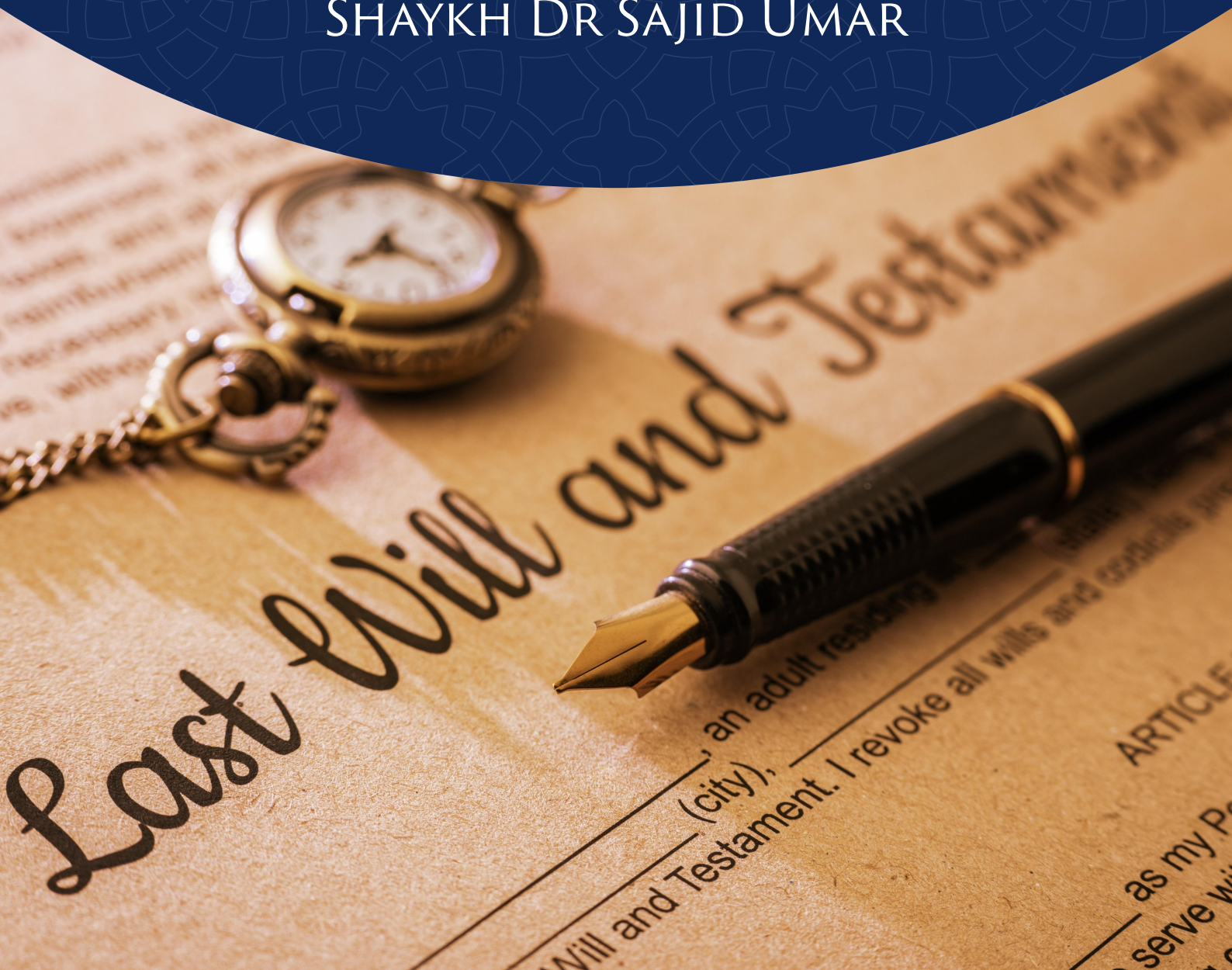




ISLAMIC
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PRESERVING A LEGACY: EXPLORING ISLAMIC WILLS AND THEIR PROFOUND IMPACT

