

- 18- The guardian is obliged to be faithful and fair just as the debtor himself is enjoined to be, and he should not diminish the debt, because Allah says «faithfully».
- 19- Good character on the part of the guardian is essential, because dictating faithfully as mentioned cannot be done by an evildoer.
- 20- Guardianship in financial matters (that is, doing business on behalf of another) is valid.
- 21- The debt is owed by the minor or by the one who is feeble-minded, insane or incapacitated; it is not owed by the guardian.
- 22- Acknowledgement of the debt by the minor or the person who is feeble-minded, insane, mentally challenged and so on, and their transactions, are not valid, because Allah has given their guardian the authority to dictate, and He did not give them any authority therein, out of compassion and mercy towards them, lest their wealth be lost.
- 23- The guardian's handling of the wealth of the people mentioned is valid.
- 24- This verse shows that it is prescribed for a person to learn everything that each party to a transaction needs to know in order to document it and preserve his rights, because the aim here is to document the transaction, provide proof and guarantee equity. That which is essential in order to achieve what is prescribed is also prescribed.
- 25- Acquiring literacy is prescribed; in fact it is a communal obligation, because Allah has enjoined the writing down of debts and other matters, which cannot be achieved except by learning.
- 26- It is enjoined to have contracts witnessed. This is recommended, because the aim behind it is to protect people's rights, which serves their interests. If the one who is carrying out the transaction is acting on behalf of another, such as the guardian of an orphan or the caretaker of an endowment (*waqf*) and other