

OPTIMIZING RAMADAN EXPIATION THROUGH THE DIGITAL ZISWAF PLATFORM: A CONTEMPORARY ISLAMIC ECONOMIC PERSPECTIVE

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Abstrak

Pelanggaran jimak secara sengaja pada siang hari Ramadan mewajibkan *kaffarah al-jima'i* sesuai dengan ketentuan syariah, salah satunya berupa pemberian makanan kepada 60 orang fakir miskin. Penelitian ini bertujuan menganalisis optimalisasi pembayaran dan distribusi kafarat Ramadan melalui platform ZISWAF digital dalam perspektif ekonomi syariah kontemporer. Penelitian menggunakan metode kualitatif normatif melalui studi kepustakaan dan analisis terhadap sumber fikih klasik dan kontemporer, fatwa DSN-MUI, serta praktik platform ZISWAF digital yang dikelola lembaga seperti BAZNAS dan Dompot Dhuafa. Hasil penelitian menunjukkan bahwa platform ZISWAF digital dapat meningkatkan aksesibilitas, keterlacakan, dan efisiensi administratif dalam pembayaran serta distribusi kafarat kepada penerima yang berhak. Dengan estimasi pembayaran sekitar Rp1–2 juta per kasus, mekanisme digital dapat mempermudah pemenuhan kewajiban pemberian makanan kepada 60 orang fakir miskin, sepanjang pengelolaannya sesuai dengan ketentuan syariah. Temuan ini menunjukkan bahwa digitalisasi kafarat berimplikasi pada penguatan fungsi sosial-ekonomi kafarat melalui perluasan akses, perbaikan tata kelola distribusi, dan peningkatan transparansi. Penelitian merekomendasikan penyusunan standar kelembagaan dan regulasi yang lebih jelas untuk memastikan kepatuhan syariah serta dampak sosial yang terukur.

Kata Kunci: Kafarat Ramadan, Ziswaf Digital, Ekonomi Syariah, Maqasid Syariah

Abstract

Intentional sexual intercourse during daytime in Ramadan incurs kaffarah al-jima'i, which requires feeding 60 poor persons when the prescribed conditions are met. This study aims to examine how digital ZISWAF platforms can optimize the collection and distribution of Ramadan expiation within the framework of contemporary Islamic economics. This study employs a qualitative normative method through literature review and content analysis of classical and contemporary fiqh sources, relevant DSN-MUI fatwas, and digital ZISWAF practices implemented by institutions such as BAZNAS and Dompot Dhuafa. The findings indicate that digital platforms can improve the accessibility, traceability, and administrative efficiency of kaffarah payments while supporting broader distribution to eligible beneficiaries. The analysis also shows that a digital payment mechanism, with an estimated cost of approximately IDR 1–2 million per case, can simplify the fulfillment of the feeding requirement for 60 poor persons, provided that the payment is managed according to applicable Islamic legal provisions. These findings imply that digital ZISWAF can strengthen the socioeconomic function of kaffarah by

expanding access, improving distribution management, and supporting transparency. The study recommends clearer institutional standards and regulatory guidelines for digital kaffarah management to ensure Sharia compliance and measurable social impact.

Keywords: Ramadan Expiation, Digital ZISWAF, Islamic Economics, Maqasid Al-Shariah

1. Introduction

Kafarah al-jima'i is prescribed for intentional sexual intercourse during daytime in Ramadan when the relevant conditions are met (Siti Nuraini, 2025); (Ahimsa et al., 2023); (Hartono, 2022). Its primary basis is the hadith of Abu Hurairah, in which a man who had intercourse with his wife while fasting in Ramadan was instructed by the Prophet Muhammad to perform expiation (Akil et al., 2025); (Wahyudi & Pambudi, 2022). The prescribed options include freeing a slave, fasting for two consecutive months, or feeding 60 poor persons for those unable to perform the preceding options (al-Bukhārī, 2002); (Muslim, 2007). This hadith establishes both the legal basis and social dimension of *kafarah al-jima'i* (Rita Rahmawati, 2025); (Alkan, 2024).

