Journal of Scientific Research and Islamic Studies	V 18 N 2 (First semester 2026) P 21 - 48

Islamic Social Finance Mechanisms and Their Role in Advancing Sustainable Development Goals: A Case Study of the Jordanian Zakat Fund

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Submitted: 11/03/2026 Accepted: 12/05/2026 Published: 10/06/2026

Abstract:

This study highlights the role of Zakat as an effective mechanism for supporting the Sustainable Development Goals (SDGs) through its economic and social contributions to reduce poverty and raise social solidarity. The study adopts both the descriptive and analytical approaches, along with a case study of the Jordanian Zakat Fund. The findings indicate a strong alignment between the Fund's objectives and the SDGs adopted by the United Nations. The results indicate that the Fund's programs and activities contribute, directly or indirectly, to the achievement of 8 out of the 17 SDGs. These findings highlight the significant role that Zakat institutions can play in supporting sustainable development and strengthening the social dimension of development.

Keywords: Islamic Social Finance, Zakat, Sustainable Development, Jordanian Zakat Fund.

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1. INTRODUCTION:

Interest in social finance has increased following the recent financial crisis, which caused significant damage, particularly to financial systems, and was accompanied by serious social consequences such as unemployment and poverty. In response, many countries have sought to strengthen the role of social finance, as it is based on principles that preserve the fundamental social bonds within society, protect different social groups, and promote the relationships that connect them.

Islamic social finance relies on a set of instruments and mechanisms derived from the principles of Islamic law. These instruments include Zakat, Waqf, Qard Hasan, and Islamic microfinance.

In this context, Zakat funds play a fundamental role as a mechanism of Islamic social finance, as they contribute significantly to both social and economic development.

1-1. Research Problem

The study focuses on the following main research question:

To what extent does the Jordanian Zakat Fund contribute to the promotion of the Sustainable Development Goals (SDGs)?

To comprehensively address the different aspects of the study, the following sub-questions are proposed:

- What are the main objectives of the Sustainable Development Goals (SDGs) adopted by the United Nations?
- What are Zakat funds, and how do they function as institutions of Islamic social finance?
- How do Zakat funds contribute to economic and social development?

1-2. Research Hypotheses

The study is guided by the following hypotheses:

- The United Nations has established seventeen Sustainable Development Goals (SDGs) that address social, economic, environmental, and human dimensions.
- The Jordanian Zakat Fund serves as a mechanism for the collection and distribution of Zakat, and functions as an institutional vehicle for its management.
- Through the assistance provided by the Jordanian Zakat Fund, various interventions generate social impacts that are accompanied by positive economic effects.

1-3. Significance and Objectives of the Study

This study explores Islamic social finance and its various operational mechanisms, recognizing it as a foundational pillar for advancing both economic growth and social development. Islamic social finance not only generates financial returns but also produces measurable social impacts, thereby integrating economic and social objectives. The research further investigates Zakat and the role of the Jordanian Zakat Fund as institutional tools for equitable income redistribution, the promotion of social justice, and the reinforcement of societal stability. Moreover, these mechanisms play a critical role in alleviating poverty and reducing unemployment, contributing directly to the broader objectives of sustainable and inclusive development.

1-4. Research Methodology

The study adopts a descriptive-analytical approach, which is appropriate for research of this nature and for addressing its central questions. This methodology involves both the description and analysis of the fundamental concepts relevant to the study, as well as the systematic examination of data obtained from specialized literature and relevant institutional sources. By combining descriptive and

analytical techniques, the study aims to provide a comprehensive understanding of the subject matter and derive meaningful insights into the role of the Jordanian Zakat Fund in promoting the Sustainable Development Goals.

1-6. Review of Previous Studies

The previous studies relevant to this research can be summarized as follows:

- **Study 1.** Romzie Rosmana et al. (2022), Islamic Social Finance and Sustainable Development Goals: Issues and Challenges.

This study examined the concept of Islamic social finance and reviewed each of its key instruments. A qualitative research methodology based on Focus Group Discussions (FGDs) was employed to investigate the issues and challenges associated with utilizing Islamic social finance in support of the Sustainable Development Goals (SDGs).

The study's findings highlighted several key outcomes: the alignment between the objectives of Shariah and the SDGs within the framework of Islamic social finance; the application of Islamic social finance in poverty alleviation; and its role in enhancing social and economic well-being.

The study further recommends adopting a more precise definition of Islamic social finance as a sub-component of Islamic finance. Additionally, the findings have the potential to inform and strengthen policy frameworks, particularly concerning the implementation of Islamic social finance instruments, given their distinctive features compared to conventional Islamic financial tools.

- **Study 2.** Khadar Ahmed Dirie et al.(2024), Islamic social finance for achieving sustainable development goals: a systematic literature review and future research agenda.

