

ZAKAT FOR DIGITAL LITERACY: CLOSING THE ORPHANED-URBAN TECH-GAP TO PREVENT FUTURE UNEMPLOYMENT CRISES

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ABSTRACT

Purpose

This paper proposes a zakat-funded digital literacy voucher as a policy instrument to support Indonesia's national digital talent and youth employment agenda by expanding access to market-relevant skills for unemployed and out-of-school urban youth.

Design/Methodology/Approach

The study adopts a policy-oriented conceptual approach that integrates labour market evidence, digital skills demand analysis, and zakat governance. It designs a Shari'ah-compliant, restricted-purpose voucher mechanism administered by zakat institutions and redeemable at accredited digital training providers, aligned with outcome-based financing principles.

Findings

The proposed model demonstrates that zakat can be operationalized as an active labour market policy complementing existing government programs such as digital talent development initiatives. The voucher system improves targeting, transparency, and accountability by linking disbursement to training completion and certification outcomes. It also addresses affordability constraints that limit participation of vulnerable urban youth in private digital training programs.

Research limitations/implications

This study is limited to policy design and does not assess implementation outcomes. Future research should evaluate pilot programs in selected urban areas to measure employment impacts, fiscal efficiency, and inter-institutional coordination.

Practical implications

The model provides a framework for zakat institutions and policymakers to integrate Islamic social finance with national digital talent programs.

Social implications

The program supports youth employment, reduces NEET risk, and strengthens economic inclusion in the digital economy.

Originality/value

The paper offers a practical policy framework for integrating zakat into Indonesia's digital workforce ecosystem, positioning Islamic social finance as a complementary instrument to public employment and digital inclusion strategies.

Keywords: *Digital Literacy, Fī Sabīl Allāh, Financing, Human Capital, Islamic Social Finance, Outcome-Based, Sustainable Development, Voucher Model, Youth Unemployment, Zakat*

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Indonesia, a nation with a dynamic and youthful population, faces a critical demographic and economic challenge (Kaligis et al., 2025; Utomo et al., 2022). A significant portion of its youth is caught in a dual crisis of high unemployment and a pervasive skills mismatch (Gashi et al., 2023). According to data from 2024, the national youth unemployment rate stands at 13.14%, a figure that, while a slight increase from the previous year, remains a pressing concern. More recent surveys paint an even more striking picture, with unemployment among youth reaching 16.16%, a rate nearly four times higher than the overall national unemployment rate of 4.76% (BPS, 2024). This phenomenon is particularly acute in urban centers, which are associated with both economic growth and widening inequality. This demographic of unemployed, out-of-school, and out-of-training youth—often referred to as NEET (Not in Employment, Education, or Training)—represents a significant portion of the population that is not engaged in productive economic activity (Verick, 2023). With nearly 10 million Indonesians aged 15-24 unemployed, this segment of the population is vulnerable to long-term economic exclusion and poses a potential threat to future social and economic stability (Rahmani et al., 2024). While Indonesia has made great strides in its education system, with a 9-year compulsory basic education in place, a large number of children and adolescents, estimated at 4.4 million in 2015, are still out of school (OECD, 2015). This disconnect between educational progress and the reality on the ground highlights a severe structural problem that traditional interventions have yet to resolve (Duflo, 2001; Inui et al., 2025).

The primary force exacerbating this youth unemployment crisis is skill-biased technological change (Wihardja et al., 2024). The rapid adoption of digital technologies and automation is fundamentally reshaping the workforce, displacing manual and routine jobs while simultaneously creating a growing demand for a new class of digital skills. By 2030, the need for digital skills across sectors—from data literacy, basic programming to work in a cloud computing environment—is projected to continue to increase and become a key prerequisite for the employability of new graduates (Audrin et al., 2024). Data from the Indonesian job market corroborates this trend, showing that a majority of employers are now actively seeking candidates with expertise in languages like Python and JavaScript, or skills in data analysis with SQL (Gayatri et al., 2023). This structural shift creates a significant wage premium for digitally literate workers, a premium that widens the economic gap between those with and without technical skills (Wihardja et al., 2024). This dynamic highlights a critical need to equip the unemployed youth demographic with the skills required to navigate and succeed in this evolving economic landscape (Amidjono et al., 2022).

As the third pillar of Islam, zakat serves as a critical socioeconomic mechanism for wealth redistribution and the systematic alleviation of poverty within Islamic societies. Historically, a significant portion of *zakat* funds designated for education has been used to pay for school fees or provide scholarships for formal schooling (Adnan & Adnan, 2024). However, this traditional approach fails to address the unique needs of the "orphaned-urban" demographic (Pertiwi et al., 2020). This group has already dropped out of the formal education system and requires vocational and technical training that leads directly to employment, not just financial aid for school (Salim et al., 2024). The existing *zakat*-based educational models are therefore insufficient to close the vocational and technical skills gap for these youth who need an immediate and effective pathway back into the workforce. This represents a critical void where a new, targeted intervention is needed to connect Islamic philanthropy

with a modern economic problem.

