



Effects of the Samurdhi Movement in Rural Development of Sri Lanka: With Reference to Neluwa Divisional Secretariat

K.B.C.Madhushan¹, H.P.I.Nadeeshani², W.S.De Silva³

Assistant Lecturer¹, Senior Lecturer², Assistant Lecturer³

Department of Political Science, Faculty of Humanities and Social Sciences, University of Sri Jayewardenepura, Sri Lanka

mkandabadage@sjp.ac.lk¹, nadeeshaniimanga@sjp.ac.lk², wathsalasandani@sjp.ac.lk³

ABSTRACT

The Samurdhi Development Program can be described as a program that is still in operation for the welfare of the rural people. This Program introduced by the government implemented in 1994, had some success, but has failed to achieve the intended objective of Poverty Alleviation. The aim of this study is to identify the fulfilment of the initial objective of the Samurdhi program. Further, this study addressed the existing problems in the system of selecting the beneficiaries of this grant and the bureaucratic mechanism. Under these objectives, this research has been conducted in four Grama Niladhari Divisions in the Neluwa Divisional Secretariat Division. 100 Samurdhi recipient families were selected randomly based on Samurdhi Recipient list of the respected Grama Niladhari Divisions as the sample. Descriptive statistical tools were employed for the data analysis; such as charts, percentages, tables, etc. The study elaborated several classifications. Such as saving behaviour, duration of donation, Beneficiaries opinion about the effect of the Samurdhi programme on rural development and living standards of the beneficiaries. Many people have not attended to saving as a source of investment of the family. Therefore their living standards have not changed due to this programme. People believe that the Samurdhi programme not critically, engaged in the rural development activities and development of their living standards. Final conclusion discovered that the expected real progress of the Samurdhi Development Program could not achieve, due to the factors such as; the irregularities in the selection of Samurdhi recipients in the rural community, political interference, bureaucracy, negative attitudes of the Samurdhi beneficiaries, improper monitoring of the beneficiaries and lack of related targeted programs. The Samurdhi programme should be revised accordingly current socio-economic culture in beneficiaries and it should be highly attended to enhanced self-sufficient economy of the people.

Keywords: Samurdhi Development Program, Rural Programs, Poverty, Poverty Alleviation, Development.

Introduction

Rural development is considered essential to the development of a country. Various countries have come forward to introduce and facilitate the development process of developing and underdeveloped countries and to impart the necessary technological and knowledge skills. When something rises to a higher level through a gradual increase or change that cause a better growth. Particularly world focused on development of such countries during the second half of the twentieth century. After the colonial era, Third World countries began to focus on the economic development of those communities. The United Nations Development Program (UNDP) uses three key criteria to measure the development of a country, which are; life expectancy, literacy rate, and income criteria, according to the Human Development Index, introduced in 1990 by the United Nations Development Programme (UNDP).

Rural development is the development of strategies designed to improve the socio - economic life of a particular group of people living in poverty in rural communities (World Bank, 1975). It focuses on increasing productivity and growing areas of employers, land, labor and capital activation. There are two salient features in inefficacy of rural development.

- 1) Planning development programs on a regular basis from time to time for political purposes.
- 2) Develop strategies to implement them in an ineffective manner.

Rural development is the process of making the changes needed to reduce poverty. Utilizing the knowledge and creativity of people living in rural areas requires two basic factors to increase their productivity and improve the quality of life.

1) Providing socio-economic infrastructural facilities.

2) Raise the income level of families below the poverty line.

Poverty is an objective condition which identified by comparing one community living in a society with other communities living in the same society. Although poverty is recognized as a static condition, it is not limited to consumption (economic hardship). Poor families are a group of people who are unable to afford adequate food, shelter and basic health care to maintain an acceptable standard of living in comparison to other communities in a society (Rathnayake,2017).

