

## Chapter 56: The Income of the Household and Expenses

In the management of a house, the most vital aspect is the control of the purse strings. Any sensible household would keep track of their regular income and expenditure. As it is said, they cut the coat according to the length of the cloth available. They make efforts to keep their expenses within the amount of inflow of cash into the family's account.

Every family should know their priorities and allocate money to different items of expense on that basis. Careful families always try that they don't fall into debt trap. They will thus avoid unnecessary worries coming their way. Even if their economic condition is bad for a time, they plan and overcome these difficulties in some time. They avoid reducing themselves to the status of penury through proper management of their limited resources.

Contrary to this the families that are careless about proper management of their expenses, who are extravagant and continue living beyond their means, fall into the habit of compulsive borrowing. To meet the bills for their expenses, they are forced even to borrow money at high rates of interest. Since they are compulsive borrowers, they don't mind buying expensive things on credit.

Such families are never free of worries. They come to such a pass that sometimes they are not able to buy the basic necessities of day to day living. Such things happen even to families whose incomes are reasonably sound. They will be in their straitened circumstances because of not having a proper plan for expenditure. These people are the victims of false pomp and show. The welfare of the family depends not only on earning and bringing some money home, but it also requires proper budgeting and control of the expenses.

Imam Ja'far as-Sadiq says:

"When Allah wants a family to prosper, then he gives them the capability of wisdom and order in life."<sup>1</sup>

"All excellence is assembled in three things: One of them is making use of understanding and prudence

in managing their finances."2

“Extravagance becomes the cause of poverty and penury, and moderation in life provides contentment and comfort.”3

‘Ali, The Commander of the Faithful, says:

“With thrift, half the requirements can be met.”4

“There are three signs of an extravagant person: 1. He wants to eat what he has not. 2. He buys the thing for which he has no money. 3. He wears the dress which he doesn’t afford to buy.”5

To streamline the financial affairs of the family it is essential that the husband and wife should have similarity of views. If the husband or the wife spends without keeping in mind the priorities, then the management of the house will go haywire.

Secondly, even the children should have some understanding of the needs and priorities. If the children become thoughtlessly extravagant and the parents, out of their love, humor them and permit their spending sprees, the family can come into financial problems at some stage.

The parents should inform the children the financial status of the family and discuss the budget in their presence. This will give them an understanding of the importance of thrift in spending. They should also know that the management of a house is not all bed of roses.

It is essential that the children should, in stages, be made acquainted with the household chores and also the income of the family. They should know that the house runs on the income of the parents and they have no other means besides that. They should understand that all the needs of the house have to be met from that money only.

They should also be told that expenditure on certain matters have to be given priority over others. For example the household expenses, the house-rent, the bill for amenities like power/water etc. In the first instance the expenses on necessities have to be met. Then the other requirements can follow. The children need to understand and extend their co-operation to the parents in this matter.

From the very childhood the children should be trained to match their needs and demands to the means of the family. They must be stopped from wasteful expense and thoughtless purchasing. They must be introduced to the habit of thrift and they should consider themselves as members of the family who have to spend within the means of the family. They should not get a false notion that they are from a rich family and they can spend as they wish. They must be trained to control their wishes in the interest of the essential expenses of the family that cannot be avoided or postponed.

These children, when they grow up, will have the reins of the society in their hands. Therefore they must be groomed into the habit of thrift from the very childhood. However comfortable the financial status of

the parents the children must be taught to spend money carefully and judiciously. They should explain to the children that all men belong to one family of human beings.

Therefore the fortunate ones who are rich should give help to the poor. If the income of the family is insufficient, they must prune their daily expenses and try to make the ends meet within their meager resources. The parents should not complain to their children about the financial straits they are in. They should instead of this give the lesson of patience and trust on Allah.

Prepare them to face the odds in their future life with courage and equanimity. When a child is capable of working, initiate him into work and give him the moral support. They must tell to the child that if he starts working, his wages will supplement the family's income and they will thus be more comfortable.

The child must be encouraged to give a portion of his earnings for the household expenses. This way he will appreciate his responsibility for the family. A young earning member of the family should draw his pocket money from his wages keeping in mind the requirements of the household expenses.

[1.](#) Usul al-Kafi, v 5, p. 88

[2.](#) Usul al-Kafi, v 5, p. 87

[3.](#) Wasail al-shiah, v 12, p. 41

[4.](#) Mustadrak al-wasail, v 2, p. 424

[5.](#) Wasail al-shiah, v 21, p. 41

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