

Betting on inequalities: Gender economics, and online gambling's grip in Indonesia



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Abstract The purpose of this research is to investigate the gendered socioeconomic repercussions of online gambling in Indonesia. The Structural Violence Theory developed by Johan Galtung is utilized to investigate the ways in which transnational gaming networks contribute to the persistence of systemic inequalities. Based on the qualitative analysis of secondary sources, which includes regional case studies and statistics from the government, it has been determined that women are subjected to a disproportionate amount of emotional and financial duties, functioning as both victims and unwilling participants. Comparative research between Cambodia and the Philippines sheds light on the ways in which legal frameworks influence the spread of gambling and the gender-specific effects of gambling for both countries. According to the findings of the research, structural violence against women is perpetuated for a number of reasons, including regulatory shortcomings, economic instability, and cultural stigmas. It concludes with recommendations for collaboration at the ASEAN level, the design of policies that are sensitive to gender issues, and public awareness programmes to mitigate the negative effects of these factors.

Keywords: women' exploitation, violence, regulation, crime, ASEAN, poverty, cambodia

1. Introduction

The proliferation of online gambling in Southeast Asia has created a range of socioeconomic challenges, with Indonesia standing out as a particularly vulnerable nation because of its unique convergence of cultural, economic, and policy-related factors. While online gambling is often framed in terms of economic consequences or regulatory loopholes, its gendered dimensions remain significantly underexplored. Women in Indonesia are disproportionately affected by online gambling, both as victims of financial instability and as participants driven by economic desperation. This issue is further complicated by Cambodia's emergence as a regional gambling hub, fueled by Chinese investments and policy reforms that enable transnational gambling networks to target economically disadvantaged populations in neighboring countries. The lack of gender-sensitive frameworks within existing regional and national policies amplifies the systemic vulnerabilities experienced by women (Calabrese & Wang, 2023).

The significance of this study lies in its exploration of how structural inequalities intersect with the dynamics of cross-border gambling networks to disproportionately harm women in Indonesia. The application of Johan Galtung's structural violence theory allows for a deeper understanding of how socioeconomic and political systems perpetuate harm by embedding inequalities into the structures of everyday life. Through this lens, the study contextualizes gambling not only as a social and economic issue but also as a form of systemic exploitation that reinforces cycles of poverty and disempowerment. Unlike prior studies that focused primarily on regulatory frameworks or economic gains, this research highlights the hidden gendered consequences of online gambling and their implications for household stability, caregiving roles, and women's agency (Galtung, 1969; Mccarthy et al., 2019)

The research also seeks to situate Indonesia's challenges within the broader regional dynamics of Southeast Asia. Cambodia's strategic legalization of gambling and its dependence on Chinese investments have transformed it into a transnational gambling epicenter, whose operations reverberate across borders (Calabrese & Wang, 2023). The digitized gambling platform exploits Indonesia's weak regulations to target socioeconomically vulnerable groups. By focusing on the gendered impacts of these dynamics, this study addresses critical gaps in the literature and underscores the interconnectedness of local and global forces in perpetuating inequality.

Ultimately, this research aims to contribute to the academic and policy discourse by proposing actionable, gender-sensitive measures to mitigate the socioeconomic impacts of online gambling. By examining the ways in which gambling networks exploit structural inequalities and highlighting the unique challenges faced by women, this study offers insights into how policies can be tailored to protect vulnerable populations. Moreover, it emphasizes the need for regional cooperation, particularly within ASEAN countries, to address the transnational nature of the problem and ensure that solutions are both inclusive and sustainable.



An examination of the literature begins with a contextualization of online gambling within Johan Galtung's structural violence theory. This is done to highlight the role that online gambling plays in exacerbating systemic economic and social deficiencies. According to Galtung and Farmer, structural violence is a form of harm that is both subtle and ubiquitous, and it has a disproportionately negative impact on individuals who are already disadvantaged. This harm perpetuates cycles of poverty and disempowerment. Using this theoretical framework, the journal examines activities related to online gambling and demonstrates how the economic exploitation that is inherent in these practices contributes to the worsening of structural inequalities in Indonesia. These behaviors primarily target the lower-middle class and intensify the social gaps that already exist (Farmer, 2004; Galtung, 1969)

Following that, the investigation concentrated on Cambodia's transformation into a global gambling hub, which was fuelled by legislative changes that made it possible for gambling enterprises to start operating. Chinese investments are vital in creating Cambodia's economic dependence on gambling income (Hughes & Un, 2011; Po & Heng, 2019; Loughlin & Milne, 2024; Sims, 2017). These investments were a significant factor in cementing this transformation, which was significantly strengthened by Chinese investments. Particularly in Indonesia, where cross-border gambling firms take advantage of regulatory inadequacies and economic vulnerabilities, these advancements have had ripple effects that have spread across Southeast Asia. The rise of Cambodia's gross domestic product (GDP) after the legalization of gambling has been highlighted in the literature, which illustrates the connection between national economic policies and transnational consequences (Un, 2014; Gore et al., 2022).