It is important to look at the extent which Sri Lanka is focused on rural development. Sri Lanka in particular is a country that has not reached a state of innovative full development. Therefore, poverty and destitution have taken root in the society. The Governmental Reforms of 1833 marked the beginning of the plantation sector in Ceylon, which led to the breakdown of traditional agriculture. From then on, poverty began to spread throughout the society. Welfare programs in Sri Lanka dates back to 1931s. That is, with the granting of universal suffrage to Sri Lanka, representative democracy was established in Sri Lanka and along with it welfare programs were initiated. It was especially became a strong influence after independence.

As a developing country, Sri Lanka has not been able to achieve economic growth relative to its population growth and the increase in the number of households has led to an increase in household expenditure. Therefore, the rapid decline in savings had a negative impact on investment, leading to a slowdown in manufacturing and economic growth. In order to manage this situation, government has to identify the economic inequalities of the people or the community and to develop policies to

develop communities. Community development is not a new thing, it is a service that has been used since ancient times. Individuals with different names, such as herds and groups, come together for their own needs. Moreover, the achievements of the ancient human community through community development are immense compared to the current situation. (Jayasinghe, 2014).

According to 2020 Central Bank Report on the Sri Lankan Workforce, the labor force or the economically active population, declined from 8.592 million in 2019 to 8.467 million in 2020. According to 2021 Central Bank report, the economically inactive population increased from 7.832 million in 2019 to 8.273 million in 2020. Significant growth in the economically inactive population resulted in the temporary loss of employment opportunities for those who lost their jobs or the opportunity to actively seek employment. The health risks associated with the spread of the pandemic were large. The travel restrictions imposed to prevent the spread of the Covid-19 pandemic caused the lack of interest in employment and the discouragement of new job opportunities. (Central Bank Report, 2020)

In Sri Lanka, various malnourished families can be identified at the rural level, but the average per capita calorie intake of an urban poor is unclear. This is because the total amount of money spent on food among urban people is not clear. It can be assumed that the amount of food consumed by them away from home has been increased over the time.

Although various measures taken to develop Northern - Eastern provinces, which have been severely affected by the conflict in the past, they were not very successful in practice. The development process was aimed at empowering the rural population. In particular, poverty alleviation programs and the development of small and medium scale industries.

According to the Central Bank Report 2020, Sri Lanka's economic situation has declined by 3.6% compared to last year due to the Covid-19 pandemic. It adversely affected household incomes, with the unemployment rate rising to a record high of 5.5% since 2009, mainly due to the significant decline in the labor force and due to the lack of female labor force participation. Agriculture recorded a decline of 2.4% in 2020 compared to the 1.0% growth recorded in 2019. 2021 Central Bank report shows that, 27% of the agricultural population lags behind due to the lack of chemicals. In this report, the population dependency ratio is 49.4%, so it should be noted that it has a strong impact on development. (Central Bank Report, 2020)

It is evident that the rural poverty has increased in Sri Lanka due to the transcend of rural population to urban societies. It seems that various programs have been implemented in the past to eradicate rural poverty in Sri Lanka. Specially after 1930s, various welfare programs tend to uplift rural masses. Accordingly, the production process development program, rural development programs, institutional reforms, poverty alleviation programs, Janasaviya program and Gami Pubuduwa were implemented to eradicate poverty and uplift the life standards of rural population.

The primary objective of developing the production process was to provide solutions to the land scarcity and to develop the food production processes. The indirect aim was to find a solution to poverty. This led to acquaint of modern technology for agriculture during 1960s. With the introduction of new machinery and equipment, rural development programs focused on the development of rural infrastructure. Specially in 1973, rural development projects were launched by district level. The institutional reformation program focused on the development of rural infrastructure. In particular, introducing the Agrarian Act. This was to protect the rights of

the underprivileged farmers who were suffering from poverty and social injustice.

Among poverty-oriented programs in Sri Lanka, food subsidy programs have a particularly important place, and most of these programs aim for rural development. In 1939, rice was given as a dry ration, and because of this some subsidy was given to the poor. In addition to this, the Janasaviya program was implemented in Sri Lanka between 1989 and 1995 with the aim of reducing rural poverty. This made important suggestions for reducing unemployment and malnutrition.

