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Religion, Education, and Family Harmony: Meranaw Religious Scholars' Narratives of Islamic Inheritance in the Philippines

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ABSTRACT

Islamic inheritance (Fara'id) is both a religious obligation and a social institution affecting family relations in Muslim communities. This study explores how Meranaw religious scholars understand, teach, and negotiate Islamic inheritance within Meranaw cultural contexts. Using narrative inquiry, semi-structured interviews were conducted with 15 purposively selected Meranaw Ustads in Tubod, Lanao del Norte, Philippines. The findings identify Fara'id as a framework for divine justice and family harmony, while highlighting the educational role of Ustads in addressing limited inheritance knowledge, customary influences, and women's inheritance rights. Cultural concepts including taritib ago igma, maratabat, and adat shape how inheritance is understood and practiced. The study highlights religious education as a bridge between Islamic principles, cultural traditions, and family harmony.

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1. INTRODUCTION

Islamic inheritance (*Fara'id* or *Mirath*) is an important component of Islamic teaching that regulates the distribution of a deceased person's estate among lawful heirs. Beyond property distribution, *Fara'id* is associated with justice, protection of inheritance rights, family welfare, and orderly wealth transmission. The Qur'anic provisions establish specific shares for eligible heirs, making inheritance both a religious obligation and a social responsibility within Muslim families (Ahsan, 2021; Moechthar *et al.*, 2022; Sam'un, 2024). The original study similarly positions Islamic succession as a mechanism for justice, family stability, and protection of beneficiaries.

The implementation of *Fara'id*, however, requires more than knowledge of prescribed shares. Muslim communities must understand inheritance rights, responsibilities, procedures, and the religious principles underlying succession. Limited knowledge may contribute to misunderstanding and family disputes, while customary practices can influence how inheritance is distributed. Previous studies have identified tensions between Islamic inheritance principles and local customs, particularly when cultural expectations affect the recognition of legitimate heirs and their prescribed rights (Rasyid *et al.*, 2024; Wardi *et al.*, 2024).

This situation makes religious education particularly important. Religious scholars can translate inheritance principles into knowledge that community members can understand and apply. In the present context, Meranaw Ustads function not only as religious authorities but also as educators and community advisers. Participants reported that some families seek religious guidance only after a death occurs, when inheritance disagreements may already have emerged. Religious education about *Fara'id* may therefore serve a preventive function by improving understanding before inheritance disputes arise.

The educational dimension is also important for the protection of women's inheritance rights. Although Islamic inheritance recognizes women as legitimate heirs, cultural expectations and social pressures may limit their ability to claim prescribed shares. Research has documented gaps between Islamic inheritance principles and actual practices affecting women's inheritance rights (Mehmood *et al.*, 2022; Heriandita *et al.*, 2025). The narratives in the present study similarly indicate that some women may surrender their shares to avoid family conflict, while Ustads regard the protection of daughters', wives', and mothers' inheritance rights as part of their religious responsibility.

For Meranaw communities, inheritance is additionally embedded within a distinctive social and cultural context. Concepts such as *taritib ago igma*, *maratabat*, kinship relations, and *adat* influence social relationships and family decision-making. The participants associated *taritib ago igma* with social order and proper relationships, while *maratabat* concerns family honor and dignity. These cultural principles can support family cohesion, but tensions may emerge when customary inheritance arrangements conflict with *Fara'id*. Similar interactions between Islamic and customary inheritance systems have been documented in other Muslim settings (Bature and Sulong, 2025; Rasyid *et al.*, 2024).

The relationship among religion, education, and society is therefore central to understanding Islamic inheritance in the Meranaw context. *Fara'id* provides the religious framework; Ustads communicate and interpret inheritance knowledge; and families negotiate its application within cultural and social relationships. The issue is consequently not

limited to whether community members know inheritance shares, but also concerns how religious knowledge is taught, interpreted, and negotiated within family and cultural life.

