Family Inheritance Starter Kit

Understand the rights.
Organize the facts.
Prepare a fair, documented next step.

A house can be one asset - and several people's rights.
This kit helps you turn a difficult family conversation into an organized case file: family facts, estate records, worked examples and a plan for getting the right review.

UNDERSTAND	ORGANIZE	MOVE FORWARD
7 complete worked examples	9 printable and fillable worksheets	Property options and a family meeting plan

Plain-English edition
Sunni Hanafi examples | Pakistan-aware preparation

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Educational preparation workbook. It is not a fatwa, court order, title document or substitute for case-specific advice. No named scholar or lawyer has independently signed off this edition.

Start here

Read pages 3-5, complete page 26, then choose the section that matches your immediate problem. You do not need to learn every inheritance rule before you can gather the right facts.

miraath-guide.islamictools.app

Find the help you need

IF YOUR QUESTION IS...	START WITH
Someone has died. What should we do first?	Pages 3-5: scope, first steps and the estate sequence.
What exactly belongs to the estate?	Pages 6-8: ownership, debts, mahr and wasiyyah.
Who should be included?	Pages 9-12: family facts, myths, terms and calculator use.
Can you show the numbers?	Pages 13-19: seven fully specified examples.
We have a house, land, rental income or several deaths.	Pages 20-23: property options, records and specialist issues.
How do we prepare in Pakistan?	Page 24: official route and the fiqh/law distinction.
How do we start the family discussion?	Page 25 and worksheet 8 on page 33.
We want to work on our own case.	Pages 26-34: nine fillable worksheets.
Where do these rules come from?	Pages 35-36: sources and further reading.

The useful outcome

By the end, aim for a complete family list, a defensible estate inventory, a list of uncertainties, a reproducible share calculation and an agreed next action. Completion of the workbook does not itself transfer ownership.

All money amounts in examples are Pakistani rupees (PKR). A net distributable estate means that the relevant prior obligations and valid bequests have already been dealt with. Fractions govern; displayed percentages are explanatory.

A clear scope protects everyone

What this kit can help you do

Learn the basic sequence, prepare your documents, understand selected Hanafi examples and take a more complete question to a qualified inheritance scholar and a local lawyer. The worksheets are working records for your family, not binding agreements.

Use the right framework for your family

The worked calculations use Sunni Hanafi rules, matching Miraath Guide's published methodology. Other schools and legal systems can produce different outcomes. The examples assume valid family relationships, no legal or religious impediment, and no unresolved facts unless stated. [M1]

The boundary that matters
A religious share calculation, legal recognition of heirs, valuation of assets and transfer of title are separate questions. In Pakistan, ask a lawyer how the applicable law and current procedure affect your exact case.

Five working commitments

- We will list everyone relevant, including women, minors and relatives living abroad.
- We will distinguish what is known from what is claimed or disputed.
- We will keep estate money, receipts and records identifiable.
- We will understand entitlements before discussing any voluntary gift or rearrangement.
- We will obtain the necessary authority and advice before selling or transferring assets.

Keep completed worksheets private. Use initials or family codes in copies circulated for discussion. Do not post identity documents, bank details or a complete family case in public comments. This PDF has no submit button and does not send your entries anywhere.

The first practical steps

Grief and administration often arrive together. The following is an organizing checklist, not a requirement to finish the estate within a fixed number of days.

DO NOW	WHY IT HELPS
Confirm the death record and secure essential papers.	Start a document index; note where originals are held.
Preserve assets and statements through authorized channels.	Prevent avoidable loss; do not use the deceased's passwords or act as though you are the owner.
Appoint a family contact for coordination.	Record the limited role. Being the contact does not confer sole ownership or unrestricted authority.
List relatives alive at the date of death.	Include all marriages, children, parents and other potentially relevant relationships.
Keep funeral and estate receipts.	Separate necessary expenses from hospitality, donations or personal spending.
Record debts, mahr, a will and ownership disputes.	These may affect what remains available to inherit.

Avoid irreversible shortcuts

Do not distribute everything, sell a disputed asset, assume a nomination settles beneficial ownership, or ask a grieving person to sign away rights. If urgent preservation or payment is necessary, document the reason and obtain the required authority.

A useful first family message
"Let us first collect the facts, identify everyone's rights and record the estate. We can discuss the best way to distribute it once the position is clear."

Use worksheets 1-4 on pages 26-29. Estate sequence: [F1].

