



The Financial Strain Of Family Marriages

2020/2021 **MWC Think + Do Tank Report**

Background

The way we do research to inform policy isn't working. Today, most community based/'led' research is done through collaborations between large science or specialist research institutes partnering with local organisations beyond their institutions. Whilst this is an attempt to enrich the quality of research and of bringing wider social benefits, it still lacks the true representation of the communities they are trying to help. Where such partnerships are formed the experiences are not always productive or conducive to drawing on the knowledge and expertise of all participants, as they remain the subject not the co-authors of the research.

There is a need for a process that places these individuals and communities as the authors of research that considers the issues they face; and develops practical responses and recommendations from the ground up. There is a need for a radical shift and movement in how authentic data and insights are collected from women of Black and Minority Ethnic backgrounds.

In response MWC have developed an approach that focuses on the delivery of authentic and appropriate research to create better policy and practice that drive practical solutions that address women's health and wellbeing.

Think + Do Tank

With the support of Wellcome Trust, Smallwood Trust & Friends Provident Foundation, we hope to reverse the current trend of Muslim males and non-Muslims researching and advocating on behalf of Muslim women, especially regarding issues of health, wellbeing and bioscience.

Our approach will straddle the 'Think + Do Tank' between both policy and beneficiaries (Muslim Women) and will offer authentic insight and appropriate solutions, as it will be led by the beneficiaries. We focus on the relevance, credibility, legitimacy and utility of the research we do, ensuring that we position our research for use.

We focus on Muslim Women from Bradford and surrounding areas. Within this group there is a climate of misogyny and patriarchy fuelled by public stereotyping and male-dominated interpretations of women's roles and positions. In short, society is denying these women their ability to think and act independently or contribute to the creation of health, wellbeing and bio-science policies and practices that affect them and their community.

For example, Muslim women have not been engaged as contributors to research and policy reflective of them. It seems that most research is a male bastion, which undermines their effectiveness and puts them at a disadvantage and impacts on how they research and present the needs of women. This project will be women led and women governed, therefore putting these women at the heart of the research.



What This Study Covers

This study investigates how extravagant weddings can put a financial strain on the family. There will be discussions around how society can pressurise families into overspending, how social media influences people to spend extravagantly and what Islam says about this.

The 2019 Global Wedding report revealed that the UK is the fifth most expensive country in the world to host a wedding. The average wedding in the UK costs around £14,000, this figure does not include the honeymoon or engagement and wedding rings. This cost reflects weddings in total across all communities UK-wide.

In certain cultures, weddings are more than just the bride and groom exchanging vows. It is an opportunity to put on a spectacular communal affair, bringing large groups of people together.

For example, in the Asian culture a wedding is an opportunity to invite all friends and family of both parties to meet. In most instances this includes the bride and groom's extended family such as second cousins and beyond, their friends and colleagues, plus guests that have previously invited them to their functions. This can lead to a guest list of more than 500 people.

An Asian wedding is usually spread over several days with so many cultural traditions to get through, all the guests that attend each function need a venue to go to and food to eat. Such weddings which are considered average for a South Asian family can set people back around £50,000.

Islam teaches us that “the best of marriages is that which is most affordable”, however the culture dictates that a wedding should be a huge affair. Couples often get caught up with expectations from the families and the community.

In an article published by Metro.co.uk men expressed their concerns of having to pay off their debts for years after the marriage just to please others. It turns into ‘keeping up with the Joneses’ amongst extended family members and within their social circles. Couples explained that if they did not deliver an incredible event, they risk being shamed for frugality.

Key Findings

- 71% of the women believed that there has been a massive increase in how much people spend on weddings. This is from lavish venues, to tantalising menus, breath taking dessert tables to designer outfits, prestige car hires to expensive favours.
- 75% believe that the reason behind the big spend is to please other people. The bride's side of the family must impress the groom's side as well as to keep their own reputation within their own family and their communities. It is very much around outdoing the people within their circle.

