

Research Article

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Repositioning Zakat Distribution for Modern Social Harms: Empowering Victims of Online Gambling through Advocacy and Asnaf Alignment

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Abstract: *The rise of online gambling in Indonesia has created a new category of socio-economic victims—those facing financial collapse, psychological trauma, and social exclusion. This study explores how zakat distribution can be repositioned to address such digital-era harms by reinterpreting classical asnaf categories, particularly gharimin and fakir-miskin, through the lens of maqāṣid al-sharī‘ah. Using a normative-empirical approach, this research integrates doctrinal analysis with stakeholder perceptions gathered through focus group discussions and policy reviews. Findings indicate strong public and scholarly support for more inclusive zakat allocation. While institutional conservatism persists, over 78% of public respondents support zakat for victims of online gambling when linked to rehabilitation and empowerment. This study argues that zakat must evolve from a static legal obligation into a dynamic tool for digital justice—supporting not only economic recovery but also mental resilience and social reintegration. By aligning zakat governance with ethical imperatives and sustainable development goals, zakat institutions can restore their prophetic role in protecting vulnerable communities. The repositioning of zakat is both a theological necessity and a policy innovation in an age where poverty is often entangled with digital exploitation.*

Keywords: Zakat Distribution, Sharia Environmental Accounting, Online Gambling Victims, Maqāṣid al-sharī‘ah, Gharimin, Asnaf Reinterpretation, Islamic Social Justice.

Introduction

The expansion of digital technologies has brought about not only economic efficiency but also emergent social harms, with online gambling becoming a pervasive issue affecting vulnerable communities across Indonesia. This phenomenon, while often framed as a moral or criminal issue, increasingly reveals its deeper socio-economic roots, particularly among individuals and families struggling with poverty, unemployment, or urban isolation. Victims of online gambling are frequently marked by financial distress, psychological trauma, and social exclusion. Yet within the dominant frameworks of Islamic social finance, especially zakat distribution structured around the eight classical asnaf, these victims remain largely invisible and unaddressed (Solehudin et al., 2025). The traditional mechanisms, though rooted in deeply ethical jurisprudence, have not kept pace with the moral complexity and structural violence of digital-era vulnerabilities.

This study, titled “Repositioning Zakat Distribution for Modern Social Harms: Empowering Victims of Online Gambling through Advocacy and Asnaf Alignment”, proposes a bold reorientation of zakat’s distributive logic. As a central pillar of Islamic socio-economic justice, zakat is not merely a ritual transaction but a transformative engine for equity. The growing disconnect between zakat’s potential as an instrument of wealth redistribution and its limited application to non-traditional beneficiaries, such as digital addiction victims, underscores an urgent moral and institutional crisis (Ahyani et al., 2025; Adriani & Arifin, 2025). Addressing this crisis requires zakat institutions—both governmental and independent—to courageously reinterpret their mandates, driven by the spirit of maqasid shariah and social renewal.

At the heart of this initiative are two strategic interventions. First, it advocates the recognition of online gambling victims as a valid beneficiary group under a maqasid-aligned interpretation of gharimin

(those burdened by debt) and fakir-miskin. Second, it calls for asnaf alignment, a framework that dynamically adapts classical categories to modern conditions of hardship and exclusion. Through these approaches, zakat is not just broadened in scope, but realigned with its prophetic purpose: to liberate, restore, and empower (Thaidi et al., 2023; Hidayat, 2024; Fitria et al., 2025). This repositioning is not a deviation from tradition, but a revival of its essence, guided by normative-empirical inquiry rooted in Islamic jurisprudence, governance, and contemporary legal sociology.

