



Assessing The Performance of Zakat and Samurdhi Scheme in Alleviating Poverty among the Muslim Community in Sri Lanka

Abi Huraira Rifas^{*1}, Hayathu Mohamed Ahamed Hilmy¹, Iqbal Saujan¹

¹Department of Islamic Studies, Faculty of Islamic Studies and Arabic Language, South Eastern University of Sri Lanka, 32360, Oluvil, Sri Lanka

ABSTRACT - Poverty is one of the most hotly debated subjects in international development. It is also discussed in all economic development and governmental policymaking. Every country in the world adopts poverty alleviation strategies since poverty has negatively impacted economic growth. Despite this global trend, Sri Lanka has its own unique strategies that sets it apart. The Samurdhi is one of the key schemes to reduce poverty in society regardless of faith or ethnicity in Sri Lanka. Notably, Muslims in Sri Lanka benefit from Samurdhi and Zakat programmes, which play a major role in poverty reduction, especially among the Muslim community. Based on this background, this study aims to analyse the performance of both Zakat and Samurdhi schemes in poverty alleviation among the Muslim community in the study area. This study is based on a qualitative research paradigm and employs both primary and secondary data. Primary data were collected through the unstructured interviews conducted with the coordinators, animators, and beneficiaries of both programmes. All interview scripts were analysed using the Thematic Content Analysis (TCA) method. The study concluded with the argument that both schemes (Samurdhi and Zakat) immensely contributed to poverty alleviation in the study area, especially among the Muslim community. However, the Samurdhi scheme was more effective than the zakat programme during the study period (2019-2022) as the Samurdhi scheme was implemented with the support of the government, and the government annually allocates funds separately. Apart from this, no government funds were allocated for properly implementing the zakat programme via the zakat foundations. It is noteworthy that the zakat system has been functioning by donations from wealthy Muslims. Meanwhile, the zakat scheme was effectively implemented in certain areas of Akkaraipattu. However, comparatively, the zakat scheme was not implemented effectively among beneficiaries in the whole study area.

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INTRODUCTION

Poverty has always been a crucial socioeconomic problem worldwide (Rasul et al., 2021). It is not only a livelihood problem, but it is a religious problem as well (Salleh, 2017). From the viewpoint of Islam, it is a social disease that disrupts global economic relationships, and it can even lead to the rejection of faith (Rifas, 2020). Prophet Muhammad (PBUH) clearly mentioned that “Poverty

can almost turn into disbelief” (40 Hadith Shah Waliullah ad-Dihlawi, Hadith 37). Moreover, “seek refuge with Allah from poverty, want, humiliation and wronging others or being wronged” (Sunan an-Nasa’i, 5461). Poverty arises as a result of people’s dissatisfaction with their current standard of living, and it is influenced by several socioeconomic factors such as lower income, hunger, low level of education, inequality of gender, high child mortality, poor mental health, inadequate housing, and infrastructure (Grindle, 2004).

The sole means of eradicating poverty in Islam is to impose zakat (Harahap, 2021). The Muslim community will determine a way to achieve an economic upsurge when this is executed effectively. Islam promotes equitable economic distribution and upholds the rights of the poor through zakat (Telsy Fratama, 2019) and other forms of charity such as gifts, debt, *waqf*, and charity (Saujan & Mazahir, 2021). Furthermore, suppose these charitable mechanisms are effectively implemented in society. In that case, these will open the door of prosperity for Muslims to emerge from the pathetic poverty situation and achieve higher intent and purposes of Islamic Law called *Maqasid al-Shariah* via encouraging self-actualisation that seeks to preserve life, raise future offspring, educate the human mind, protect the religion and benefit from personal efforts via ownership (Choudhury & Harahap, 2008).

Recently, poverty is becoming a burning issue across the world. The COVID-19 pandemic has had various social, economic, and health impacts (Arshad et al., 2021). This has made many countries, particularly Pakistan, Bangladesh, India, and Sri Lanka, unable to recover from the economic crisis. Sri Lanka’s economy has been badly hit after the COVID-19 outbreak (Saujan et al., 2023). As a result, the value of foreign currency has increased, restrictions on imports of essential commodities, increased prices of domestic products, and the inability to supply water, power, and petroleum continuously. In a recent statement, the Department of Census and Statistics of Sri Lanka announced that a Sri Lankan citizen had to spend at least Rs 12,444 last June to meet his basic needs. However, in January, the amount stood at Rs 8,923 (Mahroof, 2022). This is an indicator of Sri Lanka’s economic decline and the rising cost of living. The increased cost of living has adversely impacted relatively low- and middle-income families. The study area is no exception to this.

In the study area, poverty has resulted in the head of the household going abroad for work, living a long life apart from the family, and leaving the children in relative care as women go abroad in women-headed households. This leads to the development of children with socially deviant behaviour, and poverty induces them to engage in various anti-social crimes. Poverty has pushed future generations to a point where proper education is unable to be provided. Students attending schools without having breakfast also increased in the study area. Moreover, in low-income families, pregnant mothers are unable to eat healthy foods, due to which underweight babies are born and are more susceptible to malnutrition. Theft, murder, dacoity, and cheating, amongst others, have also increased in the society. The officer-in-charge of the police station points out that the number of complaints lodged at the Akkaraipattu police station is increasing daily due to poverty in society and the country’s economic crisis. To prevent this situation from continuing, educated communities, researchers, and government officials are concentrating on poverty alleviation measures. Schemes such as Zakat and Samurdhi have significantly lifted people out of poverty. A considerable number of poor Muslims received benefits from both Zakat and Samurdhi schemes. However, a significant number of Muslim residents in Akkaraipattu lived below the poverty line (Rs 5,183: Minimum Expenditure per person per month to fulfil the basic needs) (Department of Census and Statistics, 2012b). Despite the poverty-eradication programmes, Samurdhi and Zakat could not provide a long-term solution for the poor. At this juncture, it is essential to evaluate both programmes to identify which is effective among them, how much the poor have been considered, provided enough livelihood, and measure how much they recovered from the poverty in the Muslim community. Therefore, this study was adopted to evaluate the performance of these two schemes in the study area.

Accordingly, the study mainly aims to assess which of the Samurdhi and Zakat schemes are effectively contributing to alleviating poverty among the Muslim community in the study area. The following sub-objectives were constructed by the researchers for this purpose.