- 85% agreed that the money spent on weddings is due to social pressures and not religion. They agreed that Islam prohibits extravagant spending. They believe if the Muslims followed the Islamic way it would be a more blessed way to start married life rather than with debt and an appearance you must keep up with.
- 68% of the women believed that being the family of the bride is more stressful. Culturally you are obliged to treat the groom's family with respect and pull out all the stops to welcome them. Even though culturally we have come a long way from the whole dowry issue, a small percentage of the elder generation still believe that the bride needs to be given something when she leaves. Some participants stated that many families give their daughter a gift in the form of money or bigger items depending on the family's financial situation.



"When my daughter got married there was no issue of a dowry and the groom's side never asked for anything. Me and my husband decided to give her £20,000 so she could put this towards a deposit for a new home".

(Shaheen)

Findings Expanded

We now live in a world where extravagant weddings are taking place everywhere, and they are somewhat of a spectacle on social media. This encourages couples to take ideas from celebrities and well-known social media influencers. Wedding organisers are selling similar experiences for a fraction of the price, however this is still a big financial burden on the average couple and their families.

There are many factors contributing to why people are spending more on weddings in comparison to ten years ago. Families encouraging their children to get an education have formed higher income households. Women are also contributing to the cost and they are encouraged to enter the world of employment. Job flexibility makes this easier for women who are also able to contribute to the overall household income. People are managing to save more.

There is of course the issue of the dowry. Even though this is not emphasized in words but many brides' parents still feel obliged to give their daughter away with a good amount. The bride's family will buy gifts for the groom's family.



"It is in our culture when the daughter gets married, we buy the groom's side of the family presents. This is usually showcased or bragged about in the community. When my daughter got married, I bought her mother-in-law some gold and her 5 sisters in law a gold set each. I also bought them 2 outfits each and gave my daughter £20,000 cash. We offered to buy some new furniture but her husband-to-be said that they had just decorated and did not want any".



“My cousin got married and my uncle gifted the groom an Audi A3”.

The gifts can be given voluntarily as part of the marriage however the bride’s family feels the obligation. Even though the dowry is not asked for, the bride’s family know what they must do to live up to the long-lasting tradition.

Some wealthier families like to compete and simply like to show off.



“I went to my friend’s wedding and the groom arrived in a helicopter, I know they were not millionaires and did not see the point of that”.

Each to their own, such stunts remain the talk of the town and then families will try and out do the next.

Islamic ruling on extravagant weddings:



The general principle according to which a man should conduct his spending is the same as how he should conduct his life, which is the middle way and moderation.

“And those, who, when they spend, are neither extravagant nor niggardy, but hold a medium way between those extremes”, (Al Furqan 25:67)

The middle way and moderation cannot be identified by specific amounts or limits. This can vary according to the individual’s situation and depends on whether he is rich or poor. The ruling on whether something is extravagant or not takes into account situations such as where, when and how?

“Let the rich man spend according to his means, and the man whose resources are restricted, let him spend according to what Allah has given him. Allah puts no burden on any person beyond what He has given him” (Al Talaq 65:7).

Wedding parties are amongst the celebrations where happiness and joy is expressed and to instill this happiness into the family and the newlywed couple, however this does not mean people should fall into extravagance or unnecessary spending.

Many people may argue that it is a once in a lifetime spend, however spending extravagantly even just the once is seen as haram. Many scholars are urging people not to be extravagant in wedding parties. The amount of money spent on a wedding is usually one of the factors that makes the issue of marriage complicated.

Shaykh Muhammad ibn Saali al-Uthaymeen stated that expensive dowries and extravagant weddings are contrary to the sharia. The most blessed marriage is that which is affordable, the less the expenses are, the more the blessings. In society today it is seen that women put more pressure on their husbands for an extravagant wedding, wanting an expensive dress, designer shoes, and a nice honeymoon destination.

Allah (swt) has forbidden extravagance and does not like those who waste by extravagance. Even though this is not directed at weddings, its interpretation is that extravagance is not allowed in any way, shape or form.

