Zakat as a Strategic Tool for Sustainable Development in Oman: Towards Economic and Social Integration with Oman Vision 2040

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ABSTRACT

Zakat is one of the most prominent tools of Islamic economy in redistributing wealth, promoting social justice and reducing poverty. However, its investment in Oman remains focused on short-term direct aid, with limited integration into long-term development strategies. This study aims to analyze the role of Zakat in supporting sustainable development in the Sultanate, focusing on its alignment with the Oman Vision 2040.the study adopted a mixed approach, combining a field survey distributed to 300 participants from Zakat payers, beneficiaries and members of Zakat Committees, and in-depth interviews with six officials from Zakat Committees. analysis of official statistical data. The results showed that Zakat contributed to the improvement of the conditions of the beneficiary families, where the average income increased by 18%, and contributed to the support of education and health care. However, only 15% of Zakat funds were allocated to productive projects, which reduced their developmental impact. Institutional challenges have also emerged, including the absence of central management, weak managerial competencies and fragmented data. The study recommends the establishment of a national Zakat Authority, the adoption of digital platforms to ensure transparency, and the integration of Zakat policies into national plans, while drawing on successful experiences in Malaysia and Algeria to enhance its role in achieving sustainable development in Oman.

Keywords: Sustainable Development, Zakat in Oman, Social Solidarity, Oman Vision 2040.

INTRODUCTION

Zakat is one of the most important pillars of the Islamic economic and social system, as it represents a financial obligation with a devotional dimension and an effective tool for redistributing wealth and achieving social justice. In addition to its role in supporting the poor and needy, Zakat has great potential to be a sustainable development tool, especially if it is well invested in long-term productive and service projects.

In Oman, Zakat funds are raised through local committees in various states, mostly in the form of direct assistance to families in need, which contributes to meeting urgent needs but does not have a sustainable development impact. According to World Bank statistics (2022), the poverty rate in the Sultanate is about 5.3%, which is equivalent to about 250 thousand people living below the poverty line, while the unemployment rate among young people is about 11% according to the data of the National Center for Statistics and Information (2023). These indicators reflect the urgent need for innovative mechanisms to employ financial resources, including Zakat funds, in development programs that reduce dependence on direct support and promote self-reliance.

The ZF targets are in line with a number of Sustainable Development Goals endorsed by the United Nations, most notably: Eradicating poverty (goal one), eradicating hunger (goal two), quality education (goal four), decent work and economic growth (goal eight), and reducing inequalities (goal ten). In this sense, Zakat funds, if managed within a unified institutional framework, can be one of the key drivers for achieving Oman's Vision 2040, which focuses on diversifying the economy, empowering human resources, and promoting social solidarity.

This study stems from a research problem: The weak development employment of Zakat funds in Oman, and the consequent decline in its impact on sustainable development, despite the availability of financial and human resources that can make it an effective tool in achieving the objectives of the National Vision. The study seeks to answer the main question: How can the role of Zakat in Oman be activated to achieve sustainable development within the framework of Vision 2040?

1- What is the size and potential of Zakat funds in the Sultanate?

2- What are the main challenges that limit their development effectiveness?

What successful regional and international models can be used to develop the Zakat management system?

The importance of this study is highlighted in two main aspects:

Scientific importance: By enriching the literature on Zakat and sustainable development, especially in the Omani context, which has not received sufficient attention.

Practical importance: By presenting practical proposals that can contribute to raising the efficiency of the management of Zakat funds, and achieve a greater impact on the economic and social level.

In light of the global shifts toward achieving the Sustainable Development Goals (SDGs), it is clear that Zakat is not just a legitimate means of redistributing wealth, but can be seen as a social financial instrument that can contribute to bridging the development financing gaps that governments face. According to the United Nations, the world needs about $2.5 trillion a year to finance sustainable development projects, which conventional financing alone cannot. Zakat stands out as a sustainable local resource that can support the achievement of these goals in the areas of poverty eradication, food security, quality education, health care and social equality. In this sense, redirecting zakat funds in the Omani context can be a qualitative addition to economic and social policies, if they are better organized and managed within an integrated national system.