Before shares: establish the estate

STAGE	WHAT TO ESTABLISH
1. Ownership and prior rights	Identify the deceased's actual beneficial interest. Exclude what belongs to someone else; identify security interests, disputed title and asset-specific claims.
2. Necessary funeral expenses	Record reasonable, necessary preparation and burial costs. Do not automatically charge every gathering or donation to the estate.
3. Enforceable debts and obligations	Verify debts, including unpaid mahr where due. Refer security, taxes, administration costs and creditor priority questions for local review.
4. Valid wasiyyah	Assess the beneficiary, amount and validity. In the ordinary Hanafi case with heirs, the unilateral bequest limit is one-third of what remains after prior expenses and debts.
5. Inheritance distribution	Calculate eligible heirs' shares from the resulting net estate, then complete the lawful transfer process.

This sequence is a starting framework
Secured property, insolvency, litigation and competing claims may require special ordering. If liabilities may exceed assets, stop the distribution and obtain professional advice. Do not invent a zero-debt estate to make the calculator easier.

Heirs are identified by the facts at the death. Their monetary entitlements are then applied to the properly established net estate. Preparing both tracks together makes errors easier to catch.

Sources: [F1], [F2], [H2], [H3]. See page 30 for a net estate worksheet.

What belongs in the estate?

Start with assets and rights the deceased actually owned. A document, account name or family custom may be evidence, but a contested ownership claim needs proper review. Record both the asset and the basis for the deceased's share.

CHECK	RECORD
Property and agricultural land	Title or ownership evidence, the deceased's fraction, encumbrances, occupation and an agreed valuation date.
Cash, bank accounts and investments	Balance statements, actual ownership, joint interests and any restrictions on collection.
Business interests and money receivable	The deceased's ownership interest and recoverable claims. Company assets are not automatically the deceased's personal assets.
Gold, vehicles and valuable belongings	Who owned each item; distinguishing another person's jewelry or property from the deceased's possessions.
Pensions, insurance, nominations and benefits	Record separately for legal and Shariah classification. Do not assume every benefit is part of the estate or that every nominee is the final owner.
Lifetime gifts and disputed transfers	Evidence of the gift, possession and control, its date, capacity and any dispute. A claim that "it was gifted" is not enough to close the question.

Co-owned house example
A house is worth PKR 24 million. If a confirmed 50% belongs to the deceased, the starting estate interest is PKR 12 million. The surviving co-owner's PKR 12 million is outside the estate. See page 19 for the complete calculation.

Practical inventory method; ownership and validity must be established for the actual case. Worksheet 3: page 28.

Debts and unpaid mahr

A creditor can also be an heir

Someone owed money by the deceased may also inherit. A verified debt is addressed as a debt before that person's inheritance is worked out. Keep the creditor entry and inheritance entry separate. [F1]

Unpaid mahr is not the widow's inheritance

Where unpaid mahr is established and due, it is a debt of the husband. The widow may receive that debt payment and then her inheritance from the remaining estate. Verify the nikah record, amount, payment history and any dispute. [F2]

ILLUSTRATION	PKR
Confirmed estate assets	3,000,000
Necessary funeral costs	(100,000)
Other verified debt	(300,000)
Unpaid mahr due to the widow	(200,000)
Balance before any valid bequest	2,400,000

If the only eligible heirs are a wife, one son and one daughter, and there is no bequest, page 13 shows the shares of the PKR 2.4 million. The wife's PKR 200,000 mahr payment is separate from her PKR 300,000 inheritance in that example.

Verify, do not assume
A relative's assertion that a payment was a loan, gift, salary, reimbursement or contribution does not settle the classification. Ask what evidence exists and whether the claim is admitted. Do not deduct an unverified amount silently.

For missed religious obligations and instructions about them, ask a Hanafi scholar how they should be classified. Do not insert every such amount as an ordinary financial debt automatically.

Understand the one-third limit

In the ordinary Sunni Hanafi case with heirs, a person cannot unilaterally rewrite the whole inheritance distribution through a will. The usual discretionary bequest is to a non-heir within one-third of the balance after the prior expenses and debts. [H2, H3, F1]

EXAMPLE	PKR
Confirmed estate assets	3,600,000
Necessary funeral expenses	(100,000)
Verified debts	(500,000)
Balance used to test the one-third ceiling	3,000,000
Maximum ordinary one-third amount	1,000,000
Valid stated charity bequest in this example	(600,000)
Net distributable estate for heirs	2,400,000

Three distinctions to remember

• One-third is a ceiling in the usual case, not an automatic deduction. If there is no valid bequest, do not remove one-third by default.

• A bequest to an existing heir, or an amount over the usual limit, requires specialist review of whether and how affected competent adult heirs may validly consent after death. A minor's share cannot simply be donated by the family.

• A completed lifetime gift is a different issue. Its validity cannot be established just by calling a death-related instruction a "gift".

