

The Utilization of Zakat Based on Qawa'id Fiqhiyyah as a Solution to the Issues of Illegal Online Loans

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Abstract	Article Info
Illegal online loans have become a common solution for people facing emergency financial needs, particularly in relation to family economic challenges. As a way to address the growing number of gharimin (debtors), this study explores the utilization of zakat based on qawa'id fiqhiyyah as a potential solution to the illegal online loan problem. This study uses a library research methodology with a descriptive qualitative approach. The findings indicate that zakat, when based on qawa'id fiqhiyyah, has not been fully optimized as a solution for illegal online loans. Factors such as the unclear classification of gharimin within the seven asnaf categories defined in Islamic law contribute to this issue. The study identifies key principles that justify the distribution of zakat to victims of illegal online loans. First, Al-Masyaqqah Tajlibu At-Taysir (difficulty invites ease) suggests that Islamic law allows for flexibility and relief in times of hardship. Second, the principle of darurah (necessity), which permits the relaxation of prohibitions in critical situations, applies to individuals burdened by illegal debt. Third, Dar' al-Mafasid Muqaddam' ala Jalb al-Masalih (prevention of harm takes precedence over the pursuit of benefits) emphasizes that the risks such as psychological stress, social stigma, and even suicide, should be mitigated by preventing further harm through zakat. Finally, the principle of Al-'Adah Muḥakkamah allows for the inclusion of social customs as a legal basis, provided they do not conflict with Islamic law. This research offers a novel approach by integrating zakat within the broader legal and social context to address the issue of illegal online loans in Indonesia. The study contributes to the literature by highlighting zakat as an underutilized resource in combating financial exploitation in the digital age, providing new insights into the intersection of Islamic financial principles and contemporary economic challenges.	Article History Received : March 03, 2025 Revised : April 19, 2025 Accepted : May 29, 2025 Keywords: Zakat, Qawa'id Fiqhiyyah, Illegal Online Loans

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INTRODUCTION

Technology has developed significantly, and various innovations in various fields are improving (Segara & Nasution, 2025). One is economic technology, which has given birth to online loan services (Wahyuni & Turisno, 2019). However, in practice, the ease of accessing this system is often exploited by various parties who do not have a sense of responsibility (Ratnaningrum et al., 2024). Online loans are a decision that cannot be ignored. Because, in essence, the borrowing will be returned according to the amount borrowed. As in Islamic law regarding borrowing and lending, which prohibits usury (Nurjaman & Anwar, 2022; Mukhlisin et al., 2022; Lubis et al., 2023). However, many online loans apply a usury or interest system (Alam, 2023), especially for illegal online loans (Fitriani et al., 2022). In addition, this system is also very detrimental to the general public (Furqani, 2023). Because in several cases it was found that

people also lost data privacy (Djuhardi, 2024). Moreover, in the end, it will have a more serious impact on the economic, mental, and social aspects (M. Z. Fitri & Nasruddin, 2024).

The problem of illegal online loans is currently increasingly worrying. Data from the Financial Services Authority or OJK press release in November 2024 explained that more than 3000 lists of illegal online loans (Sirait et al., 2025). Based on these data, the level of people who borrow from this system is also not trim (Habibunnajar & Rahmatullah, 2020), as the results of research (Asti, 2020) that the increasing number of people who borrow without any law to protect them will be very detrimental to society. In addition, research by (Sartika & Larasati, 2023) online loans are an issue often encountered today. People are often lied to by loan sharks who give very high interest without the knowledge of the community (Nurjaman & Anwar, 2022).

Based on the above problems, legal action is needed to protect the community from unwanted things (Fitriani et al., 2022). This is in line with the results of research by (Triansyah et al., 2022) that the role of the financial services authority will make it easier for the community to intervene in the choice of a safe online loan list. In addition, viewed from an Islamic perspective, it provides solutions such as using zakat based on *qawa'id fiqhiyyah* to solve these illegal online loans.