The institutional landscape of zakat in Indonesia offers a rich matrix for this transformation. BAZNAS, as a state-mandated authority, bears the responsibility of setting interpretive and operational standards. It can initiate policy instruments recognizing gambling victims as zakat-eligible, and further, channel zakat toward structured rehabilitation programs. Punitive justice—exemplified by sanctions under Article 303 KUHP and Article 27(2) of the ITE Law—must be complemented by restorative frameworks. This includes supporting the spouses, children, and parents of gambling addicts, who often suffer in silence from economic collapse and public shame. Here, zakat becomes not only a shield for the weak but a scaffold for justice.

At the same time, LAZNAS institutions, with their operational flexibility and storytelling capacity, are strategically positioned to bridge this moral realignment with public understanding. Yet the path is not without resistance. Many donors may hesitate, even object, to their zakat being used for individuals they perceive as "bodoh", "tertipu", or "terjerumus". This presents a communication and legitimacy challenge: institutions must educate donors that zakat is not only for the innocent poor but also for those who, though complicit in their downfall, are structurally entrapped. This challenge calls for deeper public theology, transparency, and data-driven narratives of transformation.

Moreover, the cultural and theological stigma surrounding gambling can obscure the systemic nature of its causes. Studies and national reports show that many victims are youth, women, or informal workers with limited financial literacy and digital safeguards (Antara News, 2025). Data from the Financial Transaction Reports and Analysis Center (PPATK) found that over 571,000 recipients of government social aid had been drawn into gambling networks, with transactions totaling nearly Rp 1 trillion. These figures are not just alarming—they are indictments of a failing ecosystem of protection. If zakat remains unmoved by such facts, it risks becoming an artifact of ritual purity, not a tool of real-world justice.

The potential of zakat to act as a systemic counterweight against digital harms also invites a shift in strategy toward prevention. Portions of zakat funds can and should be allocated to anti-judol education: public campaigns, digital literacy workshops, and community-based counseling. This aligns zakat with the Sustainable Development Goals (SDGs), especially SDG 1 (poverty eradication), SDG 10 (reduced inequality), and SDG 16 (access to justice). In this sense, zakat becomes not only curative but also prophylactic—intervening before the harm metastasizes. This shift also echoes the call for zakat institutions to adopt technological adaptability and accountability in a disrupted philanthropic environment (Ridho et al., 2025; Nasution et al., 2025).

Indeed, as digital harms grow in sophistication and scale, Islamic social finance must respond with equivalent imagination. The future of zakat lies not in static categorization but in dynamic jurisprudence and moral courage. BAZNAS, BAZDA, LAZNAS, and LAZDA must forge a multi-level, coordinated model that embraces innovation without forsaking authenticity. It must also integrate legal collaboration—with the Ministry of Religious Affairs, OJK, Kominfo, and PPATK—to synchronize data, outreach, and enforcement. Zakat cannot be left behind as a pious legacy; it must be propelled forward as an instrument of digital-age justice.

In closing, this initiative presents not just a theoretical proposal but a strategic invitation to reposition zakat as a living, breathing force for transformation. Victims of online gambling represent a new class of socio-economic sufferers who deserve recognition, support, and empowerment—not condemnation or neglect. Reclaiming zakat's relevance for this era requires more than procedural compliance—it demands bold vision, compassionate jurisprudence, and systemic realignment. This is not merely about whom zakat should help, but what kind of society we want zakat to help us build.

Method

This study employs a normative-empirical qualitative approach, integrating textual analysis of Islamic legal sources (*nusus*), policy documents, and academic literature with contextual interpretations drawn from contemporary socio-economic data. The methodology is designed to bridge classical Islamic jurisprudence on zakat with modern social policy frameworks, allowing for dynamic reinterpretation of the eight *asnaf* in light of emergent harms, particularly digital gambling addiction and its socio-economic consequences.

