

ISLAMIC INHERITANCE DISTRIBUTION AND THE PRISONER'S DILEMMA: A CONCEPTUAL STUDY

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ABSTRACT

Disputes among heirs in Islamic inheritance distribution can lead to prolonged legal processes, emotional strain, and financial losses, rendering the estate economically inefficient. To better understand the behavioural dimensions underlying such conflicts, this paper proposes a conceptual application of the Prisoner's Dilemma (PD) to explore the strategic interactions between heirs and how their choices either to cooperate or defect affect inheritance outcomes. The model is applied to both male-male and male-female heir scenarios. In male-male interactions, mutual cooperation typically results in a balanced and efficient distribution. However, if one heir defects in pursuit of a greater share, it may trigger retaliation, leading to escalating conflict, litigation, and delayed resolution despite eventual redistribution. In male-female dynamics, structural differences in *faraid* allocations, where males receive twice the share of females, can lead to perceived inequities. While female heirs may be inclined to defect for a more equitable outcome, male heirs may sometimes respond with empathy or voluntary compromise. Yet, mutual defection results in costly, time-consuming disputes that harm both parties. This study contributes to the theoretical extension of the PD by applying it within the context of Islamic inheritance practice. It also highlights the critical role of inheritance agencies in fostering awareness, mediation, and cooperation to ensure timely and fair wealth distribution in accordance with Islamic principles.

KEYWORDS: ISLAMIC INHERITANCE, PRISONER'S DILEMMA, FARAIID, COOPERATION, DEFECT

ABSTRAK

Pertikaian dalam kalangan waris semasa pembahagian harta pusaka Islam boleh mengakibatkan proses perundangan yang berpanjangan, tekanan emosi dan kerugian kewangan, seterusnya menjadikan harta pusaka tidak lagi efisien dari sudut ekonomi. Dalam memahami dimensi tingkah laku yang mendasari konflik ini, kajian ini mencadangkan konsep Dilema Banduan secara konseptual untuk meneroka interaksi strategik antara para waris dan bagaimana pilihan mereka samada untuk bekerjasama atau mementingkan diri, memberi kesan terhadap hasil pembahagian harta pusaka. Model ini diterapkan dalam dua senario iaitu waris lelaki-waris lelaki dan waris lelaki-

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waris perempuan. Dalam interaksi sesama waris lelaki, kerjasama bersama biasanya menghasilkan pembahagian yang seimbang dan cekap. Namun, jika salah seorang waris memilih untuk membelot demi memperoleh bahagian yang lebih besar, tindakan ini boleh mencetuskan tindak balas daripada pihak lain. Perkara seterusnya membawa kepada konflik yang memuncak, tindakan undang-undang dan kelewatan penyelesaian pusaka, walaupun pembahagian tetap berlaku pada akhirnya. Dalam dinamika waris lelaki-waris perempuan pula, perbezaan struktur agihan faraid iaitu waris lelaki menerima dua kali ganda bahagian berbanding bahagian perempuan boleh menyumbang kepada perasaan tidak sama rata. Waris perempuan mungkin terdorong untuk membantah agihan demi mendapatkan bahagian yang lebih sama rata, manakala waris lelaki kadangkala bertindak dengan empati atau bertolak ansur secara sukarela. Namun, jika kedua-dua pihak memilih untuk membantah, perkara ini boleh mengakibatkan pertikaian yang mengambil masa dan mahal, dan merosakkan hubungan kekeluargaan. Kajian ini menyumbang kepada peluasan teori Dilema Banduan dengan menerapkannya dalam konteks amalan pewarisan Islam. Hal ini turut menekankan peranan penting agensi pewarisan dalam meningkatkan kesedaran, mendamaikan waris dan menggalakkan kerjasama demi memastikan pembahagian harta yang adil dan tepat pada masanya mengikut prinsip Islam.

