



REVIEW ARTICLE

Section: *Philosophy & Religion***Zakat and green investment: The role of Zakat in achieving sustainable development in Islam**Saad Mohamed Abdulaziz Al-Tamimi^{1*} & Mohamed Sayed Abdellatif²¹Department of Islamic Studies, College of Education, Prince Sattam bin Abdulaziz University, Saudi Arabia²Department of Psychology, College of Education, Prince Sattam Bin Abdulaziz University, Saudi Arabia*Correspondence: sm.altamimi@psau.edu.sa**ABSTRACT**

This study aims to analyze the role of zakat in achieving sustainable development in Islam, by illustrating its legislative and jurisprudential objective-based foundations, reveal its economic, social, and environmental dimensions, and identify the institutional requirements necessary to activate its developmental impact. The study is based on a problematic issue which is that zakat, despite its religious significance and social function, is still, in many practices, employed within the framework of immediate aid, without fully utilizing its potential in economic empowerment and achieving sustainable development. The study adopted a descriptive analytical approach, supported by the inductive method, by analyzing religious evidence, jurisprudential rules, and the objectives of Sharia, along with reviewing scientific literature on zakat, social financing, and sustainable development. The developmental role of zakat was also classified into three main dimensions: economic, social, and environmental. The study concluded that zakat represents an integrated financial and social system capable of contributing to a number of Sustainable Development Goals, especially eradicating poverty and hunger, improving well-being, and boosting work and productivity. It also showed that zakat developmental impact does not merely depend on the amount of money collected, but on the efficiency of zakat institutions, accuracy in identifying beneficiaries, adherence to legitimate channels, transparency, supervision, and impact measurement. The study emphasized that moving from consumptive distribution to productive empowerment, and achieving integration between zakat, waqf (endowment), sadaqah (charity), and Islamic finance, are two important conditions for maximizing zakat's contribution to sustainable development. The study recommends developing zakat governance, creating accurate databases, and adopting scientific indicators to measure the economic, social, and environmental outcomes of zakat programs.

KEYWORDS: Zakat, sustainable development, Sharia objectives, Islamic Finance, social justice, economic empowerment, Zakat governance

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Introduction

Sustainable development is considered one of the most prominent issues to capture the attention of human thought and public policies in recent decades, due to the questions it raises about societies' ability to achieve economic and social well-being while preserving natural and environmental resources for present and future generations. Development is no longer measured merely by higher economic growth rates or increased GDP; rather it has become a complex concept based on balancing between fighting poverty, promoting social justice, providing job opportunities, improving education and health levels, using resources wisely, and protecting the environment. The United Nations 2030 Agenda for Sustainable Development reflects this approach through seventeen interconnected goals, emphasizing that eradicating poverty and hunger cannot be separated from achieving equality, building institutions, protecting the environment, and boosting international partnerships (United Nations, 2015; Wahyudi, 2026; Al-Qadri, 2023).

Even though the concept of sustainable development is global in its modern form, its value-based and ethical roots are not foreign to the Islamic view of man and civilization. Islam has established the relationship between man, money, society, and the environment on the principles of stewardship, trustworthiness, justice, and avoiding corruption on earth. From the Islamic perspective, man is not the absolute owner of resources; rather, s/he is a steward responsible for how these resources are acquired, spent, and used. Therefore, development in Islam is not limited to the material aspect but also includes building the individual, preserving dignity, achieving social solidarity, and linking economic activity with moral and legal responsibility (Mashhoor, 1993; Al-Qadri, 2023; Bin Lahuri, 2021).

Zakat holds a central position in the Islamic financial and social system where it is a mandatory financial act of worship, a right established for eligible groups, and a practical mechanism for redistributing part of the wealth within society. The Glorious Quran links zakat with prayer in several places, which shows that it is not just a voluntary act or individual charity, but an obligation with a social and economic function. The Quran also specifies the recipients of zakat in the verse: *"Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted to the faith, for freeing slaves, for those in debt, for Allah's cause, and for needy travellers. This is an obligation from Allah. And Allah is All-Knowing, All-Wise."* (Qur'an, 9: 60). This specification reveals the broad social role of zakat, as it includes addressing poverty, helping debtors, supporting vulnerable groups, and funding projects that serve the public interest within the limits of Islamic law (Quran, 9: 60; Mashhoor, 1993; Shaikh, 2017).

Writings in Jurisprudence and economy have discussed zakat as a tool to achieve social balance and limit the concentration of wealth. Zakat is not meant to drain capital or disrupt economic activity, but rather to circulate money, stimulate transactions, and direct part of resources to those who are deprived. Mashhoor (1993) believes that the developmental role of zakat is linked to its ability to combine the worship aspect with the distributive aspect, which makes it a financial institution that has a positive impact on poverty alleviation and promotion of social solidarity. Applied studies support the potential of directing zakat towards economic empowerment and productive programs that reduce dependence on temporary aid (Mashhoor, 1993; Ahmad & Ghiasul Haq, 2021; Anisa & Mukhsin, 2022).

