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## Institutionalized zakāh in addressing well-being problems in non-Muslim Majority Sri Lanka

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Abstract. Institutionalized zakāh has long been a decisive tool that provides various types of support to addressing a variety of well-being problems of the Muslim community in Sri Lanka, a country where such a community is a minority. Being significantly successful to empowering the underprivileged of the community, the zakāh has also faced challenges that negatively impacted its effective functioning. This study aimed to investigate institutionalized zakāh's multiple support, identifying its challenges and suggesting some recommendations to make its' role more effective. This is an exploratory study used qualitative data collected through interviews with five zakāh institutions in the Eastern part of the country. The findings showed that: zakāh provided the target community with access to basic needs, economic opportunities and assistance for higher education. However, the shortage of professional and properly trained human resources, misuse of support, lack of beneficiary monitoring mechanism, and lack of community awareness on zakāh were all identified as prime challenges that have to be addressed to attain the utmost benefits from the embedded potential of zakāh.

*Keywords:* Institutionalized zakāh, zakāh institutions, zakāh payers, zakāh beneficiaries, Muslim minority, Sri Lanka

**JEL CLASSIFICATION:** D64

**KAUJIE CLASSIFICATION:** E12, E15

#### 1. Introduction

Sri Lanka, an Island nation in South Asia, is a multiethnic, religious and linguistic country. About 22 million people of the county belong to three major ethnic groups: Sinhalese, Tamils and Muslims. While Sinhalese are majority, Tamils and Muslims form the first and the second ethnic minorities of the Island respectively. Sinhalese are predominantly Buddhists, overwhelmingly living in the South of the country, and speak Sinhala as their native tongue. Meanwhile, Tamils, mostly Hindus, are largely concentrated in the North and East, and speak Tamil as their mother tongue. For the Muslim minority is scattered across the Island, living in the Southern, Northern and Eastern of the Island. While Muslims living in the South use Sinhala as their first language, their counterparts in the North and East speak Tamil (Ali, 1997; Ali, 20004; Imtiaz and Hoole, 2011; Imtiaz and Iqbal, 2011; Imtiaz and Amjad Mohamed – Saleem, 2015; Mayilvaganan, 2008). However, the Muslims are the only community that is able to speak both languages fluently compared to the two other communities (McGilvray, 2007; Ali, 2004). Religion, language and culture are unique features differentiating the three ethnic groups as they are inseparably tied to (McGilvrav. 1998: McGilvrav. 2008: them McGilvray, 2011).

Zakāh is known as a religious tax wealthy Muslims have to pay to help the underprivileged members in their community for their well-being. Being an integral part of their religious life among the Muslims of Sri Lanka, zakāh has long been an in institutionalized way and a significant tool to assist people in need to deal with the various problems that affected their daily lives. This study aimed to investigating how institutionalized zakāh has addressed people's well-being problems and the challenges it has experienced. The study has also suggested some recommendations to deal with those challenges to help the zakāh play a more effective role.

In early times, Sri Lanka, Muslims did not have any institutionalized zakāh nor did they have any organization to handle it formally. Although they complied with this Islamic obligation, their zakāh was more personal, unsystematic and socially unproductive in responding to the problems of needy in their community. Many reasons contribute to this situation: First, Muslims have not achieved a full

implementation of the zakāh as a social responsibility to help the needy in the community. Second, they therefore have not have not seriously considered the establishment of any institution to bring together all zakāh providers in the community to pay zakāh collectively through a formal channel as a community program. And finally, those zakāh providers in their community followed no proper criteria when choosing their beneficiaries, these were always their friends, relatives and neighbors even though they are not entitled for it (A B. Sharifdeen, personal communication, August 9, 2020).

In modern Sri Lanka, the Muslims' approach to zakāh has witnessed several change that were triggered by various factors this change. Sri Lankan society began to face a new domestic social context that embraced neo-liberal economy that effectively promarketing, privatization, microfinanceeconomy and migration of local labour force. While bringing some progress, this new social climate brought about some disadvantages to the community. It widened the already existing socio-economic disparity in the community, destroying the poor access to their basic needs. It turned the basic services into marketable commodities that have become inaccessible to all the members of the community since the underprivileged were unable to pay for them. A Life in modern Sri Lanka has become a competitive where vulnerable groups in the community had little/no opportunities to live and therefore turned to others for support. These new social order characteristics changed the Muslims' traditional socioeconomic perception and behaviour, prompting them to respond to the needy problems in their community with a collective and formal support. Institutionalized zakāh was therefore the ultimate result of this change (Hashim, Personal communication, October 20, 2020).