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Preserving a Legacy

31 million people in the UK don't have a will, 84% of people under 35 also don't have a will, and 60% overall lack an up to date will. The three most common triggers for will creation are: diagnosis of illness, the death of a family member, and a natural disaster/pandemic. ¹

The concept of death in Islam serves as a powerful reminder for believers that our time in this world is finite and uncertain. The indiscriminate inevitability of death transcends age, health, or status, arriving unexpectedly, swiftly and snatching away our loved ones or even ourselves. Its relationship with the son of Adam isn't personal, but rather an inevitable part of life.

Allah Almighty says:

هُوَ يُحْيِي وَيُمِيتُ وَإِلَيْهِ تُرْجَعُونَ

He 'is the One Who' gives life and causes death, and to Him you will 'all' be returned.

Yunus: 56

And He says:

كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ ثُمَّ إِلَيْنَا تُرْجَعُونَ

Every soul will taste death, then it is to Us that you will be returned

Al-'Ankabut: 5

As Muslims, this reality compels us to reflect upon the transient nature of life and the importance of preparing for the hereafter. Islam urges us to be mindful of our actions, to seek forgiveness and repentance, and to lead a life of submission to Allah ﷻ, even in death. Embracing the uncertainty of when death will approach, we should strive to please Allah ﷻ - even in the impact we leave after returning to Him - through the correct distribution of our inheritance as per His laws.

Being someone created to live inter-dependently and assigned to carry a portion of the legacy of the final Messenger ﷺ, the manner in which we manage our legacy is the final significant influence we can exert on this world. It is therefore of utmost importance to ensure that it aligns with the teachings and pleasure of Allah.

¹ <https://www.unbiased.co.uk/>

1. What is an Islamic Will?

An Islamic will, also known as a 'wasiyyah', is an Islamically legally binding document that Muslims use to ensure that upon their death, their rights, the rights of their heirs, and the rights of Allah Almighty are protected in accordance with Islamic law. Regarding the protection and preservation of these rights, it is worth noting that without an Islamic will in the UK, after someone passes away, their wealth would be distributed by an 'executor' or 'administrator' in accordance with English law, not Islamic law. This would mean that, in the case of a surviving married partner, the married partner would inherit all the personal property and belongings of the person who has passed away.

If there are surviving children, grandchildren, or great grandchildren of the person who passed on and the estate is valued at more than £270,000, the partner will inherit²:

- All the personal property and belongings of the person who has died, and
- The first £270,000 of the estate, and
- Half of the remaining estate.

In addition to this there is a standard Inheritance Tax rate of 40%. It's only charged on the part of your estate that's above the threshold of £325,000 which can be increased if you give away your home to your children or grandchildren.

There's normally no Inheritance Tax to pay if either:

- The value of your estate is below the £325,000 threshold
- You leave everything above the £325,000 threshold to your spouse, civil partner, a charity or a community amateur sports club³

Unfortunately, unless a Muslim couple have gone through a separate civil ceremony despite having a valid Nikah (Islamic marriage), their marriage would not be recognised by English law unless the civil content and requirements are complied with as well. Writing a will helps ensure your spouse will actually inherit from you correctly, as per the rules of Islam, and will not need to spend large sums of money and countless amounts of time and health in order to prove their relationship to a court in order to preserve the sanctity of the estate and be able to inherit a portion of the deceased's wealth.

2. The Importance of Wills in Islam

The importance of wills in Islam is derived from many considerations⁴, such as:

1. The revelation of intricate details surrounding wealth distribution after death in about 35 verses in the Qur'an known as the verses of 'Mawaareeth' (succession).
2. Teachings of the Messenger ﷺ in several narrations related to the topic of inheritance, such as the hadith of Abdullah bin Umar (ra) in which he says that the Messenger ﷺ said: "It is the duty of a Muslim who has anything to bequeath not to let two nights pass without writing a will about it."⁵
3. The immediate enactment of the companions of the Messenger ﷺ on the topic of wills after receiving its instruction.⁶

3. Related Wisdoms for Establishing a Will

There are many different wisdoms for establishing a will, some of which are as follows.