This paper proposes a comprehensive and innovative solution: a digital-literacy voucher system funded by *zakat*. This instrument is designed as a *Shari'ah*-compliant, outcome-based mechanism that directly channels *zakat* funds from donors to accredited digital bootcamps for the benefit of eligible unemployed youth. The model is meticulously structured to ensure that the sacred obligation of *zakat* is fulfilled while achieving a measurable social impact: transforming recipients from a state of poverty and unemployment to one of self-sufficiency and economic productivity (Sarasi et al., 2025). The voucher is not a simple cash transfer; rather, it is a restricted-purpose digital token that ensures the funds are used exclusively for their intended purpose, thereby aligning donor intent with programmatic outcomes (Haryanto et al., 2023).

The proposed voucher model carries profound significance, particularly in its reinterpretation and operationalization of the *fī sabīl Allāh* (in the way of God) category of *zakat* recipients (Shamsuddin et al., 2025). By applying this classical juristic concept to the modern economic problem of digital illiteracy, the model demonstrates a flexible and dynamic approach to Islamic jurisprudence (Ramadhani & Hamzah, 2024). It argues that equipping an economically disenfranchised youth population with a pathway to dignified employment is, in the modern context, a form of strengthening the community and upholding the dignity of its members, which is a core tenet of *jihād* in its broader sense (Syeban, 2023). Ultimately, this approach not only reduces structural unemployment but also creates a new generation of *muzakkī* (zakat payers). By transforming a *mustahik* (zakat recipient) into a *muzakkī* through a circular flow of funds, the model builds a self-reinforcing ecosystem that can sustain itself over the long term, contributing to the nation's economic resilience.

II. LITERATURE REVIEW

Digital Literacy and the Wage Premium: A Human Capital Approach

The economic justification for investing in digital literacy for youth is well-established in the literature. It is rooted in Gary Becker's Human Capital theory, which posits that investments in skills, knowledge, and health—human capital—directly increase an individual's productivity and lifetime earnings (Weiss, 2015). Evidence from Indonesia provides empirical support for this theory in the context of digital transformation. Data from the ISEAS – Yusof Ishak Institute reveals that as internet penetration increases, the wage gap between skilled and unskilled workers, known as the skill premium, has also grown. Workers with higher skills and education gain more from the digital economy compared to those with lower or middle-level skills, such as manual laborers (Widarni et al., 2022). A direct analysis of the Indonesian job market quantifies this premium. The median salary for a software engineer in Jakarta, a role that requires core digital skills like Python, can range from IDR 7 million to IDR 10 million per month. Broader data from salary surveys confirms this, with the average monthly salary for an IT worker in a major city like Jakarta being IDR 12 million to IDR 15 million. This is a substantial increase compared to the national average salary, which typically falls between IDR 5 million to IDR 7 million per month, and a stark contrast to the minimum wage, which for Jakarta is IDR 5,067,381. This wage premium represents a powerful incentive and a clear economic argument for targeting digital skills.

Outcome-Based Financing & Skill Vouchers

To ensure the effective use of funds, the model draws inspiration from modern financial mechanisms that link funding to measurable results. This is the essence of outcome-based financing, seen in instruments like Social Impact Bonds (SIBs) and Development Impact Bonds (DIBs) (Edmiston & Nicholls, 2018; Mishra & Dash, 2023). While not "bonds" in the conventional sense, these are results-based contracts where investors provide pre-financing and are repaid only if a program succeeds in delivering predefined social outcomes (Gustafsson-Wright et al., 2020). This approach mitigates

financial risk for the outcome payer, which in this case would be BAZNAS, and incentivizes service providers to achieve a high success rate. Similar principles are at work in public sector skill voucher programs (Mazzuca et al., 2023). Examples from New York City and Texas demonstrate how government agencies provide grants for short-term, in-demand training at pre-approved providers (Barnow, 2009). These programs are designed to address a specific skills gap by channeling funds directly to effective training services. Indonesia already has a successful precedent for this in its *Kartu Prakerja* program. This government-to-person (G2P) scheme provides training vouchers to beneficiaries through a public-private partnership, allowing them to choose courses from pre-approved institutions (Al Ayyubi et al., 2023). The program has successfully reached millions and led to a higher probability of participants securing new jobs or starting their own businesses, demonstrating that a voucher-based system can be a highly effective policy tool in the Indonesian context (Anggara, 2024).

The Juristic Evolution of *fi sabīl Allāh*

The permissibility of using *zakat* for such a program hinge on the interpretation of the *fi sabīl Allāh* category of recipients. While classical interpretations often restricted this category to expenditures related to military *jihād* or fighting for the sake of God, a significant body of contemporary scholarship has expanded this view (Ramadhani & Hamzah, 2024). The linguistic root of the word *sabīl* means "path" or "way". Therefore, *fi sabīl Allāh* literally means "in the way of Allah." This broader understanding allows for the inclusion of any act that benefits the Muslim community, safeguards the religion, or strengthens the *Ummah* against threats, whether physical, intellectual, or economic (Shamsuddin et al., 2025). This expanded view is supported by classical jurists like Ibn Taymiyya, who considered the category to encompass any public interest project for the benefit of Muslims (Jalili et al., 2024). Modern scholars, most notably Dr. Yusuf al-Qaradhawi in his seminal work *Fiqh al-Zakah*, have further developed this position, explicitly stating that *zakat* funds can be used for public welfare, including education and *da'wah* (invitation to Islam), particularly in contexts where Islamic institutions are vital for the community's survival and identity (Al-Qardawi, 2009).