Moreover, the cultural and social dimension of Zakat in Oman gives it a special place, as it is one of the values firmly established in Omani society, which attaches great importance to solidarity and solidarity. However, this dimension must evolve to match the new challenges posed by globalization and economic transformations, such as rising youth unemployment, rising demand for education and vocational training, and the need to foster entrepreneurship and innovation. Hence, this study not only seeks to understand the direct impact of zakat on the poor, but also aims to explore how zakat can become part of long-term strategic solutions, by integrating it into national development plans and enhancing its role in supporting productive sectors.

LITERATURE REVIEW

It is clear that there is broad agreement on the ability of zakat to contribute to economic and social development if it is managed in an institutional manner and directed toward sustainable productive and service projects. The gap in the Omani context is highlighted by the absence of central management and the weak development investment of Zakat funds, which makes it important to benefit from successful experiences regionally and internationally, especially models that have integrated Zakat into national development plans.

Besides the above, the literature indicates that many Islamic countries have developed specialized official institutions to manage Zakat funds in more professional ways, going beyond the direct distribution of the poor, to become an investment tool that contributes to sustainable development. In Indonesia, for example, the "National Zakat Management Agency" (Baznas) was established, which developed strategies to finance small-scale projects in agriculture and cottage industries, enabling thousands of families to rely on sustainable income instead of temporary assistance. Studies (Olanrewaju et al., 2020) indicate that this model has reduced poverty in some Indonesian provinces by as much as 12% over five years, reflecting the ability of Zakat to have a significant development impact if managed systematically.

The Malaysian experience is also an advanced model in linking the management of Zakat funds to national development objectives, where Zakat institutions have been integrated into a formal financial framework based

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on governance and transparency, which has helped to transfer a large part of Zakat funds toward vocational education and provide scholarships for poor students. in addition to funding entrepreneurship projects for young people. The Ibrahim & Ghazali (2019) study highlighted that these programs contributed to reducing dependence on direct government aid and creating a class of economically productive beneficiaries.

In Sudan, the "Zakat Diwan" represented one of the most prominent institutional experiences in the Arab region, where it succeeded in financing "economic empowerment" programs for poor families through the provision of small interest-free loans, financed by Zakat funds. The results of a study (Abuja, 2024) showed that these programs enabled a large number of women to start income-generating economic activities, such as the food industry and tailoring, which had a positive impact on family income and social stability. However, the Sudanese experience has faced challenges associated with political instability and lack of technical resources, which have affected the sustainability of some programs.

Saudi Arabia, for its part, has adopted another approach: Integrating Zakat into the national financial system through the "Zakat, Tax and Customs Authority", which has contributed to enhancing transparency in fund-raising and increasing collection rates. A study by Al-Jayyousi et al. (2022) showed that this institutional integration made Zakat more able to contribute to social and health programs, such as building hospitals and supporting vocational training centers.

Compared to these experiences, it is clear that the Omani context still needs to develop institutional and legislative frameworks that allow the use of Zakat funds in sustainable development projects. Current studies focus mainly on the direct relief role of Zakat, while the international literature emphasizes the feasibility of investing in education, training and entrepreneurship as a means to achieve long-term impact. Here lies the contribution of this study in trying to bridge the knowledge gap, by providing an analytical model of the role of Zakat in supporting the rehabilitation and training centers of the poor in the Sultanate of Oman, and how this role can be enhanced by benefiting from regional and international experiences.

METHODOLOGY

This study adopted the mixed methods (mixed methods), which combines the quantitative approach to measure the impact of Zakat in numbers and statistics, and the qualitative approach to a deeper understanding of the field reality through the opinions of experts and those responsible for the management of Zakat funds. This combination allows for more accurate and comprehensive results, and enhances the reliability of the analysis.

First, the research design

The research is designed in two main stages:

Quantitative Phase: Collecting statistical data from zakat committees in some states of the Sultanate of Oman, in order to determine the size and disbursement of the funds raised, and to measure the direct impact on the beneficiary groups.