KATA KUNCI: PEWARISAN ISLAM, DILEMA BANDUAN, FARAID, KERJASAMA, BELOT

1. INTRODUCTION

Islamic inheritance law, known as *faraid*, is rooted in divine principles and aims to ensure the equitable distribution of wealth among family members in accordance with clearly defined religious guidelines. More than a legal obligation, *faraid* serves as a core element of Islamic wealth management by preventing the concentration of wealth in the hands of a few and promoting its circulation among eligible heirs (Wan Jusoh & Mohd Salehen, 2024). At the societal level, the efficient implementation of Islamic inheritance law contributes to economic stability by minimising asset stagnation and encouraging the active use of inherited wealth. Moreover, timely and transparent estate administration fosters family unity and reinforces social justice, both of which are essential for maintaining trust in the legal and cultural systems governing asset distribution (Mohd Yusof & Saiman, 2024).

Despite its comprehensive and divinely ordained structure, the implementation of *faraid* in contemporary settings presents several practical challenges. These challenges do not stem from deficiencies in the system itself but rather arise from the evolving nature of modern social and economic contexts. For example, the distribution of wealth based on classical inheritance principles may appear misaligned with today's diverse family dynamics and financial responsibilities (Limpong, 2025). In addition, the emergence of digital assets such as e-wallets, cryptocurrencies, and online investments introduces complexities that were not anticipated in early Islamic legal texts. While the foundational principles of *faraid* remain intact, the application of these principles to new asset categories requires thoughtful interpretation and guidance. The absence of standardised procedures for managing such assets can lead to uncertainty and potential disputes during the estate distribution process (Kamis *et al.*, 2025).

Another persistent challenge involves the division of immovable assets, particularly land. Under *faraid*, land is divided fractionally according to each heir's entitlement, which often results in fragmented ownership. Over time, this can hinder the productive use or sale of the property, contributing to economic inefficiency and legal complications (Md Rasul & Awang, 2024; Sulong *et al.*, 2024). Moreover, a general lack of awareness and planning among Muslim families exacerbates these issues. Many individuals remain unfamiliar with the procedural and legal requirements for inheritance distribution, leading to delays, misinterpretation of entitlements, and disputes among heirs (Ibrahim *et al.*, 2024; Saiman & Romeyze, 2024; Wan Jusoh & Abu Bakar, 2024).

Conflicts frequently arise due to differing interpretations of inheritance rights or a lack of clear understanding regarding prescribed shares. Although the *faraid* system is precise in its stipulations, its complexity can become a source of confusion when heirs are not well-informed or when documentation is incomplete. In some cases, disagreements escalate into legal disputes, both in Syariah Courts and, occasionally, in Civil Courts, particularly when parties contest the fairness or clarity of the division process (Azuan & Jalil, 2024; Md Rasul & Awang, 2024; Nasrul *et al.*, 2024).

This study seeks to address the enduring issue of inheritance disputes within Muslim communities by exploring the behavioural and strategic dimensions underlying these conflicts. While existing literature has extensively covered the jurisprudential, procedural, and institutional aspects of *faraid* (Kahar Muzakkir & Fatimah, 2024; Limbong, 2025; Md Rasul & Awang, 2024), the current practice of Islamic inheritance agency (Abdul Saha *et al.*, 2024; Saiman & Romeyzee, 2024), current type of inheritance practice (Kamis *et al.*, 2025), there remains a notable gap in understanding how heirs behave during the inheritance process, particularly when personal interests conflict with religious obligations and family harmony. These strategic behaviours often reflect a broader social dilemma, wherein individually rational actions lead to collectively detrimental outcomes (Nasrul *et al.*, 2024).

To better understand this dynamic, the study employs the Prisoner's Dilemma (PD), a foundational model in game theory, as a conceptual tool. The PD demonstrates how individuals, acting in self-interest without trust or coordination, may make choices that ultimately harm all parties involved (Kumar *et al.*, 2021). In the context of inheritance, this model helps explain why heirs may choose conflict over cooperation, even when mutual agreement would yield more efficient and equitable outcomes.

Understanding the strategic dimensions of inheritance disputes is essential for scholars, legal practitioners, and community leaders seeking to enhance the practical implementation of *faraid*. By incorporating insights from both Islamic legal tradition and behavioural theory, this interdisciplinary approach contributes not only to the study of Islamic inheritance law but also to broader discussions on cooperation, conflict resolution, and ethical decision-making in familial and financial contexts.