If the proposed beneficiary might themselves be an heir, stop and clarify that status first. This kit does not provide a will or consent template.

List relatives before excluding anyone

Write the family picture as it stood at the exact death. Do not enter only the relatives who attended the funeral or those the family expects to inherit.

RECORD	IMPORTANT DETAIL
Marriage and spouse(s)	Current and earlier marriages; any divorce, waiting-period or validity question for specialist review.
Children and descendants	Every son and daughter; descendants of children who died earlier; children from every marriage.
Parents and grandparents	Who was alive at the death; distinguish paternal and maternal connections.
Siblings	Full siblings, paternal half-siblings and maternal half-siblings are different categories.
Other relevant relatives	Nieces, nephews, uncles and further relatives when relevant. Record the precise relationship.
Special facts	Pregnancy, missing persons, uncertainty about death order, minors, adoption/step-relations, disputed parentage, different schools or legal impediments.

What hajb means

Some relatives exclude other relatives or change their shares. Do not remove someone from your working list merely because you think they are blocked. The reason for exclusion should be visible in the reviewed result. A sibling can affect a calculation even where that sibling receives nothing in a particular case. [M1, Q2]

Two different situations
A child who died before their parent is different from an heir who was alive at the parent's death and died later. Pakistan's section 4 adds a legal issue for descendants of a predeceased child. See pages 22 and 24. [P3]

Seven common mistakes

COMMON ASSUMPTION	BETTER QUESTION
"She received wedding gifts, so she has no share."	What is her inheritance entitlement? A lifetime gift does not automatically cancel it.
"The eldest son owns the estate because he manages it."	What is his authority, and what is each person's entitlement? Coordination and ownership differ.
"Every man gets twice every woman."	Which relatives are present? A 2:1 relationship applies in specified combinations, not across all heirs.
"One-third always goes to charity."	Is there a valid bequest? The limit is not an automatic estate deduction.
"The widow gets only her inheritance; mahr is included."	Is unpaid mahr due as a separate debt? Establish it before shares. [F2]
"Her silence means she gave it up."	Has she understood her entitlement and acted freely with the required legal capacity and advice?
"The calculator result completes the distribution."	Have ownership, valuation, obligations, legal authority and actual receipt been documented?

An entitlement is established before any later choice
An adult heir may choose a lawful voluntary arrangement after understanding their right. Family pressure, embarrassment or a pre-printed waiver is not a sound way to establish informed consent. Protect minors and people who lack capacity.

Rights foundation: [Q1]. Children's and spousal share conditions: [Q2, Q3]. Use a case-specific scholar and lawyer for any proposed relinquishment or family settlement.

How the calculation fits together

TERM	PLAIN MEANING
Tarikah / estate	The deceased's property and rights available for estate administration.
Faraid / fixed shares	Prescribed fractions for eligible relatives in the relevant conditions.
Asabah / residue	What is allocated under the applicable residuary rules after fixed shares. A daughter with a son can share residue; this is not simply "all men get what is left."
Hajb / blocking	The presence of one relative may exclude another or reduce a share.
Awl / proportional reduction	When the relevant fixed shares exceed the estate, the shares are reduced proportionately in the Sunni method. See page 17.
Radd / return	An unallocated remainder can return to eligible sharers when there is no residuary, under the applicable rules. See page 18.
Kalalah	A sibling-related inheritance category requiring careful assessment of descendants and relevant ascendants. Different kinds of siblings have different rules.
Umariyyatayn	Two special spouse-and-parents combinations. The mother takes one-third of the residue in the Hanafi examples. Page 16 shows one.

Use exact fractions throughout. A rounded percentage is a display aid; it should not be the source of the final money calculation. If an allocation rounds to rupees or paisa, document how the tiny remainder is resolved.

Foundations: [Q2-Q4, H1]. Special-case explanations: [F3-F5]. This glossary introduces terms; it is not a full heir-selection or blocking manual.

Calculate, then review the inputs

Open miraath-guide.islamictools.app. The published methodology describes a Hanafi guided flow, share explanations and a PDF/print-ready result. Check the current screen for available features. [M1]

STEP	WHAT TO DO
1. Prepare the case	Use one death at a time. Keep the complete family list and the unresolved-facts list beside you.
2. Answer the relationship questions	Read the question precisely. If a fact is unknown, do not turn "unknown" into "no" just to continue.
3. Enter an estate amount if appropriate	Use the net distributable estate, not the full market value of jointly owned property. If the value is unsettled, keep the share result separate from amounts.
4. Inspect the explanation	Read who inherits, who is excluded, why the shares apply, and whether awl or radd was used.
5. Keep a reproducible record	Save the inputs, date, amount, assumptions and result together. A screenshot without family facts is difficult to check.
6. Review before acting	Ask a qualified scholar to review the religious calculation and a local lawyer to review legal implementation where needed.