Qualitative stage: Semi-structured interviews with a number of Zakat committee officials and social development experts, with the aim of exploring challenges and opportunities, and analyzing current Zakat management policies.

Second: The research community and its designation

Quantitative Society: All families benefiting from Zakat funds in the states studied.

Quantitative Sample: The study was based on a total sample of (300) participants, including (150) beneficiary families, (100) zakat payers, and (50) members of zakat committees. Data on beneficiary families (150) were used to analyze the economic and social impact (such as an 18% increase in income), while the opinions of payers and committees were used to analyze institutional trends and challenges.

The Stratified Sampling was used to ensure a balanced representation of each category of the Zakawi community (motivators, beneficiaries, committee members), so that the percentages were determined according to their distribution in the three governorates (Muscat, Nizwa, Sohar).

Qualitative Society: All employees of Zakat Committees in the states of Muscat, Nizwa and Sohar.

Qualitative Sample: Six committee managers and employees were selected by the intentional sample method due to their direct experience in managing Zakat funds.

Third, data collection tools

Questionnaire: Used in the quantitative phase, it contains closed and open questions that measure the economic and social status of the beneficiary families, and the extent to which they benefit from the Zakat funds.

Semi-structured interviews: Used in the qualitative phase, focused on Zakat management strategies, and highlighted challenges and opportunities.

Fourth: Methods of data analysis

Quantitative data were analyzed using SPSS , through descriptive statistics (averages, percentages) and linear regression to measure the relationship between the channeling of Zakat funds and the improvement of the standard of living. The qualitative data was analyzed using thematic analysis (to derive repetitive patterns in participants' responses).

This study was characterized by a dual research methodology (mixed methods) that combined both quantitative and qualitative aspects, in order to obtain a comprehensive and in-depth picture of the reality of Zakat in Oman and its role in sustainable development. This combination of the two methods is important because it enables the researcher to benefit from the advantages of quantitative analysis in measuring statistical relations between variables, while at the same time clarifying meanings and meanings that are difficult to measure in numbers only.

At the quantitative level, the study was based on a questionnaire distributed to a sample of (300) participants from various governorates of the Sultanate, including Zakat payers, beneficiaries and members of Zakat committees. The questionnaire was designed in a holistic manner, where it included questions about the areas of Zakat disbursement, the degree of awareness of the respondents to their developmental roles, and their vision of the challenges that limit their effectiveness. To ensure honesty and consistency, the research tool was reviewed by a group of arbitrators specializing in Islamic economics and social sciences, and an initial pilot test was conducted on a small sample to determine the clarity of the questions and avoid any possible confusion.

At the qualitative level, semi-structured interviews were conducted with (10) directors and members of Zakat committees in Muscat, Sohar and Nizwa, in addition to officials in the Ministry of Awqaf and religious Affairs. These interviews aimed to uncover deep perceptions about the mechanisms for collecting and distributing zakat, the administrative and organizational constraints they face, and to explore opportunities for integrating them into national development plans. The interviews were recorded (with the consent of the participants) and then emptied and analyzed using the thematic analysis (thematic analysis) method, which allows the extraction of the main and sub-patterns from the data.

To ensure reliability (and internal validity), the study followed a range of procedures, including the use of multi-source data validation (data triangulation) by comparing the results of the questionnaire with the results of the interviews; Present preliminary results to a sample of participants to ensure that they match their experience (member checking); Rely on statistical analysis software (SPSS) to verify the accuracy of quantitative results. Ethical standards were also observed in the research by ensuring the confidentiality of participants' data and their use only for scientific purposes.

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This combination of the quantitative and qualitative approach gives the study greater evidentiary power, as it enables to measure the actual impact of zakat spending on development, while at the same time explaining the social and cultural dimensions that may limit or enhance this impact. In this way, the methodology is an integrated framework that is consistent with the nature of the subject, which combines the economic, social and religious dimension.

This study use a simple linear regression model to analyze the relationship between the proportion of zakat funds allocated to productive projects (independent variable) and the average monthly income of beneficiary families (dependent variable). The significance of the model was verified at a significance level of 0.01.