Completing an Obligation

Earlier, we covered an instruction from the Messenger ﷺ regarding the status and ruling of wills in Islam. In addition to this, there is a famous maxim of Islamic Legal Theory that states that *'An obligation that cannot be completed except through another action being completed, then the completion of that action too becomes an obligation'*.⁷

Regarding this, Allah Almighty reveals within the verses of succession the following:

فَرِيضَةٌ مِّنَ اللَّهِ إِنَّ اللَّهَ كَانَ عَلِيمًا حَكِيمًا

'This is' an obligation from Allah. Surely Allah is All-Knowing, All-Wise.

An-Nisa: 11

A will helps us ensure that the system of Allah reigns after our passing, and as such, if the will helps preserve the integrity of Islam's rules regarding the inheritance, the obligatory ruling pertaining to the shares of inheritance in Islam applies to the will as well.

4 See section three for other considerations.

5 Sahih al-Bukhari 2738

6 Sahih Muslim 1627

7 Sharh Tanqīh al-fuṣūl p160

Attaining God-Consciousness

Essentially, taqwa is the concern within one to refrain from what is displeasing to Allah and preserve what is pleasing to Him. On the topic of Islamic inheritance, Allah Almighty says:

تِلْكَ حُدُودُ اللَّهِ وَمَنْ يُطِيعِ اللَّهَ وَرَسُولَهُ يُدْخِلْهُ جَنَّاتٍ تَجْرِي مِنْ تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا وَذَلِكَ
لِقَوْمٍ لَعِظِيمٍ ۝ ١٣ وَمَنْ يَعْصِ اللَّهَ وَرَسُولَهُ وَيَتَعَدَّ حُدُودَهُ يُدْخِلْهُ نَارًا خَالِدًا فِيهَا وَلَهُ عَذَابٌ مُهِينٌ

These are the limits set by Allah. Whoever obeys Allah and His Messenger, He will admit him to gardens beneath which rivers flow, where he will live forever. That is a great success. Whoever disobeys Allah and His Messenger and transgresses the limits set by Him, He shall admit him to the Fire, where he will remain forever. For him there is a humiliating punishment.

An-Nisa: 13-14

Creating a will requires thoughtful planning and demonstrates a sense of responsibility and accountability for your actions and their consequences. This proactive behaviour is an embodiment of taqwa.

Preservation of the Rights of the People

It is established within Islamic Jurisprudence that before the payment of bequests and the distribution of the estate, all monetary debts owed to others must be paid. In today's day and age, and given the nature of how businesses, acquaintances, and investors interact and transact, numerous situations may arise where individuals have loans or other financial obligations that aren't officially documented or witnessed. Given that we should avoid unjustly retaining the wealth that rightfully belongs to others, it becomes crucial to establish a will that provides real-time data to the heirs regarding any outstanding debts.

Preservation of the Rights of the Inheritors

Similarly, it's not uncommon for individuals to have money owed to them that might not be formally recorded or acknowledged. To ensure fairness and precision, it's crucial that the nature of these debts be made known to the resulting heirs so that an appointed representative can work towards ensuring that they are repaid to the estate.

An individual may possess Sukuk, ISAs, properties in different countries, any pensions, a variety of stocks, funds across different trusts, and in today's age, maybe even cryptocurrencies. While we should aim to diversify our wealth to maximise its benefits within the bounds of the law, this should not be done at the expense of making it difficult for the heirs to locate or acquire the wealth. Although there may be exceptions, it's crucial that families are informed about the assets they own. We have seen many situations where a person passes away and their spouse or

family does not know where their investments are or which properties or lands they own. In some cultures, for instance, husbands may not disclose their assets or their whereabouts to their wives. Searching for the answers often creates a sense of oppression, and puts undue emotional and financial stress on the family and, in some cases, are unattainable.

