

## CONTRIBUTION OF SAMURDHI PROGRAM IN POVERTY ALLEVIATION AMONG MUSLIM COMMUNITY: A STUDY IN SRI LANKA

Abi Huraira Rifas<sup>1</sup>, Adampulla Misrina<sup>2</sup>

<sup>1,2</sup>*South Eastern University of Sri Lanka, Sri Lanka.*

<sup>1</sup>ahrifas@seu.ac.lk, <sup>2</sup>misrinaadam23@gmail.com

### Abstract

Poverty is one of the major threats in the world which makes people live with poor living standard. It is impossible to demolish poverty without a top-class managerial mechanism around the world. The aim of the study is to identify the contribution of Samurdhi scheme in poverty alleviation among Muslim community in order to eradicate poverty in Sri Lanka with the major components. It is designed by qualitative approach using both primary and secondary data. Primary data were collected from Samurdhi beneficiaries using interview and secondary data were obtained from Samurdhi institutions. Finding reveals that Samurdhi scheme has been a better poverty deduction mechanism to low level people among Muslim community, and its main components such as welfare, microfinance, livelihood development and social & spiritual development were effective except infrastructure development. Comparably welfare, microfinance and livelihood development were more contributed. As well as Samurdhi beneficiaries were benefited to the poverty alleviation among Muslim community because these tools had more contribution. This finding assists to the economics ministry, Samurdhi policy makers, Samurdhi implementation department, and stimulate all to engage employment to increase GDP and Economy of the nation. This study reviewed actual contents and its applicability among poor community to eradicate poverty. This study examines poverty alleviation tool to develop poor community life standard.

**Keywords:** Samurdhi, poverty alleviation, components and Muslim community

### 1. Introduction

Poverty is one of the major threats in the world (Damayanthi, 2014). It is characterized as a multi-dimensional phenomenon which generates conflict, strife, and unrest in South Asia in terms of income (SAARC, 1992; ADB, 2001). Poverty is being defined as a scarcity of goods and services that must be achieving poverty which is the driving force behind a good living standard (Kusuma & Sukmana, 2010). Economic development, livelihood, education, income and peaceful environment are affected, and approximately eight million children die every year due to poverty (Nadeeka & Jayamini, 2014). It resulted low income, hunger, low education, gender inequality, high child mortality, poor mental health, inadequate housing, and bad infrastructure (Grindle, 2004). According to Rifas et al. (2019), poverty and poor scenario of family do not drive towards education and a few people are being educated up to primary level or secondary level completion. Many studies on poverty deduction such as Morduch & Haley (2002), Gunathilake & Salih (1999) and Alailima (2007) show that many countries implement variety of poverty eradication programs in order to survive the lives of the people. Due to the root cause of the poverty, its alleviation programs were implemented by every government of each country (SAARC, 1992).

In this respect, Sri Lanka also implemented poverty alleviation programs to win economic problems such as income inequality, high inflation, high unemployment rate, hunger, poor shelter and low education. People who displaced, crippled and destitute in North and East are still suffer due to the war, which is exacerbated by huge loss of economic and social infrastructure (Chandhra, 2012). Sri Lanka introduced two strategies known as development of rural agriculture and social welfare after 1948 (Jeya, 2001). The government started two major poverty alleviation programs to overcome challenges in Sri Lanka namely Janasaviya and Samurdhi. The Janasaviya program was inaugurated with the theme of 'poverty alleviation through the community-based development' in 1989, and it intended to convert poor households into sustainable economic units (Tennakoon, 2011). Since 1966, Samurdhi program was implemented with theme of 'prosperity through poverty alleviation' in order to establish social development programmes to eradicate poverty, and Samurdhi Authority of Sri Lanka (SASL) was also established. This also currently considered as a major national development program of the country by making poor families strengthen (Amita et al., 2009). In 2013, new strategies inserted to develop rural, urban and estate sectors through economic, physical and social development (SASL, 1998).

Samurdhi scheme is being practiced among all communities including Muslims with many projects introduced by various governments of Sri Lanka to eradicate poverty. Despite, although Muslim community in Sri Lanka is a traded one which significantly contributes to the national development while in particular percentage, poor people live with their inability to run their day today life. In this line, this study aims to review the Samurdhi scheme how it contributes to poverty line people. A significant number of Muslim families live with some government subsidize in East part of Sri Lanka, thus, Akkaraipattu was selected to this study. Akkaraipattu is a popular city in Ampara district covering 48.36km<sup>2</sup> area, where the majority of people are Muslims and 28 GN divisions are located under the two local government authorities, and a divisional secretariat.

