

# Fundraising and Zakat Distribution in Poverty Alleviation in Maruthamunai, Sri Lanka: A Maqashid Sharia Perspective

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## Abstract

In Sri Lanka, poverty has been one of the most pressing social issues over the past decade. This research examines zakat fundraising strategies and analyzes zakat distribution patterns in Maruthamunai, Sri Lanka, where Muslims constitute the dominant ethnic group. The current role of zakat in Maruthamunai is crucial in alleviating poverty. Primary data for this study included annual fundraising and distribution reports from the Zakat Fund, covering the years 2019 to 2023. As part of this qualitative research, unstructured interviews were conducted with the president, general secretary, deputy president, assistant secretary, members, and prominent individuals in the region. Data analysis was conducted using coding and is presented descriptively through the maqasid sharia approach. The results of this study indicate that the distribution of zakat funds in Maruthamunai has been less effective due to several factors, including insufficient receipt of zakat funds and inadequately structured internal distribution policies. Policymakers should focus on prioritizing the primary level of welfare needs (*mashlahah dharuriyyah*). Within this framework, the maqasid sharia perspective emphasizes the development of human resources as a priority over material development. Therefore, despite the relatively high poverty rate, the objectives of preserving religion, safeguarding human life, ensuring generational continuity, protecting intellect, and promoting wealth circulation can still be effectively pursued.

**Keywords:** Poverty Alleviation, Zakat Fund, Zakat Distribution, Islamic Philanthropy, Maruthamunai.

## Abstrak

Di Sri Lanka, kemiskinan telah menjadi salah satu isu sosial paling mendesak dalam satu dekade terakhir. Penelitian ini mengkaji strategi penggalangan dana zakat dan menganalisis pola distribusi zakat di Maruthamunai, Sri Lanka, di mana Muslim merupakan kelompok etnis dominan. Saat ini, peran zakat di Maruthamunai sangat penting dalam mengentaskan kemiskinan. Data primer untuk studi ini mencakup laporan tahunan penggalangan dan distribusi "Dana Zakat" dari tahun 2019 hingga 2023. Sebagai bagian dari penelitian kualitatif ini, wawancara tidak terstruktur dilakukan dengan presiden, sekretaris umum, wakil presiden, asisten sekretaris, anggota, dan tokoh-tokoh terkemuka di wilayah tersebut. Analisis data dilakukan melalui proses pengkodean dan disajikan secara deskriptif melalui pendekatan *maqasid sharia*. Hasil penelitian ini menunjukkan bahwa distribusi dana zakat di Maruthamunai kurang efektif akibat beberapa faktor, termasuk kurangnya penerimaan dana zakat dan kebijakan distribusi internal yang belum terstruktur dengan baik. Para pembuat kebijakan sebaiknya memfokuskan prioritas pada kebutuhan kesejahteraan pada tingkat utama (*mashlahah dharuriyyah*). Dalam kerangka ini, perspektif *maqasid sharia* menekankan pentingnya pengembangan sumber daya manusia sebagai prioritas dibandingkan pembangunan material. Oleh karena itu, meskipun tingkat kemiskinan relatif tinggi, tujuan untuk menjaga agama, melindungi kehidupan manusia, menjamin keberlanjutan generasi, melindungi akal, dan mempromosikan sirkulasi kekayaan masih dapat dicapai secara efektif.

**Kata Kunci:** Pengentasan kemiskinan, Lembaga Zakat, Distribusi Zakat, Piantropi Islam, Maruthamunai.



## Introduction

Zakat plays a vital role in fostering social welfare and mitigating economic inequality. As a philanthropic instrument within Islamic teachings, zakat serves to purify wealth and strategically empower people experiencing poverty through equitable and effective wealth redistribution.<sup>1</sup> In a global context, zakat practice has become a critical component of poverty alleviation efforts in numerous Muslim-majority countries.<sup>2</sup> However, the effectiveness of zakat as an instrument of empowerment is often influenced by various social, economic, and policy factors related to its fundraising and distribution processes.

Although zakat is recognized as a potential instrument for poverty alleviation and community welfare enhancement, its effectiveness continues to encounter challenges at the operational level. One of the primary obstacles is the process of fundraising and distribution, which is often suboptimal.<sup>3</sup> Zakat management in many regions, including Maruthamunai, Sri Lanka, frequently faces technical issues, such as limited fundraising strategies, low community engagement, and untargeted distribution.<sup>4</sup> These conditions inhibit zakat's capacity to deliver maximum benefits to the most disadvantaged recipients.

This study aims to examine the fundraising and distribution mechanisms of zakat in Maruthamunai, Sri Lanka, to assess the effectiveness of these practices in addressing poverty and enhancing community welfare. The primary focus is to analyze the processes of zakat fundraising and distribution within both structural and operational contexts and to identify the factors influencing their success and challenges. Using an empirical, data-driven approach and contextual insights, this study comprehensively assesses zakat implementation in the region. Furthermore, it evaluates the extent to which zakat practices in Maruthamunai align with the principles of maqashid sharia.

The empirical literature on zakat practices in Sri Lanka, particularly in Maruthamunai, is limited. Most existing studies have concentrated on the concept of zakat in general or its implementation in Muslim-majority countries with more established economic systems, such as Malaysia, Indonesia, and the Middle East. Research specifically examining the effectiveness of zakat collection and distribution within the socio-economic context of Muslim-minority areas, such as Sri Lanka, remains scarce.<sup>5</sup> Nonetheless, there have been several studies on the role of zakat in alleviating poverty in Sri Lanka. A study by Arafath Careem Mohammed Jiffry et al. (2023) indicated that zakat management in Sri Lanka is inefficient, primarily consumption-oriented, and requires a hybrid model that combines results-based disbursement, investment, and skill development to achieve socio-economic goals effectively.

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<sup>1</sup> Axel M. Oaks Takacs, "The Prophet Muḥammad between Lived Religion and Elite Discourse: Rethinking and Decolonizing Christian Assessments of the Uswa Ḥasana through Comparative Theological Aesthetics," *Islam and Christian-Muslim Relations* 34, no. 3 (July 3, 2023): 245–84, <https://doi.org/10.1080/09596410.2023.2278305>.