Appreciating the Holistic Nature of the Shariah

Consider this verse:

وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ...

Establish Salāh and pay Zakāh...

An-Nur: 56

In numerous verses of the Qur'an, Allah pairs Salah and Zakah together, demonstrating that there's no dichotomy between these two aspects of worship. Instead, they are both integral intertwining aspects of our worship where Salah is the direct, bodily worship and Zakah is the financial worship. In the same breath, so too are the laws surrounding inheritance in Islam, for they aid the development and preservation of the rights of our spouses and families, and support the parental process, which are, by the way, all different interweaving strands of worship that help us build the unassailable relationship we seek with Allah and the enormous unprecedented prize He promises the righteous.

For instance, a well-drafted and detailed will can play a crucial role in preventing potential disagreements among family members. In the absence of a will, family members might interpret your wishes differently, some preferring culture and non-Islamic practices over divinely pre-ordained laws, leading to disputes and strained relationships. This is very common in many cultures where large family disputes over inheritance are common.

A clear will leaves no room for ambiguity. It provides explicit instructions on how each part of your wealth will be distributed among your heirs. This can be particularly important if you want to bequeath a third or less of your wealth to a cause or individuals of your choice. Additionally, a will should not only address the distribution of wealth but also the management of the distribution. By appointing a reliable person to enact the division, you can ensure your wishes are carried out as you intended. This can further reduce the potential for disagreements and misunderstandings among your family members, as there can be power struggles between varying family members over who has the right to distribute the wealth. For example, a father might feel he is best placed to distribute his late son's assets, whereas his wife may disagree, causing avoidable turbulence within the family unit.

By discussing your will and your intentions with your family members while you are still alive, you can address any questions or concerns they might have. This openness can help prevent surprises after your death, further reducing the potential for disputes. This can be particularly helpful as estranged parents, children with ex-wives and sometimes even grandparents in different countries can have a share in the inheritance in Shari'ah.

Also, conversations about our wills can serve as a unifying factor for our families and contribute to the process of successfully parenting our children by encouraging us to consider their future and enabling them to become self-sufficient through our guidance. The idea of a will pushes us to consider nurturing our children to a level of maturity whereby we can discuss our assets with them with ease and understanding, as opposed to constantly nurturing the idea that they lack maturity and trustworthiness to appropriately manage a conversation of this nature.

4. Conditions Necessary for Succession

Before we can proceed with the distribution of assets and inheritance from an individual, there are certain conditions that have to be met. These are as follows:

1. Confirmed death

It is necessary to have an official affirmation of their death. In this day and age, this verification should come from a state-sanctioned authority, such as a Medical Doctor, a Coroner, or legal authorities. It's important to note that the specific entities and procedures involved may differ according to local laws and regulations.

At first glance, this requirement for proof might appear overly rigorous. However, inheritance is only considered as inheritance when someone actually passes away, and as such, the intervention of a recognised authority to confirm the life status of a person is extremely valuable. The Shari'ah offers comprehensive guidance for all scenarios, and this specific level of stringent proof can be particularly appreciated in cases of the heirs differing with regards to missing persons, for example.⁸

2. Living heirs

In order to be eligible for inheritance, heirs must be alive at the time of the benefactor's death. If an heir passes away after the benefactor but before the estate has been distributed, then their share is directly transferred to their own heirs, thus ensuring the preservation of their inheritance rights.

Occasionally, questions arise about the inheritance rights of an unborn child. Generally speaking, if the child is born alive, they are entitled to a share of the benefactor's estate. The

⁸ The discussion surrounding when a missing person can be presumed to have passed away from an Islamic perspective is an ongoing longer discussion between scholars out of the scope of this article. For further information a session can be setup with the Islamic Financial Advisory (IFA)

distribution of the estate is usually deferred until the birth of the child, or if there is sufficient reason then the share of the child will be preserved until the birth.