## 2. Literature Review

### Poverty

Poverty is a multifaceted economic issue that consists of political and social dimensions that persists across generations and nations, regardless of cultural affiliation and geographic limits. Despite, the type of economic incapacity varies by community to community, culture to culture, poverty remains in both rural and urban locations, as well as in both in industrialized and economically developing nations (Hassan, 2010). Poverty is typically defined as an impoverishment of well-being, and there are a variety of variables that contribute to it, as well as many techniques that explain the term. According to Basu (1984), poverty is a condition in which the poor are weak and subject to hostile elements and occurrences beyond their control. Afreen (2021) noted poverty makes the entrepreneurs to be with limited knowledge and skills related to business, lack of capital and network. Even though education is mandatory for everyone particularly primary level, it is unable to gain properly by the children who are under the poverty line globally, which totally affect their future (Hussain et al., 2021)

When 14.5 percent of the world's population lives on less than US\$1.25 per day and 50 percent lives on less than US\$2.00 per day, this scenario is alarming. (World Bank, 2014). South Asia comprises 31% of the world's chronically impoverished people. (UNDP, 2013). Although 23.9 percent of the population living less

than US\$2.00 a day in 2010, just 4.1% of the Sri Lankan population is acknowledged to be living below the international poverty line. (World Bank, 2014).

#### Poverty and its alleviation in Sri Lanka

Individuals are considered to be poor if their per capita actual spending falls below the official poverty threshold and the poverty headcount index was 6.7 in 2016. The overall poverty index has been on the decline since 2002. Even though 1.3 million people lived under poverty in 2012/13, it was 843,913 in 2016. During the period of 2012 to 2016, the overall number of impoverished households was 3.1 percent (Department of Census and Statistics Household Income and Expenditure Survey – 2016). In 2016, the Household Income and Expenditure Survey gathered data 13 government sponsored social safety programs in which mostly highlighted social assistance and social insurance. The overall social protection grants decreased poverty from 6.7 percent to 4.1 percent which helped to 2.6 percent of poor to vacate from poverty. The pension system also contributed to reduce poverty. In the absence of pension, the poverty headcount index would rise to 5.7 percent, and the Poverty Gap Indicator would rise to 1.6. This outcome demonstrates that Sri Lanka's social protection measures are making progress and those should be laser-focused on reducing poverty in the country (Department of Census and Statistics: Household Income and Expenditure Survey, 2016).

Previous research examined that the Samurdhi program was beneficial on poverty reduction. Fernando (2009) claims that Samurdhi beneficiary households' living standard has improved by 56 percent and their income level has grown by 62 percent. However, beneficial did not impact on family welfare indicators, such as basic schooling and agricultural income. Furthermore, Thibbotuwawa et al. (2012) assert that the Samurdhi program does not enhance total household wellbeing. However, Samurdhi program appears to have been successful in achieving its goal of increasing family welfare. It also aims to attribute the benefits solely to the cash transfer, as other factors such as positive externalities from forming small savings groups, other transfer programs, access to credit, advice and knowledge and understanding on multiple social development elements (household nutrition, home gardening, etc.) may have some impact. However, the study's fundamental finding is that the Samurdhi program had no overall substantial positive influence in short and long terms. As a result, future study should concentrate on assessing the impact before and after obtaining "Samurdhi" beneficial effects for a longer length of time, while taking into consideration the externalities of such involvement (Thibbotuwawa et al., 2012).