<sup>2</sup> Eiman Ahmed Khaleel Alhashmi, "How to Overcome Poverty with Zakat," *International Journal of Religion* 5, no. 2 (January 16, 2024): 1–13, <https://doi.org/10.61707/tbxftv10>; Fakhruddin Fakhruddin et al., "From Fiqh Al-Ibadat to Muamalat: Repositioning Zakat Management in Indonesia in the Perspective of Maqāshid Al-Sharī'ah," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 8, no. 1 (April 27, 2024): 495, <https://doi.org/10.22373/sjkh.v8i1.19637>.

<sup>3</sup> Faozan Amar, Bambang Purwoko, and Mombang Sihite, "Unlocking Success: Factors Influencing Zakat Collection and Reputation at Zakat Institution," *Indonesian Journal of Islam and Muslim Societies* 14, no. 1 (July 3, 2024): 145–76, <https://doi.org/10.18326/ijims.v14i1.145-176>.

<sup>4</sup> Arafath Careem Mohammed Jiffry et al., "Call for a Hybrid Model of ZakāH Disbursement in Sri Lanka," *International Journal of Social Science Humanity & Management Research* 2, no. 06 (June 20, 2023), <https://doi.org/10.58806/ijsshmr.2023.v2i6n06>.

<sup>5</sup> M. S. M. Jalaldeen, "Role of Zakat in Poverty Alleviation and Economic Development – Special Field Study of Maruthamunai," *Journal of Management* 12, no. 2 (October 30, 2015): 83, <https://doi.org/10.4038/jm.v12i2.7578>.

Similarly, Jalaldeen (2015) emphasized the need for effective zakat management in Sri Lanka to enhance its role in poverty alleviation and economic development, particularly in communities like Maruthamunai.<sup>6</sup> Additionally, a study by Abi Huraira Rifas et al. (2023) explored the collaboration between zakat institutions and government schemes, noting that government funds are allocated to support the implementation of zakat institutions' programs for poverty alleviation.<sup>7</sup> The findings of these studies underscore the necessity of further exploring future strategies for the zakat institution in Maruthamunai to ensure a positive impact on poverty alleviation.

This research makes a significant contribution by integrating the perspectives of zakat and maqashid sharia within the specific context of Maruthamunai, Sri Lanka. Most existing studies on zakat primarily focus on Muslim-majority countries or emphasize its economic dimensions, often overlooking the spiritual and social aspects of maqashid sharia. By adopting this comprehensive approach, this study provides a thorough analysis that encompasses both the normative and practical aspects of zakat collection and distribution. The evaluation of zakat practices through the lens of maqashid sharia not only measures the effectiveness of short-term assistance but also examines the long-term impact of empowering beneficiaries in a sustainable manner.

## Method

This study on Islamic philanthropy adopts a qualitative approach, utilizing both primary and secondary data. The primary data collection phase involved document analysis of the annual reports of the Zakat Fund from 2019 to 2023. This analysis focused on various aspects of the Zakat Fund, including income, expenditure, beneficiary selection methods, number of beneficiaries, distribution methods, and sources of income. In addition to the document analysis, 14 unstructured interviews were conducted to gain a comprehensive understanding of the effectiveness of the Zakat Fund in alleviating poverty among the residents of Maruthamunai. The interviewees included representatives from the Zakat Fund, such as the chairman, secretary, treasurer, members, local dignitaries, and the mosque president. During the analysis phase, information gathered from the interviews was systematically coded according to a coding framework. The maqashid sharia approach was employed to analyze and compare the data with findings from previous studies. The research findings are presented descriptively, supplemented by tables, text, and paragraphs that illustrate the results.

## Socio-economic geography of the muslim community in Sri Lanka

The socio-economic conditions of the Muslim community in Sri Lanka are shaped by a history of marginalization, socio-political challenges, and economic vulnerability, further intensified by recent events. Addressing these issues requires a multifaceted approach that includes enhancing political representation, expanding economic opportunities for women, and reforming charitable practices to ensure the community's socio-economic needs are adequately met.

The socio-economic conditions of the Muslim community in Sri Lanka result from a complex interplay of historical, political, and cultural factors. As the third-largest ethnic group

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<sup>6</sup> Jalaldeen.

<sup>7</sup> Abi Huraira Rifas, Hayathu Mohamed Ahamed Hilmy, and Iqbal Saujan, "Assessing The Performance Of Zakat And Samurdhi Scheme In Alleviating Poverty Among The Muslim Community In Sri Lanka," *The Journal of Muamalat and Islamic Finance Research*, November 20, 2023, 19–37, <https://doi.org/10.33102/jmifr.508>.

in the country, Muslims, primarily Moors, comprise approximately 9.4% of the population and have historically contributed significantly to the nation's socio-economic fabric. However, their position has become increasingly precarious, particularly following the civil war and the emergence of ethno-nationalist sentiments.

Historically, the Muslim community in Sri Lanka has encountered substantial challenges stemming from prevailing ethno-nationalism, particularly from the Sinhalese majority. The conclusion of the civil war in 2009 did not yield the anticipated peace for Muslims; instead, it further marginalized them. The escalation of anti-Muslim sentiment, particularly following the Easter Sunday bombings in 2019, intensified socio-economic vulnerability.<sup>8</sup> The repercussions have included economic boycotts and social ostracism, which have significantly impacted businesses and livelihoods.<sup>9</sup>

The socio-economic condition of Muslims is also significantly influenced by their religious practices, particularly the zakat system. While zakat has the potential to alleviate poverty and foster community development, its impact has been constrained by inefficient disbursement practices that prioritize consumption over investment in sustainable projects.<sup>10</sup> Consequently, the socio-economic objectives of zakat remain inadequately fulfilled, leaving many within the community in precarious economic situations.

