

JOURNAL OF INDONESIAN ISLAMIC STUDIES

<https://ejournal.iainpalopo.ac.id/index.php/jiis/index>

Interpreting Maisir in Qur'an 5:90–91 and Its Relevance to Togel Gambling in Celawan Village

Edo Dermawan¹✉, Amroeni Drajat²

^{1,2}Universitas Islam Negeri Sumatera Utara, Indonesia

Articles

Information

History:

Received: August 30, 2026

Approved: Sept 30, 2026

Publish: October 5, 2026

Keywords:

Maisir; Qur'anic exegesis;
Lottery gambling; Religious
behavior; Celawan Village

Abstract

Lottery gambling (togel) persists despite its prohibition in Islam, raising questions about the relationship between religious knowledge and social practice. This study examines interpretations of maisir in Qur'an 5:90–91 and their relevance to togel in Celawan Village, Serdang Bedagai Regency, Indonesia. It combines a descriptive qualitative case study with Qur'anic exegesis. Data were drawn from interviews with seven informants—three gamblers and four representatives of village government, community leadership, and religious leadership—and relevant exegetical and scholarly literature. The analysis examined gambling mechanisms, motivations, experiences, and reported consequences before relating these findings to the selected verses. Togel involved monetary stakes, uncertain outcomes, and anticipated winnings, corresponding conceptually to the characteristics of maisir. Informants described financial expectations, peer influence, entertainment, and habit as reasons for continued participation. Reported consequences included financial losses, family objections, and community concern. Some participants continued gambling despite recognizing its risks or wishing to stop, while community informants described a gap between awareness of the religious prohibition and actual behavior. The exegetical analysis highlighted the command to avoid gambling and its social and spiritual implications. Claims concerning crime and marital breakdown remain informant perceptions, and the study did not measure changes in religious observance. These findings support a contextual understanding of maisir and suggest that prevention should address religious education alongside the social and economic circumstances associated with continued gambling.

✉ Email Correspondent:

edodermawan130@gmail.com

Copyright © The Author(s)

Introduction

Gambling is a social issue closely connected to moral, economic, and religious values. Although Islam explicitly prohibits gambling, it persists in various forms and social settings. One such form is *togel* (*toto gelap*), a number-based lottery game in which participants stake money on combinations of numbers in the hope of receiving winnings from a draw. This practice involves seeking financial gain through wagering on an uncertain outcome. From an Islamic perspective, these characteristics relate to *maisir*, a concept addressed specifically in the Qur'an. Understanding gambling therefore requires examining both the relevant Qur'anic passages and their relationship to social behavior, alongside its status as a prohibited economic activity.

Etymologically, *maisir* is associated with the Arabic root *yasara*, which conveys the meaning of ease. In the context of gambling, it refers to seeking gain through wagers whose outcomes depend on chance and may entail losses for others. Qur'anic exegesis addresses *maisir* beyond particular types of games by examining activities involving financial stakes and uncertain outcomes. Al-Ṭabarī discusses *maisir* in relation to gambling practices known among the Arabs, while Ash-Shiddieqy (1972) situates its prohibition within the formation of a society guided by Islamic teachings. These perspectives indicate that understanding *maisir* requires attention to its linguistic meaning, the context of gambling practices, and the normative message of the Qur'anic text.

The principal Qur'anic basis for the prohibition of gambling is found in Sūrat al-Mā'idah, verses 90–91 (Qur'an 5:90–91). Verse 90 identifies *maisir*, alongside intoxicants, idolatrous practices, and divination, as *rijs min 'amal al-shayṭān*, or an abomination arising from Satan's work. This characterization is followed by the command *fajtanibūhu*, requiring believers to avoid these practices. The term *rijs* expresses moral condemnation, while *fajtanibūhu* specifies the response expected of believers. The prohibition thus establishes an ethical orientation for Muslim conduct as well as a judgment concerning the permissibility of an activity.

Qur'an 5:91 further explains this prohibition. It states that, through intoxicants and gambling, Satan seeks to provoke enmity (*al-'adāwah*) and hatred (*al-baghḍā*) among people and to prevent them from remembering Allah (*dhikr Allāh*) and performing prayer. The verse identifies two interrelated dimensions of gambling's consequences: social and spiritual. The social dimension concerns the potential disruption of relationships through wagering, winning, and losing, whereas the spiritual dimension concerns distraction from religious obligations. Read together, verses 90 and 91 connect the prohibition of *maisir* with the consequences to which that prohibition draws attention.