Among all the rural development programs in Sri Lanka, the Samurdhi program was a unique program introduced for the same purpose of eradicate poverty. Samurdhi programs based on the theme 'Building a Poverty Free Sri Lanka' and implemented by the Department of Samurdhi, along with Sri Lanka Samurdhi Authority, which established under the Samurdhi Authority Act No. 30 of 1995 with effect from 1st of February 1996.

The government that came to power in 1994 introduced the Samurdhi program instead of the Janasaviya program. The special objective was to eradicate the shortcomings of the Janasaviya program and to achieve effective results, especially in rural development as well as in eradicating rural poverty. Especially in the year 2005, a large number of rural development programs were introduced and labor contribution was obtained from the Samurdhi recipients. The Samurdhi program was initially implemented with four main programs.

1. Subsidy Program - Provide a monthly allowance for low income families to purchase essential food items on a daily basis.
2. Social Security Program - Cash Assistance, Dry Ration Nutrition Programs, Disaster Programs.

3. Community Development Projects - Rural Road Development Projects, Water Supply Projects.
4. Banking Association Projects - Increasing the savings potential of poor people, providing credit facilities.

1,760,485 Samurdhi recipients have been selected under this Samurdhi program to empower the poor with the aim of eradicating poverty by the year 2021 and the expenditure incurred is Rs. 55,400 million: Central Bank reports 2021). The program aims to raise the living standards of the general poor by setting up various committees and providing credit facilities, subsidies and savings to its members. However, despite the introduction of various strategies, the number of Samurdhi recipients is increasing every year and although they are Samurdhi recipients in the long run, they have not been properly monitored.

At present more than 27,000 officers are serving in various capacities in the Samurdhi program. This confirms that there is one officer for every 63 Samurdhi recipients. The monthly salary (with allowances) of one officer exceeds Rs. 40,000. Expected objectives in Samurdhi programs are described in the Sri Lanka Samurdhi Act No. 30 of 1997. Its main objective is to improve the economic and social status of young women and disadvantaged groups. In addition to that, increasing their incomes and expanding employment opportunities, involving prosperous people in economic and social development activities, linking economic activities at the family level with community projects at the village, district, regional and provincial levels, planning projects and schemes, manage and create cooperation among them, develop savings among them and assist them in availing credit facilities were expected to be achieved. But these objectives tend not to be realized in practice. Accordingly, this research can be described as a research conducted on the functioning of the Samurdhi Development Program.

Literature Review

Various studies have been conducted based on the Samurdhi program in Sri Lanka, but they have focused less on the main weaknesses of the program. In particular, the inefficiencies of Samurdhi officials and the importance of supervising Samurdhi recipients have been given a very little attention.

H.M.N. Dilhani Herath has done a study on the contribution of the Samurdhi Movement to alleviate poverty in Sri Lanka, but has not focused more deeply on the weaknesses of the Samurdhi Movement in the rural society. This shortcome has been fulfilled through this research. In other words, attention has been paid to the causes that have influenced the failure of the Samurdhi movement in the rural society.

J.A. Kasun Madhushan Jayasinghe has recently conducted a study titled "Poverty Alleviation Projects in Sri Lanka" and has focused on the various projects that have been in place to eradicate poverty. But less attention has been paid to Samurdhi program aimed to eradicate poverty in rural society. Also, less attention has been paid to the importance of supervising the beneficiaries and inefficiencies of the welfare officers. Therefore, this research focused on reducing that gap.

Research problem

Although various development programs have been introduced to eradicate rural poverty in Sri Lanka, the Samurdhi Development Program is one of them. But the rural poverty in Sri Lanka is growing day by day and its elimination cannot be seen in practice. Therefore, "Why has it not been possible to achieve the desired goals through the Samurdhi program?" was chosen as the problem here.

Research objectives

The main objective

To study the reasons that have affected the practical problems of the Samurdhi Development Program introduced with the aim of eradicating rural poverty in Sri Lanka.