Additionally, the political landscape plays a significant role in shaping Muslim socio-economic conditions. The Sri Lanka Muslim Congress (SLMC) has historically advocated for the rights and status of Muslims; however, it has encountered considerable resistance and challenges in effectively representing the community's interests.<sup>11</sup> Political marginalization further intensifies the socio-economic predicament of Muslims, as they often find themselves caught between the competing interests of the Sinhalese and Tamil communities.<sup>12</sup>

Maruthamunai is located in the Ampara District of Sri Lanka's Eastern Province, covering approximately 1.03 square kilometers and home to approximately 19,000 residents. The predominant ethnic group is Muslim, with Tamils constituting a minority. The primary sources of livelihood in this region are weaving (handloom) and commerce.<sup>13</sup> Weaving, a traditional occupation passed down through generations, is renowned for its exceptional craftsmanship and contributes significantly to the country's foreign exchange through the

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<sup>8</sup> Athambawa Sarjoon, Mohammad Yusoff, and Nordin Hussin, "Anti-Muslim Sentiments and Violence: A Major Threat to Ethnic Reconciliation and Ethnic Harmony in Post-War Sri Lanka," *Religions* 7, no. 10 (October 17, 2016): 125, <https://doi.org/10.3390/rel7100125>; A.R.M. Imtiyaz and Amjad Mohamed Saleem, "Some Critical Notes on Sri Lankan Muslim Religious Identity Formation, Conservatism, and Violent Extremism," *Journal of Asian and African Studies* 58, no. 3 (May 7, 2023): 438–51, <https://doi.org/10.1177/00219096211069651>.

<sup>9</sup> Mohammad Yusoff and Athambawa Sarjoon, "Anti-Halal and Anti-Animal Slaughtering Campaigns and Their Impact in Post-War Sri Lanka," *Religions* 8, no. 4 (March 26, 2017): 46, <https://doi.org/10.3390/rel8040046>.

<sup>10</sup> Mohammed Jiffry et al., "Call for a Hybrid Model of ZakāH Disbursement in Sri Lanka"; Jalaldeen, "Role of Zakat in Poverty Alleviation and Economic Development – Special Field Study of Maruthamunai."

<sup>11</sup> Mohammad Yusoff et al., "Analyzing the Contributions of the Sri Lanka Muslim Congress and Its Founder–Leader to Muslim Politics and Community in Sri Lanka," *Social Sciences* 6, no. 4 (October 6, 2017): 120, <https://doi.org/10.3390/socsci6040120>.

<sup>12</sup> Mohammad Agus Yusoff, Nordin Hussin, and Athambawa Sarjoon, "Positioning Muslims in Ethnic Relations, Ethnic Conflict and Peace Process in Sri Lanka," *Asian Social Science* 10, no. 10 (April 29, 2014), <https://doi.org/10.5539/ass.v10n10p199>.

<sup>13</sup> U. Fathima Risna and M.N. Nuska Banu, "A Study on the Problems, And Issues of the Handloom Industry; A Special Reference of Maruthamunai Area.," *Journal of Multidisciplinary Cases*, no. 23 (May 26, 2022): 16–27, <https://doi.org/10.55529/jmc23.16.27>.

export of textile products.<sup>14</sup> In addition, trade and fishing are important economic activities in the region.

Unfortunately, poverty is rising daily. To address this issue, state and social welfare organizations, including the Zakat Fund and Samurdhi Bank, are actively engaged in efforts to alleviate poverty. Zakat, a form of charity practiced by Muslims, is encouraged in Islam as a means of giving in the name of God. It can be performed both individually and collectively, with the collection and distribution of collective zakat conducted with the approval of the Government of Sri Lanka.<sup>15</sup>

The high poverty level in Maruthamunai has resulted in numerous socio-economic challenges, adversely impacting health, increasing youth vulnerability to drug addiction, and prompting women to seek employment abroad. If this level of poverty persists, issues such as inferiority complexes and depression may worsen, potentially leading to suicide, engagement in usury—which is prohibited in Islam—and negative associations that could culminate in *kufur*. Nevertheless, several institutions are committed to poverty alleviation in the region. Additionally, government funds, including those from the Samurdhi programme, are available; however, poverty remains a persistent challenge.

### **Zakat institutions in Sri Lanka**

An examination of the origin and development of zakat funds in Sri Lanka reveals an ancient historical tradition. Arafath et al. (2023) delineated the evolution of the Sri Lanka Zakat Fund into three distinct phases: the individualist approach to zakat practice, the mosque-mediated zakat practice, and the institutionalized zakat system. Initially, the zakat process was performed voluntarily by individuals. It then transitioned to a collective basis through mosques, with mosques allocating funds to eligible recipients within the *Mahalla*. In 1957, an organization serving the entirety of Sri Lanka was established under the name Ceylon Baithulmal Fund. A further development occurred in 1973 with the establishment of the Zakat Fund in Sammanthurai, Eastern Province of Sri Lanka, on an institutionalized basis, known as the Sammanthurai Zakah Board<sup>16</sup>—Sri Lanka’s first institutionalized zakat fund. Subsequently, separate zakat organizations were established in other regions of Sri Lanka under the “Zakat Fund” designation.<sup>17</sup> The Maruthamunai Zakat Fund is one such institution established in Maruthamunai.

### **The process of collecting and distributing zakat**

Collective zakat is a fundamental socio-economic enrichment mechanism within Islam, aiming to eradicate poverty, establish economic equilibrium, and serve as an economic system that contributes to social improvement. Throughout Islamic history, significant economic

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<sup>14</sup> N.M. Rizvi, I. Saujan, and A.N.M. Nawas, “Economic Status of People in Addalaichenai Divisional Secretariat Division: Study Based on 25 Families in Salamath Nahar Housing Scheme,” in *International Symposium* (Sri Lanka: South Eastern University of Sri Lanka, 2019), <http://ir.lib.seu.ac.lk/handle/123456789/4105>.

