71239 - Is it permissible for the wife to save some of her money and her husband's money without him knowing?

the question

I am a woman who works, and I save some of my salary without my husband knowing. I also save a small amount of the housekeeping money that he gives me. I am doing this in our best interests, and with the intention of using it in the future. Am I deceiving my husband by doing this?

Detailed answer

Praise be to Allah.

Firstly:

If the man gives his wife a certain amount of money to spend on the housekeeping, and she is able to manage it well and save some of this money to use in the future, then there is nothing wrong with this; rather she is to be thanked for doing it, but that is subject to certain conditions:

1. That this does not involve deceiving or lying to the husband, such as if she asks him for things that she does not need, then she does not buy them and saves that money instead, or she asks for more than she needs, then only buys part of it and saves the rest of the money. That comes under the heading of lying and deceit, and is not permissible.

2. That no constraint should be caused to the husband and children as a result of that saving, because the husband only gave her that money to spend on what the household needs.

3. That this saving should be in the interests of the family as a whole, not for her personal interests, or to spend it on things that the husband does not approve of.

4. The husband should not have any objection to her saving his money, because the money belongs to him and he is free to dispose of it as he wishes.

If these conditions are met, then there is nothing wrong with what she is doing; rather it comes under the heading of good management.

As for her savings from her own salary, there is nothing wrong with that, because the salary belongs to her and does not belong to the husband, and she may dispose of it however she wishes.

This has been discussed previously in the answers to questions no. 21684 and 48952.

And Allah knows best.