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Janazah & Estate Guide

A calm, step-by-step guide for what to do when a Muslim passes away — the Janazah, your obligations as an heir, and the correct order for funeral costs, debts, Wasiyyah and Faraid.

QUICK ANSWER

Islamic law follows a fixed order after a death: the Janazah (ghusl, kafan, funeral prayer, burial) comes first, without delay. Only afterwards does the estate process begin — funeral costs, then all debts, then any Wasiyyah bequest capped at one-third, and only then Faraid distribution to the heirs.

If death is near, not yet passed: the Sunnah is to stay close, speak gently, and quietly encourage the Shahadah (Talqeen) — without pressuring repetition, and without treating this as urgent once it's already too late for it to matter. Turning them, where possible, to lie on their right side facing the Qiblah, and reciting Surah Yaseen, are also part of this.

Most people reach this guide after the fact, not before. If that's you, the sections below start from that point.

Step 1: In the Moments After Death

The first response to a death in Islam is simple, and it doesn't require anyone to be an expert. Gently close the eyes and mouth, straighten the limbs while the body is still soft, and cover it with a clean sheet. Say, quietly: *Inna lillahi wa inna ilayhi raji'un* — “Truly we belong to Allah, and truly to Him we shall return.”

Call your family first, then your local mosque or an Islamic burial society — most cities have one, and they exist for exactly this. They will usually guide you through everything that follows: arranging the ghusl, the kafan, the funeral prayer and the burial. You are not expected to know how to do any of this yourself.

Step 2: Ghusl, Kafan and Salat al-Janazah — What Happens and Why

Janazah refers to the funeral rites owed to every deceased Muslim, and it follows a fixed sequence.

Ghusl (ritual washing) comes first — the body is washed with water, typically an odd number of times, by individuals of the same gender as the deceased (a spouse is a recognised exception). Where the body cannot be washed — due to advanced decomposition, or specific circumstances such as some cases of martyrdom — tayammum (dry ablution) or omission may apply; consult a local imam for guidance in unusual circumstances.

Kafan (shrouding) follows: the body is wrapped in clean, simple, unstitched white cloth — traditionally three layers for a man and five for a woman — reflecting the equality of all before Allah regardless of wealth or status in life.

Salat al-Janazah (the funeral prayer) is a communal obligation (fard kifayah) — if enough members of the community perform it, the obligation is fulfilled for everyone; if no one performs it, the whole community shares the sin of neglect. It's prayed standing, without the ruku' (bowing) or sujud (prostration) of the standard five daily prayers, and typically includes four takbirs with supplications for the deceased between them.

You do not need to arrange any of this yourself. The mosque or burial society you contacted in Step 1 will usually coordinate the washing, the shrouding and the prayer time on your behalf.

Step 3: The Burial

The burial itself is usually something the family attends rather than arranges — the mosque or burial society typically handles the practical details. The body is buried without an outer coffin where local law allows it, lying on its right side, facing the Qiblah (the direction of the Kaaba). Burial is carried out as soon as practicable, without unnecessary delay (Sahih Muslim 944a) — this is why Islamic funerals often happen within a day of death, not a week.

At the graveside, those present will usually recite together and offer a short supplication for the deceased. If this is your first Janazah, it's completely fine to simply be present and follow those around you — nothing more is expected of you.

Step 4: In the Days After — You're Not Meant to Be Alone in This

Islam treats grief as something the whole community shares, not something a family carries alone. Ta'ziyah — consoling the bereaved — is a recognised practice, traditionally observed for around three days after the burial. Visitors are expected to bring comfort, recite Qur'an, and offer practical help — food, errands, company — not just condolences.

If you don't have that support around you, or you're grieving from a distance, reach out to your local mosque or an Islamic burial society. Asking for help at this point isn't a failure to cope — it's exactly what this part of the religion is for.

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Step 5: Before You Touch the Money — Your Obligations as an Heir

Once the Janazah is complete, Islamic law sets a fixed order for what happens to the estate — and it applies before any heir touches a cent, regardless of what a will or a family agreement might otherwise say.