Additionally, the tactics of economic exploitation that are utilized inside online gambling networks are investigated in this study. According to Fahrudin et al., these networks make use of digital platforms and cross-border payment systems to specifically target families in Indonesia that belong to the lower-middle class. This has resulted in the development of a dependency ecology and financial instability. The use of technology to evade regulation highlights the many international complexities that are associated with these activities as well as the challenges that they provide to the government (Fahrudin et al., 2024; Laras et al., 2024; Susanto et al., 2024; Islami et al., 2024)

The gendered dimensions of gambling that have been disregarded are highlighted in this article. Although women are frequently portrayed as victims of male gambling addiction, research reveals that there is a growing tendency for women to partake in gambling. This trend is driven by economic limitations and changing cultural standards. Hing (2001), Holdsworth et al. (2012), and McCarthy et al. (2023) are some of the researchers who study this phenomenon. This dual role of victim and active participants has a considerable influence on the dynamics within the family as well as the decisions that are made inside the home. According to McCarthy et al. (2019) and Hing et al. (2022), gambling exacerbates the difficulties that women face, increasing the amount of financial commitments they have to fulfill and frequently leading to the collapse of their families (Hing, 2001; McCarthy et al., 2019; Holdsworth et al., 2012; Hing et al., 2022; McCarthy et al., 2023).

The emphasis of the analysis is that it places women's participation in gambling within the broader framework of economic instability and the development of family structures. Gambling or online casinos are becoming increasingly popular among women, who are often the primary caregivers and decision-makers in their households (Khurana, 2015; Lien et al., 2018; Islam, 2012). The predatory practices aid in the management of financial volatility, and this transformation sets up a cycle of instability that is maintained by gambling. It also reconfigures the conventional gender roles that have been established and the connection between economic instability and the disintegration of family structures (Oyediran & Odusola, 2004).

Therefore, this journal offers a fresh perspective by adding structural violence theory to the issue of online gambling in Indonesia. It also provides a comprehensive analysis of the consequences that online gambling has for the economy and gendered connections. Importantly, this research differs from other studies that focus primarily on regulatory or economic considerations since it places an emphasis on the numerous roles that women play, both as victims and as participants. This highlights the convergence of institutional exploitation with changing gender dynamics. The research effectively establishes a connection between Cambodia's gambling regulations and Chinese investments and Indonesia's vulnerabilities, providing a global perspective on the subject topic. This approach helps bridge existing research gaps and deepens the discourse on gambling's structural and gendered implications in Southeast Asia. Specifically, this approach focuses on Indonesia.

2. Materials and Methods

Within the scope of this study, the gendered consequences of online gambling for women in Indonesia were investigated through the utilization of a qualitative research technique. The data were gathered by conducting a comprehensive analysis of secondary sources retrieved from several databases, such as Scopus, JSTOR, and Google Scholar. The selection included scholarly articles that were subjected to peer review, reports from the government, case studies, and media items that were published between 2000 and 2025.

To preserve credibility, only credible sources were consulted, with publications that had been peer reviewed and sanctioned by the institution being given priority. The use of thematic coding allowed for the identification of recurring patterns within the case circumstances, with a particular focus on socioeconomic vulnerabilities, gender inequities, and policy frameworks. The structural violence theory developed by Johan Galtung served as the basis for the interpretative framework, which established a connection between microlevel experiences and macrolevel structural injustices.

3. Results and Discussion

The author explains these findings on the basis of the theoretical framework and research into the relevant literature. This section presents a comprehensive study of the socioeconomic and gendered effects of online gambling in Indonesia. The focus of this section is on significant results related to structural violence, financial exploitation, and transnational gambling networks.

3.1. Cambodia as a regional gambling hub and its spillover effects on Indonesia

The legalization of gambling in Cambodia has catalyzed its evolution into a regional gambling hotspot, resulting in significant effects on society and the economy, mostly driven by considerable Chinese investments. These investments have propelled the swift growth of Cambodia's casino sector, especially in Sihanoukville, which has transformed into a hub for gambling tourism. This transition has yielded substantial economic advantages, encompassing GDP expansion and heightened tax collections. As of 2020, Cambodia accommodated more than 193 casinos, resulting in a significant increase in tourism and drawing millions of Chinese citizens attempting to circumvent gambling prohibitions in their homeland (Rui Pinto Proença, 2020). Between 2011 and 2015, tax revenue from casinos increased from \$20 million to \$29 million, indicating the sector's increasing economic significance (Strangio, 2020; Kimsay, 2015).