The relation between zakat and sustainable development becomes clearer when shifting from the concept of aid to the concept of empowerment. Zakat can help provide the basic needs of the poor, such as food, housing, healthcare, and education. It can also be directed towards vocational training programs, funding small projects, providing production tools, and reintegrating beneficiaries into the economic cycle. Applied studies show that improving the management of zakat funds and directing them toward productive programs can help increase the income of poor families and reduce their reliance on continuous aid (Anisa & Mukhsin, 2022; Syamsuri et al., 2022). However, this role requires commitment to zakat channels, studying their needs, and developing institutional mechanisms for follow-up and evaluation.

The impact of zakat is not limited to economic development; but also extends to social development. Zakat helps reduce poverty and unemployment, narrow social gaps, promote a sense of collective responsibility, and strengthen trust among community members. It can also support health and education and improve living conditions for the most needy. Some studies have shown that zakat institutions can contribute to achieving Several Sustainable Development Goals, especially the first goal related to eradicating poverty, the second goal that focuses on eliminating hunger, the third goal related to health, the fourth goal on education, and the eighth

goal concerning decent work and economic growth (Shaikh, 2017; Omar & Hajimin, 2023).

Zakat is also connected to the objectives of Shari (Islamic law), especially the preservation of religion, life, mind, offspring, and wealth. Enabling the poor to get food, medical care, and housing fulfills the objective of preserving life, supporting education and training achieves the objective of preserving the mind, and protecting and growing people's wealth fulfills the objective of safeguarding wealth, while social solidarity helps maintain the family and society. From this perspective, zakat can be seen as an objective-oriented tool that combines both serving religious and worldly interests, especially when managed in a transparent institutional framework that takes into account the real priorities of the community (Omar & Hajimin, 2023).

Some recent studies have focused on exploring the relationship between zakat and the Sustainable Development Goals at the national level. Studies in Indonesia, Nigeria, and Malaysia have discussed the possibility of using zakat to fund poverty eradication programs, support small businesses, improve income levels, and enhance the economic inclusion of limited-resources groups (Adebayo, 2020; Alam et al., 2021; Amalia & Huda, 2020). Other studies discussed the role of institutional zakat in achieving local development, emphasizing that its success depends on efficient collection, accurate identification of beneficiaries, effective distribution, and clear indicators to measure developmental impact (Muttaqin & Nasir, 2024; Zunaidi et al., 2024).

In the same context, some researchers believe that zakat can support environmental development either indirectly or directly. Indirectly, reducing poverty and economically empowering families leads to a decrease in certain patterns of unsustainable resource exploitation, while financing sustainable small projects can steer economic activity towards organic farming, clean energy, recycling, and improved water management. Directly, zakat programs can support groups affected by environmental disasters or funding projects that preserve resources and provide public benefits, provided that this aligns with the Sharia-compliant principles of zakat (Billah, 2016; Bin Lahuri, 2021).

However, the developmental role of zakat should be approached and discussed with accuracy and precision, without exaggeration. Zakat is not a substitute for the state's economic and social policies, nor can it alone address all forms of poverty or achieve Sustainable Development Goals. It rather represents an important complementary resource within a broader system that includes waqf, sadaqah, Islamic finance, public policies, taxes, and social protection programs. The impact of zakat also varies depending on the size of the zakat base, the level of commitment in its payment, the efficiency of the managing institutions, and the legal and administrative environment in which it operates (Ahmad & Ghiasul Haq, 2021; Alfiani & Akbar, 2020).

In some countries, zakat institutions face challenges that limit their ability to perform their developmental role. The most important of these challenges are weak societal trust, the absence of accurate databases, limited coordination between zakat agencies and state institutions, lack of transparency, and the absence of impact measurement indicators, in addition to the predominance of short-term consumptive distribution over long-term productive empowerment. Applied studies have indicated that the transition from direct aid to developmental programs requires the development of governance, training of staff, adoption of clear standards for setting priorities, and linking funding to follow-up and evaluation (Atah et al., 2018; Muliadi, 2020).

Therefore, the importance of studying the role of zakat in achieving sustainable development in Islam is derived from the need to readdress the social and economic functions of zakat in light of contemporary challenges. The topic does not only concern demonstrating the virtues or legitimacy of zakat, but rather involves analyzing its institutional and practical capacity to contribute to building a more just society, reducing poverty, achieving economic empowerment, supporting vulnerable groups, and participating in environmental protection. This also requires distinguishing between fixed principles of jurisprudence and variable administrative applications, and making use of the rules of sharia objectives, interest, and means to ensure the preservation of Sharia rules while simultaneously achieving developmental objectives.

Problem of the Study

Despite the religious and social importance of zakat, and the increasing number of studies linking it to the Sustainable Development Goals, the relationship between zakat and sustainable development still requires scientific approach that combines jurisprudential authentication with economic, social, and environmental analysis. Moreover, part of the literature merely presents the theoretical role of zakat or links it in general terms

to Sustainable Development Goals, without clearly specifying the mechanisms through which zakat funds can be transformed into measurable and assessable empowerment programs.

