

Using Zakat to Build the Resilience of Communities to Disasters: Evidence from Egypt

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Abstract

Disasters have a major impact on the poor and need substantial resources to reduce them both before and after the disaster. Zakat may be an important resource that can be used specially to build the resilience of poor communities to disasters. This study aims at investigating the role of the effectiveness of the zakat system as an instrument in helping the poor and needy to build communities resilience to disasters in Egypt. To meet this, the study presents the concept of poverty and then discusses Zakat ability to Build the Resilience of Communities to Disasters. A search of the English literature addressing Zakat; Poverty Alleviation; Egypt; Risk financing; Cost of damages; Disaster management fund; Public-private partnership, and related topics was conducted using online resources and databases accessed through the Egyptian Knowledge Bank – EKB. The most important results are the different types of charities may play an important role in Building the Resilience of Communities to Disasters in Egypt. The study emphasizes the need for the Egyptian government to monitor and control the processes of collecting and distributing Zakat and the need for voluntary charities as complementary tools in Building Resilience.

Keywords: Disaster management fund; Disaster risk reduction; Poverty Alleviation; Public-private partnership; Risk financing.

INTRODUCTION

Finding a solution for poverty is still not found, it can be argued that poverty both a cause and consequence of disaster risk (PREVENTIONWEB, 2015a). Disaster losses drive poor communities to exploit their limited resources, (Yang, 2008; Akter and Mallick, 2013) which is a drain on those resources and lead to increased poverty of these communities and a slowing of efforts to reduce poverty. (Barbier, 2010) A major task for poor communities to tackle poverty is to sustain and protect the livelihoods of poor and marginalized people. (Banerjee and Duflo, 2007) Particularly those exposed to natural hazards (UNISDR, 2008). That poverty reduction efforts support reduces disaster risks. (Sawada and Takasaki, 2017) Similarly, communities DRR efforts also help contribute to poverty reduction, (Pomeroy, et al., 2006) by doing so; it can break the cycle of poverty. However, this carries higher economic costs in the short-term but are imperative long-term investments. (Yang, 2008) Therefore, these communities should have emergency reserve funds and dedicated DRR budget lines for risk-reduction activities and for receiving funding when disasters hit. (UN, 2015)

The role of Islamic social finance is particularly important, there is a potential certainly exists to offer solutions (Hossain, 2012; Bush, 2015; UN, 2015). Zakat is a religious obligation under Sharia (Islamic law) by taking from the rich for the benefit of the poor and it spent only in one of the eight channels, (Hassana and Noor, 2015) though the individual has the personal freedom to spend in any of those channels. (Saad, et al., 2014) Moreover, working to address how channeled Zakat effectively and efficiently to build disaster resilience is critical, to exploit the potential of Islamic social finance to provide solutions. (Putra and Aligori, 2017) Therefore, the government had a very important role in zakat must assume, (Ahmad, et al., 2015) given that the Zakat is not only religious ritual or is particular to the individual, (Muhammad and Saad, 2016) but because of its social dimensions to the public. (Alia, et al., 2014) In this context, the role of the government includes, among other things, the establishment of laws with the legislative authority and the preparation of technical regulations to achieve optimal management of Zakat. (Helal, 2012) In addition, the government is also to permit the establishment of agencies responsible for Zakat management and supervision to ensure the implementation of those agencies target tasks. (Duka, 2013)

It can be argued here that zakat is instrumental in building resilience for poor communities by using long-term zakat funds to rebuild life and livelihoods and to support local communities in

improving disaster preparedness, preparedness, response and reducing their vulnerability to similar events in the future.

The paper is arranged as follows: after this introduction, section 2-display what is Zakat. Section 3-explains the current situation of poverty, Zakat in Egypt, and the required role of the state. Section 4- Zakat as a tool of building the resilience of communities to disasters. Section 5 summarizes the paper and provides remarks about conclusions.

MATERIALS AND METHODS

This review was informed by existing literature obtained through Internet resources. Peer-reviewed, English-language articles were collected using Google Scholar and the Egyptian Knowledge Bank - EKB, which provides access to databases and Academic Search Complete. Keywords used in these literature searches included Disaster management, Disaster risk reduction, Disaster science; Natural hazards; Planning for DRR; Zakat; Poverty Alleviation; Egypt; Risk financing; Cost of damages; Disaster management fund; Public-private partnership. We tried to limit literature addressing water use, water scarcity, and the status of water resources in the Middle East primarily to articles published within the past 5 to 7 years so that the information referenced was not outdated. Government and sponsored web pages and PDF documents containing information on these topics also were used.

