

The Invisible Mustahik: Exploring Social Exclusion and Barriers to Zakat Access for Prostitutes in Yogyakarta's Digital Space

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ABSTRACT. This study aims to analyze the social exclusion of 11 digital prostitutes in Yogyakarta as "Invisible Mustahik" through the theoretical framework of social exclusion by Amartya Sen and Hilary Silver. This research is significant in filling the gap in the literature on Islamic philanthropy for stigmatized groups, by examining how administrative barriers and moral stigma hinder their access to zakat. This qualitative research used a netnographic design in the digital space MiChat Yogyakarta, involving 11 prostitutes selected through purposive sampling for primary data collection. The data were then analyzed thematically using an analysis similar to ATLAS.ti software to examine the correlation between administrative barriers, moral stigma, and typologies of social exclusion. This research identifies six typologies of "Invisible Mustahik," characterized by vulnerability driven by a lack of local identity and social stigma. These barriers significantly restrict 11 sex workers' access to the zakat system, thereby depriving them of their capabilities as asnaf. This study recommends that zakat institutions relax domicile administrative requirements and develop anonymous and stigma-free digital outreach protocols. These findings are crucial for policymakers transforming the Islamic philanthropy system to be more inclusive of hidden populations in the digital space. This research makes a unique contribution by introducing the concept of "Invisible Mustahik" to the hidden population in the MiChat app, a niche rarely explored in Islamic philanthropy literature. Its novelty lies in the synthesis of Sen's Capability Theory and Silver's Exclusion Paradigm to reconstruct the asnaf criteria to be more inclusive of marginalized groups in the digital space.

Keywords: Invisible Mustahik; Social Exclusion; MiChat; Netnography

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INTRODUCTION

Zakat is often commanded in the Quran after the command to perform prayer. Zakat is also explained in the hadith, which explains the pillars of Islam. Zakat is one of the five pillars of Islam and is an Islamic social financial instrument that plays a crucial role in combating poverty, promoting social justice, and achieving equitable distribution of wealth (Fijuljanin & Mešković, 2026).

Those who are obligated and fulfill certain requirements and conditions to pay zakat are called muzakki (payers of zakat). Those who are entitled and fulfill certain requirements and conditions to

receive zakat are called mustahik (recipients of zakat). If a mustahik is able to meet consumption needs, especially basic needs, their welfare will increase, enabling them to escape the poverty line (Herianingrum et al, 2023).

Mustahik in society may be easily visible and identifiable. This is because they reside in one place, do not move from one residence to another (domicile), and are properly and administratively registered by community institutions. But what about the invisible mustahik? These mustahik deliberately conceal their true identities and sometimes have no fixed domicile (move from place to place), for example, they move from one boarding house to another, or perhaps even from one hotel to another daily. Researchers argue that mustahik in this condition are referred to as invisible mustahik.

One type of invisible mustahik is commercial sex workers or prostitutes. Prostitutes can be categorized as invisible mustahik. This occurs for several main reasons. First, they usually live in a foreign place or outside the city, outside their hometown (hometown). Second, when they are outside the city, they usually rent or stay in hotels/lodgings/inns, so community institutions (such as neighborhood associations or neighborhood associations) may not know their profile or their true occupation. Third, they rarely socialize and interact with local residents. Finally, they try to hide their profession as prostitutes, both when they are in their hometown and when outside the city (where they work as prostitutes), hoping that no one close to them will discover their true profession as prostitutes. In essence, they try to hide and be hidden from those around them.

The reason prostitutes can be categorized as mustahik is because most people become prostitutes due to economic factors. Prostitutes or women who work as commercial sex workers (prostitute) in pubs often experience economic hardship (Rakhmah & Putra, 2024). Economic hardship is synonymous with poverty. Poverty is a very current and multifaceted issue, transcending mere theoretical frameworks. Poverty is often viewed in the context of social justice, solidarity, and equal opportunity. Poverty is considered a multidimensional socio-economic phenomenon that impacts society, the labor market, and education (Spišáková & Gontkovičová, 2026). Poor people are included in the eight groups of asnaf (persons eligible for zakat). Therefore, prostitutes can be categorized as asnaf (persons eligible for zakat). Furthermore, in Islamic teachings, the forbidden profession of prostitution means they are still counted as poor. This is because unlawful income, even if the nominal amount is large, is still counted as zero or negative.

Prostitutes as mustahik zakat (receivable of zakat) are rarely studied by researchers and academics. One of the first studies on the topic of prostitutes and zakat, for example, was conducted by (Mubarok, 2022), but in general, this study only explains the permissibility of prostitutes receiving zakat according to the opinions of scholars. The second study by (Ramadi et al., 2025) states that giving zakat to prostitutes can protect aspects of the maqashid sharia (Islamic principles) of prostitution. Finally, research by (Adnan et al, 2023) found that prostitutes have the right to be considered for zakat assistance in the hope of leaving sin and continuing a better life. These three research results are still normative, but have not touched on the practical analysis of giving zakat to prostitutes. Furthermore, based on a search conducted by the researcher on the Scopus website using the keywords "zakat" and "prostitute" as well as the keywords "zakat" and "sex worker", no articles were found for these. Using the Publish and Perish application, equipped with Vos Viewer, and searching using keywords like "zakat" and "prostitute," as well as "zakat" and "sex worker," the researchers found that research on prostitutes and zakat is still rare. Therefore, based on all of the above, research into whether prostitutes in Yogyakarta have received zakat is urgently needed.