According to Amita et al. (2009), even though income, consumption, and living standards of Samurdhi beneficial families have improved, majority of chosen households continue to rely on Samurdhi handouts and remain impoverished. The study concluded that Samurdhi program has not been achieved its indented objectives at a satisfactory level. Any poverty reduction policy needs a multiple approach in which several activities such as delivering cash benefits for improving their consumption, empowering and awakening the poor community could be envisaged. In this respect, the theory behind the program may be regarded a positive multiple approach in that it tries to engage the poor in a participatory process with a component of community development, however it is terrible in practice owing to the study's findings. By recognizing its major drawbacks, finally, the study proposes policy measures to increase the effectiveness of the poverty reduction policy in Sri Lanka (Amita et al., 2009)

### 3. Methodology

This study has designed based on qualitative approach, it consisting both primary and secondary data in order to how Samurdhi scheme perform in poverty alleviation programme among the Muslim community. Secondary data has been used from divineguma reports, bank statements, Samurdhi beneficiary records. Primary data were collected from semi-structured interview with Samurdhi field officers and divineguma managers. Despite, Samurdhi scheme major elements welfare, microfinance, infrastructure development, livelihood development and Social and spiritual development are applied to identify the contribution to the poverty alleviation through its components.

### 4. Findings and Discussion

In Akkaraipattu, females are more than males, where Muslims are majority with good density in the area than other ethnic groups among the total population of 45620. Among 28 Grama Niladhari divisions, Akkaraipattu-06 has highest number of families while Isanganicheemai has lowest population. The families are categorized according to their major sources of income such as agriculture, fishing, business, labor, government job and other families. The labor families (5346) which represent around 40% of total families followed by agriculture, business, government and fishing respectively (Divisional Secretariat, Akkaraipattu). Samurdhi scheme selects the families into the scheme by considering their sources of income and living conditions. It is mostly noted that there are many families in Akkaraipattu area which need to be involved into Samurdhi scheme due to unable of surviving healthy. However, even though they are eligible, they are still not given the permission.

In addition to that, from the interviews, poverty situation might be rise among the public due to various factors among Akkaraipattu Muslim community, which are identified as (1) Laziness among people: householders being not interested on to do jobs, not regular in works, shame of being laborer and not care of their dependents (wife, children); (2) No saving habits: infatuation on the world, living with un pre-planning, no thoughts of future; (3) No saving habits among house spouse: un matching couple who does not comply each other , different agendas among the couple, not looking after properly by the householder; (4) Drugs addiction: Smoking beedi & Cigarettes, usage of tobacco products, alcohol, game of chances (gambling), adultery, other activities of wastage; (5) Boycotting Samurdhi related activities due to esteems, goodwill in society; (6) Microfinances facilities are not being used for self-employment; (7) unenrolled without looking after: Abandoned parents, elders, widows and orphans among Muslim community increasing; (8) Increasing Dowry system: Bride's family giving to the bridegroom's family in research area; and (9) Increasing number of diseases: disabled, cancer, kidney failure, diabetics, etc.

#### Major Projects of Samurdhi Scheme

The findings of the study were discussed under five main sections of Samurdhi scheme which are Welfare, microfinance, infrastructural development, livelihood development, and social and spiritual growth are some of the issues that need to be addressed.

## **Welfare Projects**

Various programs are conducted under this welfare component, including food stamps, fuel subsidies (for lighting kerosene lamps), nutrition packages for pregnant and nursing women, and milk feeding subsidies for children aged two to five years. As mentioned in the project table, there are four major projects which are provided in this welfare category. Unfortunately, two of the initiatives, such as the nutrition package for pregnant and nursing women and the milk feeding subsidies for youngsters, have been cancelled between two and five years were moved to health department in the Akkaraipattu region and now these are carried out by Medical Officer of Health (MOH) office due to some reasons such as pregnant mothers and babies are having monthly check-up in MOH office, and the medicine for both of them, family control systems explained. However, food stamp project for pregnant mothers is a main project implemented under this component.

The food stamp projects for beneficiaries were designed for the purpose of feeding completely the food needs for a monthly basis. All food stamps consist necessary food items which are needed for daily basis for good health. The licensed traders or entrepreneurs are strictly instructed for not issuing the other goods which are not providing nutrition for the food stamps. It should be directly influence to food & beverages, other essential goods, and it includes an important element which carries a solution for hungers among the poor in Muslims in Akkaraipattu like other societies. The value of the food stamps can be having different amount according to the number of family members. Even though, every year, Samurdhi scheme carries food stamps for more than 2500 poor people among Muslims in Akkaraipattu, allowances for stamps are were not increased based on inflation of the country in every year. Furthermore, the determination of food stamps beneficiaries is under some certain processes like applying Samurdhi beneficials, the application passed through Grama Niladhari.