RESULTS AND DISCUSSION

What is Zakat?

The main purpose of this section to present for the reader Zakat with its main rules, to explain what it is and how it works to reduce poverty. Anyway, we should seek to better understand the role of zakat within the framework of development finance. In principle, Zakat, one of the basic practices of Islam (the third of the five pillars of Islam). It represents the financial pillar and one of channeling Islamic forms of giving. (Sarkis and Daou, 2013)

The Qur'an mentioned Zakat as a principle without elaborating "Take from their wealth a charity by which you purify them and cause them increase" (Al Tawba,9:103), On the other hand, the details of Zakat such as Nisab and kinds of wealth that are zakatable were taken from the Sunnah of the Prophet Muhammad.

In general, there are two types of zakat. I) Zakat al-Fitr is zakat on the soul, Zakat al-Fitr was obligatory for all Muslims in 2 Hijri (after migration). About 3 kg of the same type of food available in the country such as dates, raisins, wheat, barley or rice, paid per person at the end of

Ramadan, And (2) Zakat or Zakat on wealth. Muslims have also been required to pay Zakat since 9 AH and are paid at any time of the year under certain conditions. (Nadzri, et al., 2012)

Anyway, the main mechanism of Zakat to take money from who owns more than a quorum (Nisab), Because the fuqaha have agreed that Zakat should not be imposed on the growing wealth unless it reaches the minimum amount stipulated by the Sunnah (Mahmud and Haneef, 2008) Which must pass a full Hijri year in the possession of the owner, (Khan, 2000) to transfer it to the poor and needy and six other beneficiary groups listed in the Qur'an. "Zakat expenditures are only for the poor and for the needy and for those employed to collect [zakat] and for bringing hearts together [for Islam] and for freeing captives [or slaves] and for those in debt and for the cause of Allah and for the [stranded] traveler - an obligation [imposed] by Allah. And Allah is Knowing and Wise." (Al Tawba,9:60)

Although eight categories are mentioned in the Qur'an, there is no obligation to divide zakat equally among them. However, zakat is divided according to the need. Some cases may be given more money from the zakat fund to meet their need for money. In any case, the main priority of the Zakat Fund should be given to the first two categories. (AL Qaradawi, 1999)

While, in the modern jurisprudence there are two main opinions in the question of the use of Zakat funds in the cases of disasters, the first view of the opposition and the second supporter. (Abdul Wahid, et al., 2017) Where many of the fatwas agreed to spend zakat money in relief work and emergency response. (Rabbani, 2012) even if they are non-Muslims. (Afdal, 2018) Transfer and disbursement of Zakat funds in areas where they are most needed (Gomaa, 2008; Atia, 2011) Also, there are currently many international organizations specialized in collecting zakat working on spending money on emergencies and building sustainable livelihoods. (Islamichelp, 2018; Islamic Relief, 2018)

In addition, there are three main conditions for Zakat eligibility: non-slavery, growth (Actual or potential) and should be free from debt. (AL Qaradawi, 1999; Mahmud & Haneef, 2008; Zakat Foundation of America, 2017) Therefore, Zakat is not obligatory if one of these conditions is not met. (Dhar, 2013)

Rate of Zakat

There is a specific Nisab for each type of zakat, the following are the categories are subject to Zakat. Each one has different rate: (Khan, 2000; Dhar, 2013; Zakat Foundation of America, 2017)

1. Personal wealth and assets, Cash, jewelry, gold, and silver kept in the inventory for full one year and above the certain value defined as Nisab. (donate roughly 2.5% of their disposable income), The Nisab rate is equal to 87.48 grams of gold or 612.36 grams of silver (Islamic Relief Worldwide, 2017)
2. Zakat applies to businesses as well as individuals. (Rahman, 2000) Liquid and exploited assets, Pure economic profit business.
3. Agricultural produce, (The rate is one-tenth of the produce of the unirrigated and undeveloped land and one-twentieth of the produce of the irrigated and developed land.) (SoundVision, 2009)
4. Livestock, Grazing camels, grazing cows and grazing sheep and goats are eligible for Zakat payment. Each type of livestock animals a specific Nisab based on the number of animals (Hidaya Foundation, 2017)
5. Treasure that is discovered, as in mining, and oil, it may be classified along the lines of a business. (As-Salam, 2017)

