

**FACTORS INFLUENCING THE ZAKAT PAYMENT
THROUGH THE ZAKAT INSTITUTIONS IN KWARA STATE,
NIGERIA**

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UNIVERSITI SAINS ISLAM MALAYSIA

**FACTORS INFLUENCING THE ZAKAT PAYMENT THROUGH
THE ZAKAT INSTITUTIONS IN KWARA STATE, NIGERIA**

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AUTHOR DECLARATION

I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged.

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ABSTRACT

Zakat is among the financial instruments and Islamic economic development resources used to combat poverty. It funds can help individuals and communities in need. The responsibility of paying zakat is part of the worship and duties of every capable Muslim. The objective of zakat is to minimise the economic gap between the rich and poor. This objective can be achieved if the rich patronise zakat institutions and pay their zakat whenever it is due. As such, it increases the output of zakat institutions. Based on the decomposed theory of planned behaviour, this study examines the factors influencing the zakat payment through the zakat institutions in Kwara State. The study applied the quantitative design using a survey based on the purposive sampling of 314 zakat payers to collect the data and interview some of zakat payers. The data were analysed using structural equation modelling. The study revealed that zakat payers' attitude and subjective norms are important factors influencing their patronage of zakat institutions in Kwara State. Furthermore, the results reveal that among the leading factors hindering the patronage of zakat institutions in Kwara State are perceived behaviour control and zakat manager. Nevertheless, other factors such as trust, family influence, knowledge, and media, influence zakat payers' payment through zakat institutions. The study enhances the understanding of the behaviours of zakat payers in Kwara State, Nigeria. It proposes a new model by decomposing the theory of planned behaviour to relevant variables. Practically, this study contributes by identifying the fundamental factors for zakat managers to formulate appropriate strategies to attract zakat payers and to choose zakat institutions to pay their zakat. If these weaknesses can be overcome, it could encourage more zakat payers to patronise zakat institutions allowing for the proper management of zakat - recipients.

ABSTRAK

Zakat merupakan salah satu alat kewangan dan sumber pembangunan ekonomi Islam yang digunakan bagi membasmi kemiskinan. Hasil daripada kutipan zakat akan dapat membantu individu dan masyarakat yang memerlukan. Oleh itu, tanggungjawab dalam membayar zakat adalah sebahagian daripada ibadah dan tugas setiap umat Islam yang berkemampuan. Objektif daripada kutipan zakat adalah untuk mengurangkan jurang ekonomi antara golongan kaya dan masyarakat miskin. Objektif ini dapat dicapai jika institusi golongan kaya dapat menabung dengan menggunakan institusi zakat dan membayar zakat mereka apabila tiba masanya. Oleh itu, ia dapat meningkatkan pengeluaran daripada institusi zakat. Walau bagaimanapun, jika kutipan zakat yang dikutip oleh institusi zakat adalah rendah, ia akan menghalang keberkesanan zakat dalam memainkan peranan penting di peringkat nasional. Di negeri Kwara, hasil kutipan zakat yang rendah telah menghalang keberkesanan zakat di negeri ini. capaian institusi zakat yang rendah oleh rakyat negeri ini dan kurangnya pengetahuan mengenai prosedur menyumbang kepada pengumpulan zakat yang rendah di negeri ini. Oleh itu, berdasarkan Teori Decomposed of Planned Behaviour, kajian ini mengkaji faktor-faktor yang mempengaruhi pembayar zakat di negeri Kwara. Kajian ini menggunakan reka bentuk kuantitatif dan kaedah tinjauan telah digunakan sebagai kaedah pengumpulan data. Ia menggunakan persampelan bertujuan. Data tersebut dikumpulkan daripada 314 penerima zakat. Data dianalisis menggunakan pemodelan persamaan struktur. Kajian ini menunjukkan bahawa sikap pembayar zakat dan norma subjektif adalah faktor penting yang mempengaruhi pembayar zakat di negeri Kwara. Tambahan pula, hasilnya menunjukkan bahawa beberapa faktor utama yang boleh menghalang pembayaran zakat di negeri Kwara adalah kawalan tingkah laku dan pengaruh keluarga. Walau bagaimanapun, terdapat beberapa faktor positif lain seperti amanah, keagamaan, pengetahuan, media, dan pengurus zakat yang mempengaruhi pembayar zakat. Kajian ini meningkatkan pemahaman tentang tingkah laku pembayar zakat di negeri Kwara, Nigeria. Ia mencadangkan satu model baru dengan menggunakan Teori Decomposed of Planned Behaviour kepada pembolehubah yang berkaitan. Secara praktiknya, kajian ini menyumbang kepada pengetahuan dengan mengenal pasti faktor-faktor asas bagi pengurus zakat untuk merumus strategi yang sesuai untuk menarik pembayar zakat dan memilih institusi zakat untuk membayar zakat mereka. Oleh itu, jika semua kelemahan dapat diatasi, ia boleh menjadikan hasil kutipan zakat untuk di laburkan oleh institusi zakat dengan kerap dan seterusnya membolehkan pengurusan zakat yang berkesan.