Moreover, in case of any abnormal situations happened by natural disasters (flood, disease, tsunami, etc.), dry foods, and relief items are provided to the Samurdhi beneficiaries, as well as subsidize too were allocated for this kind of grass root income level people. And also, some of skill related guidance like woman leadership camps was also arranged. In Samurdhi scheme, beneficiaries gathered as groups which have three, four, five or seven members in a group, and drives to team work with proper planning, discussion in order to achieve better level. In 2016, although there had been more allocation for higher number of beneficiaries, while fewer amounts were allocated in 2014, which is determined by the number of beneficiaries selected every year. In addition, Samurdhi scheme, for their food and their other basic needs, some of Muslims families sometimes received other separated allowances from else sources. For example, zakat amount and other kinds of donations from rich. After 2015, beneficiaries were not decreased as 2015, because, real causes for poverty among Muslim community were by increasing the divorce rate, widows and deaths. Recently, many youngsters of family went abroad to work and it left many families from Samurdhi scheme and to be as middle level family.

## **Microfinance Projects**

Microfinance section, a major component of the Samurdhi program, has some projects implemented such as savings, credit and social insurance schemes. The account for the Samurdhi scheme was kept in Sanasa

Development Bank PLC (SDB) from East and West branches. The overall savings and credits of SDB are shown in the following table.

Table 1: Total asset, savings and credits of the year

Year	Total asset	Savings (LKR Mn)	Credits/Loan (LKR Mn)	Beneficiaries
2014	20.5	9.0	10.30	4071
2015	31.0	11.4	9.83	2244
2016	40.0	18.1	26.47	3991
2017	43.1	19.4	30.10	3953

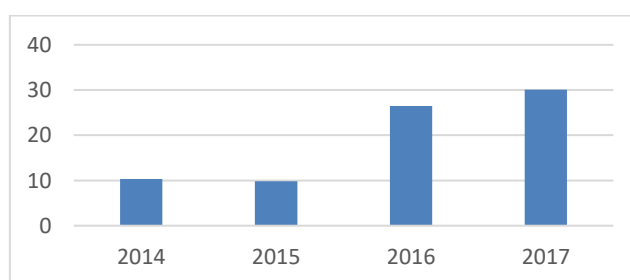
Source: Divisional Secretariat, Akkaraipattu

The above table shows that saving, credit particulars year by year. This shows that microfinance section is in active position because the beneficiaries saving behavior, and receiving loans in needy times have been increased rather than earlier couple of years. And more Samurdhi beneficiaries benefited from this microfinance scheme. This finding supports finding of Morduch (2002) and Nadeeka & Jayamini (2014). Morduch (2002) found that nutrition, health and school attendance for primary are having positive impact. Unemployment and working capital required are high. Thus, the completion of working capital requirement and employment opportunities make the poverty reduce from the community. Nadeeka & Jayamini (2014) noted that micro-finance helps to reduce vulnerability and uplift the income level of people, particularly, “unforeseen problems, failure of managing family budget, increase of loan from other sources and family disputes are the most influencing factors for delayed paying.”

In addition, per capita income and per capita expenditure are better for micro-finance participants in Bangladesh (Khandker & Samad, 2013). In addition to that, the saving behaviour among the Samurdhi scheme participants slightly increases. Some reasons might influence due to well guidance programs for planning of life, the Samurdhi beneficiaries are continuously motivated to save money. As well as, primary data also collected on the operation of microfinance section.

*“Actually, Samurdhi bank is in village., many of us receive loan to needs, it has less interest rate with flexible repayment, sometimes ...it was keen in my financial needs, we..., Samurdhi beneficiaries get loan without guarantors, because, we save money periodically in Samurdhi account.”(S-B-006)*

Figure 1: Total Loan Amount Given by Samurdhi Scheme



Source: Samurdhi Bank, Akkaraipattu



At the same time, similar to saving behavior, loan number of participants received from the Samurdhi scheme has been increased. First two years (2014 & 2015) have been slightly changed, but, almost in the same level. In last two years (2016 & 2017) debtors' numbers rapidly increased. According to the credit and saving elements, there was a positive correlation between loans saving behavior. This shows debtors (Samurdhi beneficiaries) are awareness in repaying the debt they received. As well as higher number of loan facilities given by SDB bank is in 2017 and the annual report of every year says from 97% out of 100% loan facilities are recovered in every year.