<sup>15</sup> Abi Huraira Rifas, Hayathu Mohamed Ahamed Hilmy, and Iqbal Saujan, “Assessing The Performance Of Zakat And Samurdhi Scheme In Alleviating Poverty Among The Muslim Community In Sri Lanka.”

<sup>16</sup> Mohammed Arafath Careem Mohammed Jiffry et al., “Why Do Zakah Institutions in Sri Lanka Underperform?,” *Journal of Islamic Economics and Finance Studies* 4, no. 2 (December 30, 2023): 145–64, <https://doi.org/10.47700/jiefes.v4i2.6157>.

<sup>17</sup> Jalaldeen, “Role of Zakat in Poverty Alleviation and Economic Development – Special Field Study of Maruthamunai.”

developments have been achieved through the practice of collective zakat.<sup>18</sup> In Sri Lanka, the Zakat Fund operates with government approval as an institution responsible for receiving and distributing zakat to those in need. The Government of Sri Lanka has legally authorized the enforcement of collective zakat under the Muslim Mosques and Charitable Trusts or *Wakfs* Act No. 33 of 1982.<sup>19</sup>

Consequently, the aggregate income and expenditures of the Maruthamunai Zakat Fund over the preceding five-year period are presented in the following table, based on an analysis of documents obtained from the Zakat Fund.

Table 1. Details of income and expenditure of the zakat fund

No	Year	Received as Zakat	Distributed as Zakat
1	2018/2019	Rs. 6,009,296	Rs. 5,406,000
2	2019/2020	Rs. 6,437,779	Rs. 5,836,300
3	2020/2021	Rs. 5,231,219	Rs. 4,902,421
4	2021/2022	Rs. 7,330,578	Rs. 6,646,317
5	2022/2023	Rs. 7,945,761	Rs. 7,478,370
<b>Total</b>		<b>Rs. 32,954,633</b>	<b>Rs. 30,269,408</b>

Based on the analysis of the table above, the total amount received over the five-year period is Rs. 32,954,633. Of this, zakat disbursed to eligible beneficiaries amounted to Rs. 30,269,408, leaving a remaining balance of Rs. 2,685,225. This remaining amount is deposited into the current account of the relevant Zakat Fund and is utilized in conjunction with zakat contributions for the following year. The annual income generated from the Maruthamunai Zakat Fund is approximately 6 to 7 million rupees. This income is considered limited in relation to the services provided. However, when the number of individuals in need within the community exceeds the income received from zakat, it becomes impractical to retain a specific amount in the Zakat Fund annually within the study area. In an interview with members of the Zakat Fund regarding this issue, they stated:

"We save this way, not with the intention of withholding funds from beneficiaries, but because we are unable to meet the needs of the community with the current amount of money. The funds are deposited and utilised once the target amount sufficient to address these needs is reached. This situation arises because of the low level of our zakat payments."<sup>20</sup>

Upon analyzing the services for which the Zakat Fund is utilized, it was determined that the Zakat Fund is employed to address the needs of the beneficiaries, rather than serving as a source of apprehension or insecurity for them. The findings derived from the analysis of the annual reports of the Zakat Fund are presented in the following table.

<sup>18</sup> Aliyu Dahiru Muhammad, "Trends and Developments in Contemporary Zakat Administration," *Journal of Islamic Economics and Finance Studies* 5, no. 1 (June 30, 2024): 67–81, <https://doi.org/10.47700/jiefes.v5i1.7952>.

<sup>19</sup> Iqbal Saujan and Seyed Mohamed Mahazir, "Legal and Practical Issues in the Management of Waqf Properties in Sri Lanka," *International Journal of Sukuk and Waqf Research*, December 31, 2021, 18–31, <https://doi.org/10.46281/ijswr.v2i1.1646>.

<sup>20</sup> As-Sheikh M.M.M. Jabeer, "Personal Interview" (2024); As-Sheikh. MMM.Muazzam, "Personal Interview" (2024).

### Correlation between years of zakat distribution and number of beneficiaries

The following graph illustrates the correlation observed in the analysis of changes in the number of beneficiaries of the Zakat Fund over the specified five-year period.

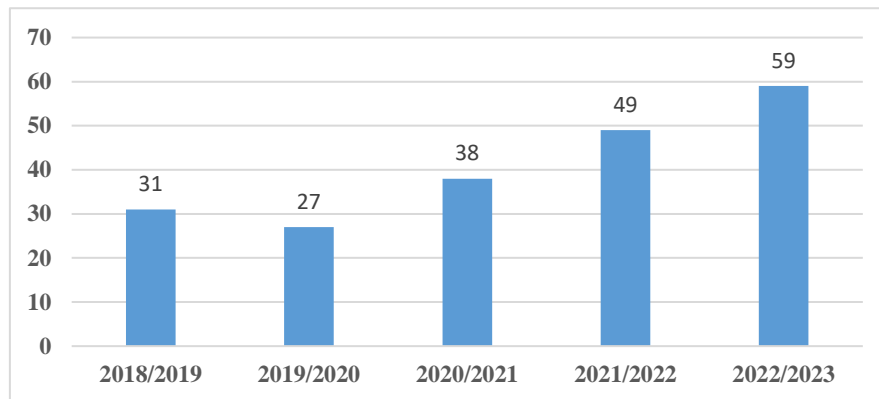


Figure 1. Zakat distribution and number of beneficiaries by years

Based on the graph above, it is evident that the number of beneficiaries increased over the three years, except during the period from 2019 to 2020. An effectively managed Zakat Fund should alleviate poverty by optimizing the use of community resources, ideally resulting in a decrease in the number of individuals experiencing poverty. However, the data indicate a continuous rise in the number of beneficiaries within the study area over the years, raising concerns about the effectiveness of the Zakat Fund in this context. Notably, 2019 and 2020 were marked by the global impact of the COVID-19 pandemic, during which many individuals faced unemployment and sought assistance from various sources. Interestingly, there was a decrease in the number of beneficiaries during this period, calling into question the overall viability of the Zakat Fund.