In contemporary Islamic economics, the social dimension of *kafarah* creates an opportunity to explore digital ZISWAF platforms as a mechanism for payment and distribution (Noviani & Sofiana, 2025); (Hakim, Abdul, 2025); (Siregar & Majid, 2025). Digitalization can facilitate payment, transaction recording, distribution monitoring, and institutional reporting (Zulfiqri, 2026). However, existing studies generally examine *kafarah* from a jurisprudential perspective, while digital ZISWAF studies focus mainly on zakat, infaq, and sadaqah. Limited research integrates *kafarah al-jima'i*, Islamic economics, and digital philanthropic platforms (Syafitra, 2025). This constitutes the main research gap addressed by this study (Indarningsih et al., 2023); (Latipah et al., 2024); (Zulfikri et al., 2023).

The quantitative estimates also require clarification (Karmanto et al., 2021). The previously stated figure of 250,000 potential cases does not represent observed national data *sharia* (Hasyim et al., 2023). It is a hypothetical scenario based on an assumption of 0.1% of the adult Muslim population (Zulfikri et al., 2023); (Maulida et al., 2024); . Using an estimated cost of IDR 2 million per case, the potential value is calculated as $250,000 \times \text{IDR } 2 \text{ million} = \text{IDR } 500 \text{ billion}$ (Ahimsa et al., 2023). Therefore, IDR 500 billion is treated as a scenario-based estimate rather than an actual national value. This distinction prevents assumptions from being presented as empirical findings (Musana, 2023); (Rita Rahmawati, 2025); (Akil et al., 2025).

This study examines the optimization of *kafarah al-jima'i* through digital ZISWAF platforms from an Islamic economic perspective. It focuses on three aspects: the jurisprudential basis of *kafarah*, the suitability of digital mechanisms for payment and distribution, and an optimization framework based on *maqasid al-shariah*. The study contributes by connecting Islamic jurisprudence with digital Islamic philanthropy while emphasizing Sharia compliance, transparency, accountability, and socioeconomic benefits for eligible beneficiaries (Baiquni, 2023); (Ahmad & Linge, 2024); (Fauzi et al., 2021).

2. Research Method

This study employs a qualitative normative approach using library research to examine the legal, Sharia, and socioeconomic dimensions of optimizing *kafarah al-jima'i* through digital ZISWAF platforms (Dewi, 2022); (M Natsir Kongah, 2022); (Charities

Aid Foundation, 2022). The normative approach focuses on analyzing Islamic legal principles and their application to contemporary digital practices (Rahardjo, 2016; Zulfikri et al., 2023).

The data consist of primary and secondary documentary sources. Primary sources include the Qur'an, relevant hadith, classical fiqh literature such as *Al-Mughni* by Ibn Qudamah, relevant MUI/DSN-MUI fatwas, and official documents published by ZISWAF institutions, including BAZNAS and Dompot Dhuafa (Tata Wulandari, 2022); (Urip Budiarto, 2021). Secondary sources include peer-reviewed articles indexed by Scopus and SINTA and relevant institutional reports. The literature and documents were collected and analyzed during January–June 2026 using the following inclusion criteria: publication or document availability within 2020–2026, direct relevance to *kafarah*, digital ZISWAF, or Islamic economics, and sufficient information to support normative or institutional analysis (Fauzia & Garadian, 2016); (Maulida et al., 2024).

Data analysis employed qualitative content analysis based on the framework of Miles and Huberman (2014). The analysis involved three stages: data reduction, data display, and conclusion drawing. First, relevant legal arguments, institutional policies, and digital ZISWAF practices were identified and categorized (Syafitra, 2025); (Hartono, 2022). Second, the findings were organized into four analytical themes: (1) the jurisprudential basis of *kafarah al-jima'i*; (2) digital payment and distribution mechanisms; (3) Sharia and Islamic economic compliance; and (4) transparency and socioeconomic implications. Third, the themes were compared to formulate an optimization framework based on *maqasid al-shariah* (Mu'tashim Billah et al., 2021); (Piliyanti, 2022); (Cahyani et al., 2022).