If two answers differ
Compare the family facts, school, date of death, assumptions, definition of net estate, and treatment of special cases. Do not take an average of two inheritance calculations.

The site's published methodology is a description of the tool, not independent scholarly certification. Worksheet 6 on page 31 records the review trail.

A. Wife, son and daughter

The starting case for understanding residue.

Complete case assumptions
A man dies leaving one wife, one son and one daughter. Both parents and all other relevant ascendants are deceased. No other eligible heir, pregnancy, impediment or unresolved legal issue exists. Prior expenses, debts and any valid bequest are already settled.

Net distributable estate: PKR 2,400,000

HEIR	EXACT SHARE	AMOUNT (PKR)
Wife	1/8	300,000
Son	7/12	1,400,000
Daughter	7/24	700,000
TOTAL	1	2,400,000

1. The wife receives 1/8 because a child survives. The remaining 7/8 is PKR 2,100,000.

2. The son and daughter share that remainder in a 2:1 ratio: three units in total.

3. One unit is PKR 700,000. The son receives two units; the daughter receives one.

What this teaches
The daughter's amount is not calculated as half of the entire estate. Here it is one unit of the children's remainder after the wife's share. Unpaid mahr, if due and already deducted, is separate.

These results apply only to the complete stated case. A different family or unresolved fact requires a new calculation. Sources: [Q2, Q3, H1].

B. Wife, parents and children

Adding living parents changes the children's remainder.

Complete case assumptions
A man leaves one wife, both parents, one son and one daughter. These are the only eligible heirs. No special facts or impediments apply; the amount below is net of all prior obligations and valid bequests.

Net distributable estate: PKR 7,200,000

HEIR	EXACT SHARE	AMOUNT (PKR)
Wife	1/8	900,000
Mother	1/6	1,200,000
Father	1/6	1,200,000
Son	13/36	2,600,000
Daughter	13/72	1,300,000
TOTAL	1	7,200,000

1. The fixed shares total 1/8 + 1/6 + 1/6 = 11/24.

2. The children divide the remaining 13/24, worth PKR 3,900,000, in a 2:1 ratio.

What this teaches
Do not reuse page 13's percentages when the parents are alive. Even familiar family combinations need the complete facts.

These results apply only to the complete stated case. A different family or unresolved fact requires a new calculation. Sources: [Q2, Q3, H1].

C. Daughter and both parents

The father can take a fixed share and residue.

Complete case assumptions
A woman dies leaving one daughter and both parents. No husband survives. There is no son, other descendant, sibling or other eligible heir, and no special fact or impediment. The estate amount is already net.

Net distributable estate: PKR 1,800,000

HEIR	EXACT SHARE	AMOUNT (PKR)
Daughter	1/2	900,000
Mother	1/6	300,000
Father	1/3 total	600,000
TOTAL	1	1,800,000

1. The daughter receives 1/2 and the mother receives 1/6.

2. The father receives a fixed 1/6 plus the remaining 1/6. His total is 1/3.

What this teaches
"The father gets one-sixth" can be an incomplete answer. In this exact daughter-only combination, he also takes the residue. Adding a spouse or another child changes the calculation.

These results apply only to the complete stated case. A different family or unresolved fact requires a new calculation. Sources: [Q2, H1].

D. Wife and both parents

One of the special spouse-and-parents cases.

Complete case assumptions
A man leaves exactly one wife, his mother and his father. There are no descendants, no siblings and no other relevant heirs or special facts. The estate amount is already net.

Net distributable estate: PKR 1,200,000

HEIR	EXACT SHARE	AMOUNT (PKR)
Wife	1/4	300,000
Mother	1/4 of whole estate	300,000
Father	1/2	600,000
TOTAL	1	1,200,000

1. The wife receives 1/4, leaving PKR 900,000.

2. In this Hanafi Umariyyatayn case, the mother receives one-third of that residue: PKR 300,000.

3. The father receives the remaining PKR 600,000.

What this teaches
One-third of the remainder is not the same as one-third of the whole estate. Do not turn a simplified parent-share chart into a rule for every case.

These results apply only to the complete stated case. A different family or unresolved fact requires a new calculation. Sources: [Q3, F4].

E. When fixed shares exceed 100%

Awl changes the denominator proportionately.

Complete case assumptions
A woman dies leaving a husband and exactly two full sisters. She has no descendants, parents, grandparents, other siblings or any other eligible heir. No special fact or impediment applies. The estate is already net.