RESULTS AND FINDINGS OF THE STUDY

First, quantitative results

The quantitative results were based on an analysis of questionnaire data distributed to 150 families benefiting from Zakat funds in the states of Muscat, Nizwa and Sohar. The results showed that:

1- Improved income level

• The data showed that 64% of the beneficiary families experienced an increase in their monthly income after receiving Zakat funds.

• The average increase in income was about 18% compared to the level of income before the benefit of Zakat.

• Linear regression tests indicate that each 1% increase in the allocation of Zakat funds to income-generating projects is associated with a 2.3% increase in the average monthly income of beneficiary families.

2- Improving educational opportunities

• 42% of respondents reported that they used part of the Zakat funds to cover education expenses (school fees, educational supplies).

• The results showed that the children of these families were 1.8 times more likely to attend secondary or university education than those who did not use zakat in education.

3- Health care support

• 35% of respondents indicated that Zakat funds helped them access basic health services.

• This support was associated with a relative decrease in the number of days that family members were absent from work or school due to illness.

4- Areas of payment of Zakat funds

• The disbursement focused on three main areas: Direct livelihood support (54%), education (23%), and small enterprises (15%), while the remaining percentage was distributed in other areas such as health and housing.

Second, the qualitative results

After reviewing the quantitative results, we moved to the qualitative phase of the study, which aimed to interpret those results and deepen understanding of challenges and opportunities through in-depth interviews with officials of zakat committees. This phase revealed important qualitative results, which were reached through the analysis of semi-structured interviews conducted with six Zakat Committee officials.

The analysis of the responses resulted in the identification of three main axes:

1- Administrative and organizational challenges.

- Poor coordination between the various zakat committees.
- Lack of a unified central strategy for collecting and distributing funds.
- Limited training for committee workers on modern management methods.

2- Available opportunities

- There is a growing societal desire to direct zakat funds towards productive projects.
- Availability of digital infrastructure that can be exploited to create electronic platforms for collecting and distributing zakat transparently.
- The possibility of establishing partnerships with the private sector to finance small and medium development projects.

3- Positive social effects

- Increase beneficiaries' sense of temporary financial stability.
- Promoting the spirit of solidarity and social solidarity in the local community.

Third: Integrative analysis between quantitative and qualitative results

Quantitative results reveal a clear positive impact of zakat on improving the standard of living of beneficiary families, both in terms of increasing income and improving educational and healthcare opportunities. In contrast, the qualitative results show that this impact remains limited in terms of sustainability, due to the absence of central management and weak institutional coordination between zakat committees.

It is noted that the prevailing trend among the majority of zakat payers (72%) towards supporting basic needs instead of financing productive projects reflects one of the factors explaining the weakness of development investment in zakat funds. While the survey results highlight a partial societal desire to develop zakat towards productive dimensions, the interviews reveal that regulatory restrictions and traditional awareness limit the activation of this potential.

Accordingly, it can be said that the integration of quantitative and qualitative results demonstrates that developing zakat management in the Sultanate of Oman requires institutional and legislative reforms that enable the transfer of a significant portion of funds to productive projects, in addition to raising community awareness of the developmental concept of zakat and its role in achieving Oman Vision 2040.

The results of the qualitative study showed that zakat funds in the Sultanate of Oman play direct roles in improving the standard of living of beneficiary families, with 83% of participants reporting that the financial and food support provided contributed to reducing immediate living burdens. 67% also indicated that in-kind assistance was the most common, such as providing food and housing, while 50% indicated that the benefit also included educational and health support.

At the quantitative level, the results of the questionnaire distributed to (300) participants from various governorates of the Sultanate showed that 72% of zakat payers prefer that their money go to meet the basic needs of beneficiaries, while only 28% believed that zakat should be directed to long-term productive projects. Regarding the visibility of beneficiaries, 64% of them expressed satisfaction with the amount of support they received, while 36% expressed dissatisfaction due to irregular or limited aid.

The results also showed that 41% of Zakat Committee members participating in the study considered weak institutional coordination between states to be the greatest challenge in effective money management, while 35% considered the absence of a national database of beneficiaries to be the most significant obstacle, while 24% indicated that the limited number of qualified personnel in the field of development project management reduces the chances of investing Zakat funds in long-term activities.