The study aimed to examine how the instruments of Islamic Social Finance (ISF)—such as Zakat, Qard Hasan (benevolent loans), and Sadaqat (charitable donations)—contribute to achieving the Sustainable Development Goals (SDGs) established by the United Nations, with the ultimate objective of improving livelihoods and protecting the planet for

future generations.

The study employed a literature review methodology, utilizing the detailed elements of the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework. Data were collected from Scopus and Google Scholar to conduct a qualitative and dimensional analysis of the relevant literature. A total of 178 studies published between 2000 and 2022 were systematically reviewed.

The findings indicate that the mechanisms of Islamic social finance possess the capacity to address numerous social challenges and foster improved well-being by ensuring economic, social, and environmental sustainability in alignment with the SDGs. According to the study, Islamic social finance contributes to the achievement of 11 out of the 17 Sustainable Development Goals.

- **Study 3.** Mohammad Shahid et al. (2024), Analyzing the commonalities between Islamic social finance and sustainable development goals.

This study aimed to explore the areas of convergence and divergence between Islamic Social Finance (ISF) and the Sustainable Development Goals (SDGs). The research employed a qualitative methodology based on a desk review, with data collected from existing literature and documented studies on the subject.

The findings indicate that the majority of the SDGs are aligned with the fundamental principles of Islamic social finance. Moreover, the study concluded that the ISF system possesses sufficient financial resources to support Muslim-majority countries in achieving several of the most critical SDGs.

- **Study 4**. Ickhsanto Wahyudia et al. (2025), Islamic Social Finance as a Catalyst for SDGs: A Systematic Analysis of Implementation Models and Digital Innovation.

This study aims to analyze the integration of Islamic Social Finance (ISF) instruments with the Sustainable Development Goals (SDGs) by examining implementation patterns, challenges, and opportunities over the period 2015–2024. Utilizing the PRISMA guidelines, a systematic review of 22 relevant articles from the Scopus database was conducted through

thematic analysis.

The analysis revealed a positive alignment of 86% between Islamic social finance and SDG implementation, with significant contributions to poverty reduction (Goal 1: 35%) and hunger alleviation (Goal 2: 28%). Furthermore, digital transformation enhanced operational efficiency by 75% and expanded program reach by 85%.

The WIIGM model further strengthened stakeholder confidence by 65% and improved operational efficiency by 45%, despite persistent challenges related to institutional capacity and the alignment of regulatory frameworks.

This study examined the social finance aspect through the Zakat mechanism, with a particular focus on the Jordanian Zakat Fund and its role in advancing the Sustainable Development Goals (SDGs) during the period 2018–2024.

1-7. **Structure of the Study**

The study will address the following key components:

- Sustainable Development and its Goals;
- Islamic Social Finance;
- The Jordanian Zakat Fund;
- The Sustainable Development Goals in the Context of the Jordanian Zakat Fund.

2. Sustainable Development and Its Goals (SDGs):

The United Nations established 17 Sustainable Development Goals (SDGs) in 2015 with the aim of eradicating poverty and inequality, improving living standards, and protecting the planet by 2030 (United Nations, 2026). However, achieving these goals involves a range of simultaneous challenges, including social, economic, and environmental constraints.

2-1. Definition of Sustainable Development

The term "sustainable development" gained prominence in political discourse following the publication of the Brundtland Commission's report on environment and global development in 1987. This report directly contributed to the incorporation of the concept of sustainable development into political agendas. It also represented the first comprehensive assessment of global conditions addressing the environmental dimensions of development from an integrated economic, social, and political perspective. This marked a significant advancement compared with the earlier scientific work of UNESCO's Man and the Biosphere (MAB) Programme [1] conducted nearly a decade earlier. (R. Redclift, 2006, pp. 65-66)

The concept can be viewed as a compound term consisting of two components : "sustainable" and "development". Each of these two components that form the concept of sustainable development has been defined in various ways and from multiple perspectives. Likewise, sustainable development itself has been approached and analyzed from different angles, leading to the emergence of a large number of definitions for this concept. Despite the abundance of definitions related to sustainable development, the most widely cited one remains that proposed in the Brundtland Commission Report. (Mensah, 2019, p. 6)

[1] . https://www.unesco.org/en/mab

The report of the World Commission on Environment and Development, commonly known as the Brundtland Report, titled "Our Common Future," defined sustainable development as: "Development that meets the needs of the present without compromising the ability of future generations to meet their own needs." (UN. Secretary-General, 1987, p. 35)

In addition to the classical definition of sustainable development, which is based on achieving a balance among the economic, social, and environmental dimensions of development - *as adopted by the United Nations* - sustainable development can be understood as a comprehensive process aimed at achieving sustainability in all aspects of life, including the environment, the economy, and society.

