21577 - Is Lending Obligatory in Islam?

the question

What does lending mean? And what are the rulings on lending?

Summary of answer

Lending in Islam is prescribed in the Quran and Sunnah, and by scholarly consensus. Some scholars view that lending is obligatory in Islam quoting the verse “… and refuse al-ma'un (small kindnesses).” [Al-Ma’un 107:7] as evidence.

Detailed answer

Praise be to Allah.

What is lending in Islam?

The jurists defined lending as permitting someone to benefit from an item which will remain to be returned to its owner afterwards.

This definition excludes things that can only be benefited from by destroying or consuming them, such as food and drink.

What is the ruling on lending?

Lending is prescribed in the Quran and Sunnah, and by scholarly consensus.

Allah says (interpretation of the meaning):

“… and refuse al-ma'un (small kindnesses).” [Al-Ma’un 107:7] meaning, things that people exchange amongst themselves. Allah condemned those who withhold them from the people who need to borrow them.

Those who believe it is obligatory to lend things quoted this verse as evidence, and this was the view chosen by Shaykh al-Islam Ibn Taymiyah (may Allah have mercy on him) in cases where the owner is rich.

The Prophet (peace and blessings of Allah be upon him) borrowed a horse in order to give it to Abu Talhah, and he (peace and blessings of Allah be upon him) borrowed some shields from Safwan ibn Umayyah.

Lending something to a person who needs it is an act of worship which brings great reward, because it comes under the general heading of co-operating in righteousness and piety.

Conditions of lending

For lending to be valid, it must meet four conditions:

- The one who is lending should be qualified to donate the item, because lending is a kind of donation; so it is not valid on the part of a minor, one who is insane, or a fool.
- The borrower should be qualified to receive the donation, so that if he accepts it that will be valid.
- The item lent should be something which it is Islamically permissible to benefit from. So it is not permissible to lend a Muslim slave to a non-Muslim , or to lend hunting equipment to a muhrim, because Allah says (interpretation of the meaning):

"… but do not help one another in sin and transgression…" [Al-Maidah 5:2]

- The item lent should be something which can be used but will remain, as described above.

What are the rules for lending?

- The lender has the right to ask for the item back whenever he wants, unless asking for it back will cause some harm to the borrower, such as when he has borrowed a boat to convey his goods and it is still at sea, or if he asked him to let him use his wall to rest the ends of his wood on – he cannot ask him to give the wall back so long as the ends of his wood are still

resting on it.

- The borrower has to take better care of the borrowed item than of his own possessions, so that he can return it in good condition to its owner, because Allah says (interpretation of the meaning):

“Verily, Allah commands that you should render back the trusts to those, to whom they are due” [Al-Nisa 4:58]

This verse indicates that it is obligatory to render back trusts, which includes items loaned. The Prophet (peace and blessings of Allah be upon him) said: “Return trusts to those who entrusted you with them.”

The texts indicate that it is obligatory to take care of things that have been entrusted to you, and that it is obligatory to return them to their owners in good condition.

This general meaning includes items that are loaned, because the borrower is entrusted with them and is expected to return them. He is permitted to benefit from them within the limits dictated by custom, but he is not permitted to be extravagant in his use of them in such a way that he destroys them, or to use them in a way for which they were not designed to be used, because the owner did not give him permission to use them in that way, and Allah says (interpretation of the meaning):

“Is there any reward for good other than good?” [Al-Rahman 55:60]

- If the borrower uses it for something other than the purpose for which he borrowed it, and it is destroyed, then he is responsible for it, because the Prophet (peace and blessings of Allah be upon him) said: “The one who borrows is responsible for what he borrows until he returns it.” (Narrated by the five, and classed as sahih by al-Albani). This indicates that it is obligatory to return what one has taken of another person’s property, and that he is not free of responsibility until he has given it back to its owner or the owner’s deputy.
- If it is destroyed whilst being used in the proper manner, the borrower is not to be held

accountable for that, because the lender gave him permission to use it, and if that happens to an item that he has been permitted to use, then he is not to be held accountable for that.

However, the scholars differed as to whether the borrower is held to be responsible for something that is destroyed whilst he was using it for a purpose other than that for which it was borrowed. One group said that he is to be held accountable for it whether he abused it or not, because of the general meaning of the words of the Prophet (peace and blessings of Allah be upon him), “The one who borrows is responsible for what he borrows until he returns it.”

This would apply in cases where an animal dies, a garment gets burned or a borrowed item is stolen. Another group said that he is not to be held accountable for it if he did not abuse it, because a person cannot be held accountable if he did not abuse it. Perhaps this view is more correct, because the borrower takes it with the permission of the owner, so it is a trust for him, like something with which one is entrusted.

- The borrower has to look after the loaned item, take care of it and hasten to return it to its owner when he no longer has any need for it. He should not be negligent concerning the item, or expose the item to the risk of destruction, because it is a trust and because the owner has done him a favour, and

“Is there any reward for good other than good?” [Al-Rahman 55:60 – interpretation of the meaning].

For more, please see this category: Borrowing & Lending

And Allah knows best.