Interpretations of these verses provide a conceptual basis for understanding contemporary forms of gambling. In *Tafsir Al-Azhar*, Hamka explains that the classification of an activity as gambling depends on the presence of a wager, rather than solely on the type of game. He distinguishes competitions based on ability, skill, and effort from activities that involve staking money on the outcome of a game or contest. This distinction indicates that uncertainty alone does not make an activity *maisir*; wagering is a central criterion. Hamka's interpretation therefore provides a basis for examining *togel*, in which participants stake money on selected numbers and anticipate a payout if those numbers match the draw.

In contemporary society, gambling has changed in form without necessarily changing in its underlying characteristics. It may operate through digital technologies or conventional arrangements involving direct contact between players and those accepting bets. One conventional practice is *togel* in Celawan Village, Pantai Cermin District, Serdang Bedagai Regency, North Sumatra. According to the accounts collected in this study, *togel* takes place in several settings, including small shops and private homes. Players stake specified amounts on combinations of numbers, hoping to receive winnings when their selections match the draw. The village head reported that the practice had continued for many years and caused concern among some residents because participants repeatedly spent money on gambling (Tuhadi, personal communication, 2026).

Togel in Celawan Village presents a problem extending beyond awareness of the religious prohibition. Several informants associated participation with financial expectations, habit, entertainment, and peer influence. Some players knew that gambling conflicted with Islamic teachings but continued because they regarded *togel* as an opportunity to supplement their income. Their accounts suggest a gap between religious knowledge and everyday behavior. In relation to Qur'an 5:90–91, this gap warrants attention because it brings the normative prohibition of *maisir* into dialogue with the persistence of gambling in a Muslim community.

Studies of *maisir* and gambling have adopted several approaches. Chowdhury (2015) examines *maisir* alongside *ribā* and *gharar* within Islamic commercial law, explaining gambling's incompatibility with permissible economic transactions. Hosen (2009) examines forms of *gharar* in economic transactions and provides conceptual context for understanding uncertainty in commercial dealings. Although relevant to Islamic economics, these studies do not specifically examine the interpretation of Qur'an 5:90–91 or its application to *togel* in community life.

Empirical research on gambling has also addressed diverse concerns. Alkarni and Taun (2023) examine police efforts to prevent online gambling, while Aprilia et al. (2023) investigate tendencies toward online gambling addiction, focusing on self-control. Azania (2013) examines the adaptation strategies through which *togel* operators sustain their activities. These studies offer insights into legal and psychological issues and the persistence of gambling. Their focus differs, however, from an approach that uses Qur'anic exegesis to interpret gambling's characteristics and reported consequences through players' experiences and community perspectives.

The literature considered in this study indicates a need to connect interpretations of *maisir* with empirical findings on *togel* in a specific community. Normative discussions clarify the basis of the prohibition and the defining characteristics of gambling, while empirical research describes its motivations, mechanisms, and consequences. Bringing these approaches together can support a more contextual understanding of the Qur'anic message. This study therefore uses Qur'an 5:90–91 both as a normative basis for the prohibition and as an interpretive framework for examining wagering, uncertain outcomes, and the social and spiritual concerns associated with the persistence of *togel*.

The study addresses two questions: How is *maisir* interpreted in Qur'an 5:90–91, and how are these interpretations relevant to *togel* in Celawan Village, Serdang Bedagai Regency? It analyzes the meaning of *maisir* in Qur'anic exegesis and relates it to the characteristics, motivations, and consequences reported in the fieldwork. Its intended

contribution is to integrate exegetical analysis with an empirical case study, particularly in examining the gap between awareness of the prohibition and continued participation in gambling. This approach seeks to enrich contextual Qur'anic interpretation and clarify the relationship between the Qur'an's normative message and contemporary social and religious concerns.

Method

This study employed a descriptive qualitative case study design combined with Qur'anic exegesis. This approach was used to understand *togel* (*toto gelap*) within community life and examine its relationship to interpretations of *maisir* in Qur'an 5:90–91. The case study identified the characteristics of *togel*, the factors underlying participation, and the consequences reported by informants. The exegetical analysis examined the normative, social, and spiritual dimensions of the selected verses. Combining these approaches enabled a contextual reading of the empirical findings while maintaining a distinction between religious prescriptions and evidence of causation in social life.

The research was conducted in Celawan Village, Pantai Cermin District, Serdang Bedagai Regency, North Sumatra. The site was selected because *togel* was practiced there. Data collection involved seven informants: three *togel* players and four other informants representing village government, community leadership, and religious leadership. The players described their involvement, betting procedures, motivations, and experiences of winning and losing. The other informants discussed the presence of *togel*, community attitudes, and the consequences they had observed. Interviews took place from July 3 to July 8, 2026.