Data validity was established through source triangulation, which compared three categories of documentary evidence: fiqh and hadith sources, MUI/DSN-MUI regulations, and official institutional documents. Findings were considered consistent when the three source categories provided mutually supportive evidence. An audit trail was maintained by documenting the sources, analytical categories, and interpretation process (Pati, 2021). Because this study is normative and library-based, it does not involve respondents or human informants (Surur et al., 2025). The term "*data sources*" therefore refers exclusively to legal texts, scholarly publications, institutional documents, and digital platform materials.

The research proceeded through four stages: (1) identifying the legal basis of *kafarah al-jima'i*; (2) examining digital ZISWAF practices and institutional mechanisms; (3) assessing their conformity with relevant Sharia and Islamic economic principles; and (4) formulating an optimization framework for digital *kafarah* management (Hasan, 2022); (Wahyudi & Pambudi, 2022).

3. Results and Discussion

Fiqh Basis and Digitalization of *Kafarah Jima'i*

The findings confirm that *kafarah al-jima'i* has a clear primary basis in the hadith of Abu Hurairah. In the reported case, a man confessed to the Prophet Muhammad that he had engaged in sexual intercourse with his wife while fasting in Ramadan (Dea et al., 2020); (Ilhamiwati, 2024). The Prophet instructed him regarding the prescribed expiation, beginning with freeing a slave, followed by fasting for two consecutive months, and, for one unable to perform these options, feeding sixty poor persons (al-Bukhārī, 2002); (Muslim, 2007). The narration also records that a basket of dates was eventually given to the man to provide food, and the Prophet allowed him to give it to his family because they

were themselves in need (al-Bukhārī, 2002); (Muslim, 2007).

This evidence establishes two important dimensions of *kafarah al-jima'i*. First, *kafarah* is a specific religious obligation with a defined legal basis. Second, it has a social dimension because its implementation involves the provision of food to people in need. Therefore, digitalization should modify the administrative mechanism rather than alter the substance of the religious obligation (Noviani & Sofiana, 2025).

The analysis of classical fiqh and contemporary digital ZISWAF practices indicates that digital platforms can facilitate payment, recording, verification, and distribution. However, the use of digital payment does not automatically establish the validity of monetary substitution for food in every school of Islamic jurisprudence. The monetary value of food, therefore, should be determined by the relevant fiqh position and the policy of the authorized institution. The estimated range of IDR 1.95–2.28 million identified in the reviewed documents should consequently be treated as an institutional or calculation-based estimate, not as a universally fixed Sharia amount (Aini et al., 2025).

The study also finds that digital ZISWAF platforms offer several administrative advantages. These include easier payment access, electronic transaction records, centralized documentation, and greater potential for distribution monitoring. Nevertheless, the analysis does not provide sufficient empirical evidence to conclude that blockchain technology has increased distribution efficiency by 90% across BAZNAS and Dompot Dhuafa. Therefore, the previous 90% figure is not presented as an empirical finding in this revised analysis (Hamzah & Razak, 2020).

Table 1. Normative and Operational Comparison of Kafarah Management

Aspect	Conventional Management	Digital ZISWAF Management
Payment	Direct or manual	Transfer, e-wallet, and QRIS
Documentation	Physical/manual records	Electronic records
Recipient verification	Institution-based/manual	Digital database and verification
Distribution monitoring	Periodic reporting	Potentially real-time monitoring
Main Sharia concern	Correct fulfillment of kafarah	Correct fulfillment plus digital contract, fund segregation, and recipient verification

Source: Author's synthesis based on (Muslim, 2007), (al-Bukhārī, 2002), (Dwiputra & Economics, 2025).

From the perspective of *maqasid al-shariah*, digitalization can support *hifz al-mal* through better documentation, accountability, and controlled distribution. It can also strengthen social inclusion by reducing geographical and administrative barriers (Anggraini, 2025). However, technological efficiency must remain subordinate to the validity of the *kafarah* itself. A digital transaction is therefore an administrative mechanism, not an independent source of Sharia legitimacy (Sukmana, 2020).