It focuses on maintaining a balance between current needs and the capacity to meet future needs, while strengthening the resilience of economic, social, and environmental systems so that they can continue to meet present needs without negatively affecting their ability to meet those of future generations.

Thus, sustainable development is a form of development that ensures the effective and equitable participation of all members of society, including the poor and marginalized, while meeting their basic needs, promoting their rights, and enhancing their participation in decision-making processes. (Arab Network for Excellence and Sustainability, 2025)

2-2. The Historical Evolution of the Concept of Sustainable Development

The concept of sustainable development has undergone many stages that have shaped the features of the concept. Arthur C.Pigou, at the beginning of the 19th century, discussed sustainable development as a concept that historically stems from economics as a field of knowledge, where he questioned the ability of the limited natural resources on planet Earth to support the continuous increase in population.

Meanwhile, Malthus, in 1789, assumed that natural resources would be unable to meet the needs of the population, since population density increases at a geometric rate, whereas the necessary resources for living grow at an arithmetic rate, especially in light of the non-renewability of some natural resources, which threatens production and long-term economic growth as a result of environmental degradation and pollution.

As for Meadows, she studied the limits to growth in 1972 based on data concerning population growth, industrial production, and pollution, concluding that these variables would eventually reach their limits.

The concept of sustainable development received its first international recognition in 1972 during the United Nations Conference on the Human Environment in Stockholm. This conference addressed the relationship between development and the environment, and the international community agreed on the idea of integrating them in a way that would be beneficial to both.

Later, the United Nations Commission on Environment and Development, chaired by Gro Harlem Brundtland of Norway, renewed the call for sustainable development in the form of the Brundtland Report entitled “Our Common Future” in 1987.

Then, the United Nations Conference on Environment and Development (UNCED), known as the Earth Summit in Rio, was held in 1992. The summit discussed Agenda 21 and the development of national strategies for sustainable development that include the economic, social, and environmental dimensions.

In 2002, the World Summit on Sustainable Development (WSSD), known as (Rio+10), was held in Johannesburg to review the progress made in implementing the outcomes of the Rio Earth Summit. It established an implementation plan and multi-stakeholder partnership initiatives for sustainable development.

As for the (Rio+20) Conference in 2012, it focused on the green economy and the institutional framework, and emphasized the importance of sustainable development in national and international policies and programs, which led to the development of the Sustainable Development Goals (SDGs) starting from 2015. The central theme of the conference's outcome document, "The Future We Want," was the phrase "sustainable development," which appeared 238 times across 49 pages. (Mensah, 2019, pp. 6-8) (Verma, 2019)

2-3. Goals of Sustainable Development

The implementation of the 2030 Sustainable Development Plan and its 17 Sustainable Development Goals (SDGs) officially began on January 1, 2016, after being adopted by all United Nations members. These goals aim to bring a change in the way we live by addressing various social, economic, and environmental challenges.

Their framework is based on five key points, representing five thematic areas, each starting with the letter "P": People, Planet, Prosperity, Peace, and Partnerships.

According to the United Nations, the Sustainable Development Goals are:

Figure 01. Sustainable Development Goals



Source: (Franco Harris, 2021)

4-2 Types of Sustainable Development

Sustainable development is divided into:

a. Weak Sustainable Development:

Weak sustainability is based on the assumption of a certain degree of substitutability between different forms of capital, so that the total capital stock remains constant. This is based on the Solow rule, which states that natural capital that can be depleted can, over time, be fully replaced by technological or financial capital. (Badran, 2014 p. 95)

b. Strong Sustainable Development:

Replacing natural environmental capital with technological substitutes is not broadly considered consistent with sustainable development. Victor (1991) argues that the easier it is to replace manufactured capital for depleted natural resources or low-quality environments, the less attention is needed regarding the environment's capacity to sustain development. According to this perspective, it is not possible to fully substitute different forms of human, financial, and technological capital. This underscores the necessity of maintaining at least a portion of natural capital stock as constant. (M.Najeb, et al., 2025 p. 9)

3. Social Islamic Finance

In February 2014, the Islamic Research and Training Institute (IRTI) launched the Annual Report on Islamic Social Finance (ISFR), introducing the concept for the first time to describe Islamic financial activities conducted by non-profit institutions. ((IRTI) & (IsDB), 2020, p. 1)

Over the past several years, Islamic social finance has experienced remarkable growth, driven by the adoption and diversification of its main instruments, including Zakat, Waqf, Sadaqah, and other philanthropic mechanisms. These resources are

mobilized through various Islamic financial institutions, enabling them to support social welfare, poverty alleviation, and community development initiatives.