The Collection of Zakat

It is the responsibility of the state to collect and distribute Zakat. (Nadzri, et al., 2012; Dhar, 2013) However, with the historical development of the emergence of the modern nation-state system led to the dismissal of the Zakat from the system of government, (Siswantoro and Nurhayati, 2012) moreover the development of the tax system, where the citizens are required to pay taxes to the state by the laws, on the other hand, the citizens are not required to pay zakat. (Awang and Mokhtar, 2011) That relegated the role of the State in supervising the Zakat organizations. (Hamat, 2009) Therefore, the zakat's position with regard to the modern state system is a problem as the collection of Zakat funds cannot be managed fully and to contribute to the improvement of the welfare of the poor and cannot be incorporated in the system of public policy. (Ab Rahman, et al., 2012) Nevertheless, there are many questions to answer; is there an overlap between taxes and zakat? (McGee, 1998) If the individual paid zakat on him, he would be exempted from taxes, is the opposite true. In addition, what is the form of the body that will collect Zakat (Siswantoro and Nurhayati, 2012) (Is it a governmental or private institution, or is it combined like a civil institution under the strict supervision of the government?). All these things need extensive studies by Islamic economics professors.

Zakat as a tool for building the resilience of communities to disasters

It is clear that the main objective of Zakat is not only to alleviate the suffering of the poor temporarily but also to provide sustainable livelihoods that enable them to turn from needy poor people to non-poor. (AL Qaradawi, 1999; Hassan, 2010; Dhar, 2013)

Furthermore, the causal link between poverty and exposure to natural disasters points out it must be a particular focus on the vulnerability of the poor and the need to build resilience to disaster. (Abdul Wahid, et al., 2017) This is because when citizens fail to save themselves from poverty, they will move on to the next generation and thus the cycle of poverty will continue. (Kamaruddin, et al., 2017) Poor communities suffer from lack of the financial, social and policy support structures that are essential for resilience. (Pomeroy, et al., 2006) Therefore, Citizens living below the poverty line are more susceptible to disasters due to Poverty increases vulnerability and a lack of coping capacities to the point where hazards become disasters.

Building resilience is about enabling all parts of society, to prepare well to withstand catastrophic events and to anticipate better. (Akter and Mallick, 2013) Moreover, Disaster risk reduction and management include two elements structural (physical and technical) and nonstructural (diagnostic, policy and institutional) measures (FAO, 2013). On the other hand, even by the development of a comprehensive risk financing strategy depend on a range of instruments, there is still vacuum can fill by financing through Zakat funds for the promotion of cost-effective solutions to counter enhanced threats from poverty. (Al Qardawi, 1999; Hassana & Noor, 2015; Abdul Wahid, et al., 2017)

Shelter:

Thousands live in poor communities in informal settlements not suitable to provide a healthy and security environment (Mutisya and Yarime, 2011) even for livestock, therefore, Zakat can spend to provide housing in conformity with environmental standards that can withstand the conditions that they face, (Yusoff, 2006) taking into account cultural and social values. Through applying realistic, land-use planning principles and Risk-compliant building regulations (structures that meet sensible building codes).

Food Security and Nutrition:

It is a vital condition for ensuring one of the most fundamental human rights - the right to food and freedom from hunger (FAO, 2013). But, the provision of food during and after

disasters is often very difficult, (Pomeroy, et al., 2006) Therefore, Zakat funds can be used to implement long-term solutions, such as safe storage facilities for seed, crop and livestock reserves in accordance with safety and health conditions, that ensure permanent access to nutritious food. (IslamicAid, 2014)

Livelihood:

In order to promote more productive and resilient ways of living, capacity needs to be developed and more investments are needed to prevent and mitigate future disasters through practices adapted to local conditions (FAO, 2013), through encourages long-term sustainability for families by providing Alternative income generation that can contribute to various aspects of a family's life to achieve self-reliance. Small enterprise development through small businesses for benefit. (Usmana and Tasmin, 2016) Because those self-employed and financially affluent people had a faster ability to get off their feet than those who were struggling to make a living before the disaster. (RAND Corporation Gulf States Policy Institute, 2010)