This research will be conducted qualitatively using netnography. Netnography was chosen because the researchers obtained research data through the Michat application, a service frequently used by prostitutes for their work. This research is conducted pseudonymously, and the interview process with the prostitutes was conducted with their consent. The purpose of this research is not only to gather information and analyze whether or not prostitutes in Yogyakarta receive zakat. It

also aims to analyze prostitutes' understanding of zakat using social exclusion theory. It is hoped that this research will fill the gap in research on zakat and prostitutes.

Zakat

Zakat is an act of worship that has both personal and social dimensions. The social sector plays a crucial role in supporting government initiatives to increase profits, particularly through the use of Islamic social funds in the form of zakat, infaq, sadaqah, and waqf (Fijuljanin & Mešković, 2026). Zakat has the potential to be a powerful tool for alleviating extreme poverty and can lift a number of mustahik out of poverty (Aziz et al., 2025). One way is by utilizing zakat capital for productive activities, such as making yogurt, so that mustahik not only obtain a steady source of income but also improve their skills and economic independence (Purnamasari et al., 2026). In addition, the digitalization of zakat opens up new opportunities for the economic empowerment of mustahik (Muyassarrah et al., 2025). Unfortunately, some zakat institutions in Indonesia experience inaccuracies in the distribution of zakat to mustahik. Inaccurate zakat distribution reflects a failure to realize the maqashid of zakat, particularly the goal of protecting vulnerable groups (Adawiah et al., 2025).

One vulnerable group includes farmers and fishermen. Farmers in Indonesia, for example in Bengkulu Province, are still largely classified as mustahik, indicating a persistent welfare gap and dependence on zakat (Afrianty et al, 2025). Fishermen also face challenges related to zakat. The problem is that productive zakat programs in the maritime sector are not yet optimal due to weak data integration, program inconsistencies with fishermen's needs, and minimal collaboration between institutions (Hakimi et al, 2025). In addition to farmers and fishermen, prostitutes can also be categorized as a vulnerable group who have not yet received their rights as mustahik. Therefore, providing zakat to prostitutes is one way to demonstrate concern for the vulnerable, especially those who are not yet eligible.

Ulama's Opinion about Giving Zakat to Prostitutes

Scholars (ulama) have agreed on the permissibility of giving zakat to a woman who commits adultery if she is poor. Ibn Baththal explained that giving alms to a thief and an adulterer, if both are poor, means they are eligible to receive zakat. According to the Shafi'i school of thought, giving zakat to prostitutes is permissible, as the Shafi'i school interprets the poor and needy as those who cannot meet their living needs through lawful work. Therefore, even though a prostitute can meet her living needs from her income as a prostitute, she is still categorized as poor, because the money she earns comes from unlawful work (Ramadi et al., 2025). Shaykh Nawawi al-Bantani stated in his book *Nihayah al-Zain* that a person's poverty status will not be eliminated by wealth generated from unlawful work, such as prostitution (Mubarok, 2022).

Giving zakat to prostitutes is expected to make prostitutes repent. This is implicitly proven by a piece of hadith narrated by Bukhari and Muslim which reads: "Indeed your alms have been granted, the prostitute may have restrained herself (no longer prostituting) because of your alms to her". Furthermore, apart from the previous hadith, the potential for prostitutes to repent is also strengthened by the results of research from (Adnan et al, 2023) which states that prostitutes have the right to be considered for receiving zakat assistance based on the asnaf riqab. However, this must be based on the criteria and conditions set by the state. This is intended to ensure that prostitutes can get away from immorality and move on to a better life.

Social Exclusion Theory

1. Social Exclusion in Amartya Sen's Capability Perspective

Social exclusion is positioned as an integral part of the analysis of poverty and development by Amartya Sen. (Sen, 1999) emphasizes that poverty should not be viewed narrowly as simply a failure to achieve a certain level of income (low income), but rather as a deprivation of capabilities

(capability deprivation). Capability refers to the substantive freedom an individual has to achieve various combinations of "functioning," namely the conditions and activities that the individual deems valuable to undertake or achieve in life (Sen, 1999).

Within this framework, social exclusion is understood as a process that deprives an individual of the capability to participate in community life. (Sen, 2000) offers a sharp analytical distinction to dissect how exclusion occurs through the following typology:

a. Constitutive Exclusion and Instrumental Exclusion

Constitutive exclusion occurs when the inability to interact or participate in community life is seen as an intrinsic disadvantage that reduces the quality of human life, regardless of its economic impact. Instrumental exclusion refers to the process by which one form of exclusion becomes a means or instrument that triggers the deprivation of other capabilities (Sen, 2000). For example, the lack of administrative rights or access to Islamic financial institutions or Islamic philanthropic organizations can be an instrument that plunges individuals into more acute economic poverty.

b. Active Exclusion and Passive Exclusion

Active exclusion occurs through deliberate policies or decisions aimed at excluding certain groups from social safety nets or certain rights. Passive exclusion occurs without any direct intention on the part of policymakers, but rather is the consequence of social processes, economic shifts, or environmental changes that gradually marginalize certain groups, thereby losing access to social opportunities (Sen, 2000).

c. Freedom of Agency and Social Participation

Amartya Sen's central idea lies in the aspect of agency, namely the ability of an individual to act on behalf of what they value and have a reason to achieve (Sen, 1999). Social exclusion fundamentally undermines individual agency by limiting mobility and life choices. Participation in the community is not merely a social necessity, but a crucial instrument for individuals to assert their rights. The failure of the social system to guarantee this participation is a disregard for human dignity and fundamental individual freedoms (Sen, 2000).

