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The Dead-Man's Hand:[1]

Gambling & its bad effects

Yasir uqdah - December 2025

Legitimate institutionalized racism has a pervasiveness that's sometimes hard for some of us to see. Whether it's education, real estate, or the justice system, the tentacles of harm wreaked on low-income communities is profound. Gambling, and all its forms (sports betting, casinos, state-sponsored lottery, etc.), is one such harm that creates or exacerbates internal and external conflict in African American communities and for Muslims.

The marketing strategy, internalized as a capability of being able to turn $10 into $100 or $1,000 is appealing, especially for historically marginalized groups (i.e., African Americans). The chance to make easy money, or go from rags to riches is tantalizing to people who are normally left out of the wealth gains that other demographics seem to obtain. Therefore, the possibility of getting ahead seems to be too difficult for some of us to overcome, and we succumb to *Shaytaan's* (Satan) whispers.

TV watchers, conventional or not, are inundated with sports betting ads, urging you to 'play.' Well-known African American entertainers/celebrities are paid to sell the idea of sports betting to the masses. But there's a noticeable appeal to African Americans if the celebrity is African American, which is not a shock or unusual. We've seen this historical targeting with menthol cigarettes, and more. Black Americans make up about 14% of the country's population, but according to some stats, make up around 12% of sports gamblers.[2] This can viscerally indicate that there's no serious issue in the black community with gambling. However, gambling-related harms seem to be more prevalent within our community. And the damage it causes is serious.

Gambling can be defined as:[3]

> *the wagering of money or something of value, including time, on an event with an uncertain outcome, with the primary intent of winning money, material goods, or*

[1] This phrase is in reference to a gambling card hand of two black aces, with two black 8s; with the other card being unknown. This is said to have been the hand of Wild Bill Hickok, when he was shot in the back of the head while gambling in 1876. From a Islamic ethics standpoint, all 'hands' of gambling leads to dying spiritually. Consequently, the person will need a type of spiritual revival.
[2] https://www.mvemnt.com/how-sports-betting-ads-and-parlays-impact-the-black-community-in-the-dmv/
[3] https://www.1800gambler.net/about-gambling

status. Gambling thus requires three elements to be present: consideration, risk, and a prize.

Islamically it could be defined as:

every game with a condition that the winner out of two [or more] contestants gets something from the loser[s].[4]

Below are predictors of risky gambling behavior, or actions that can cause harm:[5]

a. Participating in many different gambling activities
b. Gambling weekly or more often
c. Agreeing that gambling is a good way to make money
d. Participating in sports betting
e. Gambling online
f. Being male and/or under the age of 35

According to some studies and the responses they received, 25-34 year olds made-up 34% of sports betting, while those in the age range of 35-44, made-up 31%. And 21-24 year olds made-up 10%.[6] As of February 2025, 38 states and Washington, D.C., have legalized sports betting in some form, though only 24 jurisdictions have full online sports betting with multiple operators.

If we were to say that 4 million African Americans regularly gamble. And say they lose on average about $200 a year, which isn't an astounding financial loss in itself. But if we multiply the loss by the gamblers (200x4,000,000), then that would mean $800 million is leaving black homes and communities, yearly. We know that ideally money should bounce or circulate multiple times within a group for it to have a meaningful impact for those in such communities. With the estimated gambling losses just mentioned, monies are being extracted or better stated, given away, on top of all the other issues plaguing African American neighborhoods.

The 2018 Supreme Court ruling in *Murphy vs NCAA*, dramatically changed the sports betting world and its reach. The Opinion of the Court reads:[7]

The legalization of sports gambling requires an important policy choice, but the choice is not ours to make. Congress can regulate sports gambling directly, but if it elects not to do so, each State is free to act on its own. Our job is to interpret the law Congress has enacted and decide whether it is consistent with the Constitution (Murphy vs NCAA, 2018, p. 31).

[4] https://thehalallife.co.uk/the-fiqh-of-gambling-betting-and-competitions-in-islam/
[5] https://www.ncpgambling.org/training/ngage-survey/ngage-3/
[6] https://rg.org/research/cultural/gambling-a-hidden-epidemic
[7] Murphy vs NCAA, 16-476 U.S., 31, (2018). https://www.supremecourt.gov/search.aspx?filename=/docket/docketfiles/html/public/16-476.html

The decision did not determine the legality of sports betting. It placed the responsibility on the U.S. Congress to make such laws. Essentially, each state's legislative body will be the main deciders of whether sports gambling is legal within its own jurisdiction.[8]