From Table 1, prior to 2020, Cambodia's casino industry functioned within a predominantly uncontrolled framework, resulting in inconsistent contributions to the economy. The nation had swift GDP development, averaging 7% per annum in the prelegalization period, culminating in a total of \$27 billion in 2019 (B2B, 2025). This rise was partially fueled by an influx of Chinese investment, especially in small-scale casinos concentrated in places such as Sihanoukville (Calabrese, 2023). By 2020, these 193 institutions had favored online gambling and exhibited insufficient regulation, resulting in property speculation bubbles and societal problems such as gang violence and human trafficking. Tax income from casinos remained at approximately \$27 billion in 2019. This rise was partially fueled by an influx of Chinese investment, especially in small-scale casinos concentrated in places such as Sihanoukville (Calabrese, 2023). By 2020, these 193 institutions had favored online gambling and exhibited insufficient regulation, resulting in property speculation bubbles and societal problems such as gang violence and human trafficking. Prior to the pandemic, tax receipts from casinos ranged from 70-80 million annually; nevertheless, inadequate enforcement resulted in a significant portion of the industry's revenues remaining untaxed (Strangio, 2020).

Table 1 Cambodia's Casino prelegalization and postlegalization.

Aspect	Pre-Legalization (Before 2020)	Post-Legalization (2020–2024)
GDP Growth	- Average GDP growth ~7% (pre-2020) (The Star, 2024) - GDP in 2019: ~\$27 billion	- GDP growth stabilized at ~5.3% (2024), with ADB projecting 6% growth - Projected 2025 GDP: \$51.39 billion
Casino Tax Revenue	- Annual tax revenue: \$70–80 million (prepandemic)	- Tax revenue surged to \$63.1 million in 2024 (85% YoY increase) (Cambodgemag, 2025).
Industry Structure	- 193 casinos (2020), many small-scale and online-focused. - Minimal oversight, rising crime.	- 195 licensed casinos (2024), with stricter capital requirements (\$500 M for integrated resorts) - Focus on integrated resorts (hotels, malls)
Regulatory Framework	- No formal gambling law; fragmented oversight. - Online gambling boomed, leading to social issues	- Law enacted (2020) to curb crime, enforce taxes (7% mass market, 4% VIP) - Licenses tied to tourism development
Economic Impact	- Rapid Chinese investment (e.g., Sihanoukville casinos) caused property bubbles and crime - Limited economic diversification.	- Tax revenue growth supports public funds 4. - Shift toward high-value tourism (e.g., NagaWorld expansion)
Social Challenges	- Gang violence, money laundering, and human trafficking linked to casinos	- Regulations reduced illegal online gambling and "cowboy operations" - Crime persists but with improved oversight

The 2020 Law on Commercial Gambling Management represented a pivotal moment following legalization. Cambodia is expected to maintain a GDP growth rate of 5.3% by 2024, with forecasts increasing to 6% as the Asian Development Bank predicts a rebound from pandemic-related setbacks (B2B, 2025). Tax income increased to 63.1 million in 2024, with an additional 85.5 million generated by integrated resorts that encompass hotels, shopping centers, and entertainment facilities. This strategy sought to attract affluent visitors and diminish dependence on unstable internet gambling, which has contributed to criminal activity (Strangio, 2020). Postlegalization measures aimed at rectifying economic disparities that existed prior to 2020. The prelaw boom in Chinese-funded casinos has inflated Sihanoukville's housing market and resulted in insufficient infrastructure, therefore constraining greater economic diversification. Post-2020 regulations linked casino licenses to tourist



development, promoting initiatives such as NagaWorld's expansion in Phnom Penh to generate employment and diversify income sources. Although illicit "cowboy casinos" have diminished, Chinese-affiliated organized crime continues to pose a threat, and Sihanoukville's rehabilitation is still in progress (Cambodgemag, 2025).

From Table 2 above, the economic trajectory of Cambodia, propelled by casinos, commenced in 1994 when the government sanctioned gambling for foreigners with the Law on Suppression of Gambling. The initial casinos originated in border towns such as Poipet and Bavet, mostly serving visitors from Thailand and Vietnam. Although these facilities enhanced specialized tourism, their economic impact was constrained, characterized by negligible tax payments and modest engagement from Chinese investors during that period (The Economist, 2014; Hunt, 2023). In the 2010s, the environment experienced significant transformation as Chinese private money inundated Sihanoukville, which was propelled by China's Belt and Road Initiative (BRI) (Chheang, 2017). By 2019, more than 150 casinos, predominantly Chinese owned, populated the city, establishing it as a gambling center. Property values increased by 90%, tax income reached \$50 million per year, and approximately 200,000 Chinese workers relocated to Cambodia. Nonetheless, this expansion incurred a price: the economy became further reliant on unstable Chinese investment, especially in online gambling enterprises (Sarath, 2021).

Table 2 Cambodia's economic growth is linked to casino legalization and private Chinese investment.