Although previous research has examined Islamic inheritance law, gender justice, customary practices, and inheritance disputes, the narratives of religious scholars as educators and cultural mediators require greater attention. Meranaw Ustads occupy a particularly important position because they encounter both Islamic legal principles and community realities involving family expectations, customary practices, and social harmony. The original data demonstrate that the 15 participating Ustads were selected specifically for their knowledge and experience in Islamic teaching and inheritance matters.

Based on our previous studies (Mustapha et al., 2027; Daud, 2024), this study aims to explore how Meranaw religious scholars understand, teach, and negotiate Islamic inheritance within the cultural and social context of Tubod, Lanao del Norte, Philippines. It specifically examines their narratives concerning divine justice, inheritance education, cultural practices, women's inheritance rights, and family harmony. The novelty of the study lies in positioning Meranaw Ustads as religious educators and cultural mediators, thereby connecting Islamic inheritance with religious education and the maintenance of family and social harmony.

2. LITERATURE REVIEW

2.1. Islamic Inheritance as Religion, Education, and Social Practice

Islamic succession (*Mirath* or *Fara'id*) regulates the distribution of a deceased person's estate among lawful heirs according to Islamic principles. Beyond wealth distribution, the literature associates Islamic inheritance with justice, protection of beneficiaries, family stability, and responsible transfer of property (Ahsan, 2021; Moechthar et al., 2022; Sam'un, 2024). The system therefore has religious, educational, and social dimensions.

Religious knowledge is important because implementation requires understanding not only inheritance shares but also the rights, responsibilities, and procedures governing succession. Limited knowledge may contribute to disputes, while religious education can improve awareness of inheritance principles and their appropriate application (Table 1). These concepts reflect the original study's emphasis on the interaction between Islamic inheritance and Meranaw social life.

Table 1. Key concepts used in the study.

CONCEPT	MEANING IN THIS STUDY	RELEVANCE
<i>Fara'id/Mirath</i>	Islamic system of inheritance	Religious obligation and estate distribution
Meranaw Ustads	Religious scholars and educators	Religious teaching and community guidance
<i>Taritib ago igma</i>	Meranaw system of social order and norms	Family and community relationships
<i>Maratabat</i>	Honor, dignity, and social standing	Family reputation and decision-making
<i>Adat</i>	Local customary practices	Cultural influence on inheritance
Inheritance rights	Entitlements of lawful heirs	Protection of beneficiaries
Justice	Fair allocation of rights and responsibilities	Family and social harmony

2.2. Islamic Inheritance and Cultural Practices

The application of Islamic inheritance may interact with local customs. Studies have documented situations in which customary norms influence the distribution of estates despite established Islamic inheritance provisions (Bature and Sulong, 2025; Rasyid *et al.*, 2024; Wardi *et al.*, 2024). Such interactions are important in the Meranaw context because inheritance decisions may involve *adat*, kinship relations, *maratabat*, and *taritib ago igma*.

The relationship does not necessarily imply that religion and culture always conflict. Cultural values may support family harmony, mutual responsibility, and social order. Tension arises when customary arrangements affect prescribed inheritance rights (Table 2). The original narratives similarly indicate that Ustads frequently navigate between Islamic principles and cultural practices when advising Meranaw families.

Table 2. Religion-culture interaction in Islamic succession.

DIMENSION	ISLAMIC INHERITANCE	MERANAW CULTURAL CONTEXT	POSSIBLE INTERACTION
Authority	Islamic principles	Family/customary expectations	Negotiation
Justice	Protection of lawful heirs	Family harmony and honor	Complementarity or tension
Social order	Defined inheritance rights	<i>Taritib ago igma</i>	Shared concern for order
Family status	Rights and responsibilities	<i>Maratabat</i>	Influence on decisions
Practice	<i>Fara'id</i> procedures	<i>Adat</i>	Cultural adaptation or conflict

2.3. Religious Education and the Role of Ustads

A recurring issue in Islamic inheritance research is limited understanding of succession procedures. Insufficient knowledge can contribute to misunderstanding and conflict among heirs. Religious scholars therefore have an educational role in explaining inheritance principles and guiding families.

This role is particularly visible in the present study. Participants described Ustads as teachers, advisers, and mediators. Some families reportedly seek guidance only after a death occurs, when disagreements may already have developed.