1. To evaluate the efficiency of programmes for poverty reduction by comparing with the schemes of Zakat and Samurdhi.
2. To identify the factors that contributed to poverty among the Muslim community in the study area.

The study area Akkaraipattu is a town in the Ampara district of Sri Lanka, located in the South-Eastern part of the Eastern Province. The city is strategically located in South Eastern coastal area and has good connectivity via the Siyambalanduwa, Damana, and Ampara Roads (A25) and the Colombo- Ratnapura, Wellawaya- Batticaloa Road (A4). Akkaraipattu is an Agro-economic centre surrounded by a large area of paddy fields. The Akkaraipattu town has 48.36 km² of total area. The Municipal Council of Akkaraipattu (MCA) has been declared as an Urban Development Area at its previous governing period. During the British colonial government, Akkaraipattu was known as ‘Karunkodithivu’ and was administered by Batticaloa District. Subsequently, the government changed the name to ‘Akkaraipattu’ by the head of the district called Government Agent (GA), Maniyakkara (Government Agent), and Vanniyanar (Additional Government Agent). The study area Akkaraipattu consists of a total population of 45,620 with 28 Grama Niladhari Divisions (GND), where the Muslims are the majority with 99%, and Tamils, Sinhalese, and Burgers follow (Department of Census and Statistics, 2012a). In addition, there are 13,241 families divided based on occupations, where labour families lead, followed by other families such as agricultural families, business families, government families, and fishing families, respectively (Department of Census and Statistics, 2012a).



Source: from website.

Figure 1: Research area: Akkarapattu,

In the study area, various social welfare organisations are implementing a number of poverty alleviation programmes. These programmes aim to provide access to basic services like education, healthcare, and employment opportunities. Additionally, they strive to build community capacity and provide economic support to the most vulnerable families. Among these programmes, the Samurdhi scheme, funded by the government, and the zakat fund, functioning by charities of the Muslim community, represent two of the most significant programmes implemented within the study area. On the basis of this, the study attempted to determine which of these two schemes plays a significant role in alleviating poverty. The study looked at the effects

of the two schemes on poverty levels, considering factors such as income, employment, and access to health care. The study results were used to determine which of the two schemes had the greatest impact on reducing poverty.

LITERATURE REVIEW

Poverty

Since poverty is a multidimensional economic phenomenon, it has an enormous and varied impact on human lives and wider society (Sen, 1985). It has both political and social attachments. There is much debate on the definition of poverty, and there is no uniform international standard (Japan, 2003). It is usually meant to be deprivation of well-being, and basically, many factors cause it, and various approaches to explain the concept. Poverty is close to the condition whereby the poor are weak and vulnerable to hostile factors and events beyond their control (Rifas et al., 2019). Likewise, poverty is defined as being bound in what is known as the “vicious circle of poverty” (Mosley & Verschoor, 2005). According to the World Bank Group, poverty is hunger, a lack of housing, being sick and unable to seek medical treatment, not having access to education and not knowing how to read, not having a job, worrying about the future, living one day at a time (Grindle, 2004). Furthermore, poverty is defined as a lack of basic needs and pessimism based on monthly income, employment, and consumption or spending patterns. It also refers to the poor or those who have no hope (Smelser & Baltes, 2001). According to economists, poverty is defined based on the monthly income of families which does not have a minimum income and might have less than one USD per day (Smelser & Baltes, 2001). Poverty, according to the Japan International Cooperation Agency (JICA), is a state in which “people are deprived of their opportunities to develop capabilities required to lead a basic human life and are being excluded from society and the development processes” (Japan, 2003).

In each era of time, statistics demonstrated poverty with global factors. Some statistics are explained as follows: in 2020, more than 574 million people, approximately 7% of the world’s population, are still living on less than US\$2.15 a day in most parts of Africa. Nearly half the world, over 3 billion people live in extreme poverty, with daily incomes of less than US\$6.85 per day, which is the average of the national poverty lines of upper-middle-income countries. The COVID-19 pandemic increased the global extreme poverty rate to an estimated 9.3% in 2020, up from 8.4% in 2019. That indicates that more than 70 million people were pushed into extreme poverty by the end of 2020, increasing the global total to over 700 million. Furthermore, 356 million children live in poverty across the world (World Bank, 2020). United Nations Children's Fund (UNICEF) reports that 22,000 children die, 600 million people throughout the world do not have enough food to eat every day due to poverty, and more than 750 million people do not have sufficient access to clean drinking water. Meanwhile, diarrheal diseases, which are caused by scarcity of clean water, sanitation, and hand hygiene, kill an estimated 842,000 people each year around the world. In South Asia, extreme poverty remains, where around 570 million people are on less than \$ 1.25 per day. This is a crucial situation. When 14.5% of the world’s population lives on less than US\$1.25 per day and 50% lives on less than US\$2.00 per day, this scenario is alarming (World Bank, 2020). South Asia is home to 31% of the world’s chronically poor people. Economic growth has increased by 4.7% in 2015 than 2013. Nine of these nations, including Nigeria, Congo, India, Ethiopia, Madagascar, Tanzania, Mozambique, Bangladesh, Uganda, and South Africa, are currently under the poverty line, as well as three nations of Asia are also included in this list (World Bank, 2020).

According to the poverty profile of Sri Lanka, between 25 and 39% of the population are poor, depending on whether poverty is measured using a low or a 20% higher poverty line. Poverty levels in districts vary significantly from a low of 3.5% in Colombo to 44.2% in Nuwara Eliya (Department of Census and Statistics, 2021). Note that poverty is primarily a rural phenomenon, with over 90% of the poor living in rural areas. Poverty in the North and the East is much higher

than elsewhere in the nation. Absolute poverty in Sri Lanka was measured using the official poverty line, which was LKR3,896 in September 2014 (Department of Census and Statistics, 2016).

Poverty status is measured by comparing the handled Per Capita Expenditure (PCE) to the official poverty line. If the PCE is less than the official poverty line number, the person is regarded as living in poverty (Sasmal & Sasmal, 2016). The total poverty index exhibited a decreasing trend between 2016 and 2020. Approximately 843,913 people were poverty-ridden in 2016. The previous 2012–13 survey indicated significant differences of 1.3 million from 2012–13 to 2016, which amounted to 0.5 million. In 2016, the overall number of households living in impoverished areas was 3.1 percent, with about 169,392. This illustrates that in percentage points for the entire population, the changes in poverty over the survey periods (Department of Census and Statistics, 2016).