3. Presence of an Estate

When an individual passes away, their estate devolves upon the waratha. Waratha refers to the inheritors or heirs of a deceased person. These are the individuals who are eligible to receive a portion of the deceased's estate according to the rules of inheritance outlined in the Qur'an and the Hadith.

In its most comprehensive sense, an estate, or tarikah, includes every possible type of asset that an individual legally owns at the time of their passing. It covers real estate such as houses, land, and other types of real estate. Personal property such as vehicles, clothing, jewellery, artwork, collectibles, books, electronics, appliances, furniture, and even animals are part of the estate.

Financial assets are a significant component of the estate and these include cash, gold, bank accounts, stocks, mutual funds, pensions, and even cryptocurrencies or NFTs. Business interests, whether they are in the form of ownership shares in a corporation, membership interests in a limited liability company, or partnership interests, are also included in the estate.

Intangible assets such as copyrights, trademarks, patents, and other intellectual property rights are part of the estate as well. The estate also comprises all types of debts and rights owed to the individual, whether from personal loans or other forms of contractual obligations.

Even items that might seem trivial or inconsequential, like the loose change in a moneybox or the balance on a prepaid card are part of the estate.

In essence, anything of value that can be owned or controlled by the individual, no matter how substantial or minute, tangible or intangible, physical or electronic, traditional or modern, falls within the comprehensive scope of the estate.

Often, families may divide financial assets while keeping items like clothes, jewellery, or watches for their sentimental value. However, these personal belongings are also part of the estate and cannot be exclusively claimed by an heir or anyone else without first including them in the estate and attaining agreement from all parties with a rightful claim to the estate. If an heir wishes to specifically claim an item such as a watch, agreements can be made wherein the individual agrees to reimburse the estate with the agreed value of the item.

5. General Rules Regarding the Priorities of the Estate

Upon the passing of an individual, there are primarily three priorities to be considered and settled regarding the estate, before its distribution to the heirs:

1. Funeral

Expenses related to the funeral and burial, including costs associated with the burial plot and even the shroud, ought to be covered by the estate. By default, these costs are deducted from the estate, unless family members express a desire to handle them independently.

2. Debts

Following the funeral costs, all debts and money owed to others need to be paid from the estate. The Prophet ﷺ said: “All the sins of a Shahid (martyr) are forgiven except debt.”⁹ and “The believer’s soul is suspended by his debt until it is settled for him.”¹⁰ The heavy weight placed on the repayment of debts underscores the essential role it plays in preserving the rights of others.¹¹

3. Bequests

After the first two priorities are taken care of, we can move on to distributing the wealth. The distribution happens upon two stages, dispensation of any cited bequests, and then the distribution of the remaining estate among the heirs.

Regarding bequests, up to a third of the entire estate is allowed to be ring-fenced by the testator (deceased) for bespoke distribution¹². In addition, the beneficiary from a bequest must exist at the time of the passing of the testator in order for a bequest to be considered regulatory, with the exception of general and continuous beneficiaries, for example, bequests confined to causes such as a Qur’an school, or a person/s defined by a description such as students of knowledge, or the needy and orphans, etc.

Also, and importantly, any bequest made towards an individual already inheriting by right of the rules of Islamic inheritance, will be considered invalid by Islamic Law unless the other legal heirs to the estate forgo their rights and agree to the wishes of the deceased.¹³

⁹ Sahih Muslim 1886

¹⁰ Tirmidhi 1078

¹¹ From the debts discussed in the books of fiqh are the debts between the deceased and Allah such as debts related to missed fasts, zakah and unfulfilled oaths. This is part of a longer discussion found in the books of fiqh with the Hanafi madhab asserts that any outstanding debts between the deceased and Allah are nullified upon the person’s death. Contrastingly, the Maliki school posits that these obligations persist post-mortem, and should be settled using the deceased’s estate. However, debts owed to individuals take precedence over debts owed to Allah. The Shaafi’i madhab, and this is the view of Ibn Hazm, maintain that the debts remain, but prioritise debts owed to Allah over debts owed to other people. Finally, the Hanbali madhab asserts that debts to Allah and to the people are considered equally important. If the deceased’s estate isn’t sufficient to cover all debts, then the available resources should be distributed proportionally based on the size of each debt.