Zakat-for-Education Fatwa

The evolution of juristic thought is reflected in official *fatwa* from respected bodies. The National Sharia Council of the Indonesian Council of Ulama (DSN-MUI), the legally mandated institution for issuing *fatwa* on Islamic economics in Indonesia, has issued rulings that support the use of *zakat* for education and vocational training (MUI, 1996). Furthermore, the Majma' al-Fiqh al-Islāmī (MFI), a global Islamic jurisprudence body, has issued a resolution that allows *zakat* to be used for vocational training (Academy, 2000; Sarif, 2009). While the specific text of this resolution may not be widely available, its core principle—that *zakat* can be used to equip individuals with skills for a trade or profession—is a foundational justification for the proposed model. The lack of the full text in publicly available documents does not negate the existence of the ruling itself or the juristic principle it upholds.

Identified Gap

The review of the existing body of literature reveals a clear gap. While the economic case for digital upskilling is robust, and the juristic basis for using *zakat* for vocational training is sound, there is a lack of a concrete, detailed policy framework that integrates these three elements. No existing research or policy model has successfully connected *zakat* as a sustainable funding source, a restricted-purpose e-voucher as an accountable and efficient disbursement mechanism, and certified digital bootcamps as a direct and high-impact pathway to employability. This paper aims to fill this void by providing a comprehensive conceptual design for such a program.

III. METHODOLOGY

This study implements a maqāsid-driven methodology that transforms socioeconomic diagnostics into juristic justification through a three-phase procedural workflow. Unlike conventional approaches that treat data collection and fiqh analysis as separate activities, our methodology establishes a ratio legis mechanism wherein empirical indicators function as the ‘illah (legal cause) for ijtihād-based reinterpretation of fī sabīl Allāh, while Sharī‘ah principles simultaneously define the permissible design space (Auda, 2012). The workflow proceeds through explicit analytical steps that demonstrate how data becomes juristic justification:

Phase 1: ‘Illah-Extraction Procedure – From Data Point to Legal Cause

We operationalize socioeconomic data as the ‘illah justifying fī sabīl Allāh expansion through three sequential analytical steps grounded in classical uṣūl al-fiqh methodology:

Step 1: Quantification of structural harm as mafsadah under ḥifẓ al-māl

The 16.16% youth unemployment rate (BPS, 2024) is not treated as a mere statistic but is quantified against Kahf (1989) mafsadah threshold criterion: unemployment exceeding three times the national average (4.76%) constitutes a ḍarūriyyāt-level threat to economic survival. This quantitative mapping transforms raw data into a maqāsid-based harm indicator affecting ḥifẓ al-māl (wealth preservation), establishing the first juristic condition for intervention.

Step 2: Identification of maṣlaḥah threshold for ijtihād-based category expansion

The IDR 1.8 million monthly wage premium for digitally literate workers (Widarni et al., 2022) is operationalized as a maṣlaḥah metric demonstrating that digital literacy has attained ḍarūriyyāt status in Indonesia's contemporary labor market. Following Kamali (2008) criterion that maṣlaḥah must reach necessity level to justify ijtihād, this premium functions as the quantitative threshold permitting category expansion beyond classical interpretations.

Step 3: Qiyās-based juristic bridging to establish ratio legis

The empirical ‘illah ("structural exclusion from digitally-mediated livelihoods") is mapped onto Ibn Taymiyya's precedent permitting fī sabīl Allāh expenditure for public infrastructure that strengthens communal resilience (Jalili et al., 2024). We establish a qiyās wherein digital exclusion constitutes the modern ḥukm al-far‘ (secondary ruling) equivalent to classical threats to economic security (ḥukm al-aṣl). This analogical reasoning transforms the unemployment statistic into the ratio legis for category expansion per Al-Qaradawi's (2009) contemporary framework that permits fī sabīl Allāh expenditure for community-strengthening activities facing existential threats.

Phase 2: Technical Operationalization of the Sharī‘ah-Compliance Matrix

The voucher mechanism undergoes validation against core zakāt requirements through explicit translation of abstract juristic concepts into measurable operational variables. Table 1 details how each principle is operationalized with technical precision and gharar mitigation mechanisms differentiated by uncertainty type:

Table 1. Sharī‘ah-Compliance Matrix with Operational Variables and Gharar Mitigation Mechanisms

Principle	Operational Variable	Validation Metric	Gharar Mitigation Mechanism
Tamlik	Conditional ownership transfer via Restricted-Purpose Token (RPT)	RPT satisfies tamlik al-manfa‘ah (transfer of usufruct) through blockchain-verified redemption rights at accredited providers; ownership of service—not currency—is transferred per dayn-based tamlik models (Saad & Alhabshi, 2019)	Smart contract enforces 1:1 Rupiah peg with immutable redemption rules, eliminating price uncertainty (gharar al-thaman)