A further issue concerns the position of digital platforms as representatives of the payer. If an institution receives and distributes *kafarah* funds on behalf of the payer, the contractual relationship, fund classification, administrative fee, and distribution mechanism must be clearly disclosed. This is particularly important because *kafarah* should not automatically be treated as zakat. The institution must maintain appropriate separation between *kafarah*, zakat, infaq, sadaqah, and waqf funds (Faturohman & Hassandi, 2020).

Quantitative Estimates and Socioeconomic Implications

The initial manuscript estimated 250,000 potential *kafarah* cases nationally and an

annual economic value of IDR 500 billion. The analysis of the underlying calculation shows that these figures are scenario-based estimates rather than observed national data (Tekdogan, 2020). The IDR 500 billion figure is derived from multiplying 250,000 assumed cases by an estimated IDR 2 million per case:

$$250,000 \text{ cases} \times \text{IDR } 2,000,000 = \text{IDR } 500,000,000,000.$$

However, the assumption of 250,000 cases is not supported by a national administrative dataset or a representative survey measuring actual *kafarah al-jima'i* violations. It was derived from an assumed proportion of the adult Muslim population. Accordingly, this study does not interpret 250,000 cases or IDR 500 billion as the actual national potential of *kafarah*. These figures are retained only as an illustrative scenario for demonstrating how a quantified estimate could be constructed (Kafi et al., 2020); (Alkan, 2024); (Siti Nuraini, 2025).

This distinction is important for the interpretation of the study. Without reliable national data on actual cases and verified institutional payment values, it would be methodologically inappropriate to claim a national *kafarah* market of IDR 500 billion. Future empirical research should obtain data from authorized religious institutions, ZISWAF organizations, or representative surveys before estimating the national scale (Akbar et al., 2021); (Pati, 2021).

The socioeconomic implication of *kafarah* nevertheless remains significant at the conceptual level. The requirement to provide food for 60 poor persons means that *kafarah* has an immediate redistributive function. Digital management may strengthen this function by connecting payers with institutions that can identify eligible beneficiaries and organize distribution more systematically (Majid, 2021); (Hasyim et al., 2023).

The study also considers the possibility of productive distribution within the broader framework of Islamic social finance. However, productive financing such as *musyarakah* cannot automatically replace the specific food obligation prescribed by the primary sources. Such transformation would require a separate fiqh justification and institutional policy. Therefore, the proposal to use *kafarah* funds for productive financing should be regarded as a future research proposition, not as an established finding of this study (Rabbani et al., 2021); (Cahyani et al., 2022).

Table 2. Quantitative Claims and Their Methodological Status

Indicator	Value in Previous Draft	Revised Interpretation	Basis
Number of potential cases	250,000	Hypothetical scenario	Assumed proportion of adult Muslim population
Estimated value per case	IDR 2 million	Illustrative estimate	Estimated monetary equivalent
National value	IDR 500 billion	Scenario estimate	$250,000 \times \text{IDR } 2 \text{ million}$
Distribution efficiency	90%	Not established empirically	Insufficient comparative evidence
Economic multiplier	3×	Simulation only	Requires empirical validation
Productive allocation	70%	Policy proposal	Not an observed institutional allocation

Source: Author's calculation and synthesis based on the sources reviewed in this study. Quantitative figures without primary empirical verification are presented as estimates or simulations rather than observed findings (Indarningsih et al., 2023).

The revised interpretation strengthens the empirical integrity of the research. Rather

than presenting hypothetical figures as established facts, the study distinguishes between normative findings and quantitative projections. This approach also clarifies the contribution of the research: its principal contribution lies in developing a conceptual framework for optimizing digital *kafarah* management, not in measuring the actual national volume of *kafarah* cases (Hakim, Abdul, 2025); (Siregar & Majid, 2025).

Maqasid al-Shariah, Governance, and Policy Implications

The integration of *kafarah* with digital ZISWAF can be evaluated through *maqasid al-shariah*, particularly *hifz al-mal* and social welfare. Digital systems can support these objectives through transaction documentation, fund tracking, recipient verification, and transparent reporting. The benefits, however, depend on the quality of institutional governance (Wahidah Zidah, 2025); (Latipah et al., 2024).

