considered a trusted Muslim, including women. There is no religious prohibition against Muslim women officiating in marriage ceremonies. The presence of a religious authority is not an essential requirement because the Muslim marriage is a civil contract.

In fact the wife of the Prophet (pbuh), Ayesha conducted a marriage ceremony and some Muslim countries are now starting to accept women marriage registrars.

Muslim women licensed to conduct marriage ceremonies		
2008	Amal Soliman (Egypt)	
2008	Fatima Saeed Obeid Al Awani (United Arab Emirates)	
2015	Tahrir Hamad (Palestine)	

Evidence of Aisha (raa) Conducting Marriage

According to a narration from the Musannaf Abi Shayba hadith collection, Ayesha performed a nikah of a woman and also did not consider it necessary to obtain permission from her father:

"Qasim bin Muhammed says that Ayesha (raa) did the nikah of the daughter of Abdur Rahman bin Abi Bakr with Mundhir bin Al-Zubair. At the time Abdur Rahman was not present. When he came, he became angry and said: 'O slave of Allah! Is it done to a person like me that his daughter is married without his consultation? Ayesha got angry and asked, do you dislike Mundhir?"

A variant of this hadith is also recorded in Sharh Ma'ani al Athar (famous Hanafi fiqh manual by Imam at Tahawi.

What are the conditions of polygamy?

And you will never be able to be equal (in feeling) between wives, even if you strive (to do so). So do not incline completely (toward one) and leave another hanging.....

(Quran 4:129)

No blanket permission for polygamy

Although the Quran permits polygamy for men, it does not encourage it. It allows up to four wives with the strict condition that they are treated equally with justice. As this is a condition almost impossible to fulfil, acknowledged by the Quran itself (4:129), it recommends marrying only one wife.

Give orphans their property, do not replace their good things with bad, and do not consume their property as your own. That is a serious crime. If you fear you will not deal justly by the orphans, marry of the women, who seem good to you, two, or three or four; and if you fear that you cannot do justice (to so many) then (marry only) one or the captives that your right hands possess. Thus it is more likely that you will not do injustice. (Quran 4:2-3)

Context of Polygamy

Polygamy in Quran verses (4:2-3) has been mentioned in the specific context of caring for orphans (and therefore marrying widows). These verses were revealed shortly after 'Battle of Uhud', in which many Muslim men were killed leaving behind many widows and orphans. Permissibility of polygamy in Islam was therefore presented as a solution to a social problem for caring for widows and orphans who had no one to support them.

Myths propagated to support polygamy

- It is necessary to satisfy sexual desires.
- It is necessary to help women that cannot find husbands due to 'apparent' surplus of women in society.
- It is recommended by Prophet Muhammad (pbuh) and women who
 try and prevent their husbands from taking on another wife are not
 pious or committing a sin.



Some Muslim women may be unaware that they are in polygamous marriages. However, some women are knowingly entering into such marriages. The reasons can include:

- career women not wanting a full time husband
- divorcees not wanting to bring up children alone
- older single women who want children but have not found anyone
- not being able to have children and allowing husband to take on another wife
- converts looking for a husband with some believing it may be their only option.

Are temporary marriages allowed?

Not Mentioned in the Quran

Temporary marriages are not mentioned in the Quran although some Muslims try to manipulate Quran verse 4:24 to try and justify it because they see marriage as something contracted by means of payment for a specified time by mutual agreement.

Used to Circumvent Islamic Rules

Temporary marriages are often criticised and viewed as tactics to circumvent Islamic rules against premarital sex and adultery and in some countries used to engage in sex tourism and prostitution.

There are two types of temporary marriages that a minority of Muslims engage with: mutah marriage and misyar marriage.

Mutah Marriage

- This type of temporary marriage is practiced by some Shia Muslims.
- A man (who may or may not be married) marries an unmarried woman in which both parties mutually agree duration and terms of the contract.
- The marriage can last for an hour to many years.
- The marriage ends when the contract expires so there is no divorce.
- It was allowed in early days of Islam when Muslims were far away from their homes and wives for extended periods of time and according to a hadith it was eventually forbidden by Prophet Muhammad (pbuh) and banned by second Caliph Umar.

Misyar Marriage

- This type of temporary marriage is practiced by some Sunni Muslims and is also known as a 'travellers marriage.'
- The groom does not have to give a marriage gift (mahr).
- The husband does not have to financially support his wife.
- The couple does not live together but make nuptial visits to each other.
- There is no fixed time in which the marriage must end and can be extended to become a full marriage.



Can Muslim women marry non-Muslim men?

Most scholars state that Muslim women are forbidden to marry non-Muslim men unless they convert to Islam. However, it is important for Muslim women (who may be thinking of marrying Christian or Jewish men), to know that any prohibitions to marry them are based on male opinion rather than the Quran (which is silent on the issue). Some scholars such as Shaykh Khaled Abou El Fadl, are beginning to acknowledge that evidence for such a blanket ban is weak.

The Quran addresses marriage in two verses in the Quran:

Verse 2:221 - States that both Muslim men and women may not marry polytheists (those who believe in multiple deities / associate partners with God).

And do not marry polytheistic women until they believe. And a believing slave woman is better than a polytheist, then though she might please you. And do not marry polytheistic men until they believe. And a believing slave is better than a polytheist, even though he might please you. (Quran 2:221)

Verse 5:5 - States that Muslim men can marry non-Muslim women who are Jewish or Christian. However, Muslim women are not addressed in this verse; they have not been given permission to marry them nor are they forbidden to marry them. Many jurists try to argue that because permission is not given it implies Muslim women are forbidden to marry Christian or Jewish men. However, this is their opinion.

And (lawful in marriage are) chaste women from among the believers and chaste women from among those who were given the Scripture before you, when you have given them their due compensation, desiring chastity, not unlawful sexual intercourse or taking (secret) lovers. (Quran 5:5)

What are Legally Valid Marriages?