Several studies have been conducted on the use of zakat in eradicating illegal online loans (Syelvita et al., 2024). Based on the results of their research, the community who are victims of illegal online loans are given guidance in the form of zakat distribution in Jambi City. Then another study was also conducted (Syelvita et al., 2023) that victims of online loans also get the same rights to zakat distribution by the government. In this case, the government should provide special treatment for people who are victims of online loans.

The Islamic perspective in solving this economic problem is limited to the conventional approach and can also be through financial instruments according to Islamic teachings, namely zakat (Syelvita et al., 2024). Zakat is an obligation that must be fulfilled by every Muslim where the recipient is also by what has been determined (Hafidhuddin, 2002). Imam Syafi'i emphasized that zakat is an obligation for every Muslim who has perfect or original property and ownership, including, in this case, small children, women, and people who are not rational or crazy (Al-Hasni, 2022).

In this case, zakat functions as an obligation of worship contained in the pillars of Islam. Zakat is also a means of distributing wealth, eradicating socio-economic disparities, and assisting needy people (Efendi et al., 2025). So, zakat becomes a solution to the problem of community debt, including victims of online loans (MAAZAT, 2022). Therefore, this study aims to examine conceptually and normatively the use of zakat based on *qawa'id fiqhiyyah* as an alternative solution to the problem of illegal online loans. In addition, it also strengthens the role of zakat in providing answers to the socio-economic challenges of the people in the current digital era.

METHOD

This study is a library research, employing a qualitative approach. The research focuses on analyzing various relevant sources related to utilizing zakat based on *qawa'id fiqhiyyah* as a solution to illegal online loans and is managed descriptively. The data sources analyzed include contemporary books, academic journals, and official documents related to zakat, *qawa'id fiqhiyyah*, and the issue of illegal online loans.

The data sources used are categorized into primary and secondary data. The primary data consists of classical and contemporary fiqh texts containing *qawa'id fiqhiyyah* and Islamic zakat literature. The secondary data includes research articles, reports from the National Zakat Management Agency (BASNAZ), reports from the Financial Services Authority (OJK), and up-to-date information on the practices and impacts of illegal online loans in Indonesia.

Data collection involves documentary studies of relevant literature aligned with the research title. The data is then analyzed descriptively and analytically using a normative and conceptual approach. The researcher will link the concept of zakat in Islam with relevant fiqh principles, evaluating the potential for its implementation in addressing the problem of illegal online loans. Through this approach, the study aims to provide an in-depth understanding of the

intersection between Islamic law and the contemporary issue of online loan practices in Indonesia.

RESULT AND DISCUSSION

The Phenomenon of Illegal Online Loans in Indonesia

Illegal online loans have become a serious problem, especially in this country. Based on data from the Task Force for the Eradication of Illegal Financial Activities or SATGAS PASTI, from 2017 to July 2024, 10,890 illegal financial entities were stopped (Maharani et al., 2024). These entities range from 1,459 illegal investments, 9,180 illegal online loans, and 251 illegal pawnshops (Kurniawan, n.d.). From January to February, 508 illegal online loans were found on various sites and applications offering personal loans (Aprilia, 2021). This certainly invites significant losses to the community. The losses are not only in the form of interest; more than that, physical and mental harm will be suffered (Yulianto, 2024). The losses incurred began because of the ease of access to the disbursement of funds from the online loan (Wijayanti, 2022). Moreover, the lower middle-class community becomes the target of these irresponsible individuals (Maharani et al., 2024). So, people get many negative impacts when they are already in this circle (Fathoni, 2023). The victims of illegal online loans are people who need fast and easy funds for disbursement. Because they need urgent funds such as health costs, education, or even basic needs (Ratnaningtyas & Nurbaeti, 2023), in this case, the government, in particular, must provide the right solution to eradicate a system like this (Fadila & Kurniawan, 2025).