Net distributable estate: PKR 1,400,000

HEIR	EXACT SHARE	AMOUNT (PKR)
Husband	3/7 after awl	600,000
Full sister 1	2/7 after awl	400,000
Full sister 2	2/7 after awl	400,000
TOTAL	1	1,400,000

1. The initial fixed portions are 1/2 for the husband and 2/3 collectively for the sisters. On a denominator of 6, these are 3/6 + 4/6 = 7/6.

2. The denominator becomes 7. The husband takes 3/7; the sisters collectively take 4/7, or 2/7 each.

What this teaches
Do not give the husband his original amount and force all of the shortfall onto the sisters. In this Sunni awl case the adjustment is proportional.

These results apply only to the complete stated case. A different family or unresolved fact requires a new calculation. Sources: [Q3, Q4, F5].

F. When there is an unallocated remainder

Radd in a husband-and-daughter case.

Complete case assumptions
A woman dies leaving only a husband and one daughter. There are no other relatives or heirs relevant to the calculation: no parents, grandparents, further descendants, siblings, residuaries or other eligible kin. No special fact or impediment applies. The estate is already net.

Net distributable estate: PKR 1,200,000

HEIR	EXACT SHARE	AMOUNT (PKR)
Husband	1/4	300,000
Daughter	3/4 after radd	900,000
TOTAL	1	1,200,000

1. The husband's fixed share is 1/4 and the daughter's initial fixed share is 1/2. This leaves 1/4 unallocated.

2. In this Hanafi case, the surplus returns to the daughter. The husband remains at 1/4; the daughter's total becomes 3/4.

What this teaches
Do not stop at "daughter gets half" or distribute the remainder to a relative who does not inherit. Radd depends on the complete heir structure and applicable school.

These results apply only to the complete stated case. A different family or unresolved fact requires a new calculation. Sources: [Q2, Q3, F3].

G. A co-owned family house

An inheritance fraction applies to the deceased's interest.

Complete case assumptions
A man and his wife each have a confirmed 50% interest in a house worth PKR 24,000,000. The man dies leaving that wife, one son and one daughter only; no other relevant heir exists. There are no outstanding expenses, debts or bequests and no special facts. The house is the sole asset.

Net distributable estate: PKR 12,000,000

HEIR	EXACT SHARE	AMOUNT (PKR)
Wife: inherited interest	1/8 of estate	1,500,000
Son	7/12 of estate	7,000,000
Daughter	7/24 of estate	3,500,000
ESTATE TOTAL	1	12,000,000

1. The wife's existing PKR 12,000,000 interest remains outside the estate.

2. If ownership is retained in the house on this basis, the wife holds 9/16 of the whole house (56.25%); the son 7/24; the daughter 7/48. Those fractions total 1.

What this teaches
The wife's combined property interest is worth PKR 13.5 million at this valuation. These are ownership/value calculations, not proof of a cash payment or completed title transfer.

These results apply only to the complete stated case. A different family or unresolved fact requires a new calculation. Sources: [Q2, Q3, H1]; co-ownership arithmetic is illustrative.

Four routes for one house

A fractional entitlement does not require every heir to receive a physically separate room. Once title, shares, authority and value are established, compare lawful settlement options with the affected people and advisers.

OPTION	DISCUSS BEFORE CHOOSING
Sell and distribute	Independent value evidence, sale authority, sale costs, timing, vacant possession and the exact distribution of net proceeds.
One or more heirs buy out the others	A fair valuation date, price, funding, transfer requirements, payment timing and protection if payment is deferred.
Retain co-ownership and rent	Who manages it, an income ledger, expenses, repairs, insurance, distributions, access to records and a review/exit plan.
Physically partition where feasible	Whether subdivision is legally and practically possible; comparable values, access, utilities and required approvals.

The settlement conversation should cover

• Who needs liquidity, who lives in the property and who may need time or independent representation.

• What is disputed: ownership, value, shares, expenses, timing or occupation. Solve the specific issue rather than repeating the whole argument.

• How the agreement will be documented and implemented. A meeting note is not a substitute for the required conveyance or registration.

Use worksheet 7
Compare the options on page 32. A low cash offer accepted under family pressure should not be treated as evidence that the underlying inheritance right was smaller.

Rent, occupation and a business

Keep principal and post-death transactions separate

Record the estate's starting asset position, then maintain a dated account of rent, collections, sales, necessary expenses and distributions. Do not quietly merge these with one heir's personal money. Questions about entitlement to income and costs depend on actual ownership, authority and the circumstances.