The problem of the study is represented in the following main question:

To what extent can zakat, within its Sharia and institutional framework, contribute to achieving sustainable development in its economic, social, and environmental dimensions, and what are the regulations and mechanisms necessary to maximize this role?

Several questions branch out from this main inquiry, the most prominent of which are:

- What is the Sharia and objective-related basis for the relationship between zakat and sustainable development?
- What are the economic, social, and environmental dimensions of zakat's developmental role?
- What institutional mechanisms are needed to use zakat funds in sustainable development programs?
- What are the main challenges that limit the effectiveness of zakat in achieving sustainable development?
- How can the impact of zakat programs be measured in light of sustainable development indicators?

Objectives of the Study

The study aims to clarify the role of zakat in achieving sustainable development in Islam, through:

- Establishing the relationship between zakat and the objectives of Islamic Sharia.
- Analyzing the contribution of zakat in reducing poverty and achieving economic empowerment.
- Demonstrating the impact of zakat in enhancing social development and community solidarity.
- Exploring the potential of using zakat to support sustainable environmental initiatives.
- Identifying the governance, transparency, and efficiency requirements necessary for managing zakat funds.
- Proposing an analytical framework to measure the impact of zakat in achieving sustainable development goals.

Theoretical framework

Introduction

This theoretical framework starts from the premise that zakat is not merely a financial duty with a devotional effect, but rather a legal institution with economic, social, and ethical dimensions, which can play an important role in addressing poverty, achieving social solidarity, redistributing wealth, and enabling eligible groups to participate in economic activity. Moreover, sustainable development, in Islam, is not limited to achieving material growth, but is based on combining the cultivation of the earth, the preservation of resources, the safeguarding of human dignity, and the realization of justice among members of society and successive generations (Mashhoor, 1993; Al-Qadri, 2023)

Accordingly, this framework aims to establish the relationship between zakat and sustainable development through four interconnected levels: the conceptual level, the Sharia and objective-based level, the economic, social, and environmental level, and finally the institutional and practical level. The analysis relies on jurisprudential and economic references as well as recent studies that have explored the potential of using zakat to achieve Sustainable Development Goals in various Islamic contexts.

Chapter One: The Conceptual Framework of the Study

First: The Concept of Zakat

Linguistically, zakat means growth, increase, purity, and righteousness. In Islamic jurisprudential terminology, however, it is an obligation imposed on specific types of wealth, to be allocated to specific categories, once the conditions of obligation are met. The jurisprudential definition reveals the complex nature of zakat: it is a form of financial worship on one hand, and a social and distributive system on the other. Therefore, its devotional aspect cannot be separated from its economic and social impact, as adherence to it simultaneously purifies wealth and soul, while ensuring the rights of needy groups in society (Mashhoor, 1993).

The Holy Qur'an has specified the recipients of zakat in eight categories: the poor, the needy, those

employed to administer it, those whose hearts are attracted to the faith, those in bondage, for those in debt, in the cause of Allah, and for needy travellers. This specification establishes an important principle which is that zakat funds are not disbursed according to individual desires or policies, but according to jurisprudential objectives and regulations that ensure such funds reach those entitled to them. Therefore, any developmental use of zakat funds must remain linked to these categories. These funds must not be exceeded or turned into a public financial resource distant from their Sharia nature (Al-Qur'an, 9:60).

Zakat goes beyond the concept of immediate aid. It can be employed to transfer the beneficiary from a state of incapacity to a state of capability, provided that the necessary religious and administrative regulations are met. Giving the poor what helps them establish a project or acquire a means of production may achieve a lasting impact that surpasses the effect of temporary consumptive assistance, taking into account the differing opinions of jurists regarding the ownership or investment of money, as well as the need to verify the necessity of the recipients, benefit, and consequences of the transaction (Mashhour, 1993; Abugoukh, 2024).

Second: The Concept of Sustainable Development

Sustainable development is based on meeting the needs of the present without compromising the ability of future generations to meet their own needs. It is a comprehensive process that includes three main dimensions: the economic, the social, and the environmental. The economic dimension involves achieving income, employment opportunities, and continuous production, while the social dimension is related to justice, equality, health, education, and social protection. The environmental dimension concerns the preservation of natural resources, reducing pollution, and preventing the over-exploitation of the environment (Housseini, 2025).

The Sustainable Development Agenda emphasizes that international goals are interconnected, and that eradicating poverty cannot be separated from health, education, decent work, and environmental protection. This requires adopting integrated policies rather than addressing each issue individually. From this perspective, zakat appears to be a tool capable of contributing to sustainable development, as it combines social financing, redistribution, and protection for vulnerable groups (Bukati, 2025).

Third: Sustainable Development in the Islamic Perspective

The Islamic conception of sustainable development differs from the purely materialistic perspectives in that development is not measured solely by production and income indicators, but is also measured by the extent to which justice is achieved, necessities are preserved, ethics are maintained, and a balance is achieved between a man's right to use resources and duty to conserve them. Man is regarded as a steward on Earth, and stewardship entails a legal responsibility to avoid corruption, to make good use of blessings, and to refrain from harming others or future generations.