‘Ayn/Dayn conversion protocol	Temporal	Time-bound conversion: RPT expires after 12 months (ḥawl alignment), forcing materialization of dayn (claim) into ‘ayn (service) before zakāt obligation lapses (Zainuddin & Khalid, 2020).	On-chain timestamping creates deterministic conversion pathway, eliminating gharar al-mawjūd (uncertainty of existence)
Fī sabīl Allāh	Maqāṣid-aligned outcome metrics	70/30 disbursement tied to certification/job placement creates ‘illah-based validation: only outcomes advancing ḥifẓ al-‘aql (intellect preservation) and ḥifẓ al-nasl (progeny welfare via employability) qualify (Auda, 2012; Ramadhani & Hamzah, 2024).	Zero-knowledge proof verification of employment outcomes prevents gharar al-ghā’ib (uncertainty of absent outcomes)
‘Iwaḍ prohibition	Temporal separation of benefit streams	Graduate zakāt pledge executed via separate smart contract with 24-month deferral period, creating juristic separation between hibah (gift) and future ‘ibādah per Ibn ‘Ābidīn’s tafṣīl al-‘uqūd doctrine (Zein, 2020).	Time-locked commitment eliminates gharar al-mu‘āwadah (uncertainty of counter-obligation)

Phase 3: Iterative Validation Loop

The model undergoes three cycles of juristic-empirical stress testing to verify robustness of the ratio legis relationship:

Baseline validation: World Bank labor market projections (2030 skills demand) tested against classical maṣlahah mursalah criteria for fī sabīl Allāh expansion (Shamsuddin et al., 2025). Boundary testing: Simulated voucher failure scenarios (e.g., 40% dropout rate) evaluated against ḍarar (harm) principles to calibrate the 20% clawback mechanism as taḥqīq al-manāṭ (verification of legal cause) (Kahf, 1989). Scalability validation: ASEAN cross-border replication scenarios assessed through ‘urf (customary practice) analysis of regional zakāt institutional frameworks, drawing parallels with Indonesia’s successful Kartu Prakerja voucher precedent (Al Ayyubi et al., 2023; Anggara, 2024).

This methodology transcends descriptive policy borrowing by establishing a hermeneutical feedback mechanism wherein empirical data provides the ‘illah for juristic reinterpretation, while Sharī‘ah constraints define the permissible solution space—thereby transforming zakāt from passive redistribution into an active labor market instrument grounded in both dalīl naqlī (textual evidence) and dalīl ‘aqlī (rational evidence) (Kamali, 1991). Crucially, the operationalization of abstract fiqh concepts into measurable variables (e.g., tamlīk → blockchain-verified redemption rights) ensures permissibility is not merely asserted but demonstrably validated through quantifiable compliance benchmarks aligned with DSN-MUI fatwa on zakāt for education (Majelis Ulama Indonesia, 1996) and Majma‘ al-Fiqh al-Islāmī resolution permitting vocational training (Sarif, 2009).

IV. RESULTS AND DISCUSSION

Fiqh Expansion of Fī Sabīl Allāh for Digital Literacy

The linguistic root of *fī sabīl Allāh*—literally “in the way of Allah”—signifies any path that advances the welfare and resilience of the Muslim community. While classical jurists emphasized military *jihād*, contemporary realities highlight broader needs (Shamsuddin et al., 2025). Today, economic marginalization and limited skills represent urgent challenges, making access to lawful income and self-sufficiency a legitimate extension of this principle. Supporting digital literacy training, therefore,

becomes a practical means of empowerment, aligning a timeless mandate with the demands of a modern, knowledge-based economy. The proposed voucher program aligns with the higher objectives of Shari‘ah (*Maqāṣid al-Sharī‘ah*), particularly the preservation of intellect (*ḥifẓ al-‘aql*) and wealth (*ḥifẓ al-māl*) (Auda, 2012). By promoting digital literacy, it strengthens youth intellectual capital—an essential asset in a knowledge-driven economy. At the same time, it aims to lift beneficiaries from poverty to productivity, enabling their transition from zakat recipients (*mustahik*) to contributors (*muzakkī*). In this way, zakat is not only immediate relief but also a strategic investment in long-term human and financial resilience.