2. Hilary Silver's Three Paradigms of Social Exclusion

Hilary Silver positions social exclusion as a multidimensional concept reflecting the breakdown of ties between individuals and society. Silver argues that social exclusion cannot be understood through a single perspective, but rather through three broad paradigms rooted in different traditions of political philosophy and sociology. These three paradigms are solidarity, specialization, and monopoly.

a. Solidarity Paradigm

The tradition of French Republicanism, particularly Emile Durkheim's thinking on social integration, is at the root of this paradigm. In this perspective, society is understood as an organic whole bound by collective values and norms (Silver, 1994). Social exclusion is defined as the breakdown of the moral and social bond between individuals and their communities. The primary focus of this paradigm is the failure of integration, where excluded individuals are perceived as outside the moral order of society. Therefore, exclusion is seen as a threat to social cohesion and national solidarity (Silver, 2007).

b. Specialization Paradigm

Rooted in the Anglo-American tradition of liberalism, the specialization paradigm views society as a structure composed of separate spheres or spheres (specializations), such as markets, politics, and social spheres (Silver, 1994). Social exclusion, in this perspective, is understood as a consequence of social differentiation, the division of labor, and market failure. Exclusion occurs when barriers or discrimination prevent individuals from moving between spheres or accessing opportunities within

the market (Silver, 1994). In this paradigm, individual freedom and the right to voluntary exchange are central, so exclusion is seen as the result of restrictions on access and free competition.

c. Monopoly Paradigm

The Social Democratic tradition and Weberian thinking on social closure have significantly influenced the monopoly paradigm. This paradigm views society as a hierarchical structure in which various groups compete for control of resources (Silver, 1994). Social exclusion occurs when a dominant group (insiders) creates specific rules, boundaries, and qualifications to monopolize access to material and symbolic resources, while simultaneously excluding other groups (outsiders) who do not meet these criteria (Silver, 1994). Exclusion here is a tool of power used to maintain the advantages of certain groups by blocking access to outsiders through institutional and social mechanisms (Silver, 2007).

Through these three paradigms, (Silver, 1994) asserts that social exclusion is not simply a phenomenon of economic poverty, but rather a complex relational process. Understanding exclusion requires an analysis of how moral integration, market mechanisms, and power structures work together to marginalize individuals in society.

All of the literature reviewed above is expected to align with the objectives of this research, which is to gather information and analyze whether or not prostitutes in Yogyakarta receive zakat. Finally, this research also analyzes prostitutes' understanding of zakat using two theories of social exclusion. First, Amartya Sen's theory of social exclusion on Capability Deprivation. Second, Hilary Silver's theory of social exclusion on Three Paradigms of Social Exclusion.

METHOD

This research is a qualitative study. Qualitative research is a scientific approach that aims to understand social and cultural phenomena from the perspective of participants or actors directly involved in the event (Pettalongi et al, 2025). This study uses a qualitative approach with the netnography method. According to (Kozinets, 2015) netnography is an ethnographic practice adapted specifically to study culture and communities in digital spaces. The use of this method is considered most relevant because the research object, digital sex workers, is a hidden population group whose social interactions are fragmented within the MiChat application. Through netnography, researchers not only collect text data but also observe digital behavior and the dynamics of the surrounding space. The location of this research is the MiChat application, an instant communication platform that in Yogyakarta has transformed into a digital job market for prostitution service providers. MiChat was chosen because this platform is a space where social exclusion occurs significantly, namely prostitutes are digitally present in the Yogyakarta area, but are not detected by the region's formal socio-religious radar.

The primary data for this study were obtained from interviews conducted via the chat feature with 11 sex worker informants on the MiChat app. The researchers conducted a digital immersion session throughout the study period, with each conversation beginning with building rapport to address the informants' suspicions. The conversations were not conducted in a single session, but rather through an in-depth question-and-answer process to explore their backgrounds and perceptions of zakat institutions. The use of chat (MiChat) as the primary instrument was justified as a form of "naturalistic inquiry" within the digital ecosystem, which often yields more honest answers than intimidating face-to-face interviews for marginalized groups. To ensure data validity, the researchers conducted theoretical triangulation by linking field findings to the social exclusion theory of Amartya Sen and Hilary Silver.

Given the sensitivity of the subject, this study applied strict digital ethics standards consisting of:

1. Informed Consent

Researchers introduce themselves transparently as academics at an early stage or after rapport is established.

2. Total Anonymity

All informants' names, profile photos, and specific coordinates (hotel/boarding house locations) have been disguised to protect their privacy and security from legal or social persecution.

3. Data De-identification

Screenshots of conversations are reprocessed into pure text to eliminate the informant's digital footprint.

The research data (interview transcripts) were analyzed thematically (similar to ATLAS.ti) using Gemini Pro for data organization and basic code extraction. This was possible because Gemini was trained to generate new content similar to the data it was trained on, such as text, images, code, audio, and video (Google & Paideia, 2026). The researcher acted as the primary controller (human in the loop) who verified each AI-generated category based on Amartya Sen and Hilary Silver's social exclusion theory framework. This approach was chosen to increase the efficiency of the coding process without compromising the authenticity of the informants' narratives.