The concept of development in Islam is linked to the concept of 'civilization,' which refers to establishing human life on the basis of productivity, justice, cooperation, and reform. Thus, sustainable development in Islam does not merely aim at increasing wealth but seeks to direct wealth towards achieving the public interest, reducing poverty, preventing monopolies, and protecting man's basic necessities (Al-Qadri, 2023; Housseini, 2025).

Chapter Two: The Sharia and Objective-Based Foundation of the Relationship between Zakat and Sustainable Development

First: Zakat and the Achievement of Social Justice

Zakat performs a clear distributive function by transferring a portion of wealth from those who are capable to the deserving groups. This should not be understood as a confiscation of private property, but rather as a regulation of the community's right to wealth, and a confirmation that ownership in Islam is restricted by the prohibition of harm and the obligation to fulfill due rights. Accordingly, zakat contributes to reducing excessive concentration of wealth, strengthening social bonds, and mitigating the negative effects of poverty and deprivation (Mashhour, 1993).

The social function of zakat is confirmed in that it targets groups who are unable to achieve the minimum standard of decent living by their own means, such as the poor, the needy, debtors, and travelers in distress. The presence of personnel managing zakat also underscores the importance of institutional management of zakat, as

collecting it, identifying its rightful recipients, and distributing it require organization, expertise, and oversight. Recent studies have shown that the efficiency of zakat institutions is linked to their ability to move from random distribution to data-driven planning and prioritization (Atah et al., 2018; Omar & Hajimin, 2023).

Second: Zakat and the Objectives of Sharia

Zakat is linked to a number of essential, necessary, and complementary objectives of Sharia. It safeguards life by providing food, medicine, and housing; it protects wealth through its lawful redistribution and growth; it supports the preservation of intellect by funding education and training; and it contributes to the protection of family and society by reducing poverty, debt, and marginalization.

From Sharia objective-based perspective, zakat should not be viewed merely as an amount of money given to the needy, but rather as a means to achieve a recognized benefit, provided that this benefit is in accordance with Sharia texts and rules. Therefore, developmental zakat programs should be built on achieving these objectives, such as preserving human dignity, ensuring sufficiency, and reducing dependence on aid, rather than merely depleting funds over a short period (Omar & Hajimin, 2023).

Third: Sharia regulations for Developmental Investment

The developmental use of zakat funds remains subject to a set of rules and regulations, the most important of which are verifying the beneficiary's eligibility, ensuring ownership or recognized benefit according to the adopted jurisprudential ruling, and refraining from spending zakat funds on public projects that do not fall within its legitimate channels. It is also necessary to distinguish between zakat funds, waqf funds, sadaqah, and donations, as each of these sources has its own rules and areas of application.

Gradual disbursement of zakat funds is considered one of the important regulations; as it is necessary to start by meeting the basic needs of the eligible recipients before moving on to financing productive projects. The beneficiary's capacity to manage the project and to provide training and follow-up must be taken into account, so that the financing does not become a temporary resource without a sustainable impact. Modern literature emphasizes that the success of productive zakat programs requires combining financing with capacity building and market access (Anisa & Mukhsin, 2022; Muliadi, 2020).

Chapter Three: The Developmental Dimensions of Zakat

First: The Economic Dimension

Zakat contributes to achieving economic development by redirecting financial resources to lower-income groups, which leads to an increase in their consumption and production capacity. When a poor individual receives an aid enabling them to start a small project or purchase a professional tool, s/he gradually moves from dependency to production, becoming capable of generating a sustainable income for their family.

Zakat can also help reduce unemployment by financing vocational training, providing initial capital, and supporting home-based, artisanal, and agricultural projects. However, this role depends on the proper selection of projects, market study, and provision of technical guidance. Applied studies have addressed the role of zakat in improving the income of local communities and emphasized that economic empowerment is more capable of achieving long-term impact than mere consumptive distribution alone (Abugoukh, 2024; Anisa & Mukhsin, 2022).

Zakat also leads to the circulation of money instead of it remaining accumulated with a limited group, which can enhance demand for goods and services and increase commercial activity. However, this effect should be understood within the limits and specific nature of zakat, as it is not a comprehensive monetary policy, but rather a social financial tool that works alongside other instruments to achieve economic stability and distributive justice (Ahmad & Ghiasul Haq, 2021).

Second: The Social Dimension

Combating poverty is considered the foremost social function of zakat. Poverty is not limited to a lack of income; it also encompasses deprivation in food, health, education, housing, and opportunities for participation. Therefore, the developmental management of zakat should adopt a multidimensional concept of poverty, taking into account the economic, social, health, and educational needs of the family.

Zakat also contributes to reducing hunger and improving food security through the provision of food aids, funding agricultural projects, and providing poor families with means of production. It can support health and education programs, especially in areas suffering from inadequate public services, as long as expenditures are compliant with approved Sharia channels. Therefore, several studies have linked zakat to achieving Sustainable Development Goals related to poverty, hunger, health, and education (Shaikh, 2017; Adebayo, 2020).