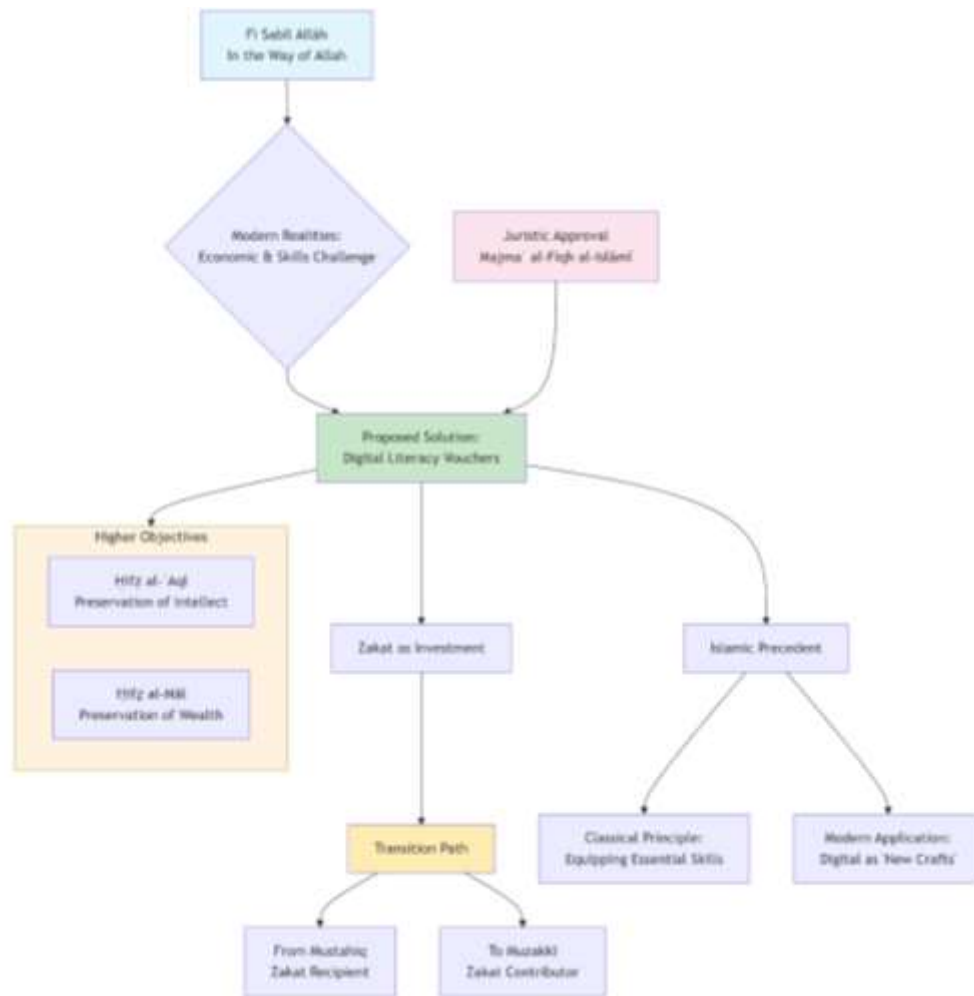


Figure 1. Empowering Through Digital Zakat

The use of zakat for vocational training finds strong support in Islamic tradition and contemporary jurisprudence. Historically, the Prophet ﷺ allowed communal funds to be allocated for public utilities and for supporting craftsmen vital to the community’s defense, establishing the principle of equipping individuals with essential skills (Ibn Kathīr, 2000; Al-Qaradawi, 1999). In the modern context, digital competencies such as coding, data analysis, and cloud engineering represent the “new crafts” that underpin national resilience in a knowledge-based economy (World Bank, 2022; OECD, 2023). Channeling zakat toward certified digital training is therefore a natural extension of classical precedent, ensuring that funds enhance capacity where it is most needed. This position aligns with contemporary juristic thought, as the Majma‘ al-Fiqh al-Islāmī has issued resolutions affirming that zakat may be used for vocational training and skill development (Majma‘ al-Fiqh al-Islāmī, 2004). Extending this ruling to digital literacy and advanced technology courses is not an *ibṭāl* (abrogation)

but a *qaṣr* (contextual restriction) that applies an established principle to the most effective form of training for current realities (Auda, 2012; Kamali, 1991). In this way, zakat fulfills both its classical role of strengthening the community and its higher objective of fostering long-term economic and social resilience.

The case for the digital literacy voucher is built on a foundation of compelling empirical data that confirms a severe and growing skills gap.

The following table provides a clear quantitative overview of the problem.

Table 2. Problem Overview

Category	Indicator	Data/Statistics
Problem Demographics	Youth Unemployment Rate (Youth, 15-24)	16.16% (Feb 2025) vs. 4.76% (Overall)
	Out-of-School Youth (National)	4.4 million (Aged 7-18) in 2015
	Youth not in education, employment, or training (NEET)	Nearly 10 million Indonesians (15-24)
Skills & Competency	Youth ICT Competency Level	Low, despite being "digital natives"
	Required Digital Skills in Job Ads (2024)	Python, JavaScript, SQL, Cloud Computing
Economic Value	Median Wage Premium (Tech vs. General Labor)	An average of IDR 1.8 million per month
Barriers to Entry	Average Cost of Private Bootcamp	IDR 15-35 million (\$1,000-\$2,500)
	Device Ownership & Internet Access	Low access to affordable internet and appropriate devices

Source: processed by the author from the references used

The statistics on youth unemployment and out-of-school youth confirm the existence of a large and vulnerable population in urban Indonesia (Yanindah, 2022). This is the target demographic for the program. The analysis of job advertisements confirms that digital skills are in high demand and are not merely a niche requirement but are becoming essential for a growing number of roles (Smeru, 2022; Widarni et al., 2022). The median wage premium for these skills provides a powerful incentive, as it can transform an individual's economic trajectory by offering an income significantly higher than the national average.