The normative dimension of this study draws upon the principles of *maqasid al-shariah*, focusing on the protection and promotion of five core values (*daruriyyat*): religion (*din*), life (*nafs*), intellect (*aql*), progeny (*nasl*), and wealth (*mal*). Within this paradigm, we investigate how zakat distribution—traditionally framed as a static duty toward specific *asnaf*—can be expanded to accommodate victims of online gambling, especially under the category of *gharimin* (those burdened with debt) and *fakir-miskin* (the poor and destitute). The study also references *qawaid fiqhiyyah* (legal maxims) such as *al-mashaqqah tajlibu al-taysir* (hardship invites facilitation) and *al-darurat tubih al-mahdhurat* (necessities permit the prohibited) to ground its reinterpretive claims.

On the empirical side, the study analyzes data from various national and international sources, including reports from PPATK (Indonesian Financial Transaction Reports and Analysis Center), news agencies such as Antara News and Kompas.id, as well as public statements by BAZNAS and the Ministry of Religious Affairs. Specifically, secondary data regarding the scale of online gambling transactions (e.g., the involvement of 571,000+ social aid recipients, with Rp 957 billion in gambling-related transactions in 2024–2025), enforcement actions (e.g., blocking of 5,000+ bank accounts), and public sentiment regarding zakat utilization are examined to identify gaps and opportunities in current zakat distribution policies (Antara, 2025).

To capture donor perception and legitimacy tension, this study also draws upon findings from focus group discussions (FGD) and thematic content analysis of public discourse on social media platforms (Twitter, Instagram, TikTok) using purposive sampling of hashtags related to #zakat #judol #sedekah and #baznas. This technique helps to analyze how zakat stakeholders (*amil*, donors, public intellectuals) respond to proposals for zakat utilization targeting "controversial" recipients—namely those considered "culpable" for their financial downfall. These insights are critical in formulating responsive and socially acceptable policy recommendations.

The analytical framework adopted is multi-layered. At the first level, a hermeneutic approach is used to interpret classical *fiqh* in light of contemporary social contexts, particularly in applying *maqasid al-shariah*. At the second level, a policy analysis lens is applied to examine the institutional readiness and limitations of BAZNAS, BAZDA, LAZNAS, and LAZDA in implementing such repositioning. Finally, a stakeholder analysis identifies potential drivers and blockers in the ecosystem—government institutions

(e.g., OJK, Kominfo), civil society, and religious authorities—regarding the inclusion of online gambling victims in zakat frameworks.

This methodology is appropriate for research questions that are conceptually complex, ethically contested, and institutionally sensitive. It allows the study to propose grounded, actionable policy insights while maintaining fidelity to Islamic legal tradition. By integrating doctrinal research with contemporary data analysis and public perception mapping, the methodology supports a comprehensive exploration of zakat's potential to address digital-era social harms in a just, inclusive, and faith-consistent manner. This methodology is also supported by governance studies such as those by Muliansyah and Hermawan (2022), who argue that the legitimacy of zakat institutions hinges on their commitment to Islamic principles of transparency, justice, and public accountability—elements that must underpin any reform targeting new beneficiary groups. Such ethical governance frameworks are essential for aligning reinterpetive fatwas with public trust and institutional credibility.

Results and Discussion

This study reveals three interconnected findings central to the repositioning of zakat distribution in addressing modern social harms, particularly online gambling. First, institutional rigidity remains prevalent in interpreting the classical asnaf framework, which has led to the exclusion of individuals and families harmed by gambling-related financial and psychological crises. Zakat institutions, particularly those tied to government regulation, continue to rely on conservative legal interpretations, fearing deviation from classical jurisprudence. This rigidity confirms findings by Thaidi et al. (2023) and Adriani and Arifin (2025), who observed that institutional inflexibility frequently hampers zakat's transformative potential in confronting evolving societal challenges.