Samurdhi scheme

In 1989, the Janasaviya programme (strengthening the people) was introduced by the former government of the United National Party (UNP) as a part of their poverty alleviation mechanism (Tennakoon, 2003). Subsequently, this programme was criticised for its degree of politicisation, patronage, and mal-targeting (Gamage, 2006). In the aftermath of this unsuccessful mechanism, the Sri Lankan Government introduced the Samurdhi programme instead of the Janasaviya in 1995. It was regarded as a major government-sponsored poverty reduction programme in the history of Sri Lanka. Afterwards, in 2010, the government of Sri Lanka again introduced the Divineguma scheme instead of Samurdhi, a new poverty alleviation programme. Although, at that time, different schemes and programmes were introduced and altered by different governments, all were targeted at eradicating poverty in Sri Lankan communities regardless of religion, ethnicity, and heritage. The Samurdhi programme covered more than 1.5 million beneficiary families in 2015 (CBSL Annual Report, 2016). It was designed under the Samurdhi Authority of Sri Lanka and focused on welfare, microfinance, and livelihood developments (Samurdhi Authority, 2011).

The government collected social protection information in 2016 via the Household Income and Expenditure Survey (HIES), primarily focusing on social assistance and social insurance. It is the supply of social assistance that has raised the poverty line by 2.6% for impoverished individuals (Department of Census and Statistics, 2016). The pension programme is the most significant contribution to this change. In the absence of pension, the poverty headcount index would rise to 5.7%, while the poverty gap index would rise to 1.6, and the Poverty Severity index might be increased to 1.0. This result indicates that social protection programmes in Sri Lanka are developing; nonetheless, those programmes should be employed to reduce poverty in the country (Department of Census and Statistics, 2016).

Numerous economists assume that poverty causes political violence and terrorist activities. Therefore, according to Alberto and Nandy (2012), poverty alleviation and hunger in the modern world are becoming significant indicators today. Many countries worldwide are trying to reduce their national poverty rate by introducing new schemes. India established a variety of initiatives on poverty alleviation, including the Swarana Jayanthi Gram, Swaraj Yojana, the Bolsa Familia programme in Brazil, the National Housing Strategy programme in the United States of America, the Danish Social Welfare System, along with those programmes the Samurdhi scheme in Sri Lanka (Ferroni, 2013). These poverty alleviation programmes mainly focused on community organisation, sustainability of social security, and good governance (Sing & Chudasama, 2020).

Zakat

The word “Zakat” is derived from the Arabic word “Zakah,” which means “cleanliness, purification, increase, growth, righteousness, blessing, and praise (Olanipekun et al., 2015). “Zakat” literally means to grow and to increase, while in *Shariah*, zakat is a concept referring to the redistribution of wealth prescribed by the Almighty to deserving categories of people (Askari et al., 2012). Zakat is declared the third of five “pillars” in Islam (Ibrahim & Mahmud, 2023) and

thus should be paid in assets, such as gold, silver, livestock, agricultural products, and money. Zakat institutions collect and distribute financial obligations from competent Muslims (Siraj et al., 2022). It is associated with the concept of equal opportunities and justice in society under Islamic principles (Noor et al., 2012). In order to assist those who are less fortunate, such as the poor, poverty-stricken, the traveller, or highly indebted, only with the expectation that the basic needs for a normal life will be theirs (Muhammad, 2019). In the Quran, the Almighty clearly specifies those who are entitled to receive zakat as follows:

The Sadaqat (Alms) are only for the poor, the needy, those who collect them, those whose hearts are to be reconciled, to free the captives and the debtors for the cause of Allah and for the travellers, a duty imposed by Allah, Allah is full of knowledge & wisdom. (Al-Quran 9:6)

Many Quranic verses that command prayer also enjoin the importance of zakat as a means of obedience to Allah.

Take [O Muḥammad], from their wealth a charity by which you purify them and cause them to increase, and invoke [Allah's blessings] upon them. Indeed, your invocations are a reassurance for them. And Allah is Hearing and Knowing. (Al-Quran 9: 103)

And establish prayer and give zakat, and whatever good you put forward for yourselves - you will find it with Allah. Indeed, Allah of what you do is seeing. (Al-Quran 2: 110)

And whatever you give for interest to increase within the wealth of people will not increase with Allah. However, what you give in zakat, desiring the countenance of Allah - that are the multipliers. (Al-Quran 30: 39)

Zakat leads to stronger social communion and solidarity among members of society (Yusuf et al., 2021). It helps in the eradication of poverty and the enhancement of morality and love (Yusuf et al., 2021). As Allah mentioned in the Quran, "My mercy encompasses all things. So, I will decree it [especially] for those who fear me and give zakat and those who believe in our verses" (Al-Quran 7: 156).

The messenger of Allah, Prophet Mohamed (PBUH), directed us as follows; "Allah always helps his servant for those who help and be helpful to others." (Ahamed and Abudaud).

In general, both of the above schemes have significantly contributed to the elimination of poverty in Sri Lanka. Although the Sri Lankan Government generally approves both of these schemes, they differ in how funds are allocated. In the case of Samurdhi, it operates under the direct financial allocation of the government, and the Muslim community administers the zakat Fund on the basis of joint zakat with the financial assistance of the zakat payers or donors. The zakat fund is not restricted to the Muslim community. In addition, it provides financial assistance to non-Muslims in several parts of Sri Lanka.

METHODOLOGY

The study aims to compare both schemes effectively implemented on poverty alleviation in the study area. This study is based on a qualitative research paradigm and employs both primary and secondary data. Primary data were collected through semi-structured interviews from Samurdhi and zakat beneficiaries, Samurdhi field officers such as the headquarters Divineguma manager, social insurance officer of Divineguma, microfinance officer of Divineguma, and managing director of MahaSangam of Divineguma, and Zakat Committee members which represent all mosques federation of Akkaraipattu.