The study drew on primary and secondary data. Primary data came from direct interviews with informants about *togel* in Celawan Village, documented using audio recordings and interview records. Given the sensitivity of gambling, the players were interviewed in their homes rather than at gambling venues. The interviews addressed their gambling histories, reasons for participating, methods of selecting numbers and placing bets, experiences of winning and losing, intentions to stop, and views on the consequences for themselves, their families, and the community.

Secondary data were obtained from the Qur'an, exegetical works, Islamic scholarly books, and research articles concerning *maisir* and gambling. The exegetical analysis focused on Qur'an 5:90–91, particularly commentators' explanations of *maisir*, wagering, the command to avoid gambling, and the social and spiritual consequences described in the verses. Hamka's *Tafsir Al-Azhar* was one of the principal interpretive sources. Other Islamic scholarship and previous studies provided context for understanding gambling's characteristics and its persistence in community life.

The data were analyzed descriptively and qualitatively by examining and relating the interview accounts and the literature. Informants' accounts were organized around the study's main concerns: the form and operation of *togel*, motivations for participation, players' experiences, and reported community consequences. The findings were presented through narrative, summary tables, and a process diagram to show similarities and differences across informants. The exegetical analysis examined Qur'an 5:90–91, focusing on the characteristics of *maisir* and the social and spiritual consequences of gambling. The two strands of analysis were then brought together to identify

correspondences between *togel* as practiced in Celawan Village and *maisir* as understood in Qur’anic exegesis. Conclusions were drawn with reference to the interview findings, the exegetical sources, and the scope of the research as a single-community case study.

Results

The findings are presented in three parts: betting procedures and players’ experiences, reported consequences and community perspectives, and the exegetical analysis of Qur’an 5:90–91.

Betting procedures and players’ experiences

The village head reported that *togel* had operated for years in small shops and private homes across the village’s twelve hamlets, without official permission from the village government. This account describes the practice’s reported distribution rather than a measured prevalence (Tuhadi, personal communication, 2026). Players selected numbers, placed bets through a bet collector, and received a betting slip. They received a payout if their selections matched the draw. Figure 1 summarizes this process.

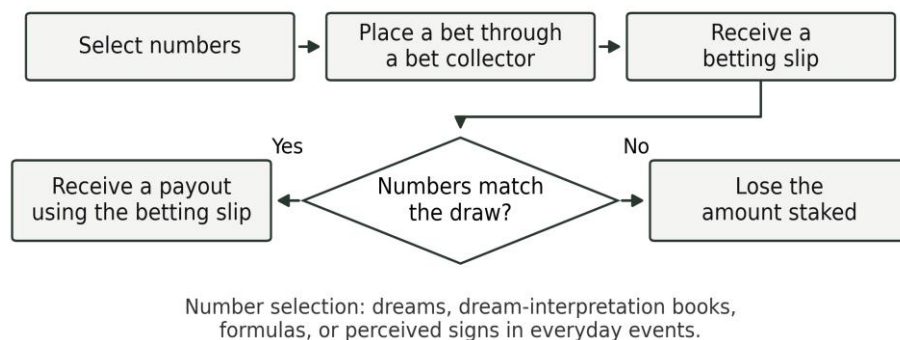


Figure 1. Togel betting process as described by informants

All three players were introduced to *togel* through friends, but their accounts differed in duration of involvement, amounts of money involved, and reasons for continuing. Table 1 summarizes these differences.

Table 1. Comparison of three togel players’ experiences

Aspect	Agus	Bhilal	Izul
Duration of involvement	Nearly 10 years	Approximately 5–6 months	Approximately 4 years
Initial involvement and motivations	Observed friends playing; tried numbers drawn from dreams; early wins encouraged further participation.	Invited by friends; entertainment developed into a habit.	Invited by friends; sought additional income and entertainment.
Amounts reported	Previously IDR 1–2 million; later IDR 500,000–700,000. Received a 20% share of	Bets could start at approximately IDR 2,000.	Approximately IDR 15,000–30,000 to place bets.

	bets placed by others through him.		
Experiences of outcomes	Happy when winning; disappointed when losing and wanted to try again.	Lost more often than he won.	Uncertain returns; disappointed when the money staked was lost.
Attempts or intentions to stop	Considered stopping because of legal risks and family objections; financial considerations remained.	Stopped previously, then resumed because gambling had become familiar and habitual.	Wanted to stop; financial instability remained a consideration. Family members had objected.