Period	Key Developments	Economic Impact	Role of Chinese Investment
1994– 2010s	- 1994 Law on Suppression of Gambling legalized casinos for foreigners - Initial casino growth in border towns like Poipet/Bavet	- Emergence of casinos as a niche tourism sector - Limited tax revenue (pre-2010 data not specified)	- Minimal Chinese involvement initially; focus on regional tourists (Thailand, Vietnam)
2010s– 2019	- Surge in Chinese casino investment in Sihanoukville - 150+ casinos by 2019, many Chinese-owned - 2019 online gambling ban 38. - COVID-19 pandemic closures (Sarath, 2021)	- Tax revenue rose to \$50 million in 2019 - Sihanoukville property prices surged 90% - 200,000+ Chinese workers migrated - Property bubble burst (prices fell 90%) - Tax revenue halved in 2020 - 800+ businesses closed	- Chinese investors dominated casino construction and online gambling operations - Tied to BRI infrastructure projects - Chinese exodus reduced investment; local debt crises emerged
2020– 2023	- 2020 Gambling Management Law introduced stricter regulations - Shift to integrated resorts (IRs)	- Tax recovery: \$63 million in 2024 (\$85.63 million in 2024, with enforcement ranging from \$100 M to \$500 M)	- Focus on high-value Chinese investors for IRs (e.g., NagaWorld expansion)
2024– Present	- Expansion of IRs with lower tax rates (4-7% vs. Macau's 40%) (Cambodgemag, 2025). - Infrastructure projects revived (e.g., Bay of Lights)	- Projected \$16B investment in Sihanoukville's Bay of Lights (Hunt, 2023). - 330,000+ jobs anticipated	- Renewed Chinese investment in tourism and BRI-linked projects (e.g., Phnom Penh-Sihanoukville expressway)

The unstable boom collapsed in 2019 when Cambodia prohibited online gambling, further exacerbated by COVID-19 epidemic shutdowns in 2020. Property values in Sihanoukville plummeted by 90%, tax income was reduced by 50%, and more than 800 enterprises closed as Chinese investors exited en masse, resulting in significant debt and unemployment (Ang, 2020). In response, Cambodia enacted the 2020 Gambling Management Law to regulate business, eliminating tiny casinos and imposing stronger rules. The emphasis transitioned to high-value "integrated resorts" (IRs), necessitating expenditures ranging from 100 million to 500 million. By 2024, tax income surged to \$63 million, an 85% increase compared with the previous year, with initiatives such as NagaWorld's development indicating a resurgence of Chinese interest in sustainable tourism models (Hunt, 2023).

Currently, Cambodia promotes integrated resort development by offering tax rates between 4% and 7%, which are significantly lower than Macau's 40%, to entice investors. Ambitious initiatives such as the \$16 billion Bay of Lights in Sihanoukville seek to provide 330,000 employment opportunities, whereas BRI-associated infrastructure, such as the Phnom Penh - Sihanoukville Road, rejuvenates Chinese-supported development. However, the rapid urbanization of Sihanoukville has resulted in concerns, such as dependence on Chinese investment, which poses volatility risks; gambling-related criminality continues; and anti-Chinese prejudice among the local population, considerable social and environmental issues, organized crime, human trafficking, and inadequate regulatory monitoring (Hunt, 2023; LaSalle, 2023). Despite its economic benefits, the casino sector in Sihanoukville exemplified unchecked growth and exploitation since uncontrolled gambling facilitated money laundering and human rights violations (Calabrese & Wang, 2023).

The ramifications of Cambodia's gambling sector transcended its boundaries, notably affecting Indonesia via the expansion of transnational gambling networks. Online gambling sites operating in Cambodia capitalize on Indonesia's inadequate regulatory structures and socioeconomic weaknesses, namely, lower-middle-class households. These platforms utilize digital technology to approach the Indonesian market, frequently portraying gambling as an attainable and effective remedy for financial challenges (Nasution, 2024a).

Local intermediaries such as the KOMDIGI (Ministry of Communications and Digital) are essential in enabling these cross-border operations. KOMDIGI, masquerading as a respectable digital marketing and operations organization, serves as an intermediary between international gambling enterprises and Indonesia's susceptible masses. The firm designs assertive marketing strategies to engage Indonesian customers, including culturally specific messaging and microbetting systems, to render gambling seemingly innocuous and appealing (Noviansyah, 2024; Maulana, 2024). These techniques capitalize on the socioeconomic vulnerability of lower-middle-class households, portraying gambling as an expedient solution to financial difficulties. Families already facing economic instability are enticed by assurances of swift cash rewards, frequently leading to cycles of debt, addiction, and despondency (Pramudita, 2024).

KOMDIGI engagement beyond simple facilitation. The professionals engage in the systematic exploitation of Indonesia's marginalized populations, increasing the accessibility and attractiveness of gambling platforms via customized customer service and financial incentives. This collaboration between local entities and transnational networks underscores a systematic approach in which profits are centralized inside global corporations, while risks and responsibilities are delegated to local stakeholders (Pramudita, 2024; Isaac, 2024). By integrating into Indonesia's digital environment, these networks obscure their foreign origins, circumventing regulatory oversight and preserving plausible deniability. In 2023, the turnover of online gambling funds in Indonesia, strongly associated with operations in Cambodia, amounted to approximately IDR 327 trillion (nearly USD 21.5 billion). This statistic illustrates the extent of online gambling operations potentially involving KOMDIGI personnel as facilitators or gatekeepers (Susilo, 2024).