RECORD	MINIMUM DETAIL
Rental income	Period, gross rent received, payer, arrears, deposit treatment and supporting statement.
Property expenses	Date, reason, invoice, who authorized it and whose funds paid it. Distinguish improvements from necessary preservation.
A relative living in the house	Occupation history and any agreement. Do not assume rent, occupation compensation or eviction rights without advice.
A continuing business	Ownership structure, business accounts, contracts, liabilities, working capital and who has authority to operate it.
Management work by an heir	Any agreed lawful fee or reimbursement and its authorization. Family service does not automatically justify an undisclosed estate deduction.

A simple monthly discipline
Share a statement showing opening balance + receipts - approved expenses - distributions = closing balance. Retain evidence and identify disputed entries rather than deleting them.

This is a recordkeeping method, not a ruling on every rental or business dispute. An accountant, lawyer and inheritance scholar may each need to review a different part of the same case.

Several deaths, missing facts and gifts

A later death can require a second estate

Suppose a father dies and his mother is alive then. Before his estate is distributed, she dies. Her entitlement in his estate does not simply disappear because she never received the cash. Her established entitlement may form part of her own estate, which has its own heirs, debts and distribution. Work through the deaths in order with expert review.

TIMELINE	RECORD SEPARATELY
First death	The first deceased's assets, obligations and relatives alive at that date.
Intervening period	Income, costs, transfers and the entitlement remaining unpaid.
Second death	The second deceased's own estate, including any established unpaid entitlement, and relatives alive at the second death.

If the death order is uncertain

Do not choose the sequence that produces the preferred outcome. Simultaneous or uncertain deaths, pregnancy and missing relatives need specialist treatment.

If someone says an asset was already gifted

Record the donor, recipient, date, document, possession/control and witnesses. A lifetime gift, an uncompleted promise and a bequest are different matters. Disputed capacity, illness, title or possession should be resolved before excluding the asset.

Do not erase an inconvenient branch
A predeceased child and that child's descendants must still be recorded. Pakistan's statutory rules require a separate legal check. Page 24 explains the issue without substituting for a legal opinion. [P3]

Protect the person as well as the share

If someone is being pressured

Ask for a written statement of the proposed entitlement, the valuation evidence and copies of documents to be signed. Allow time and independent advice. A request for clarification should not be portrayed as disloyalty to the family.

If there is a minor or someone lacks capacity

Identify the legally authorized representative and obtain advice about required approvals and safeguards. A family elder cannot simply donate or waive that person's entitlement. Keep their funds and records identifiable.

If an asset or debt is disputed

Separate agreed facts from contested claims. Preserve statements and original records. Ask a local lawyer how to protect the asset and deal with deadlines. If anyone proposes a partial distribution, verify that creditors, absent heirs and unresolved claims remain protected.

THE ISSUE	THE RIGHT KIND OF HELP
Religious eligibility or share rules	Qualified scholar experienced in faraid and the relevant school.
Title, succession procedure or coercion	Local lawyer familiar with inheritance and property matters.
Business or property value	Independent valuer and/or accountant.
Communication or repeated deadlock	A neutral mediator acceptable to the parties; rights still require proper verification.

A useful sentence
"I am asking for the calculation and documents so we can understand and implement everyone's rights properly."

This kit intentionally contains no waiver, relinquishment deed or ready-to-sign settlement agreement.

A calculation is not a title transfer

NADRA describes Succession Certificates for movable assets and Letters of Administration for immovable property. The appropriate route, eligibility, authority and any court involvement depend on the case and applicable jurisdiction. [P1, P2]

Prepare an official-process folder

NADRA's current service information lists: death certificate; NADRA CNIC cancellation certificate; Family Registration Certificate; list of legal heirs with CNIC copies; asset/property details; and an appropriately attested authorization/affidavit. Verify the current list directly before applying. An FRC should be checked for omissions or errors, not treated as a reason to hide a relative. [P1]

Understand the route before relying on it

The official overview includes an application, heirs/assets details, verification, public notice and certificate issuance if requirements are met. An objection, disputed facts, foreign element or representation issue may need a different or additional step. A certificate does not by itself replace every bank, land-record or registry transfer requirement. [P2]

A crucial legal difference: predeceased children
Section 4 of the Muslim Family Laws Ordinance 1961 contains a statutory provision for children of a son or daughter who died before the person whose estate is being distributed. Its operation can differ from a classical Hanafi calculation. If this branch exists, obtain a Pakistani legal opinion before using a calculator result to implement the distribution. [P3]

Ask: Which law and forum apply? Who can apply? Are all relatives correctly recorded? What if an heir is abroad, a minor or uncooperative? What further steps complete transfer of each asset?

