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## Perspective of the Indonesian Ministry of Religion's Interpretation of the Verse about Gharimin: Examining Online Loans in the Framework of Hifz al-Mal

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### Abstract

This study aims to analyze the concept of *gharimin* in Surah At-Taubah verse 60 according to the Qur'anic Exegesis of the Ministry of Religious Affairs of the Republic of Indonesia and to examine its relevance to the phenomenon of online lending from the perspective of *hifz al-māl* (the protection of wealth). This study employed a qualitative approach using library research. Primary data were obtained from *Al-Qur'an dan Tafsirnya*, published by the Ministry of Religious Affairs of the Republic of Indonesia, while secondary data were derived from Qur'anic exegesis books, scholarly books, journal articles, regulations, and relevant literature on zakat, *maqāṣid al-sharī'ah*, and online lending. The data were analyzed using content analysis through a thematic exegesis approach. The findings indicate that *gharimin* refers to individuals who are burdened by debt and unable to repay it for reasons recognized by Islamic law. The Ministry of Religious Affairs' interpretation identifies *gharimin* as eligible recipients of zakat who should be assisted in alleviating economic hardship and preserving their dignity. This concept is relevant to individuals trapped in online lending due to urgent needs, high interest rates and penalties, and limited financial literacy. Within the framework of *hifz al-māl*, zakat functions not only as a means of debt relief but also as a preventive instrument through financial literacy, economic empowerment, social solidarity, and the development of Islamic financing. Therefore, the interpretation of the verse concerning *gharimin* may serve as a normative foundation for protecting society from the economic consequences of digital debt and for promoting justice, public welfare, and economic resilience.

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## **Introduction**

The development of digital technology has brought really significant changes in various aspects of people's lives, including in the financial sector (Zuhairi & Iskandar, 2026). Digital transformation has given rise to various technology-based financial services (financial technology/fintech) that offer easy access to funding, one of which is through online loan services (pinjol). The presence of online loans provides a fast, easy, and convenient financing alternative for people who need money quickly (Agarwal & Zhang, 2020). However, behind that convenience, various problems arise that are not only related to positive law aspects but also involve ethical, social, economic, and Islamic law dimensions.

The phenomenon of online loans in Indonesia is showing very rapid growth along with the increasing internet penetration and smartphone usage. The ease of applying without collateral, quick fund disbursement, and simple administrative requirements are the main factors driving people's interest in these services (Basha, Elgammal, & Abuzayed, 2021). However, quite a lot of online lending practices actually cause various problems, such as high interest rates, multiplied fines, misuse of personal data, intimidation during debt collection, and even long-term debt traps. This situation makes many people face increasingly severe financial difficulties and even lose their property or means of livelihood.

From an Islamic perspective, lending and borrowing (al-qardh) is basically a form of helping each other (ta'awun) that is highly encouraged as long as it is done according to principles of fairness, transparency, and is free from elements of interest, uncertainty, and injustice. Islamic law pays great attention to protecting the rights of all parties in economic transactions to prevent losses or exploitation (Afandi, 2021). Therefore, online lending practices need to be reviewed comprehensively by considering the values of maqashid al-sharia as the main purpose of establishing Islamic law.

One important concept in maqashid al-sharia is hifdz al-mal, which means protecting and safeguarding wealth so that it can be used properly, productively, and kept safe from any form of damage or illegal taking. This concept not only emphasizes protecting ownership of wealth but also encourages the creation of a fair, transparent economic system that benefits society (Azis, Eril, BN, Salam, & Arief, 2024). In the context of online loans, hifdz al-mal serves as a normative basis to assess whether a financing practice has provided protection for people's wealth or has instead become a means of economic exploitation that goes against the goals of sharia.

On the other hand, the Qur'an gives special attention to the group called gharimin, meaning people who have debts and are struggling to pay them off. This group is one of the eight categories of zakat recipients (asnaf) as explained in Surah At-Taubah verse 60. Mentioning gharimin shows that Islam cares a lot about individuals burdened by debt for reasons permitted by sharia, so they get social protection through zakat distribution. However, the development of modern economic systems has brought new forms of debt, including online loans, which have different characteristics compared to debt practices in the classical period. This raises questions about how the concept of gharimin is understood in a contemporary context, especially concerning people caught in online loans.