Upon interviewing officials from the Zakat Fund regarding this matter,<sup>21</sup> it was determined that the fund does not prioritize essential assistance for poverty alleviation, focusing instead on the distribution of zakat funds received within the current year. This approach is attributed to the limited income received by the Zakat Fund, which has hindered the implementation of sustainable assistance programs. Additionally, the challenges posed by the 2019/2020 COVID-19 pandemic, the prolonged suspension of benefits, and the declaration of Emergency Law significantly affected the continuity of the Zakat Fund and the collection of zakat, resulting in a reduced amount received during this period. Nevertheless, researchers identified the need to restructure the Zakat Fund, emphasizing the development of long-term plans to address unforeseen crises

### Distribution priorities in the Maruthamunai zakat fund

The Maruthamunai Zakat Fund utilizes a monetary collection method for zakat. The effectiveness of the Zakat Fund can be evaluated by identifying the priority areas where the collected zakat income has been allocated for welfare activities and by determining the areas prioritized accordingly. Consequently, the services offered by the Zakat Fund have been prioritized over the past five years, with details of the beneficiaries presented in the following table.

<sup>21</sup> Sheikh.MS. Mansoor, "Personal Interview with the Members of Maruthamunai Zakat Fund" (2024).

Table 2. Assistance schemes provided by the zakat fund

No	Services	2018/ 2019		2019/ 2020		2020/ 2021		2021/ 2022		2022/ 2023	
		Beneficial	Rs.	Beneficial	Rs.	Beneficial	Rs.	Beneficial	Rs.	Beneficial	Rs.
1	Education scholarship	03	1,96000	02	148,000	-	-	-	-	2	240,000
2	House foundation	11	3,225,000	-	-	-	-	-	-	1	257,556
3	House repairing	-	-	08	2,300,000	11	2,825,000	16	4,160,000	5	360,955
4	House project	-	-	01	1,100,000	-	-	-	-	11	2,754,227
5	Kitchen repairing	-	-	-	-	-	-	-	-	1	167,128
6	Loan settlement	03	210,000	02	200,000	07	390,000	7	381,000	8	480,000
7	Medical expenditure	02	120,000	01	60,000	06	360,000	6	408,000	3	192,000
8	Monthly livelihood	03	180,000	05	276,000	04	240,000	6	384,000	9	624,000
9	Self-employment	08	527,200	07	388,000	08	609,700	10	442,270	15	1,166,150
10	Toilet facility	01	100,000	01	100,000	02	220,000	4	348,000	5	946,097



11	Career development	03	203,400	05	240,000	-	-	-	-	-	-
12	Allocation for <i>alims</i>	-	500,000	-	146,000	03	75,321	-	59,347	1	173,377
13	Covid relief	-	-	-	150,000	-	-	-	-	-	-
14	Zakat office expenditure	-	-	-	-	-	122,400	-	463,700	-	116,880

According to the table above, zakat was established with several objectives, including poverty alleviation, social development, and economic purification. The distribution of collective zakat should be aligned with these objectives. Islamic law clearly identifies individuals who genuinely benefit from zakat. The Qur'an specifies those eligible to receive zakat as follows:

"Alms-tax is only for the poor and the needy, for those employed to administer it, for those whose hearts are attracted 'to the faith', for 'freeing' slaves, for those in debt, for Allah's cause, and for 'needy' travellers. 'This is' an obligation from Allah. And Allah is All-Knowing, All-Wise" (al-Tawbah [9]:60).

As previously mentioned, the Qur'an categorizes those eligible for zakat into eight distinct groups. The Zakat Fund employs a specific methodology to identify eligible recipients within the study area. An open call notice is disseminated through local mosques to solicit zakat applications. Following this notice, prospective recipients submit application forms to the Zakat Fund, accompanied by verification from the local Mosque Leader (Mahalla Leader). Subsequently, members of the Zakat Fund conduct multiple consultations with applicants and, when deemed necessary, perform domiciliary visits. Suitable beneficiaries are selected based on urgent needs within the community. Assistance is provided to beneficiaries through various means, including meeting immediate needs, providing capital for employment initiatives, covering medical expenses, and facilitating housing construction. When the officers responsible for zakat funds were asked how the applicants' urgent needs were assessed, they replied:

"When applications are received from beneficiaries, they are categorized into two types: those addressing long-term benefits and those related to short-term and emergency needs. These applications are subsequently re-evaluated with the assistance of the grama niladari (GS), and priority is given to needs concerning restoration, education, housing, and similar areas."<sup>22</sup>

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<sup>22</sup> Mansoor.

Table 1 above illustrates the distribution of zakat by the Maruthamunai Zakat Fund among various beneficiaries within the study area. Specifically, zakat has been allocated for house foundations, house repairs, housing projects, and toilet facilities. Access to shelter is a fundamental requirement for a livelihood, and the absence of adequate housing is a significant indicator of poverty. Consequently, providing accommodation for those in need is essential. Michael E. Stone (2004) posits that a lack of appropriate housing is a clear indicator of poverty and further notes that the quality of a person's accommodation often reflects their economic status. Thus, zakat should be strategically distributed to enhance the livelihoods of impoverished individuals within society.

Zakat can also be allocated for loan settlement. Eligible zakat recipients include debtors, referred to as *al-Kaarimun* in verse 60 of Surah al-Thawbah of the Qur'an. This underscores the importance of distributing zakat to those in debt. Individuals may incur debt, often influenced by the risks associated with interest rates, thereby contributing to increased poverty levels. Therefore, distributing zakat to prevent these adverse outcomes is commendable. In the future, the Zakat Fund will expand its services to include micro-loans and subsidized loan schemes, creating opportunities to alleviate sin and poverty within society.<sup>23</sup> Furthermore, are specific loan amounts established for the selection of debt holders? When the interviewer inquired about the selection process, the following response was provided.