However, the path to acquiring these skills is fraught with barriers. The cost of private bootcamps, ranging from IDR 15 million to IDR 35 million, is simply prohibitive for impoverished youth and urban dropouts (Fourrage, 2025). This is further compounded by low device ownership and the high cost of internet access, which can consume a significant portion of a household's monthly expenses (Vimal et al., 2023).

A crucial element to consider is the nature of "free" programs offered by major tech companies. While programs like Google Bangkit and AWS re/Start are available at no cost to the learner, they often have strict eligibility requirements that exclude the very demographic the *zakat* program aims to help (Amazon Web Services, 2025; Google, 2025). For example, Google Bangkit requires applicants to be active university students in their fifth semester or later. This paradox highlights a critical market failure:

the existing solutions do not address the needs of the out-of-school, unemployed youth population, creating a compelling justification for a purpose-built, *zakat*-funded intervention (Faizah et al., 2025).

Voucher Model Design & Flow

The proposed model is designed to be a sustainable and scalable solution. The funding will be sourced from a portion of the *zakat profesi* (zakat on income) collected in major urban centers. A specified percentage, such as 2.5%, will be pooled and channeled into a dedicated sub-wallet managed by BAZNAS, the National Zakat Board. This fund will be conceptually named the "Skill-Treasury," serving as a transparent and accountable ledger for all transactions related to the program. The use of a pooled, segregated fund ensures that the donors' intentions are met while allowing for the strategic deployment of capital for a high-impact social project.

To ensure proper targeting, beneficiaries are defined as orphaned dropouts aged 15–24 in pilot cities (e.g., Jakarta, Makassar), verified by city ID and poverty status below the *nisāb* line. The program uses a Restricted-Purpose Token (RPT), a digital voucher pegged 1:1 to the Rupiah, spendable only at audited bootcamp providers. This satisfies the fiqh principle of *tamlīk* by granting recipients ownership while restricting use to training services. To align incentives, funding is outcome-based: 70% of the voucher value is released at enrollment, and 30% upon course completion with certification or proof of job placement. This ensures providers are rewarded for both training delivery and successful graduate outcomes.

The program's curriculum must be certified, market-aligned, and cover coding, cloud fundamentals, and English tech vocabulary to prepare participants for global tech roles. Delivery will be through reputable providers (e.g., Google Bangkit, Microsoft Learn, AWS re/Start), with zakat funds ensuring tailored cohorts for orphaned urban youth who also need soft skills and professional development. Sustainability is built in: graduates pledge 2.5% of their income as *zakat profesi*, creating a virtuous cycle where recipients become donors. With a voucher cost of IDR 3 million and a wage premium of IDR 1.8 million per month, the fund "repays" itself in about 18 months, turning zakat into a long-term engine of empowerment.

Flow Diagram: Zakat for Digital Literacy Voucher Model

The following flow diagram illustrates the entire process, from donor to beneficiary to the replenishment of the fund.

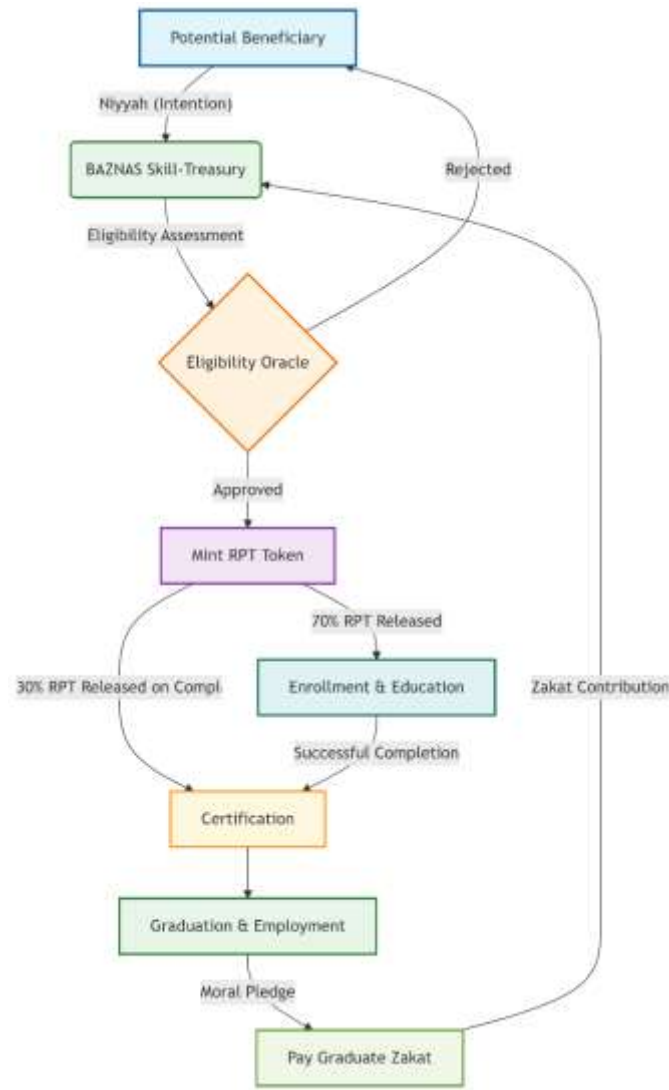


Figure 2. System Flow

Shariah Compliance & Juristic Analysis

The proposed digital literacy voucher model is designed to be fully compliant with Islamic law. The following table provides a rigorous, point-by-point analysis of the model's adherence to the six pillars (*arkān*) of *zakat*, addressing potential juristic risks and providing clear mitigations.