The following marriages are legally recognised under the laws in the UK:

- Where Muslim couples have the additional civil registry before or after the Muslim marriage (nikah).
- Where Muslim marriages conducted abroad (e.g. those accepted for immigration purposes) provided that they were registered in accordance with the laws of that country with the appropriate authority.

Note: Only certain religious marriages are recognised under the Marriage Act 1949 and these are Church of England, Jewish and Quaker marriages. Other religious marriages (e.g. Muslim, Sikh, Hindu etc. are not recognised under the law).

Case Study - Munirah's Story

Munirah got married in 2009 but only had the nikah (Islamic ceremony). Munirah and her husband both went into the marriage with their own properties. They decided to have a civil registry later in the marriage. However, just before the civil marriage (and without Munirah's knowledge), her husband transferred his assets to a relative. When the marriage broke down and they were getting divorced, the husband put in a claim for Munirah's property. Munirah only became aware that her husband had transferred his property when she tried to make a counter claim on it. She wishes she had the civil marriage from the outset.

What are Legally Invalid Marriages?

Muslim couples who have their traditional Muslim marriage in the UK but fail to have a civil marriage, their marriages are not legally recognised under the laws in the UK. When the relationship breaks down they are regarded as co-habitees with very little protection for the weaker partner, which is usually the woman.

Note: Scotland has amended its laws to provide greater protection to co-habitees in the areas of maintenance and property.

Common reasons why Muslims do not have civil marriages

- Women promised a civil marriage at a later date which does not happen
- Some wrongly believe their UK Islamic marriage is legally valid
- Some couples believe their Islamic marriage becomes legally recognised because it is performed by an imam who is also an 'authorised person' to conduct civil marriages (although he does not conduct any civil procedures)
- Some couples believe their Islamic marriage becomes legally recognised because it is performed in a building that is 'registered' to have civil marriages conducted in it (although civil marriage is not conducted)
- Some think it is against their faith to have a civil marriage
- Some believe an Islamic marriage is sufficient and that they are in some kind of common law marriage that gives them rights being unaware of the consequences if the marriage breaks down
- One partner (often the man) or their families refusing the civil marriage to protect finance and property should the union break down
- Men committing polygamy who are in a registered marriage not wanting another civil marriage because it would amount to bigamy which is against the law

What are the differences in rights of legally valid and invalid marriages?

Issue	Legally Valid Marriage	Legally Invalid Marriage
Maintenance	Upon divorce, a court can order the spouse with the higher income to pay maintenance to the one with a lower or no income. This depends on length of marriage and other factors e.g. giving up career to bring up children.	The spouses have no legal obligation to support each financially. There are some limited co-habitee rights in Scotland only.
General Financial Rights	Upon divorce a court can divide assets such as property, savings, pensions etc. to meet the needs of each spouse and children (regardless of legal ownership).	The court has no powers to adjust the ownership of assets. The court may consider their intentions in relation to a limited class of assets in limited circumstances.
Inheritance	If there is a will, then the spouse inherits according to the will. If there is no will, then the spouse may inherit some or all of the deceased assets.	If one partner dies without leaving a will, the other partner will not automatically inherit anything (unless jointly owned).
Housing (Tenancy)	No matter whose name is on the tenancy agreement, a married person cannot be thrown out of the marital home.	If the tenancy agreement is not in joint names, then if one partner asks the other to leave, he / she has no right to stay.
Property (Ownership)	Both spouses have a right to remain in the matrimonial home regardless of who bought it or has the mortgage in their name. During the divorce the court will divide assets, which will include the matrimonial home and any other property.	If one partner is the sole owner then the other has no rights to remain in the property. If the property is jointly owned and there are children, then one cohabitee may be able to remain in the property until the children finish their schooling. This may depend on the amount of capital tied up in the property.
Protection from violence	The court can grant injunctions to prevent abuse or threats of abuse and the abusive partner can be forced to move out of the property.	The court can grant injunctions. And the abusive partner can also be forced to move out of the property. However, if the partner remaining in the property does not have a share in the ownership of it, such an order will be limited in duration to give the victim of abuse an opportunity to make alternative accommodation arrangements.
Child Custody & Maintenance	Both of the spouses will have parental responsibility for their children and the court will decide on custody, visitation rights and maintenance based on the best interests of the children.	The father does not have parental responsibility for his children unless his name was registered on the child's birth certificate or has signed a responsibility agreement or he has been granted parental responsibility by the court. Where there is a dispute the court will decide on custody and visitation rights.

How to Ensure Marriages Conducted in the UK are Legally Recognised?

- **1.** Have a civil marriage at the **Register Office**.
- 2. Have a civil marriage at an 'Approved Premises'. The local authority will have a list of venues that are licensed to hold civil marriages and can include hotels, banqueting suites, historical buildings etc. Sometimes only certain rooms within these buildings are approved for civil marriage. Even if the religious marriage is held there, the civil marriage is a separate process and the Registrar attends to conduct it.
- 3. Have the Religious Ceremony Solemnised at a Registered Mosque. The local authority can provide you with a list of places of worships such as mosques that have been 'Registered'. However, the Registrar or an 'Authorised Person' needs to register the marriage. An imam can be an 'Authorised Person' but check with the local authority if he is such a person. The two ceremonies (nikah and civil marriage) are separate events (even if separated by a few minutes). The couple will have to say the statutory declaration and the contracting words that are required for a civil marriage in front of the Registrar or 'Authorised Person' and a civil marriage certificate will be issued.