1	Funeral and burial costs, paid directly from the estate	First claim on the estate
2	All debts settled — to people and to Allah	Debts precede bequests (Tirmidhi 2121)
3	Any valid Wasiyyah, capped at 1/3 of what's left	No bequest to an heir (Sunan Abi Dawud 2870)
4	Remaining estate distributed to heirs via Faraid	Quran 4:11–12

Debts break down into two categories, and both are generally settled before any heir receives a Faraid share:

- **Debts to people** — loans, mortgage balances, credit cards, unpaid mahr, business debts. Creditors have a clear legal claim.
- **Debts to Allah** — unpaid Zakat, outstanding kaffarah (expiation), missed obligatory Hajj, and unfulfilled vows (Nuzriyyah). Scholars differ on whether these are obligatory from the estate or voluntary by the heirs.

A Wasiyyah is a voluntary bequest to someone who isn't already a Faraid heir — a charity, a specific cause, a non-Muslim relative. It cannot exceed one-third of the estate after funeral costs and debts, unless every adult heir agrees otherwise afterwards.

As an heir, your job in this stage is mostly patience: resist any pressure to distribute anything before debts and the Wasiyyah are settled, even if a relative asks for their “share” early. Keep receipts for funeral costs and clear records of debts — you'll want them, even without a formal reporting requirement.

Step 6: Working Out the Actual Figures

Once you know the funeral costs, the debts, and any Wasiyyah, the arithmetic is best left to a calculator built for it — working out Faraid shares by hand is easy to get wrong, and small mistakes compound across multiple heirs.

> **INHERITANCE CALCULATOR**
>
> Enter your net estate and heirs for each person's exact Faraid share →

If there's unpaid Zakat and you're not sure of the amount, work that out first — it's one of the debts settled before Faraid.

> **ZAKAT CALCULATOR**
>
> Work out any outstanding Zakat using live gold and silver prices →

And if you're reading this ahead of time, before any of it applies to your own family, preparing an Islamic will now is the simplest way to make this whole process easier for the people you leave behind.

> **WILL GENERATOR**
>
> Create a Shariah-compliant Islamic will, ready to print and witness →

Step 7: What You Can Still Do for Them

Faraid and the estate are only one part of what's owed after a death. The Prophet (peace be upon him) said that when a person dies, their deeds come to an end except for three: ongoing charity (sadaqah jariyah), knowledge that continues to benefit others, and a righteous child who prays for them (Sahih Muslim 1631).

Continuing to give charity on their behalf, making dua for them, and — if they left unfulfilled religious obligations such as missed fasts or an unfulfilled vow — following up on those where scholars hold they're still owed, are all ways the relationship with the deceased continues. None of this shows up in the estate, but for many families, it matters just as much.

Frequently Asked Questions

What is the correct order of steps after a Muslim dies?

Islamic practice follows a strict sequence: the Janazah (ghusl, kafan, Salat al-Janazah, burial) comes first, without unnecessary delay. Only after burial does the estate process begin — funeral and burial expenses, then all outstanding debts, then any valid Wasiyyah, and only then Faraid distribution to the heirs.

What counts as a debt that must be settled before inheritance?

Debts to Allah (unpaid Zakat, outstanding kaffarah, missed obligatory Hajj, unfulfilled vows) and debts to people (loans, credit cards, unpaid mahr, business debts). Both are generally settled from the estate before any heir receives their Faraid share (Tirmidhi 2121).

Can a Wasiyyah exceed one-third of the estate?

Not without the unanimous consent of all adult heirs after death. A bequest is capped at one-third of the net estate and cannot be directed to an heir who already has a fixed Faraid share (Sunan Abi Dawud 2870).

Is this guide a substitute for asking a scholar or an attorney?

No. Where a debt is disputed, an heir is absent, non-Muslim relatives are involved, or significant assets sit in more than one country, consult a qualified Islamic scholar and a licensed attorney in your country before distributing the estate.

> **Important:** This guide provides guidance based on standard Islamic funeral and Faraid principles. For complex estates involving disputed vows, absent heirs, non-Muslim relatives, or significant assets in multiple jurisdictions, please consult a qualified Islamic scholar and a licensed attorney in your country.