It is common among scholars that direct payments of Zakat to recipients. (Al Qardawi, 1999) But, because the experience showed that direct payments reduce the incentive to work and increased reliance on those payments to meet the livelihoods, contemporary scholars have adopted an approach that combines long-term rehabilitation (Yusoff, 2006) to enable the poor to have a source of continuous income plus an immediate but limited amount. Using payment in the establishment of projects to be owned by the recipients (Abdullah, 2010)

Infrastructure:

Maintenance of existing infrastructure and building new infrastructure, reducing risks through builds structures that serve as vital supporters of daily life, e (piped water, good sanitation, and drainage, all-weather roads, electricity) (Rinaldi and Peerenboom, 2001)

Water Supply: The poor and needy in low- and middle-income countries generally have the least access to clean water sources, (World Bank, 2018) many of them go on long distances to get their daily water needs. (Bapat and Agarwal, 2003) Of course, their suffering can be alleviated through provides water supplies.

Sanitation and drainage: Sanitation is a problem in developing countries, both urban and rural (Montgomery and Elimelech, 2007)

Roads: Degradation of the built urban and rural environment is responsible for 90% of the road's death and injury in low- and middle-income countries (WHO, 2017)

Electricity: through sustainable use of energy resources

Services: Assess all schools and health facilities and upgrade them as necessary (health care, schools, garbage collection, emergency services)

Healthcare: Through hospitals and health units capable of providing effective health services, medicines and vaccinations for citizens, not only in times of disasters but continued to support wholesome development so that citizens will be healthy. (Kjellstrom, et al., 2007) A poor person may be able to pay for a medical checkup but cannot afford to pay for medication or surgery costs.

Indus Hospital in Karachi, Pakistan is a good example of a self-sustaining organization developed using Zakat and Waqf. It is a fully charitable hospital where 100-bed health care is available to all patients. This model can be replicated in many other countries. (World Health Organization, 2015)

Education and Skills Training: Zakat funds will not only use to build schools and institutes but also for operating expenses. A qualified citizen with educational expertise is better able to innovate to cope with disasters and contribute to the development process. (Sinaa, et al., 2018) Especially if they received educational programs and training on disaster risk reduction.

Emergency services: After any disaster, ensure to meet and support survivors' needs, (Cutter, et al., 2008) as well as ensuring rapid response and reconstruction; quickly restore basic services as well as resume social, (Fauzia and Sakai, 2014) institutional and economic activity, including the rebuilding of homes and livelihoods. (Abdul Wahid, et al., 2017)

The current situation of poverty, Zakat in Egypt, and the required role of the state

The poverty line in Egypt differs from one area to another depending on the cost of living in each area. (Datt and Jolliffe, 2005) The data from the Central Agency for Public Mobilization and Statistics (CAPMAS) surveys indicate that 2015 saw the highest poverty levels since 2000.

Poverty rates rose to 27.8 percent in 2015 (UNDP, 2016), compared to 26.3 percent in 2012/2013 (WFP, 2017), and 25.2 percent in 2010/2011 (HDR.UNDP, 2016)

Table 1. National and Extreme poverty line in Egypt as % of population

year	National poverty line	Extreme poverty line
1999/2000	16.7	2.9
2004/2005	19.6	3.6
2008/2009	21.6	6.1
2010/2011	25.2	4.8
2012/2013	26.3	4.4
2015	27.8	5.3

Source: <http://www.capmas.gov.eg/Pages/IndicatorsPage>.

Policymakers should use a holistic approach, both spatial and specialties. Because the regional capacity is the only way to overcome the crises that affect the individual nation-states, where the reasons for the need to develop a regional strategy rather than national interests, that the ability of the part of the system to withstand should not come at the expense of another. (WANA, 2015). However, there is a significant difference in the poverty rate based on regions and geographies (SUSTAINABLEDEVELOPMENT.UN, 2016) were about 56.8% of those living in Upper Egypt's rural areas, compared to 19.7% in the Nile Delta's rural areas. This applies to roughly a third of people in Upper Egypt's urban areas.

Development is, of course, the best resilience-builder of all (UN, 2015) resilience can only grow over time (WANA, 2015) by using a systematic approach because the focus on single issues is not constructive. However, using a holistic approach to build resilience to build interdependent three pillars economy, society, and the environment. (Plummer and Armitage, 2007) Moreover, resilience always involves building the capacity of a system through assisting communities financially to promotes swifter responses, (Cutter, et al., 2008) which can be considered as a comparatively cheap medium-term investment to reduce the much more expensive long-term for disasters (Georgieva, 2016). Therefore, uses zakat funds to address the needs of the community, which is appropriate for their environments.