"Generally, distributing zakat funds to debtors is a complex task. However, to limit the annual number of beneficiaries for loan payments, our Zakat Fund has set a fixed number of Rs. 50,000. The fund only provides this amount when the loan is for medical expenses, marriage, or funeral expenses, among others."<sup>24</sup>

Educational scholarships are a form of assistance provided by the Maruthamunai Zakat Foundation. Islam emphasizes the importance of education without gender discrimination. By offering scholarships to individuals who cannot access education due to financial constraints through the disbursement of zakat, we can alleviate poverty. Students from economically disadvantaged backgrounds can pursue their education with the aid of zakat, which is specifically allocated for this purpose. Zakat management for education is widely practiced in other Muslim countries, such as Indonesia and Malaysia.<sup>25</sup> This policy aims to enhance human resources, aligning with the maqashid sharia, which seeks to preserve human life and religion. What types of education receive priority and support, and are there any limitations for those seeking education? During the interview, the following responses were provided:

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<sup>23</sup> A.A. Azeez, "Personal Interview" (2024).

<sup>24</sup> Mansoor, "Personal Interview with the Members of Maruthamunai Zakat Fund."

<sup>25</sup> Tika Widiastuti et al., "The Nexus between Islamic Social Finance, Quality of Human Resource, Governance, and Poverty," *Heliyon* 8, no. 12 (December 2022): e11885, <https://doi.org/10.1016/j.heliyon.2022.e11885>; Tali Tulab, Dina Yustisi Yurista, and Rozihan Rozihan, "Strategic Management of Zakat Funds for Educational Initiatives: A Study at Amil Zakat Agency of Nurul Hayat," *Ulul Albab: Jurnal Studi Dan Penelitian Hukum Islam* 7, no. 2 (April 30, 2024): 212, <https://doi.org/10.30659/jua.v7i2.31088>; Mohamad Muhaimin Mohamad Zaki and Azman Ab Rahman, "Pengurusan Agihan Zakat Pendidikan: Kajian Di Zakat Pulau Pinang (ZPP)," *Journal of Fatwa Management and Research*, September 30, 2019, 141–84, <https://doi.org/10.33102/jfatwa.vol0no0.279>; Nasrul Hisyam Nor Muhamad et al., "Zakat Distribution to Fi Sabilillah Asnaf in Higher Education Institutions: Universiti Teknologi Malaysia Experience," *International Journal of Academic Research in Business and Social Sciences* 8, no. 9 (September 18, 2018), <https://doi.org/10.6007/IJARBS/v8-i9/4580>; Eko Suprayitno, Mohamed Aslam, and Azhar Harun, "Zakat and SDGs: Impact Zakat on Human Development in the Five States of Malaysia," *International Journal of Zakat* 2, no. 1 (May 19, 2017): 61–69, <https://doi.org/10.37706/ijaz.v2i1.15>.

"Allocating zakat funds for education is a relatively new initiative. Our Zakat Fund is a prime example of this effort. Generally, we assist underprivileged students in pursuing higher education in fields such as medicine and engineering, particularly those from disadvantaged family backgrounds. The scholarship is granted on a limited basis for two and a half years. We are currently working towards extending our support to all students who gain university admission for a duration of three to four years in the future".<sup>26</sup>

The Maruthamunai Zakat Fund annually contributes funds for this initiative. This practice aligns with the historical utilization of waqf, zakat, and zakat funds throughout the reign of Muslim rulers in Islamic history. Moreover, the educational contributions of the Maruthamunai Zakat Fund may serve as a model for zakat funds operating in the study area and beyond, potentially expanding this service in the future.

The Zakat Fund is used for various purposes, including monthly subsistence, self-employment, and career development. Zakat is explicitly designated for the most impoverished (*fakir*), who lack both wealth and means of labor, and the ordinary poor (*miskeen*), whose income is insufficient to meet their basic needs and maintain a dignified standard of living. Both categories are members of the eight groups eligible to receive zakat. The Zakat Fund provides assistance to support the livelihoods of these vulnerable groups. However, relying solely on living allowances is not a sustainable solution for alleviating poverty; this approach may lead to ongoing dependence on external support. In contrast, the Zakat Fund's investment in encouraging small and medium-sized enterprises (SMEs) may offer a more effective long-term strategy and serve as an alternative mechanism to combat poverty in society, advancing the Zakat Fund towards sustainable future solutions.

The Zakat Office Expenditure is an essential form of assistance provided by the Maruthamunai Zakat Foundation. In this context, the at-Tawbah 9:60 indicates that "*al-'amilīn 'alayhā*" refers to those responsible for the collection and proper distribution of zakat. The term "*al-'amilīn 'alayhā*" in relation to the Zakat Fund encompasses three key aspects: compensation for zakat fund officers, expenditures for specialized consultations and research, and administrative and office expenses. In accordance with this principle, the Maruthamunai Zakat Fund allocates zakat to *amilīn* on an annual basis, demonstrating effective fund management.

In conclusion, an examination of the Zakat Fund's contributions reveals that zakat is allocated to all eight categories specified in the Qur'an, Chapter 9, verse 60. However, researchers have suggested that in the long term, zakat funds should prioritize poverty alleviation within the community. They propose that an increased emphasis on future initiatives to provide comprehensive solutions will enhance the effectiveness of the Zakat Fund.

### **Performance and implementation of the Maruthamunai zakat fund**

The implementation of the zakat fund differs significantly from that in other countries. Notices inviting applications for zakat funds are disseminated through grand mosques (*Mahallah*) to individuals in need within the community. Subsequently, applicants submit their requests to the relevant zakat fund office after obtaining approval from the mosque leaders.

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<sup>26</sup> Mansoor, "Personal Interview with the Members of Maruthamunai Zakat Fund."

Members of the zakat fund convene multiple times to verify and evaluate the basic criteria for applications. If necessary, they conduct home visits to collect information and present the data to the selection board of the zakat fund. Based on the assessed needs, the zakat fund is distributed among beneficiaries at the conclusion of the selection process. For example, if an individual requires housing, the zakat fund can collaborate with an engineer to facilitate the construction of a new home. If assistance is needed to cover medical expenses, the doctor will provide details regarding the diagnosis and associated costs. Payments may be made directly to the hospital, or the specified amount may be allocated to the beneficiaries. Additionally, if a debtor seeks support from the zakat fund, a member will verify the loan with the lender.