Several research results are relevant to the case of online loans in Indonesia, such as those by Djuhardi (Djuhardi, 2024), which state that the borrower explained the reasons that ultimately existed in this system because of coercion. This coercion was present because of his family's economic problems. Not only that, but this borrower also explained that being in this circle made him feel pressured and regretful. Another study (Fathoni, 2023) explains that after the COVID-19 pandemic, the economy in Indonesia was minimal. He also found that many actions eventually made people switch to online loans after the incident. This is also based on low salaries and an increase in the price of basic goods. For various reasons, people finally decided to borrow from this online system. The negative impact of this is the emergence of criminal acts (Ashifa et al., 2024). However, online loans also have good impacts, such as significant economic development. This was stated by the research results (Prayuti et al., 2025). So, in this case, online loans have positive and negative implications. The phenomenon of illegal online loans has worsened significantly, impacting lower-middle-class individuals who are increasingly targeted. The ease of access to funds without proper checks has resulted in physical and mental distress for the victims, emphasizing the need for regulatory intervention.

Potential of Zakat as a Solution to Illegal Online Loans

Zakat comes from Arabic *زكاة*, which means clean, holy, growing, and developing (Alim, 2023). Meanwhile, in sharia terminology, it means a number of assets that a Muslim must spend (Januardi et al., 2023). It is provided that if certain conditions have been met, it will be given to the group entitled to receive it or *asnaf* as specified in the sources of Islamic teachings, namely the Al-Qur'an and Hadith (Nugraha & Zen, 2020). Zakat is very important in helping needy people (YUSUP et al., 2022), including those in debt or *gharimin* (Rahman et al., 2022). BAZNAS noted that the zakat collection 2023 reached IDR 32.32 trillion, with a projected collection in 2024 of IDR 42 trillion (Luntajo & Hasan, 2023). Then, BAZNAS set the amount of zakat fitrah in 2025 at IDR 47,000/person (Killian, 2020). This is because it follows the dynamics of rice prices' ups and downs. However, the funds collected have not been optimally distributed to victims of online loans. One factor is the absence of more specific technical guidelines in assessing and verifying the status of people in debt or *gharimin* in a contemporary manner. In fact, in practice, the distribution of zakat to victims of online loans is a form of economic rescue while preventing social damage. Zakat is an effective financial tool that could assist victims of illegal online loans, especially when allocated to those classified as *gharimin* (debtors). However, zakat funds have not been optimally distributed due to a lack of clear contemporary guidelines for assessing the

status of debtors. Research related to the distribution of zakat as a solution to minimize the existence of illegal online loans, as conducted by (Syelvita et al., 2024) that although the distribution of zakat to the *gharimin* group or victims of illegal online loans is very effective in greening the economy, it is also necessary to provide education to these victims so that they do not get caught up in debt or make the economy difficult. In addition, research by (M. Z. Fitri & Nasruddin, 2024) shows that this loan destabilizes students' finances. Not only that, this study found that interest-free cash assistance and the distribution of zakat provide an alternative and are more ethical in dealing with the problems of student financial instability. According to research by (Khoirotul Adabiyah, 2024) preventive measures are needed so that the sweetness of these illegal online loans does not lull people. Zakat management is stipulated in Law Number 23 of 2011 concerning zakat management (Indonesia, 2011). This law explains the institutions authorized to manage zakat (Fathaniyah & Makhrus, 2022). These institutions are zakat management organizations divided into two. First, the National Zakat Agency or BAZNAS and the Zakat Amil Institution or LAZ (Arifah & Muhammad, 2021).

Analysis based on Qawa'id Fiqhiyyah

Qawa'id is the plural of *qaidah*, which in Indonesian means rule. Rules themselves have the meaning of rules or guidelines. Meanwhile, *fiqhiyyah* is *fiqh*, which means understanding. This means that when combined, these two words have the meaning of a guideline aimed at providing detailed understanding.

Based on research by (Efendi et al., 2025), the *qawaid fiqhiyyah* that can be used as the basis and argument for *ijtihad* are the basic rules or *qawaid fiqhiyyah asasiyah*. He explained more deeply that this *qawaid fiqhiyyah asasiyah* simplifies the basic principles of the *Shari'a*. And this basic principle is recognized by all schools of Islamic law. The principles of *qawa'id fiqhiyyah* such as *Al-Masyaqqah Tajlibu At-Taysir* and *Al-Darurāt Tubīh al-Mahzūrāt* provide strong legal and social support for distributing zakat to those in distress due to illegal online loans. These principles highlight the flexibility of Islamic law in addressing modern-day issues.