With regards to other ceremonies such as bridal showers, henna ceremony and even honeymoons, they are seen as worse and reprehensible because it is an imitation of the non-Muslims and is a great waste of money.



“It is so hard not to bring tradition into the equation when getting married. There are so many points to consider, for example if you are the girl’s side, are you obliged to buy the groom’s outfit? There are so many different functions that have their own ceremonies, such as the henna ceremony where friends and family come with gifts or money and put henna on the bride. Many of these traditions originate from the South Asian community. It is not mentioned in the Quran that we need to celebrate all of this. This is all pressure from society and the community. There is only the mention of a Nikah and a Walima”.

(Amina)

The council of Senior Scholars in the Kingdom of Saudi Arabia has researched these issues such as people going to extreme measures with regard to dowries and competing in extravagant weddings. They commented saying all the above leads to over-stepping the mark. There are so many celebrations before and after the weddings and nowadays include singing, dancing, mixing between men and women which is seen as one of the greatest evils. The council believes there should be a ban on singing that has recently become popular in the celebrations. The mixed congregations can lead to many young girls and boys going astray. The council thinks that encouragement to reduce overspending should be delivered through official channels such as mosques, media and people who record the marriages.

Key Recommendations

- The government could introduce new laws to ease off the pressure of having extravagant weddings, such as having a limited number of guests at the wedding. This would introduce a fair blanket policy for the not so fortunate members of the community.
- To introduce a national advice line where families can obtain financial advice and support around wiser ways to spend the money.
- To set up a campaign whereby influential members of the community and social media influencers can set an example. E.g. explore ways on how to budget.
- Have more discussions in community centres and mosques regarding weddings In Islam to educate people on how weddings are to be celebrated.

Further Considerations

Areas of Expense:

Venues/Menus



There are many wedding organisers and one stop wedding shops that provide everything one may need to get married. From stage decorations to light decorations on the house, caterers to sweet stands, photo booths to table decorations, car hire to horse and carriage. Anything is possible, all at a cost. With the average wedding in the U.K costing around £14,000 this amount very much increases when considering a South Asian wedding. This is mainly because of the number of guests that are invited. Some families have tried to limit the numbers however in comparison to an average wedding the numbers are still quite high.



“My youngest brother-in-law got married and my in laws invited 500 guests. We wanted a nice venue that could hold this amount of people in one room. We finally found one in the Dales. We then had to pay separately for the external caterers as we did not want to go with the ones the venue was providing. We were looking for a traditional Pakistani menu. We opted to use a wedding planner from the North who caters for high end weddings. The menu included appetisers, 4 types of starters including a leg of lamb, 3 mains, 2 side dishes and a lavish dessert display including a candy stand, an ice cream stand and a Belgian waffle stand. As you can imagine that kind of spread for 500 people is not cheap. We paid £25,000 just for the catering. The venue, stage décor and entertainment were at an additional expense. The idea behind spending such an amount was that he was the youngest left to get married. My wedding was a lavish one, so it had to beat that, and people are still talking about the wedding till this day. The family is respected for putting on a lavish spread for the guests”.

Wedding Outfits

Since the social media world has taken over, the wedding outfit is one of the main expenses. Fashion designers around the world are able to showcase their work on Instagram via pictures and reels, making them a very desirable choice and the decision for the brides even more difficult. There are many big names across India and Pakistan. Some boutiques and fashion houses have direct contact with these designers where sample pieces are shown, and orders are placed through them. Others are well established and can deal with direct orders online. Many indecisive brides fly out to these designers to complete their full wardrobe. These wedding outfits come at a hefty cost. A non-designer outfit can cost anything from £800 to £3000 and the designers have their own range. The most famous designers can charge up to £6000 depending on the client’s choice.

One may ask why you would spend so much on an outfit that can only be worn once.