When collected and distributed in a fair and transparent manner, zakat also strengthens social solidarity, as it makes fighting poverty a shared responsibility rather than an individual burden on the needy. It also reduces feelings of marginalization and social resentment and supports social stability. Therefore, the impact of zakat is not measured solely by the amount of money distributed, but also by the level of trust, integration, and dignity it achieves for the beneficiaries (Bin Lahuri, 2021).

Third: The Environmental Dimension

The connection between zakat and the environment may seem indirect, yet objective-based analysis shows a link between fighting poverty and protecting the environment. Poor groups might be compelled to exploit resources unsustainably due to the absence of economic alternatives. Forms of exploitation may include deforestation, excessive water consumption, or reliance on polluting energy sources. Therefore, economically empowering these groups can reduce the environmental pressures caused by poverty.

Moreover, some zakat programs can be directed towards projects that provide both economic and environmental benefits, such as sustainable agriculture, sustainable livestock farming, waste recycling, energy efficiency improvements, and small-scale water projects. This approach emphasizes that environmental development should not be separated from social justice, as environmental protection is not sustainable if it increases the burdens on impoverished groups (Billah, 2016).

However, funding environmental projects with zakat money requires careful Islamic jurisprudence study, especially in identifying the beneficiaries and whether they own or benefit from it, and in distinguishing between projects that directly benefit a zakat category and general projects that could be funded by waqf, sadaqah, or public resources. Therefore, integrating zakat, waqf, and Islamic finance might be more suitable for funding large-scale environmental initiatives (Bin Lahuri, 2021).

Chapter Four: Zakat and Sustainable Development Goals

First: Ending Poverty and Hunger

The role of zakat directly aligns with the first Sustainable Development Goal, which focuses on ending poverty, as well as the second goal that aims to eliminate hunger. Zakat primarily targets the poor and needy, providing them with financial or in-kind resources to help meet their basic needs. This impact can be further enhanced by using accurate databases, defining the poverty line, and coordinating assistance with social protection programs. The effect of zakat is not to be limited to addressing current poverty; but rather it should also aim to prevent its recurrence. This can be achieved by combining immediate aid with long-term empowerment, such as education, training, and productive financing. This is supported by studies in Indonesia which have shown that better investment of zakat funds and directing them towards productive families can help increase income and reduce overall poverty (Syamsuri et al., 2022).

Second: Health, Education, and Work

Zakat can help achieve good health and well-being by assisting poor patients, providing treatment, and supporting basic healthcare. It can also fund education and training for those unable to afford them, which can increase human capital and improve job opportunities.

Education and work are interconnected; education boosts the ability to get a job, and work provides income that reduces dependence on zakat. Therefore, zakat programs that combine educational grants, vocational training, and productive financing can have a compounded impact that goes beyond direct aid (Omar & Hajimin, 2023; Alam et al., 2021).

Third: Reducing Inequality

Zakat contributes to reducing inequality by redistributing a portion of wealth in favor of deprived groups. This

does not mean completely eliminating social gaps, as Islam acknowledges variation in abilities and ownership within the bounds of legitimacy, but it rejects turning this variation into extreme poverty or deprivation of necessities.

In this respect, the effectiveness of zakat is maximized when it is managed based on spatial justice, so that resources are to be directed to the regions and groups most in need, not only to areas most capable of collecting zakat. Additionally, linking distribution to objective indicators limits favoritism and enhances the efficiency of fund utilization (Muttaqin & Nasir, 2024).

Chapter Five: Institutional Governance of Zakat

First: Importance of the Institution

The developmental role of zakat cannot be achieved solely through scattered individual initiatives; rather, it requires specialized institutions to undertake collection, distribution, and evaluation. A strong zakat institution helps prevent duplication of disbursements, identify beneficiaries, design programs, and monitor outcomes.

Sound governance includes clear delineation of responsibilities, Sharia oversight, financial disclosure, auditing of accounts, and submission of periodic reports. It also involves engaging experts in economics, sociology, management, and the environment alongside jurisprudents, as developmental programs require multidisciplinary knowledge (Atah et al., 2018; Omar & Hajimin, 2023).

Second: Transparency and Accountability

Trust is a crucial factor in the success of zakat institutions. The more zakat payers feel that their money is collected and distributed according to clear rules, the more willing they are to commit institutionally. Conversely, the absence of transparency leads to weak collection, the prevalence of individual distribution, and difficulty in measuring impact.

Transparency requires the publication of data related to the amount of funds collected, areas of expenditure, number of beneficiaries, and achieved outcomes. Indicators should be adopted, not just to measure the number of beneficiaries, but also to measure changes in income, economic independence, improvement in health and education, and the sustainability of projects (Muttaqin & Nasir, 2024; Zunaidi et al., 2024).

Third: Digital Transformation

Digital transformation can enhance the efficiency of zakat institutions by establishing databases for zakat payers and beneficiaries, using electronic payment systems, linking information to poverty maps, and facilitating monitoring and evaluation. Digital technologies also help reduce collection and distribution costs and improve the speed of response in crises.

However, digitization does not achieve its objectives automatically; it must be accompanied by data protection, ensuring easy access for poor groups to services, and continuous legal and administrative review. Dependence on technological means should not lead to the exclusion of groups who lack digital literacy or internet access.