RESULTS AND DISCUSSION

Results

There were 11 informants interviewed in this study. All of them came from areas or cities outside Yogyakarta and had diverse backgrounds. The informant profiles in this study can be seen in Table 1 below.

Table 1. Informant Profile

ID	Origin/Status	Education/Background	Primary Barrier Type	Notable Sentiment/Key Quote
A	Migrant	N/A	Self-Exclusion	"Many others (orphans) need it more than me."
B	Migrant	N/A	Normalized Exclusion	"Never received it, Alhamdulillah (resignation)."
C	Migrant	N/A	Stigma (Privacy)	"I hide my identity to avoid social judgment."
D	Migrant	Under Pimp System	Spatial/Structural	"The boss manages the hotel; I have no fixed address."
E	Migrant	University Graduate	Moral Integrity	"I know my religion; don't judge me with your aid."
F	Migrant	N/A	Institutional Mistrust	"Afraid of police/authorities during data collection."
G	Migrant	N/A	Fear & Stigma	"Safety and anonymity are more vital than zakat."
H	Migrant	Digital/"Kos" User	Spatial/Cognitive	"Mosques are for preaching, not for people like us."

I	Migrant	Disconnected	Knowledge Gap	"I don't know my rights as a <i>mustahik</i> ."
J	Migrant	Pragmatic	Direct Solicitation	"If you're an expert, just send me the money."
K	Migrant	Single Mother	Acute Precarity	"I do this for my child's survival; I have nothing."

Source: processed by the authors, 2026.

Although all informants were on the same app (MiChat), their backgrounds were very diverse, ranging from the highly educated (Informant E) to those in dire financial straits (Informant K). To emphasize the semantics or conceptual landscape of the data in this study's findings, the Conceptual Landscape Word Cloud image is presented below.

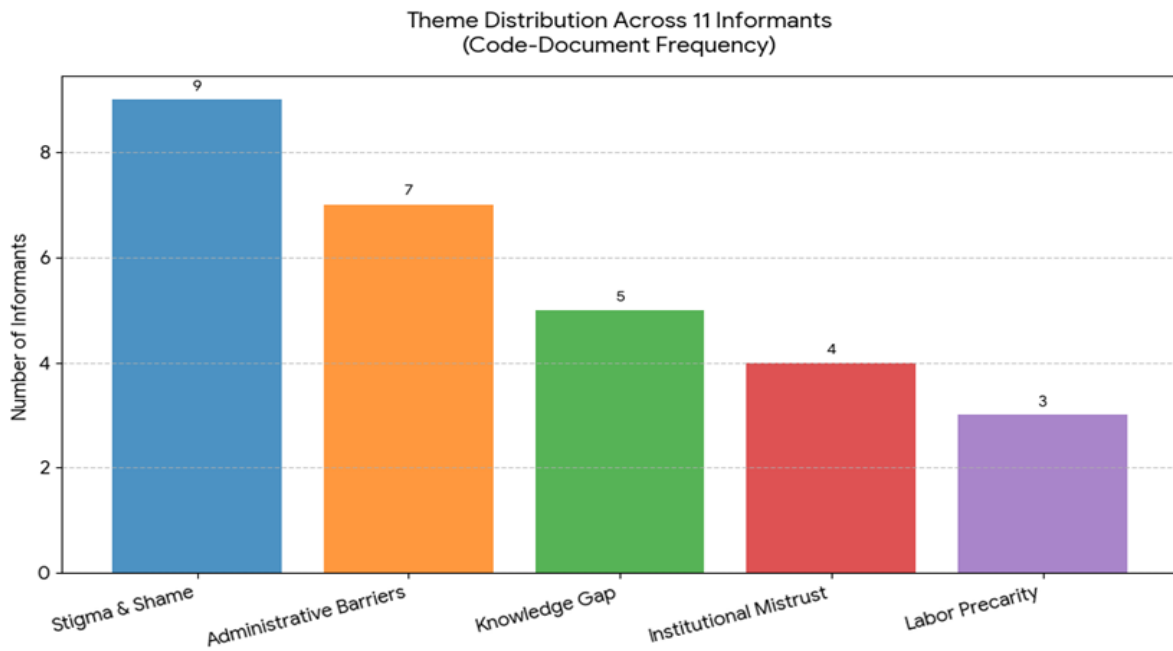
Figure 1. Conceptual Landscape Word Cloud



Source: processed by the authors, 2026.

As a first step in the analysis, this study mapped the conceptual landscape of all digital interactions with 11 informants. A Word Cloud (Figure 1) reveals the dominant terminology that shapes the informants' realities in Yogyakarta's digital space. Words such as "Invisible," "MiChat," "Stigma," and "Zakat" emerged as the main focus of discussion. This indicates that their identity as religious subjects (*mustahik*) remain strongly embedded even within a digital space considered profane. Furthermore, to identify the most dominant issues or themes experienced by the majority of informants, the Code-Document Bar Chart below is presented.