Table 3. Sharia Compliance

Rukn Zakat	Voucher Realisation	Dalil / Fatwa	Risk & Mitigation
<i>Niyah</i> (Intention)	The donor makes an on-screen declaration of intention to give <i>zakat</i> for the purpose of the digital literacy program. This is a form of <i>wakālah</i> (agency), where BAZNAS is appointed as the agent to	The <i>ḥadīth</i> " <i>inna ma al-a 'mal bi al-niyah</i> " (Actions are by intentions) establishes the necessity of intention. The <i>wakālah</i> contract is supported by a consensus of jurists (Hassim & Ahmad, 2021).	Risk: The donor's intention is not sufficiently explicit. Mitigation: The user interface will include a compulsory prompt requiring the donor to confirm their specific intent for the fund.

Rukn Zakat	Voucher Realisation	Dalil / Fatwa	Risk & Mitigation
	distribute the funds on behalf of the donor.		
<i>Tamlīk</i> (Ownership Transfer)	The beneficiary receives a Restricted-Purpose Token (RPT) in their digital wallet. This token constitutes a valid, but conditional, transfer of ownership, as the beneficiary has the exclusive right to use it at approved vendors.	The ‘ <i>lam</i> ’ in Qur'an 9:60, “...expenditures are only <i>for</i> the poor and <i>for</i> the needy...”, is interpreted by most scholars as <i>lam al-tamlīk</i> , signifying a transfer of ownership. The conditional nature of the RPT is an accepted exception in jurisprudence (Albheran et al., 2025). The RPT is a form of <i>dayn</i> (a claim) that materializes as a specific service (Saad & Alhabshi, 2019).	Risk: The restricted nature of the voucher may be perceived as a violation of the recipient's full ownership. Mitigation: The model frames the voucher not as money, but as a "right to a specific service," which is a legitimate transfer of value. The underlying funds are held by BAZNAS as a fiduciary responsibility, and monthly audits ensure timely and proper disbursement.
‘ <i>Ayn</i> vs. <i>Dayn</i> (Tangible Asset vs. Debt)	The RPT is a conditional <i>dayn</i> (claim or debt) on the BAZNAS “Skill-Treasury” fund. This claim converts into a tangible asset (‘ <i>ayn</i>), i.e., the course enrollment and services, at the point of spend.	While there is a general rule against using <i>zakat</i> for building public assets, jurists have made exceptions for specific cases. This model extends the concept to a service provision rather than a building project, aligning with the spirit of productive <i>zakat</i> . (Maulida & Purnomo, 2023; Zaari et al., 2025; Zainuddin & Khalid, 2020)	Risk: Unspent funds remain under the control of BAZNAS, not the beneficiary. Mitigation: The RPT has a maximum one-year expiry, preventing the fund from being held indefinitely. BAZNAS must ensure prompt disbursement, as stipulated in a resolution from the Majma‘ al-Fiqh al-Islāmī.
Right Category	The beneficiary is a <i>mustahik</i> under the <i>fi sabīl Allāh</i> category. The expenditure is for capacity building that will secure a dignified livelihood and strengthen the community’s economic fabric.	This application is supported by the expanded interpretation of <i>fi sabīl Allāh</i> by contemporary jurists like al-Qaradhawi and the MFI Resolution 19/2019 on vocational training. The program’s alignment with the higher objectives (<i>maqāṣid</i>) of Islamic law provides a robust justification (Achmad, 2024; Rizal, 2022).	Risk: Juristic disagreement exists on the expanded scope of this category. Mitigation: The paper explicitly frames the program within the expanded view, using the <i>maqāṣid</i> as a primary justification and acknowledging the existence of different schools of thought.
<i>Niṣāb</i> & <i>Hawl</i> (Threshold & Lunar Year)	These conditions apply only to the donor (<i>muzakkī</i>), not the beneficiary (<i>mustahik</i>). The	This is a point of consensus among all four major schools of <i>fiqh</i> . The purpose of <i>zakat</i> is to redistribute wealth from the rich to the poor (Asfarina	Risk: A donor may give <i>zakat</i> without meeting the conditions. Mitigation: BAZNAS, as the central authority, has a robust

Rukn Zakat	Voucher Realisation	Dalil / Fatwa	Risk & Mitigation
	beneficiary is confirmed to be living below the <i>nisāb</i> poverty line, making them eligible to receive <i>zakat</i> .	et al., 2019; Nuradi et al., 2025).	collection system that automatically verifies the donor's compliance with <i>nisāb</i> and <i>hawl</i> before accepting the contribution.
No Counter-Benefit (<i>'Iwaḍ</i>)	The graduate's pledge to pay future <i>zakat</i> is a moral commitment, not a legally binding loan or a condition for receiving the voucher. The pledge is a future act of worship, distinct from the immediate <i>zakat</i> disbursement.	Juristic opinions from scholars like Ibn Abidin strictly prohibit conditioning a gift (<i>hibah</i>) with a return (<i>'iwaḍ</i>). The future <i>zakat</i> payment is a distinct religious obligation, not a repayment of the voucher (Bushri, 2025; Zein, 2020)	Risk: Perception that the voucher is a loan. Mitigation: The pledge will be executed via a separate smart contract or agreement that explicitly states it is a moral, non-binding commitment to fulfill a future religious obligation, thereby avoiding any legal or ethical ambiguity.