Hopes of winning and established habits featured in the three players' accounts. Bhilal reported difficulty stopping despite losing more often than winning, while Agus and Izul continued to cite financial considerations. These accounts indicate varied reasons for continued participation; they do not establish a clinical diagnosis of addiction.

Reported consequences and community perspectives

Community informants linked the persistence of *togel* to financial needs and hopes of obtaining money quickly. Their accounts of its consequences included players' experiences, social observations, and perceptions of risk, as distinguished in Table 2.

Table 2. Reported consequences and community perspectives on togel

Theme	Summary of findings	Source and nature of the account
Household finances	Losing meant forfeiting the stake; spending on togel was perceived as compromising household needs and attention to work.	Agus, Bhilal, and Izul: gambling experiences. Rifki Mahasa: observations and assessments.
Family relationships	Agus's and Izul's families had objected. Tuhadi expressed concern about tension, family breakdown, and divorce.	Agus and Izul: direct experiences. Tuhadi: views on risks to family relationships.
Community well-being	Togel prompted concern, including fears of theft or other crime when players faced financial difficulties.	Heru Syahputra and Tuhadi: perceptions of social risk; no independent evidence of criminal incidents.
Religious knowledge	Informants stated that awareness of the prohibition did not always lead people to stop, because of financial needs and habit.	Khairuddin Syam and Rifki Mahasa: views on community knowledge and behavior.

Source: Interviews with the informants named in the table (personal communications, 2026).

Players themselves reported financial losses and family objections. Accounts concerning crime and divorce remain informants' perceptions because the study did not obtain police records or independent evidence establishing causation. Community members' religious knowledge was also not assessed using a dedicated instrument.

Exegetical findings on Qur'an 5:90–91

The textual analysis identified wagering, an explicit prohibition, and the social and spiritual dimensions of *maisir*. Qur'an 5:90 states:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا إِنَّمَا الْخَمْرُ وَالْمَيْسِرُ وَالْأَنْصَابُ وَالْأَزْلَامُ رِجْسٌ مِّنْ عَمَلِ الشَّيْطَانِ
فَاجْتَنِبُوهُ لَعَلَّكُمْ تُفْلِحُونَ

English rendering of the Indonesian translation: “O you who believe, intoxicants, gambling, sacrifices to idols, and divination with arrows are abominable acts and part of Satan’s work. Therefore, avoid these practices so that you may prosper” (Kementerian Agama Republik Indonesia, 2019).

Qur'an 5:91 continues:

إِنَّمَا يُرِيدُ الشَّيْطَانُ أَنْ يُوقِعَ بَيْنَكُمُ الْعَدَاوَةَ وَالْبَغْضَاءَ فِي الْخَمْرِ وَالْمَيْسِرِ وَيَصُدَّكُمْ عَنْ ذِكْرِ
اللَّهِ وَعَنِ الصَّلَاةِ فَهَلْ أَنْتُمْ مُنْتَهُونَ

English rendering of the Indonesian translation: “Satan seeks only to stir up enmity and hatred among you through intoxicants and gambling and to prevent you from remembering Allah and performing prayer. Will you not then stop?” (Kementerian Agama Republik Indonesia, 2019).

Table 3 summarizes the main findings from these verses and the exegetical literature. Al-Ṭabarī relates *maisir* to gambling practices among the Arabs, while Ash-Shiddieqy (1972) situates its prohibition within the regulation of human conduct. Hamka emphasizes wagering as the criterion distinguishing gambling from competitions based on skill.

Table 3. Summary of exegetical findings on *maisir*

Focus	Textual or exegetical basis	Principal finding
Maisir features	Accounts by Al-Ṭabarī, Ash-Shiddieqy, and Hamka	Wagering wealth with the possibility of gain or loss; game format is not the sole criterion.
Normative judgment	Rijs min ‘amal al-shayṭān (verse 90)	Maisir is listed with intoxicants, idols, and divination as an abomination associated with Satan’s work.
Command to avoid	Fajtanibūhu; la‘allakum tufliḥūn (verse 90)	Avoiding these practices is linked to attaining success.
Social dimension	Al-‘adāwah and al-bagḥḍā’ (verse 91)	Enmity and hatred are identified as social consequences addressed by the verse.
Spiritual dimension	Wa yaṣuddakum ‘an dhikrillāhi wa ‘aniṣ-ṣalāh (verse 91)	The verse describes obstruction of remembrance of Allah and prayer.
Call to stop	Fa-hal antum muntahūn (verse 91)	The closing question reinforces the demand to stop the prohibited activities.
Activity types	Hamka’s interpretation in Tafsir Al-Azhar	Rewards or uncertain outcomes alone do not establish <i>maisir</i> ; wagering is the central distinction.
Activity types	Hamka’s interpretation in Tafsir Al-Azhar	Rewards or uncertain outcomes alone do not establish <i>maisir</i> ; wagering is the central distinction.