In 1957, Ceylon Baithulmal Fund (CBF) was established by the Sri Lankan Muslims as the first organization to formally handle the zakāh of their community. While the CBF actively pursued zakāh, it could not function as a zakāh institution for the entire community after it faced many challenges. In fact, it suffered from a shortage of physical and human resources, which made unable to cover since the people who deserve the zakāh were scattered across

the country. In addition, a good number of CBF employees were inexperienced and untrained to properly achieve their work, which affected its' effective functioning. Furthermore, the financial difficulties made the CBF unable to pay its staff salaries which limited the CBF's capacity in delivering the zakāh to the community. Such challenges ultimately resulted in mosques becoming zakāh organization in many neighbourhoods (K.M. Najmudeen, personal communication, October 19, 2020).

#### 2. Literature Review

The word "zakāh", known as one of the five pillars of Islam, emanated from the Arabic word "Zakāh," which means purification (thaharah) and growth (mana) (Machado, Bilo and Helmy, 2018). While Islam has promoted zakāh as a religious duty of Muslims, it has equally encouraged it as a tool to redistribute wealth among the poor and the different vulnerable groups of people in society (Damilola, Nassir and Baba, 2015; Khuluqo, 2016). Traditionally gold, silver, agricultural products and livestock are the sources of zakāh, but today they have been expended to involve business assets, financial assets, bank accounts, and rentable buildings too (Machado, Bilo and Helmy, 2018).

In our modern socities, the zakāh has been institutionalized and has become a critical source of social welfare, helping the underprivileged through monetary and in-kind intervention to ensure their wellbeing. In both Muslim and non-Muslim majority countries, several formal zakāh institutions have been established and a variety of social welfare programmes have been launched by these institutions to empower the various vulnerable groups of people in the community socially and economically. In predominantly Muslim countries- such as Sudan, Egypt, Jordan, Palestine, Indonesia, Malaysia, Turkey, Pakistan Bangladesh, the institutionalized zakāh has contributed to reduce poverty, provide some kind of social protection; promote the civil organizations capacity building, develop the infrastructure and even promote social reforms. As such the institutionalised zakāh helped the beneficiaries a) access basic services like education, healthcare, water and sanitation, self-employment; b) generate income source; c) enhance their purchase power; d) reduce inequality; e) address a number of social problems like crime, joblessness, begging and loss of a partner (widows)

(Damilola, Nassir and Baba, 2015; Gümüş, Yardımcıoğlu and Altıntaş, 2019; Machado, Bilo and Helmy, 2018).

## Mosque as zakāh institution

Traditionally, the mosque, known as a worship place, has played the role of a zakāh institution. In the times of the Prophet Muhammad (PBUH), the mosque was the most influential community organization that provided people with services to overcome their problems (Ajeel, 1995). People used mosques not only as a place for prayer, but also as a venue for their social and cultural events. The events were opportunities for people to meet together where they learned about each other's' problems through discussions and offered to help address them. They considered mosque most suitable social institution and provided their support to the needy through these mosques (Wahid et al., 2011).

## Role of Institutionalized Zakāh

Institutionalized zakāh has played a decisive role in ensuring people well-being. When people had difficulties to meet their basic needs, institutionalized zakāh has effectively answered through offering shelter, livelihood, water and sanitation, and healthcare. The other role included providing economic opportunities for those who needed to sustain an income. Such people were offered some kind of self-employment- fishing, farming, retail businesses, rice-grinding, hopper-making- among other opportunities (CBF, n.d.; Mahmud, Hassan, Sohag and Alam, 2011; Wahid, Kader and Ahmad, 2011). Last but not least, institutionalized zakāh enabled people with some assistance for educational, religious and cultural needs (Ahmed, 2004; Mahmud et al., 2011).

## Challenges of Institutionalized Zakāh

While helping people deal with their different problems, institutionalized zakāh has faced several challenges that harmed its effective functioning. To begin with the zakāh institutions lacked proper planning to promote zakāh in society. In fact, it was important to educate the wealthy and make them aware that providing the zakāh is their religious duty that would allow helping the poor in the community. Besides, several zakāh institutions struggled to identify zakāh providers and recipients because they did not have an appropriate mechanism to achieve this procedure

professionally. This resulted in the zakāh institutions inability to include the potential providers, and hindered their efforts to reach all the recipients. Additionally, the zakāh institutions lacked adequate physical and human resources and their workers had poor skills in administering zakāh. Furthermore, these institutions did not have any post-distribution monitoring strategy to follow up the recipients and ensure they used zakāh assistance in a proper way. Finally, the selection process of the beneficiaries was sometimes affected by bias and favouritism of the zakāh organizations, challenging their credibility and neutrality (Asma, 2010; Wahab and Rahman, 2011).