Figure 2. Code-Document Bart Chart

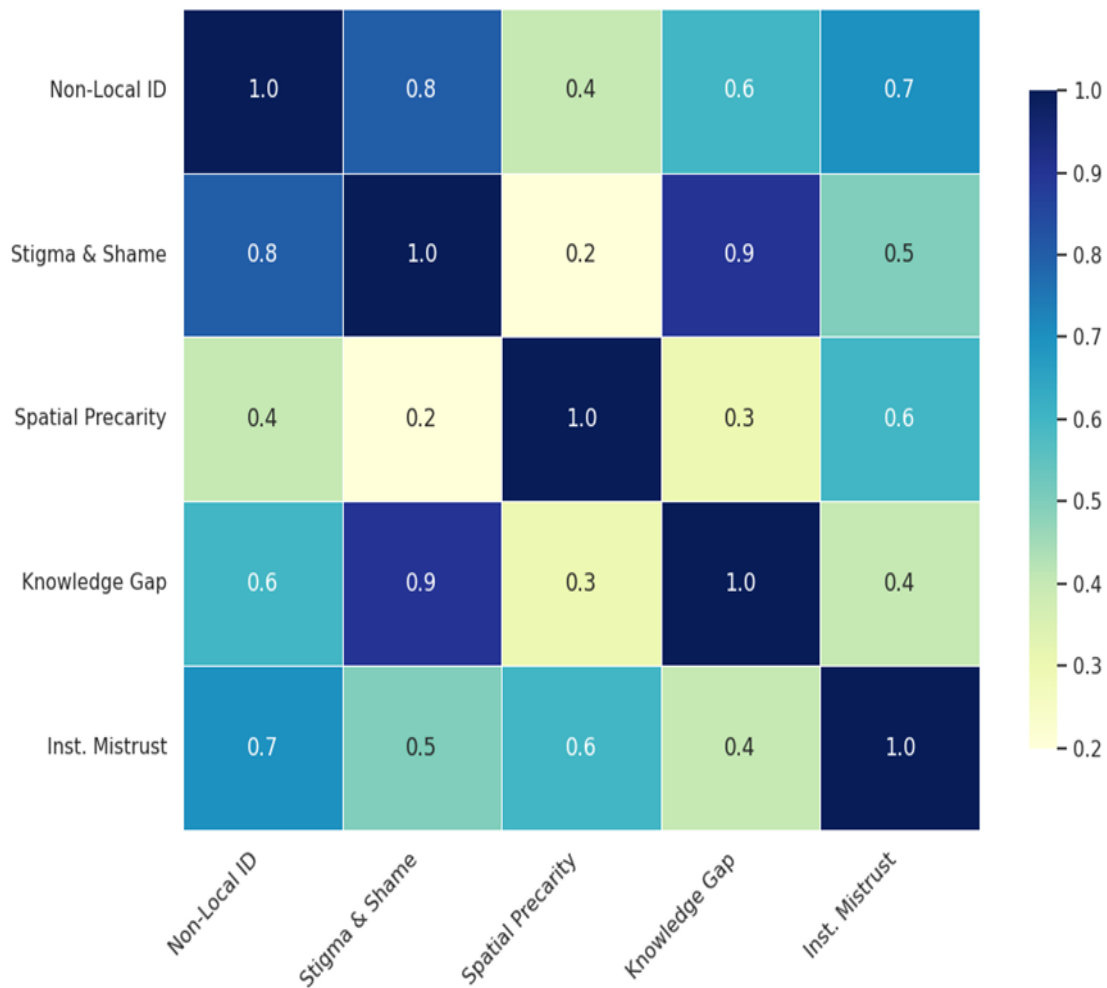


Source: processed by the authors, 2026.

To assess the prevalence of the problem, this study identified five major themes that emerged consistently. Based on Figure 2, the theme "Stigma & Shame" was the most frequently encountered, experienced by almost all informants (9 out of 11), followed by "Administrative Barriers." This data confirms that the exclusion experienced by sex workers on MiChat is not simply an economic phenomenon, but rather a sociological one rooted in societal moral judgments. To further understand the correlation between dimensions of exclusion, the Code Co-occurrence Heatmap image below is included.

Figure 3. Code Co-occurrence Heatmap

**Code Co-occurrence Heatmap: Dimensions of Social Exclusion
(Digital Sex Workers in Yogyakarta)**



Source: processed by the authors, 2026.