*"In our Samurdhi bank, most of the beneficiaries benefit from the bank through their account, sometimes loan receivable might be high level due to any unusual conditions. However, usually, if they receive loans, the repayment or saving becomes effectively." (S-M-001)*

### Infrastructure Development

The infrastructure development is an important poverty alleviation tool. Based on the data collected, there was no infrastructure development happened in this region for the previous four years. According to the report of Sri Lanka's Samurdhi development plan, various services were provided by Samurdhi development scheme as part of a massive initiative to provide marketing infrastructural facilities. Some of the great services include providing opportunities to minimize poverty, house repairments, providing facilities for the needed areas, fulfilling the essential needs of the needy people, fulfilling the daily infrastructure requirements of the peoples, constructions of roads and wells etc. so the main purpose of rendering these services among the people is to fulfil their daily needs and requirements, alleviating the poverty among the people. Therefore, Samurdhi acting as a third party provides fund in order to make the people live peacefully.

The Samurdhi program has been actively involved in infrastructure development for many years. People's involvement in infrastructure development is seen as critical. In 2011, for example, the program produced 6,000 projects worth LKR 575.13 million while investing LKR 518 million for industrial and marketing development (SASL, 2011). People contributed LKR 57.13 million in voluntary work, which resulted in considerable savings. The initiative has been executed, according to the Sri Lankan Samurdhi Authority. However, it was not found that during last 4 years, in the research area, there were no any improvements. Thus, reasons for this downfall are political issues and people not asking their needs from the Samurdhi and carelessness of the people under this research area. So these reasons were undertaken according to the interview conducted by the people in that research area.

*"...under my knowledge, before, we... Poor had small, small helps from Samurdhi officers to build our cottage or house. But, recently there is no help and fund they gave us. Many governments ruled... my neighbors talked that this Maithiri's (Maithripala Sirisena) government is building lot of houses, but, not in our side...." (S-B-004)*

Moreover, the same statement was mentioned in another research Thibbotuwawa et al. (2012), domestic stores, provision of mobile vehicles and stores were rendered under the Samurdhi provision marketing. Therefore, all these opportunities were provided in order to minimize the poverty among the public. Addition to that, researchers found that the important project which consist of road development,

plantation of trees are ignored by the scheme for the past four years. According to the people's point of view politicians and government have rendered many infrastructure developments such as national housing authority, ministry of housing plans, municipal council etc. Samurdhi is also considered as a government sector. Though the government's other departments have been considering and acting for this infrastructure development, Samurdhi did not consider this. Thus, this is the main reason for the downfall of infrastructure development for the previous 4 years. Therefore, the researchers conclude that under this major element of scheme were not found for the analysis of this study.

### Livelihood Development

It was found that Samurdhi scheme which enrolls the beneficiaries based on the livelihood difficulties. It relates directly with hunger which automatically makes poverty. Latest study on livelihood mentions this point of view. Rifas (2020) stated that livelihood can be defined as consuming the basic needs which includes food, cloths, residence, electricity, water facilities, transports modes and education. Poverty increases as a result of the difficulty in meeting such requirements. Animal husbandry and fisheries, agricultural, industrial, marketing, and service are some of the projects that can be included. Related livelihood problems make them failure in various subjects such as loan delay payment, regular attendance of school children, healthy food, study equipment (table, chair, study room, new school cloths, etc.), becoming In front of the society. Some research produced results that backed up the theory. Unforeseen issues, loss of livelihood, difficulty to manage family budget, and increased borrowing from other sources were all mentioned by Nadeeka and Jayamini (2014). Around 40% of the police stated that consumers were unable to repay because they had lost their jobs. At the same time, Rifas et al. (2019) stated that livelihood (poverty) issues affected school children in completion of homework. To prevent this scenario, qualified candidates for recruitment under the Samurdhi scheme are in village or rural area, where a few families cannot be considered due to government jobs.

Through training and capacity building, funding, marketing, and information networks, the Samurdhi Authority of Sri Lanka (SASL) strives to enhance the livelihood of targeted people. The program offers three forms of financial assistance to help people improve their livelihoods. Samurdhi Bank offers microcredit to its members, including Samurdhi beneficiaries and non-beneficiaries, on a variety of terms. When compared to non-beneficiary members of the bank, the Samurdhi bank gives loans to beneficiaries at the lowest possible interest rate. Second, the Samurdhi scheme uses revolving funds to give funding. Third, the program offers customized low-interest loans for specific livelihood development requirements. (SASL, 2011).