According to available data, the total value of Islamic social finance activities reached USD 683 million in 2016, reflecting its increasing role in complementing conventional development finance and promoting socioeconomic equity. The continuous expansion of Islamic social finance demonstrates its potential as a sustainable tool for ethical and socially responsible economic development. (DIAW, Vahavou, MBOW, & LAM, 2019, p. 22)

3-1. Definition of Islamic Social Finance

Islamic social finance is defined as the provision of financial resources to achieve social objectives in accordance with the principles and objectives of Islamic Shariah. It plays a key role in promoting economic empowerment, fostering community development, and enhancing overall economic and social well-being. (Akaoui, 20–23 February 2023 p. 64)

Islamic social finance refers to the mechanisms used to mobilize and manage financial resources, producing socially and economically impactful outcomes. It is mainly implemented through charitable institutions, Zakat, Waqf, Qard Hassan, and other funding sources.

3-2. Mechanisms of Islamic Social Finance

Islamic social finance can be divided into two main categories, which are explained as follows: (Dawaba, 2020)

a. Non-Profit (Charitable) Social Finance:

This type is based on various donations, charity, and benevolence, where the funder aims primarily at achieving a social impact, without focusing on economic returns or financial gains. It includes instruments such as Qard Hassan, Sadaqah, Zakat, and Waqf.

b. Profit-Oriented Social Finance:

In this approach, the funder seeks to achieve both social and economic impact. It is based on modest profitability that takes social considerations into account while ensuring the sustainability of funding. Key instruments include:

- Finance based on exchange (al-muawadah): Instruments such as baya Al-Ajil, Salam sale, Istisnaa sale, leasing (ijarah), Islamic microfinance, and investment agency (wakalah bil-istithmar).
- Finance based on partnership (al-musharakah): Instruments such as Musharakah, Mudarabah, Muzara'ah, Musaqaht, and plantation partnerships (Mugharasah).

4. Jordan Zakat Fund

Zakat serves a crucial function in redistributing wealth and income across society, by taking a prescribed portion from the affluent and directing it to those in need. This process generates multiple positive outcomes, including economic stability, social welfare, and broader societal benefits.

4-1. Definition of Zakat

- Linguistic meaning: The word Zakat derives from the verb zakā / yazkū, and its verbal noun is zakā' / zakwā, meaning to grow or to increase. For example, it is said that crops zakā when they grow. Zakat also conveys the meaning of righteousness or virtue, as in describing a person as zakī. It can further imply praise, as in the phrase zakā nafsahu (he praised himself). Additionally, zakat carries the meaning of purification, as in the Quranic verse: "and purify them thereby" (Al-Ghufaili, 2008 p. 39)
- Technical Meaning: Zakat is a prescribed share, determined by Shariah, in a specific type of wealth for specific categories of recipients in a specified manner. (Al-Ghufaili, 2008 p. 43)

4-2. The Economic and Social Importance of Zakat

Zakat plays a crucial role in addressing poverty, reducing unemployment, and promoting income equality among different segments of society, primarily through the redistribution of wealth from the wealthy to those in need. (Rusydiana, Prakoso, Aslan, & Riani, 2025) Zakat, functioning simultaneously as an institution and a mechanism, exerts a significant positive influence on social welfare and economic sustainability. It facilitates the establishment of a balanced economic model while promoting the purification of wealth and the moral development of the individual. At the microeconomic level, zakat contributes to indirect economic stabilization, enhancing operational efficiency and resource allocation. At the macroeconomic level, it supports direct overall economic stability, fostering a resilient and equitable economic environment. (Al-Salih, 2020, p. 201) Zakat also plays a crucial role in strengthening social cohesion and community solidarity, while promoting ethical behavior, thereby contributing to the achievement of sustainable social and economic development. (Khan, 2025, p. 703)

The importance of zakat also lies in enhancing community security and social stability through Islamic education and by providing beneficiaries with financial literacy, entrepreneurial skills, and investment strategies. This empowers individuals to manage their resources sustainably and achieve economic empowerment. (Abdullahi, Ibrahim, Umar, & Taufiq, 2024, p. 93)

4-3. The Jordanian Zakat Fund

a. Definition of the Zakat Fund

It is defined as: “a religious and social institution operating under the supervision of the Ministry of Religious Affairs and Endowments.” (Ministry of Religious Affairs and Endowments dz, 2026) It is responsible for collecting zakat and distributing it to its designated beneficiaries. The management and implementation of its functions are carried out by several committees and bodies specified within the organizational structure of the fund.

b. Definition of the Jordanian Zakat Fund

The establishment of the Jordan Zakat Fund aimed to activate the obligation of Zakat and ensure its collection. The first law for zakat collection was issued in 1944 during the reign of King Abdullah I of Jordan. This approach continued until the issuance of the Zakat Fund Law in 1978, followed by Law No. (8) of 1988, which granted the Fund legal personality, financial and administrative independence, as well as the right to own property, enter into contracts, and conclude agreements.