Gambling is said to cost the U.S. $14 billion annually, due to job loss, bankruptcy, and more.[9] For Muslims, stats and American laws ideally wouldn't cause us to avoid or abstain from gambling. It would be what Allah (ﷻ) explicitly mentions in the Qur'aan:

> *O you who believe! Wine, **gambling**, altars and divining arrows are **filth**, made up by Satan. Therefore, refrain from it, so that you may be successful. Satan wishes only to plant enmity and malice between you through wine and gambling, and to prevent you from the remembrance of Allah and from Salāh. Would you, then, abstain?* (Qur'aan: chapter 5, verses 90-91)

Maysir is a word used for gambling in the Qur'aan about three times. Its root is *ya-sa-ra*, which means to be easy. The letter 'm' acts as a prefix, coming from the Arabic letter '*meem (م)*.' For instance, *sajdah* means prostration, but as it is conjugated with a '*meem*' prefixed to it, it turns into '*masjid*,' a place of prostration. In the context of *maysir*, the '*meem*' indicates a type of action; thus, *maysir* is getting '*easy money*.'

Gambling is described as a type of *rijsun* (filth) in the Qur'aan, that's initiated by *Shaytaan* (Satan). And as we see above, grouped with intoxicants and a type of polytheism. It creates enmity, usually with the loser, as the winner who tries to walk away, is often goaded into staying. Some stats mention that roughly 50% of problem gamblers commit crimes, which are usually fueled by their gambling problem: crimes to pay off debts or stealing to obtain money for gambling (or additional money).[10] As all humans share a type of brotherhood, gambling rips at the core, with feelings of hostility for at least one of the participants. It's a double-edged sword in that if a person doesn't get upset that they lost money, they're showing signs of apathy with their hard-earned money.

Like any other vice, seeking Allah's (ﷻ) protection as often as possible is one of the keys to abstention. Indulging in such vices should have a clear path to reform, each step, building on the next:

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[8] State's rights have been a thorn for the Black community for centuries. If state's rights were always used, black folk would more than likely still be slaves, at least in some states in the U.S.

[9] https://www.ncpgambling.org/help-treatment/faqs-what-is-problem-gambling/#:~:text=What%20is%20the%20national%20social,%2C%20bankruptcy%2C%20and%20other%20consequences.

[10] chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://dbhdd.georgia.gov/sites/dbhdd.georgia.gov/files/imported/DBHDD/AD/Gambling/PG_%20Crime_09_11.pdf

a. One should feel **pain** (spiritual, financial, etc.) from participating in gambling (or any other filthy behavior).
b. Pain leads to **protest**, a statement of disapproval, of the behavior.
c. The protest leads to a **purpose** (intentions on how to avoid the pain/indulgence in the sinful behavior).
d. Purpose should lead to a **plan** of action. Detailing exactly how to move, in order to avoid the bad behavior.
e. The linear movement of our thoughts needs to culminate in **action**. Our words and thoughts must lead to action. Or at the very least, a serious attempt to act appropriately.

To give a simple example is warranted: a person steps on your foot (*pain*) at a locally frequented store, you express words of discomfort (*protest*). In your head, you intend (*purpose*) to never let the person do that again. You subsequently *plan* to wear better shoes and not get too close to the person again. The next time you shop at the same store, you're wearing the newly bought shoes, while keeping your distance from said regular customer (*action*), who stepped on your feet before.

Like any other aspect of life, Islam has given us guidance on how to comport ourselves. Prophet Muhammad (ﷺ) is reported to have said when responding to an inquiry about what are the best earnings: *"It is an honest sale or a man's work with his hands.*[11] Honest is from the Latin root, *honestus*, meaning: respected.[12] The Arabic word used by Prophet Muhammad (ﷺ) was *mabroor*, which could also mean '*blessed*.' Its root is *barra*, and the possible meanings are: to be dutiful, to be kind, to be charitable, etc.[13] No person or government can say with a straight face that gambling is an honorable activity. On the Day of Judgment, all of us will be asked how we earned money. And according to Islamic law, earning money through gambling is considered *haraam* (prohibited), independent of any laws of the country one resides in.

In addition, lowering our gaze or *ghadd al-basar* is not limited to sexual matters. Us lowering our gaze to things that will entice us to act inappropriately is also included in the mandate.