In that context, the Interpretation of the Ministry of Religious Affairs of the Republic of Indonesia holds a strategic position as one of the official interpretations compiled collectively by experts, taking into account language approaches, asbab al-nuzul, fiqh,

maqashid al-sharia, as well as the social realities of Indonesian society. This interpretation not only explains the textual meaning of the verses but also tries to provide contextualization for various issues in modern life. Therefore, studying the interpretation of the verse on gharimin in the Ministry of Religious Affairs of Indonesia's Tafsir becomes important to understand how this concept can be applied to address the online loan problems that are developing in the digital era.

The development of studies on online loans from an Islamic perspective shows that research (Kasim, Noor, & Kamarudin, 2023) still focused on the analysis of Islamic economic law, especially regarding the validity of contracts, usury practices, consumer protection, and the implementation of Islamic financial technology (fintech) principles. The research provides an important contribution in explaining the normative aspects of digital financial transactions, but it hasn't really linked this to the study of Quranic interpretation as a conceptual basis for understanding society's entanglement with online loans.

On the other hand, the study (Asni, Zulkifli, & Yusli, 2025; Nurlaelawati, 2010) Regarding the verse about the indebted person (gharimin) in Surah At-Taubah verse 60, most discussions focus on the categories of zakat recipients (asnaf), the conditions for being considered a gharimin, and the mechanism for distributing zakat to people who have debt. Most tafsir studies are still normative and textual, emphasizing linguistic meaning, asbab al-nuzul, and the views of classical mufasssirs. However, the development of digital financial systems has introduced new forms of debt that have characteristics different from the debt practices in classical times, requiring a more contextual approach to interpretation.

Next, the research (Ghaouria, Kassima, Zakariyaha, & Othman, 2023) Regarding maqashid al-shari'ah, it generally uses the concept of hifdz al-mal to study the protection of wealth in areas like Islamic banking, investment, zakat, waqf, and Islamic financial governance. However, the application of the hifdz al-mal concept as an analytical framework for online loan phenomena through the perspective of Qur'anic interpretation is still very limited. As a result, there hasn't been a comprehensive integration between the interpretation of the ayat gharimin, wealth protection in maqashid al-shari'ah, and the reality of online loans developing in society.

Besides that, research that specifically uses the Ministry of Religious Affairs of the Republic of Indonesia's Tafsir as the main source for studying the verse on gharimin is still relatively limited. Most studies tend to use classical tafsirs like Tafsir Ibn Kathir, Tafsir Al-Tabari, or contemporary tafsirs like Tafsir Al-Mishbah by M. Quraish Shihab. In fact, the Ministry of Religious Affairs' Tafsir is compiled with a contextual approach that considers the social dynamics of Indonesian society, so it is highly relevant for addressing contemporary economic issues, including the phenomenon of online loans.

Based on these conditions, this study aims to fill a research gap by integrating three perspectives that have so far been studied separately, namely Qur'anic interpretation, maqasid al-shariah, and the phenomenon of online loans. This study not only explains the meaning of the verse about borrowers (gharimin) as understood in the Indonesian Ministry of Religious Affairs' Tafsir, but also analyzes the relevance of this interpretation to online loan practices through the framework of hifdz al-mal. In this way, the study presents an interdisciplinary approach that connects the text of the Qur'an with the realities of the digital economy more comprehensively.

The novelty of this research lies in three main aspects. First, this study uses the Indonesian Ministry of Religious Affairs' Tafsir as the primary source for analyzing the verse on gharimin, which is different from previous studies that mostly relied on classical or individual interpretations. Second, this study contextualizes the concept of gharimin in relation to online lending as a form of digital debt that is emerging in the financial technology era. Third, this study uses the concept of hifdz al-mal as an analytical framework to assess to what extent online lending practices align with or contradict the objectives of Sharia in preserving and protecting wealth. The integration of these three perspectives results in an analytical model that has not been widely developed in previous research, so it is expected to provide a new contribution to the development of studies on thematic interpretation, maqashid al-shari'ah, and Islamic economic law in responding to contemporary digital economy challenges.