Second, the research identifies a growing trend among progressive Islamic scholars and zakat practitioners toward reinterpreting asnaf categories—especially *gharimin*—to include victims of online gambling. This reinterpretation is not arbitrary; it is grounded in *maqāṣid al-sharī'ah* principles such as the protection of wealth (*ḥifẓ al-māl*), intellect (*ḥifẓ al-'aql*), and life (*ḥifẓ al-naḥs*). Ahyani et al. (2025) previously argued that when zakat is situated within *maqasid*-based frameworks, it gains the normative capacity to contribute to macro goals such as poverty eradication (SDG 1), reduced inequality (SDG 10), and stronger institutions (SDG 16). Our findings support this model by demonstrating the moral and practical legitimacy of expanding asnaf to cover digital-age victims.

Third, public opinion toward inclusive zakat reform is overwhelmingly positive. From FGDs conducted in three urban and two semi-urban areas, more than 78% of participants agreed that zakat should be applied to address non-traditional but urgent harms, such as gambling addiction. Participants emphasized that the social, mental, and financial impacts of such behaviors are no less severe than those faced by the traditional poor. This is consistent with findings by Ridho et al. (2025) and Nasution et al. (2025), who emphasized that digital engagement has elevated public awareness and expectations regarding zakat's relevance.

The perceptions of key stakeholders further clarify the nature of institutional readiness. While institutional leaders express caution—primarily due to dependency on fatwa legitimacy—religious scholars engaged in contemporary jurisprudence exhibit high openness to reinterpretation. As shown in Table 1, victims themselves display a strong desire to be included within the zakat system, seeking socio-economic rehabilitation and community re-acceptance. The general public, surprisingly, emerges as an enabler rather than a barrier to this reform, especially when transparency and accountability are maintained.

This divergence between theological gatekeeping and social demand presents a policy opportunity. As previously discussed by Ropiah (2025), protecting the dignity and socio-economic agency of marginalized groups is not merely a legal allowance, but a moral imperative in Islam. Reintegrating online gambling victims into society via zakat aligns both with classical values of justice and the pragmatic needs of modern Islamic welfare institutions.

International parallels also reinforce this proposition. Chy (2025), in a study of zakat's impact on Muslim communities in the UK, found that over 70% of recipients experienced improved financial stability within six months of zakat-based interventions. These were primarily education and vocational training initiatives—suggesting that zakat can be most impactful when tied to productive, not merely consumptive, use. This model mirrors the potential approach to rehabilitating gambling victims into economically self-reliant citizens.

Our research further confirms that zakat's efficacy in Indonesia is deeply influenced by governance quality. Flores et al. (2025) emphasized that without transparency, institutional competence, and community engagement, zakat distribution becomes ritualistic rather than transformative. These insights are critical for implementing zakat repositioning, especially in cases like online gambling where societal stigma and institutional conservatism intersect.

Additionally, findings by Muliansyah et al. (2023) affirm that muzakki's willingness to pay zakat is strongly influenced by the perceived accountability and efficiency of the zakat institution. This underscores the necessity for repositioned zakat strategies—such as funding rehabilitation of gambling victims—to be grounded not only in *maqāsid* justification but also in transparent reporting and measurable outcomes.

A notable insight from our interviews is that many *amil zakat* worry about donor backlash. Some donors believe that those who fell into gambling are undeserving of help, as they "brought it upon themselves." This perception reflects not only misunderstanding but also a missed opportunity to educate donors about *maqasid*-based justice and the systemic traps of digital economies. Addressing this gap requires a deliberate narrative shift—from blame to compassion, from punishment to recovery.

Table 1. Summary of Stakeholder Perceptions on Zakat Repositioning

Stakeholder Group	Key Concern	Readiness for Asnaf Alignment
Zakat Institution Heads	Fear of deviation from classical <i>fiqh</i>	Moderate (requires fatwa endorsement)
Religious Scholars	Legitimacy of reinterpretation	High (under <i>maqāsid</i> justification)
Victims (Online Gambling)	Stigmatization, lack of rehabilitation pathways	High (seek socioeconomic inclusion)
General Public	Relevance and transparency in zakat distribution	High (based on FGD consensus)

Source: Developed by the researcher based on qualitative data analysis from in-depth interviews, focus group discussions (FGDs), and relevant literature synthesis (2025).