2. CHALLENGES IN ISLAMIC INHERITANCE LAW

The administration of Islamic inheritance in Malaysia involves multiple institutions, including Amanah Raya Berhad, the Civil High Court, and the Estate Distribution Division. Each body operates within its own jurisdiction and adheres to distinct procedural requirements, which can overlap or even conflict. This institutional complexity adds significant layers of bureaucracy to the inheritance process, making it difficult for the average heir to navigate. The need for extensive documentation, such as identity verification, death certificates, and legal declarations, can be overwhelming, particularly for families dealing with emotional distress after the loss of a loved one (Mohd Yusof & Saiman, 2024; Nasrul *et al.*, 2024; Saiman & Romeyzee, 2024). Moreover, limited manpower and inefficient workflows within these agencies can further delay estate settlement, complicating the ability of beneficiaries to assert their legal rights promptly (Ibrahim *et al.*, 2024).

Compounding these administrative challenges is the dual legal system under which Malaysia operates, in which both Syariah law and Civil law play significant roles in the distribution of inheritance. While the Syariah Courts address religiously mandated shares under *faraid*, Civil Courts may oversee estate administration procedures. This overlap can create procedural ambiguity and legal uncertainty for heirs and administrators, particularly when the interpretation or execution of laws between the two systems diverges. Estate planning and distribution can become increasingly cumbersome if the parties involved are not in agreement, often resulting in procedural delays and legal disputes (Abdul Saha *et al.*, 2024; Md Rasul & Awang, 2024; Nasrul *et al.*, 2024).

Beyond legal and administrative concerns, the influence of cultural practices poses an additional challenge to the proper application of *faraid*. In some cases, traditional customs or family expectations may take precedence over religious guidelines, leading to the marginalisation of rightful heirs, particularly women. Scholars and reformers have called for stronger adherence to the Qur'anic injunctions and Prophetic traditions in inheritance matters. They emphasise the need to resist cultural distortions and to educate the Muslim community on the principles and procedures of Islamic inheritance. Proposed solutions include strengthening legal enforcement mechanisms and implementing widespread public education initiatives to promote compliance with Islamic law (Bature & Sulong, 2024).

The role of *baitulmal* is also central in cases where a deceased person has no surviving heirs eligible under the *asabah* principle. In such instances, *baitulmal* assumes responsibility for managing the estate, ensuring that the assets are redirected for communal benefit in accordance with Islamic values (Abdul Saha *et al.*, 2024). While this mechanism preserves wealth within the Muslim community, recent discourse suggests that channelling the surplus estate to extended relatives (*zawil arham*) could provide more direct financial support to individuals in need. This approach aligns with the ethical imperatives of equity and compassion embedded within Islamic inheritance principles (Abdullah *et al.*, 2024).

In addition to institutional and procedural challenges, conceptual and technological developments have introduced further complications. For example, in classical Islamic inheritance law, the concept of joint marital property is not explicitly recognised. Even though spouses may accumulate assets together during marriage, traditional *faraid* rules treat these assets as part of the deceased's individual estate unless proven otherwise. To address this, several Muslim-majority countries have adapted their legal frameworks to account for modern understandings of marital ownership. However, such adaptations often generate uncertainty and inconsistency in inheritance outcomes (Limbong, 2025).

A similar gap exists in the treatment of digital assets, such as e-wallet balances, cryptocurrencies, and online financial holdings. These assets are not directly mentioned in classical Islamic legal texts, and as such, there is limited guidance on how to categorise and distribute them within the *faraid* framework. Issues such as asset identification, ownership validation, and transferability further complicate their inheritance. The absence of clear legal or religious directives in this area has the potential to create disputes and confusion among heirs, particularly in estates that include substantial digital wealth (Kamis *et al.*, 2025).