Sub-objectives

- To study the way in which Samurdhi beneficiaries are selected today and to study its weaknesses.
- Identifying the problems in providing the grant.
- To identify the existing problems in the bureaucracy.

Importance of the research

Among other current development programs in Sri Lanka, the most important program is the Samurdhi Development Program. This provided a lot of relief to the beneficiaries during the Corona disaster and the ongoing economic crisis. Also, Samurdhi beneficiaries have a main place in the poverty relief projects taken by the government. So this program needs to be updated. Currently the criteria for availing the Samurdhi benefit and the progress of the Samurdhi officers as well as the Samurdhi beneficiaries need to be reviewed. Sometimes the beneficiaries are not the poor in need. Other times the people who deserve could not get it. Therefore, this research focuses on the measures that can be taken to reduce poverty by empowering the rural people through successfully implementing the Samurdhi Development Program. It is very important that this research has focused on it at length because it has received the least attention so far.

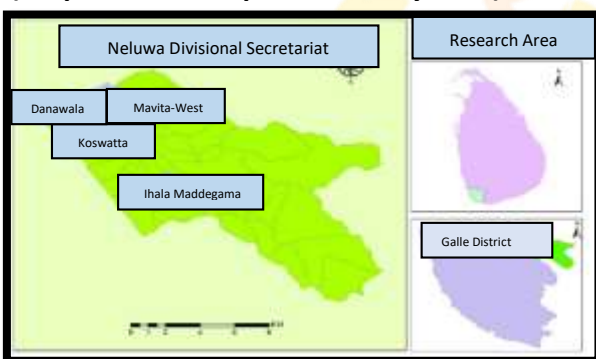
Research methodology

Study area

In the southern province of Sri Lanka, Galle district, there are 34 rural service domains belonging to Neluwa Divisional Secretariat, and

the four rural service domains of Mavitha West, Danawala, Upper Maddegama and Koswatta were taken for this study. Most of the people living in this area make their living from tea cultivation. They also grow rubber, cinnamon and pepper as an additional income method. Most of the people are engaged in wage labor in addition to their cultivation. Some people have no property. They depend only on waged labor. Some are entitled for governmental grants. Some families are families of soldiers. Generally most households grow several plantations to some extent. The above four domains of rural services with this kind of social status were taken as the sample of this research.

(Map No. 01 - Map of the study area)



(Source: Based on data from survey department, 2022)

Sample

There are 8502 families belongs to Neluwa Divisional Secretariat and their income is divided into monthly income of Rs.6,000 or less, Rs.6,000-12,000, Rs.12,000-20,000, Rs.20,000-50,000, Rs.50,000-70,000 or more etc. Among these sections, 100 low-income, beneficiary families were taken for this research and this study was conducted based on the information received.

Data collection.

1. Primary data.

Questionnaires and interviews were used as the tools of social sciences in obtaining information according to the above.

2. Secondary data.

While collecting the data, the information related to the research was obtained by using secondary sources such as books, magazines, internet articles and newspaper articles which include the theoretical information regarding welfare, rural development and prosperity etc.

Data analysis.

Quantitative methods were used in analyzing the information obtained in relation to the research. MS EXEL software was used under the statistical method for data analysis and the analyzed data was presented using statistical techniques such as numbers, percentages, data tables and graphs. In the qualitative data analysis, the data that could not be analyzed quantitatively were analyzed under the qualitative approach, and the descriptive approach was used to highlight the qualitative values embedded in the data collected.

Discussion.

In this research, no one under 18 years of age and 18-24 years of age responded to the questionnaire and the highest age group who responded was 40-49 years of age. Most of them were men who responded to it. It was 53%, and 47% of women also provided relevant information. A majority of the respondents were married, and it was discernible that these areas have a majority of low education levels.