#### Method

This was meant to be an exploratory study using qualitative data. It is for this reason that the authors opted for the qualitative method. The qualitative approach has been a viable tool to clearly capture the research participants' perception and the real meanings of their experiences over their problems or events (Jones, 2004). The qualitative method increasingly serves to gather rich information to generate full picture of a phenomenon to be investigated in a research (Sadala & Adorno, 2002). Finally, in social science research, this method has been more popular after it tackles people's experiences about problems presented in their own words in order to hear the voice of "others" (Askeland & Bradley, 2007; Creswell, 2007). This study, therefore, relied on the qualitative method in order to capture the whole picture about institutionalized zakāh contribution to social wellbeing of people (Asma, 2010; Burnard et al., 2008; Yumna and Clarke, 2011).

#### Sample

The study's sample consists of five zakāh institutions perating as part of mosques but have separate administrations. They are located in the two districts of Ampara and Batticaloa in the Eastern Province. Our choice of this province is due to many reasons: First, the province has a relatively high concentration of Muslims. Second, this province included the oldest zakāh institutions that have been very active and served the local people for decades. And finally, these zakāh organizations involved a large number of different types of zakāh providers such as farmers, merchants and herders, who receive significant amounts of zakāh every year.

Out of the five institutions, four were based in Ampara and one in Batticaloa. Purposive sampling and separate recruitment criteria were set up and applied by the researchers of the study themselves. These criteria included: 1) zakāh institution should be active and part of any mosque 2) it should have a minimum of a five-year experience in the zakāh field 3) the institution should have a formal administrative structure to run zakāh; and 4) it should willingly express its readiness to participate in the study.

#### **Data Collection**

Data were collected through interviews, which were conducted with the representatives of all the five zakāh institutions. They were asked to explain: how they were conducting their zakāh programme; what their experience in the fields was; and the challenges they met while pursuing the zakāh programe. Openended questions were used in interviews that lasted for 80-90 minutes on average with each organization. The interview venues were the organizations' offices as chosen by interviewees themselves.

With the participants' consent, the interviews were digitally recorded for a later analysis. Setting the questions, conducting the interviews and recording them were all carried out by the researchers of the study with the help of two research assistants.

## **Data Analysis**

The digitally recorded interviews- data collected from the zakāh institutions- were transcribed into verbatim transcriptions, which were later split into main, sub and supportive themes. While the sub themes were integral part of the major themes, the supportive ones remained less important but could still serve the analysis of the findings. Three factors played a key role in determining the themes: these included different types of supports from zakāh , its success and its challenges.

Selecting the themes was essential, because there was a need to a) learn the ways the institutionalised zakāh benefited people to achieve their well-being; b) recognise how it empowered them, and c) identify the types of challenges it faced. Meanwhile, splitting the data into multiple themes, according to the qualitative method, is important to align the findings with the research objectives (Corbin & Strauss 1998; Halmi, 1996).

The data were manually analysed and run with the support of a computer data management system. Data analysis, themes organization and management were all carried out by the researchers of the study with the support of research assistants.

Table one shows that all the five zakāh institutions were founded in different years and were in different neighbourhoods of both Ampara and Batticaloa Districts in the Eastern Province of the country. Meanwhile, Table 2 proves that the research participants, representatives from all the zakāh organisations, had different backgrounds and experiences in the zakāh field.