¹² This can be used to provide inheritance to those who would otherwise not inherit naturally from you, for example an adopted child.

¹³ For further clarification, an individual can book an appointment with the Islamic Financial Advisory (IFA)

This is not obligatory: rather it is recommended if they wanted to give something from their wealth to his relatives, the poor and the righteous as an ongoing Sadaqah Jariyah.

Distribution to the heirs

Finally, the estate can be distributed to the heirs according to their pre-ordained shares. It is important to note that in some Muslim countries, there may be additional legalities before this can be distributed.

6. Barriers to Eligibility

There are a number of obstacles that prevent a person who usually qualifies, that falls under the waratha, from inheriting from the estate of the deceased. While there are a few potential obstacles, the ones most relevant to our contemporary discussion include the following:

Homicide

The one who murders another deliberately cannot inherit from the deceased. This is a point on which there is scholarly consensus¹⁴, because of the hadith of Abu Hurayrah (may Allah be pleased with him) who said that the Messenger of Allah ﷺ said: “The murderer will not inherit.”¹⁵

This hadith is what the scholars follow: the murderer does not inherit, whether the killing was deliberate or accidental. Some of them said that if the killing was accidental, then he will inherit, and this is the view of Al-Maalik.

A person can also be barred from inheriting if they played a part in the murder, even if they didn't directly commit the act. This stems from a widely accepted legal principle among jurists that the one orchestrating a scenario specifically to obtain something prematurely is punished by being denied access to it.

Difference in Religion

Differences in religion can preclude individuals from inheriting from each other. The Muslim does not inherit from the disbeliever nor the disbeliever from the Muslim, despite any familial relationship between the two individuals.

¹⁴ من استعجل شيئاً قبل أوانه عُوقِبَ بجرمانه ”قاعدة فقهية مشهورة لدى الفقهاء
¹⁵ At-Tirmidhi 2109

7. Who are the Inheritors?

ءَابَاؤُكُمْ وَأَبْنَاؤُكُمْ لَا تَدْرُونَ أَيُّهُم أَقْرَبُ لَكُمْ نَفْعًا

You cannot know which of your parents or your children is more beneficial to you.

An-Nisa 11

Allah ﷻ has pre-ordained the shares of their heirs from the wealth of the deceased. There are usually contentions or misunderstandings surrounding why the deceased cannot divide their wealth as they please or why there can be difference between the wealth given to different heirs. A straightforward way to grasp this concept is to first understand that all wealth belongs to Allah ﷻ and is given to us by Him as a trust, over which we have considerable discretion to utilise as we please. The trust and discretion to use Allah's wealth as we please are given to us until the time of our death. At that point, our right to use and benefit from this wealth ceases, and it returns to Allah to be distributed according to His will.

It is a profound act of mercy from Allah that once our ownership of this wealth ceases and Allah distributes it according to His will, we continue to reap the blessings and rewards when our heirs use the wealth virtuously. At the same time, we do not accumulate any sin if the wealth is used unlawfully. All these benefits are bestowed upon us, even though the apportioning of wealth isn't influenced by our own actions.

Primary or Fixed Heirs (Ashab-ul-Furud)

The Qur'an explicitly identifies the individuals who are consistently eligible to inherit. These beneficiaries include:

- The Mother, Father, Wife, Husband, Daughter, and Son.
- Parents (father and mother)
- Husband or Wife
- Children (sons and daughters)
- Grandparents

Residual Heirs (Al-Asabaat)

Residual heirs by reason of blood-relationships inherit in the instance that there are no primary six heirs. These include:

- Aunts and Uncles
- Nieces and nephews
- Other distant relatives

Distant Relatives (Dhawul-Arham)

Dhawul-Arham or extended family may receive inheritance, only in the instance that there are no primary or residual heirs.