Table No. 01 – Basic Information of Respondent

1.1 Age							1.2 Gender		1.3 Marital status				1.4 Education			
1) Below	2) 18-24	3) 25-29	4) 30-39	5) 40-49	6) 50-59	7) Above 60	1) Female	2) Male	1) Married	2) Single	3) Divorced	4) Widowed	1) Primary Education	2) Secondary Education	3) Above Secondary Education	
		12	22	46	10	10	47	53	76	7	15	4	259	72	16	30
													Number of Samurdhi beneficiary families			
													Total			
													Danawala			
													Koswatte			
													Maddegama			
													Total			
													351			
													67			
													188			
													47			
													198			
													31			
													996			
													175			

Source: (Field Study, 2022)

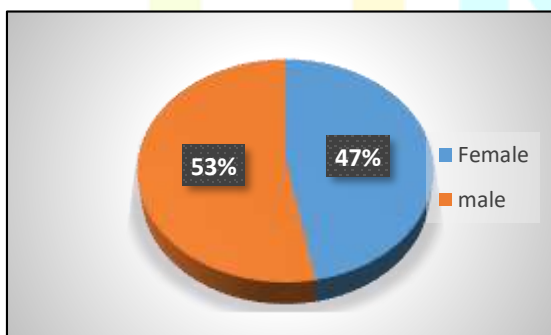
For this research, 100 prosperous families (47 women and 53 men) of Neluwa Divisional Secretariat provided information under the questionnaire method and interview method. It was seen that the male side was very eager to provide information for the study. This study was conducted in relation to their information.

Table No. 02 - Number of Respondents

Gender	Respondents
Female	47
Male	53
Total	100

Source: (Field Study, 2022)

Graph No. 01 - Percentage of respondents by gender



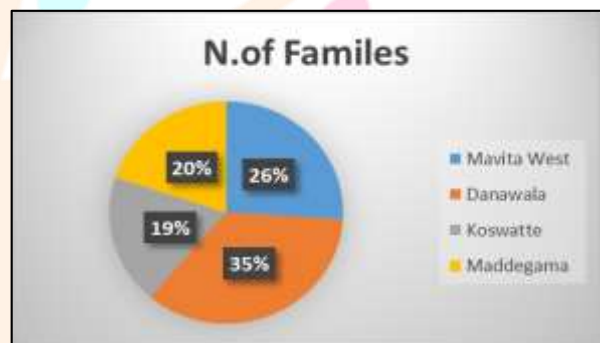
Source: (Field Study, 2022)

For the study, 47% of women and 53% of men provided information. According to that, the majority of the information were provided by Men.

Table No. 03 - Number of Households and Samurdhi beneficiaries in Village Service Domains.

Source: (Field Study, 2022)

Graph No. 02 - Percentage of Samurdhi beneficiaries



Source: (Field Study, 2022)

During 2021, the number of families in all these Gramaseva domains is 996 in relation to the resource profile of the Neluwa Divisional Secretariat. The number of Samurdhi beneficiary families is 175. There are 188 families in the Koswatta Gramaseva domain, of which 47 are beneficiary families. But there are only 21 families with income less than 6,000 rupees. It seems that there are some weaknesses in the selection of the beneficiaries. The lowest number of income earners is in Mavitha - West Rural Service Domain. The number of families is 259. But only 30 families can be identified as beneficiary families. As a percentage, it is clear that the percentage of beneficiaries in Mavitha-West Rural Service Domain is

17% and it is 18% in Maddegama Rural Service Domain and the highest percentage of beneficiaries are in Danawala Rural Service Domain.

Table No. 04 - Nature of Family Savings and Debt

Savings		Debt	
Type	No.	Type	No.
Banks	13	Banks	55
Other	-	Other	6
Small	-	Small	12
Other	-	Other	-
Total	13	Total	73

Source: (Field Study, 2022)

Bank creditors can be identified in abundance in the entire rural service domains. Also, this study revealed that even though some concessional policies were followed in the early days of the Corona virus, there are still difficulties in paying those loans in the wake of the economic crisis. This made it clear that people have less concern for saving other than the mandatory savings provided by Samurdhi. This study confirms that there is not enough money for savings, especially for those families, and that the current economic crisis has affected it. People are of the opinion that a lot of money is spent especially on children's education and household expenses, and therefore they have to borrow money for many activities.