Three governance requirements emerge from the analysis. First, institutions should maintain clear separation between *kafarah* and other Islamic social funds. Second, beneficiary verification should ensure that distribution reaches persons who meet the relevant criteria. Third, digital platforms should provide transparent information concerning payment, administrative charges, distribution, and reporting (Zulfikri et al., 2023); (Saputri, 2024).

Data privacy also requires attention. Although digital transparency can strengthen accountability, publishing identifiable information about poor beneficiaries may undermine their dignity. Therefore, transparency should focus on aggregate financial and distribution information rather than exposing sensitive personal data (Rita Rahmawati, 2025).

Table 3. Proposed Framework for Digital Kafarah Governance

Dimension	Recommended Mechanism	Expected Outcome
Sharia compliance	Verification of fiqh basis and applicable institutional fatwas	Validity and legal certainty
Fund management	Separate accounting for <i>kafarah</i> and other ZISWAF funds	Clear accountability
Digital payment	Secure transfer, e-wallet, and QRIS channels	Greater accessibility
Beneficiary verification	Verified institutional database	More accurate distribution
Transparency	Digital transaction and distribution reporting	Greater public trust
Data protection	Limited disclosure of beneficiary information	Protection of dignity and privacy
Audit	Sharia and financial audit	Institutional accountability

Source: Author's synthesis based on primary hadith, classical fiqh literature, relevant Sharia regulations, and institutional digital ZISWAF practices (Akil et al., 2025).

The findings therefore indicate that digitalization should be understood as a governance mechanism rather than merely a payment innovation. Its contribution to Islamic economics lies in improving access, documentation, accountability, and distribution management while preserving the normative requirements of *kafarah* (Kurniawati & Hidayat, 2025); (Ahimsa et al., 2023).

The study also identifies an important limitation. Current evidence does not justify claims that digital *kafarah* already produces a 90% efficiency rate, a threefold economic multiplier, or an annual national value of IDR 500 billion. These figures require primary empirical data and comparative measurement. Future research should therefore examine

actual transaction records, institutional costs, distribution time, beneficiary outcomes, and user behavior (Wahyudi & Pambudi, 2022); (Maulida et al., 2024).

Overall, the findings support the potential of digital ZISWAF platforms to facilitate the administrative management of *kafarah al-jima'i*. The core contribution of this study is the integration of *fiqh al-jima'i*, digital Islamic philanthropy, and *maqasid al-shariah* into a governance framework that emphasizes Sharia compliance, transparency, accountability, and social benefit. Digitalization can strengthen the social function of *kafarah*, provided that technological efficiency does not override its specific religious requirements (Hartono, 2022); (Dea et al., 2020); (Akil et al., 2025).

4. Conclusion

This study advances the understanding of *kafarah al-jima'i* within digital Islamic social finance by proposing an integrated framework grounded in Islamic jurisprudence, digital ZISWAF governance, and *maqasid al-shariah*. The analysis suggests that digital platforms can enhance payment accessibility, transaction traceability, distribution oversight, and institutional transparency. However, digitalization constitutes an administrative innovation rather than a modification of the jurisprudential requirements governing *kafarah*. Its effectiveness therefore depends on preserving Sharia compliance while strengthening accountability and beneficiary protection.

The study contributes to Islamic economics by positioning *kafarah* within contemporary digital social finance governance without conflating its distinct legal obligations with zakat or other ZISWAF instruments. Practically, the framework highlights the importance of segregated fund management, verified beneficiary eligibility, transparent reporting, and Sharia-compliant distribution mechanisms. From a policy perspective, these findings underscore the need for BAZNAS and relevant Sharia authorities to establish operational guidelines governing digital *kafarah* collection, fund segregation, beneficiary verification, institutional reporting, and Sharia auditing.

Given its normative, library-based design, the study does not establish the empirical effectiveness of digital *kafarah* implementation. The projected 250,000 cases, IDR 500 billion potential, and 90% efficiency improvement remain hypothetical assumptions requiring validation. Future research should employ institutional transaction records and field-based assessments to examine implementation feasibility, governance effectiveness, and beneficiary outcomes. Ultimately, the contribution of digital *kafarah* lies not merely in technological efficiency but in its capacity to translate jurisprudential obligations into accountable, transparent, and socially responsive institutional practices.

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