Table 2: poverty in Egypt, poverty incidence as % of population

year	Urban	Rural	total
1999			16.7
2000	9.3	22.1	
2004	10.1	26.8	19.6
2008	11	28.9	21.6
2010	15.3	32.3	25.2

Not; poverty headcount ratio at national poverty lines (% of rural population)

Source: <http://www.capmas.gov.eg/Pages/IndicatorsPage>.

Features several projects and programs that show how reducing disaster risk can strengthen resilience (or vice-versa) improving resilience reduce disaster risks. (PREVENTIONWEB, 2015b). There is no shortage of funds; the issue is about How to spend it. Zakat funds must use to alleviate the acute needs of the poor instead of enabling them to escape poverty (WANA, 2015). Herein lies the major challenge of balancing the role of Zakat with the contemporary demands of society today. (Triyowati and Masnita, 2018) However, there has been a lack of understanding with regards Zakat and its potential to empower communities. (Kamaruddin, et al., 2017) We need to evaluate and understand the empowering concepts of Zakat to develop new models for implementation a Zakat as a tool for empowering communities to build resilience to poverty and humanitarian assistance. (Fauzia and Sakai, 2014)

Zakat in Egypt:

In Egypt, many institutions specialized in the collection and disbursement of Zakat funds under the supervision of the State, but the participation of the public is voluntary. (Hassan, 2010) in other words, Zakat is non-central and individuals can choose to give zakat to any of the categories mentioned in the Quran directly. (Ali and Hatta, 2014)

In 1971, Law No. 66 was issued regulating the role of Nasser Social Bank in the collection and disbursement of Zakat. With capital of LE 1.2 million and capital development up to LE 2 billion. Its activity started with the opening of only one branch, the Cairo branch on July 25, 1972, and the development of the Bank's branches until the number of branches reached 93 branches spread throughout the Republic. (MOSS, 2017) Consequently, Nasser Bank in Egypt has approved the granting of a percentage of Zakat funds to poor families as a permanent rehabilitation grant,

while another percentage should be given as monthly subsistence allowance to the poor. The rest is allocated to purchase the means of production to be transferred to needy families .(Abdullah, 2010)

Table 3 Faisal Islamic Bank of Egypt Zakat funds Resources and Disbursements

Statement	31 December 2017 EGP	31 December 2016 EGP
Resources		
Cash and balances in the Bank (at the beginning of the year)	7.455.487	11.236.934
Zakat due on the Bank's equity	32.279.494	12.521.420
Zakat Provided by the Bank's customers and others	10.707.366	12.314.678
Return on Investment Account	923.147	626.406
Return on Charity Investment Accounts	8.244.078	7.383.944
Miscellaneous revenues	230.500	76.250
Total Resources	59.840.072	44.159.632
Disbursements:		
Individuals	28.987.742	21.143.288
Students	1.399.926	293.922
Mosques	420.495	44.661
Medical institutions & legally recognized charity associations	18.483.073	14.927.289
Miscellaneous disbursements	-	312
Administrative expenses	296.245	294.673
Total Disbursements	49.587.481	36.704.145
Cash and balances in the Bank (at the end of the year)	10.252.591	7.455.487
Total	59.840.072	44.159.632

Sours: Faisal Islamic Bank of Egypt Annual report 2017

http://www.faisalbank.com.eg/FIB/english/takrear_2017.pdf

Law No. 48 of 1977 to determine the role of Faisal Islamic Bank of Egypt in Zakat operations. Zakat Fund's resources amounted to LE 387 thousand in 1980 and in 2017 amounted to 59 million Egyptian pounds. The total resources of the Fund until the end of 2017 amounted to

LE 325.6 million. The sum of (49.5) million pounds has been spent on different categories as shown in the Table 3.

however, in recent decades many modern fatwas have been issued which have been expanded in the categories of Zakat.