Furthermore, secondary data were obtained from past literature on Zakat and Samurdhi schemes such as annual statistical reports and accounts, Samurdhi office of divisional secretariat,

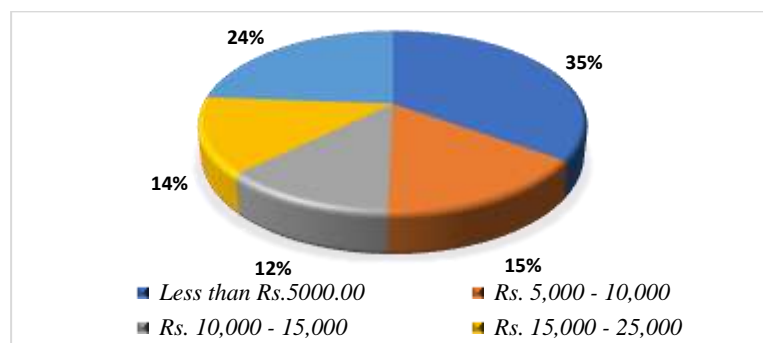
Akkaraipattu, zakat fund of all mosque federation of Akkaraipattu, journals, websites, and related books. Interview scripts were analysed through thematic analysis (Braun & Clarke, 2006) and documentary data were analysed utilising the documentary analysis method. The findings of the study are presented using the forms of tables and texts.

RESULTS AND DISCUSSION

This section is mainly divided into three parts to be discussed. Such areas are to assess the effectiveness of Zakat and Samurdhi in poverty alleviation, identify the efforts undertaken by both schemes and list the study’s findings on poverty.

Poverty status of study samples: an income-based analysis

According to the data collected on the performance of both Zakat and Samurdhi schemes, income is the keyword used to describe the poverty line everywhere. The study contains about 35% who earn less than Rs 5,000 per month in extreme poverty or low-income families. However, it might be considered as having no family income. There are 2,045 (15%) families who earn between Rs 5,000-10,000, 1,627 (12%) families who earn between Rs 10,000-15,000, 1,801 (14%) families who earn between Rs 15,000-20,000, 3,146 (24%) families who earn above Rs 25,000 per month. These data suggest that the majority, more than 75% of families, live under pressure in conditional life. Thus, this category of people who helped or donated is compulsory. Figure 2 displays this trend.



Source: Divisional Secretariat, Akkaraipattu

Figure 2: Income level of beneficiaries

The performance of Zakat and Samurdhi schemes in poverty alleviation

The Samurdhi programme in Sri Lanka is a social welfare program, whereas the zakat programme is an Islamic charity program. Both programmes are designed to provide economic relief to the poor and disadvantaged, with Samurdhi providing direct cash payments to low-income households and zakat providing indirect subsidies to those in need. In order to assess which of the two schemes was more effective at alleviating poverty in the study area, data were obtained from both the Samurdhi and Zakat offices. Figure 3 and Figure 4 summarise the results of an analysis of the relationship between the number of beneficiaries and the years during which benefits were provided under both schemes over the last four years (2019 to 2022).

It is evident from the graphs that there is a significant correlation between the number of beneficiaries and the years of implementation of both schemes. As a result of the implementation of the Samurdhi scheme, the number of beneficiaries has steadily decreased. However, the number of beneficiaries under the zakat scheme decreased in 2020, increased again in 2021, then declined again in 2022, and there does not appear to be a steady trend. Although there is a distinct difference in the number of beneficiaries between the two programmes, there is a clear correlation between them, which indicates that both programmes play an important role in alleviating poverty.

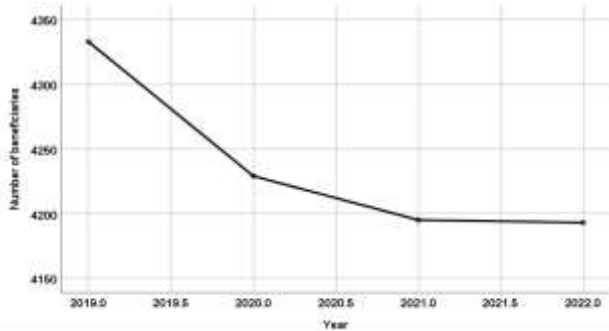


Figure 3: Number of welfare beneficiaries of Samurdhi scheme (2019-2022)

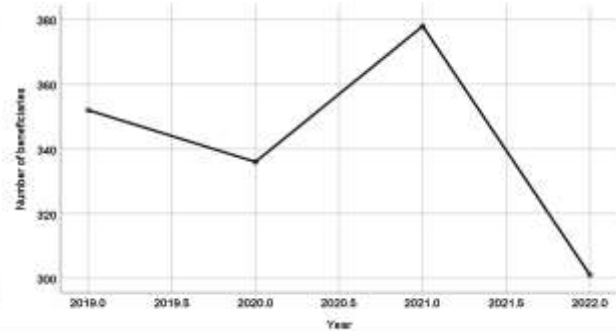


Figure 4: Number of beneficiaries of Zakat fund by year (2019-2022)

The Samurdhi Poverty Alleviation Scheme is a project that the government fully funds, while Zakat Funding is funded by the benefactors and donors of the Muslim community. The main factor influencing the functioning of these two schemes is the diversification of the means by which financial donations are made available. Accordingly, considering the Samurdhi scheme's trend, the government has taken various measures against the pandemic during the COVID-19 pandemic in Sri Lanka, especially from 2019 to 2020. As a result, the government's foreign trade relations were disrupted, and the country's foreign exchange was affected. Moreover, functions of local state institutions also provided services on a significantly limited basis, including a Samurdhi office in the study area. During the stipulated period, the government provided a grant or relief of Rs 10,000 to each of the citizens of Sri Lanka in two phases of the grant-in-aid process. In view of this, Samurdhi brought about a limited position in the number of beneficiaries. It is, therefore, worth noting that there has been a relaxation in the number of beneficiaries during this period, and there has been no change in the poverty level in society. Similarly, the functioning of the zakat scheme was also affected. The reason for this is that agriculture, fisheries, and trade are the main sources of income for the zakat fund, and hence, it was not possible to carry out businesses properly during the lockdown period. As a result, many of the zakat payers (donors) in the community could not properly contribute to the zakat fund. This is the reason for the decrease in the number of zakat beneficiaries.