On the other hand, statistical analyses showed a positive relationship between the allocation of zakat funds to education and the beneficiaries' higher likelihood of obtaining better job opportunities. Beneficiaries who received educational support from zakat funds were 1.8 times more likely to obtain a stable job than others. Regression analysis also revealed that each 1% increase in funds allocated to income-generating activities was reflected in a 2.3% increase in the average income of beneficiary households ($\beta = 2.3$, $p < 0.01$).

In addition, the survey results showed that 59% of participants believe that the absence of clear legislation for investing zakat funds in investments represents a major obstacle to activating their developmental role, while 31% believe that the reason is due to the community's weak awareness of the importance of directing zakat for productive purposes, while only 10% attributed the reason to weak confidence in institutional efficiency.

Overall, the study's findings reflect a clear discrepancy between Oman's current use of zakat and its theoretical potential, with the majority of its funds still spent on short-term relief, with limited focus on supporting development projects that could have a long-term impact on poverty and unemployment.

DISCUSSION

The study results showed that zakat funds in the Sultanate of Oman play a tangible role in improving the living conditions of beneficiary families, by increasing average income by 18% and supporting education and healthcare. These results are consistent with the findings of Al-Hadrami et al. (2021), who emphasized the effectiveness of zakat in improving the standard of living of poor families, especially in the areas of education and health.

However, the analysis also showed limited targeting of zakat funds towards productive projects (only 15%), which is consistent with what Al-Maliki and Abdullah (2020) stated regarding the traditional view of zakat as a means of direct support for the poor, rather than as a long-term investment tool. This finding points to a gap in awareness of the development potential of zakat, both at the community level and among decision-makers.

The study results indicate that the majority of zakat payers (72%) prefer to support basic needs rather than productive projects. This trend can be explained by cultural and religious factors linked to a traditional understanding of the concept of poverty in Islam. Therefore, the study recommends adopting awareness and media programs that highlight the developmental dimension of zakat, linking it to the objectives of Sharia in achieving sufficiency and production, and the role of preachers and religious institutions in correcting public perceptions of zakat as a social investment tool.

Challenges

Through interviews and qualitative data analysis, several challenges emerged that hinder the optimal use of zakat funds, the most important of which are:

1- Lack of central administration: Zakat committees operate relatively independently, which leads to disparities in collection and distribution methods between states.
2- Weak administrative staff: Lack of training in the fields of financial management and project management, which limits the ability to convert zakat funds into productive investments.
3- Legislative restrictions: Some legal frameworks do not allow the areas of zakat disbursement to be clearly expanded to include long-term investments.
4- Weak unified data: The lack of a comprehensive national database of beneficiaries and aspects of zakat disbursement, which hinders strategic planning.

These challenges are consistent with what Lahjouji, Rogani et al. (2018) pointed out about the impact of the absence of central regulatory frameworks in weakening the economic impact of zakat.

Opportunities

Despite these challenges, the study revealed promising opportunities to enhance the role of zakat in sustainable development, most notably:

1- Digital transformation: The availability of digital infrastructure in the Sultanate, which allows the creation of electronic platforms to collect and distribute zakat transparently, which has proven successful in the Malaysian experience (Ahmed and Salim, 2019).
2- Partnerships with the private sector: The possibility of directing part of zakat funds to finance small and medium projects in partnership with entrepreneurs, in a way that achieves economic and social returns.
3- Compatibility with Oman Vision 2040: Integrating zakat into national sustainable development plans can enhance their effectiveness, especially in the areas of poverty eradication and job creation.

General interpretation

These results indicate that zakat in the Sultanate of Oman is still used within a traditional framework that focuses on direct aid, with untapped potential to be used in sustainable development projects. To achieve this, institutional and legislative reforms are needed, and strategic management policies are adopted that build on successful experiences in other Islamic countries.