In 1979, Sheikh Gad Al-Haq Ali Gad Al-Haq agreed. In Fatwa no. (3172), the Ministry of Foreign Affairs requested a report on the payment of Zakat to the Social Benefits Fund for disbursement in cases of death or illness. As well as the disbursement of subsidies in other disasters. (Gad Al Haq, 1979) The Sheikh also agreed in Fatwa No (3169) in 1980 to pay zakat for the establishment of the Institute of Liver Diseases. (Gad Al Haq, 1980)

In 2003, Fatwa was issued as religiously acceptable to pay zakat to bank food, (Atia, 2011) followed by another fatwa from the Grand Mufti of Egypt, Nasser Farid Wasel, to allow the contribution of building the children's hospital for cancer from Zakat funds. (El Daly, 2006)

Recently, Azhar scholars have issued fatwas to support the idea that zakat can be used to support sustainable livelihoods and promote self-sufficiency among the poor, (Atia, 2011; Gomaa, 2011) claiming zakat primarily aims to enrich the poor and not simply meet their basic needs, Scholars have encouraged the investment of Zakat funds in industrial, commercial or agricultural fields, including entrepreneurship. Provided that the recipients of Zakat are shareholders or partners in these projects, which will be a sustainable source of work and income for them and their families and the expansion of the ownership base. (El Daly, 2006) These fatwas have had a tremendous impact on philanthropic entrepreneurs in Egypt. As a result, many charities have re-allocated their resources away from traditional and direct approaches to programs that support sustainable livelihoods through small and medium-sized enterprises. (Atia, 2011)

In the year 2013, The fatwa issued by the General Secretariat approved the disbursement of zakat money on a project to deliver water to poor villages, and the work of water wells and water purification plants for the poor areas without water and sometimes without drinking water. (Dar-Alifta, 2014)

In the year 2014, The fatwa issued by the General Secretariat approved the disbursement of zakat money in the treatment of the poor Muslims and the provision of comprehensive health care to them; from conducting medical examinations, surgical operations, and disbursement of medication. (Dar-Alifta, 2013)

In the year 2016, Mufti Shawqi Ibrahim Allam agreed, in Fatwa No (3386) on the disbursement of Zakat in the following items: 1) Housing: building an alternative to the slums, raising the efficiency of the villages, new home furnishings. 2) homeless children: building and caring for care homes, educating and training children to create jobs. 3) Small and Medium Enterprises: Youth Empowerment Projects, Empowerment Projects for Women Workers. 4) Program for people with special needs: The program includes training and rehabilitation of available jobs that are commensurate with the needs of the market and the potential of the citizen, in addition to detection and treatment for the virus C. (Allam, 2016)

Al-Azhar has played an important role in receiving Zakat and spending it for decades. In this respect, the House of Zakat Al-Masry established according to Law No. 123 of 2014, which specified the objectives of the House and in particular the disbursement of zakat funds in the prescribed areas, the law also specifies the resources of the house, including Zakat funds that are voluntarily provided by individuals or others, as well as alms, donations, wills and subsidies received by the house. However, the role of the house is still limited in providing aid to those affected.

For example, in November 2016; 4000 blankets were distributed to families affected by floods in Suhag, 14 million pounds have been approved as compensation for flood victims, so that the amount of 20,000 pounds to the family of each deceased and the payment of 15,000 pounds to the affected house, in addition to compensating the rest of the affected according to the size of the damage. The Zakat House also ensure the repair of damaged houses, and a monthly salary to the affected people for six months (BaitZakat, 2016).

In November 2017, the Council decided to adopt a new project to support the poorest villages in Egypt by providing them with the necessary needs, treating the poor and providing treatment for chronic diseases free of charge. (BaitZakat, 2017)

Obstacles to use Zakat to build resilience:

It should be noted that there are a few factors that limit the use of Zakat to build resilience in the Egyptian society. Firstly, the lack of clear legislation to collect Zakat funds centrally. Secondly, there is no database that includes all beneficiaries of the Zakat and resources available from donations, therefore, it is impossible to give statistics or to know whether these donations were collected and paid in accordance with zakat rules. (El Daly, 2006) last but not least, although all organizations working in the field of charity are subject to the supervision of the Ministry of

Social Solidarity, there is no strong coordination among them to ensure the achievement of a national goal to build the resilience of societies.

Zakat has already existed in Egyptian society since the beginning of the Islamic rule of the state. However, there are shortages that make Zakat that does not work effectively in reducing poverty. This is mainly due to the lack of Zakat for those who are entitled to it, and to spending it in channels other than their legitimate channels, and not linked it in proportion to development.