Verse 90 expresses a normative judgment and commands avoidance, while verse 91 describes social and spiritual concerns and calls for cessation. These textual findings inform the discussion of *togel*; the consequences described in the verses are not automatically treated as events empirically demonstrated among all informants

Discussion

Maisir and the characteristics of togel

The findings indicate a conceptual correspondence between *togel* in Celawan Village and *maisir* in Qur'an 5:90. This correspondence is most apparent in the use of financial stakes, uncertain outcomes, and expectations of gain based on chance. Although *togel* operates differently from the forms of gambling known in Arab society at the time of revelation, its underlying wagering structure is evident in the practice of staking money on selected combinations of numbers. The relevance of *maisir* therefore lies in the characteristics of the wager rather than a shared game format.

Qur'an 5:90 describes *maisir*, alongside intoxicants, idolatrous practices, and divination, as *rijs min 'amal al-shaytān*. The term *rijs* conveys the Qur'an's normative judgment of these activities, reinforced by the command *fajtanibūhu*. Together, these expressions condemn gambling and direct believers to avoid involvement. In this study, that normative message provides a basis for examining *togel* as an activity involving a financial wager, even when participants describe it as a numbers game or a form of entertainment.

Hamka's *Tafsir Al-Azhar* clarifies the feature that distinguishes gambling from other games and competitions: the presence of a wager. A competition based on skill and ability does not automatically constitute *maisir* merely because it produces winners and losers. By contrast, staking wealth on a game's outcome may give an activity the character of gambling. This distinction is relevant to *togel* in Celawan Village, where players surrender money in the hope of receiving a larger payout if their chosen numbers match the draw.

Bhilal's description of selecting numbers through a bet collector, paying a stake, receiving a betting slip, and collecting winnings when successful reveals an organized wagering process. Players risk losing the money they stake, while a payout depends on a match between their selections and the draw. The classification of *togel* as *maisir* thus rests on the correspondence between its wagering structure and the characteristics identified in the exegetical analysis, rather than merely on negative community attitudes toward gambling.

The findings also indicate that some players selected numbers using dreams, formulas, dream-interpretation books, and perceived signs in everyday events (*kode alam*). These methods reflect attempts to anticipate an outcome that remains uncertain. Neither random selection nor selection based on particular beliefs removes that uncertainty: a payout still depends on matching the draw. The defining feature of *maisir* in *togel* therefore lies in its wagering structure rather than the method used to choose numbers.

Within Islamic economics, *maisir* concerns the acquisition of wealth through wagering. Chowdhury (2015) identifies *maisir* as a central concept in discussions of economic activities prohibited under Islamic law. This perspective situates gambling within concerns about fairness in acquiring wealth, alongside economic risk. Hosen's (2009) discussion of *gharar* provides further context for considering uncertainty in economic

transactions. Although *maisir* and *gharar* are distinct concepts, both discussions emphasize the importance of examining how an activity or transaction is structured, rather than focusing solely on the anticipated return.

Togel in Celawan Village therefore exhibits characteristics consistent with *maisir* in Qur'an 5:90. Changes in the form of gambling do not necessarily alter its underlying wagering structure. The contribution of this analysis is to use criteria drawn from Qur'anic exegesis to explain an empirically documented gambling process, making the relationship between the text and contemporary practice more explicit.

Social and spiritual dimensions of the prohibition of *maisir*

The relevance of Qur'anic interpretations of *maisir* extends beyond identifying the wager addressed in verse 90. Qur'an 5:91 broadens the discussion by describing social and spiritual consequences associated with gambling. It states that, through intoxicants and *maisir*, Satan seeks to provoke enmity (*al-'adāwah*) and hatred (*al-baghḍā'*) and to obstruct remembrance of Allah and prayer. The prohibition thus addresses concerns extending beyond financial loss or the role of chance in a game.

The social dimension of verse 91 is relevant to informants' accounts of community concern in Celawan Village. Tuhadi and Heru Syahputra regarded gambling as disruptive to community life, particularly because some players continued to spend money on bets despite repeated losses. They also associated participation with household financial problems and strained social relationships. Their accounts identify social difficulties that, in their observations, accompanied the persistence of gambling.