However, Samurdhi scheme made them easy to survive their lives among difficulties, where beneficiaries were given priorities in subsidize, free of distribution to the public, helped to self-employment. Even though it is not 100%, but they have at least to run their life with very essential needs by this poverty eradicating tool implemented in the study area. Herewith, Fernando's (2009) finding was supported with current study. When compared to non-beneficiaries, the living circumstances of Samurdhi beneficiary households have improved by 56 percent, and their income level has grown by 62 percent. The following statement of a Samurdhi beneficiary confirms that the scheme has been benefited for them.



“...yes, Samurdhi is always a good hand for us even though its allowance is not enough to run my whole family.... But, it gives me food stamps., seeds, plants..., small loans. I maximum use these all because I am a widow, all know me in this area, my stamp covers my rice, I sometimes engage in home garden. Now, I am doing a self-employment (food processing) which makes me little happy. So. Samurdhi scheme is important one, like me, for poor.”(S-B-003)

Moreover, it was found that the Samurdhi scheme motivates its candidates to be involved in home garden, self-employment, etc. it is noted that Samurdhi scheme still dedicates to improve livelihood level through providing plants, seeds. In addition, lack of inheritance distribution among the heirs also caused to poor situation. They found that the men becoming under struggle economically because in Mutur area women receive almost parents' property while men have nothing. It might produce issues in livelihood and welfare (Nisfa & Rifas, 2021). This is particularly true in agricultural and fishing areas.

#### Social and Spiritual Development

Antinarcotics and anti-smoking projects, child abuse prevention programs, women empowerment, and cultural and family development are the four primary projects carried out. The participants for this empowerment and awareness programmes are selected from the beneficiaries every year. It has several programmes which relation to family counselling and empowerment, family leadership, woman headed family, awareness on present issues and new sources.

Respondents said that funds for these programmes were from the government allowances worth of 30,000 per every year even though these programmes are not particularized by every year. According to Karen et al. (2020), Samurdhi has a beneficial influence on elementary education, and households in difficult situations are more likely to get the advantages. Nonetheless, political and ethnic prejudice persists, resulting in leakages to non-poor homes and the exclusion of poor households. Therefore, researcher found this project also a good project implemented by Samurdhi schemes for Muslims community because; proper guidelines regarding poverty alleviation program definitely helps to eradicate poverty from Muslim community. Despite the program's various attempts to reduce poverty, it has been criticized since its inception. Implementation issues, such as targeting flaws, are among them. (Glinskya, 2000; Gunawardane et al., 2010; Thibbotuwawa et al., 2012), inability to meet the intended goals (Fernando, 2009), politicization (Gamage, 2006), rather than encouraging individuals to rise out of poverty, they are cultivating a dependence culture. (Damayanthi & Champika, 2014; Salih, 2000).

Furthermore, this part is about developments which were arrived among the community by the poverty alleviation scheme among them. It simply means what are the developments or are there any developments brought by the poverty alleviation schemes? To find out answers for that, respondents who interviewed answered the deductions which mean the persons who were eliminated from the Samurdhi scheme have been improved. The following table shows the number of people who were eliminated from the scheme which shows by the consecutive four years.

Table 2: Total Beneficiaries of Samurdhi Scheme

Year	Total beneficiaries
2014	4071

2015	2244
2016	3991
2017	3953

From the table, there was a huge deduction from 2014 to 2015, was 1827 beneficiaries. This shows that there are certain number of people who got benefits and improved in by livelihood. But the next year 2015, had a reverse movement which had a rapid increasing by 1747 beneficiaries. It shows some other eligible people were included for next year benefits in Muslim community. In 2017, again 38 beneficiaries were deducted from total beneficiaries.