Governance, Partnership & Risk

The successful implementation of this novel model requires a robust governance framework built on a tripartite public-private-civil society partnership. This zakat program is proposed as a collaborative initiative with BAZNAS as the central authority, ensuring transparent collection and distribution through partnerships with UNDP and Bank Syariah Indonesia, supported by regular audits, public reporting, and a multi-signature wallet. Tech providers such as Google Bangkit, Microsoft Learn, and AWS re/Start supply certified curricula under outcome-based contracts—70% released upfront and 30% upon milestones—with graduation-based incentives. City governments identify beneficiaries (orphans and school dropouts) through verified social service databases, applying cross-checks and anonymous hashes to protect privacy. An independent Sharī'ah Council oversees compliance and conducts content pre-audits, with a provider freeze mechanism in case of violations. Key risks are mitigated through a 20% claw-back for high dropout rates, on-chain certificate verification with automatic revocation, and zero-knowledge proofs to safeguard mustahik data.



Figure 3. Zakat Program Collaboration

The Zakat Program is a collaborative initiative managed by BAZNAS as the central authority to manage zakat collection and distribution with transparency and accountability through a partnership with UNDP and Bank Syariah Indonesia, supported by regular audits, public reports, and a multi-signature wallet. Tech Providers such as Google Bangkit, Microsoft Learn, and AWS re/Start provide curriculum, training, and industry certification with outcome-based contracts (70% upfront and 30% based on milestones) and graduation-based incentives. The City Government identifies beneficiaries (orphans and dropouts) through a verified database from the Social Services/Dukcapil with risk mitigation of data cross-checks and anonymous hashes for privacy, while the Independent Shari'ah Council conducts sharia supervision and content pre-audits with a provider freeze mechanism for violations. The program also anticipates high dropout risks (>30%) with a 20% fee claw-back clause, fraudulent certificates through on-chain verification and automatic revocation, and protection of mustahik's sensitive data with zero-knowledge proof for verification without disclosing personal data.

Policy Implications & Scalability

The proposed voucher model has significant policy implications and a clear path to scalability. In the short-term (2025), the model can be implemented as a pilot program in key urban centers like Jakarta and Makassar. A pilot with 1,000 beneficiaries and a budget of IDR 3 billion would provide a controlled environment to test the model's efficacy, refine its operational mechanics, and collect data to demonstrate its social and economic return on investment. In the medium-term (2026-27), the model can be scaled up by integrating it into existing national frameworks. This could involve embedding the program within the Ministry of Communication and Informatics' "Digital Talent Scholarship" pipeline or other public-private partnerships focused on youth development (Indonesia.go.id, 2025). The success of a scaled-up model in Indonesia could also provide a blueprint for a cross-border initiative. The program could seek collaboration and funding from other ASEAN *zakat* institutions, such as those in Singapore or Brunei, to create a regional fund for digital literacy. The long-term (2028) vision is a self-sustaining ecosystem where the graduate contributions replenish the fund, ensuring that the program can continue to operate independently. This circular flow of funds, where the beneficiaries of today become the donors of tomorrow, aligns perfectly with the spirit of the UN Sustainable Development Goals (SDG), particularly SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth). The program has the potential to become a model for how Islamic social finance can address

some of the most pressing global challenges of the 21st century.

V. CONCLUSION AND RECOMMENDATION

The analysis concludes that a digital literacy voucher program funded by *zakat* represents a powerful, valid, and innovative solution to the pressing issue of urban youth unemployment in Indonesia. The model is grounded in a meticulous synthesis of modern economic theory and Islamic jurisprudence. It is economically justified by the significant wage premium commanded by digital skills and the demonstrated effectiveness of outcome-based financing. Juristically, it is validated by a contemporary and pragmatic application of the *fi sabīl Allāh* category, fulfilling the higher objectives of *Shari'ah* by preserving both the intellect and future wealth of the community's youth.

The outcome-based design, which links fund disbursement to successful program completion and job placement, ensures a high social return on investment and holds service providers accountable. Furthermore, the graduate pledge creates a self-perpetuating fund, transforming a one-time philanthropic act into a sustainable engine for social mobility and economic resilience. The program, if implemented, would not only reduce unemployment but also cultivate a new generation of empowered and productive members of society. It is therefore recommended for immediate consideration by BAZNAS and the Ministry of Communication and Informatics for a regulatory sandbox pilot to prove its concept and set a new standard for Islamic social finance in the digital age.

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