Before we delve further into how to write a will, it's important to highlight that, as per Islamic jurisprudence, daughters usually receive an inheritance amount that is half of their brothers'. This is due to several reasons and is to be understood under a wider macro framework of financial responsibility of the males in Islam. While it may seem that sons receive a greater 'gross inheritance', Muslim men usually have financial obligations, and it's possible that their 'net inheritance'—the amount remaining after meeting these obligations—may be less.

8. How Do I Write a Will?

From a jurisprudence perspective, a Muslim should be in a mentally competent state when drafting a will and should have the capacity to draft the will freely and without any coercion. A trustworthy executor should be appointed to enact the distribution of the wealth. After this the individual should ensure that their will is attested by two impartial witnesses, and it should be documented by a legal expert. We would recommend the final draft to be checked with a scholar for any inaccuracies according to the Shari'ah, alleviating any burden from incorrect understanding.

In the present day, there are various resources available to assist in creating Islamic wills, including a range of templates and software programmes. The Islamic Finance Advisory (IFA), in its endeavour to be a solution provider for Muslim communities, have recently certified a new tech- programme dedicated to Islamic Wills called Waseeya¹⁶ - an innovative project designed to simplify the process of creating an Islamic will¹⁷.

Additionally, many Islamic centres and local scholars often provide templates for Islamic wills that are tailored to suit the specific legal and cultural context of the individual. We encourage everyone to explore these resources to ensure that they have an Islamic will that is both recognised legally and is also enforceable.

In addition to the legal validity, there are many considerations when making a will that you can include. For example, it can be used to instruct how the deceased would like to be buried, such as confirming a burial over cremation, in the rare circumstance that the deceased may fear their burial rights being contested by the heirs. Also, the will can be used to highlight an immediate burial as the dying wish of the deceased, which is closer to the mandates of the Messenger's ﷺ guidance, over a severely-delayed burial in order to accommodate certain relatives arriving from afar, and recommend a particular individual to wash their body, or specify a certain location for burial, for example. Furthermore, If one adheres to a particular Islamic legal view, such as Surah

¹⁶ <https://waseeya.com/>

¹⁷ <https://iceurope.org/waseeya-platform-certified-as-sharia-compliant/>

Fatiha being recited as a part of their janazah prayer; or wants the bereaving family to avoid committing violations of the Shari'ah at the funeral, such as mourning excessively (wailing): or wishes to appoint or confirm a guardian over their younger children and give any instructions for the guardian including raising the children as Muslims according to the mandates of Islam - then this too can be included in the will.

As can be seen, the will extends beyond the mere reallocation of financial assets. It represents an important opportunity for individuals to impart invaluable wisdom, guidance, and moral teachings to their family members, children and those who have a right over you or that you are connected to within the community. It is a personal testament - an instrument through which you can communicate your deepest reflections, hopes, and intentions for your loved ones.

I recommend including the following reminder to everyone within the will: "There is no true god except Allah, the One, Who has no partner. His is the sovereignty and His is the praise, and He is Omnipotent. And that Muhammad is His servant and His Messenger, and that Eesa (Jesus) is the servant of God and His Messenger and His word which He bestowed upon Mary and a spirit from Him, and Paradise is true, and Hell is true, and the Hour is coming, there is no doubt about it, and that God will resurrect those in the graves."

As Muslims, we wish to leave behind a positive, lasting impact on our families and would not want our passing to be a reason for disputes and discord between anyone, let alone the ones we hold closest to us. Any preventative action we can take in doing so would be in our favour on Qiyamah. Recommend to those whom you left among your family, offspring, and all your relatives to fear Allah, to reconcile relations, to obey Allah and His Messenger, to exhort one another to the truth, and to be patient with it.