Case Study - Neelam's Story

Neelam was married at a hotel that was registered to have civil marriages conducted there. An imam attended the hotel on the wedding day and performed the Islamic marriage. Neelam mistakenly assumed her marriage was legally valid because it had been conducted in an 'approved premises' for marriage (even though a Registrar had not attended to conducted the civil marriage). It was only when she was setting divorced that she realised that her marriage was not legally valid.

Divorce

What You Need to Know

"The information will help Muslim women be more informed about their rights and practices in relation to divorce.

The advice will help women going through a divorce to navigate the process and to identify and challenge any discrimination."



About Shariah Councils



Shariah Councils (often incorrectly referred to as Shariah Courts) are unofficial Islamic bodies that provide advice and assistance on family law matters within Muslim communities. However, they primarily deal with Muslim divorce, issuing Muslim women with divorce certificates when Muslim husbands will not divorce their wives. The quality and nature of their advice depends on the culture, training and Islamic school of thought of the Islamic scholars making the decisions.

Most Shariah Councils do not operate an arbitration service under the Arbitration Act 1996. Instead they offer services through mediation, which is an unofficial form of Alternative Dispute Resolution (ADR)

Muslim Arbitration Tribunal

The Muslim Arbitration Tribunal (MAT) does operate under the Arbitration Act 1996. This means it can resolve disputes according to Muslim Persona Law, which can then be enforced by civil courts. However, civil courts will not enforce agreements made under duress or not in line with the principles of the laws in the UK. This provides some safeguarding against religious rulings that discriminate against women. So although the MAT appears to have more power than the unofficial dispute resolution bodies, its power is limited to the civil courts willingness to enforce MAT rulings.

Grounds For Divorce

What are grounds for divorce in Islam?

As a man can divorce his wife without involvement of religious authorities, he is not questioned or challenged about his grounds for divorce. However, as women have to involve a religious authority they will need to provide a grounds for divorce. The following are valid reasons:

- Unreasonable behaviour this can include a wide range of reasons such as domestic emotional / physical abuse, bad habits (e.g. gambling, drug taking etc.), financial irresponsibility, unreasonable sexual behaviour (e.g. sodomy, rape, demanding too much sex, refusal to have sex, not satisfying sexual needs), cohabiting with another spouse.
- Adultery
- Failure of husband to provide
- Incompatibility
- Impotence
- · Long imprisonment of husband
- · Insanity or incurable disease

Case Study - Ameera's Story

Ameera wanted a divorce because her husband had married again. He was also regularly watching porn and then raping her. He had also given Ameera sexually transmitted infections. When she contacted a Shariah Council for a divorce, they pressured Ameera into mediation, which she did not want. As the Shariah Council was in another city, they instructed her to visit a religious advisor in her locality (who was working in affiliation with the institution). Ameera was expected to visit this man at home alone. When she visited him, he asked Ameera very personal questions about her sex life. Despite her testimony of rape etc. he told Ameera that polygamy was allowed and said: 'be patient, you have lasted 22 years, why do you want a divorce now?' This was the extent of her mediation. Ameera went to another Shariah Council and obtained her divorce.

What are the grounds for divorce in civil law?



In England and Wales there is technically one ground for divorce and that is the marriage has irretrievably broken down. A good reason has to be provided for ending the marriage. One of the following five facts (commonly referred to as grounds for divorce) needs to be shown:

- Adultery where spouse has had sexual relations with someone of the opposite sex
- Unreasonable behaviour resulting in no longer being able to live with spouse such as domestic emotional / physical abuse, financial irresponsibility, excessive drinking / drug taking, gambling, not engaging with sexual relations, devoting too much time to career, leading separate social lives.
- Desertion leaving without agreement and without good reason, ending the relationship and living apart for more than 2 years
- Two Years Separation living apart continuously 2 years and both husband and wife give consent to divorce (also known as amicable divorce as no allegations of behaviour are made)
- Five Years Separation living apart continuously for 5 years (husband or wife does not have to agree to divorce)

Grounds for Divorce in Scotland

- Adultery where spouse has had sexual relations with someone of the opposite sex
- Unreasonable behaviour resulting in no longer being able to live with spouse
- Living apart for 1 year continuously but consent of other spouse required
- Living apart for 2 year continuously but consent of other spouse not required

Permissibility of Divorce in Islam

Divorce or ending the marriage contract is allowed in Islam. In Islamic law, the word talaq is used for divorce and it means to set free (raza). According to the Quran both the husband and the wife have the right to initiate a divorce.

Once a husband and wife are divorced and they change their mind, they cannot remarry unless the woman has married another man and she is then divorced or is widowed. Remarrying the wife after she has married another man is known as halalah and must happen naturally and cannot be pre-planned

So if a husband divorces his wife (irrevocably), he cannot after that remarry her until she has married another husband and he has divorced her... (Quran 2:230)

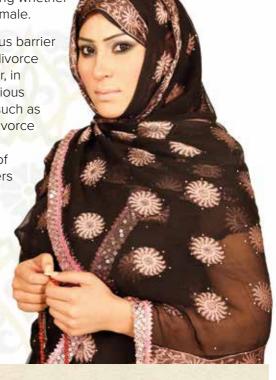
Case Study - Nighat's Story

Nighat was being subjected to domestic violence and her husband also married a second wife. She moved out with her three children and obtained a civil divorce. However, when she tried to obtain her religious divorce, she was pressured to have mediation and told to produce two male witnesses who could verify that her marriage had broken down. She therefore approached another religious body which took into account that she had already obtained her civil divorce and had also been subjected to domestic abuse and granted her Islamic divorce speedily.

Who Can Preside Over Divorce Cases?

The Quran verse 4:58, emphasises the need for justice without stating whether judges should be male or female.

There is therefore no religious barrier for women to preside over divorce and take decisions. However, in the UK either individual religious scholars / imams or bodies such as Shariah councils deal with divorce cases (which often have all male panels that comprise of scholars and other volunteers from the community such as professionals).



Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice... (Quran 4:58)

Waiting Period (Iddah)



Whether a husband divorces his wife or the wife divorces her husband, the woman has to observe an obligatory waiting period known as iddah before she can get married again. This waiting period is also applicable on the death of a husband. The waiting periods, which are specified below, are to determine whether the wife is pregnant and also gives time for reconciliation.

The husband must continue to financially support his wife during the waiting period. If intimate relations are resumed during the waiting period (even if two talaqs have been pronounced), the couple can continue living together as husband and wife and are not considered divorced.

Situation	Waiting Time
Divorced woman (with regular periods)	3 menstrual cycles
Divorced woman (with irregular periods)	3 months
Woman whose husband has died	4 months & 10 days
Pregnant woman	Until she gives birth
Where marriage was not consummated	No waiting period

Note: According to Quran verse 2:228, if the wife is pregnant, she should not hide this from her husband.

Iddah in the Quran - for divorced women

Divorced women remain in waiting for three periods and it is not lawful for them to conceal what Allah has created in their wombs if they believe in Allah and the last day... (Quran 2:228)

Iddah in the Quran - for non-consummated marriages

O you who have believed, when you marry believing women and then divorce them before you have touched them, then there is not for you any waiting period to count concerning them... (Quran 33:49)

Iddah in the Quran - for widows

And those who are taken in death among you and leave wives behind – they, (the wives shall) wait four months and ten (days). And when they fulfilled their term, then there is no blame upon you for what they do with themselves in an acceptable manner... (Quran 2:234)



Different Methods for Dissolving Marriage in Islam

a) TALAQ

- This is when the husband initiates the divorce and unilaterally divorces his wife
- He must pronounce he is divorcing his wife three times
- The pronouncement can be done verbally or in writing and does not have to be done in front of witnesses
- The divorce only becomes irrevocable (talaq al bain) once it has been pronounced three times
- In this type of divorce the wife is allowed to keep her marriage gift (mahr) and if any remains unpaid then the husband has to pay it to the woman (see Quran verse 2:229)

Unfortunately some men issue the first talaq and use the threat of the second and third one to emotionally abuse women, which goes against the spirit of the Quran (2:231)

When you divorce and they fulfil the terms of their (iddah), either take them back on equitable terms or set them free on equitable terms. But do not take them back to injure them (or) to take undue advantage. If anyone does that he wrongs his own soul... (Quran 2:231)



Staged Talaq

Ideally the divorce should be pronounced in stages over a three month waiting period known as iddat or iddah. The first two divorces are known as revocable divorce (talaq ar raji) as during this period the couple may reconcile. All three talaqs do not need to be pronounced - a single talaq can be binding if not revoked during the waiting iddat period.

Instant Talaq

Some men will pronounce divorce or talaq three times all on one occasion but some scholars regard this type of instant or triple talaq as not Islamically valid because it does not allow time to reconsider and reconcile. Many religious authorities will therefore treat 'triple talaq' as only one talaq due to the following hadith - Narrated Abdullah ibn Abbas: *Tawus said, Abu Sahba said to ibn Abbas, Do you know that a divorce by three pronouncements was made a single one during the time of the Prophet (pbuh) and Abu Bakr and in the early days of the caliphate Umar? He replied, yes (Sunan Abu Dawood 2194). However, as opinions vary and some scholars do regard instant triple talaq as a valid Islamic divorce, it is therefore best to seek further advice on the matter*

Note: Religious advice should also be sought if the divorce has been issued by a man when drunk, angry or was forced / pressured into it as these may also be regarded as invalid.

b) KHULA

- The wife initiates this type of divorce
- The divorce is by mutual consent because the husband agrees to divorce the wife in return for her repayment of the marriage gift (mahr)
 however he can agree to divorce without any repayment
- This type of divorce is also known as non fault divorce because no blame is attributed to one another for the marriage breakdown

A divorce is only permissible twice, after that the parties should either hold together on equitable terms or separate with kindness. It is not lawful for you (men) to take back any of your gifts except when both parties fear that they would be unable to keep the limits ordained by Allah. There is not blame on either of them if she gives something for her freedom. These are the limit ordained by Allah; so do not transgress them. If nay do transgress the limits ordained by Allah such persons wrong (themselves as well as others). (Quran 2:229)

Note: Unfortunately many Shariah Councils confuse this type of Islamic divorce with another one called faskh where the wife wants to divorce and the husband is unreasonable and refuses. So instead of using the faskh method where the wife does not have to pay back any marriage gift because the husband is at fault for the marriage breakdown e.g. domestic abuse etc. some Shariah councils unfairly and wrongly use the khula method demanding women make a payment of the marriage gift (which often is disputed) in return for divorce.

c) FASKH

- This is when the wife seeks permission from the religious authority to get divorced because the husband is at fault for the marriage breakdown but he does not consent to divorce
- In this type of divorce the religious authority can substitute its own permission for that of the husband
- Religious authorities in the UK sometimes incorrectly refer to this type of divorce as khula

- In this type of divorce the wife does not have to repay her husband the marriage gift and if it is owed to her, he must pay it
- Forced marriage cases are dissolved under faskh and the certificate usually states that it was a forced marriage – if not this should be requested

d) TALAQ-E-TAFWID

- This is when the delegated right to divorce is given by the husband to the wife
- The wife has the power to terminate the marriage unilaterally if she
 wished to do so without the need for permission from the husband
 or the religious authority although it is usual to seek advice from the
 latter
- In this type of divorce the wife does not lose her marriage gift

e) MUBARAT

- This divorce is also by mutual consent (similar to khula divorce)
- This type of divorce can be initiated by the husband or wife (but in khula the wife initiates it)
- In this type of divorce the wife may or may not pay the marriage gift depending on what the couple have agreed
- This is an under utilised option as most religious authorities do not make people aware of it

f) OTHER FORMS OF DIVORCE

The following are rarely used forms of divorce where the wife can request the religious authority to dissolve the marriage for particular reasons:

- **Ila** can be used when husband abstains from sexual intercourse for at least 4 months because of a vow
- **Zihar** when the husband compares his wife to his mother or another female relative to whom he may not lawfully marry
- **Lian** when the husband accuses his wife of adultery through a sworn testimony where the only evidence is his own testimony where the wife through an identical sworn testimony denies the charge

Divorce by Social Media

Cases are being reported around the world of Muslim men sending divorce notification to their wives via mobile phone texts, Facebook messages, via emails and even by leaving a message on the answerphone. Women are unsure of the status of these practices and therefore do not know whether they are divorced or not according to Islamic law. Opinions amongst religious authorities vary on this issue with some endorsing the practice and others suggesting these are not valid divorces, which may depend on whether they believe pronouncing talaq three times all at once is permissible or not. Advice on this matter should therefore be sought and a divorce completed via a religious authority to ensure divorce is complete.

Does Conversion of Faith Dissolve a Marriage?

If the husband converts to Islam while his wife remains a Jew or a Christian, then scholars agree that the marriage remains valid. However, there is disagreement of opinion when the wife converts to Islam while the husband remains a Jew or Christian. Most say that it is forbidden for the wife to remain with her husband or indeed allow him conjugal rights. However, according to the European Council for Fatwa and Research, it is acceptable for her to remain with him if he does not prevent her from exercising her religion and she has hope in him to convert to Islam. These rulings are based on authentic hadiths by companions of the Prophet (pbuh), Umar and Ali who were the second and fourth caliphs respectively as cited by Juday in his book Islam Ahad al-Zawjayn where women who converted to Islam were allowed to remain with their Christian or Jewish husbands. Some scholars also question whether it is fair to expect the woman to leave her husband if they have children, he is financially supporting his family, he is a good husband and father etc. creating hardship for her.

Can a Civil Divorce be a Valid Islamic Divorce?

Unfortunately many Islamic scholars and imams in Britain routinely state that a civil divorce is not a valid Islamic divorce and that a woman who has had a civil divorce is still Islamically married until she is issued with an Islamic divorce certificate by a religious authority. However, this position is questionable because a Muslim majority country such as Pakistan will recognise a civil divorce obtained in a British court as Islamically and legally valid but will not legally recognise an Islamic divorce obtained in a UK Shariah Council or mosque. UK based scholars may not be deliberately recognising a civil divorce as an Islamic one to maintain authority and therefore a need for their services.

However, some religious scholars have stated that Muslims living as minorities in a country can have their marriages dissolved by a non-Muslim judge and therefore civil divorces can be regarded as valid Islamic divorces under the following conditions:

- a. If the husband initiated the legal divorce, in that he appointed the court as an agent on his behalf to divorce his wife, then on the day the court issues the divorce, his wife will also be Islamically divorced.
- **b.** If the wife initiated the legal divorce and the court sent the divorce papers to the husband and he willingly, understanding the contents of the writing, signed it, then his wife will be considered to be Islamically divorced from the time he signs the divorce papers.

However, if the wife initiates the legal divorce and the husband does not sign the papers and the court divorces him on behalf of his wife (against his will), then this according to Shariah will not be classified as a valid Islamic divorce and the involvement of a religious scholar or Shariah Council will be required. However, such cases are not common.

Islamic Divorce Process

Wife divorcing husband

- 1. Obtain civil divorce first If the marriage is legally valid under UK law, then the civil divorce should be obtained first as this prevents Shariah Councils from delaying the Islamic divorce (by pressurising women to reconcile etc). It also assists with determining the type of Islamic divorce is applicable and whether any financial compensation is due e.g. if husband initiates divorce or wife initiates it because the husband is at fault, then in both of these cases, the wife does not have to pay back the marriage gift (mahr) and if it was not paid at the time of the marriage, it becomes due to the wife.
- 2. Submit divorce application The wife must submit application herself and provide details such as: names, contact details, children ages / names, date and place of Islamic marriage (and civil marriage if applicable), details of mahr (and whether it was paid) and reasons for divorce.
- 3. Submit relevant documents Documents will also need to be submitted with the divorce application and will include: photographic identification (e.g. copy of passport or driving license), copy of Islamic marriage certificate (or other evidence of marriage e.g. wedding photos), copy of decree nisi or absolute (if there are civil divorce proceedings) and (if applicable) evidence of domestic abuse (e.g. dates of incidents, whether police contacted / crime reference numbers, legal injunctions, medical reports, photographs).
- **4.** Pay a fee for the divorce service A fee will also need to be paid for the divorce service, which can vary from £125 to more than £400. A receipt should be given for the fee.
- **5. Husband is contacted** The religious body will write to the husband setting out reasons for why the wife wants a divorce and he is given an opportunity to respond. Usually the address of the wife is included, if you want this to remain confidential you must give

instructions for it not to be disclosed. If it is a refuge, this address must not be disclosed to the religious body either.