As shown in Table 3 above, Indonesia's economy faced staggering losses from the online gambling epidemic, with Rp327 trillion lost in 2023 alone, reflecting the scale of the crisis. Over a five-year period (2019–2023), cumulative turnover reached Rp600 trillion, underscoring the entrenched nature of the problem (Pratama, 2024). By 2024, losses surged dramatically to Rp900 trillion, as reported by the Coordinating Minister for Political, Legal, and Security Affairs (Kemenko Polhukam), marking a 47% increase compared with the previous five-year total (Marwah, 2024). Transaction data for 2024 reveal a split between semesters: Rp174 trillion in the first half (Q1–Q2) and Rp283 trillion projected for the second half (Q3–Q4). However, quarterly transactions declined sharply from Rp21 trillion in Q1 to Rp4 trillion in Q3 2024, likely due to intensified government crackdowns that blocked over 5.7 million gambling-related items since 2017 (Santoso, 2025; The Jakarta Post, 2025).

Table 3 Indonesia's financial losses attributed to the online gambling epidemic.

Category	Amount (IDR)	Time Period	Details
Annual Turnover	Rp327 trillion	2023	Total financial losses incurred by online gambling in 2023.
Cumulative Turnover	Rp600 trillion	2019–2023	Total cash flow from online gambling over a five-year period.
2024 Turnover	Rp900 trillion	Full-year 2024	Total revenue disclosed by the Coordinating Minister for Political, Legal, and Security Affairs (<i>Kemenko Polhukam</i>).
Semesterwise Turnover	Rp174 trillion (Q1–Q2 2024) Rp283 trillion (Q3–Q4 2024)	2024	Turnovers during the first and second semesters recorded by PPAATK.
Quarterly Transactions	Rp21 trillion (Q1 2024) Rp16 trillion (Q2 2024) Rp4 trillion (Q3 2024)	2024	Reduction in quarterly transactions attributed to government enforcement operations.
Deposits	Rp43 trillion	Q1–Q3 2024	Total deposits associated with online gambling activity.
Offshore Losses	Rp5.1 trillion	2023	Funds funneled abroad through shell companies.
Pinjol (Online Loans)	Rp62.17 trillion	In March 2024	Total financing using online lending services, partially influenced by gambling debts.
Annual Transactions	Rp34.5 trillion	2023	Total transactions from 3.3 million online gamblers.

The crisis has also drained funds through offshore channels, with Rp5.1 trillion funneled abroad via shell companies in 2023 (Dobberstein, 2024). Gamblers deposited Rp43 trillion into online money-lending platforms by Q3 2024, with reports

indicating that 70% of their income was diverted to gambling (Izzuddin, 2024). Additionally, the reliance on high-risk online loans (pinjol) to fuel gambling habits reached Rp62.17 trillion as of March 2024, exacerbating household debt and financial instability (Jalin, 2024).

These losses highlight systemic risks: offshore leaks weaken the national economy, whereas domestic spending on gambling diverts funds from essential needs such as education and healthcare. The government's efforts to curb the epidemic slowed transactions in 2024, but the scale of financial hemorrhage remains a critical challenge for Indonesia's economic and social stability (Dobberstein, 2024).

The socioeconomic ramifications of these procedures are significant, especially for women in Indonesia. Financial problems associated with gambling sometimes impose unequal costs on women, who are tasked with managing household debt and mending disrupted family relationships. In several instances, women engage in gambling, exacerbating the economic and social instability of their families (Hing et al., 2022; McCarthy et al., 2023). The structural violence inherent in these behaviors sustains systemic damage, intensifying gendered economic vulnerabilities and worsening cycles of poverty.

The findings highlight the pressing necessity for comprehensive legislative measures to alleviate the spillover impacts of Cambodia's gambling sector on adjacent nations such as Indonesia. Regulatory regimes must encompass both the platforms and the local intermediaries that enable their activities. Efforts to deconstruct these exploitative networks must encompass more stringent banking rules, improved cross-border cooperation, and public awareness initiatives to inform at-risk communities about the dangers of gambling (Nasution, 2025). Moreover, increased focus should be directed toward the gendered aspects of gambling's effects, prioritizing women and underprivileged communities in legislative measures.

The evolution of Cambodia into a regional gambling center exemplifies the intricate relationship between economic prospects and social upheaval. The legalization and development of the casino business have yielded economic advantages, but the accompanying social costs underscore the urgent necessity for enhanced governance, regulatory supervision, and inclusive policies that protect the welfare of all stakeholders. The exploitation of Indonesia's socioeconomic vulnerabilities by transnational gambling networks necessitates a concerted regional response to remove the institutions that sustain systemic damage in Southeast Asia.