Research on gender justice in inheritance distribution highlights the concept of 'gender-friendly justice' within Islamic inheritance law, emphasising fairness, equity, and mutual agreement. This concept is grounded in two core principles, which are the principle of agreement and the principle of gender equity. The agreement principle underscores the importance of resolving inheritance matters through mutual consent and family deliberation, helping to prevent disputes and ensure harmonious outcomes. Meanwhile, the gender equity principle promotes equal and just treatment for both men and women, aligning with broader Islamic values of mercy and the belief that both genders are equally regarded as Allah's creations, caliphs, and servants with shared responsibilities. Together, these principles frame a more inclusive interpretation of inheritance that reflects both religious integrity and contemporary notions of justice (Ahyani *et al.*, 2022).

The study highlights that in South Aceh, inheritance is predominantly distributed according to customary law rather than strictly following the Islamic inheritance system. This preference is rooted in the flexibility of customary law, which accommodates local socio-economic realities and community values. A significant feature of this practice is the equal distribution of inheritance between male and female heirs, contrasting with the traditional 2:1 ratio favouring males in Islamic law. This reflects the community's commitment to gender justice and balanced fairness. In practice,

the distribution process often begins with an explanation of Islamic provisions but ultimately depends on mutual agreement among heirs. When consensus is achieved, assets are commonly divided equally, demonstrating a pragmatic approach that prioritises family harmony and collective approval over rigid legal formulas (Harnides *et al.*, 2023).

3. THEORETICAL FRAMEWORK: PRISONER'S DILEMMA (PD) MODEL

The Prisoner's Dilemma (PD) model is a foundational model in game theory, widely employed to examine strategic decision-making in situations where individual rationality may lead to collectively suboptimal outcomes. This model has been instrumental in illustrating how self-interested behaviour can undermine cooperation, even when mutual collaboration would result in better outcomes for all parties involved. The PD model has been applied across various fields, from behavioural economics to evolutionary biology, to explain how cooperation can emerge and persist under specific conditions. Notably, it has demonstrated how a small group of committed individuals can influence and eventually reshape the behaviour of an entire population, offering valuable insights into the dynamics of cooperation within social dilemmas (He *et al.*, 2024; Prétôt *et al.*, 2024). Its integration with reinforcement learning and spatial dynamics has further expanded its applicability, deepening the understanding of cooperation in structured populations (Yang *et al.*, 2024).

As a simple yet powerful framework, the PD model enables researchers to explore how individuals make decisions when their choices affect not only themselves but also others. It captures the inherent tension between self-interest (defection) and mutual benefit (cooperation), making it a highly effective tool for analysing ethical behaviour, fairness, and long-term strategy (Feehan & Fatima, 2024; Kekki, 2024; Yamamoto & Goto, 2024). In addition to human social behaviour, the PD model has been employed to simulate conflict scenarios in nature, where organisms must choose between acting selfishly or contributing to group survival and well-being (Russell & Xu, 2024).

The classical formulation of the PD model involves two individuals, commonly referred to as prisoners, who must independently decide whether to cooperate (stay silent) or defect (confess). If both cooperate, they receive a moderate penalty. If both are defective, they receive a harsher penalty. However, if one defects while the other cooperates, the defector is rewarded with a lighter sentence, while the co-operator receives the most severe punishment. This payoff structure creates a fundamental dilemma; although cooperation produces a better collective outcome, the dominant strategy for each individual is to defect in pursuit of personal gain (Hao, 2024).

TABLE 1: PRISONERS' DILEMMA

	Individual B		
	Options	Cooperate	Defect
	Individual A		
	Cooperate	6,6	0,10
	Defect	10,0	2,2

Source: Feehan & Fatima (2024) and Mieth *et al.* (2021), and the Authors' modifications

Table 1 illustrates the classical payoff matrix of the PD model. If both players choose to cooperate, each receives a moderate payoff (6,6), representing the optimal collective outcome. If one defects while the other cooperates, the defector gains the highest individual reward (10), while the co-operator receives nothing (0), reflecting exploitation. Mutual defection results in lower payoffs for both (2,2), symbolising a collectively inferior outcome due to mistrust. This configuration highlights the central paradox of the dilemma, although cooperation maximises collective welfare, rational self-interest often drives individuals towards defection, making cooperation difficult to sustain in the absence of mechanisms such as trust, reputation, or repeated interactions.