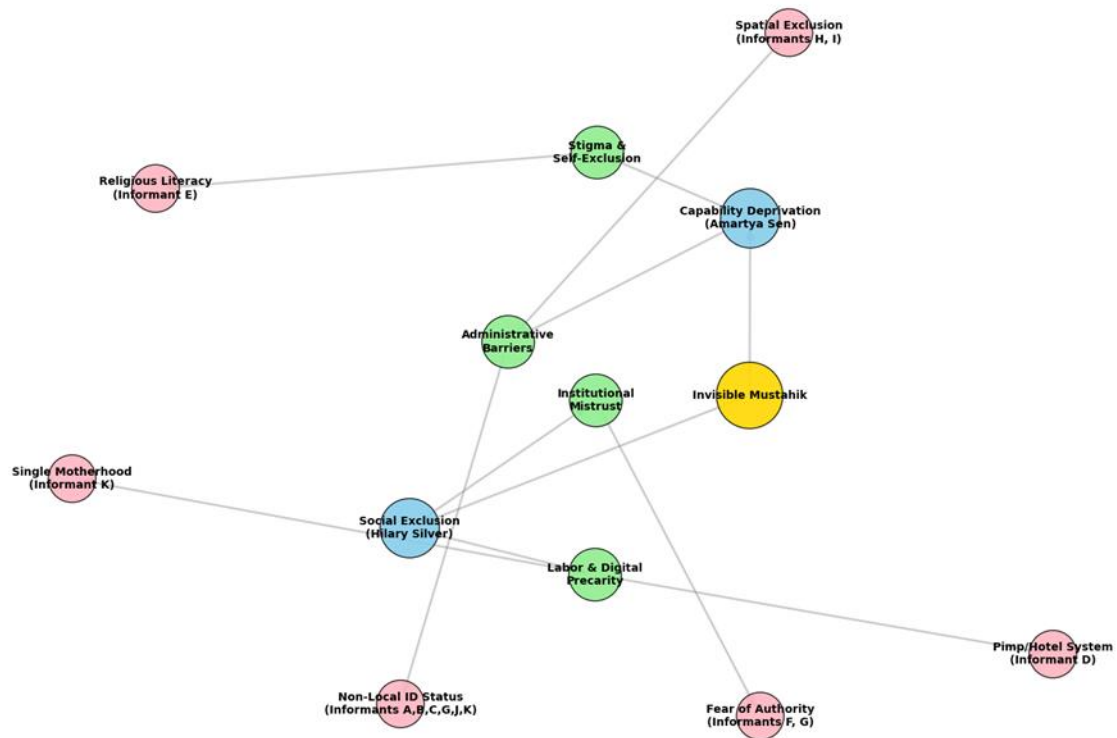
The relationship between dimensions of exclusion is analyzed through the Code Co-occurrence Heatmap in Figure 3 above. Significant findings indicate a strong correlation (score 0.9) between "Stigma & Shame" and "Knowledge Gap." Sociologically, this proves that social pressure and internalized shame are the main obstacles (capability deprivation) for informants in seeking information or claiming their rights from zakat institutions.

Discussion

To explore how field data is intertwined with the social exclusion theory of Amartya Sen and Hilary Silver, a Network Analysis was prepared as shown in Figure 4 below.

Figure 4. Network Analysis

Network Analysis: Invisible Mustahik in Digital Space (English Terms)



Source: processed by the authors, 2026.

The figure above presents a network view that integrates field data from 11 informants with the theoretical framework of Hilary Silver and Amartya Sen. This network maps how the phenomenon of "Invisible Mustahik" in Yogyakarta's digital space is fragmented into six interrelated typologies of exclusion. The central node in this network is the Invisible Mustahik (Digital Sex Worker), which then branches into the following thematic clusters:

Internal Exclusion Cluster (The Self-Excluded)

Connecting informant A and C with the Solidarity (Silver) paradigm, where there is a feeling of not being worthy of receiving zakat compared to other traditional poor groups.

Spatial-Administrative Exclusion Cluster (The Transitory)

Involving informants B, D, G, and K, who adhere to the Spatial Capability (Sen) theory, this relationship shows that immigrant status and the lack of a local ID card are the main physical barriers to accessing assistance.

Agential Resistance Cluster (The Intellectual)

Informant E is uniquely connected to the concept of Self-Respect (Sen), describing the rejection of assistance accompanied by stigma in order to maintain intellectual and moral dignity.

Institutional Exclusion Cluster (The Fearful)

Connecting Informants F and G with the Monopoly (Silver) paradigm. This represents the fear of the authorities and the institutional stigma that systematically blocks their access.

Spatial Segregation Cluster (The Disconnected)

Through the Specialization (Silver) paradigm, Informants H and I were mapped as experiencing disconnection because they sharply separated digital activities which were considered profane from the sacred institution of the mosque.

Active Agency Cluster (The Pragmatic)

Informants J and K are connected to Agency Theory (Sen), which demonstrates the informants' ability to claim zakat rights directly when the opportunity arises without being hampered by symbolic burdens.

Overall, this network visualization demonstrates that the exclusion experienced by digital sex workers is not a single phenomenon, but rather the result of a complex interaction between rigid administrative policies, social stigma, and the informants' personal perceptions of their identity as asnaf.

1. Invisible Types of Mustahik Prostitutes in Yogyakarta

The research found that all prostitutes can be classified as invisible mustahik. These prostitutes are also categorized into different types of invisible mustahik, as shown in the table below.

Table 2. Invisible Types of Mustahik

Invisible Mustahik Type	Main Characteristic	Related Informant	Supporting Theory
The Self-Excluded	Feeling unworthy compared to orphans/other people.	A, C	(Silver, 1994) (Solidarity)
The Transitory	Newcomer, frequently changes hotels/boarding houses, without a local ID.	B, D, G, K	(Sen, 2000) (Spatial Capability)
The Intellectual	Deeply religious, rejects stigmatized assistance.	E	(Sen, 1999) (Self-Respect)
The Fearful	Fear of the police/authorities/social stigma.	F, G	(Silver, 1994) (Monopoly)
The Disconnected	Separating digital spaces (profane) and mosques (sacred).	H, I	(Silver, 1994) (Specialization)
The Pragmatic	Claim zakat directly if there is an opportunity.	J, K	(Sen, 1999) (Agency)

Source: processed by the authors, 2026.

The Self-Excluded

This type represents internal exclusion. Informants A and C experienced internalized stigma, feeling "unworthy" of receiving zakat compared to traditionally poor groups such as orphans. This aligns with (Silver, 1994) theory on the solidarity paradigm, which indicates a breakdown in the bonds of moral solidarity. They felt outside the fold of the Muslim community that "deserved" zakat, and so chose to marginalize themselves to maintain social harmony.