This relationship between the fieldwork and Qur'an 5:91 requires careful interpretation. The verse describes enmity and hatred associated with gambling, whereas this study records the concerns expressed by informants. The findings therefore indicate a correspondence between the verse's social message and community experiences without demonstrating that *togel* directly caused every reported problem. Accounts of suspected theft, other crime, and marital breakdown remain reports or perceptions unless supported by independent evidence.

Qur'an 5:91 also addresses a spiritual dimension through the phrase *wa yaṣuddakum 'an dhikrillāhi wa 'aniṣ-ṣalāh*, which refers to being prevented from remembering Allah and performing prayer. From an exegetical perspective, this concern indicates that the prohibition of *maisir* seeks to protect religious commitment as well as social relationships, so that activities contrary to Qur'anic guidance do not dominate a person's attention.

The fieldwork shows that some players had sustained their involvement over extended periods. Agus reported nearly ten years of experience with *togel*, while Izul reported approximately four years. Bhilal explained that gambling had become habitual and difficult to stop despite losses occurring more frequently than wins. These accounts suggest that gambling could occupy an enduring place in participants' daily lives. However, the study did not directly assess prayer observance, the frequency of remembrance of Allah, or changes in religious practice. The connection to the spiritual dimension of verse 91 is therefore conceptual rather than empirical evidence of declining religious observance.

Verses 90 and 91 consequently offer complementary perspectives. Verse 90 establishes gambling's normative status as an activity to be avoided, while verse 91 identifies social and spiritual concerns underlying the prohibition. Together, they allow

togel to be examined through both its wagering structure and the community problems associated with its persistence.

Religious knowledge and gambling behavior

Informants' accounts suggest a gap between awareness of the prohibition and continued participation in *togel*. Khairuddin Syam and Rifki Mahasa stated that community members generally knew gambling was prohibited in Islam. In their view, however, this knowledge did not always lead people to stop, particularly when they faced financial needs or had become accustomed to gambling as entertainment.

This pattern suggests that religious knowledge alone does not determine behavior. Players also related their decisions to continue to anticipated financial gains, previous wins, peer influence, and established habits. Knowing a religious prescription and applying it in everyday circumstances are therefore distinct processes, shaped by several considerations.

Agus's account illustrates this gap. He had considered stopping because he recognized gambling's legal risks and faced objections from his family, yet financial considerations encouraged continued participation. Similarly, Izul wished to stop but reported that his unstable financial situation made this difficult. Their accounts indicate that awareness of risk does not necessarily translate into behavioral change.

In relation to Qur'an 5:90, these findings can be read through the command *fajtanibūhu*. The command calls for action to avoid gambling, extending beyond recognition that it is prohibited. The reported gap between understanding and conduct highlights the need to distinguish normative knowledge from an individual's ability to act on it. This interpretation does not imply that the study measured the faith, religiosity, or self-control of the population of Celawan Village.

Islamic ethics connects repeated conduct with the formation of habits. Al-Ghazali's (2005) ethical writings provide a context for understanding habituation in the development of human behavior. This perspective may help interpret Bhilal's account of continuing to gamble despite recognizing that he lost more often than he won. He identified an established habit as one reason for his difficulty stopping. Such an explanation must remain distinct from a clinical diagnosis of dependence, because this study did not use an instrument to assess gambling disorder.

These findings extend the inquiry from identifying gambling's religious status to understanding the persistence of behavior that conflicts with religious knowledge. The relevance of Qur'an 5:90–91 lies both in its explicit prohibition and in the questions it raises about the social and individual barriers to leaving gambling behind.

Economic circumstances, social networks, and habitual participation

The persistence of *togel* in Celawan Village was associated with several interrelated factors. Financial considerations featured prominently in informants' accounts, but they were not the only reasons for participation. Peer influence, previous wins, entertainment, and habit also shaped players' experiences.

Expectations of financial gain were evident in community leaders' accounts that some residents viewed *togel* as a way to obtain money quickly. For people with limited incomes, the prospect of a payout substantially larger than the stake may be attractive. Such returns

remain uncertain, however, because they depend on the draw. This creates tension between the hope of supplementing income and the risk of losing money needed for everyday expenses.

From the perspective of Islamic economics, seeking gain through wagering can be distinguished from productive activities based on work, exchange, or the provision of goods and services. Chowdhury's (2015) discussion situates the prohibition of *maisir* within principles governing permissible economic dealings. Understanding *togel* therefore requires attention to the means by which players seek financial gain, as well as their desire to obtain money.