#### Results

Table 1. Socio-demographic Characteristics of the Zakāh Institutions

Institutions				
N= 5	Establishment	Affiliation	Town/District	
Zakāh Foundation	2000	All Mosques Federation	Akkaraipattu/Ampara	
Zakāh Fund	1972	All Mosques Secrateriat	Sammanturai/Ampara	
Baithul Zakāh	1997	Grand Jummah Mosque	Saintamarutu/Ampara	
Zakāh Foundation	1986	All Mosques Federation	Maruthamuna/Ampara	
Zakāh Foundation	1985	All Mosques & Muslim	Kattankudi/Batticaloa	
		Organisation Federation		

Table 2. Participants' Socio-demographic Characteristics (Officials of Zakāh Institutions)

Participants			Characterist			
N=5	Age	Education	Occupation	Position (Zakāh )	Year	Experience
P1	44	Master's	Deputy Director	President	2015	13
P2	56	Bachelor	Retired Principal	In charge	2014	06
P3	59	Bachelor	Medical Doctor	President	2016	10
P4	42	Bachelor	Child Officer	President	2014	16
P5	56	Mater's	Lecturer	President	2015	15

## Mosque as Zakāh Institution

All the zakāh institutions were part of mosques but independent entities with separate constitutions and administrative structures in providing zakāh . In all the neighborhoods. The mosque upheld enormous influence as a popular social organization that could help the disadvantaged of the community build a decent life. The mosque provided advices to people on how to deal with problems affecting their life

based on the ground of religion. They simply followed such advice considering it as alternative to help bring changes in their life. All the zakāh institutions increasingly wanted to be part of mosque to use the mosque's social clout to gain a legitimacy for them from the community as it could serve them to run zakāh more effectively. A representative of one of the zakāh institutions stated:

'Our organisation's success in zakāh simply lies in being part of mosque that wields greater influence on people at the community level.'

## Multiple support

Institutionalized zakāh was a tool of change, providing multiple support for the vulnerable groups in society to improve their life situation. Giving such groups access to the basic needs was its most crucial support. There were families that lived with relatives for years. Being extremely poor, these families sought a housing support after they found themselves unable to afford to own or rent a house. While some of the homeless possessed a piece of housing land, others did not, but they all needed to be helped. Institutionalized zakāh responded to this kind of problem. The families were selected and each of them was given RS 500,000 (US\$ 3,500) in three separate pays to build a house themselves on their land. They were also given a six- month period as a deadline for completion and were monitored if they met the deadline. Meanwhile, zakāh institutions purchased the lands, built the same Rs 500,000 worth houses within six months and offered them to other homeless who owned no land. Each shelter had minimum living conditions and consists of two bedrooms, a multipurpose room and a kitchen and was enough for a family of five to live in. When selecting beneficiaries, the zakāh institutions gave priority to age, occupation, income and number of children in the families. The families had to abide by an agreement with zakāh institutions that the house ownership could be transferred only to any family member and that the house could not be sold for any reason. One zakāh organisation's official noted:

'The support really made a difference in the beneficiaries' life, addressing prolonged housing problem.'

In the Muslim community, there were families who lacked clean water and a toilet facility since they were extremely poor and unable to afford to. The families had long used other people's facilities, which sometimes led to a conflict between these families and the facility owners. Zakāh institutions had effectively overcome this problem by providing these families with drinking water connection and separate toilet. One zakāh institution said:

'We have given families safe water and separate toilets that cost Rs. 40,000 and Rs. 100,000 respectively. Our help not only satisfied their basic needs but also put an end to an unwanted conflict between them.'

The lack of a steady income was also one of the most serious problems that increasingly put some families' livelihood at risk. Families, including women-headed ones, sought financial or material assistance to generate a source of income. Institutionalized zakāh provided these families with several types of self-employment projects. Some families whose traditional occupation was cattle -rearing were provided with cows or goats. Each family was given a couple of dairy cows or four goats, depending on their own choice. Women-headed families received a Rs 50,000-worth rice grinder or hopper-maker as a form of support to sustain a steady income. They make their own choice by themselves on the form of support they would like to get.

Financial assistance was also part of the self-employment support offered by institutionalized zakāh . Those who were traditionally shopkeepers sought support to resume their shop-keeping to ensure an income. To start a retail business, they were given Rs 300,000 each. Those who were artificial flower makers, for instance and looked for self-employment support to keep their business going on were given Rs. 250,000 by zakāh organizations helped them expand their business and earn more.

Many other families received different other forms of help in the Muslim community in the studied regions. Underprivileged parents whose daughters reached maturity but could not marry because of financial hardships were given Rs 250,000 from zakāh organizations to help them with the marriage expenses and set their own families. Helping the needy children with education was another significant support of institutionalized zakāh. Many of these children got selected to access public universities such fields as medicine, engineering, management, law, information technology, business administration, social sciences and humanities but unfortunately could not join these universities after they achieved had good grades in the government's highly competitive university admission test. These children were able to pursue their studies after zakāh institutions gave each child Rs 15,000 a month and the support was to continue for four years.