The Fund is supervised by a Board of Directors chaired by the Minister of Awqaf and Religious Affairs, which is responsible for overseeing its activities, setting general policies, and approving plans, projects, and the general budget.

The Fund consists of 19 branches and 195 Zakat committees distributed across the various governorates of the Kingdom. The Fund and its committees rely on several financial resources, primarily zakat contributions, grants, and donations, which enable them to implement various programs, including cash and in-kind assistance, rehabilitation projects, orphan sponsorship, and various seasonal programs. (Directorate of Public Relations and Media, 2018 p. 10)

c. Functions of the Jordan Zakat Fund

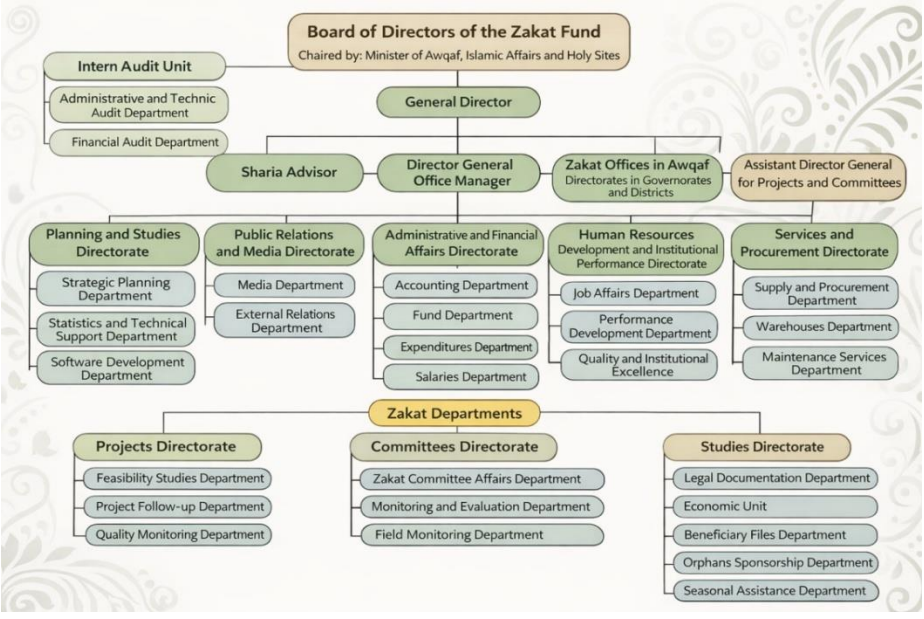
According to Article No. 3 of the Administrative Organization Regulation of the Zakat Fund (Regulation No. 18 of 1997), the functions of the Jordan Zakat Fund are as follows:

- The Fund is responsible for collecting Zakat and distributing it to its designated beneficiaries.
- Assisting in the establishment of rehabilitation and development projects for poor families.
- Contributing to the assistance of needy individuals, including students in need, poor patients, orphans, and stranded individuals.

- Providing monthly financial assistance to certain low-income families.
- Forming zakat collection committees, supervising them, and monitoring their activities.

The organizational structure of the Zakat Fund consists of the following:

Figure 02. Organizational Structure of the Jordanian Zakat Fund



Source: (Directorate of Public Relations and Media, 2024 p. 18)

The Jordanian Zakat Fund is an institution affiliated with the Ministry of Religious Affairs of Jordan. It is managed by a Board of Directors under the supervision of the Director General. The Fund consists of several departments responsible for the collection of Zakat, its aggregation, and its distribution to eligible beneficiaries. In addition, Zakat offices are distributed across the governorates of the Kingdom. The total number of committees has reached 180 committees.

5. Promoting Sustainable Development Goals through the Jordanian Zakat Fund

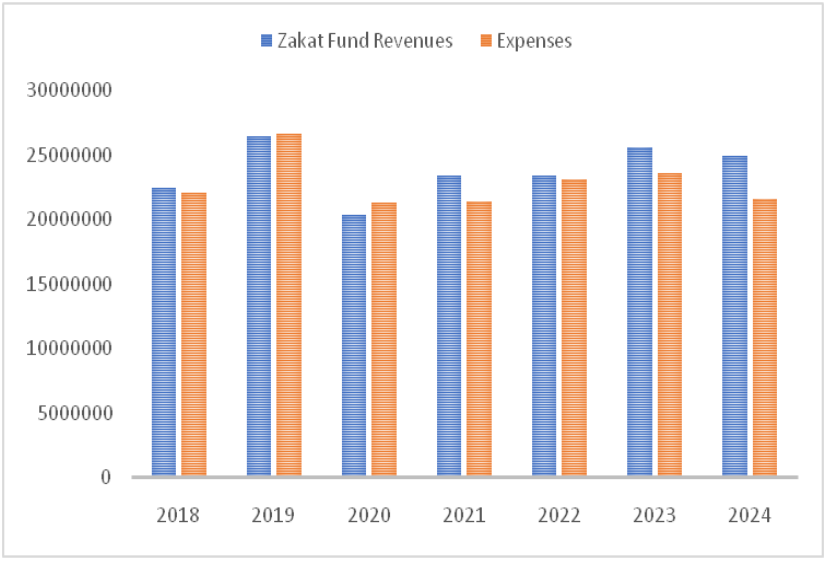
The disbursement values of the Fund and their respective allocations during the study period (2018–2024) are detailed in the following table:

Table 01. Revenues and Expenditures of the Jordanian Zakat Fund during (2018–2024) Unit: Jordanian Dinar

Years	2018	2019	2020	2021	2022	2023	2024
Zakat Fund Revenues	**22,482,541**	**26,501,646**	**20,429,691**	**23,418,650**	**23,417,631**	**25,635,574**	**24,967,178**
Expenses	**22,097,819**	**26,636,000**	**21,302,639**	**21,471,963**	**23,151,928**	**23,600,591**	**21,587,889**
Monthly Assistance	1,572,025	1,923,080	2,038,020	2,220,000	2,093,410	2,202,885	2,309,685
Emergency Assistance	77,124	90,280	370,269	-	103,039	117,058	128,785
Zakat al-Fitr	-	-	-	-	7,820	7,000	7,000
Food Parcels	339,443	487,250	519,300	558,000	553,359	587,500	705,931
Rehabilitation Projects	283,338	204,206	197,279	162,500	223,714	170,758	430,000
School Kits	200,129	170,240	-	-	227,763	237,680	172,899
Needy Student	102,800	104,000	68,900	100,000	119,000	116,500	126,258
Needy Orphan	97,700	100,000	69,600	100,000	116,300	111,500	120,600
Indebted Individuals	111,445	204,700	16,206	-	-	-	-
Winter Clothing	275,700	-	-	-	-	-	128,520
Eid Gifts for Families & Orphans	622,650	520,500	269,830	350,000	282,150	240,930	245,430
Endowment Program Expenses	225,000	220,000	-	-	-	-	11,000
Administrative Expenses	95,224	127,039	79,616	88,527	101,900	106,639	123,947
Conditional Zakat	2,090,391	1,657,192	1,262,386	1,020,673	991,283	954,887	-
Orphan Sponsorship	1,223,372	1,066,625	841,794	842,000	759,051	728,745	695,221
Payments to Zakat Committees	23,097,819	15,912,165	15,401,809	15,758,121	16,726,589	17,324,799	14,783,824
Payments to (Jordan Al-Nakhwa) for Indebted Women	2,645,724	-	116,786	77,642	633,025	223,030	326,377
Renovation of Poor Families' Homes	17,740	-	42,140	86,500	77,760	139,615	154,700
Free Medical Days	24,000	-	8,700	-	34,500	34,500	39,000
Charity Day / Jerusalem	50,000	-	-	-	70,000	70,000	-
Orphan Day in the Islamic World	-	-	-	-	7,765	7,825	7,920
Housing Project Expenses	-	-	-	-	23,500	666,740	84,271

Source: Prepared by the researcher based on the annual reports (2018–2024)

Figure 3. Revenues and Expenses of the Jordanian Zakat Fund



Source: Prepared by the researcher based on the data in Table 1.

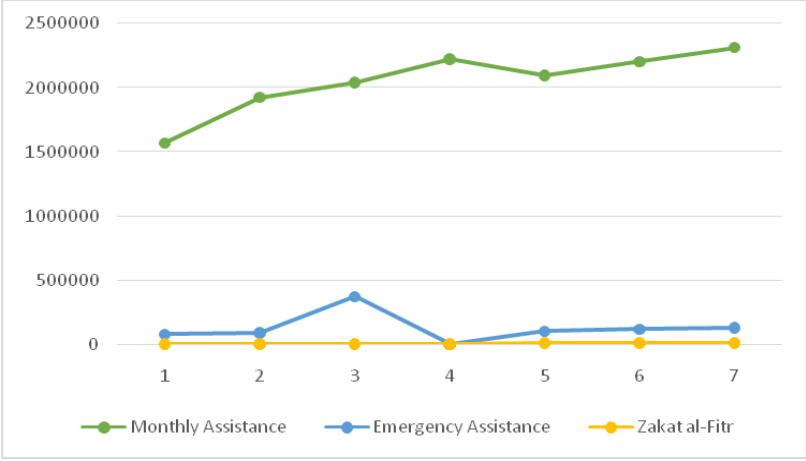
The figure illustrates that the Fund experienced a steady increase in its revenues over the period 2018–2024, which was accompanied by a corresponding rise in expenditures aimed at addressing the needs of the poor and destitute, as well as supporting the various zakat disbursement channels. Notably, a decline is observed in 2020, which can likely be attributed to the COVID-19 pandemic and the subsequent suspension of commercial and industrial activities due to lockdown measures. This disruption constrained revenue generation and profit accumulation, thereby reducing the Zakat base and diminishing the total Zakat collected.