In economics, the PD model has been widely applied to explain strategic decisions in competitive markets. For example, firms often face pricing decisions that mirror the dilemma; if all firms cooperate by maintaining high prices, they can enjoy long-term profitability. However, if one firm undercuts the price while others cooperate, the defector gains a temporary advantage. When all firms adopt this strategy, it results in price wars and diminished profits for everyone (Wang, 2024). Similar dynamics have been observed in supply chain management, particularly in order timing. A study found that although synchronised ordering could enhance joint profits, firms frequently act in their own interest, resulting in mutual defection and reduced efficiency, clearly reflecting the PD structure model (Chen *et al.*, 2024).

Previous research has also demonstrated the relevance of the PD model in analysing how changes in payoff structures influence cooperative behaviour. When the perceived benefits of cooperation outweigh the incentives to defect, individuals are more likely to pursue collaborative strategies. This underscores the importance of how incentives are framed and communicated. Even minor adjustments in payoff configurations can significantly alter behaviour, promoting either cooperation or conflict depending on how rewards and risks are structured (Gächter *et al.*, 2024).

4. APPLICATION OF PD MODEL IN ISLAMIC INHERITANCE DISTRIBUTION

Islamic inheritance, as stipulated in the Qur'an and Sunnah, ensures that all eligible heirs receive their rightful share in a clear and just manner. However, in practice, disputes among heirs often arise, which can have serious consequences such as straining familial relationships, delaying the distribution of wealth, and even depleting the estate's value due to prolonged litigation. To better understand the strategic nature of these conflicts, the PD model is applied as a conceptual model. The model helps explain why heirs might choose actions that undermine collective welfare, even when cooperation would produce better outcomes for all parties involved.

Strategic Behaviour in Inheritance Disputes

In the context of inheritance distribution, each heir faces a strategic decision which is to cooperate by accepting the division according to *faraid*, or to defect by challenging the process, concealing information, or attempting to obtain a larger share through legal or informal means. Cooperation facilitates harmony, ensures compliance with Islamic principles, and allows for the timely and efficient distribution of wealth. Conversely, defection may result in short-term personal gain but often leads to broader familial conflict, legal delays, and financial losses for all parties involved. This situation reflects the classical PD model as in Table 2, where rational individuals pursuing personal advantage may ultimately contribute to a worse collective outcome. The PD model thus provides a useful lens for understanding inheritance disputes not solely as legal issues, but as strategic interactions shaped by self-interest, mistrust, and limited coordination.

TABLE 2: PD MODEL FOR STRATEGIC BEHAVIOURS

		Individual B	
Options		Cooperate (accept <i>faraid</i>)	Defect (challenge/litigate)
Individual A	Cooperate (accept <i>faraid</i>)	Fair and peaceful distribution; family harmony is preserved.	A loses share or trust; B gains more by exploiting the system.
	Defect (challenge/litigate)	B loses share or trust; A gains more by exploiting the system.	Conflict, delays, court involvement, loss of time, and money.

Source: Table by Authors

Payoff Matrix in Inheritance Conflicts

Table 3 presents a game-theoretic model illustrating how two male heirs, referred to as Individual A and Individual B, may behave during the distribution of an Islamic inheritance, specifically when

confronted with the choice to either cooperate or defect. In this context, cooperation refers to an heir accepting the *faraid*-based distribution as prescribed by Islamic law, while defection involves challenging the division, whether through legal action, withholding information, or seeking a larger share by informal means. The table uses symbolic payoffs to represent the relative benefits to each heir, with higher numbers indicating more favourable outcomes, such as a peaceful process, lower costs, and quicker resolution.

If both heirs choose to cooperate, the result is a fair and harmonious distribution (5,5), representing the best collective outcome. However, if one heir cooperates while the other defects, for instance, A cooperates while B defects (2,8), the defector may obtain a greater share or advantage, while the co-operator experiences a disadvantage or loss of trust. The reverse scenario, where A defects and B cooperates (8,2), yields a similar imbalance in favour of the defector. When both heirs choose to defect (3,3), the process becomes mired in conflict, legal costs escalate, family relationships suffer, and the overall outcome is worse than if both had chosen to cooperate. This model reflects the real-world tension often seen in inheritance disputes, where individually rational actions lead to collectively harmful results. The PD model thus offers a valuable lens for understanding and mitigating such conflicts through strategic and ethical interventions.