Economic explanations nevertheless require caution. This study did not measure household income, poverty status, or statistical associations between economic circumstances and gambling. Financial pressure should therefore be understood as a reason reported by informants, rather than evidence that poverty directly causes gambling. This distinction avoids unwarranted generalizations about people in particular economic circumstances.

Social relationships also shaped initial involvement. Agus, Bhilal, and Izul all reported being introduced to *togel* through friends. Their accounts suggest that everyday interactions can introduce gambling, while subsequent personal experiences may sustain it. For Agus, early wins encouraged continued participation. For Bhilal, an invitation from friends developed into a habit that became difficult to stop. Izul connected his participation with both financial needs and entertainment.

Aprilia et al. (2023), in their study of tendencies toward online gambling addiction and self-control, provide a comparative context for considering behavioral aspects of continued gambling. Their study concerns online gambling, whereas the present research examines conventional *togel* in Celawan Village. The findings cannot therefore be treated as directly equivalent. This study documents some players' reported difficulty stopping without clinically assessing addiction or measuring self-control.

The presence of bet collectors and established betting procedures also indicates that *togel* operates through particular social relationships. This finding can be considered alongside Azania's (2013) study of the adaptation strategies used by *togel* operators to sustain their activities. Although the present study did not specifically investigate the organization of operators or gambling networks, accounts of bet collectors, betting slips, and payouts reveal transaction arrangements that allow gambling to recur.

The persistence of *togel* in this setting is thus multidimensional. Financial expectations provide reasons to begin and continue, friendships can introduce individuals to gambling, and previous wins and established habits may sustain participation. These findings suggest limitations in approaches that emphasize prohibition alone without considering players' social circumstances.

Contribution to contextual Qur'anic exegesis

Integrating exegetical analysis with empirical findings demonstrates how Qur'an 5:90–91 can provide an interpretive framework for understanding gambling in contemporary communities. In this approach, Qur'anic interpretation establishes gambling's normative status and offers conceptual categories for examining wagering and its associated social and spiritual concerns.

The first contribution concerns the relationship between *maisir* and the operation of *togel*. Financial stakes, uncertain outcomes, and anticipated gains can be identified empirically in players' accounts. These findings connect the characteristics discussed in Qur'anic exegesis with a contemporary numbers game without assuming that its form is identical to historical gambling practices at the time of revelation.

The second contribution concerns the social and spiritual dimensions of Qur'an 5:91. Informants' accounts of financial losses, family difficulties, and community concern provide an empirical context for discussing the Qur'an's attention to social relationships. At the same time, the study preserves the distinction between the text's normative message and empirical evidence. Consequences identified in the exegetical literature cannot be assumed to have occurred in Celawan Village without sufficient supporting data.

The third contribution concerns the gap between religious knowledge and gambling behavior. Accounts of continued gambling despite awareness of the prohibition suggest that the application of religious values is shaped by economic considerations, personal experiences, and social relationships. Contextual exegesis helps relate the Qur'an's normative demands to these lived difficulties without reducing gambling to a lack of religious knowledge.

In practical terms, the findings suggest that gambling prevention should consider religious education alongside socioeconomic circumstances and established habits. Religious education can clarify the prohibition of *maisir* and its underlying values, while attention to financial needs and social environments may help explain continued participation. These are preliminary implications: the study did not test a prevention program or establish the effectiveness of an intervention.

The relevance of Qur'an 5:90–91 to *togel* in Celawan Village emerges through the relationship between gambling's characteristics, the Qur'an's normative message, and informants' social experiences. This integration offers a contextual understanding of *maisir* in conventional gambling and highlights the relationship between religious understanding and social circumstances. Its contribution remains bounded by the exegetical sources and case study data examined here and is not intended to generalize to all gamblers or Muslim communities.

Conclusion

This study identifies a conceptual correspondence between *maisir* in Qur'an 5:90–91 and *togel* in Celawan Village, Serdang Bedagai Regency. The exegetical analysis characterizes *maisir* as wagering on uncertain outcomes with the possibility of financial gain or loss. Verse 90 condemns gambling and commands believers to avoid it, while verse 91 describes social and spiritual consequences, including enmity, hatred, and distraction from remembrance of Allah and prayer. The wagering characteristics identified in the analysis correspond to *togel*'s use of monetary stakes, number selection, and anticipated winnings from an uncertain draw.

The empirical findings associate participation with financial expectations, peer influence, entertainment, and habits formed through gambling experience. Informants also described financial losses, difficulty stopping, family tensions, and community concern. A central finding is the reported gap between awareness of Islam's prohibition of gambling and continued participation. Gambling in this setting therefore involves socioeconomic

circumstances, personal experiences, and habits as well as knowledge of religious prescriptions.