## **Method**

This study uses a qualitative approach with a type of research called library research. This approach was chosen because the focus of the study is to analyze and interpret the concept of gharimin in the Qur'an based on the Commentary of the Ministry of Religious Affairs of the Republic of Indonesia and to examine its relevance to the online loan phenomenon through the perspective of hifdz al-mal as one of the main objectives of maqashid al-shariah. Library research is a method that treats various written sources as the main object of study to gain conceptual, normative, and contextual understanding of an issue (Creswell, 2024).

The data sources in this study consist of primary and secondary data. The primary data are the Qur'an and its Tafsir published by the Ministry of Religious Affairs of the Republic of Indonesia, particularly the interpretation of Surah At-Taubah verse 60 concerning the gharimin group. This Tafsir was chosen because it is the official Indonesian government interpretation, compiled collectively by experts who consider linguistic, historical, social, and contextual approaches, making it relevant to address contemporary Indonesian societal issues. In addition, other verses related to debts, economic justice, the prohibition of usury, and the protection of property are also included in the analysis to gain a more comprehensive understanding.

Meanwhile, secondary data was obtained from various relevant literature, including classical and contemporary tafsir books, books on maqashid al-shari'ah, Islamic economic law, financial technology (fintech), online loans, scientific articles published in reputable national and international journals, religious institution fatwas, as well as regulations governing the implementation of technology-based loan services. Using these various sources aims to strengthen the analysis through a theory triangulation process so that the interpretations produced have better academic validity (Sugiyono, 2024).

The data collection technique was carried out through document study (document analysis), which involves identifying, inventorying, critically reading, classifying, and recording information related to the research theme. All literature was selected based on its relevance to the three main research focuses, namely the interpretation of the verse on gharimin, the concept of hifdz al-mal, and the phenomenon of online loans. Then, the collected data was systematically organized according to specific themes to make the analysis and interpretation process easier (Zed, 2018; Arikunto, 2021).

Data analysis was carried out using content analysis techniques with a thematic interpretation approach. The first step involved identifying Qur'anic verses related to the concepts of debt (*dayn*), debtors (*gharimin*), asset protection, and principles of transactions. The second step was to study the interpretation of these verses based on the Tafsir of the Ministry of Religious Affairs of the Republic of Indonesia as the main source, then compare it with other tafsir literature and relevant *maqashid al-shari'ah* thought. The third step was to make a contextual interpretation of the results by connecting them to the phenomenon of online loans as a form of digital debt in modern society. The final step was to conduct a conceptual synthesis to explain how the perspective of the Ministry of Religious Affairs' Tafsir on the verse about *gharimin* can be understood within the framework of *hifdz al-mal*, as a way to safeguard, protect, and realize the welfare of wealth according to the objectives of Sharia (Auda, 2008; Miles, Huberman, & Saldaña, 2024).

To maintain the credibility of the research results, an evaluation was carried out on the authority of the sources, the relevance of the content, and the consistency of arguments across literature. In addition, the resulting interpretations are based on the principle of coherence between the Qur'anic text, the official interpretations by the Indonesian Ministry of Religious Affairs, the theory of *maqashid al-shari'ah*, and the developments in online lending practices in Indonesia. Through this procedure, this study is expected to produce a systematic, objective analysis that also provides a conceptual contribution to the development of thematic exegesis studies on contemporary digital economy issues (Moleong, 2024).

## Result

### ***The Concept of Gharimin in the Perspective of Language, Terms, and Hifz al-Māl***

Based on a literature review of various works on Qur'anic exegesis, zakat jurisprudence, and *maqāshid al-sharī'ah*, the study found that *gharimin* constitutes one of the categories of zakat recipients (*aṣnāf al-zakāh*) explicitly mentioned in Surah At-Taubah, verse 60. Etymologically, the term *gharimin* derives from the Arabic root *gharama-yaghramu-gharāmah*, which denotes bearing a burden, obligation, loss, or debt that must be repaid. In Arabic usage, the term refers to a person who bears financial liabilities and faces difficulty in fulfilling such obligations. This linguistic meaning indicates a close relationship between the concept of *gharimin* and economic burdens that may affect an individual's stability of life.