1. *Al-Masyaqqah Tajlibu At-Taysir* (Difficulty Brings Ease)

This principle states that when someone faces difficulties, Islamic law offers ease (*takhfif*) as a form of mercy. In the case of online loan victims, many of them experience severe financial pressure and psychological pressure due to the burden of debt, compound interest, and threats from debt collectors. (Adib, 2025) explains that this principle provides convenience for people with disabilities related to their economy. Online loan victims who face severe difficulties are entitled to receive zakat based on this principle, which allows for relaxation of legal decisions—including expanding the distribution of zakat outside the eight classical *asnaf* if the situation requires it.

2. *Al-Darurāt Tubīh al-Mahzūrāt* (The Necessity of Permitting the Forbidden)

In Islamic law, specific prohibitions can be relaxed if the situation is considered necessary (*darurah*). Loan shark victims in debt and facing pressure threatening their lives or dignity can experience this condition of *darurah*, so they are allowed to receive zakat assistance. (Selenita, 2024) the SIPAKAINGE IAIN Parepare journal discusses how this principle is applied in decision-making related to complex debt transactions. He notes that legal exceptions can be used when a transaction causes a massive loss to one party, including the intervention of religious or social funds such as zakat. Giving zakat to loan shark victims who are in an emergency to save lives, maintain reason, and maintain dignity (soul and honor) is in line with this principle and is a legal and social protection offered by Islam.

3. *Dar' al-Mafāsīd Muqaddam 'ala Jalb al-Maṣāliḥ* (Preventing Evil is More Important than Gaining Benefit)

This principle prioritizes preventing evil rather than seeking Benefits. In the case of online loan victims, evils such as psychological stress, domestic conflict, social stigma, and even the risk of suicide are real threats that need to be prevented. (Masrurroh et al., 2023) their study on protecting online loan consumers from the perspective of *maqāṣid al-sharī'ah* emphasized that saving lives and dignity must be the main priority in Islamic law. They

recommend utilizing Zakat funds and Islamic financial infrastructure as preventive solutions. Given that the dangers posed by online loans are vast and multidimensional, the distribution of zakat is not only permitted, but can also be considered a collective moral obligation to prevent further social damage.

4. *Al-'Ādah Muḥakkamah* (Customs Can Be Legal Considerations)

This principle explains that customs that already apply in society can be used as a legal basis as long as they do not conflict with Islamic principles. Currently, online loans have become part of society's socio-economic reality, especially among the lower middle class. (Sari, 2023) analyzed online loans from a *fiqh* perspective and concluded that, although the phenomenon of online loans is not yet known in classical *fiqh*, it must be addressed with a reality-based legal approach. He suggested that zakat policies can be adjusted to address this phenomenon so that they continue to function socially. By utilizing this principle, zakat institutions do not need to be limited to narrow traditional parameters. Instead, they can develop categories of recipients that align with current social conditions, such as online loan victims, as part of a collective effort to respond to current needs. The four principles of *fiqh* above provide strong Sharia legitimacy to support the distribution of zakat to victims of online loans. This approach not only maintains the integrity of the Islamic tenets but also demonstrates the flexibility of Islamic law in responding to the challenges of the modern era. The cited academic research confirms that zakat can and should be used strategically to save society from the financial crisis caused by detrimental economic practices (A. S. Fitri, 2021).