Requirements checked against official published information on 2 November 2026. This page is preparation guidance, not a guarantee of service availability, a legal opinion or an assured processing time. Fees and promised completion dates are deliberately omitted.

A family meeting and a seven-day start

A 45-minute meeting agenda

TIME	PURPOSE
0-5 minutes	Agree the aim: understand and implement every entitlement. This meeting is not for signing away rights.
5-15 minutes	Check the family list and death timeline. Identify omissions and unknowns.
15-25 minutes	Review assets, ownership evidence, debts, mahr and any will.
25-35 minutes	List disputes; compare property options without forcing a decision.
35-45 minutes	Assign document tasks and advisers; set the next review date and circulate notes.

Seven days to organize - not a promise to settle

Day 1: Open a private folder and complete the case snapshot.
Day 2: Confirm the family list and death dates.
Day 3: List assets and ownership evidence.
Day 4: Record debts, mahr, expenses and the will.
Day 5: Produce a preliminary calculation if the facts permit.
Day 6: Prepare the questions for a scholar/lawyer.
Day 7: Meet, assign actions and agree a review date.

Keep the first meeting narrow
If the family disagrees about a loan or a gift, do not force a final share or settlement decision. Record the exact question, evidence needed and person responsible for obtaining it.

Use worksheet 8 on page 33. A seven-day organizing plan is an optional practical aid; grief, disputes and official procedures may take longer.

Your case snapshot

Type into the fields or print and write. Save a private copy after entering information.

Private case code / initials

Deceased: initials, date and place of death

Country/province of residence and location of assets

Religious school / legal framework to confirm

Family contact and limits of their role

Urgent preservation issue or deadline, if any

Most important facts still unknown

Do not enter passwords, full account credentials or unnecessary ID numbers. Nothing entered here is sent to Miraath Guide. If pregnancy, uncertain death order or a predeceased child exists, flag it for review.

The relatives register

Record the family at the death. Include potentially relevant relatives even if you think they are excluded.

For each entry: person/initials • exact relationship • alive at death? • if deceased, death date • minor/representation/special fact. Distinguish full, paternal half and maternal half siblings.

Relative / branch 1

Relative / branch 2

Relative / branch 3

Relative / branch 4

Relative / branch 5

Relative / branch 6

Further branches, pregnancy, missing relatives or uncertain dates

Continue on a duplicate page if needed. A predeceased child's branch must not be omitted from the record. An heir who died after the deceased may require a separate estate calculation.

The assets and ownership register

Use reference codes rather than publishing sensitive account or property identifiers.

For each asset: description/code • ownership evidence • deceased's fraction • gross value/date • estate value • debt/security/dispute. Do not deduct a loan here and then deduct it again in worksheet 5.

Asset 1

Asset 2

Asset 3

Asset 4

Asset 5

Total confirmed estate interests / assets requiring classification

Record joint assets only to the extent of the deceased's established interest. Keep pensions, insurance, nominations, disputed gifts and business interests visibly flagged for review.

Expenses, debts and any wasiyyah

Record a claim before deciding whether it is valid. Keep supporting evidence beside this page.

Necessary funeral expenses: amount, receipts, who paid

Financial debts: creditor, amount, evidence, admitted/disputed

Unpaid mahr: amount due, nikah evidence and payment history

Wasiyyah: document/date, beneficiary, amount and validity question

Security, taxes, administration costs or religious obligations to review

Who will verify each unresolved claim and by when?

An heir can also be a creditor. Do not automatically take one-third from the estate or treat every expense as an estate liability.

The net estate calculation

This worksheet records the approved figures. It does not establish creditor priority or validate a bequest.

A. Total established estate interests (PKR)

B. Necessary funeral expenses and approved prior costs (PKR)

C. Verified debts / liabilities, without double counting (PKR)

D. Balance after prior items: A - B - C (PKR)

E. Ordinary one-third ceiling for review: D / 3 (PKR)

F. Actual valid bequest amount to implement (PKR; may be zero)

G. Net distributable estate: D - F (PKR)

Reservations, disputed amounts, valuation date and reviewer

If the estate may be insolvent, do not distribute. If an item is already netted within an asset value, show that explicitly to avoid a second deduction. The ordinary bequest ceiling does not resolve every exceptional case.

Review the shares and assumptions

Preserve the input facts and reasoning with the output. A reviewer name here is not a certification by Miraath Guide.

Calculator / method, date, saved report reference and version if shown

Complete heir inputs and assumptions; attach the full family register

Heirs, exact fractions, amounts, excluded relatives and reasons

Checks: fractions total 1? amounts total net estate? awl/radd? rounding?