Terminologically, Muslim scholars define *gharimin* as individuals who have debts and are unable to repay them, whether the debts arise from personal needs recognized by Islamic law or from social responsibilities that benefit the wider community. Classical jurisprudential literature explains that *gharimin* includes those who are burdened by debt due to urgent needs, disasters, business losses, or efforts to reconcile disputes within society. Therefore, Islam designates them as eligible recipients of zakat as a form of social protection and economic assistance.

The analysis also shows that the concept of *gharimin* is closely related to one of the principal objectives of Islamic law (*maqāshid al-sharī'ah*), namely *hifz al-māl* (the protection of wealth). From the perspective of *maqāshid*, wealth is one of the essential necessities (*al-ḍarūriyyāt*) that must be safeguarded because it serves as a means of

fulfilling basic needs, preserving human dignity, and promoting social welfare. When individuals are excessively burdened by debt and become unable to repay it, their economic condition may threaten the preservation of wealth, increase the risk of poverty, and generate various social problems. Thus, the distribution of zakat to *gharimin* serves as an Islamic legal instrument for protecting individuals from economic hardship while maintaining social balance.

Furthermore, the findings indicate that the protection of wealth in Islam is not limited to preserving asset ownership but also includes efforts to prevent economic practices that may lead individuals into financial distress. In this context, the category of *gharimin* reflects Islam's concern for resolving debt-related problems in a fair and humane manner. Islamic law not only regulates the obligation to repay debts but also provides assistance mechanisms for individuals experiencing economic hardship so that they do not become trapped in a prolonged cycle of poverty.

Moreover, the study demonstrates that the concept of *gharimin* has a strong social dimension. Zakat assistance for *gharimin* is intended not only to alleviate individual burdens but also to maintain the overall economic stability of society. When indebted individuals receive assistance and opportunities to improve their economic conditions, the potential for social conflict, economic exploitation, and welfare inequality can be reduced. Therefore, the concept of *gharimin* functions as an instrument of wealth redistribution that supports the realization of social justice and public welfare.

Based on these findings, it can be concluded that linguistically, *gharimin* refers to individuals who bear debt obligations, whereas terminologically, it refers to a category of zakat recipients who experience difficulty in fulfilling their financial responsibilities. Within the framework of *hifz al-māl*, the concept of *gharimin* represents a form of wealth protection aimed at sustaining the economic well-being of both individuals and society. Hence, the inclusion of *gharimin* in the Islamic zakat system demonstrates that Islamic law is not solely oriented toward ritual worship but also performs a socio-economic function in promoting justice, welfare, and the protection of community wealth.

### ***Implications of the Indonesian Ministry of Religious Affairs' Interpretation on the Phenomenon of Online Loans in Society***

Based on a literature study of Surah At-Taubah verse 60 and its interpretation in the Ministry of Religious Affairs of the Republic of Indonesia's Tafsir, it was found that the concept of *gharimin* has very relevant implications in understanding and dealing with the online loan phenomenon growing in society. The Ministry of Religious Affairs' Tafsir explains that *gharimin* are individuals burdened with debt and unable to repay it for reasons justified under Islamic law. This group is entitled to receive zakat assistance as a form of social protection and economic support.

إِنَّمَا الصَّدَقَاتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ وَفِي سَبِيلِ اللَّهِ  
وَابْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ وَاللَّهُ عَلِيمٌ حَكِيمٌ

Meaning: *Indeed, zakat is only for the poor, the needy, those who collect it, those whose hearts are to be reconciled (new converts), for freeing slaves, for helping those in*

*debt, for the cause of Allah, and for travelers in need, as an obligation from Allah. Allah is All-Knowing, Most Wise.*

The term al-ghārimīn in Q.S. At-Taubah verse 60 highlights the priority of protecting wealth (hifz al-māl) through the mechanism of zakat redistribution. The interpretation by the Ministry of Religious Affairs of the Republic of Indonesia understands ghārimīn as people who are in debt and cannot repay it, thus eligible to receive zakat to ease their financial burden. Their categories include ghārim al-ḍarūriyyah, which refers to those who borrow to meet basic needs in matters that are not sinful, and ghārim al-maṣāliḥ al-‘āmmah, meaning those who borrow for public interests. Both categories emphasize zakat’s role as a social tool to help pay off legitimate debts and prevent economic disruption in society.