“When I got married, I went to Pakistan to do my wedding shopping. The wedding outfit I chose was from a well-known designer and cost around £4,000. I had some additional pieces made with it so I was able to wear it again on my cousin’s wedding, after that I sold it on the internet for half the price as I knew I wasn’t going to wear it again. I wanted a specific look and you only get married once”

(Sameena)



Makeup artists

Another industry that has benefitted from extravagant weddings is the makeup industry. The market is so competitive and there are so many well-known makeup artists that provide their services. Ten years ago, there were only a few well-known names that featured in the magazines. These makeup artists went on to set up academies where they shared their knowledge and experiences and offered certified courses to aspiring makeup artists. There are well known makeup artists within the Bradford area that charge up to £700 for bridal make up. Some offer packages for all the functions for example £1200 for the henna, wedding reception and Walima function (groom's reception).



Car Hire

One aspect of having an extravagant wedding is the choice of wedding car. The two options most companies provide is the traditional chauffeur driven service or the self-drive. Many couples now opt to drive the car themselves. This all depends on the style the client would like to go for. Some of the most popular cars that are hired for weddings are Audi R8, Ferrari, Lamborghini and the Rolls Royce.



“Our next-door neighbours hired some prestige cars for their wedding for a full week and it cost them around £25,000. The wedding was average, but cars are a boy’s thing and sometimes they have to prove they had the best cars at their wedding.”



Ways to pay for the wedding:

Kameti: Some people put in a Kameti to save for the wedding. This is where members of the community put in the same amount of money over a period of time and each person takes it in turn each month to spend the money. Like a savings account with no interest (Please see our previously published report entitled ‘How do Muslim women save money?’)

Sell Gold: South Asian families are known to invest in gold. Some women spoke of how they have saved their wedding gold for their daughters and some discussed how they sold theirs to pay for their son/daughter’s wedding.

Loans: Some families have taken out loans to pay for extravagant weddings. Participants discussed how some people are still paying off the debts three to four years after the wedding.

Borrowing from family/friends: Participants discussed how family members have approached them for money and they have been obliged to give them money out of respect as it is an older brother or sister. They discussed how in a community they help each other out. This is only if they are trustworthy and know they are capable of returning the money.

Life Savings: Many of the participants agreed that members of the older generation would start saving for their son/daughter's wedding once they were born. Some families spend their life savings on fulfilling this duty of getting their children married.



Case Study

I wanted to stay true to my roots and discussed the whole wedding event with my partner. We both agreed to spend the minimum amount and then looked into purchasing a house with the money that we had saved and that was gifted.

I was able to keep the cost below £500. I paid £55 for my wedding dress. (£10 was for the material and £45 was for the tailoring). I utilized a pair of heels and a scarf that I had purchased previously. I paid £60 for a makeup artist and £25 for my ring.

The food was paid for by both our families. My Nikah (the official ceremony) took place at home and then my Walima (the reception organized by the groom's side once the marriage is official) took place at my in-laws' house.

I did not want to go overboard or spend too much money as I wanted to keep it consistent with the Islamic values.

(Leyla)

Conclusion

In conclusion it is evident that people spend money on weddings out of choice not due to religious obligations. In fact, it has been made clear that any kind of extravagant spending is forbidden in Islam. So, it comes down to personal preference. People need to make a choice whether they would like to follow their religion when it comes to spending on their weddings or whether they want to fall prey to social pressures.

The above study has considered the mere expenditures of the bride, groom and guests, however in a household where a wedding takes place, other expenditure including gifts & outfits for the siblings, the parents and other family members needs to be taken into account.

The members of the community can be advised using the correct channels; however, it is ultimately down to the person who is paying for the wedding which route they would like to choose.

Acknowledgements

We would like to thank our funders the Smallwood Trust, Wellcome Trust and Friends Provident Foundation for believing in our vision and supporting us to achieve it.

We wish to convey our sincere thanks to our community research teams for their sustained commitment, passionate dedication and insightful input into developing the research themes and questions and implementing cogent and timely studies. We would like to express sincerest gratitude to all our interviewees, without whom this would not have been possible.

**Report created by the Think + Do Tank
participants supported by the MWC team.**