Unresolved religious or legal questions and the adviser responsible

Review completed by / date / scope / outstanding qualifications

Do not implement a result that omits a relevant relative, assumes an unknown fact, or uses a full jointly owned asset as the estate. If inputs change, recalculate and retain the change history.

Compare the property options

Use one page per important asset. This is a discussion worksheet, not a sale, transfer or family settlement contract.

Asset code, estate ownership fraction, valuation/date and source

Option A - sale: expected net value, authority, timing and concerns

Option B - buyout: valuation, payer, funding and payment safeguards

Option C - keep jointly: rent, occupation, costs, management and exit

Option D - partition: feasibility, comparable values and approvals

Questions still open / preferred option / adviser and next review date

Check the interests of absent heirs, minors and people needing independent advice. Do not treat a preference written here as permission to sell or as a waiver of someone's rights.

Meeting notes and issue tracker

Circulate a privacy-conscious copy to the relevant family members. Notes record the discussion, not a transfer of rights.

Meeting date, attendees and people who need a separate update

Facts agreed and documents checked

Issues not agreed: precise question, competing claims and evidence needed

Actions: task, responsible person, due date and where evidence will be kept

Questions for scholar / lawyer / valuer and who will arrange the review

Next review date and what must be ready then

A person's absence or silence is not recorded as consent. If there is pressure or a serious dispute, seek independent advice rather than using the meeting notes as a signature request.

Track implementation and receipt

Administrative progress log only. This is not a receipt, release, waiver or proof of completed legal transfer.

For each entry: heir/asset code • agreed entitlement • proposed method • money actually received • title/registration status • evidence/date • amount or step still outstanding.

Implementation entry 1

Implementation entry 2

Implementation entry 3

Implementation entry 4

Implementation entry 5

Outstanding amounts, documents, income accounts and next action

An agreement to pay, a bank payment and a registered title transfer are different milestones. Keep the required legal documents separately. Retain final statements, supporting records and the reviewed calculation.

Religious foundations and explanations

References identify the basis of statements; citation does not imply endorsement or review of this workbook by those institutions.

[Q1] Qur'an 4:7
Recognition of men's and women's inheritance rights.

[Q2] Qur'an 4:11
Children and parents; use with the complete family facts.

[Q3] Qur'an 4:12
Spousal shares and maternal siblings in the relevant conditions.

[Q4] Qur'an 4:176
Sibling inheritance in kalalah; not a shortcut for every sibling case.

[H1] Sahih al-Bukhari 6732
Prescribed shares and the basis for residue.

[H2] Sahih al-Bukhari 2742
The one-third bequest limit in the report of Sa'd.

[H3] Sunan Abi Dawud 2870
A bequest does not unilaterally override an heir's prescribed right.

[F1] Darul Ifta Birmingham, Fatwa 06769
Order of funeral expenses, debts, bequests and heirs; debt to an heir.

[F2] Egypt's Dar Al-Ifta, Fatwa 8301
Unpaid deferred mahr is a debt before inheritance distribution.

[F3] Darul Ifta Birmingham, Fatwa 02345
Husband and daughter: 25% and 75% when no other relevant relatives exist.

[F4] Darul Ifta Deoband, question 602326
Mother's conditions; one-third of residue in the spouse-and-parents cases.

[F5] Islam Question and Answer, answer 131556
Explanation of proportional reduction and the husband/two-sisters example.

All verse and hadith references are paraphrased rather than reproduced as long translations. Calculations and worksheets are original educational illustrations. The cited fatwas address particular questions; do not generalize them beyond their stated facts.

Take a complete case to the right person

[P1] NADRA: Succession Certificate
Official service categories and preparation requirements.

[P2] Pakistan High Commission London: succession
Official overview of authorization, heirs, verification, notice and issue.

[P3] Pakistan Code: Muslim Family Laws Ordinance 1961, section 4
Statutory provision concerning descendants of a predeceased son or daughter.

[M1] Miraath Guide: Methodology
Published Hanafi scope, calculation flow and explanation features.

Bring this short case summary

"The deceased died on [date]. These relatives were alive then. Here are the assets and ownership evidence, debts, mahr and any will. These facts remain disputed. We have this preliminary calculation. Please confirm the applicable rules, assumptions and steps required before distribution."

Your next useful action
Complete the case snapshot on page 26 and write down the single biggest uncertainty. Assign one person to find the missing evidence. Then calculate and review with the full facts.

Open Miraath Guide • Read the methodology

Edition date: 2 November 2026. Official requirements and legal interpretation can change. Verify current information for the place and date of the actual case. Keep your completed workbook private.