- **6. No response from husband** If the husband does not respond then he is sent a second and even a third reminder letter. If he still does not respond then the one of the following actions will be taken: a divorce certificate is issued immediately or after it is sent to the internal panel for discussion. Sometimes a reconciliation meeting is set up and if the husband does not attend then wife is asked to take an oath to confirm she is telling the truth and a divorce certificate is issued.
- 7. Husband agrees to divorce If the husband agrees to the divorce, he will be sent the necessary forms to sign and return after which a divorce certificate is issued. Sometimes the husband only agrees to divorce in return for certain conditions e.g. return of mahr given at time of marriage such as money or jewellery. However, the religious body will judge whether these are reasonable or not. Please note that if husband has initiated a civil divorce (if applicable) or wife is initiating the Islamic divorce (whether civil divorce is applicable or not) and he is at fault e.g. domestic abuse, adultery, drinking, gambling etc. then he is not entitled to compensation and if the religious body takes the husband's side, they should be challenged on their stance.
- 8. Husband disagrees with divorce (mediation) If the husband responds saying he wishes to reconcile, then the religious body will inform the wife and set up a meeting to try and resolve the issues. However, this can only take place if both parties agree and the woman should not be pressured into mediation. If there has been an injunction then the religious body should not even be arranging mediation as this can put the woman in danger.
- **9. Reconciliation** If the woman reconciles then the case is closed and if she wants to apply for a divorce at a later date, then she must start the divorce application process again.

- **10.** Case goes to the panel Once the evidence has been collected and responses received, the file is sent to the panel who discuss the case and issue a divorce certificate. Some panels will not issue an Islamic divorce certificate until the civil divorce (if applicable) is complete.
- **11. Waiting period** The woman has to undergo a waiting period (iddah), during which times she is not allowed to marry. See section on iddah. The waiting period is usually three months / three menstrual cycles and some scholars even say one menstrual cycle is sufficient where the woman has initiated the divorce.
- **12. Time taken for process** The process should taken 4-6 months but can take much longer depending on the institution contacted and whether husband disputes divorces.
- 13. Child custody / finances The religious bodies should not deal with child custody or financial / property issues (except mahr). Such matters should be referred to the British courts for decisions regardless of whether the marriage is legally valid or not in civil law.

Husband divorcing wife

- Although this can be done verbally and without witnesses, it is advisable that it is put in writing and preferably in front of witnesses to prevent any future disputes on whether a divorce has taken place or not.
- The husband can also apply for divorce through a religious body such as a Shariah Council who can supply 'talaq forms' that can be filled in and a divorce certificate provided for a fee.
- If the husband has given the divorce verbally and not willing
 to provide evidence in writing, then it is strongly advised that a
 religious body is contacted and steps taken to obtain a certificate
 to show the Islamic divorce has taken place.

Case Study - Shamim's Story

When Shamim got married in the UK, the imam who performed the Islamic marriage ceremony told her that she did not need a civil registry, as her marriage was legal. It was only when Shamim and her husband went through a divorce 20 years after her marriage that Shamim discovered that she was not legally married. Her husband sold the house making her and her two children homeless. She was also unable to claim the assets they had built up together as they were all in his name. She was distraught, as she had worked all of her married life.

Using Contract Law to Claim Mahr

When substantial amounts of mahr is due to a woman after the breakdown of a marriage. most rely on Shariah Councils for help even though they have no legal powers to enforce payment. Women seem to be largely unaware that they can make a claim through civil courts. Although success is not always quaranteed, some have been successful in enforcing payment through civil contract law. Successful cases include: Shahnaz v Rizwan (1965), Quereshi v Qureshi (1971) and Ali v Ali (2000). As civil action can involve costly legal fees, some solicitors may request a percentage instead of upfront fees.

Civil Divorce

Overview

- You can apply for a divorce if you have been married at least one
 year prior to starting the divorce process and have had a civil
 marriage in the UK or were married overseas under the legal system
 of that country.
- If you are unable to agree on children and finances, then mediation is now a legal requirement (except where this is a risk of harm / physical safety due to domestic abuse).
- Defended divorces are rare due to the increased legal costs involved.
- Undefended divorced can take up to 6 months but much longer if both parties cannot reach agreement on children and finances.

Arrangements for Children

A court will not let you divorce until it has been agreed where the children will live, where they will spend time with each parent and who will pay child maintenance. If agreement cannot be reached then the following court orders can be applied for:

Court Order	Purpose of Order
Child Arrangement Order	Used to decide where child will live, with which parent, and when parents can see child e.g. weekends, school holidays etc.
Specific Issue Order	Used to look at how the child is being brought up e.g. which school to go to and if they should have a religious education etc.
Prohibited Steps Order	Used to stop child from being removed from the care of one parent or from England and Wales to another part of the UK or another country.

Note: Currently a court order costs £215 but always check for latest fees. It may be possible to get help with fees if on low income or benefits.

If application for a court order is made then the court will hold a 'directions hearing', which will usually also be attended by a family court adviser from the Children and Family Court Advisory Support Service (CAFCASS). The first hearing is the 'First Hearing Dispute Resolution Appointment' (FHDRA) to assist the parties to reach an agreement or what further work may be required e.g. full welfare report regarding best interests for children. The judge or magistrates will put the best interests of the children first and make an order for the best interests of the child and doing so will consider:

- Child's wishes and feelings
- Child's physical, emotional and educational needs
- Effects any changes may have on the child
- Child's age, gender, characteristics and background
- Possible risk of harm to the child
- Ability of parents to meet the child's needs
- Orders the court has the power to make

Arrangements for Money and Property

Before you can go to court, you must usually meet with a mediator to help you come to an agreement about splitting assets e.g. property, money, investments etc.

a. If you agree, you can get a solicitor to draft a *consent order* to make an agreement legally binding that confirms how you will divide your assets, which can also include maintenance and child maintenance payments. A judge can make the agreement legally bindings if it is deemed fair and reasonable.

(Cost £50 – but check latest fees)

b. If you cannot agree you can ask a court to make a financial order known as an 'ancillary relief order'.