#### **Other Effects**

After institutionalized zakāh helped those in need to ensure their basic needs, the follow up of their support resulted in positive impacts on the recipients while rebuilding their lives. For example, a woman who received a hopper-making self-employment assistance from one zakāh organisations was later able to build her house herself from her own earnings. Institutionalized zakāh also empowered its recipients to become those who provide help to the other needy in the community later on. One recipient who was helped with a self-employment project of goat-raising later became a zakāh provider, endowing a certain number of goats every year as zakāh to the institutions to help others after his business took off. Another recipient who got a support for plastic flower making project was later able to employ some from the poor families when his business flourished. It was also noticed that the number of the needy dropped significantly among the Muslim community. This was obviously achieved thanks to zakāh. One of the zakāh organizations' official claimed:

While our zakāh has helped people with basic facilities, it has equally helped reduce the number of the needy in the community. Today the number of applications we received has dropped significantly compared to the past.

#### Challenges

Institutionalised zakāh experienced several challenges, which badly hampered its' effective operation in many aspects. Almost each of the zakāh organizations lacked skilled staff and the dire shortage of human resources increasingly limited their ability to run zakāh properly. This made organizations unable to accommodate all the potential zakāh providers in their community when collecting zakāh . Missing such a potential led to the reduction in the collected zakāh 's amounts, affecting the needy recipients and limiting the volume of support for them. One zakāh organization representative complained:

'Residents in our town include about 30,000 families. To carry out zakāh collection in the town, we need at least 300 workers- a worker per 100 families.

We don't even have 100 volunteers. The shortage really challenges our work.'

The second challenge was the poor awareness in the community, particularly among the rich, on importance of paying zakāh . Many of the wealthy in the community who ought to be zakāh providers were apparently indifferent to religious duty after they were not informed that paying it is a religious obligation. Meanwhile, some of those who were already zakāh providers were not regular in doing so since they had not perceived it as mandatory. All this had a significant impact on the zakāh program.

At this point, it is worth mentioning that zakāh institutions had no proper mechanism to monitor their beneficiaries and check whether they used the zakāh assistance in the right way to improve their life conditions. The lack of such monitoring strategies led to the recipients' misuse of the support, and even using it or other purposes. A representative of one zakāh organization said:

'One beneficiary who got a financial support for self-employment did nothing and he used our money to just buy a television although his family was struggling to provide their basic needs.'

## An official from another organization reported:

'A householder received some financial assistance for self-employment of plastic flower making, instead he used the support for purchasing a motorcycle to just ride even though his family had no secure income for a living'

#### Another zakāh organization member added:

'The fundamental problem challenging our success is that we don't have a proper mechanism to make sure that our support is productively used by beneficiaries to address their problems.'

#### **Discussion**

Zakāh institutions has been an integral part of mosque in almost every Muslim neighbourhood throughout the country even though they were independent entities operating with separate constitutions and administrations in pursuit of zakāh. Being aware of the mosque's role in the community, helping people with their socio-economic problems brought this alignment. It increasingly helped zakāh organizations gain a social recognition and popular support in

their mission. It consisted mainly in handling the zakāh , particularly identifying the zakāh providers, collecting the endowed contributions and distributing among the underprivileged. This finding echoed the results of Ajeel (1995) and Wahid, Kader and Ahmad, (2011).

Institutionalized zakāh has played a decisive role to effectively address various socio-economic problems that deeply disturbed people's everyday life. When several families experienced homelessness for long time, institutionalized zakāh effectively responded to the problem by providing such families with lodging. When basic facilities, like water and sanitation, were inaccessible for the needy for years, making them depend on others and leading to sporadic conflicts with the hosts, institutionalized zakāh provided a permanent access to these facilities and brought conflicts to an end. When livelihood became a protracted problem for people because they lacked a steady income, institutionalized zakāh empowered them by providing different types of self-employment support, which not only helped them build a sustained income, but quickly turned them into zakāh providers able to help others. Finally, institutionalized zakāh helped young girls when they lacked opportunities to get married and found a family since their parents were financially too vulnerable to afford it. These findings dare in line with those of Mahmud, Hassan, Sohag & Alam (2011); Yumma & Clarke (2011) and Ahmed (2004).