The Fund has sought to achieve developmental objectives by allocating resources across various zakat disbursement channels, which align with the principles of the Sustainable Development Goals (SDGs), through:

5-1. Goal 1: Eradication of Poverty

The Fund provides targeted support to needy families, either in the form of monthly assistance—which, according to the Fund, reached 4,250 families in 2024—or as emergency aid, covering 5,500 families in the same year. In addition, Zakat al-Fitr is also distributed as support to vulnerable households. Through these initiatives, the Fund aims to eradicate poverty, one of the key Sustainable Development Goals (SDGs). This objective has been given high priority, with allocations for these forms of assistance exceeding 7% of the total expenditures.

Figure 4. Assistance Provided by the Fund



Source: Prepared by the researcher based on the data in Table 1.

The assistance provided by the Fund accounted for the following proportions of total expenditures:

Table 02. Proportion of Assistance to the Fund's Total Expenditures

Year	2018	2019	2020	2021	2022	2023	2024
Percentage of Assistance Relative to the Fund's Total Expenditures (including monthly assistance, emergency aid, and Zakat al-Fitr) %	7.46	7.56	11.31	10.34	9.52	9.86	11.33

Source: Prepared by the researcher based on the data in Table 1.

5-2. Goal 2: Eradication of Hunger

The Fund also seeks to provide support aimed at alleviating or eliminating hunger among vulnerable groups or communities. It allocates assistance in the form of food parcels and food vouchers. In 2024, the Fund distributed 19,600 vouchers to benefit needy families, in addition to 7,500 food parcels. The proportion of food-related assistance relative to the Fund's total expenditures was:

Table 03. Percentage of Food Assistance Relative to the Fund's Total Expenditures

Year	2018	2019	2020	2021	2022	2023	2024
Percentage of Food Assistance Relative to the Fund's Total Expenditures (%)	1.54	1.83	2.44	2.60	2.39	2.49	3.27

Source: Prepared by the researcher based on the data in Table 1.

From the foregoing, it is evident that the Fund is committed to achieving the second Sustainable Development Goal, which is the eradication of hunger. This is reflected in the increasing proportion of food-related assistance over the years and the allocation of a significant share of the Fund's total expenditures toward this objective.

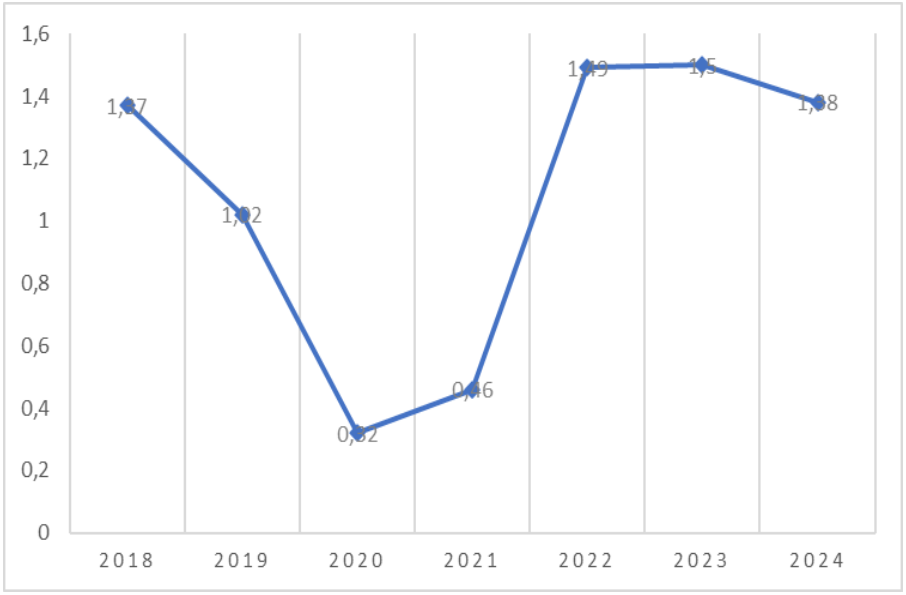
5-3. Goal 3: Good Health and Well-Being

The Fund is dedicated to achieving the third Sustainable Development Goal, good health and well-being, by organizing free medical days in collaboration with charitable healthcare institutions. These initiatives provide medical consultations, health guidance, follow-up care, and the provision of treatment for vulnerable groups. In 2024, the Fund organized approximately 24 charitable medical clinics, benefiting around 13,000 low-income patients.