3.2. Gendered dimensions of online gambling in Indonesia

The rise of online gambling in Indonesia has had profoundly gendered consequences, disproportionately affecting women through financial instability, emotional burdens, and shifts in familial and societal roles. Financial instability is a central impact, as women often find themselves on the front lines of managing household finances. When male family members engage in gambling, women are typically tasked with compensating for depleted household resources (Trisnandi & Ulfatun, 2024). This account corresponds with Johan Galtung's theory of structural violence, which emphasizes how systems and institutions sustain damage by entrenching inequality and limiting possibilities for vulnerable populations (Galtung, 1969). In homes impacted by gambling addiction, women often serve as unrecognized buffers of financial and emotional turmoil. When male family members allocate restricted resources to online gambling, home finances deteriorate and become disordered. When rent remains unpaid, food is in short supply, and the burden of bill accumulation is significant for lower middle-class families (Holdsworth et al., 2013). This financial strain frequently leads women to take on additional work, seek high-interest loans, or cut back on essential expenses, perpetuating a cycle of economic hardship. Moreover, some women, driven by desperation to stabilize their families, become active participants in gambling, lured by promises of quick financial relief. This involvement often worsens their financial situation, as losses accumulate and debts spiral out of control (Hing et al., 2022).

Regrettably, the system not only exploits women as caregivers but also progressively entraps them as active participants in online gambling. Economic desperation compels several women, especially those from lower-middle-class families, to perceive gambling as possible salvation. Online platforms, cognizant of this susceptibility, implement tailored advertising that portrays gambling as an attainable route to financial prosperity. Promises of immediate gains and liberation from poverty are presented to them, fostering a deceptive perception of optimism (Kamalludin, 2024). However, this illusion swiftly disintegrates into a cycle of addiction and despondency. For several women, the initial appeal of gambling as a remedy for financial instability transforms into a predicament that intensifies their precariousness. As debt increases and losses escalate, individuals frequently turn to concealment, engaging in solitary gambling to evade the shame associated with female involvement in gambling. This concealment exacerbates their susceptibility, depriving them of support systems or means for intervention (Kim et al., 2016). In 2023, MENKOMINFO (Minister of Communication and Information) reported that all online gambling transactions in Indonesia are projected to amount to Rp 200 trillion (\$13 billion). The community's losses are expected to be Rp 27 trillion (\$1.75 billion) annually. This evidently inflicts suffering on the impoverished, especially women whose spouses are caught up in online gambling, leading them to become perpetrators due to financial desperation (Bestari, 2023).

Cultural stigmatization exacerbates these challenges. In Indonesia's patriarchal society, women's gambling is often viewed as moral failure, deviating from their expected roles as dutiful wives and mothers. This stigma is far harsher than the societal judgment faced by men who gamble, reflecting deeply ingrained gender norms. Women who gamble are frequently vilified as neglectful or irresponsible, which not only marginalizes them further but also diminishes their access to social and institutional support. Additionally, the breakdown of family dynamics is a recurring consequence of gambling. Women must

navigate fractured relationships, often taking on the dual burden of mending emotional and financial damage while receiving limited recognition or assistance from their communities (Kamalludin, 2024; CNN Indonesia, 2024). The emotional toll on women is equally significant. As primary caregivers, women bear the responsibility of maintaining household stability in the face of gambling-related crises. This role places immense psychological pressure on them, particularly when family resources are depleted, debts are mounted, and relationships are fractured. Women frequently experience feelings of guilt, anxiety, and isolation, as they are expected to repair the damage caused by gambling while enduring its emotional fallout. In some cases, women who themselves gamble may conceal their participation due to the shame and stigma associated with female gambling, which further isolates them from support systems (Hing et al., 2023; Pirdaus et al., 2024; Kim et al., 2016; McCarthy et al., 2023).

As shown in Table 4 above, the divorce rates in Indonesia associated with internet gambling have varied considerably in previous years. In 2019, Indonesia's government documented that 1,947 divorces connected to gambling, indicating that the initial surge in divorce cases was linked to the COVID-19 pandemic. The number of cases decreased to 648 in 2020, perhaps owing to pandemic limitations that curtailed access to gaming services. By 2023, divorces increased to 1,572, and in 2024, more than 4,000 instances were documented from January to November (Dodi, 2024; Yaputra, 2024). Regional variances underscore significant effects in locations such as West Jakarta, which recorded 1,943 divorces in 2024, and Bogor Regency, where 3,603 cases were filed in the same year, with spouses initiating 2,794 of them owing to gambling debts and domestic conflict. Smaller areas such as Bogor city and Depok had 496 and 1,133 divorces, respectively, sometimes associated with concurrent financial issues stemming from gaming and internet loans (Adri, 2024).