The Transitory

This category focuses on spatial and administrative exclusion. Their high mobility (frequently changing hotels/boarding houses) and status as migrants without local ID cards make them (Informants B, D, G, and K) undetected by the domicile-based zakat bureaucracy. This aligns with (Sen, 2000) theory of spatial capability. Physical and geographical conditions (spatial vulnerability) rob them of the capability to be formally present in poverty data collection.

The Intellectual

This is a type that demonstrates self-esteem resistance. Informant E has a deep religious understanding and refuses assistance that is accompanied by stigma or demeaning treatment. Self-respect theory (Sen, 1999) emphasizes that self-esteem is a fundamental capability. Informant E uses her agency to resist systemic inclusion if it means sacrificing her human dignity.

The Fearful

This type is related to institutional distrust. Fear of the authorities or police is a major barrier for informants F and G in accessing formal assistance, such as zakat. This aligns with (Silver, 1994) theory on the monopoly paradigm. State institutions and officials are perceived as holding a "monopoly" on social control, threatening their safety. This limits their access to social rights due to fear of legal action.

The Disconnected

This category reflects the segregation of sacred and profane spaces. Informants H and I sharply differentiated activities in digital spaces (MiChat) from religious institutions (mosques). This aligns with Silver's theory of the specialization paradigm (Silver, 1994). This is a manifestation of the specialization paradigm, where individuals feel their living space has no overlap with religious support spaces, resulting in informational and functional disconnection.

The Pragmatic

This type demonstrates active agency amidst limitations. Unlike the other types, informants J and K tend to claim their zakat rights directly if there is a clear transactional opportunity. This aligns with (Sen, 1999) theory of agency. This is a form of pure agency where individuals consciously act to improve their economic conditions without being unduly hampered by symbolic barriers or stigma.

2. Agency and Self-Esteem: The Dialectic of Capabilities in Digital Space

One of the most provocative findings in this study is the presence of strong intellectual agency amidst social exclusion. Amartya Sen, in his Capability Approach, emphasizes that true well-being encompasses "the capability of self-respect." This is evident in Informant E, a university graduate affiliated with one of Indonesia's major religious organizations.

Informant E does not position himself as a passive recipient, but rather as an intellectually equal subject. When he challenges the researcher with a theological question:

"Now I'm asking you back... if XXX (an Islamic organization) allows grave pilgrimages, why doesn't YYY (an Islamic organization)? Let's debate about religion." (Informant E)

This response demonstrates that despite his professional exclusion from the mainstream moral community, he maintains his cognitive capabilities and religious identity. His rejection of zakat given with "conditional aid" confirms Sen's argument that material assistance that demeans the recipient's dignity is not a form of development, but rather a new form of oppression. From Hilary Silver's perspective, Informant E experiences the Paradox of Solidarity: he is cognitively within the community (understanding the religious tradition in the Islamic organization XXX), but functionally he is excluded by formal institutions because of his professional label.

3. The Intersectionality of Vulnerability: Migration, Gender, and Monopoly Exclusion

While Informant E demonstrates agency, Informant K depicts the darkest face of social exclusion: the intersectionality of poverty, migrant status, and the gender burden of single motherhood. Hilary Silver explains this through the Monopoly Paradigm, where certain groups (the "pious" locals) monopolize access to public resources (zakat), while marginalized immigrants are trapped in social closure.

Informant K stated with complete resignation:

"I live alone in a foreign land with my child... I intend to earn a living, bro. It's not just for fun. I don't have any money at all right now." (Informant K)

The statement "not for fun" is a moral defense of the lack of life choices. Sen calls this condition unfreedom, a systemic lack of freedom. As a "boarding house child" without a local ID card, Informant K is administratively non-existent on the radar of zakat institutions in Yogyakarta. This

exclusion is absolute; he not only loses access to zakat funds but also the social protection he should receive as a poor person (gharimin/poor) suffering from debt or poverty.

4. Digital Space as a "Gap" in the Social Safety Net

The exclusion experienced by the informants was exacerbated by the spatial dichotomy they internalized. Informant H, for example, represents the Silver Specialization Paradigm, where there is a rigid separation between digital markets and moral institutions.

"Yeah, give your sermon on the MC [MiChat] app. If you want to give a sermon, do it at the mosque." (Informant H)