5-4. Goal 4: Quality Education

The Fund also seeks to promote the quality of education, the fourth Sustainable Development Goal, through various forms of support, including school kits and assistance for needy students. In 2024, the Fund distributed 20,000 school kits, and 1,262 students benefited directly from its educational support programs.

Figure 5. Proportion of Education-Related Assistance to the Fund's Total Expenditures (%)



Source: Prepared by the researcher based on the data in Table 1.

5-5. Goal 5: Sustainable Cities and Communities

This goal is reflected in the Fund's assistance for housing renovations and housing project support. Such initiatives enhance the urban and community environment while ensuring the sustainability of homes for families and individuals. In 2024, approximately 38 families benefited from home renovation support, and the Fund delivered 9 housing units in the Northern Jordan Valley.

5-6. Goal 6: Decent Work and Economic Growth

The Fund has worked to promote micro- and self-employment initiatives for productive families, which helps reduce unemployment, provide decent work opportunities, and generate income, thereby contributing to economic growth and development. In 2024, the Fund facilitated the rehabilitation of 143 projects.

5-7. Goal 7: Gender Equality

This goal is particularly addressed through payments made by the Fund under the "Jordan Al-Nakhwa" program for indebted women. The Fund assumes responsibility for settling debts for women unable to repay them, alongside men. In 2024, 433 women benefited from this assistance, bringing the total number of payments to indebted women to 9,000 since 2019.

5-8. Goal 8: Reduced Inequalities

This goal is manifested through the Fund's support for orphans, particularly recognizing them as among the most vulnerable. The Fund seeks to address and reduce these disparities by allocating resources to multiple programs, including support for needy orphans, Eid gifts for families and orphans, orphan sponsorship, and the celebration of Orphan Day in the Islamic world.

Table 03. The percentage of aid for orphans relative to the fund's total expenses (%)

Year	2018	2019	2020	2021	2022	2023	2024
Percentage of aid for orphans relative to the fund's total expenses (%)	8.8	6.33	5.54	6.02	5.03	4.61	4.95

Source: Prepared by the researcher based on the data in Table 1.

6. CONCLUSION

Zakat plays a pivotal role in redistributing income within society, helping to establish balance and stability in the economy. To ensure its effectiveness, many countries have strengthened the role of Zakat funds, enhancing the efficiency of Zakat collection, identifying individuals in need, and addressing their essential requirements.

Through a study of the Jordanian Zakat Fund and its distribution channels, in relation to the United Nations Sustainable Development Goals (SDGs), it is evident that both share several common objectives. Zakat serves both social and economic purposes through Shariah-compliant distribution channels, aligning closely with the goals of sustainable development.

6.1 Study Findings

The study yielded the following key results:

a- Religious and Economic Significance of Zakat:

- Zakat is one of the pillars of Islam and acts as a form of worship, achieved by transferring a portion of wealth from the rich to the poor.
- This mechanism ensures income redistribution across different societal groups, fostering economic stability and stimulating both consumption and production.

b- Social and Economic Impacts: Zakat contributes to social well-being while also impacting national economic growth.

c- Role of Zakat Funds: Zakat funds facilitate the collection of Zakat from contributors and ensure its efficient distribution through Shariah-compliant channels, thereby achieving its intended social and economic objectives.

d- Alignment with Sustainable Development Goals: The SDGs and Zakat funds intersect in eight key goals, as outlined below:

- Goal 1: No Poverty: achieved through monthly and emergency aid, and Zakat al-Fitr.
- Goal 2: Zero Hunger: implemented via food vouchers and aid packages.
- Goal 3: Good Health and Well-being: through organizing free medical days.
- Goal 4: Quality Education: by providing school bags and support to students.
- Goal 5: Sustainable Cities and Communities: via Zakat fund allocations for home renovation or housing projects.
- Goal 6: Decent Work and Economic Growth: by supporting small and family-run enterprises.
- Goal 7: Gender Equality : for example, by covering the debts of women in financial difficulty.
- Goal 8: Reduced Inequalities: through support for orphans and other vulnerable groups, including the poor.

6.2 Recommendations

Based on the study findings, the following recommendations are proposed:

- Enhancing the Role of Zakat Funds: Strengthing the operational role of Zakat funds in collecting and distributing Zakat effectively.
- Developing Specialized Teams: Training dedicated personnel with expertise in Zakat management and administration.
- Implementing an Information System: Establishing a system to track Zakat funds, monitoring allocations, and identifying eligible recipients efficiently.

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