Ariyat

(Borrowing, Lending)

Issue No. 1- When a person gives his property to another person for use without taking anything in exchange, it is called Ariyat.

Issue No. 2- Ariyat can be done in two ways; either a formal formula is pronounced in any language, for example, a person says to another person,” I lend this property to you,” and he also accepts it, or without uttering a word, he gives the property he intends to lend to the other person, and he also receives it with the same intention.

Issue No. 3- It is not in order to lend a usurped thing or a thing which belongs to the lender but its benefit has been assigned to some other person, unless the owner of the usurped thing or the assignee is agreeable to its being lent.

Issue No. 4- the lender and the borrower should be sane and Baligh.

Issue No. 5- If a person has borrowed something, and it is lost or damaged, he will not be responsible, except that he has failed to look after it. However he will be responsible, if the lender stipulates that the borrower would be responsible for loss or damage.

Issue No. 6- If the lender dies, the borrower should give the borrowed thing to his heirs.
**Issue No. 7** - The lender can take back the thing he has lent as and when he likes, and the borrower can also give it back at any time he wishes.

**Issue No. 8** - It is not permissible to lend a thing which has both halal and haraam uses, with the intention of its haraam use.

**Issue No. 9** - It is in order to lend sheep for the use of their milk and wool, as well as other animals for their lawful benefits.

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