The online gambling epidemic primarily affects those aged 30-50; however, 197,054 juveniles (aged 11-19) participated in gambling transactions in 2024, depositing approximately IDR 293 billion. Economic damage is pervasive, with West Java experiencing IDR 3.8 trillion in online gambling transactions in 2024. Gambling losses often result in debt, disregard for familial obligations, and physical aggression, exacerbating marital disintegration (Adri, 2024; Suherlan, 2024). The government has reacted by prohibiting 2.1 million gambling websites and instituting premarital counseling programs beginning in 2025 to increase familial resilience. Cultural standards that depict gambling as an erroneous remedy for poverty, together with employment losses during the COVID-19 pandemic, sustain the sinister cycle of online gambling addiction among lower middle-class Indonesians. Data constraints remain, since some cases entail overlapping elements such as online loans or abuse, disguising the precise involvement of gambling. The increasing participation of minors indicates a potential generational disaster if not handled immediately and properly (Suherlan, 2024).

Table 4 Divorce cases associated with online gambling in Indonesia.

Year/Region	Divorce Cases	Key Details
2019 (National)	1,947	First recorded surge in divorces due to online gambling.
2020 (National)	648	Decline attributed to pandemic restrictions.
2023 (National)	1,572	Postpandemic resurgence in gambling-related divorces.
2024 (National)	~4,000	Over 4,000 divorces directly linked to online gambling (January - November 2024).
West Jakarta (2024)	1,943	Highest divorce rate in Jakarta, driven by economic strain and gambling.
Bogor City (2024)	496	496 cases in first half of 2024; gambling often paired with online loans.
Bogor Regency (2024)	3,603	2,794 filed by wives; gambling, domestic violence, and economic issues cited.
Depok (January - June 2024)	1,133	864 cases due to marital conflict, 153 due to financial issues (gambling-linked).
Cianjur (2024)	2,474	Majority filed by wives; gambling addiction cited as a primary cause.
Purwakarta (2024)	789	60% of cases tied to financial problems, including gambling debts.

Structural violence is also evident in the sequential social consequences of economic instability caused by gambling (Galtung, 2018). Data from the KEMENAG (Ministry of Religion) reveal an increase in divorce rates from more than 1000 cases in 2019 to 4000 cases in 2024 accompanied by the occurrence of domestic violence and suicide cases associated with gambling debts (Sugandi, 2024; CNN Indonesia, 2024). Women are disproportionately impacted by these results, either as victims of the consequences or as those responsible for addressing the aftermath. Divorce frequently results in women facing constrained financial resources, diminished social mobility, and the formidable obligation of single motherhood. Domestic abuse, exacerbated by the pressures of financial distress, jeopardizes physical and mental health. The poor outcome of these pressures is the rising suicide rates among women, which are burdened by overwhelming indebtedness and cultural expectations (Aziz, 2024; Kamalludin, 2024; Maulana, 2024). The proliferation of online gambling platforms, propelled by transnational networks, exacerbates this systemic violence. By using socioeconomic weaknesses, these platforms integrate themselves into daily life, concealing their exploitation as an opportunity. Women, already disadvantaged by structural inequity, become both victims and unwitting participants in a system that flourishes on their suffering, presenting itself as an exit from chained poverty (Judijanto et al., 2024).

To fix this problem, everyone has to work together to take apart the systems that do harm. Policies should not simply go after gambling sites, but also the cultural and economic systems that make women more likely to lose money. Campaigns

to educate the public need to fight the idea that gambling is a good way to make money. More importantly, support programs need to be designed to meet the specific requirements of women who are addicted to gambling because the overall size of the industry is harder to gauge, which shows how important it is to have treatments that are specific to each gender (Camba, 2024).

The gendered impacts of online gambling reveal how structural inequalities and cultural expectations intersect to disproportionately harm women. These dynamics highlight the urgent need for gender-sensitive interventions, including targeted financial literacy programs, accessible support systems, and efforts to reduce cultural stigmatization. By addressing these issues, policymakers and organizations can help alleviate the financial and emotional burdens placed on women while challenging the systemic structures that perpetuate these inequalities.

3.3. Comparative insights and policy implications for addressing online gambling

The Philippines exemplifies how regulatory regimes may address the intricate difficulties of online gambling while simultaneously revealing the shortcomings of enforcement without stringent monitoring. The financial deficits linked to Philippine Offshore Gambling Operators (POGOs) highlight these difficulties. The Department of Finance (DOF) estimates that the total economic costs associated with POGO operations reach approximately \$4.7 billion annually, encompassing both direct and indirect expenses, including lost investment opportunities, heightened law enforcement costs, and reputational risks (Ceballos, 2024; Mangaluz, 2024). Although these operations yield economic advantages of approximately \$2.95 billion, the annual net expenditure is approximately \$1.75 billion, underscoring the adverse disparity between benefits and the societal detriment. The reputational hazards associated with POGO-related offenses have dissuaded foreign investments and adversely affected the nation's tourism industry, thereby exacerbating economic losses (Xinhua, 2023; Marco, 2024; Dizon, 2024).