Potential and Challenges in Online Loans Based on *Qawa'id Fiqhiyyah*

Theoretically, zakat has excellent potential to be used as an intervention against the illegal online loan crisis. Zakat institutions in Indonesia, such as BAZNAS and LAZ, have the institutional capacity and extensive networks to channel funds to the correct targets. However, the main challenge in implementing this idea is the absence of a legal framework and technical procedures to make online loan victims part of the *asnaf gharimin* (Rahman et al., 2022). In addition, the complicated verification process and concerns about misuse of zakat funds are other obstacles. To answer these challenges, there needs to be synergy between zakat institutions, financial regulators (such as OJK), and Islamic financial institutions to prepare technical guidelines, verification criteria, and mechanisms for distributing zakat to victims of illegal online loans in a transparent and accountable manner (Fauzia et al., 2023). While zakat has significant potential to alleviate the financial crises caused by illegal online loans, the lack of a structured classification system and clear verification procedures remains a major challenge for zakat institutions.

1. Providing ease of financial access

As in the principle of *al-masyaqqah tajlibu at-taysir*, this type of loan has the potential to provide convenience for the community, especially those who are facing economic difficulties. This principle states that online loans provide solutions for individuals who have difficulty borrowing from institutions traditionally, so this system is an alternative for people in urgent situations or economic emergencies (Ismail et al., 2021).

2. Able to solve emergency problems

At this point, the online loan system provides assistance to meet the community's emergency needs, which in this case cannot be postponed—health and education costs, for example. In this condition, this principle or rule allows for flexibility in financing (Masruroh et al., 2023). This is intended to prevent further losses.

3. Provide preventive measures against social damage

Based on the rules or principles in *dar 'al-mafasid muqaddam 'ala jalb al-masalih*, online loans are one way to avoid greater social damage. For example, people who want to borrow from loan sharks are detrimental and damaging to society, so the alternative used is online loans. In this principle, online loans are more profitable than being in endless economic difficulties (Killian, 2020).

Based on the existing potentials, of course there are challenges in achieving them. These challenges are such as:

1. The amount of interest that burdens the community

This challenge is in line with the principles of *al-mahzurat* and usury. In this system, there is definitely usury, and in Islamic jurisprudence itself, it is strictly prohibited. This usury or high interest is contrary to the principles of *ad-darurat tub al mahurat and mashallah malibu at tafsir*. In other words, what should prioritize facilitation is instead burdensome and detrimental (Alam, 2023).

2. There is misuse of online loan practices

At this point, it is clear from the previous explanation that various research results state that there are criminal acts of misuse of personal data in online loan systems. Moreover, this is contrary to *al-mafasid muqaddam 'ala jalb al masalih* that practices in this system can cause this potential damage, especially when loans are given without considering the ability to repay. Even in this case, it can cause economic ruin for the individual (Virdi, 2022).

3. Great risk to body and soul

Various cases of online loans cause psychological or mental stress for borrowers. In the context of *ad-darurat body al mahzurat*, this threat to the body and soul can lead to an emergency that requires a more careful solution. In this case, zakat is one alternative to help people trapped in this cycle (Prayuti et al., 2025).

Based on the potential and challenges above, this online loan is here to provide convenience or solutions to global economic problems. However, this system is also challenging if you cannot control yourself in the endless debt cycle because of this high interest. While based on the perspective of Islam itself, the high interest is strictly prohibited.

Implications for the Socio-Economic Life of Indonesian Society

Based on the explanations above, zakat has excellent potential to play a role in solving debt problems due to illegal online loans. However, this requires several things to be considered. First, adjusting regulations and guidelines from zakat management institutions to be more accommodating to victims of online loans as part of *asnaf gharimīn*. In addition, socialization and education to the community and zakat collectors regarding the criteria for contemporary *gharimīn* (Amrulloh, 2023). Then, a synergistic approach between zakat institutions, the government, and consumer protection institutions to develop a selection and verification mechanism for zakat recipients from among victims of illegal online loans.

Not only that, the implications that can be obtained in this system as explained below:

1. Positive Implications

This online loan becomes financial access, making it easier for lower-middle class people, especially for people who experience urgent financial access. Then many small and medium businesses benefit from this loan. Because to improve its operations without going through complicated procedures. In addition, this loan also supports financial inclusion. This means ensuring that all levels of society, even remote areas that do not have access to banks, can enjoy this service. Then it can also encourage more equitable economic growth in Indonesia in particular (Fathaniyah & Makhrus, 2022).