The educational function of Ustads can be summarized in Table 3. Thus, religious education is not peripheral to Islamic succession. It connects religious principles with practical family decisions.

Table 3. Educational roles of Meranaw Ustads in Islamic succession.

ROLE	FUNCTION
Religious educator	Explains <i>Fara'id</i> and inheritance rights
Community adviser	Guides families in succession matters
Cultural mediator	Relates Islamic principles to Meranaw practices
Conflict mediator	Helps reduce inheritance-related disputes
Rights advocate	Reminds families of lawful heirs' rights
Knowledge custodian	Preserves religious and cultural understanding

2.4. Women's Inheritance Rights and Family Justice

Women's inheritance rights are an important dimension of Islamic succession. Research shows that cultural and social pressures may limit women's ability to exercise inheritance rights even where religious provisions recognize them (Mehmood *et al.*, 2022; Heriandita *et al.*, 2025). The source data show the same concern (Table 4). Participants reported that daughters, wives, and mothers possess inheritance rights, while some women may voluntarily surrender their shares to avoid family conflict. This makes women's inheritance rights a clear meeting point between religion, education, and society.

Table 4. Women's inheritance rights within the study framework.

ISSUE	RELIGIOUS DIMENSION	SOCIAL DIMENSION	EDUCATIONAL RESPONSE
Recognition of women as heirs	Lawful inheritance rights	Family expectations	Explain inheritance entitlements
Unequal perceptions	Justice based on responsibilities	Misconceptions about fairness	Clarify principles of distribution
Reluctance to claim shares	Protection of rights	Fear of family conflict	Rights awareness
Customary influence	Islamic inheritance provisions	Local family practices	Scholarly guidance

2.5. Research Gap and Conceptual Synthesis

Existing studies have addressed inheritance law, gender justice, customary practices, and family disputes (Table 5). However, less attention has been given to how religious scholars themselves narrate their roles as educators and cultural mediators in applying Islamic inheritance within a specific community. This study therefore examines Islamic inheritance through three interconnected dimensions. The framework positions Islamic succession not merely as a legal mechanism but as a religious practice communicated through education and negotiated within social and cultural relationships.

Table 5. Literature-based framework of the study.

DIMENSION	FOCUS
Religion	<i>Fara'id</i> , inheritance rights, divine justice
Education	Ustads, religious knowledge, community learning
Society	Meranaw culture, family relations, women's rights, social harmony

3. METHOD

This study employed a qualitative narrative inquiry design to explore the experiences and perspectives of Meranaw religious scholars regarding Islamic inheritance in Tubod, Lanao del Norte, Philippines (Table 6). Narrative inquiry was appropriate because it allows participants to explain how they construct meaning from religious, cultural, and social experiences (Savin-Baden and Van Niekerk, 2007).

Fifteen Meranaw Ustads were purposively selected based on their knowledge and experience in Islamic teaching and inheritance matters. The original study identifies them as religious scholars and community advisers who encounter *Fara'id*, *adat*, *taritib ago igma*,

kinship relations, and *maratabat* in their community roles. Purposive selection was used to obtain participants with relevant experience (Campbell *et al.*, 2020).

Data were collected through semi-structured face-to-face interviews, supported by field notes and documentary materials. Interviews examined how Ustads understand, teach, and apply Islamic inheritance principles and how they respond to cultural challenges within Meranaw families.

Table 6. Summary of the research method.

COMPONENT	DESCRIPTION
Research design	Qualitative narrative inquiry
Setting	Tubod, Lanao del Norte, Philippines
Participants	15 Meranaw Ustads
Sampling	Purposive sampling
Data collection	Semi-structured interviews, field notes, documentary materials
Analysis	Thematic narrative analysis
Main analytical areas	Religion, education, culture, inheritance rights, family harmony
Ethics	Consent, voluntary participation, confidentiality, participant codes

Interview narratives were transcribed, repeatedly examined, coded, and grouped according to recurring meanings and themes. The analysis focused on Islamic succession and justice, religious education, cultural influences, women's inheritance rights, and family harmony. The source study reports using participant codes Ustad 1-Ustad 15 to protect identities.