Table No. 05 - Number of Family Members

No. of Members	No. of Families
4 Members	22
3 Members	63
1 or 2 Members	15
Total	100

Source: (Field Study, 2022)

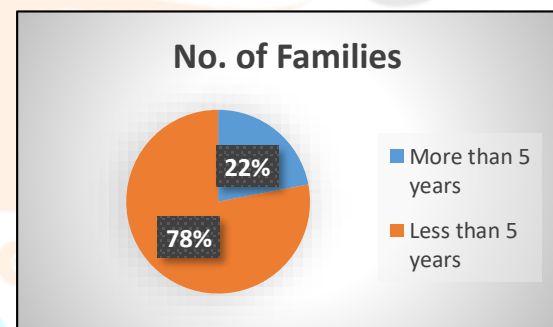
Out of the 100 selected prosperous families, only 22 had more than 4 family members. These families will get the Samurdhi subsidy of Rs.3 500. But it is clear that there are a large number of people whose subsidy is less than Rs.3 500 in this study area. There were 63 families with three family members in all these 4 areas and it was confirmed that there is an increase in the number of families. It can be identified that there are 15 families who receive only 2 500 rupees while those families receive 1 500 rupees.

Table No. 06 - Nature of Receiving the Samurdhi subsidy

Receiving Samurdhi subsidy	No. of Families
More than 5 years	22
Less than 5 years	78

Source: (Field Study, 2022)

Graph No. 03 - Nature of Receiving the Samurdhi subsidy



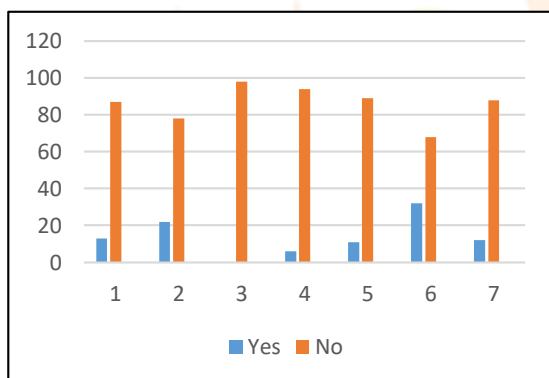
Source: (Field Study, 2022)

In this study it was found that 78 families had less than five years of Samurdhi subsidy. Also, the number of families who receive Samurdhi subsidy for more than five years is 22. It is a fact that some people point out that the change happens in certain cases as well as granting Samurdhi on the basis of changes in the existing political authority. According to this information, it can be identified that there are 22% of families that receive the subsidy for a long time.

Table No. 07 - Whether or not the Samurdhi program contributes to rural development

Performance Samurdhi Program	Response (Number of Families)	
	Yes	No
1. Implementation of Samurdhi programs in the	13	87
2. Providing a service to the area through Samurdhi	22	78
3. Self-employment for families	-	98
4. Adequacy of the monthly amount received	6	94
5. Increase in family income due to Samurdhi grant	11	89
6. This program is good for rural development	32	68
7. Poverty Eradication Event	12	88

Source: (Field Study, 2022)

Chart No. 04 - Contribution of Samurdhi Program to Rural Development

Source: (Field Study, 2022)

A large number of families were of the opinion that even though there were people receiving Samurdhi subsidy for a long time, their income did not increase. It is a fact that people point out that atomic energy proposals are not presented through this program in order to increase the amount of income.

It is clear that if some people try to survive by getting this Samurdhi grant and by giving advice to these people at the official level, might change this a lot. Especially during the Corona period, the Samurdhi recipients received a relief of 5000 rupees each, and in addition to that, many other reliefs were available to them, so some

could see the nature of trying to keep this Samurdhi grant for their own good.

Weaknesses in the implementation of various programs within the Samurdhi program can be seen in general in these rural service domains. According to the information received, 88% were of the opinion that those programs are not working. It is also pointed out that the area was not served much through Samurdhi program, and only 22% indicated that it was good. No family were self-employed. It is a strong weakness. 94% were of the opinion that the amount received monthly through Samurdhi subsidy is not enough. 89% responded that the income level of the family did not increase. 88% of the people are of the opinion that this program is not enough to eradicate poverty.