Chapter Six: Requirements for Activating the Role of Zakat in Sustainable Development

The main requirements can be identified in the following points:

- Establishing a clear legal framework to regulate the collection and distribution of zakat.
- Creating accurate databases for zakat payers and beneficiaries.
- Adopting a multidimensional concept of poverty.
- Combining urgent aid with economic empowerment.
- Financing projects after feasibility studies, training, and monitoring.
- Enhancing Sharia, financial, and administrative oversight.
- Preparing annual reports to measure impact, not just expenditure volume.
- Achieving integration between zakat, waqf, sadaqah, and Islamic financing.
- Directing a portion of zakat programs to environmentally sustainable projects.
- Linking zakat programs to national and international development goals without compromising their Sharia-compliant purposes.

Proposed Model of Analysis

The theoretical model for the study can be based on the premise that zakat is the independent variable, while sustainable development represents the dependent variable, and the relationship between them is mediated by a set of institutional and developmental mechanisms.

content	item
Zakat: collection, resource volume, regularity, administrative efficiency	Independent variable
Fair distribution, economic empowerment, training, governance, transparency	Mediating mechanisms
Increasing income, creating job opportunities, supporting projects	Economic dimension
Reducing poverty, improving health and education, enhancing solidarity	Social dimension
Supporting green projects, protecting resources, helping environmentally affected people	Environmental dimension
Achieving sustainable development within the framework of Sharia objectives	Dependent variable

Accordingly, the study assumes that increasing the efficiency of zakat management, while adhering to Sharia regulations, enhances its ability to contribute to economic, social, and environmental development. It also assumes that the impact of zakat is not determined solely by the amount of funds, but is affected by the quality of governance, the accuracy of targeting the beneficiaries, the continuity of programs, and the presence of objective indicators to measure the outcomes.

Methodology of the Study

This study adopted the descriptive-analytical method due to its suitability for the nature and objectives of the subject. It allows for outlining the concept of zakat and its Islamic purposes, analyzing its economic, social, and environmental dimensions, and clarifying its contribution to achieving sustainable development in Islam. The study also benefited from the inductive method by tracking the Sharia evidence, jurisprudential rules, and scientific studies related to zakat, social justice, and sustainable development, then classifying them, analyzing their content and deducting relevant results.

The study relied on the analysis of primary sources, on the top of which are the Holy Quran, the Sunnah, jurisprudence books, and the objectives of Sharia, alongside secondary sources such as specialized books, peer-reviewed research, and published studies on the role of zakat in fighting poverty, economic empowerment, and achieving Sustainable Development Goals. Additionally, objective analysis was used to classify the developmental impacts of zakat within three main axes: the economic axis, which includes wealth redistribution, support for projects, and job opportunities; the social axis, which involves fighting poverty and hunger, improving health and education, and enhancing social solidarity; and the environmental axis, which relates to supporting sustainable projects, protecting resources, and assisting those affected by environmental crises.

The unit of analysis consists of Islamic legal texts, jurisprudential works, and scientific studies directly related to zakat and sustainable development. To achieve the objectives of the study, the literature was analyzed according to criteria related to the reliability of the source, clarity of methodology, novelty of results, and their relevance to the research topic. The study also adhered to scientific objectivity, distinguished between legal rulings and institutional practices, and avoided generalizing practical results beyond the context addressed by previous studies.

Findings of the Study

In light of the descriptive-analytical approach, and the analysis of Islamic sharia evidence, jurisprudential writings, and economic and social studies related to zakat and sustainable development, the study reached the following results:

First: Zakat as a Comprehensive Development System

The study concluded that zakat is not limited to being a financial act of worship, but rather represents a sharia system with intertwined economic, social, and ethical functions. It purifies wealth and soul, establishes the right of the eligible categories, and redirects part of resources towards addressing poverty and need, making it one of the Islamic mechanisms for achieving social solidarity and justice. This was affirmed by both Mashhoor (1993) and Al-Qadri (2023).

Second: The Contribution of Zakat in Reducing Poverty

The study showed that the area directly linking zakat to sustainable development is fighting poverty. Identifying the poor, the needy, debtors, and travelers within the recipients of zakat makes addressing economic deprivation an inherent goal of its system. The impact of zakat is not limited to providing immediate assistance; it can also contribute to building sustained economic capacity among beneficiaries, provided that it is directed towards training, providing production tools, or financing small projects according to Sharia guidelines. The same has been outlined by both Mashhoor (1993) and Syamsuri et al. (2022).

Third: The Effectiveness of Transitioning from Aid to Empowerment

The study indicated that the developmental impact of zakat is more sustainable when its institutions shift from focusing on consumptive distribution to programs of economic and productive empowerment. Financing alone is not sufficient to achieve economic independence; it should be accompanied by training, feasibility studies, supervision, follow-up, and assistance in accessing markets. Applied studies confirm that zakat programs that target increasing beneficiaries' income are more capable of reducing long-term dependence on aid. Both Anisa & Mukhsin (2022) and Alam et al. (2021) concluded the same result.