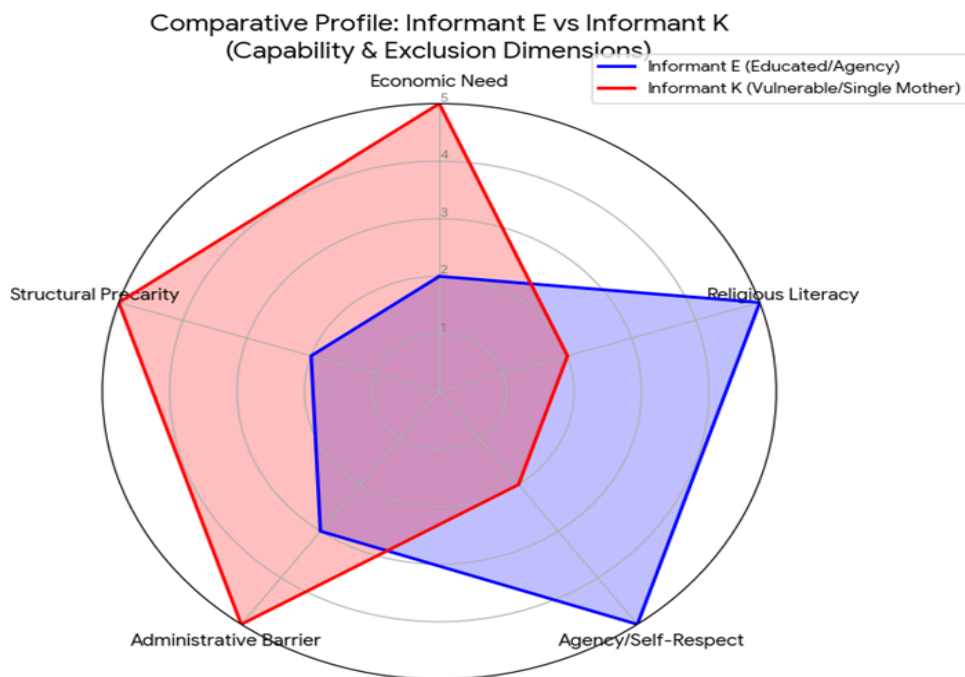
This quote suggests that sex workers themselves have mapped MiChat as a "wasted space" where zakat values cannot be intervened. As a result, there has been a spatial distribution failure. Zakat institutions still use conventional mosque-based methods, while the groups most in need have migrated to anonymous digital spaces.

The inability of zakat institutions to "see" mustahik on MiChat creates what researchers call Institutional Blindness. Data from 11 informants consistently shows that although they maintain their Muslim identity ("Muslim atuh," "Alfatihah," "Alhamdulillah"), they have "disappeared" from Yogyakarta's social structure. They become Invisible Mustahik not because they don't exist, but because our redistribution system has not been able to overcome the barriers of stigma and domicile bureaucracy.

5. Comparison of Prostitute Capability Profiles

To avoid biased generalizations, this study compares the capability profiles of two contrasting informants. Informant E (who has high religious literacy) is systemically excluded, while Informant K (a single mother) experiences exclusion due to acute economic need. This proves that "Invisible Mustahik" are not homogeneous. Figure 5 below shows a sharp contrast between Informant E (who has high intellectual agency) and Informant K (who is trapped in acute economic vulnerability). This contrast shows that "Invisible Mustahik" are a heterogeneous group, where one individual may be literate but still be systemically excluded from access to assistance.

Figure 5. Comparative Profile: Informant E vs Informant K



Source: processed by the authors, 2026.

The radar image above shows the contrast in capabilities between an intellectually empowered informant (E) and an economically disadvantaged informant (K). This proves Amartya Sen's argument that poverty and exclusion are not uniform, but vary depending on the combination of capabilities possessed by individuals. The Blue Spectrum (Informant E) shows dominance in the aspects of Religious Literacy and Agency/Self-Respect. He represents the "Invisible Mustahik" who is intellectually inclusive but systemically excluded. His high agency makes him brave enough to challenge researchers and reject assistance that demeans his dignity. The Red Spectrum (Informant K) shows dominance in Economic Need, Administrative Barrier, and Structural Precarity. He represents the most vulnerable face of digital mustahik: in acute need of money, but hindered by bureaucratic walls (immigrant status) and domestic burdens (caring for children alone). The Overlap Area or the purple center shows that despite their different backgrounds, both still share the same level of vulnerability in terms of access to formal assistance.

CONCLUSION

This research successfully uncovers that the "Invisible Mustahik" phenomenon in Yogyakarta's digital space is not simply a matter of economic poverty, but rather a complex form of capability deprivation. Through the lens of Amartya Sen and Hilary Silver, it is found that the exclusion experienced by digital sex workers is multidimensional, where administrative barriers (KTP/domicile) are intertwined with internalized moral stigma. This research typology shows that informants experience a varied spectrum of exclusion, ranging from resistance to agency for the sake of self-esteem to the spatial alienation between the digital world and sacred institutions.

Theoretically, this research expands the discourse on mustahik by introducing the category of hidden populations that have escaped the radar of conventional Islamic philanthropy. The sociological implications suggest that the current digitalization of zakat has only addressed the aspect of transaction efficiency but has yet to penetrate the structural and symbolic barriers experienced by stigmatized groups. This research demonstrates that zakat inclusivity requires an operational redefinition of the concept of asnaf, which is more humanistic and flexible.

Based on field findings, this study recommends several strategic steps for zakat management institutions (BAZNAS/LAZ) to develop assistance schemes for non-domiciled or migrant mustahik without requiring a local ID card. Zakat management institutions are also expected to conduct zakat rights awareness campaigns, focusing on a stigma-free outreach approach to reach vulnerable and stigmatized groups, such as prostitutes. Furthermore, zakat management institutions should utilize digital platforms (such as MiChat or similar platforms) not only as promotional media but also as instruments for data collection and mentoring for cognitively isolated populations.

This study is limited by the limited number of informants (11) and the specific research location in Yogyakarta, so generalizations of the findings must be made with caution. Furthermore, the use of netnography poses challenges in accurately validating informants' economic data. Future research is recommended to conduct large-scale quantitative studies to map the distribution of "Invisible Mustahik" across major cities in Indonesia. In the future, research is also recommended to explore the perspectives of zakat institution managers in responding to stigmatized groups to see the supply side of zakat distribution or to conduct studies to examine the influence of local government policies on the mobility and accessibility of social safety nets for digital informal sector workers.

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