(Cost £255 – but check latest fees)

The judge will decide division of assets based on:

- Age of each party
- Duration of marriage
- Earning capacity of each party
- Income, property and financial resources of each party has is likely to have in the foreseeable future
- Earning capacity of each party and increase in that capacity
- · Standard of living enjoyed before breakdown of marriage
- Financial needs, obligations and responsibilities each party has or is likely to have in the foreseeable future
- Contributions each party has made or is likely to make in the foreseeable future to the welfare of the family including any contribution by looking after home and family
- Value to each party of any benefits which a party may lose the chance of acquiring due to the dissolution of the marriage
- Any physical and mental disability of each party
- Conduct of each party



Maintenance Payments

The court sometimes tells the person with the higher income to make regular maintenance payments to help with the other person's living costs. This can be for a limited period or until one party dies, or marries. The payment can also be changed if one person loses their job or gets better-paid work. The court can also decide on child maintenance payments but is often arranged by the Child Support Agency.

Civil Divorce Process

Step 1 - File for a Divorce

To initiate a divorce, you will need to fill in a 'divorce petition form' and include the following: your name and address; spouse's name and address; original marriage certificate or copy from the Register Office; and names and dates of birth of children no matter how old they are. You will need to send two copies to the court (or three if you have named someone your spouse had an affair with). You will have to pay a £410 court fee to start a divorce but you may be able to get help if you are on low income or benefits or do not have capital that exceeds certain limits e.g. currently if you have savings of more than £3000, you have to pay the full court fee. (Always check latest fees).

Step 2 - Respond to a Divorce Petition

If your spouse has started divorce proceedings against you, the court will send you a divorce petition. You will also receive:

- A notice of proceedings form tells you the case number and what to do next
- An acknowledgement of service form You will need to respond to this within 8 days however, most people wait 14-21 days to check whether the court receives it. Spouses living overseas will be given a longer time frame to respond. If there you do not respond within 21 days, then your spouse can continue with the divorce as if you have agreed by applying for a decree nisi providing they can prove the petition was received e.g. serving through bailiff of process server. If you agree to the divorce fill in and return the acknowledgement service form. If you disagree then also fill in the part, which says you are defending the divorce; the court will then send your spouse a copy. You will then have 21 days to say why you are defending the divorce, which is called 'giving an answer.' You may also have to pay a £245 court fee.

After receiving a divorce petition you may also start your own divorce proceedings e.g. if you have evidence of adultery or unreasonable behaviour but will have to also pay a court fee of £410.

Step 3 - Apply for a Decree Nisi

This is a document that says the court does not see any reason why you cannot divorce. You can apply for the **decree nisi** if your spouse does not defend the divorce petition or fails to send an acknowledgement of service to the court. If your spouse does not agree to the divorce, you can still apply for a decree nisi. However, you will need to attend a court hearing where the judge will decide to grant the decree nisi or not. To apply for a decree nisi, you need to fill in the application for a decree nisi and if your spouse is defending the case, then fill in section B of the form saying you want a 'case management hearing' before the judge.



Step 4 - Apply for a Decree Absolute

This is the legal document that ends the marriage and you must wait at least 6 weeks and 1 day after the date of the decree nisi before you can apply for it. This is done by filling in the 'notice of application for decree nisi to be made absolute'. It is important that financial arrangements have been agreed before applying for the decree absolute. Even if you did not start the divorce, you can still apply for a decree absolute but you will have to wait and extra 3 months in addition to the 6 weeks and 1 day delay. The fee is currently £80 (but always check latest fee).

Note: Divorce may affect inheritance under a will so you may need to make a new will.

Useful Links

Find a Mediation Service

http://www.familymediationcouncil.org.uk

Find a Solicitor

http://solicitors.lawsociety.org.uk

Find a Legal Aid Solicitor

http://find-legal-advice.justice.gov.uk

Find the nearest Court

https:courttribunalfinder.service.gov.uk/search/

Child Maintenance Calculator

https://www.gov.uk/calculate-your-child-maintenance

Legal Aid

Under current rules, legal aid is only available in limited circumstances. You should obtain advice from a family law solicitor to assess whether you meet the criteria which is that:

- You must be in receipt of certain state benefits or be on low income, and
- You must not have more than £8000 in savings (always check current figures), and
- You must have proof that you are a victim of domestic violence and the evidence must be dated within the last 2 years. For example, a police caution against the other person relating to domestic violence, an injunction (non-molestation order), or a letter from a GP that you had injuries consistent with domestic violence

Annulment of a Marriage

Annulment is another way of ending a marriage

Annulment Under Islamic Law



There are situations where the husband or wife may want to annul the marriage such as in a forced marriage or finding out the spouse is unable to / will not have sexual intercourse etc. In such cases religious authorities can be asked to dissolve the marriage under the faskh method. In the case of a forced marriage this can be stated on the certificate - if not, it should be requested.

Annulment Under Civil Law

There are two types of annulments

- **a. Void Marriages** these are marriages that were not valid in the first place e.g. either party was under age, already lawfully married etc.
- **b. Voidable Marriages** these are marriages that were legally valid up until the point they are annulled e.g. forced marriage, the marriage was not consummated etc.

Victims of Forced Marriage

Forced victims who have had their Muslim marriage registered abroad will often return to the UK and only obtain the Islamic divorce and wrongly assume their marriage is not valid under UK laws.

However, if the marriage was registered with registered authorities of that country then the marriage will be recognised in the UK and will need to be legally ended. An annulment needs to be done within three years of the marriage. However, some discretion may be available under some circumstances e.g. mental health.

Foreign Divorce

Within the European Union

A divorce granted within the EU, in accordance with the laws of the country will almost always be automatically recognised in the UK

Outside the European Union

Recognition of divorces that take place outside the EU is more complicated and depends if there was official involvement or court proceedings.

For a foreign divorce to be recognised in the UK, it needs to meet the following criteria:

- The divorce is started and finished in the same country
- The divorce is legally valid in the country in which it is obtained
- Both spouses had notice of the proceedings
- Neither spouse was habitually resident in the UK during a period of one year immediately preceding the date of divorce
- At the time the divorce is obtained both spouses were resident or domiciled or a national of the country where it is obtained or one spouse was domiciled in the country where the divorce was obtained and the other spouse domiciled in a country where the divorce is to be legally recognised as valid.