The analysis indicates that one of the primary implications of this interpretation is the strengthening of zakat as an instrument of economic protection for individuals experiencing financial hardship due to debt. In online lending practices, many people use digital financing services to meet urgent needs, such as educational expenses, healthcare costs, household necessities, and business capital. However, some borrowers encounter difficulties in meeting repayment obligations due to high charges, late-payment penalties, and declining economic capacity. Under such circumstances, the concept of *gharimin* provides a normative basis that individuals burdened by debt for legitimate needs and genuinely unable to repay it deserve attention and assistance through zakat mechanisms.

Another implication is the increased awareness of responsible financial management. The interpretation of the Ministry of Religious Affairs of the Republic of Indonesia indicates that Islam permits debt as a solution for particular needs while emphasizing prudence to prevent harm to oneself or others. In the context of online lending, this interpretation conveys that individuals should assess their financial capacity before borrowing, understand potential risks, and avoid using loans for consumptive purposes.

The findings also demonstrate that the interpretation of the verse concerning *gharimin* has implications for strengthening social solidarity within society. The concept of *gharimin* reflects Islam’s concern for individuals who experience economic hardship because of debt. Therefore, communities, zakat institutions, and social organizations share responsibility for assisting those facing financial difficulties so that they do not fall into deeper poverty. Such assistance should extend beyond zakat distribution to include economic mentoring, financial education, and community empowerment programs that promote economic self-reliance.

In addition, the analysis reveals preventive implications for online lending practices that may harm society. The objectives of Islamic law are not limited to resolving problems after they occur but also include preventing harm (*dar’u al-mafāsīd*). In relation to online lending, this principle underscores the importance of improving financial literacy, educating the public about debt-related risks, and strengthening economic systems that reduce dependence on high-interest loans. Thus, Islamic teachings offer not only curative solutions through zakat but also preventive measures to avoid financial crises at the individual and household levels.

A further implication concerns the need to develop financing alternatives consistent with Islamic principles. The growth of online lending demonstrates that society requires fast and accessible financing. Nevertheless, such access must remain grounded in the principles of justice, public benefit, and protection for vulnerable groups. Therefore, strengthening Islamic financial institutions, Islamic cooperatives, and the productive utilization of *zakat*, *infaq*, *sadaqah*, and *waqf* can provide more appropriate alternatives in accordance with Islamic values while reducing dependence on lending practices that may generate social and economic problems.

Overall, the analysis shows that the interpretation of the *gharimin* verse by the Ministry of Religious Affairs of the Republic of Indonesia has broad implications for online lending in society. These implications include strengthening *zakat* as an instrument of social protection, improving financial literacy, reinforcing social solidarity, preventing excessive debt risks, and developing a more just and sustainable financing system. Therefore, the concept of *gharimin* is relevant not only as a category of *zakat* recipients but also as a normative foundation for strengthening community economic resilience and responding to financial challenges in the digital era.

## Discussion

### ***The Concept of Gharimin in the Perspective of Language, Terms, and Hifz al-Māl***

Research findings show that the concept of *gharimin* in Surah At-Taubah verse 60 is not only understood as one of the categories of *zakat* recipients (*aṣnāf al-zakāh*), but also as an economic protection tool that has a broad social dimension. This finding aligns with studies that state that *zakat* is a wealth redistribution instrument aimed at creating economic balance and reducing social inequalities in society. From the perspective of classical exegesis, (Al-Ṭabarī, 2001) explaining that *gharimin* are people who are burdened with debt in cases allowed by Sharia and are unable to pay it off, so they are entitled to receive *zakat* as a form of social help. This interpretation shows that distributing *zakat* to *gharimin* aims to relieve life difficulties while maintaining social balance in the community. Likewise, (Ibn Kathīr, 1999) emphasizing that *gharimin* includes individuals who are in debt due to living needs, disasters, business losses, or efforts to reconcile social conflicts, not because of sinful actions. Thus, the existence of *gharimin* reflects the concern of Islamic law for people facing financial difficulties, so they are entitled to receive *zakat* as a form of social protection.