## 5. Conclusion

This study took overview of Samurdhi scheme as a poverty alleviation programme implemented by the government. There were major things that have been covered in deducting the poor conditions, to improve livelihood, components of projects implemented, total beneficiaries and allocated funds are contributed in Samurdhi scheme. Samurdhi scheme operation among Muslim community had some effective and livelihood developments. Therefore, the findings from the previous studies are missed to evaluate scheme side of the poverty alleviation programmes which revealed the true and practical problems when implementing the poverty alleviation programmes in the particular community. Among the components, all other livelihood, microfinance, social and spiritual development were good progress unless infrastructure development during four years. Social and spiritual developments were also good, but not much effective like welfare, livelihood development and microfinance approach. And, infrastructure was not considered due to the government allocates for the construction and infrastructure development through national housing authority, local government authorities. Ultimately, Samurdhi has been a better way in saving the grassroot level people. Therefore, this shows that poverty line still not completed and it still alive among Muslim communities. It can be concluded that Samurdhi scheme deducts the poverty line, and it is not 100% effective but certain amount of people got benefits effectively. The public also requested to be expecting the help, subsidize from the government. In contrast they should carry some innovative job; sources of income in order to enjoy their own life, as well as it can be a moderate approach to other communities. Sri Lanka would be expected through developed index like other western countries.

S-B = Samurdhi Beneficiary

S-M = Samurdhi Manager

## References

- Aber, J. L., Bennett, N., Conley, D., & Li, J. (1997). 'The Effects of Poverty on Child Health and Development', *Annual Review of Public Health*, 18, 463–483.
- ADB, (2001). Perception of the Poor: Poverty Consultations in Four Districts in Sri Lanka, (n.p): ADB.
- Afreen, M. (2021). Transition Assessment of the Bangladeshi Financial Market Stress Regimes: A Markov Switching Modeling Approach. *International Journal of Social Sciences and Economic Review*, 3(1), 07-11.

- Ajai, S. R., & Shakuntala, S. A. (2008). Diseases of Poverty and Lifestyle, Well-Being and Human Development. *Mens Sana Monogr*, 187–225.
- Alailima, P., (2007). The Conventional Approaches: An Overview of Poverty in Sri Lanka in Fresh Perspectives: Exploring Alternative Dimensions of Poverty in Sri Lanka, (Colombo: Centre for Poverty Analysis, Sri Lanka).
- Amita, S., Kapil, K., & Rabindranath, B. (2009). *Governance and Poverty Reduction: Beyond the Cage of Best Practices*. New Delhi: PHI Learning Private Limited.
- Damayanthi, N. (2014). Good Governance and Poverty Alleviation Programmes in Sri Lanka: Special Reference on Samurdhi Programme, *African-Asian Journal of Rural Development*, 47(1), 43-64.
- Department of Census and Statistics, (2016). *Performance Report. Household Income and Expenditure Survey*, Colombo.
- Department of Samurdhi Development, (2018). *Performance Report. Sri Lanka: Ministry of Social Empowerment and Welfare*, Colombo: Samurdhi Development Authority.
- Elena, G., (2012), *An Empirical Evaluation of Samurdhi Program: Background paper for Sri Lanka Poverty Assessment*. Report Number 22-535-CE. World Bank draft report.
- Fernando, R.L.S., (2009). An Evaluation of Samurdhi Programme in Sri Lanka. In *Governance and Poverty Reduction: Beyond the Cage of Best Practices*, (ed.) Colombo, People's Bank, 8-24.
- Gamage, D., (2006). Governance of Poverty or Poverty of Governance, *Economic Review*, 31, 10-12.
- Glinskaya, E., (2000). *An Empirical Evaluation of Samurdhi Program: Background paper for Sri Lanka Poverty Assessment*. Report Number 22-535-CE. World Bank draft report.
- Grindle, Merilee (2004). Good Enough Governance: Poverty Reduction and Reform in Developing Countries, *International Journal of Policy Administration and Institutions*, 17, 525-536.
- Gunatilaka, R and Salih, R., (1999). *How successful is Samurdhi's Savings and Credit Programme in Reaching the Poor in Sri Lanka*, Colombo: Institute of Policy Studies.
- Gunawardena, C. K., Zijlstra, R. T., Goonewardene, L. A. & Beltranena, E., (2010). Protein and starch concentrates of air-classified field pea and zero-tannin faba bean for weaned pigs. *Journal Animal Science*, 88 (8), 2627-2636.
- Hassan, S. (2010). Developing staff for the implementation of problem-based learning: Experiences from Botswana. *South African Journal of Higher Education*, 24(1): 84-97.
- Hussain, A. A., Akhter, S., Qureshi, A. H. & Khan, K. (2021). Problem-Based Learning Approach for Elementary Schools: A case study of five Years Compulsory Education system. *International Journal of Social Sciences and Economic Review*, 3(2), 10-14.
- Jeya Thangakone. (2001). *Insurance Industry & General Insurance in Sri Lanka*. The Sri Lanka Insurance Institute.
- Karen M. S., Ramos, R. M., & Abdul, K. M. (2020). Social protection in Sri Lanka: An analysis of the social, economic and political effectiveness of the Samurdhi program. MPRA Paper.
- Khandker, S. R., & Samad, H. (2013). "Microfinance Growth and Poverty Reduction in Bangladesh: What Does the Longitudinal Data Say?". *World Bank Working Paper*, (16).
- Kusuma, D.W., & Sukmana, R. (2010). *The Power of Zakat in Poverty Alleviation: 7th International Conference Tawhidi Epistemology: Zakat and Waqf Economy*, Bangi.
- Mayandy Kesavarajah. (2010., *Poverty and Economic support in Sri Lanka: The case of Samurdhi Programme*, University of Colombo, and Department of Economics, Sri Lanka.