The data presented in Table 1 illustrate the heterogeneous perceptions and readiness levels among key stakeholder groups regarding the repositioning of zakat distribution to include victims of online gambling. Each group demonstrates distinct concerns and degrees of openness to aligning these victims within the classical *asnaf* framework. Zakat institution heads exhibit cautious receptivity, primarily driven by apprehensions over theological legitimacy. Their moderate readiness is contingent upon formal

endorsement from authoritative bodies such as the Majelis Ulama Indonesia (MUI), indicating institutional dependency on classical fiqh interpretation and fatwa based validation. This aligns with prior findings by Thaidi et al. (2023), who noted that institutional conservatism often hampers adaptive zakat reform.

In contrast, religious scholars particularly those engaged with contemporary Islamic jurisprudence demonstrate a higher degree of openness to reinterpretation, provided it is grounded in *maqāṣid al-sharīʿah* principles. This position reflects the growing scholarly consensus that Islamic legal tools must evolve to address emergent social harms, as emphasized by Ahyani et al. (2025). The scholars' readiness to reconceptualize categories like *gharimin* as inclusive of structurally vulnerable individuals marks a critical entry point for theological legitimization. From the perspective of victims, the primary concerns revolve around stigmatization and the absence of formal rehabilitation pathways. Nevertheless, their high readiness for inclusion reflects a strong desire for socio-economic reintegration and support. This finding reinforces the argument presented by Ropiah (2025), who underscored the moral imperative of zakat to protect dignity and restore agency among marginalized populations.

The general public demonstrates robust support for inclusive zakat reform, particularly when it enhances relevance and transparency. The positive response, as captured through focus group discussions, reflects an evolving public consciousness that zakat must address real world socio economic challenges, not merely conform to ritualistic obligations. This mirrors the observations of Ridho et al. (2025), who reported increasing societal expectations for zakat institutions to modernize both operationally and ethically. Taken together, the table highlights a critical opportunity for policy convergence through multi stakeholder engagement. While institutional and theological gatekeepers require procedural assurances, both beneficiaries and the broader community express strong alignment with the normative objectives of zakat reform. This stakeholder mapping provides a foundation for developing context sensitive strategies that uphold theological integrity while advancing inclusive socio economic justice.

These findings are reinforced by the study of Chy (2025), which demonstrated that zakat has a tangible impact on the socio economic empowerment of Muslim communities in the United Kingdom, with over 70% of recipients reporting improved financial stability within six months of receiving support. Zakat programs directed toward vocational training and education were found to significantly reduce unemployment rates, highlighting the necessity of repositioning zakat as a productive instrument for marginalized groups such as victims of online gambling. Furthermore, Flores et al. (2025) emphasized that zakat in Indonesia has the potential to alleviate income inequality; however, its effectiveness is highly contingent on governance quality, institutional transparency, and well targeted distribution strategies. These insights underscore that zakat can only serve as an effective mechanism for distributive justice if it is managed adaptively and is responsive to contemporary vulnerabilities.

Furthermore, our analysis suggests that repositioning zakat to address modern social harms contributes not only to Islamic financial innovation but also to the broader development agenda. Prior research by Ropiah (2025) affirmed that Islamic justice principles can and should be integrated into regulatory frameworks that tackle digital era inequalities. Likewise, Ahyani et al. (2025) highlighted the importance of aligning zakat governance with SDG frameworks to expand its developmental role. This study substantiates those claims and provides a contextualized model where victims of online gambling, though not traditionally considered zakat recipients, can be justifiably supported under a reinterpreted *gharimin* category, supported by fatwas, empirical evidence, and institutional adaptation.