The study contributes by integrating interpretations of Qur'an 5:90–91 with empirical accounts of *togel*, situating *maisir* within contemporary community life. Its scope is limited to one village, a small number of informants, interview accounts, and the selected exegetical sources. The findings neither support population-wide generalization nor establish that gambling caused every reported social problem. Future research could examine additional settings, draw on a wider range of exegetical sources, and investigate more closely the relationships among religious understanding, economic circumstances, and gambling behavior. The practical implications point to prevention efforts that combine religious education with attention to socioeconomic conditions and the community environment.

References

- Al-Ghazali, A. H. (2005). *Ihya' 'ulum al-din*. Dar Ibn Hazm.
- Alkarni, A. S., & Taun. (2023). Upaya kepolisian dalam pencegahan kejahatan judi online (Studi kasus judi slot). *Jurnal Ilmiah Wahana Pendidikan*, 9(4), 55–59. <https://doi.org/10.5281/zenodo.7677165>
- Andiani, A. D., & Ruslie, A. S. (2023). Ratio decidendi pelaku judi online slot (Pada Putusan Nomor 2283/Pid. B/2021/PN Sby). *Indonesia Journal of Law and Social-Political Governance*, 3(2), 1237–1250.
- Aprilia, N., Pratikto, H., & Aristawati, A. R. (2023). Kecenderungan adiksi judi online pada penjudi online: Bagaimana peran self-control? *INNER: Journal of Psychological Research*, 2(4), 888–895.
- Ash-Shiddieqy, T. M. H. (1972). *Tafsir Al-Qur'anul Majid An-Nur*. Bulan Bintang.
- Azania, A. M. I. (2013). *Strategi adaptasi bandar judi togel (toto gelap) di Kota Pasuruan* [Undergraduate thesis, Universitas Airlangga]. UNAIR Repository. <https://repository.unair.ac.id/16192/>
- Chapra, M. U. (1992). *Islam and the economic challenge*. The Islamic Foundation.
- Chapra, M. U. (2000). *The future of economics: An Islamic perspective*. The Islamic Foundation.
- Chowdhury, M. A. F. (2015). Why Islamic finance is different? A short review of Islamic jurisprudential interpretation about usury, ambiguity (gharar), gambling (maysir) and exploitative commercial arbitrage (talaqi al-rukban). *Journal of Emerging Economies and Islamic Research*, 3(3), 70–83. <https://doi.org/10.24191/jeeir.v3i3.6415>
- Hosen, N. (2009). Analisis bentuk gharar dalam transaksi ekonomi. *Al-Iqtishad*, 1, 53–68.
- Ibn Qudamah, M. A. (1983). *Al-Mughni*. Dar al-Kutub al-'Arabi.
- Ibn Rushd, A. M. A. (1997). *Bidayat al-mujtahid wa nihayat al-muqtasid*. Dar al-Kutub al-'Ilmiyyah.
- Kamali, M. H. (2000). *Islamic commercial law: An analysis of futures*. Islamic Texts Society.
- Kementerian Agama Republik Indonesia. (2019). *Al-Qur'an dan terjemahannya: Edisi penyempurnaan 2019*. Lajnah Pentashihan Mushaf Al-Qur'an.
- Lajnah Pentashihan Mushaf Al-Qur'an. (n.d.). *Tafsir ringkas Al-Qur'an Al-Karim*. Kementerian Agama Republik Indonesia.

- Majelis Ulama Indonesia. (n.d.). *Himpunan fatwa Majelis Ulama Indonesia*. Sekretariat Majelis Ulama Indonesia.
- Obaidullah, M. (2005). *Islamic financial services*. Islamic Economics Research Center, King Abdulaziz University.
- Qaradawi, Y. (1997). *Al-halal wa al-haram fi al-Islam*. Maktabah Wahbah.
- Saleem, M. Y. (2013). *Islamic commercial law*. John Wiley & Sons.
- Shihab, M. Q. (1996). *Membumikan Al-Qur'an: Fungsi dan peran wahyu dalam kehidupan masyarakat*. Mizan.
- Shihab, M. Q. (2013). *Kaidah tafsir*. Lentera Hati.
- Siddiqi, M. I. (1981). *Why Islam forbids intoxicants and gambling*. Kazi Publications.
- Siddiqi, M. N. (2004). *Riba, bank interest and the rationale of its prohibition*. Islamic Research and Training Institute.