TABLE 3. PD MODEL FOR ISLAMIC INHERITANCE (MALE-MALE)

		Individual B (male)	
		Cooperate (accept <i>faraid</i>)	Defect (challenge/litigate)
Individual A (male)	Cooperate (accept <i>faraid</i>)	(5,5)	(2,8)
	Defect (challenge/litigate)	(8,2)	(3,3)

Source: Table by Authors

Table 4 illustrates a strategic interaction between a male heir (Individual A) and a female heir (Individual B) using the PD model, contextualised within Islamic inheritance distribution. This model integrates the reality of gender-based share allocations as prescribed in *faraid*, where male heirs are entitled to a portion double that of female heirs. The payoff (9,3) represents the scenario in which both heirs cooperate by accepting the *faraid* distribution. The male heir receives his larger, legally entitled share, while the female heir accepts hers, resulting in a peaceful and religiously compliant outcome. The outcome (6,6) appears in two positions within the matrix, signifying situations in which one party defects while the other cooperates. In such cases, disputes are averted, but the standard distribution is altered, often through voluntary negotiation or informal compromise to achieve a more balanced division. The outcome (7,1) occurs when both heirs defect by challenging the distribution through legal or informal channels. Here, the male heir may still benefit due to legal leverage, while the female heir ends up significantly disadvantaged. This asymmetry underscores how power dynamics and access to resources can influence the strategic behaviour of heirs, especially within a system that inherently differentiates shares by gender.

TABLE 4. PD MODEL FOR ISLAMIC INHERITANCE (MALE-FEMALE)

		Individual B (female)	
		Cooperate (accept <i>faraid</i>)	Defect (challenge/litigate)
Individual A (male)	Cooperate (accept <i>faraid</i>)	(9,3)	(6,6)
	Defect (challenge/litigate)	(6,6)	(7,1)

Source: Table by Authors

Factors Influencing Heirs' Decisions

Several factors may influence an heir's decision to either cooperate or defect during the inheritance distribution process. First, some heirs may choose to defect due to a fundamental lack of trust in other beneficiaries. This distrust often stems from perceptions of inequality, past family tensions, or limited transparency in the handling of estate matters. Heirs may fear that those receiving larger shares, whether due to seniority, gender, or legal entitlement, will mismanage the inheritance, utilise it irresponsibly, or fail to act in the collective interest of the family. Such concerns can lead to actions like contesting the *faraid* distribution, delaying the settlement process, or initiating legal proceedings. These responses, although rooted in self-protection, can ultimately reduce the overall value of the estate through administrative costs, prolonged litigation, and deteriorated family relationships. The fear of unfair treatment, even if unfounded, becomes a catalyst for conflict, undermining both the spiritual objectives of *faraid* and the practical goal of equitable wealth distribution.

Second, economic disparities among heirs can significantly influence their willingness to accept the standard *faraid* distribution. An heir experiencing financial hardship, such as unemployment, debt, or having greater dependents, may perceive the fixed share allocated under Islamic law as insufficient to meet their immediate needs. This perceived inadequacy can lead to dissatisfaction and a stronger motivation to challenge the distribution, either formally through legal channels or informally through family pressure. In such cases, the heir may not necessarily reject the principles of *faraid* but rather seek a more favourable outcome that aligns with their personal circumstances. This economic vulnerability often becomes a driving factor behind strategic behaviour, contributing to disputes and tension among family members during the inheritance process.

Third, some heirs may believe they are entitled to a greater share due to the care or services they provided to their parents during their lifetime. This sense of personal entitlement, based on past sacrifices, can lead them to reject the fixed shares outlined in Islamic law in favour of a distribution they perceive as more equitable. These factors often contribute to tension and disputes among heirs, undermining family harmony and delaying the fair and efficient settlement of the estate.