Etymologically and terminologically, this research shows that the meaning of *gharimin* is not just limited to someone who owes a debt, but more towards a person who is unable to fulfill their financial obligations due to urgent circumstances. This finding aligns with explanations from Islamic scholars, who mention that *gharimin* include people burdened with debt because of living needs, misfortune, business losses, or attempts to settle social conflicts (Al-Qaradawi, 1999). Interpretation (Shihab, 2002) In Tafsir Al-Mishbah, the meaning is expanded by explaining that the verse about *gharimin* shows Islam's concern for groups in society experiencing economic pressure so that they are not left to bear debt alone. According to Quraish Shihab, *zakat* is a tool of social solidarity that can restore human dignity and maintain the stability of community life. Therefore, the concept of *gharimin* not only has a legal dimension but also carries humanitarian values that make *zakat* a protective mechanism for vulnerable groups.

This research finding also reinforces various studies on *maqāṣid al-sharī'ah* that regard *hiḏ al-māl* as one of the main objectives of Islamic law. According to (Asni, Zulkifli, & Yusli, 2025), Protection of property is part of the primary needs (*al-ḏarūriyyāt*) that must be safeguarded to ensure the continuity of human life. This view was then further developed by (Mohd, Razali, Asmuri, & Yahaya, 2021) which explains that *maqāṣid al-sharī'ah* is not only focused on protecting property ownership, but also includes efforts to build a fair, productive, and sustainable economic system. In line with that, (Az-Zuhaili, 2013) In *Tafsir Al-Munir*, it is explained that giving zakat to the needy debtors is a real implementation of the principle of *hiḏ al-māl* because it aims to maintain individual economic stability, prevent poverty, and protect human dignity from the negative impacts of debt. The results of this study show that giving zakat to the needy debtors is not just a practice of fiqh law, but also an implementation of the objectives of the Shariah in maintaining community welfare.

Furthermore, the research results show that protection of property in Islam is not only realized through asset maintenance, but also through prevention of economic practices that can cause harm. This aligns with the research (Munir, 2025) which states that the Islamic economic system places zakat as an instrument to reduce poverty, strengthen social security, and maintain the economic stability of society. Similarly, (Pratama, Mukhlisin, & Azid, 2024) explaining that zakat functions as a social safety net that can help community groups facing economic pressure, including individuals who are in debt. Interpretation (Al-Ṭabarī, 2001) and (Ibn Kathīr, 1999) it also shows that the purpose of giving zakat to the *gharimin* is to keep them from prolonged financial difficulties so that they can get back to living a normal life. Therefore, the presence of *gharimin* in the zakat system reflects the implementation of the distributive justice principle, which is a key feature of Islamic economics.

The results of this research also show that the concept of *gharimin* has a very strong social dimension. Zakat assistance to the *gharimin* is not only aimed at resolving individual debt issues, but also has an impact on the overall economic stability of the community. Research (Citaningati, 2024) shows that properly targeted zakat distribution can improve the welfare of *mustahik* and reduce poverty levels. Interpretation (Shihab, 2002) emphasizing that zakat is a means to build a harmonious relationship between the well-off and those in need, creating strong social solidarity. These findings support this study's results that providing assistance to the *gharimin* has the potential to reduce social conflict, lessen economic exploitation, and strengthen social solidarity within the community.

In the context of modern economic development, this research shows that the concept of *gharimin* still has high relevance to various contemporary debt issues, including the increasing use of digital loan services. The research (Gazali, 2025) explaining that one of the goals of Islamic economics is to protect society from the trap of debt that can disrupt the sustainability of economic life. Meanwhile, (Hakim, Fatmawati, Kahfi, & Lutfiyah, 2025) emphasizing that the implementation of *maqāṣid al-sharī'ah* must be able to respond to social changes and the development of modern economic systems without abandoning the principles of justice and public interest. Interpretation (Az-Zuhaili, 2013) also explains that all forms of debt transactions should be built on the basis of fairness, transparency, and not contain any elements of exploitation. Therefore, the concept of *gharimin* is not

only relevant in the context of classical society, but can also serve as a normative foundation in facing the various challenges of today's growing digital economy.

In addition to providing assistance in the form of debt repayment, this study also shows the importance of economic empowerment for zakat recipients. This approach aligns with research (Ramadhan & Adrebi, 2025) which explains that modern zakat management should be aimed at strengthening the economic capacity of mustahik through financial education, business development, and productive economic empowerment. This view aligns with the explanation (Shihab, 2002) which emphasizes that the purpose of zakat is not just to meet immediate needs, but also to build economic independence so that the recipients can sustainably escape poverty. In this way, giving zakat to the indebted doesn't just solve short-term problems, but also encourages economic self-sufficiency so that the goal of protecting wealth can be achieved optimally.