Therefore, incorporating zakat funds to invest in basic service provision and incremental improvements such as improving shelter, water, and sanitation in low income, vulnerable areas. To lessen everyday chronic stresses, and the alleviation of poverty in low-income areas and improve health standards. All of these can hugely benefit on individual's resilience to withstand hazards and make these communities more resilient to shocks and stresses.

I believe that nations, including Egypt, will not develop up without an enormous innovation. Which is an innovation that often achieves paradigm shift. This innovation may begin at the individual level but by coordinating efforts and working on continuous improvement it is possible to arrive at a shift that is not only local but also global. In this process, thousands of transactions occur, and thousands of people get jobs and governments get many taxes, and the person becomes a payer for zakat rather than due to it.

One of the main problems is the owners of wealth fear to disclose their true wealth, they must ensure the existence of a political system does not prey or covet. But helps them to develop their wealth as long as they earn them from legitimate ways

Another thing is inequality among the poor in different places because the poor in the province may enjoy a high standard of living because the amount of zakat is relatively high because of the progress of its economy and high-income levels. Therefore, in the case of establishing central public administrations of zakat in various governorates, the coordination between them can address the problems of the risk of natural disasters and helps to provide a standard of living close to the poor at the level of those provinces. Moreover, it can be said that through coordination between these provinces, living standards among the poor of different provinces will also be over and not significantly different.

Zakat can be used to build communities' resilience to disaster in two phases. The first phase the use of Zakat in Emergency response for disasters to meet the basic needs of people, including food, water, sanitation, shelter and health care.

The second phase of the use of Zakat in Reduce risk, Zakat deals not only with the short-term needs of disaster-affected communities, because when emergencies occur, it is difficult for people in vulnerable communities to work and support their families. This puts them at greater risk in the future, making them less able to cope. However, zakat can be used in societies over the long term by helping to rebuild life and livelihoods, and by implementing livelihood programs, for example, distribution of livestock, seeds, tools, etc. This helps people rebuild their lives and maintain them in the long term. Zakat can also be used to reduce exposure to emergencies by supporting communities with funds to import technology and expertise that will help them improve disaster prediction, preparedness, response and vulnerability to similar events in the future.

Based on this, the study recommends: First, issuing clear legislation to collect Zakat funds centrally. Second, the establishment of a database of all beneficiaries of Zakat and resources available from voluntary contributions. Finally, coordination among all organizations working in the field of charity to ensure the achievement of a national goal to build the resilience of society.

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استخدام الزكاة لبناء قدرة المجتمعات على مواجهة الكوارث: دلائل من مصر

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المستخلص

للكوارث تأثير كبير على الفقراء، وتحتاج إلى موارد كبيرة للحد من تلك الآثار سواء قبل أو بعد حدوث الكارثة. الزكاة قد تشكل مورد مهم يمكن استخدامها وخصوصاً لبناء مرونة المجتمعات الفقيرة للكوارث. تهدف هذه الدراسة إلى التعرف على دور فعالية نظام الزكاة كأداة لمساعدة الفقراء والمحتاجين لبناء قدرة المجتمعات المحلية على مواجهة الكوارث في مصر. ولتلبية هذا، تعرض الدراسة مفهوم الفقر ثم تناقش قدرة الزكاة على بناء مرونة المجتمعات للكوارث. تم استخدام بنك المعرفة المصري EKB للولوج إلى قواعد البيانات المتاحة عبر الإنترنت للاطلاع على الأعمال العلمية باللغة الإنجليزية ذات الصلة بالموضوع. باستخدام الكلمات المفتاحية: الزكاة؛ التخفيف من حدة الفقر؛ مصر؛ تمويل المخاطر؛ تكلفة الأضرار؛ أموال إدارة الكوارث. أهم النتائج هي أنه يوجد أنواع مختلفة الجمعيات الخيرية قد تلعب دوراً مهماً في بناء مرونة المجتمعات للكوارث في مصر. تؤكد الدراسة على ضرورة قيام الحكومة المصرية برصد ومراقبة عمليات جمع وتوزيع الزكاة والحاجة إلى الجمعيات الخيرية التطوعية كأدوات تكميلية في بناء المرونة.

كلمات مفتاحية: أموال إدارة الكوارث؛ التخفيف من حدة الفقر؛ تمويل المخاطر؛ الحد من مخاطر

الكوارث؛ شراكة القطاعين العام والخاص.