- Morduch, J and Haley, B., (2002). *Analysis of the Effects of Microfinance on Poverty Reduction*, New York: New York University.
- Nadeeka , D., & Jayamini , C. (2014). *An Evaluation of Samurdhi Banks in Poverty Alleviation*, Sri Lanka: Hector Kobbekaduwa Agrarian Research and Training Institute.
- Nisfa, M.S.F. and Rifas, A.H. (2021). The impact of wealth distribution of pre-death on economy of men: Based on Mutur Muslim Community, *International E\_Journal of Tamil Studies*, 7(26), 34-42. ISSN : 2455-0531.
- Rifas, A.H., (2020). The livelihood level of Addalaichenai division: A field study based on Alankulam village, *KALAM-International Research Journal*, 13(2), 79-89.
- Rifas, A.H., Jazeel, M.I.M, and Fathima, M.M.S. (2019). The effect of home environment which under poverty in completion of the homework: based on difficult area Muslim schools, *KALAM-International Research Journal*, 12(1), ISSN: 1391-6815.
- SAARC, (1992). *The Report of the Independent South Asian Commission on Poverty Alleviation: Meeting the Challenges – November*, 1992, Reprinted at the Department of Government Printing, Sri Lanka.
- Salih, R., (2000). The Samurdhi Poverty Alleviation Scheme: Paper Prepared at the Social Security Division of the ILO, Geneva.
- Samurdhi Authority of Sri Lanka, (1998). *Poverty Alleviation through samurdhi programme*, paper presented at the workshop on samurdhi programme and its impact on poverty Reduction and food security, Kandy: Le Kandyan Heerasigala, 4-5.
- Samurdhi Authority of Sri Lanka, (1998). *Samurdhi: National Programme on Poverty Alleviation*, Baththaramulla; Samurdhi Authority of Sri Lanka.
- Samurdhi Authority of Sri Lanka, (2011). Annual Report-2011. Colombo: Samurdhi Authority of Sri Lanka.
- Sen, A. K. (1983). 'Poor, Relatively Speaking', *Oxford Economic Papers* 35, 153-169.
- Sen, A. K. (1985). Well-Being, Agency and Freedom: The Dewey Lectures 1984, *The Journal of Philosophy*, 82(4), 169-221.
- Tennakoon, D., (2003). *Strategies and Programmes for Reducing Rural Poverty in Sri Lanka*, Sri Lanka: Agricultural Resource Management Division.
- Thibbotuwawa, R.M.M.I., Printhika, B.L.D.S., Mudalige, U.K.J., & Udugama, J.M.M. (2014). *Impact of microfinance on household welfare: assessing the case of samurdhi program in Sri Lanka*, Australia: Annual Australian Agricultural & Resource Economics, and Society.
- Thibbotuwawa, R.M.M.I, Printhika, B.L.D.S., Mudalige, U.K.J., & Udugama, J.M.M. (2012). Impact of Microfinance on Household Welfare: Assessing the Case of Samurdhi Programme in Sri Lanka, Paper presented at the 56th Annual Australian Agricultural and Resource Economics Society National Conference, 8-11 February 2012, Fermantle, Australia.
- Weinreb, L., Wehler, C., Perloff, J., & Scott, R. (2002). *Hunger: Its Impact on Children's Health and Mental Health*. doi: 10.1542/peds.110.4.e4.