Thus, many were of the opinion that this program lacked progressiveness and that this program did not focus practically on making a change in the economy of poor families. According to the information, apart from the distribution of different types of plants, other programs are not being implemented.

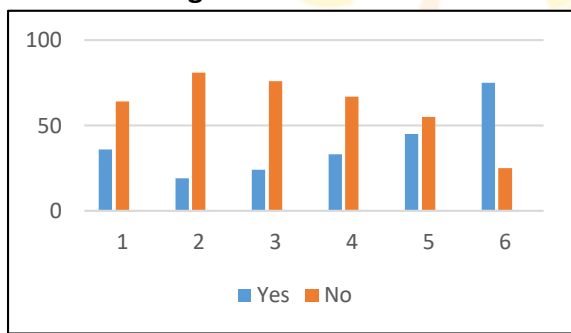
98 families were of the opinion that self-employment is not possible for these families and that even if small groups are functioning, there is no progress in them. Thus, it is clear that the majority is of the opinion that this program does not implement meaningful programs. This Samurdhi program is introduced to eliminate rural poverty, but some people are of the opinion that this did not strengthen the economy of the rural people and that the rural people have to live on loans constantly. Because of this, 88% were of the opinion that this development program is not successful.

Table No. 08 - Problems arising in Samurdhi Programme

Problems in the Samurdhi Programme	Response (Number of Families)	
	Yes	No
1. Samurdhi officer	36	64
2. Satisfied with the	19	81
3. Are you satisfied with the manner in which the	24	76
4. Proper provision of	33	67
5. Decreased community	45	55
6. Weaknesses in	75	25

Source: (Field Study, 2022)

Chart No. 05 - Problems arising in Samurdhi Programme



Source: (Field Study, 2022)

A decreasing percentage of awareness about the program can be seen in the study area. That is, 64 families point out that there are deficiencies. Also, 19% are satisfied with the service of officer Samurdhi, but 81% point out that the service is inappropriate. The families are of the opinion that some malpractices are taking place especially in giving Samurdhi loans.

Some people are of the opinion that Samurdhi Niladhari is appointed from the village itself. Because of this, many people are of the opinion that even in getting loans and choosing new Samurdhi beneficiaries based on their friendship, these Samurdhi beneficiaries will have to fulfill the needs of the officials. Because of this, they are of the opinion that unfit people are appointed as Samrudhi beneficiaries and that many more other

people are qualified to be given the Samrudhi grant.

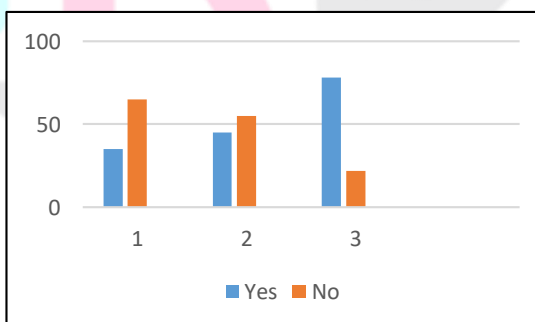
Affiliations, the influence of politics are abundantly discernible in the selection of Samurdhi beneficiaries. Therefore, 76% of Samrudhi families were of the opinion that it is not appropriate to select beneficiaries for the Samrudhi program. 75% of families indicate that there are weaknesses in response and decision-making by officials regarding community participation. Because of this, it is clear that problems arise in society in practice. Some people also accuse that official's work according to traditional methods and because of this, time and labor are wasted. They point out that because of this, the participation of the community is decreasing.

