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**SPEECH BY PRESIDENT HALIMAH YACOB AT THE “DTK CONFERENCE: WILL YOU EVER BE READY FOR MARRIAGE?” ON 30 SEPTEMBER 2017, 7.30 PM AT SHINE AUDITORIUM SHAW TOWER**

Ustaz Zahid Zin, CEO, Muslim Youth Forum Singapore,  
Ladies and gentlemen,

1. Thank you for inviting me today. This is a very good initiative by Ustaz Zahid and his team, and I am heartened to see so many of you here tonight, investing your time, together as a couple, to better prepare yourselves for the next important milestone of your life.

2. No one can profess to be the guru of marriage and parenthood.

One can only speak and share from experiences. Which is why today, I will share by reflecting on my own experience of 30 years of marriage and raising five grown children, which I will sum it up as three key messages.

3. **First, have good common sense.** Marry for the right reason and remember it. Marriage is a lifelong commitment made to yourself, your partner, children in time to come, and in our context – your respective parents and relatives. You have to embrace and love all that is to come your way. The relationship will be difficult to sustain if you only “love yourself”. I was told by my children that there is even a Justin Bieber song on this piece of advice! Along the way, you have to make plenty of adjustments and life will become even more complicated after you have children. So, it is best not to enter a marriage with rose tinted glasses and with unreasonable expectations of each other. Marriage is about give and take but if you always want to take but do not want to give, then it will not work.

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4. I decided to marry my husband because he was caring and supportive. More importantly, he truly embraced my family, especially my mother, who was very close to me. Indeed, before I said yes, I had told my husband that I would marry him only on

condition that he agreed to my mother living with us which he readily agreed to. So, whenever we have any difference in opinion, as all couples do every now and then, I remember why I married him. I remember the sacrifices he made for me. And this makes it easier for us to work things out.

5. So the starting point is important. If you marry a person for the right reasons, then half the battle is won. Today, there are many marriage preparation programmes available, so make use of them as couples who went through such programmes have found them useful.

6. **Second, have good financial sense.** This is very important. In 2016, the median duration for Muslim marriages was about nine years, and nearly 30 percent of all divorces occurred within the first five years. Amongst the reasons given for the breakdown of marriages, financial problems were the third most cited. The sad

thing is that much of this could have been well within one's control.

7. Plan, not just for the wedding, but, for your whole life ahead of you. Remember that after the wedding, there are still many other commitments ahead of you that you have to fulfil and to plan for. Spend within your means. Yes, I know it is important to make it a memorable day, especially for the ladies – wedding reception, photo shoots, gowns and even new furniture for your house – everything must be perfect. But think a bit further, don't add stress and burden to your finances even before you start this journey together. And it is just for one day, albeit an important one. You have a life time ahead of you to make better memories.

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8. So I suggest that we do not start our marriage in debts. On the part of the Government, there are programmes and subsidies to support young Singaporean couples in their marriage and parenthood aspiration. For instance, there are BTOs that are

readily available today. In fact, over the past year, the Government has announced that waiting times for some BTO flats will be further shortened. You may not get the exact location you want, but these are flats which are heavily subsidised. Use the grants that the Government gives, so that we do not incur huge debts so early on in our lives. Save up first, so we can have more choices down the road once we have accumulated a little bit of savings.

9. When I got married, my husband and I rented a room and stayed with our relatives. We waited for a while to save up before we bought our current flat in Yishun, and then waited a bit more before we bought things such as a television and sofa. This flat became our home for over 30 years. My children grew up there, and memories we accumulated over the years are what truly matters eventually – not the material goods.

10. Our expenses will also grow when we have children but there is now more help available. At the recent NDR, PM Lee announced several measures to develop the early childhood sector. There will be more programmes to support parents in their care-giving needs, more affordable pre-school places and better trained pre-school teachers. We want to give all our Singaporean children a good start in life. We want to make Singapore a Great Place for Families – which require the wider community to come together to celebrate families and show greater support and understanding towards colleagues who are juggling work and their family needs.

11. This brings me to my third point – Be **sensitive to each other**. You must be sensitive to your spouse and his or her feelings. There will be things that matter to you, and which might require some compromise on the part of your spouse. I encourage you to talk openly about such issues before the marriage, and not after! And both of you will need to upkeep

these conversations – make it a habit to talk to each other daily – even after you have children. Stay happy as a couple, and your family will be a blissful one.

12. So good common sense, good financial sense and be sensitive to each other's feelings. These are my own experiences, and I hope over time, you will enrich your own positive experiences and share them with others later.

13. Families are the basic building block of society and key pillars of support for individuals. A strong marriage is the foundation for a strong family. When couples have strong relationships, they can better support each other, and provide a loving and supportive home for their children.

14. This is why I congratulate Ustaz Zahid and his team for running this important and very useful Diary Tok Kadi Conference. Many people who have attended marriage

preparation programmes have given positive feedback. Couples found it useful to gain insights into each other's strengths and weaknesses, which enables them to build a strong marriage even as they juggle practical issues such as household finances, conflicts and relationships with in-laws. Ultimately, we want young couples, like yourself, to have an enriching and blissful journey together as husband and wife, and subsequently as Emak dan Ayah.

15. I am sure that all of you will benefit much from the event tonight. I wish all of you the very best in the journey ahead as a couple.

16. Thank you.