As a result of the COVID-19 pandemic, the Sri Lankan government faced two major challenges in the period between 2020 and 2021: the economic crisis and the subsequent political change. The Sri Lankan state faced a major economic crisis, particularly due to the disruption of the country's key foreign exchange sectors, such as tourism and domestic exports. This was reinforced by the unquenchable economic policy of the state, which had then formed the government. Consequently, the government could not pay more attention to the Samurdhi fund allocation over a longer period. Furthermore, Samurdhi has introduced changes to its selection criteria in order to limit the number of users over time. The result was the loss of Samurdhi for many families. This has resulted in a decrease in the number of beneficiaries. In contrast, there has been a significant increase in the number of zakat funds and zakat beneficiaries over the period. The reason for this was that donors started taking up their business ventures due to the relaxation in the lockdown imposed by the government. At the same time, many people came forward to help those affected by poverty and donated through the zakat fund. As a result, the number of zakat beneficiaries has increased drastically.

It can be observed that during the period from 2021 to 2022, a consistent trend has contributed towards poverty alleviation to the beneficiaries of the Samurdhi scheme. The reason for this trend is the incorporation of new Samurdhis over a period of time. On the contrary, it can be observed that the activities of the zakat fund have gone down in this particular period. This was due to the donors, who assisted the zakat fund, stopping their donations. The increase in the cost of living has affected the vote to such an extent that zakat *nishab* has not been reached due to the scarcity of essential commodities in the country. It is noteworthy that the zakat fund is functioning

entirely with public donations.

Taken as a whole, it can be concluded that between 2019 and 2022, Zakat and Samurdhi schemes have contributed to poverty alleviation on an effective and sustainable basis, while Zakat and Samurdhi schemes have contributed to the eradication of poverty on an effective and sustainable basis.

Major components of projects implemented by the Samurdhi scheme

Samurdhi scheme introduced various beneficial projects to diminish the poor level of the backward and poverty-line families, such as welfare, microfinance, infrastructure development, livelihood development, and social and spiritual development. Under the welfare component, various projects were implemented in the study area, such as food stamp subsidies for fuel (for lighting kerosene lamps), nutrition packages for pregnant and lactating mothers, and milk-feeding subsidies for children between two and five years. In the microfinance component, there are some of the projects implemented, such as savings, credit, and social insurance schemes. Animal husbandry and fisheries, agriculture, industrial, marketing, and service were the projects implemented under the livelihood development component. Moreover, four projects were implemented under social and spiritual development: antinarcotics and anti-smoking projects, programmes for preventing child abuse, women empowerment, and cultural and family development.

Welfare

As mentioned in the previous part, there are four important projects defined in this category. Unfortunately, two welfare projects, such as a nutrition package for pregnant and lactating mothers and a milk-feeding subsidy for children between two and five years, were moved to the health department in the Akkaraipattu region. Therefore, food stamp is the main project implemented under this component, as it includes all facilities that can be completed. Samurdhi stamps of allowances were issued, or the beneficiaries were selected based on their low-level income and should not be government servants. If a family has approximately Rs 2,000 per head in a month, it is entitled to a Samurdhi stamp. In addition, the number of labour forces, opportunities for receiving donations, living conditions with their residents, and disabled families were also considered for issuing food and Samurdhi stamps. Some of the Samurdhi beneficiaries were eliminated from the Samurdhi scheme when they were identified as having enough capacity with good standards, and it was controlled by every Samurdhi officer (Samurdhi Officer, Akkaraipattu). The stamps issued and beneficiaries of the Samurdhi scheme consecutively for four years are shown in Table 1.

Table 1: Number of welfare beneficiaries of the Samurdhi scheme

Year	Number of Beneficiaries				Total	Allocated Funds (Rs)
	420.00	1500.00	2500.00	3500.00		
2019	144	1899	675	1615	4333	10,248,980
2020	130	1937	644	1518	4229	9,883,100
2021	107	2035	614	1439	4195	9,669,440
2022	91	2101	616	1385	4193	9,577,220

Source: Divisional Secretariat, Akkaraipattu-2022

According to Table 1, the total number of beneficiaries decreased from the previous year. However, 2019 had the highest number of beneficiaries, and the next year, 2020, suddenly reduced most of the beneficiaries to a certain number from the previous time. However, in the next year, 2021, the number declined. In 2022, it was a huge decrease compared to the other three years, and it remained for two years, and the number of beneficiaries continued to decrease.

On the other hand, the allocated amount increases yearly due to the rising cost of living and inflation rate in Sri Lanka (1 USD = LKR323) (2022). Even though the beneficiaries reach enough income level of more than 1,500 or 2,000 rupees per month for a head, Samurdhi Bank Society will eliminate them, and the remaining beneficiaries and the other eligible people or families in the society will be added to the next year of benefits by the scheme of Samurdhi. The food stamp for the beneficiary's scheme was designed to complete the food needs monthly. Every food stamp consists of necessary food items needed daily. As a result, Samurdhi includes an important component that conveys a remedy for hunger among the poor Muslims in the study area. The Samurdhi scheme distributes food stamps to more than 2,500 poor people in the study area every year. On the other hand, researchers discovered that these allowances do not grow with the country's inflation rate every year. This is a significant disadvantage of this project.

Microfinance

Savings, credit, and social insurance programmes were established for the community in the study area under this component. In Samurdhi, microfinance was important to prevent the scenario of poverty permanently. Saving and credit for beneficiaries were among the primary programmes carried out by the Samurdhi Bank in Akkaraipattu. Sanasa Development Bank PLC (SDB bank) has a relationship with the Samurdhi programme. It is mandatory to create a separate account for Samurdhi to receive money every month, and they are urged to save money to enhance the habit of saving. The overall savings and credit of SDB in the study area are provided in Table 2 as follows.

Table 2: Total savings and credits of the year

Year	Savings (LKR Mn)	Credits/Loan (LKR Mn)
2019	9.0	10.30
2020	11.40	9.83
2021	18.10	26.47
2022	19.4	30.10

Source: Divisional Secretariat, Akkaraipattu-2022

Microfinance is a significant poverty alleviation strategy since unemployment and the number of individuals who want working capital are major sources of poverty in this day. Samurdhi scheme in the study area motivates beneficiaries to save by giving small loans ranging from Rs 5,000 to Rs 50,000 for their basic needs, with half (1/2) of grants provided. Thus, they must repay half of the grant amount within one year, with some situations extending the repayment period to two years, and they have more chances to receive the loan again according to their repaying habits. The research area mainly has two SDB bank branches located in East and West. Therefore, poverty can be reduced in the community by completing working capital requirements and reducing unemployment rates.