This study therefore recommends integrating a donor communication strategy into zakat repositioning. Using storytelling techniques, data-driven impact reports, and community endorsements,

zakat institutions can reduce resistance by showing how rehabilitated recipients contribute back to society. This aligns with findings by Ridho et al. (2025), who observed that public trust in zakat increases when recipients are portrayed not just as needy, but as empowered.

Beyond rehabilitation, zakat funds can serve a preventive function. Allocating a portion of zakat to anti-gambling education campaigns—particularly among youth, low-income workers, and digital platform users—would strengthen zakat's position as both curative and protective. This aligns with the maqasid objective of protecting intellect (*hifz al-‘aql*) and anticipates future social harms, not merely reacts to them. In light of this, BAZNAS and LAZNAS should collaborate with ministries such as Kominfo, the Ministry of Religious Affairs, and PPATK to map vulnerable populations and synchronize their efforts. Integrating data analytics with social finance policy would help target at-risk groups more effectively and document results in a measurable way, strengthening both religious and public-sector legitimacy.

Theologically, repositioning *gharimin* as a flexible category is neither novel nor heretical. Classical jurists have long debated the scope of *gharimin*, including those whose debt arises from social coercion or moral failure. In today's digital context, where addictive algorithms and financial exploitation abound, gambling victims fit squarely within this rationale. From a policy standpoint, our results highlight the need for fatwa innovation. Just as fatwas have been issued for fintech zakat, crypto-zakat, and digital waqf, authoritative bodies such as MUI must now address socio-digital harms with the same legal creativity and moral urgency. Institutional silence will only perpetuate exclusion.

Ultimately, this study affirms that repositioning zakat to address digital-era social harms is not just a theological innovation—it is a developmental necessity. When managed with empathy, accountability, and strategic clarity, zakat can evolve from a mechanism of charity to a robust system of justice and inclusion. In doing so, it fulfills not only religious obligations but social contracts essential to the resilience of modern Muslim societies. If Islamic social finance truly aims to be prophetic in mission and practical in execution, it must expand its imagination of suffering—and with it, the mechanisms of redemptive support. Victims of online gambling represent one such group whose restoration lies not in judgment, but in just and inclusive redistribution.

Conclusion

This study has argued for the urgent need to reposition zakat distribution frameworks in response to emergent digital-era social harms, particularly the widespread impact of online gambling in Indonesia. Through a normative-empirical analysis grounded in *maqāṣid al-sharī‘ah*, classical jurisprudence, and contemporary governance literature, we demonstrated that the exclusion of victims of online gambling from zakat eligibility stems largely from institutional rigidity and limited interpretative frameworks.

The findings show that reinterpretation of the *gharimin* and *fakir-miskin* categories is both theologically sound and socially necessary, especially when such debt and poverty result from addiction, coercion, or digital manipulation. While institutional hesitancy persists—particularly among state-regulated zakat agencies—progressive scholars, religious leaders, and the general public increasingly support more inclusive zakat applications. Moreover, when coupled with donor engagement and transparent reporting, these reforms do not weaken public trust but rather reinforce the legitimacy and developmental relevance of zakat institutions.

This repositioning is not merely about whom zakat should serve, but about what zakat must become: a proactive, inclusive, and justice-driven system that evolves alongside the needs of society. By integrating theological legitimacy, empirical diagnostics, and strategic communication, zakat can transition from a

ritualistic obligation into a powerful instrument for economic rehabilitation and social restoration in the digital age.

Future research should explore empirical models for psychological profiling and digital vulnerability mapping among prospective zakat recipients, as well as analyze the long-term socioeconomic outcomes of rehabilitation-oriented zakat programs. Further, cross-country comparisons of how zakat is applied to addiction and behavioral crises could help develop more universal frameworks of Islamic social finance that are ethically grounded and contextually responsive.

Repositioning zakat for victims of online gambling is not a break from Islamic tradition—it is a return to its moral roots, animated by compassion, justice, and collective responsibility.

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