2. Negative Implications

After the positive impacts that exist, online loans also have negative impacts that are no less significant. First, there is an increase in debt traps. Indeed, these online loans provide fast access but also carry a greater risk in debt traps. Therefore, financial education or literacy must be needed for people caught in this cycle. Second, high interest rates and loan shark practices or multiples. It is very contrary to Islam. Moreover, this makes it difficult for people to escape this dark circle. After that, social inequality, stress, depression, and even divorce arise due to economic problems (Ratnaningrum et al., 2024).

In summary, while zakat presents a promising solution to mitigate the financial struggles caused by illegal online loans, it faces significant challenges in implementation, particularly due to the lack of a clear framework for identifying and verifying victims. Additionally, the administrative processes of zakat distribution require reform to adapt to contemporary

challenges. Future research and policy should focus on improving zakat management practices to ensure it effectively reaches those in need and helps alleviate the broader socio-economic issues caused by illegal online loans.

DISCUSSION

In this section, the researcher will reiterate the study's main findings and highlight their relevance to the specific field of study. This research discusses the phenomenon of illegal online loans in Indonesia and how zakat can serve as a solution to assist the victims of unlawful online loans, who have suffered both financial and psychological impacts. The main findings suggest that although zakat has significant potential to help those trapped in illegal online debt, its implementation has considerable challenges, particularly due to the lack of clear contemporary guidelines for identifying and verifying debtors and managing zakat funds effectively. This research aligns closely with previous findings, indicating that illegal online loans have exacerbated economic vulnerabilities in Indonesia, particularly among lower-middle-class individuals increasingly targeted by predatory lenders (Shrestha et al., 2021). The importance of understanding the legal risks associated with online loans has been underscored in earlier research, highlighting the urgency for improved consumer protection in financial services (Wilson et al., 2017). Similarly, Subagiyo (2022) discuss the characteristics and sanctions for illegal loan providers, emphasizing the necessity for holistic strategies to address the issue. Furthermore, the findings from Kusuma (2022) showcase the complexities and dangers involved in illegal online loans, suggesting that legal protections remain insufficient for vulnerable populations. This research complements the existing discourse by demonstrating zakat as a potential solution to mitigate adverse impacts on affected individuals, an area that has not been widely explored in prior studies.

Additionally, as noted by Adabiyah (2024), community awareness and understanding of the implications of illegal loans play a crucial role. The connection between economic hardship and the rise of illegal lending practices has been highlighted by several authors (Rafinda et al., 2024; Rahadi, 2024), reinforcing the need for educational initiatives alongside financial solutions like zakat. Earlier studies primarily focused on regulatory measures and legal frameworks regarding illegal online loans. For instance, research by Angkasa (2023) elucidates how insufficient legal enforcement has led to significant consequences for victims of these loans. The integration of zakat institutions with governmental bodies and financial institutions, as proposed in this study, represents a novel approach to addressing these multifaceted issues more effectively (Wirawan, 2025).

This research enhances existing discussions on illegal lending and introduces zakat as a tool capable of providing immediate relief and long-term empowerment for individuals affected by illegal online loans in Indonesia. In addition, Azima (2025) underscores the particular risks university students face when utilizing online loan applications. A suggested pathway to mitigating these risks involves enhancing digital financial literacy, which aligns with the current study's proposition of integrating zakat as a safety net for victims of illegal online loans—an approach not commonly explored in previous literature. This nuance marks a significant contribution to the existing discourse on financial solutions for vulnerable populations affected by illegal lending practices.

Further, while prior studies primarily focus on regulatory measures and legal frameworks concerning these loans, this research introduces a new perspective by advocating the role of zakat as a potential solution to these issues. The integration of zakat institutions, governmental bodies, and financial entities exemplifies an innovative collaborative approach to addressing the multifaceted challenges presented by illegal online lending.

