103422 - Problem between him and his wife about maintenance

the question

I got married two years ago and I have a daughter, Alhamdulillah. The main problem between my wife and me is about expenses. I hope you provide us with a just answer so that I can be fair with her and myself.
I am a clerk, my salary is 8360 SR. my wife is also a clerk and her salary is 1880 SR.
I promised myself to save 3000 monthly for the future, after trusting Allah of course, and spend the remaining 5360.
We are average people; I am responsible of spending on home and my daughter. My wife spends only on herself, buying clothes and gifts for her family. Her salary finishes after two weeks of taking it. I give her when her from my own salary when she finishes hers. Although her salary should be enough for her the whole month; especially that she does not spend anything on home.
My young daughter needs to be in a nursery as her mother is working during the day. Nursery costs 500 monthly, who should pay this, my wife or me?
If it is my responsibility to pay for my daughter's nursery, then should I give my wife extra money for herself, which is not for home needs, over her own salary?
Suppose that my wife left her job and stayed at home. How much shall I give her as personal expenses, not for home needs, to buy clothes and gifts, considering that she would spend 1000 to 4000 if she has the chance to do so!
I wish you give me an answer including numbers to clarify the matter.

Detailed answer

Praise be to Allah.

Spending on the wife is one of the duties of marriage, according to scholarly consensus. It is part of living with her honourably and the kind treatment that Allah has enjoined.

Allah, may He be glorified and exalted, says (interpretation of the meaning):

“and live with them honourably” [al-Nisa’ 4:19]

“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-Talaaq 65:7]

“but the father of the child shall bear the cost of the mother’s food and clothing on a reasonable basis”

[al-Baqarah 2:233]

The one who spends on his wife will have a great reward with Allah, if he meets the needs of his wife and children and takes care of them and treats them kindly.

See also the answer to question no. 22063.

Secondly:

The wife has to obey her husband, and look after his house and children, by raising them and taking care of them. These are among the rights that the husband has over her, and she must do them for her husband in a reasonable manner. If she fails to do that – because she is working outside the home – then in that case some important shar’i rulings apply.

1 – If she stipulated at the time of marriage that she would carry on working, and that she should be allowed to go out to work, and he agreed to that, there is nothing wrong with her going out to work, and the money that she earns from her job is hers alone. It is not permissible for the

husband to take any of it without her consent, and she may spend it however she wishes, as has been explained in the answer to question no. 4037 and 21684.

Her husband is still required to spend on her, so he has to provide food, accommodation and clothing for her on a reasonable basis.

When he agreed to her working, he should have realized that he would have to resort to nurseries to look after his children when she is working, and that that would result in increased spending and financial burden. But the Muslims are bound by their conditions.

2 – But if she did not stipulate in the marriage contract that she could carry on working, then he may forbid her to go out and it is not permissible for her to reject his decision. If she refuses then she has refused to obey him and she has foregone her right to maintenance. He may also stipulate that if she goes out to work, then she has to spend on the childcare costs or contribute towards household expenses, or spend on herself from her salary, and she has to adhere to his conditions if she insists on going out.

In al-Bahr al-Raa'iq (4/212) it says:

The husband may prevent the midwife and cleaner from going out, because their going out affects him adversely. He may even prevent them from doing any kind of work that brings earnings, because they have no need of that as he is responsible for his wife's maintenance. End quote.

Thirdly:

As for the amount of maintenance, the guideline is what is sufficient, based on the words of the Prophet (peace and blessings of Allah be upon him) to Hind, the wife of Abu Sufyaan: "Take what is sufficient for you and your child on a reasonable basis." al-Bukhaari (5364) and Muslim (1714).

Attention should be paid to the husband's situation, whether he is rich or poor, because Allah says (interpretation of the meaning):

"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. Allah will grant after hardship, ease.”

[al-Talaaq 65:7]

See: al-Mawsoo’ah al-Fiqhiyyah (41/39)

What is sufficient varies from one country to another, and from one time to another, but evaluating it should be based on the views of experts and the average situation of people. If the spouses dispute concerning that then the qaadi may judge between them by setting the amount that will cover what is sufficient.

What counts with regard to what is sufficient is food and accommodation with proper facilities, as well as clothing and medical treatment. Anything surplus to that, such as gifts and luxuries, do not count, and he is not obliged to cover these expenses for his wife.

We cannot define a specific amount. The spouses should agree on a particular amount or refer the matter to the qaadi to set an amount as he sees fit.

But we encourage and advise you to be tolerant and deal with one another on a reasonable basis, without resorting to counting every riyal. Rather your attitude should be one of generosity. You are spending on your wife and child and they are the closest of people to you, and you should not be stingy for the sake of saving a little money or let it lead to arguments between you and them. A happy home is more important that saving for an unknown future, and perhaps winning your wife’s love by being kind and tolerant with her will remind her too of the necessity of responding to your kindness with kindness, and that will bring happiness and peace back to your home, and acceptance and balance in your spending.

See also the answer to question no. 3054.

And Allah knows best.