Policy Implication

To ensure equitable and efficient inheritance distribution, heirs must cooperate and adhere to the *faraid* framework. Cooperation fosters not only the optimal distribution of wealth but also strengthens familial relationships and preserves harmony. Emphasising collective benefit over individual gain is essential, as defection, whether through disputes, concealment, or litigation, often leads to prolonged conflict, emotional strain, and increased financial costs. Therefore, heirs should be educated and encouraged to act responsibly, understanding their religious and ethical duties as beneficiaries.

Institutions and agencies directly involved in inheritance matters, such as Amanah Raya Berhad, Estate Distribution Division, *Shariah* Courts, and estate planning services, should play their active role in supporting heirs to comply with *faraid* principles. This includes providing legal guidance, mediation services, and public education campaigns. When disputes arise and heirs choose to defect from the established distribution, the process becomes more complicated, involving multiple parties and extended timelines, ultimately diminishing the value and benefit of the inherited estate. Promoting cooperation and awareness is thus essential for safeguarding both the legal and spiritual integrity of Islamic inheritance practices.

For example, Amanah Raya Berhad, the High Court, and the Estate Distribution Division should consider adopting a Prisoner's Dilemma-based advisory model as part of their counselling and dispute resolution processes. By simulating the strategic outcomes of cooperation versus defection among heirs, this model can help explain the real impact of inheritance disputes, such as financial costs, legal delays, emotional strain, and family fragmentation. Through this model, heirs can be shown that continued non-cooperation or legal contestation may lead to long and costly

proceedings with little actual benefit. While some heirs may initially resist or challenge mediated recommendations, highlighting the collective benefits of cooperation, such as preserving family harmony, ensuring faster access to assets, and supporting more vulnerable family members, can encourage voluntary agreement.

By applying the PD framework, estate planners can simulate different inheritance scenarios to better understand the potential outcomes of heirs' decisions. In cooperative scenarios, where all parties accept the distribution, the result is typically a quick, peaceful, and cost-efficient resolution that preserves family relationships and emotional well-being. In contrast, defective outcomes arise when one or more heirs act in self-interest by challenging the distribution, withholding information, or pursuing litigation, often leading to prolonged disputes, financial erosion, and fractured family bonds. This model allows estate planning professionals to clearly illustrate to clients and heirs the tangible and intangible costs of conflict versus the long-term advantages of cooperation, thereby promoting more rational, informed, and harmonious decision-making in the inheritance process.

5. CONCLUSION, LIMITATIONS, AND FUTURE RESEARCH

This study has proposed the PD model as a conceptual framework to understand strategic behaviours among heirs during Islamic inheritance distribution. While the *faraid* system offers clear religious guidance on share allocation, conflicts still arise due to individual interests, trust deficits, and perceived inequities. The PD model illustrates how two rational heirs may either cooperate by accepting their respective shares or defect, seeking to gain more through dispute or legal challenge. Although cooperation aligns with both religious compliance and collective benefit, defection may appear attractive to individual heirs who perceive themselves as disadvantaged or entitled to more.

In male–male heir interactions, cooperation often results in a balanced and efficient distribution of wealth. However, if one party defects, the defector may temporarily benefit by securing a larger portion of the estate. This imbalance may provoke the cooperating party to retaliate by defecting as well, leading to a cycle of conflict, increased cost, and delay. Though the shares may eventually be equalised through litigation or negotiation, the process is often emotionally and financially burdensome.

In male–female heir dynamics, the potential for conflict is shaped by the structural difference in *faraid* allocations, where the male heir typically receives twice the share of the female. While cooperation may fulfil religious obligations, it often leaves the female heir with a smaller portion, potentially motivating her to defect in pursuit of a more equitable outcome. Interestingly, male heirs who are recognising the broader social expectations or emotional significance may respond with understanding or voluntary compromise. Nevertheless, if both parties defect, the result is mutual disadvantage, with increased costs, time delays, and fractured family relationships.

Ultimately, this study emphasises that heirs must prioritise cooperation and understanding to preserve family unity and uphold the ethical intentions of Islamic inheritance. Institutions such as Amanah Raya and the Syariah courts should also play a more proactive role in supporting heirs through mediation, legal education, and procedural guidance. When cooperation prevails, inherited wealth can be distributed fairly and promptly, ensuring it benefits all rightful heirs and honours the spiritual objectives of *faraid*.

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