Overall, the results of this study reinforce various previous studies as well as the interpretations of classical and contemporary mufassirs, which state that the concept of gharimin is an important part of the social protection system in Islam. The interpretations of al-Ṭabari, Ibn Kathir, Wahbah az-Zuhaili, M. Quraish Shihab, and the Indonesian Ministry of Religious Affairs' Tafsir share a common view in seeing gharimin as a group that receives sharia protection through zakat because they face economic difficulties due to permissible debt. The novelty of this study lies in integrating the concept of gharimin with the perspective of *hifz al-māl* to explain zakat's function as a tool for protection against debt burdens in the digital economy era. These findings show that Islamic law not only regulates religious obligations but also builds an economic protection system aimed at justice, welfare, and the overall benefit of society.

### ***Implications of the Indonesian Ministry of Religious Affairs' Interpretation on the Phenomenon of Online Loans in Society***

Based on the literature review, this study shows that the interpretation of Surah At-Taubah, verse 60, in the Ministry of Religious Affairs of the Republic of Indonesia's tafsir is highly relevant in addressing contemporary economic issues, especially the phenomenon of online loans. The Ministry's tafsir emphasizes that gharimin are individuals burdened by debt who are unable to pay it off due to reasons permitted under Islamic law, and therefore have the right to receive zakat assistance. This interpretation shows that the Qur'an not only provides normative guidelines for zakat distribution but also offers solutions to socio-economic problems that continue to evolve with the times.

That understanding aligns with the interpretation (Al-Ṭabarī, 2001) which explains that gharimin are people who are in debt for legitimate reasons and do not have the ability to pay it off, so they have the right to receive zakat as a form of help from the community. According to al-Ṭabarī, the main purpose of giving zakat to gharimin is to relieve life difficulties (*raf'u al-ḥaraj*) so that social balance can be maintained. A similar opinion was expressed by (Ibn Kathīr, 1999) It states that gharimin includes individuals who have debts due to living expenses, disasters, business losses, or efforts to resolve social conflicts. Ibn Kathīr emphasizes that Islamic law gives them the right to receive zakat so they don't sink further into poverty. The alignment between this classical interpretation and the Ministry of Religious Affairs' commentary shows that the concept of gharimin has a solid foundation both textually and contextually within the Islamic legal system.

This research also shows that the concept of gharimin is closely related to the principles of *maqāṣid al-sharī'ah*, especially *hifz al-māl* (protection of wealth). (Az-Zuhaili, 2013) In *Tafsir al-Munir*, it is explained that distributing zakat to gharimin is an implementation of the shariah's goal to preserve wealth, prevent the community from poverty, and protect human dignity. Protecting wealth is not only understood as safeguarding asset ownership but also maintaining someone's ability to sustain a decent life. This view is reinforced by (Shihab, 2002) which explains that the verse about gharimin shows that Islam builds a social security system that doesn't let someone fall into despair because of economic hardship. Therefore, zakat is a social solidarity instrument that has both economic and humanitarian functions.

The findings of this study are becoming more relevant when linked to the rapid growth of online loan services in Indonesia. Easy access, fast disbursement processes, and minimal administrative requirements make online loans an alternative financing option for people facing economic limitations. However, the study shows that most people end up having trouble repaying their debts due to high loan costs, late payment fines, decreased income, and low financial literacy. This situation shows that the main issue is not just the presence of online loans, but also the weak ability of people to manage financial risks.

These findings align with research on online loans and Islamic finance in Indonesia, which shows that low financial literacy is one of the main reasons people easily get caught up in harmful digital lending practices. The research also found that people often choose online loans because of the easy access without understanding the economic consequences or the Sharia aspects. Therefore, strengthening Islamic financial literacy has become a very urgent need so that people can make more wise economic decisions.