It's important to remember, Islamically, if the players or participants of an activity don't pay any money towards a prize, it's not considered gambling. For instance, if a Masjid is having a raffle contest where the participants don't put-up money, and the winning raffle gets money or something else of monetary value, that's fine. The money given would be considered a type of *hibah* or gift. Business investments are different. Nonetheless they are risky, as they can go sour, but they typically involve investing in a service and/or product that's real and based on discernable work, not chance or unknown measures. We can clearly understand that if company A sells more gadgets, they'll increase their

[11] Source: Musnad of Ahmad.
[12] https://www.etymonline.com/word/honest
[13] Hans Wehr dictionary.

revenue, and the opposite holds true. But with gambling, it's based on unpredictable happenings, even if it involves some level of skill(s).

Further, even if the activity or game includes an abundance of skill, it can still be considered gambling from an Islamic perspective if all sides wager money (or any type of consideration), and can lose or win all said monies.

For this short paper, gamblers can be broken into three categories as it pertains to their frequency in gambling: casual gamblers, problem gamblers, and pathological gamblers. In Islam, the type doesn't impact whether or not to engage. But knowing the type, could help with curating specific types of assistance that may be appropriate. The more gambling is a problem, the more it may be difficult for people to quit without external help.

There's also an intersection where gambling addictions and gaming addictions meet. As the two have been linked via the compulsion loop, where game makers and gambling platforms use manipulative tactics to keep people interested in participating in the game.

Keith Stuart of the *Guardian* says the compulsion loop is:[14]

> *the sequence of events that underpin most game design systems: you perform an action, you are rewarded, another possibility opens – and so on.*

He goes on to explain in the article the idea of 'disproportionate feedback,' where the producers of the games, similar to gambling platforms, give players positive feedback that's not necessarily warranted, instilling in them the sense of accomplishment and skill.

Take the following image for instance. It shows how gambling concepts intertwine with games, especially multiplayer online games.

[14] https://www.theguardian.com/technology/2014/may/21/candy-crush-angry-birds-psychology-compulsive-casual-games-mobile-flappy-birds



[15]

In this hypothetical but usual scheme, the player purchases, directly with real money or indirectly with real money, a treasure chest (many names can be used) looking for needed orange paint. But as the image explains, if the player needs orange paint, they can't simply purchase it. They have to purchase a mystery or unknown (chance) treasure chest. There's no payment for a defined item. This is the essence of gambling and its addictive nature. Keep trying and maybe you'll get 'lucky.' In Islam, a linked, but separate issue, many times with gambling is the concept of *gharar* or excessive uncertainty in financial transactions. It was narrated that Abu Hurairah (ra) said: "The Messenger of Allah (ﷺ) forbade *gharar* transactions and *hasaah* transactions." *Hasaah* transactions include guessing on the outcome of said transaction. These two, *gharar* and *hasaah*, can lead to exploitation, conflict, anger, and unfairness.

Moreover, to show the pervasiveness of gambling or gambling like transactions, there are many apps designed to curb our food waste, which on its own is commendable. A food business owner has unwanted goods at the end of the day (e.g., bread, cake, cookies, etc.), so they go to the app and offer it for sale at a discounted rate, usually about a ⅓ of the usual cost. People who have an account with the service will determine which food they'll claim from participating food establishments. They pay for it, the app service gets a cut of the money, the person picks up the food from the establishment, paying a discounted rate, and the business makes some money while not wasting any food. All is good. But one thing that makes it problematic is that the food is not known, as some app services call it a 'surprise box/bag.' This poses a problem if the food is pork, contains alcohol, etc. Our point is not to opine whether or not these services are *halal* (permissible), it's to show how common it is for companies to use gambling-like measures in everyday transactions. These pervasive actions appear to groom us or allow our guards to be down when it comes to avoiding the clearly prohibited.

Interestingly, when there's an increase in the money supply, that's not tethered to a legitimate service performed for compensation, or sale of a product, inflation is created and/or compounded. Gambling or getting easy money does such a thing. As the aggregate of all such transactions increase, the more pronounced inflation can become.

[15] Image retrieved from: https://www.1800gambler.net/posters

Gambling is prohibited mainly because Allah (ﷻ) and His Messenger (ﷺ) told us so, and we hear and obey. Knowing that Allah (ﷻ) wants good for all of us, and would never burden us with something we couldn't bear. The ancillary reasons it's a problem are:

a. It's addictive
b. It wastes (*israaf*) money, time, and energy
c. It can push people to act inappropriately (lying), and sometimes against the law (stealing, robbery)
d. It can lead to bankruptcy or a depletion of assets
e. It causes enmity between the gamblers
f. It leads us to forget Allah (ﷻ) (prayer)
g. It can cause a person to neglect their responsibilities
h. It can create a wedge between our family and friends
i. It can lead to job loss
j. It can lead to an increase in mental illness and suicide
k. It leads to wealth leaving our communities, that could've been used for something productive (e.g., community center, factory, community gardens, etc.)