Trustworthiness was addressed through credibility, dependability, transferability, and confirmability. These principles are commonly used to strengthen rigor in qualitative research (Korstjens and Moser, 2018; Stenfors *et al.*, 2020).

4. RESULTS AND DISCUSSION

The narratives of the 15 Meranaw Ustads revealed five interconnected themes: Fara'id as divine justice and social harmony; Ustads as religious educators; fairness and inheritance shares; negotiation between Islamic principles and cultural practices; and protection of women's inheritance rights. Together, these themes demonstrate that Islamic succession operates at the intersection of religion, education, and Meranaw family life (Table 7).

Table 7. Major themes emerging from the narratives.

THEME	RELIGION	EDUCATION	SOCIETY
Divine mandate and justice	<i>Fara'id</i> as religious obligation	Understanding inheritance principles	Family harmony
Role of Ustads	Religious authority	Teaching and guidance	Conflict prevention
Fairness of shares	Divine justice	Understanding rights and responsibilities	Equitable family relations
Islamic law and culture	Islamic principles	Interpretation and mediation	<i>Adat, maratabat, taritib ago igma</i>
Women's rights	Lawful inheritance rights	Rights awareness	Justice and family relations

4.1. Fara'id as Divine Justice and Family Harmony

The first theme concerns the participants' understanding of *Fara'id* as a divinely prescribed system (**Table 8**). The Ustads consistently described inheritance as an obligation grounded in the Qur'an and Sunnah rather than a distribution determined solely by individual or family preferences.

Ustad 1 explained: "Islamic inheritance is a command from Allah. Human beings may have their own preferences, but the shares have already been determined through divine wisdom."

Ustad 4 similarly emphasized that predetermined shares reduce personal bias in inheritance decisions.

Importantly, participants connected this religious principle with family and social harmony. In the Meranaw context, inheritance was understood alongside *taritib ago igma*, kinship, and *maratabat*. Clear inheritance arrangements were perceived as helping prevent disagreements while protecting family relationships and dignity. The finding positions *Fara'id* as more than a technical mechanism of estate distribution. For participants, religious compliance and family harmony were interconnected rather than competing objectives.

Table 8. Religious and social meanings of *Fara'id*.

PARTICIPANT PERSPECTIVE	RELIGIOUS MEANING	SOCIAL MEANING
Shares are divinely prescribed	Obedience	Limits personal manipulation
Distribution should follow established principles	Justice	Reduces disputes
Rights belong to lawful heirs	Religious responsibility	Protects family members
Inheritance maintains order	Application of <i>Fara'id</i>	Family harmony
Fair distribution protects relationships	Divine justice	Preserves kinship

4.2. Ustads as Religious Educators and Community Advisers

The second theme provides the strongest educational dimension of the study (**Table 9**). Participants repeatedly identified insufficient inheritance knowledge as a source of difficulty within families.

Ustad 2 stated: "Many people know that inheritance exists in Islam, but they do not know the exact procedures, the shares, or who should inherit."

More importantly, Ustad 12 observed: "Families usually seek guidance only when someone dies. Unfortunately, many inheritance conflicts could be avoided if people were taught these principles earlier."

These narratives distinguish general awareness from functional religious knowledge. Knowing that *Fara'id* exists does not necessarily mean that community members understand heirs, shares, procedures, or the principles underlying distribution. The findings therefore position Ustads as religious educators whose responsibilities extend beyond doctrinal teaching. This finding is particularly important for AJORES because religious education emerges directly from participant narratives, rather than being added as an external implication. The Ustads themselves reported that earlier education could potentially prevent inheritance conflicts. Thus, inheritance education may be understood as both religious learning and preventive family education.

Table 9. Educational functions identified in Ustads' narratives.