Fourth: The Contribution of Zakat to Achieving Social Justice

The study concluded that zakat plays an important role in redistributing wealth and bridging social gaps by transferring a portion of the wealth of those who are capable to the groups that do not have sufficient resources to meet their basic needs. This role does not imply the abolition of private ownership, but rather its limitation through the fulfillment of obligatory rights and the prevention of turning economic inequality into social deprivation or human marginalization. This has been confirmed by both Mashhoor (1993) and Shaikh (2017).

Fifth: Supporting Social Development Goals

The study revealed that zakat can contribute to supporting several Sustainable Development Goals of social nature, particularly eradicating hunger, improving health, supporting education, and reducing inequalities. The achievement of this impact depends on properly setting priorities, directing resources to the neediest groups, and linking aid to social protection programs and capacity building. This same was previously confirmed by both Adebayo (2020) and Omar&Hajimin (2023).

Sixth: The Link between Zakat and the Objectives of Sharia

The study emphasized that the developmental role of zakat is based on clear Sharia objectives, primarily the preservation of life, wealth, intellect, and the realization of human dignity. Providing food and medical care achieves the preservation of life, supporting education and training contributes to the preservation of intellect, and empowering the poor to access means of production is related to the preservation of wealth and achieving sufficiency. Therefore, developmental zakat programs should be measured by their ability to achieve these objectives, not merely by the amount of money spent. In their study in 2023, Omar and Hajimin reached the same conclusion.

Seventh: The Existence of a Relationship between Zakat and Environmental Development

The study concluded that the relationship between zakat and environmental development may be direct or indirect. On one hand, empowering poor groups reduces their need to use natural resources unjustly; on the other hand, some programs can be directed towards environmentally friendly agricultural and productive projects, such as sustainable agriculture, recycling, and promoting the efficiency of using water and energy. However, this field requires further jurisprudential grounding and authentication to determine the cases where environmental financing can be included within the legitimate recipients of zakat. This was confirmed by both Billah (2016) and Bin Lahuri (2021).

Eighth: The Necessity of Adhering to Sharia Guidelines

The study showed that using zakat in development does not mean it is permissible to spend it on all public projects; rather, it must remain linked to its legitimate channels and the principle of beneficiary eligibility. It

is also necessary to distinguish between zakat, waqf, sadaqah, and public resources, so that each tool is used in its appropriate domain. Adhering to these guidelines is considered an essential condition for balancing the achievement of developmental objectives while maintaining the Sharia-compliant nature of zakat. This was previously noted by both Mashhoor (1993) and Al-Qadri (2023).

Ninth: Governance as a Condition for Effective Development Role

The study concluded that the amount of zakat funds alone does not guarantee the achievement of sustainable development, as the outcomes depend on the efficiency of the institutions responsible for collection and distribution. Effective governance includes having accurate databases, clear procedures, Sharia and financial supervision, disclosure of revenues and expenditures, and evaluation of program results. Applied studies have shown that weak management and lack of transparency are among the most prominent factors limiting the impact of zakat in achieving development goals. This was confirmed by both Atah et al. (2018) and Omar & Hajimin (2023).

Tenth: The Importance of Measuring Impact, Not Expenditure Volume

The study indicated that evaluating the performance of zakat institutions should not be limited to the number of beneficiaries or the amount of funds distributed. Rather, it should include more precise indicators, such as changes in family income levels, reduction in poverty rates, project sustainability, improvements in access to education and healthcare, and the transition of beneficiaries from dependency to productivity. This type of measurement helps to understand the extent of actual developmental impact and to identify the strengths and weaknesses in zakat programs. Both Muttaqin & Nasir (2024) and Zunaidi et al. (2024) have affirmed the same result.

Eleventh: The Importance of Integration Between Zakat and Social Finance Institutions

The study concluded that zakat should not operate in isolation from waqf, sadaqah, Islamic finance, and social protection programs. Zakat is suitable for addressing the eligible needs that fall within its designated channels, while waqf can finance long-term public projects, Islamic finance can support growth-oriented projects, and the state provides the legal framework and essential services. Integration among these tools leads to an expanded impact and reduces duality in aid delivery. This has been confirmed by both Bin Lahuri (2021) and Ahmad & Ghiasul Haq (2021).

Twelfth: Variation of Impact According to Institutional Context

The study outlined that the impact of zakat is not the same across all countries and communities; rather it is affected by the degree of compliance in performing it, the nature of the legal system, the efficiency of institutions, the extent of poverty, the level of societal trust, and the capacity to use technology. Therefore, a zakat model cannot be transferred from one country to another without adapting it to the local economic, social, and jurisprudential conditions. This has been confirmed by both Adebayo (2020) and Alam et al. (2021).

Overall Result

The overall result of the study is that zakat is capable of effectively contributing to the achievement of sustainable development in Islam, particularly in its economic and social dimensions, and it can also support the environmental dimension indirectly or through specific projects. However, this role is not realized automatically once zakat is collected and distributed; rather it requires sound institutional management, strict adherence to legitimate beneficiaries, implementing productive empowerment programs, adopting transparency and accountability standards, and using of scientific indicators to measure developmental impact.