Table No. 09 - Problems arising in the selection of Samurdhi Beneficiaries

Problems arising in the selection of Samurdhi Beneficiaries	Response (Number of Families)	
	Yes	No
1. Samurdhi has been received by those	35	65
2. Having received it on the basis of	45	55
3. Longer presence of suitable personnel in	78	22

Source: (Field Study, 2022)

Chart No. 06 - Problems arising in the selection of Samurdhi Beneficiaries



Source: (Field Study, 2022)

In the study area, 35 families were of the opinion that Samurdhi subsidy is given to those who are not eligible. Thus, it is clear that there are some problems in the

selection of beneficiaries for this program, while 45 families pointed out that it is based on the existing political relations, 78 families were of the opinion that there are landless, low-income people who are suitable to provide Samurdi in every field of rural service.

Especially in the selection of beneficiaries to give the Samurdhi subsidy, it can be seen in practice that families with good economy (with three wheelers and motorcycles) have got it. This situation has practically caused many problems in the society. People point out that not getting this subsidy even for some people who have coconut thatched houses is a weakness. Some were of the opinion that this subsidy was received based on existing political relations. People are of the opinion that giving this subsidy to the people who go to political meetings and also support the parties during the elections will give them a more advantageous situation. Also, it is a matter that emerged from the opinions of the people that political revenge is taking place in this study area by cutting the subsidy of some people.

Conclusion

The Samurdhi campaign can be mentioned as one of the leading programs for poverty alleviation and rural development in Sri Lanka. This can be recognized as a program that goes beyond the limits of welfare presented in a different face than the development programs that have existed so far. However, despite the implementation of large number of programs, the lack of consultation at the grassroots level in the planning of this program, the implementation of political ambitions through this program, the dependent mentality of the beneficiary community, the problems existing in social animation as well as the weaknesses in the selection of beneficiaries, the expected prosperity through the program has not been achieved. It can be seen that it has

not been possible to achieve the objectives in the same way at the rural level.

Recommendations

The Samurdhi Development Program was introduced to eradicate poverty in the rural society, but that objective has not yet been achieved. But it can be pointed out that it is very important to follow the following suggestions to make it successful.

1. Targeting the truly deserving beneficiaries.
2. Presenting formal criteria in the selection of 2nd eligible families.
3. Increase opportunities for the poor to improve their living conditions.
4. Empowering the poor to participate in the decision-making process.
5. Providing economic protection as a remedy for the economic insecurity that the poor people constantly face.
6. Arranging asset redistribution in a pro-poor manner.
7. Development of social and economic infrastructure in remote rural areas.
8. Preparing social security arrangements to take care of disabled and elderly people who cannot do work.
9. Adopting a formal system in the selection of Samurdhi officers.
10. Not deploying the same Samurdhi officers in the same area for a long time.
11. Adopting a formal system in giving Samurdhi loans.

Rural poverty can be reduced to some extent by paying attention to the above points.

References

1. Amarasinghe, D. P. (2000)' Rural urban linkage in Monaragala : *some hypothesis, Journal of Urban Development in Sri Lanka*

2. Ratnayake, R. M. K. (2007)' *Rural-urban linkage in regional development: the experience of North Central Sri Lanka*, Malambe (Piyasiri Printers.
3. Performance Report ^2015&, Divineguma Department, Online: <https://www.parliament.lk/uploads/documents/paperspresented/performance-report-department-of-divineguma-development-2015.pdf>
4. Performance Report ^2016&, Prosperity Development Department, Online: <https://www.treasury.gov.lk/web/department-of-development-finance-action-plans-and-performance-reports/section/ddf-performance-reports>.
5. Performance Report ^2018&, Prosperity Development Department, Online: <https://www.treasury.gov.lk/web/department-of-development-finance-action-plans-and-performance-reports/section/ddf-performance-reports>.
6. Annual Report ^2019&, Central Bank of Sri Lanka, Online: <https://www.cbsl.gov.lk/en/publications/economic-and-financial-reports/annual-reports>
7. Annual Report ^2020&, Central Bank of Sri Lanka, Online: <https://www.cbsl.gov.lk/en/publications/economic-and-financial-reports/annual-reports>
8. Annual Report ^2021&, Central Bank of Sri Lanka, Online: <https://www.cbsl.gov.lk/en/publications/economic-and-financial-reports/annual-reports>