IDENTIFIED PROBLEM	ROLE OF USTADS	EDUCATIONAL CONTRIBUTION
Limited knowledge of shares	Teacher	Explaining <i>Fara'id</i>
Uncertainty about lawful heirs	Religious adviser	Clarifying inheritance rights
Late consultation	Community educator	Preventive inheritance education
Family disagreement	Mediator	Supporting informed discussion
Cultural influence	Cultural-religious mediator	Relating <i>adat</i> to Islamic principles
Misconceptions	Knowledge authority	Correcting misunderstanding

4.3. Fairness, Responsibilities, and Inheritance Shares

The third theme concerns participants' perceptions of fairness (**Table 10**). The Ustads generally rejected the assumption that fairness requires numerically identical inheritance shares.

Ustad 3 explained: "People often ask why some heirs receive more than others. The answer is that inheritance in Islam is connected to responsibilities, not simply equality."

Ustad 10 similarly associated differences in shares with family obligations rather than favoritism.

Participants therefore interpreted justice in terms of rights, responsibilities, and family obligations. This understanding is consistent with scholarship examining gender justice and differentiated inheritance responsibilities within Islamic succession ([Heriandita et al., 2025](#)).

For religious education, the finding suggests that teaching only the mathematical distribution of shares may be insufficient. Community members also need to understand how participants interpret the ethical and religious rationale underlying inheritance arrangements. This shifts inheritance education from simple calculation toward broader religious and social literacy.

Table 10. From inheritance calculation to religious understanding.

LEARNING LEVEL	QUESTION
Knowledge	Who is entitled to inherit?
Procedure	How are shares distributed?
Rights	What belongs to each lawful heir?
Responsibility	What obligations accompany family roles?
Justice	Why can shares differ?
Social application	How can distribution occur without damaging family relations?

4.4. Negotiating Islamic Principles and Meranaw Cultural Practices

Participants acknowledged that actual inheritance practices may be influenced by *adat*, family expectations, emotional attachment to property, and clan interests. Ustad 14 described families continuing inherited customary practices even when those practices were perceived as inconsistent with Islamic inheritance principles. Ustad 8 similarly referred to arrangements favoring particular relatives.

These narratives reveal an important distinction (**Table 11**). Meranaw culture itself was not presented simply as an obstacle to Islamic inheritance. Participants also associated cultural concepts such as *taritib ago igma* with social order and *maratabat* with family dignity. The

tension emerged primarily when particular customary arrangements conflicted with what participants understood as prescribed inheritance rights.

This distinction is consistent with research showing continuing negotiation between Islamic and customary inheritance systems (Rasyid *et al.*, 2024; Wardi *et al.*, 2024). The findings therefore suggest that Ustads operate within a religion-culture interface. Their educational role involves communicating Islamic inheritance principles while understanding the cultural environment in which family decisions occur.

Table 11. Areas of convergence and tension between religion and culture.

CULTURAL DIMENSION	POTENTIAL CONTRIBUTION	POTENTIAL TENSION	ROLE OF USTADS
<i>Taritib ago igma</i>	Social order and proper relationships	Customary expectations	Connect order with inheritance justice
<i>Maratabat</i>	Family dignity	Pressure to preserve reputation	Protect rights while reducing conflict
<i>Adat</i>	Cultural continuity	Practices inconsistent with <i>Fara'id</i>	Religious-cultural mediation
Kinship	Family solidarity	Favoritism toward relatives	Clarify lawful rights
Family property	Shared identity	Emotional attachment	Facilitate informed discussion

4.5. Women's Inheritance Rights, Education, and Family Justice

Women's inheritance rights formed another important theme (Table 12). Participants explicitly recognized daughters, wives, and mothers as lawful heirs and regarded protection of these rights as part of their responsibilities as religious scholars.

Ustad 13 stated: "One of our responsibilities as scholars is to remind families that daughters, wives, and mothers all have rights that must be respected."

However, participants also reported that some women surrender inheritance shares because they wish to avoid family conflict. Ustad 5 regarded this situation as problematic. This finding corresponds with research showing that social and cultural pressures may produce a gap between formal Islamic inheritance rights and women's actual ability to exercise those rights (Mehmood *et al.*, 2022). The issue therefore cannot be understood only as a legal question. It is simultaneously an educational and social issue because possessing a religiously recognized right does not necessarily guarantee that individuals understand, claim, or exercise that right in family settings.