Some advice for Muslims or others struggling with gambling:[16]

a. Make *tawbah* (repentance) often. And even if you engage in gambling again, never get tired or pessimistic about returning to Allah (ﷻ).
b. Ponder over the bad effects of gambling
c. Recite the Qur'aan and make *du'aa* (supplication) often. *"Call upon Me (Allah (ﷻ)); I will respond to you." (Surah Ghafir: verse 60)*
d. When you get the urge to gamble, seek Allah's (ﷻ) protection from Shaytaan's whispers, then continue on the path of replacing the bad thought about gambling with a good thought of something else
e. Avoid certain people and/or places that entice or trigger you to engage in gambling, if possible
f. Fast more and guard your prayers
g. Lower your gaze to commercials, billboards, shows, and etc., with gambling themes
h. Allocate your money appropriately, and don't include gambling. Protect your hard earned money from sinful indulgences.
i. Remove any apps you may have that includes gambling
j. Fill your time with positive and beneficial activities that could offset the time you normally spend gambling
k. Know that gambling is not a way to close the wealth gap between blacks and whites!

[16] Gambling is not just a moral issue, it is connected to spousal abuse, suicide, and more.

l. If you currently have money from gambling, give it away in charity, without the intention of gaining a reward, as the money earned was prohibited. And giving it away is a type of cleansing of your wealth.
m. Seek additional permissible help if necessary

Resources that could possibly help with those who may need assistance with gambling:

- Millati Islami: A Fellowship of Islamic Recovery https://millatiislami.org/V2/

- For a list of prevalent types of gambling, and its exceptions in Islam, go to: https://thehalallife.co.uk/the-fiqh-of-gambling-betting-and-competitions-in-islam/



Keep in mind that the source of the image above, 1-800-GAMBLER, is a hotline and resource that encourages quitting **or** 'responsible gambling.' To illustrate, under their '*safer gambling*' page, rule 1, it mentions:[17]

> *Treat the money you lose as the cost of entertainment and any winnings as a bonus.*

Rule 2:

> *Plan ahead - Set a money and time limit, and stick to them*.

[17] https://www.1800gambler.net/responsible

And rule 5:

CREATE BALANCE IN YOUR LIFE
Don't let gambling interfere with work or your personal life

For Muslims, people who have submitted to Allah (ﷻ) and earnestly intend to follow the way of Prophet Muhammad ibn Abdullah (ﷺ), gambling is filth. It's an action that's prohibited and engaging in such, your wealth needs to be purified. No level of intentional engagement can be considered responsible or a form of balanced permissible entertainment. And any level of intentional engagement is directly related to your personal life in this world and the next. Repentance (*tawbah*) is necessary, and any winnings need to be given away.

Finally, though many non-profits are providing some of the necessary and praiseworthy services of helping those with gambling addictions, sometimes they have a tie-in with gambling entities, which sort of muddles the water. To illustrate, the National Council on Problem Gambling (NCPG) has members that are on the Platinum, Gold, and Silver level that pay annual dues to the non-profit.[18] Draft Kings, Fan Duel, New Jersey Lottery, and Parx Casino are some of the said members.[19] This muddling is produced by a dependent cycle: as a person moves on the spectrum of interacting with legal gambling, many end up having a gambling problem, either produced or enhanced by gambling providers; then some of the non-profits step-in to assist gamblers, with the money in part from gambling providers. In a sense, some of the non-profits need the gambling services to always have a pool of people to serve, with the money from such entities. And the gambling providers need to tie some of their monies to said non-profits to have an appearance of corporate responsibility with the general public. All while gaining massive revenue.

Moreover, many of the non-profits take a neutral position when it comes to gambling (they are not publicly for or against legalized gambling). And such a position warrants a question of whether they truly want to curtail gambling or just the apparent harms of gambling. But in reality, you can't remove addictions or the harm from gambling without putting a dent in gambling in general. A large group of gamblers will always become problem gamblers, and their habits will lead to harm, especially if it remains legal by the government. And if they are removed from the equation, a new cohort of gamblers will get on board to keep everything moving. So we can imagine what the government will intend to do for the foreseeable future. As a Muslim and/or African American, what will you do to end your engagement with gambling, or help someone end their engagement with gambling?

Allah knows best

[18] In some cases, with being a paid member of the non-profit, gambling entities can be board members.
[19] https://www.ncpgambling.org/membership/organizational-members/