According to the statistics in Table 2, the savings of beneficiaries and other people were steadily increasing yearly. Higher savings were made in 2022, averaging 19.4 million. Likewise, the loan or credit facilities provided by the Samurdhi scheme are increasing year by year, with a greater amount of loan facilities provided by SDB bank in 2020 due to the flexibility in the amount approved, the number of people's needs being greater, and the annual report of every year stating that 97% of loan facilities are recovered.

Microfinance immensely contributed to poverty alleviation among study samples since it empowered Muslims in the region by increasing their contribution to society. However, one disadvantage identified was that the interest amount for loan facilities must be reduced, as it has become a burden to poor people in this community, and this may occur for a variety of justifications, including the fact that Muslims prohibit interest-based loans and advances as being

contrary to their religion. To enhance the living conditions of the people under the poverty line in Akkaraipattu, saving behaviour was also improved. If the steps are conducted continuously, the people will be able to fulfil their needs and will understand the means to escape the poverty boundary.

Livelihood, social and spiritual development

The implementation of projects such as Agricultural Development Projects, Animal Husbandry Projects, Fisheries Development Projects, Self-Employment, and Industrial Development Projects has been aimed at increasing the income levels of Divineguma (Samurdhi) families and low-income earning families. This is to enhance their health and nutrition levels and to provide vocational training to make available labour appropriate to the job market (Department of Divineguma Development, 2015). According to the Department of Samurdhi, a total of Rs.2,553.6 3.5 million, including Rs.1,2003.5 million directly received for the Livelihood Development Division, and Rs 1,353.6 ministry allocations had been allocated for the implementation of projects centred on livelihood development in the year 2019.

In the Akkaraipattu division, some facilities attached to the societies, such as fisheries, farming, agriculture, and self-employment, were offered. Moreover, they have an urgent role in the community in counselling and other leadership programmes since low-level people can be led or brainstormed. Thus, in the research location, programmes such as health development, family care, preventing alcohol usage, cultural programmes, and ladies' leadership programmes were conducted.

There are a number of projects, such as antinarcotics and anti-smoking projects, programmes for preventing child abuse, women empowerment, and cultural and family development. The participants for this empowerment and awareness programme were selected from the beneficiaries of the particular year. Respondents mentioned that the funds for these programmes were allocated from government allowances worth 30,000 annually and donations collected on special days. These programmes are not particularised every year. Therefore, researchers feel that the projects implemented by Samurdhi schemes are appreciated and are to be continued until the darkness of poverty. Hence, proper guidelines regarding poverty alleviation in the community will definitely help to eradicate poverty in the Muslim community.

Major components of projects implemented by the zakat fund

According to the collected data from the zakat fund, the federation of all mosques, major activities, the number of beneficiaries, and the funds allocated for projects are shown in the Table 3. Major projects were implemented by the zakat fund, Akkaraipattu, during the study period.

The number of project recipients and total programme funds are clearly displayed in Table 3. Zakat scheme, unlike the Samurdhi scheme, the funds for this scheme are not allocated by the government. Instead, the fund is collected from the individuals who have the capacity to pay zakat. The guidelines and rulings for mandatory zakat regulated and collected from their excess money out of their need for a period is obligatory wealth to distribute among backward people in various seasons, such as livestock when harvest happened. Two seasons of cultivation comprise one year; thus, this allocation of zakat is not distributed monthly like Samurdhi and only two times a year among eligible individuals. Note that there is no mechanism in the zakat scheme to provide money exclusively to families from the backward. However, the administrators will be firm in deciding the income of the poor, such as self-employment, small industry, and entrepreneurship. Sometimes, zakat scheme provides money to the people those who have no opportunity and financial capacity for establishing their own entrepreneurship for survival

Table 3: Number of beneficiaries of zakat fund by year

Number of beneficiaries													
Year	Food	House facilities	Drinking water and toilet	Religious education	Medical purpose	Debt settlement	Employment	New Muslims	Sawing Machine	Power supply	Others	Total	Funds allocated (Rs)
2019	205	15	11	32	41	7	19	14	1	7	8	352	3,533,601
2020	198	17	6	26	63	10	5	8	0	3	9	336	2,028,127
2021	195	30	13	38	67	9	18	2	3	3	6	378	2,520,840
2022	173	15	6	45	50	5	1	1	1	4	4	301	1,665,577
Total													
Case	771	77	36	141	221	31	43	25	5	17	27		

Sources: Annual statistics of *zakat* fund, Akkaraipattu

Zakat fund activities are completely different from Samurdhi scheme activities and projects. Zakat scheme is not separated as major projects, but it mainly concentrates on the very immediate needs of the poor Muslim community in Akkaraipattu. Collected fund under the zakat scheme was not divided for many projects like the Samurdhi scheme. However, the fund concentrates on the completion of the needs. Thus, power supply, education purposes, loan settlements, and new Muslim needs were fulfilled. Some of the needs, particularly for the Muslim community from Akkaraipattu, were fulfilled by zakat funds such as new Muslims, especially those who needed to look after debt settlement and new immigration for Muslim communities such as Velamathuveli.

According to the statistics of the zakat fund, 17 power supply services, 25 residences and other facilities for newly converted Muslims, 43 arrangements for employability issues, 31 debt settlements, 221 distributions for medical purposes, 141 religious and educational purposes, 36 drinking water supply connections, 77 house and residences facilities, and 771 livelihoods and food. The highest number of beneficiaries of the zakat fund was in 2021, which consisted of 378 families. Moreover, the important thing is that these beneficiaries are not considered individually but as families. Likewise, the highest amount of funds for poverty alleviation programmes among the Muslim community was allocated in 2019, approximately Rs.3.5 million for 352 families. However, different families are selected for the zakat distribution yearly since many families have various backward problems in the study area.

The factors influencing poverty in Muslim society

In order to investigate the causes of poverty among the study samples, interviews were undertaken among low-income individuals, beneficiaries of both schemes, field workers, and social workers in the region. There were numerous reasons identified as to why the people are living in poverty. Some are related to community behaviours, finance, and their beneficiaries' intention of being less economy-level than others in Akkaraipattu. The factors are deeply explained as follows;

Drug addiction and involvement in forbidden activities in Islam

Drug addiction of the breadwinner of the family was the first and foremost reason for the poverty and pathetic situation of the family. The people of the study area are a prime example of how crisis life may emerge when God's commandments are ignored. Islam strictly prohibited drugs and narcotics, alcohol, gambling, and uncertainty. However, people in the study are anonymously

involved in these things. Al-Quran says as follows;

O you who believe, intoxicants and games of chance and (dividing by) arrows are only an uncleanness, the Shaitan's work; shun it; therefore, you may be successful. (Al-Quran 5:90)

This is due to the fact that most poor people do not adequately practise Islamic guidance. The head of the family spent the bulk of the daily income on drugs, cigarettes, and alcohol, leaving the family with inadequate income and abandoned by the head of the family. As a result, their basic needs and wants are sometimes not fulfilled. Moreover, it is impossible for these groups of families to save money to escape from poverty. The following example interview might help us understand the terrible state of poverty in the study area.