In crafting your Islamic will, take the opportunity to address your family directly. A point that is usually overlooked is the inclusion of a heartfelt message to your parents in your will, if they are alive, as the timing of our departure from this world is uncertain. It is paramount to articulate your appreciation for their unwavering support, their care in nurturing you, and their dedication in providing for your needs such as food and clothing. Their love and support have been instrumental in your life, and expressing this gratitude in your will can serve as a lasting testament to their efforts.

Consider discussing your spouse's strengths and relay your appreciation for them as well as areas for growth, and do the same for your children. Express your vision, dreams, and aspirations for your children and grandchildren, and perhaps even provide them with wisdom you wish you had known at their age.

Advise your sons to become self-sufficient honourable men of the Ummah, to guard their chastity in an oversexualised era, to stand with humility regardless of the success Allah has given them, to become strong physically and mentally to endure the trials that await them, to be unyielding in their commitment to their prayers, to stand for justice and with the oppressed, to avoid oppressing others and find solace from this world in their prayers.

Advise your daughters to understand that their self-worth lies with Allah and to be noble women of the Ummah. "Indeed, the most noble of you in the sight of Allah is the most righteous of you."¹⁸ Inspire them to be compassionate and caring with those around them and to honour their families. Remind them of the virtues of motherhood and to enjoin each other in good, to guard their chastity, to be generous in what Allah has given them, to increase in worship and always remember their roles as slaves of Allah.

This can be a platform to impart life lessons you believe will fortify their relationship with Allah when the world challenges it. Impart to them your vision of their progression of Imaan, the depth of relationship with Allah you desire for them to attain, and the character traits you wish for them to embody. Such sincere guidance becomes crucial during a period when they will be in mourning and missing your presence. In these vulnerable moments, they are likely to be more receptive to your wisdom and advice.

If you employed a parenting style or methodology that they might have been averse to, use this as a chance to provide insight into your reasons and intentions. Explain that it was driven by your profound love for them and your desire to equip them with the grit and maturity they need to navigate the complexities of life. It's a space where you can discuss the trials of life you've faced and the resilience you've developed as a result - a resilience you aimed to instil in them through your parental methods. Similarly, if you made some difficult decisions for your family or spouse as a leader, give yourself an opportunity to clarify that you had their best interests in mind.

Your will should function as a heartfelt charter and letter to your family - a powerful and impactful way of expressing your affection and your ambitions for their futures. This is your opportunity to leave a legacy encapsulating the love, wisdom, and guidance that will endure long after you.

9. Conclusion

In conclusion, the importance of writing an Islamic will cannot be overstated. As Muslims, we are tasked with fulfilling our obligations in this life, not only to Allah but also to those around us. An Islamic will is a pivotal tool in ensuring that these responsibilities are met even after our departure from this world.

The process of writing a will encourages self-reflection and foresight. It reminds us of our inevitable death and compels us to consider our worldly possessions and worries in the context of our broader spiritual journey in obeying Allah, to whom we will return. By thoughtfully deciding where our assets will go, we are reminded of the temporary nature of worldly wealth and our ultimate accountability in front of Allah.

Writing a will is not merely a legal or financial exercise for Muslims, but a deeply multifaceted spiritual one. It is an act of faith, a commitment to justice, and a testament to our belief in the hereafter. Therefore, every Muslim should endeavour to prepare an Islamic will and regularly update it, to ensure the just and beneficial distribution of their wealth, and to ensure that their loved ones receive their guidance and to ultimately continue their spiritual journey even after they have left this world.

About Islamic Finance Advisory

The Islamic Finance Advisory (IFA) offers tailored Shari'ah consultancy services to ensure financial and business activities align with Islamic principles. From Shari'ah compliance checks, certification for businesses, investments, and fintech, to guidance on zakah, waqf, wills, and inheritance, the IFA helps Muslims achieve Islamically ethical financial solutions. With expert adjudicators for dispute resolution and a commitment to wealth-building based on divine guidance, the IFA ensures equitable financial practices for individuals and businesses alike.

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Date of Publication: November 2024



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