Surprise Divorce Proceedings Overseas

Sometimes women are at the receiving end of an unfair divorce where the husband tries to bring surprise divorce proceedings overseas. Women who fear this may happen should seek legal advice on how to best protect themselves from being subjected to such divorces an prevent them from being recognised here in the UK.

Cost of Divorce

How much does an Islamic divorce cost?

Women are charged fees that can vary from £150 to £400. Men do not need to involve a religious authority but if they do they are usually charged less because Shariah Councils / mosques claim less paperwork is involved occasionally some religious bodies waive fees for women in refuges who have escaped domestic violence or forced marriage.

How much does a civil divorce cost?

- Basic Costs The paperwork to end a marriage costs approximately £1000 and consists of the following: court fee for divorce petition (currently £410), cost of affidavit (£5-7), fee for decree absolute (currently £45), and if you want a solicitor to do the paperwork, then they could charge around £500.
- Additional Costs If divorce is not straightforward and there are disputes over children and assets, then mediation can cost between £1000 £2000 and if you need to go to court then costs could be between £3000 £10000. These are average figures and can vary substantially depending on the case.
- Divorce Online It is possible to manage a divorce without solicitors by using an online divorce service. This can save hundreds or even thousands of pounds. However, this service is only appropriate if you agree on:
 - Reasons for a divorce
 - How you will look after any children
 - How you will split up any money, property and possessions

An example of an online divorce service is www.divorce-online.co.uk

Case Study - Aaliyah's Story

Aaliyah's husband walked out on her with no explanation. When she applied for an Islamic divorce, the Shariah Council contacted her husband who said he would only agree to the divorce if she returned mahr sifts he had given her worth £25000, something which was not even true. The religious scholar agreed with the husband and told Aaliyah she could not have her Islamic divorce (khula) until she agreed to her husband's demand. She was not believed that she did not owe him any mahr. In the meantime her husband also initiated civil divorce proceedings, which actually made his demands for the mahr invalid anyway. However, this was not taken into account by the Shariah Council, which continued to pressure Asliyah to pay the £25000 worth of mahr in exchange for the Islamic divorce. She felt this was a form of blackmail e.s. she had to pay a ransom to be set free, while he continued with his life. After visiting a further two Shariah Councils and an individual scholar with her case, she eventually obtained an Islamic divorce as it was recognised finally that as her husband had initiated a civil divorce, it amounted to talag and he had no right to make any demands.

Helpful Tips

- Victims of domestic violence may be eligible for legal aid www.gov.uk/check-legal-aid
- Legal aid solicitors can be found at www.find-legal-advice.justice.gov.uk
- You can apply for a bridging loan and pay your divorce fees after the settlement
- Mediators can be used to agree a settlement to keep costs down
- Once legal proceedings have started one spouse may try and sell the marital home. To prevent this, a 'register of interest' can be placed on the property through a solicitor.
- If a property has an Islamic mortgage, then specialist advice will need to be sought.
- Some husbands may try and initiate divorce abroad.

Shariah Divorce Services

This is a list of Shariah divorce services. However, we **DO NOT** endorse these services nor can we guarantee the quality of the services they provide. This list is not an exhaustive list and is being provided for information only:

LONDON

Central Mosque & Islamic Cultural Centre

146 Park Road, London, NW8 7RG

T: 0207 725 2206
E: registrar@iccuk.org
www.iccuk.org

Islamic Sharia Council

34 Francis Road, Leyton London, E10 6PW

T: 0208 558 0581

E: info@islamic-sharia.org www.islamic-sharia.org

Muslim Women's Advisory Council

T: **0203 3849412** (Aanchal Women's Aid) E: mwac@aanchal.org.uk

The Muslim Law Shariah Council

P.O. Box 851, Wembley London, HA9 1BE T: **07712 654 880 www.shariahcouncil.org**

NORTH WEST

Manchester Islamic Centre & Didsbury Mosque

271 Burton Road, Manchester, M20 2WA

T: 0161 434 2254 / 4544

E: sharia.didsbury@gmail.com info@didsburymosque.com

Liverpool Muslim Society

Al Rahma Masjid, 29-31 Hatherley Street, Liverpool, L8 2TJ

T: 0151 709 2560

E: info@liverpoolmuslimsociety.org.uk

WEST MIDLANDS

Birmingham Central Mosque

180 Belgrave Middleway Highgatem, Birmingham, B12 0XS T: 0121 440 5355 / 0121 446 4157 www.centralmosque.org.uk

Figh Council Birmingham

1 A Highfield Rd, Hall Green, Birmingham, B28 OEL

T: 07858 344378

E: info@fiqhcouncilbirmingham.com www.fiqhcouncilbirmingham.com

Muslim Arbitration Council

Watling Street, Nuneaton, CV11 6BE

T: 0747 932 3717 E: info@matribunal.com

Shariah Council Midlands

3 Braithwaite Road, Sparkbrook Birmingham, B11 1LB T: **0121 773 2756**

1. 0121 //3 2/50

www.shariahcouncil-midlands.co.uk

YORKSHIRE

Sharee Council Dewsbury

P.O. Box 250, Dewsbury, West Yorkshire, WF12 9YD

T: **01924 464122**

www.shareecouncil.org





You can call us on our HELPLINE if you wish to discuss any matter in relation to your marriage or divorce. We cannot offer legal advice but can offer advice on the issues raised in this information booklet.

T: **0800 999 5786 0303 999 5786**

E: info@mwnhelpline.co.uk www.mwnhelpline.co.uk





Muslim Women's Network UK The Warehouse / 54-57 Allison Street Digbeth / Birmingham / B5 5TH

www.mwnuk.co.uk



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