..Allah... Allah..., why are you asking that my husband is a sand labourer, he goes and comes to all works.... Every day, he goes. But We do not have any money in savings. Why?... he drinks alcohol, smokes beedi, and the cigarette, gambling. Then, how can we save? How we can eat a good curry, how We can dress good one and always fight between us...what I do....mm...mm., I got the life. My husband lost all property by gambling..., now we have not even a motorbicycle. (Interviewed on 23.09.2022)

Study samples do not have the habit of saving for their future

Saving habits can be followed by the head of the family as well as the housewives, which is caused by the family's head being addicted to drugs and spending his earnings on it, affecting the family's future survival, habituating children to a less comfortable life, and abandoning the family. On the other hand, there is no saving habit, particularly among housewives of poor Muslims. Respondents criticised that saving among housewives from daily or monthly income was rare and high-level unwanted expenses influenced them from spending their savings, although some appreciable ways of saving money in society such as *seedu*, the behaviour of helping each other (collaborate work by routine). Islam also encouraged and accepted such deeds. The following Quran verse is evidence;

Help you one another in Al-Birr and At-Taqwa (virtue, righteousness, and piety); but do not help one another in sin and transgression. And fear Allah. Verily, Allah is severe in punishment. (Al-Ma'idha 5:2)

Boycotting of Samurdhi-related benefits

The Samurdhi programme has been designed by the Sri Lankan government specifically for poor people intending to increase their living standards. Some Islamic Scholars (*Ulama*) argue that the salary activities of the Samurdhi scheme are based on the Employee Provident Fund (EPF) and Employee Trust Fund (ETF). Such EPF and ETF systems are prohibited by Islam due to their relatedness with interest. According to the statements, poor people from strong Islamic backgrounds avoid participating in Samurdhi. Moreover, some of them were not interested in obtaining zakat and government help in order to maintain their respect and pride in society for not being the second one in the society (Samurdhi bank manager; Zakat Federation). It has more disadvantages for the particular society in developing their livelihood and economic status. Although the Samurdhi scheme offers some activities such as career guidance programmes, awareness programmes like antinarcotics and anti-smoking projects, programmes for preventing child abuse, women empowerment, and cultural and family development were not prioritised. Moreover, they were not interested in obtaining the skills and updating later knowledge, which led to unawareness in society. The following transcripts prove that the people were very strong in keeping their respect.

"...My father passed away seven years ago. However, we never ask anybody for any help, because, sometimes... they give or not....a...a.. Many of the people we asked for help did not help. However...from those people, we never expect a gift; we just asked for a loan for a small period of repaying..." (Interviewed on 20.09.2022)

Another respondent said,

“...that Moulavi...a...one day said at my uncle’s home that Samurdhi bank deals with interest... So, he scolded us for being involved in this. However..., the government gives Samurdhi money to poor people. I do not know why the officers complied with the open account.., and put some money...so, I do not interest in my daughter deal with interest.”

(Interviewed on 27.09.2022)

Therefore, from the above responses, it is evident that the zakat fund and the Samurdhi scheme were not effectively and efficiently implemented, and these two contributed to poverty alleviation among Muslims in Akkaraipattu. The study area stands for the need for more empowerment, awareness programmes, and valid opinions (*Ijmah*) of Islamic scholars. In a word, one reason for poverty among study samples is boycotting Samurdhi-related benefits.

The laziness of the study samples

This is another prominent reason which is highly criticised by respondents. Chronic poverty within the Muslim community is increasing year by year as a result of people’s lethargy. After the tsunami disaster, there were certain foreign Non-Government Organisations (NGOs) provide the substances in order to enhance their livelihood such this kind of assistance imposed the people into lethargy, and their work was more beneficial to people who were poor and afflicted by the disaster, where they did nothing and all subjects received from those organisations. They must strive hard to eradicate poverty with the aid of Samurdhi or a programme to alleviate poverty for the sustained development of poor people. Many of them were in the workforce, although they had no money, and they did not try to go to work. Respondents believe that both sides’ efforts will only assist in accomplishing the objective of eradicating poverty and that the laziness of people is also a crucial factor for poverty among the Muslim community in Akkaraipattu.

Microfinance for SMEs is not utilised for job creation

Respondents (poor people) were highly careless in handling the money received by the Samurdhi bank in the form of loans and finances, and a business start-up was not planned properly. Loan facilities for Small and Medium-sized Enterprises (SMEs) were not used for the purpose of conducting or developing their businesses. Instead, it was used for food and other requirements. Afterwards, the borrowers fail to repay the money they received from the Samurdhi bank as modest financing to improve their living conditions, then become debtors in society and unable to obtain financial aid from such organisations again.

Descent and past generations

Past generation is also one of the important reasons for avoiding or continuing poverty in a new generation in society. Akkaraipattu is an area where more than 70% of farming and labouring families descend from immigrant families. Some housewives mentioned that animal farming made their parents and grandparents poor. When they passed away, they did not leave any valuable assets. This includes vehicles, buildings, paddy field lands, housing land, or larger amounts of money except for their living land as the inheritance.