This result affirms that zakat should be understood as part of an integrated system of social justice and Islamic finance, and not as a complete substitute for state policies or other social solidarity institutions. Moreover, benefiting from zakat developmental potential necessitates combining jurisprudential grounding, economic analysis, and institutional planning in a manner that fulfills the objectives of Sharia and responds to the requirements of contemporary sustainable development.

Conclusion

This study addressed the role of zakat in achieving sustainable development in Islam, by analyzing its legal, economic, social, and environmental dimensions, and demonstrating its potential to move from the realm of individual financial worship to the realm of a developmental institution with societal impact. The study showed that zakat is based on an integrated system of values and principles, on the top of which are solidarity, justice, compassion, the preservation of human dignity, and the redistribution of a portion of wealth to limit poverty, need, and social inequality.

It has been shown that zakat can directly contribute to alleviating poverty and hunger, supporting the neediest groups, and improving access to education and healthcare. It can also play a more sustainable role when directed towards economic empowerment programs, financing small projects, providing production tools, and vocational training, which will help beneficiaries transition from reliance on aid to participation in economic activity. The success of this approach depends on studying the needs of the beneficiaries, carefully selecting projects, and providing continuous monitoring and evaluation.

The study also concluded that the link between zakat and sustainable development is not limited to the economic and social dimensions but extends to the environmental dimension as well. Addressing poverty and improving families' ability to access legitimate sources of income can help reduce some forms of unsustainable exploitation of natural resources. Similarly, certain zakat programs can be applied to support sustainable productive initiatives, provided that the jurisprudential regulations related to zakat channels are observed, and that zakat funds are not mixed with waqf, donations, or public resources.

The study showed that achieving the developmental role of zakat does not depend solely on the amount of funds collected but is significantly related to the efficiency of the institutions managing it. Good governance, transparency, sharia and financial supervision, accuracy of beneficiary databases, fairness in distribution, and impact measurement are all essential elements to ensure that zakat reaches its rightful beneficiaries and translates into sustainable developmental outcomes. Conversely, the absence of institutional planning or weak follow-up may reduce the impact of zakat and limit it to temporary assistance.

The study also emphasizes that zakat does not serve as a complete substitute for state policies and social protection programs, but rather operates within a broader system that includes waqf, sadaqah, Islamic finance, government institutions, and community initiatives. The integration of these tools is one of the most important requirements for building an Islamic development model capable of fighting poverty, achieving justice, enhancing social stability, and preserving resources for future generations.

Accordingly, activating the role of zakat in achieving sustainable development requires developing zakat institutions, modernizing collection and distribution systems, using digital means, adopting programs based on empowerment rather than mere assistance, and setting indicators to measure economic, social, and environmental impact. This also requires strengthening cooperation between jurists, economists, and specialists in administration, development, and the environment to reach solutions that combine the soundness of religious foundations with the efficiency of practical implementation.

The study concludes that zakat represents an important Islamic resource that can contribute to building more just, balanced, and sustainable development, provided that it is managed with a conscious institutional vision, precise jurisprudential commitment, and development planning based on the society's needs and priorities. In this way, zakat regains its civilizational role as a tool for achieving social solidarity, preserving human dignity, fostering development, and contributing to the establishment of a balanced society capable of meeting the needs of its members without compromising the rights of future generations.

Recommendations of the Study

In light of the results reached, the recommendations of the study are:

1. Developing the legal and institutional frameworks regulating zakat, ensuring clarity of responsibilities, integrity of collection, fairness in distribution, and strict adherence to the legitimate channels.
2. Enhancing governance and transparency in zakat institutions by publishing periodic financial reports, subjecting their operations to Sharia and accounting supervision, and adopting clear standards for accountability and performance evaluation.
3. Establishing accurate and up-to-date databases of zakat payers and beneficiaries, which would help

identify the neediest families, avoid duality in aid distribution, and achieve fairness in resource allocation.

4. Gradually shifting from consumptive distribution to productive empowerment through funding small projects, providing work tools, implementing training and vocational rehabilitation programs, while ensuring technical and marketing follow-up for beneficiaries.
5. Adopting scientific indicators to measure impact, so that the evaluation of zakat institutions is not limited to the amount of funds collected or the number of beneficiaries, but also includes the reduction of poverty rates, improvement of income, sustainability of projects, and enhancement of education and health opportunities.
6. Supporting projects with an environmental dimension that provide direct benefits to eligible recipients, such as sustainable agriculture, recycling, and rational use of water and energy, while observing the jurisprudential rules related to the allocation of zakat funds.
7. Achieving integration between zakat, waqf, sadaqah, and Islamic finance, so that each instrument is directed to the field that aligns with its legal and developmental nature.
8. Strengthening cooperation among scholars of Islamic jurisprudence, economists, and specialists in management, development, and the environment, to set programs that combine sound jurisprudential foundation, efficient implementation, measurability, and sustainability.
9. Encouraging comparative field studies on the impact of zakat on sustainable development, with focus on the experiences of Islamic countries and measuring outcomes according to precise quantitative and qualitative indicators.

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