The selection of beneficiaries is not applicable in this context because the identification of individuals living below the poverty line in Sri Lanka should be conducted by the Grama Niladhari. The rationale for selecting beneficiaries through the Grama Niladhari is based on feedback from zakat fund officials. They indicated that:

"Since the Grama Niladhari are involved in government-run Samurdhi and Asvosavat poverty alleviation programmes, their full support for Zakat may not be attainable. Furthermore, if the selection process is conducted through the Grama Niladhari, there is a risk that the public and beneficiaries may mistakenly perceive that the government is also providing funding, which is not acceptable to our members".<sup>27</sup>

This approach through Grama Niladhari ensures that assistance is provided only to those in genuine need. When beneficiary selection occurs through the mosque, it is more likely that mosque leaders will nominate their dependents. Therefore, beneficiaries of the Zakat Fund should be identified through the Grama Niladhari under the direct supervision of the Zakat Fund. Conversely, the Samurdhi programme was introduced and implemented by the Government of Sri Lanka to address the basic needs of the general population living below the poverty line. Notably, the selection of beneficiaries for this programme is also carried out with the approval of the Grama Niladhari. Consequently, it is essential to adhere to the procedures of the Zakat Fund in the study area for the selection of recipients.

### **Sustainable zakat funds for poverty alleviation**

The Maruthamunai Zakat Fund has been in operation for 25 years, providing a range of assistance to alleviate poverty. It has supported individuals eligible for zakat through scholarships, housing construction, self-employment opportunities, and debt relief. This section discusses the responses provided by the members of the Zakat Fund to inquiries related to its services. The following points summarize the general functions of the Zakat Fund.

Various needs have been addressed through the Zakat Fund. For instance, 25 houses have been fully constructed, each valued at Rs. 1,100,000. Scholarships for education have been awarded, and students who received these scholarships from the Zakat Fund are now in prominent positions. Additionally, more self-employment opportunities have been created. The Zakat Fund has also provided various forms of assistance, including loans to numerous widowed and women-headed families.

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<sup>27</sup> MMM.Muazzam, "Personal Interview"; ASM. Fausad, "Personal Interview via Telephone Conversation" (2024); MMM. Shafeek, "Personal Interview" (2024).

There is no fixed income, and zakat is exclusively received from the public. In Maruthamunai, only 250 to 280 individuals are obligated to contribute to the Zakat Fund. Each year, they are reminded by the Zakat Fund *amil*, who informs them of their obligation to pay zakat for the current year. Participation is voluntary; individuals may choose to contribute or refrain from doing so. The compulsion to pay zakat is not permitted. As a minority Muslim community in this country, zakat cannot be collected forcibly, and there are legal protections in place against such practices.

The Maruthamunai Zakat Fund allocates a portion of its annual zakat budget to address urgent disaster situations. For instance, during the COVID-19 pandemic, assistance was provided to individuals through the Zakat Fund. A recipient of zakat is only eligible to receive support once within a three-year period; therefore, if a person receives zakat for one year, they will not be eligible for assistance for the subsequent three years. Even if the aid received is deemed insufficient, the individual will not qualify for assistance the following year because the zakat provided is considered sufficient to meet their needs. Consequently, recipients can often manage without further assistance from the Zakat Fund as their circumstances stabilize.

The assistance provided by the Zakat Fund is contingent on the amount of money it receives each year. When more funds are available, a smaller number of beneficiaries are selected; conversely, when fewer funds are available, even fewer beneficiaries can be supported. Consequently, the number of people living in poverty continues to increase. Therefore, the Zakat Fund must engage in fundraising efforts. In general, it is essential for both the Zakat Fund of Maruthamunai and its members and stakeholders in Sri Lanka to understand that the effective operation of the Zakat Fund protects the life, property, religion, and knowledge of the entire human community, thereby accurately fulfilling the objectives of Islamic values. Therefore, it is possible to address the challenges faced by zakat funds through a comprehensive explanation of all aspects of the process.

### **Strategic plans of the zakat fund for sustainable poverty alleviation initiatives**

Plans for poverty reduction in the research area are currently under investigation. Observations indicate that the Zakat Fund primarily focuses on alleviating poverty through two main mechanisms: the creation of stable employment opportunities and the provision of educational assistance. A group of ten individuals is actively engaged in weaving activities to promote self-employment. This initiative not only contributes to the development of the weaving sector but also addresses the issue of unemployment. Officials from the Zakat Fund assert that the emphasis on weaving as a means of providing employment opportunities is based on its status as a primary livelihood occupation in the area, which has been recognized for this profession for an extended period. However, there are insufficient plans and preparations regarding investments, the number of beneficiaries, and the scale required for effective management. If a pilot study is conducted to implement the project systematically and identify potential resources, the project is likely to succeed and serve as an effective solution to poverty.

The subsequent program of utmost importance is the provision of continuous scholarships. Approximately Rs. 584,000 has been allocated to this initiative over the past five years. However, no educational assistance was provided for two consecutive years. The rationale for developing counter plans in this regard arises from the scheme's foundational premise that when a community achieves a high level of education, it can break the cycle of poverty. Additionally, it was observed that there was a delay in effectively describing the plan and obtaining approval from the members of the Zakat Fund.