Spread of hazardous diseases in the society

As a result of the disease, some impoverished individuals fell into the lowest social stratum. Since the responders’ lifestyles had altered in accordance with the modern world, disease-free survival is now impossible. Fast food, population growth, declining or rarity of source, lack of exercise due to a busy schedule, and lack of care about body condition affect the disease. Dangerous conditions like cancer, diabetes, blood cancer, and a fit brain make people spend to recover. As a result, having assets that must be sold or missed due to disease or condition inevitably makes the afflicted

individuals poor. Cancer inside the study area is more impacted by diseases, causing individuals and their properties to be lost in recovery. The following transcript expresses;

“Another thing is...., disease. Many diseases in the world. Those are small and big. Sometimes, they take the lives of people. I do not know if you know or not... My mother was suffering from cancer for two years; likewise...., my neighbour and my friend’s mother, 55 years old, suffered from diabetes.... also affected by these diseases. No places and hospitals in Sri Lanka, we accompanied her to all the experts...not only that, we sold three lands which my father bought, and my grandma gave my mother. Maximum we spent...but.., no use...mm..mm (crying)... Finally, she went..and no soul, no assets, all went, now we expect from others, and we never like a quality dress food.” (Interviewed on 06.10.2022)

No compulsory charitable mentality among Muslims

The zakat Committee states that the charitable habits of the rich have fallen. Rich people in society try to make their economy high unless the earnest group in society is helpless. But Islam encourages people to increase their wealth in society by helping people in need. This can be substantiated by the holy Quran, for example, Al-Baqara (2): 215, 247, 254, 261, 263,271, 274, Ala-Imran (3): 92; Mohamed (47): 38, and Al-Lail (92): 17-21. Moreover, prophet Mohamed (PBUH) announced to Anas (RA) that, “Only three things will follow a dead body which his family, property, and good deeds he did. Two of them will return, but good deeds only use for him for hereafter.”

The Quranic verses and hadith emphasise the importance of helping the needy. The zakat committee mentioned that the compulsory zakat was not provided to the rich. However, it was collected and distributed amongst suitable groups with a struggle to minimise the differences between the rich and poor through eradicating poverty.

On the other hand, the zakat fund was distributed to inappropriate people in society, occasionally destroying earnings arrangements. Needy people who were backed to use the assets to enhance living standards. For instance, if a zakat committee provides a fish box, a weight, and cycles for a business and sells the products. As a result, the committee was disappointed with the promise that the people made that such things would be utilised for the enhancement of livelihood is not fulfilled, and no advantages or gains have indeed been realised.

Increasing dowry in society

Many poor people and Samurdhi officers mentioned that dowry is the key issue in marriage alliances, particularly in the Eastern part of Sri Lanka. The bride’s parents were in a pathetic situation since they had given up all of their assets in the name of dowry to the bridegroom. Eventhough the amount of dowry differs based on the bridegroom’s position, occupation, and income, almost all bride’s parents were pressured and forced to provide the dowry, with some providing all of their assets. Following the wedding, the parents usually move to a separate residence (abandoned).

Furthermore, most of the parents were abandoned by their children, especially since the orphans rate in the Muslim community has been increasing. Even though Islam was compelling to treat the parents with utmost kindness and respect, the parents were still living as a party in their own home, which they gifted to their children, and the children were not taking proper care of them. Therefore, these parents might go to elders’ homes or other relatives’ residences, which pushes them to the poverty line. The following statements support this finding;

“...not like that, see here, I have four children, in which three girls. Two of them married in here, ...the next one... married in next village. My husband and son worked and built three houses... not eating more, not eating good curry, what we do...; however, we should

build the house and make weddings for our girls. You know how much money is spent on a house? Approximately, for a house... I think...above 3, 4 million. Is it only?...have to buy things for the house, expenses for weddings, other expenses. So, gone what to do. Now, nothing in our hands; if my husband just goes to work, we can see the money. Now, he is also married. Allah is great. Will see....” (Interviewed on 2.10.2022)

CONCLUSION

Poverty voiding is not expected by anybody, yet it occurs suddenly. Previous generation habits, drug addiction, diseases, and not making an effort to succeed in life are important factors in voiding poverty among the Muslim community in Akkaraipattu. Zakat and Samurdhi contributed to poverty alleviation among the Muslim community in Akkaraipattu. However, indicators of poverty in society, such as lack of food, a need for housing, and unemployment, have yet to decrease. The number of people obtaining loan facilities from commercial institutions such as banks and financial institutions is growing daily; a rare portion, but not many, of the families were selected for zakat who are receiving the Samurdhi scheme because they are identified economically vulnerable people in the study area.

The Samurdhi scheme operates as a common programme encompassing all communities living in Sri Lanka, and there were five major projects usually implemented. However, in the previous years, which were selected for the study, some major elements of projects like infrastructure development and livelihood development projects were ignored. However, other important projects were implemented in a good way. Although, this way does not seem a healthier way to eradicate poverty in the Muslim community. Alternatively, every major project element must take the same measures to eradicate poverty. From the total population of Akkaraipattu, approximately 5,000 persons became beneficiaries of the Samurdhi scheme every previous year. Samurdhi scheme has concentrated mainly on welfare, microfinance, livelihood, infrastructure development, and spiritual development and is not considered more like other years during the period of four years from 2019 to 2022.

On the other hand, the zakat fund has no major projects like the Samurdhi scheme, but it works based on the reasons for the poverty among the Muslim community and takes participation on major stress of important needs of the Muslim community, including education in Akkaraipattu. For every previous year, the zakat fund was distributed among fewer beneficiaries than the Samurdhi scheme’s beneficiaries since the collection amount and amount of zakat from the community were comparably low. However, the Zakat Committee has recently provided many services such as power supply connections, education, purpose, loan settlements and converted Muslims’ needs, debt settlement, and new immigration. However, the practical life of the Muslim community, such as a modernised and proud life, ostentation, lack of helping mind, and jealousy, are the common barriers to achieving the goals of poverty alleviation programmes even though Islam prohibits them. In addition, obligations (ex. zakat) are ignored by the rich people in Akkaraipattu.

Therefore, based on that, the zakat fund provides a good poverty eradication scheme for the Muslim community in Akkaraipattu due to the unique elements of projects or concurrent needs mentioned towards the Muslim community’s poverty practice. Both the Samurdhi scheme and zakat are contributing to poverty alleviation as well as enhancing the life standard of the poor people in Akkaraipattu. Samurdhi scheme has enough funds to distribute due to the government application, but zakat has funds from the rich to share among the backward people. It is noted that the Samurdhi scheme’s allocation and distribution of families considered during the period of study (four years) are higher than zakat. Why, which has been processed with better coordination effort, the good mechanism fund collected is comparably low than Samurdhi in four years (2019-2022). Similarly, immoral behaviour becomes widespread to a large extent due to poverty as a

means of meeting people's needs. Hence, theft, murder, prostitution, and prohibited sales and businesses that are harmful to society become widespread. Undoubtedly, these things negatively affect individuals and society.

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