However, despite its multiple achievements, institutionalized zakāh still faced several challenges. First, they lacked an awareness program to encourage the wealthy in the community to pay zakāh and this impacted the zakāh organizations' efforts in many ways. Due to the lack of this social awareness, zakāh institutions could not reach out all zakāh providers for collection, which had impacted the volume of the collected zakāh from people every year. While number of entitled zakāh payers was on the increase in the community, collection has not seen any simultaneous growth. Because of the lack of awareness among the zakāh providers, many of them were not giving what they owe on a regular basis since they do not know the importance of paying zakāh as a religious obligation. On the other hand, zakāh organizations also did not have a proper follow-up mechanism to monitor recipients and guide them effectively use endowment to achieve its objectives. Lack of guidance for beneficiaries in the after math of zakāh provision made zakāh assistance unproductive. Recipients misused the zakāh at will. Incompetent staff and acute shortage of human resources are another shortcoming in zakāh organizations causing serious implications on zakāh. This result corroborates with that of Asma (2010) and Wahab (1995).

#### Conclusion

Institutionalized zakāh has effectively addressed various well-being problems of people in Sri Lanka, a country where Muslims are a minority community. It has helped people access basic needs, establish livelihood, generate a sustainable income, achieve marital life, and receive tertiary education. However, it still faced significant challenges that could affect its effective functioning. These challenges remain serious and need to be addressed. This study therefore proposes some recommendations to deal with those challenges to make the institutions work more fruitful.

#### Recommendations

To address their staff shortage, zakāh institutions need to collaborate with volunteer organizations in the community. Such a collaboration will help zakāh institutions get enough human resources from volunteer bodies to be able to carry out their work properly.

All zakāh organizations need to launch a social awareness campaign to educate people in their community, particularly the rich, on the importance of paying zakāh as a religious obligation in order to encourage them to become regular zakāh providers in the future. Religious teachings and real life situations of the needy in the community should be used in the campaign to further sensitise zakāh payers. Zakāh organizations can conduct open seminars, workshops, house to house conversing, questionanswer sessions and use Friday sermons too. Banners, posters, leaflets and social media could be useful for advertisement. The target group should not be only locals within the community even the migrants who live abroad in significant numbers could be involved. The could be reliant zakāh contributors since thy enjoy significant earnings.

There are several local and international non-governmental organizations that have been operating

in Sri Lanka for decades, delivering multiple humanitarian support to people in need. These agencies have their own well established strategies with international standards to guide their beneficiaries to use their assistance in a constructive way. Zakāh institutions can obtain expertise and other necessary help from these human service agencies and develop their own post-zakāh monitoring mechanism to supervise their recipients. Finally, zakāh organizations have to develop a working policy which holds their employees to account for any malpractice, and ensures fair and equal treatment and social justice when selecting beneficiaries for help.

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# دور المؤسسات الزكوية في معالجة مشكلات الرفاه في دولة سيريلانكا ذات الغالبية من غير المسلمين

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المستخلص. استطاعت المؤسسات الزكوية في سيريلانكا توفير أنواع مختلفة من الدعم لمعالجة مشكلات الرفاه الاجتماعي للأقلية المسلمة في هذا البلد. وعلى الرغم من النجاح الذي حققته تلك المؤسسات في توفير الحاجات الضرورية لتلك الأقلية، إلا أن هناك العديد من التحديات الماثلة التي أثرت سلبا على أدائها. تهدف هذه الدراسة إلى معرفة نوع الدعم الذي تقدمه المؤسسات الزكوية في سيرلانكا، والتحديات التي تواجهها مع اقتراح بعض التوصيات التي من شأنها زيادة فاعليتها. ولتحقيق أهداف الدراسة تم جمع بيانات من عن طريق إجراء مقابلات شخصية مع عدد من العاملين في خمس مؤسسات زكوية تعمل في الجزء الشرقي من البلاد. أظهرت النتائج أن الزكاة وفرت لتلك الأقلية الحاجات الضرورية، ووفرت لهم فرصًا استثمارية، كما ساعدت في مجال التعليم العالي. وعلى الرغم من تلك النتائج الإيجابية؛ فإن نقص الموارد البشرية المؤهلة والمُدَرَّبة، وإساءة استخدام الدَّعم، وعدم وجود آلية لرصد المستفيدين بدقة، ونقص الوعي المجتمعي بالزكاة، تشكل تحديات عدة يجب التصدى لها بغية الاستفادة القصوى من توزيع الزكاة.

الكلمات الدَّالة: المؤسسات الزكوية، مؤسسات الزكاة، دافعو الزكاة، مستحِقُوا الزكاة، الأقلية المسلمة، سيريلانكا

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