### **Alleviating poverty from the perspective of maqashid sharia**

Al-Ghazali introduced the concept of public interest (*mashlahah*) as an early theory of the objectives of Islamic law (*maqashid sharia*) at three levels: *dharūriyyah* (the primary level), *hājjiyyah* (the secondary level), and *tahsīniyyah* (the tertiary level).<sup>28</sup> According to these levels, implementing *mashlahah* at the primary level should take precedence over the other two. In the case of managing zakat funds in Maruthamunai, Sri Lanka, where poverty is the main issue, the distribution or utilization of zakat funds should be prioritized for poverty alleviation programs as a manifestation of *mashlahah dharūriyyah*. Additionally, *mashlahah* is fundamentally applied in two branches: bringing benefit (*jalb al-manfa'ah*) and preventing harm (*daf'u adh-dharar*). Poverty is considered a form of harm to human life. A scriptural evidence (*dalil an-naqli*) related to poverty and deprivation as a threat to the well-being of the Muslim community is reflected in the Prophet's hadith: "Poverty almost leads to disbelief."<sup>29</sup>

The concept of maqashid sharia emphasizes the significance of social justice and economic equity, which are essential for the distribution of zakat. Zakat, as an obligatory charity, aims not only to purify wealth but also to allocate resources within society, thereby mitigating income inequality and enhancing social welfare. Consequently, a well-targeted zakat fund distribution program can significantly reduce poverty. In Sri Lanka, the zakat management system can be optimized to ensure that zakat funds are directed toward productive uses that empower recipients, transforming them from beneficiaries to contributors to the zakat system. This approach aligns with the historical precedent set during the caliphate of Umar bin Abdul Aziz, where effective zakat management successfully alleviated poverty.

From the perspective of maqashid sharia, poverty is a threat to the lives of Muslims. One implementation of this theory is the obligation of zakat and its distribution to the poor and needy. The obligation of zakat represents the realization of maqashid sharia in the form of preservation of religion (*hifdz ad-din*) at the primary level (*mashlahah dharūriyyah*). The implementation of zakat to prevent or alleviate poverty also reflects maqashid sharia in the form of preserving human life (*hifdz an-nafs*) through direct assistance programs for zakat recipients to ensure their well-being. Additionally, zakat aimed at poverty alleviation fulfills maqashid sharia in the form of preserving the continuity of human generations (*hifdz an-nasl*) through childbirth and maternity support programs. Moreover, zakat can also serve as an implementation of maqashid sharia in the form of preserving intellect (*hifdz al-aql*) through educational programs and preserving wealth circulation (*hifdz al-mal*) through business capital assistance and economic support initiatives.

Zakat can significantly impact poverty alleviation when distributed effectively. For instance, studies have demonstrated that productive zakat—such as funding for small businesses or agricultural projects—has a more significant effect on poverty alleviation than cash handouts.<sup>30</sup> This aligns with the approach taken by the Maruthamunai zakat institution, which has consistently increased its budget allocation for self-employment from Rs. 527,200 in 2019 to Rs. 1,166,150 in 2023. This growth is instrumental in assisting the communities in establishing independent businesses, thereby improving their economic situation. However, the distribution of zakat funds by the Maruthamunai institution is not complemented by sufficient mentoring programs, which limit recipients' ability to enhance their careers. This is

<sup>28</sup> Abu Hamid Al-Ghazali, *Al-Mustashfa Min Ilm Al-Ushul* (Beirut: Dar al Kutub al Ilmiyah, n.d.) pp. 378.

<sup>29</sup> Al Baihaqy, *Syi'b Al Iman* (Riyad: Maktabah Ar-Rusyid, 2003) pp. 12.

<sup>30</sup> Siectio Dicko Pratama, "The Role of Zakat in Alleviating Multidimensional Poverty," *International Journal of Islamic Economics and Finance (IJIEF)* 6, no. 1 (January 31, 2023), <https://doi.org/10.18196/ijief.v6i1.17006>.

evident from the career development program, which was implemented in 2019 and is scheduled for 2024, indicating a gap in the ongoing support for recipients.

Furthermore, an imbalance exists in the distribution of zakat funds between educational expenditures and housing projects. The budget allocated for education expenses is three times lower than that allocated for housing projects. Education costs represent an investment in future human resources; thus, the zakat institution in Maruthamunai should consider prioritizing education alongside physical needs. If the primary objective of zakat management in Maruthamunai, Sri Lanka, is to alleviate poverty, this becomes the top priority (*mashlahah dharūriyyah*), while other objectives are considered secondary (*mashlahah hājiyyah*). In this context, most fiqh scholars (*jumhūr ulamā*) concur that it is permissible to distribute zakat to only one group among the eight eligible categories of zakat recipients. Additionally, Maliki scholars emphasize the importance of prioritizing the distribution of zakat funds to the group with the most significant life goals over other categories of zakat recipients.<sup>31</sup>

This approach aligns with the maqashid sharia, which seeks to preserve not only physical life but also the realms of knowledge and religion. It is recommended that the government and zakat institutions in Maruthamunai evaluate programs with short-term and long-term investments in a more measurable manner. This will facilitate a more systematic and effective poverty alleviation approach.

## Conclusion

This study indicates that the zakat institution in Maruthamunai, Sri Lanka, has distributed zakat funds through various programs aimed at improving the quality of people's livelihoods; however, it has not significantly contributed to poverty alleviation. Several factors contribute to this issue, including the zakat agency's insufficient focus on sustainable poverty alleviation, inadequate selection of zakat recipients, the relatively low amount of zakat collected compared to the number of impoverished individuals in the community, and the lack of supportive policies for strengthening the zakat agency. Nevertheless, the Zakat Fund has played a positive role, particularly through its services during the COVID-19 pandemic. The government and zakat institutions in Maruthamunai must implement the Zakat Fund in Sri Lanka alongside existing poverty alleviation programs, such as the Ashwasha and Samurdhi schemes.

Furthermore, the zakat institution in Maruthamunai should prioritize the distribution of zakat funds by emphasizing poverty alleviation through the enhancement and empowerment of human resources. From the perspective of maqashid sharia, this approach can be regarded as a primary priority (*mashlahah dharūriyyah*). Consequently, the preservation of religion, human life, the continuity of human generations, intellect, and the circulation of wealth can be effectively achieved. This study recommends that policymakers place greater emphasis on the principles of maqashid sharia rather than concentrating solely on the absorption of zakat funds, which may not align with the overarching goal of poverty alleviation.

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<sup>31</sup> Wahbah Az Zulayli, *Al Fiqh Al Islami Wa Adillatuhu* (Dar al-Fikr, n.d.).

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