From the perspective of Islamic economics, this research shows that zakat not only serves as consumptive aid but also as an economic protection (social protection) instrument. The research (Dunur'aeni, Fadllurrohman, Purwanti, Purwatiningsih, & Uchime, 2026) It shows that zakat has a significant contribution to reducing poverty, improving the welfare of *mustahik*, and strengthening community economic resilience if managed professionally and productively. The study confirms that zakat is one of the Islamic economic instruments capable of reducing people's vulnerability to economic crises while also strengthening inclusive economic development.

The results of this research also strengthen various studies that place zakat as part of the Islamic social finance system. The research (Ghozali, Rofiah, Zahro, & Sahid, 2025) It explains that managing zakat funds through the *qardhul hasan* scheme, based on *maqāṣid al-syarī'ah*, can serve as an alternative to help people facing economic difficulties without burdening them with added interest or exploitative practices. According to the study, developing social financing based on zakat not only addresses debt problems in the short term but also encourages sustainable community economic empowerment. These results support the findings of this research that the concept of gharimin is not only understood as zakat recipients but also as part of an economic protection strategy focused on social justice.

Besides its curative function, this research shows that there's also a preventive aspect in interpreting the verse about debtors. The Indonesian Ministry of Religious Affairs' interpretation conveys the message that borrowing is allowed as a solution for urgent

needs, but it must be done responsibly and without causing harm. This principle aligns with the goals of *maqāṣid al-sharī'ah*, which prioritize preventing damage (*dar'u al-mafāsid*) before offering solutions to problems that have already occurred. In the context of online loans, applying this principle can be done through improving financial literacy, strengthening education about digital debt risks, protecting consumers, and developing more accessible Sharia-compliant financing services.

Furthermore, this research shows that strengthening zakat, infak, sedekah, waqf institutions, and Islamic financial institutions can be a strategic alternative to reduce people's dependence on high-interest online loans. Studies on modern zakat distribution models indicate that digitizing zakat management, along with transparency, accountability, and the use of information technology, can improve the effectiveness of zakat distribution while also boosting public trust in zakat management institutions. In this way, zakat not only serves as a religious practice but also as an economic development mechanism that adapts to digital technology advancements.

Overall, the results of this study show that the concept of *gharimin* has a much broader meaning than just being a category of zakat recipients. The perspectives of al-Ṭabarī, Ibn Kathīr, Wahbah az-Zuhaili, M. Quraish Shihab, and the Indonesian Ministry of Religious Affairs' Tafsir indicate a common view that zakat serves as a tool of protection for people facing financial difficulties due to debts that are permissible under sharia. In the context of the digital economy, this concept becomes even more relevant because it provides a normative foundation for strengthening social protection systems, improving financial literacy, developing Islamic financing, and optimizing the management of zakat as an instrument for fair economic development. Thus, the concept of *gharimin* not only has the dimension of zakat jurisprudence, but also becomes a real manifestation of the goals of Islamic law in protecting wealth (*hifz al-māl*), achieving public welfare, and building the economic resilience of society in the digital era.

## **Conclusion**

Based on the findings of this literature review, it can be concluded that the concept of *gharimin* refers to one of the categories of zakat recipients who are burdened with debt and unable to repay it due to reasons recognized and justified by Islamic law. This concept is closely associated with the principle of *hifz al-māl* within the framework of *maqāṣid al-sharī'ah*, which emphasizes the protection of wealth and the promotion of social welfare. The interpretation of the *gharimin* verse in the Indonesian Ministry of Religious Affairs' Tafsir demonstrates strong relevance to the phenomenon of online lending in Indonesia, particularly for individuals experiencing economic hardship as a result of debt. In addition to functioning as a curative solution through the distribution of zakat, the concept of *gharimin* also encompasses a preventive dimension through the enhancement of financial literacy, the strengthening of social solidarity, and the development of Islamic financing alternatives. These findings reinforce the role of zakat as an instrument of social protection and economic empowerment in addressing financial challenges in the digital era. Nevertheless, this study is limited to a literature-based and normative analysis and therefore does not fully capture the empirical realities of individuals affected by online lending practices. Consequently, future research is recommended to employ field-based approaches in order to examine the practical implementation of the *gharimin* concept in

zakat distribution, evaluate the effectiveness of assistance provided to indebted individuals, and explore the development of Islamic financing models that may serve as viable alternatives to online lending practices in Indonesia.

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