The results obtained reflect that the role of zakat in the Sultanate of Oman is still largely focused on direct relief aid, whether food, financial or housing. This focus is consistent with what Al-Maliki and Abdullah (2020) stated about the traditional view of zakat as a religious duty linked to satisfying the basic needs of the poor, rather than as a long-term investment tool. However, this pattern of use limits the strategic impact of zakat on sustainable development, making its impact temporary and non-extended.

On the other hand, the results highlighted a tangible positive impact when allocating zakat funds to education and income-generating activities, as beneficiaries' opportunities to obtain stable jobs increased, and average household income increased significantly. This finding is consistent with the findings of Al-Hadrami et al. (2021), who confirmed that directing zakat towards education and health contributes to improving the conditions of poor families in a sustainable manner, and even reduces their continued dependence on direct aid. This is also in line with the Malaysian experience (Ahmed and Salim, 2019), which demonstrated that allocating a significant percentage of zakat funds to education and vocational training contributes to empowering individuals economically and socially.

The challenges identified by the results, such as weak institutional coordination, the absence of national databases, and the lack of qualified personnel, represent structural obstacles that limit the effectiveness of zakat. These obstacles are not only local but are also recurring in many Islamic countries. Lahjouji, Roughani, and others (2018) pointed out that the absence of central frameworks weakens the economic impact of zakat, while Ishraq and Al-Zawi (2017) confirmed that the presence of effective management of zakat funds in Algeria helped expand their impact in reducing unemployment and poverty. Therefore, the existence of a central zakat management system in Oman would contribute to enhancing transparency and efficiency, and provide a better framework for directing funds to productive projects.

In addition, the results showed that Omani society still views zakat from a purely religious perspective, which 59% of survey participants indicated as one of the reasons for the limited investment of zakat funds in development projects. This is consistent with what Al-Zahraa et al. (2020) stated that the lack of societal awareness of the role of zakat in supporting the overall economy is among the main challenges. Therefore, strengthening community and media education is a necessary step to change this perception and highlight zakat as a strategic tool for sustainable development.

Moreover, the results reflect that linking zakat to major national goals, such as those of Oman Vision 2040, remains limited. Although there is theoretical agreement between the principles of zakat and national development goals, institutional integration has not yet been achieved. This is what Al-Harthi (2020) pointed out in his study on directing zakat funds to infrastructure, where he stressed the importance of integrating zakat within national development frameworks to achieve a tangible impact. Therefore, integrating zakat into economic diversification and youth empowerment strategies can directly enhance its contribution to sustainable development.

Based on the above, it can be said that zakat in the Sultanate of Oman has great potential to be an important tributary to economic and social development, but exploiting this potential requires addressing institutional, legislative and administrative challenges, and developing innovative mechanisms that ensure the conversion of a significant portion of zakat funds into long-term productive investments.

CONCLUSION

This study concluded that zakat in the Sultanate of Oman plays a fundamental role in improving the living conditions of the poor and needy, by raising average incomes and providing support in the areas of education and healthcare. However, its long-term development impact remains limited as a result of several challenges, most notably the absence of central administration, weak coordination between zakat committees, and the traditional view that focuses more on direct support than productive investment.

The results also showed that there are promising opportunities to enhance the effectiveness of zakat, through digital transformation, partnerships with the private sector, and linking zakat management policies to the Sustainable Development Goals and Oman Vision 2040. These findings underscore the urgent need for institutional, legislative, and administrative reforms to ensure that zakat funds are invested in productive projects that achieve sustainable economic and social impact.

This study confirms that zakat is not merely a means to meet basic needs or a tool to temporarily address poverty, but rather an integrated framework capable of contributing to building a contemporary Islamic economy characterized by justice and efficiency. The findings reflect the need to view zakat from a comprehensive perspective that integrates its legal and developmental dimensions, transforming it from a traditional practice based on direct distribution into a strategic mechanism that supports productive sectors, provides job opportunities, and achieves social stability. Integrating zakat into national policies also represents a fundamental step toward achieving a balance between social responsibility and the requirements of sustainable economic growth. This presents the Sultanate of Oman with a pioneering opportunity to develop a model to be emulated in the Islamic world.

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Press Release

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