Indonesia has faced concurrent hurdles in addressing its online gambling epidemic. Annual online gambling transactions in Indonesia are projected to total \$13 billion, with social losses estimated at \$1.75 billion per year (Gading, 2023). Platforms such as "Higgs Domino Island" substantially contribute to these losses, generating a monthly turnover of \$140 million (Bestari, 2023). This substantial money influx illustrates how gambling networks use legal and regulatory deficiencies to maintain operations, perpetuating socioeconomic damage and structural disparities in both countries (Pramudita, 2024).

Indonesia may learn from the Philippines' experience, which highlights the necessity of proactive regulatory measures and emphasizes the vital relevance of regional collaboration in addressing cross-border gambling syndicates. In contrast to the Philippines, Indonesia has upheld a stringent ban on gambling motivated by cultural and religious tenets, which hinders its capacity to control and oversee illicit online gambling operations. This difficulty is further intensified by the absence of a cohesive regional strategy within ASEAN countries, where the principle of noninterference frequently constrains collaborative efforts. Transnational gambling networks exploit legislative deficiencies, utilizing states with lax enforcement as sanctuaries while preying on susceptible people in adjacent nations such as Indonesia. The lack of uniform legal frameworks across ASEAN member states presents further obstacles to collaboration, highlighting the need for Indonesia to promote enhanced regional cooperation (Suzuki, 2019; UNODC, 2023; Interpol, 2024)

Despite ASEAN countries' existing constraints posing considerable challenges, its potential as a platform for regional collaboration offers a promising opportunity to address transnational gambling networks. Through the promotion of intelligence sharing, coordinated enforcement, and the establishment of regionally uniform regulations, ASEAN countries might significantly assist member nations such as Indonesia. Indonesia might utilize ASEAN channels to advocate for unified action against gambling syndicates, ensuring that regulatory systems in neighboring countries such as Cambodia and the Philippines do not unintentionally facilitate the exploitation of vulnerable people. Enhancing ASEAN's ability to combat transnational crimes will benefit Indonesia and improve regional stability, providing a holistic remedy for the extensive socioeconomic damage inflicted by gambling syndicates (ASEAN, 2021; UNODC, 2023; Sundram, 2024)

This study aims to enhance these concepts by offering empirical evidence on how gambling networks intensify structural violence, especially toward women in Indonesia. The study illustrates the link between national vulnerabilities and transnational networks by connecting these consequences to wider regional dynamics. This research elucidates how Cambodia's gambling regulations and Chinese investments exacerbate the issues encountered by Indonesia, underscoring the necessity for cross-border solutions. The relationship between local and regional dynamics highlights the necessity for inclusive measures that address both immediate socioeconomic detriments and the structural disparities perpetuated by gambling (Camba, 2024; Liang, 2024).

These findings have significant implications for policy and activism, indicating the need for a comprehensive approach that incorporates gender-sensitive treatments, public awareness initiatives, and regional collaboration. The formulation of laws that acknowledge the distinct vulnerabilities encountered by women is crucial for alleviating the financial and emotional strains imposed by gambling. Concurrently, ASEAN-led efforts can serve as a framework for breaking the international networks that facilitate the proliferation of gambling syndicates. This approach connects Indonesia's national initiatives to a wider regional plan, addressing the immediate effects of gambling while promoting a more equal and resilient socioeconomic landscape throughout Southeast Asia.

4. Final Considerations

Indonesia's internet gambling epidemic combines systemic violence, international economic networks, and gender inequality. Cambodia's gambling legalization and Chinese funds promote regional exploitation, whereas cross-border platforms exploit Indonesia's regulatory loopholes and socioeconomic deficiencies. Women risk household debt, cultural humiliation, and shattered family ties when caring for and managing finances. It employs Galtung's theory to explain systemic damage, but its secondary data hinder the understanding of lived experiences, and its focus on Indonesia neglects comparative regional dynamics. Gambling's psychological and community repercussions are rarely examined and certainly limit knowledge. To obtain particular narratives and correct these shortcomings, future research should prioritize primary data, such as interviews with women who are greatly affected by them. Comparing ASEAN countries such as the Philippines and Vietnam may reveal regional tendencies and policy transmission. Understanding addiction, cultural norms, and economic misery requires psychology, economics, and gender studies. Examining how digital platforms and financing make gambling easier may inform regulations. Policymakers should use ASEAN institutions to improve cross-border coordination, standardize, and eliminate transnational gaming syndicates. Reducing structural vulnerabilities requires gender-sensitive financial knowledge and support networks. Local empowerment and strong regional governance are needed to reduce the exploitative processes of online gambling's gendered consequences.

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Ethical Considerations

Not applicable.

Conflict of Interest

The authors declare that they have no conflicts of interest.

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