Table 12. Women's inheritance rights from an AJORES perspective.

RELIGION	EDUCATION	SOCIETY
Women are lawful heirs	Awareness of prescribed rights	Recognition within family decisions
Shares constitute religious rights	Explanation by Ustads	Reduction of misconceptions
Protection of beneficiaries	Rights education	Family justice
Compliance with <i>Fara'id</i>	Understanding rather than assumption	Protection from social pressure

4.6. Religion-Education-Society Framework

Taken together, the five themes reveal a consistent relationship among religious principles, educational mediation, and family life (**Table 13**). The principal contribution of the study is therefore not a new interpretation of Islamic inheritance law. Rather, it demonstrates through the narratives of Meranaw Ustads that religious education mediates between Islamic inheritance principles and their application within cultural and family life.

Table 13. Proposed Religion-Education-Society framework for Islamic inheritance.

RELIGION	EDUCATION	SOCIETY
<i>Fara'id</i>	Ustads' teaching	Family understanding
Divine justice	Explanation of principles	Perceptions of fairness
Inheritance rights	Rights awareness	Protection of heirs
Islamic principles	Cultural mediation	Negotiation with <i>adat</i>
Women's rights	Community education	Family justice
Religious obligation	Preventive guidance	Family harmony

The findings also indicate an important direction for practice. Participants themselves suggested that families often seek guidance too late, after inheritance issues have emerged. Religious inheritance education could therefore move from reactive consultation toward preventive community learning. However, this implication should not be interpreted causally. The study did not test whether inheritance education reduces family conflict. Rather, the narratives indicate that the participating Ustads perceive knowledge, early guidance, and rights awareness as important for preventing misunderstanding and supporting family harmony.

4.7. Limitations and Recommendations

This study has several limitations (**Table 14**). The findings are based on narratives from 15 purposively selected Meranaw Ustads in Tubod, Lanao del Norte; therefore, they represent participants' experiences and should not be generalized to all Meranaw or Muslim communities. The study also focuses on religious scholars' perspectives rather than directly examining the experiences of heirs, women, families involved in inheritance disputes, or other community members. Moreover, the study explores perceptions and narratives rather than evaluating actual inheritance distributions or measuring the effects of religious education on family conflict.

Table 14. Limitations and recommendations for future research.

LIMITATION	RECOMMENDATION
15 Ustads from one locality	Include Ustads from different Meranaw communities
Religious scholars as primary participants	Include heirs, women, youth, family elders, and community leaders
Narrative and interview data	Combine interviews with case studies and observations
No examination of actual estate distribution	Examine documented inheritance cases and family decision-making
Women's rights interpreted mainly through Ustads	Investigate women heirs' direct experiences
Educational role identified but not tested	Develop and evaluate <i>Fara'id</i> education programs
Family harmony discussed through perceptions	Examine relationships between inheritance literacy, disputes, and family harmony

Based on these limitations, future research should broaden both participants and methods. **Table 14** summarizes the recommended directions. Future studies should particularly examine community-based inheritance education before succession disputes occur. Such research could evaluate whether early learning about *Fara'id*, lawful heirs, women's rights, and the relationship between Islamic principles and *adat* improves inheritance literacy and supports informed family decision-making. Comparative studies across Meranaw communities could also clarify how cultural context influences the educational and social application of Islamic inheritance principles.

5. CONCLUSION

Islamic inheritance among Meranaw communities involves an interaction between religious principles, education, and family life. The narratives of 15 Meranaw Ustads position *Fara'id* as a framework of divine justice while identifying religious education as important for explaining inheritance rights, responsibilities, and procedures. Participants also highlighted tensions involving *adat*, *maratabat*, kinship expectations, and women's inheritance rights. Ustads consequently function as both religious educators and cultural mediators. The findings suggest that earlier inheritance education and rights awareness may help families understand *Fara'id* before disputes emerge. Future studies should evaluate community-based inheritance education and its relationship with family harmony.

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7. AUTHORS' NOTE

The authors declare that there is no conflict of interest regarding the publication of this article. The authors confirmed that the paper is free from plagiarism.

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