Research by Zungu and Greyling (2024), investigating how macroprudential policies can help restore income equality among borrowers, supports the argument for a comprehensive framework that integrates community resources like zakat. This integrative approach can ensure that assistance is accessible and applicable to a wide range of people in need. This study emphasizes the importance of revisiting the role of zakat in contemporary socio-economic issues

while demonstrating its potential to mitigate the adverse effects of illegal online loans among Indonesia's most vulnerable populations.

For example, research by Syelvita (2024) demonstrated that zakat distribution to *gharimin* (debtors) can stimulate economic recovery, but emphasized the importance of providing financial education to these victims to prevent them from falling into further debt. A key difference in this study is the specific focus on illegal online loans as a contemporary issue, which was not addressed in earlier studies. Additionally, this research explores the application of *qawa'id fiqhiyyah* (Islamic legal maxims) to justify zakat distribution to victims of online loans, which is a new approach in the existing literature. This novel approach offers a legal and social framework for expanding zakat allocation to a broader group of recipients. The key difference from prior research lies in the application of Islamic legal maxims to address the challenges posed by illegal online loans, contributing a new perspective on the use of zakat in solving modern financial crises.

This research contributes to the theory of zakat in the context of illegal online loans by incorporating the principles of *qawa'id fiqhiyyah* as a legal basis for extending zakat to victims of these loans. The study introduces a flexible and adaptive legal approach that allows zakat to be applied to a modern issue not previously addressed by classical Islamic law. The application of principles such as *Al-Masyaqqah Tajlibu At-Taysir* (difficulty invites ease) and *Al-Ḍarūrāt Tubīḥ al-Maḥzūrāt* (necessity permits the forbidden) provides the theoretical justification for distributing zakat to individuals trapped in exploitative online loan systems.

The practical implications of this study highlight the importance of zakat institutions like BAZNAS and LAZ expanding their criteria to include victims of illegal online loans, with the development of clear verification guidelines and more transparent distribution mechanisms. This will ensure zakat can be used effectively to address the financial hardships of these individuals. Academically, this study enriches the literature on zakat, Islamic law, and social economics by providing a concrete example of how zakat can be adapted to solve contemporary issues. It also opens the door for further exploration of zakat in addressing emerging financial crises that are unique to modern societies. From a policy perspective, the findings stress the need for coordination between zakat institutions, government agencies, and financial regulators to develop a regulatory framework for identifying victims of illegal online loans and ensuring the transparent distribution of zakat.

Future research should focus on developing clear, contemporary guidelines for identifying and verifying victims of illegal online loans as part of *gharimin*, while fostering collaboration between zakat institutions, the government, and financial regulators to ensure effective zakat distribution. Additionally, further studies could explore the broader potential of Islamic financial tools like zakat in addressing modern financial challenges, expanding its role in both individual financial assistance and broader societal well-being.

CONCLUSION

Illegal online loans in Indonesia are no longer a taboo. Based on the data, there are more than 500 illegal online loans. Many people are trapped in this system. One alternative that can be done is to utilize zakat as a solution to illegal online loans. Based on *qawaid fiqhiyyah*, several principles or rules can be used in this system, such as when difficulties bring ease, the obligation to carry out the forbidden, preventing evil is better than gaining benefits, and *al-'adah muhakkamah*. In this case, there are potentials and challenges in utilizing zakat based on *qawaid fiqhiyyah*, such as facilitating people in accessing finance. The challenge is that there are loan shark practices that are contrary to Islamic law. Then this practice has positive and negative implications that significantly impact the economy and society, especially in Indonesia.

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AUTHOR CONTRIBUTION STATEMENT

The author conceptualized the research, identifying the issue of illegal online loans and the potential use of zakat based on *qawa'id fiqhiyyah* as a solution. They conducted a comprehensive review of relevant literature, including classical fiqh texts, zakat literature, and current reports from BASNAZ and OJK. The author also collected both primary and secondary data, analyzing it using a descriptive and analytical approach. They were responsible for drafting and reviewing the manuscript, ensuring the clarity and coherence of the findings. Ultimately, the author approved the final version of the manuscript for publication.

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