الملخص

وتُعدّ الزكاة واحدة من الأدوات المالية وموارد التنمية الإقتصادية الإسلامية التي تُستخدم لمكافحة الفقر، كما يُمكن مساعدة الأفراد والمجتمعات المحتاجة من خلال صندوق الزكاة. لذلك، فإن مسؤولية دفع الزكاة هي جزء من العبادات والواجبات على كل مسلمٍ قادر. يهدف صندوق الزكاة إلى تقليل الفجوة الإقتصادية بين الأغنياء والفقراء في المجتمع، ويُمكن تحقيق هذا الهدف إذا قام الأثرياء برعاية مؤسساتٍ للزكاة ودفع الزكاة عند إستحقاقها، وبذلك تزداد مخرجات مؤسسات الزكاة. ومع ذلك، إنخفاض جمع الزكاة التي يتم جمعها من قبل مؤسسات الزكاة يُعيق فعالية الزكاة في لعب دورها المهم في الدولة. في ولاية كوارا، إنخفاض جمع الزكاة من قبل مؤسسات الزكاة يُعيق فعالية الزكاة، ويُساهم إنخفاض الرعاية لمؤسسات الزكاة من قبل أهل الولاية وعدم معرفتهم الكافية بإجراءاتها في إنخفاض جمع الزكاة في الولاية. بناءً على النظرية التحليلية للسلوك المخطط، تبحث هذه الدراسة في العوامل المؤثرة على رعاية دافعي الزكاة لمؤسسة الزكاة في ولاية كوارا. تم تطبيق المنهج الكمي وتحديد العينات الهادفة واستخدام المسح كوسيلة لجمع البيانات، حيث تم جمع البيانات من ٣١٤ دافع زكاة. استخدمت الدراسة نموذج المعادلة الهيكلية لتحليل بيانات الدراسة، وتوصّلت الى أن موقف دافعي الزكاة وقواعدها الشخصية عوامل مهمة تؤثر على رعاية دافعي الزكاة لمؤسسات الزكاة في ولاية كوارا. علاوة على ذلك، تكشف النتائج أن بعض العوامل الرئيسة التي قد تعيق رعاية مؤسسات الزكاة في ولاية كوارا هي مراقبة السلوك وتأثير الأسرة. ومع ذلك، لا تزال هناك بعض العوامل الإيجابية مثل الثقة والتدين والمعرفة والإعلام ومدير الزكاة تؤثر على رعاية دافعي الزكاة لمؤسسات الزكاة، في حين أن الدراسة تعزز من فهم سلوكيات دافعي الزكاة في ولاية كوارا - نيجيريا. وتوصي الدراسة بإقتراح نموذجاً جديداً عن طريق تحليل نظرية السلوك المخطط للمتغيرات ذات الصلة. عملياً، تُسهّم هذه الدراسة في المعرفة من خلال تحديد العوامل الأساسية لعمّال الزكاة وصياغة الإستراتيجيات المناسبة لجذب دافعي الزكاة واختيار مؤسسات الزكاة لدفعها. لذلك، إذا كان التغلب على جميع نقاط الضعف ممكناً، فإن ذلك قد يجعل دافعي الزكاة يراعون مؤسسات الزكاة بانتظام، ويُتيح إدارة مستلمي الزكاة بشكل سليم

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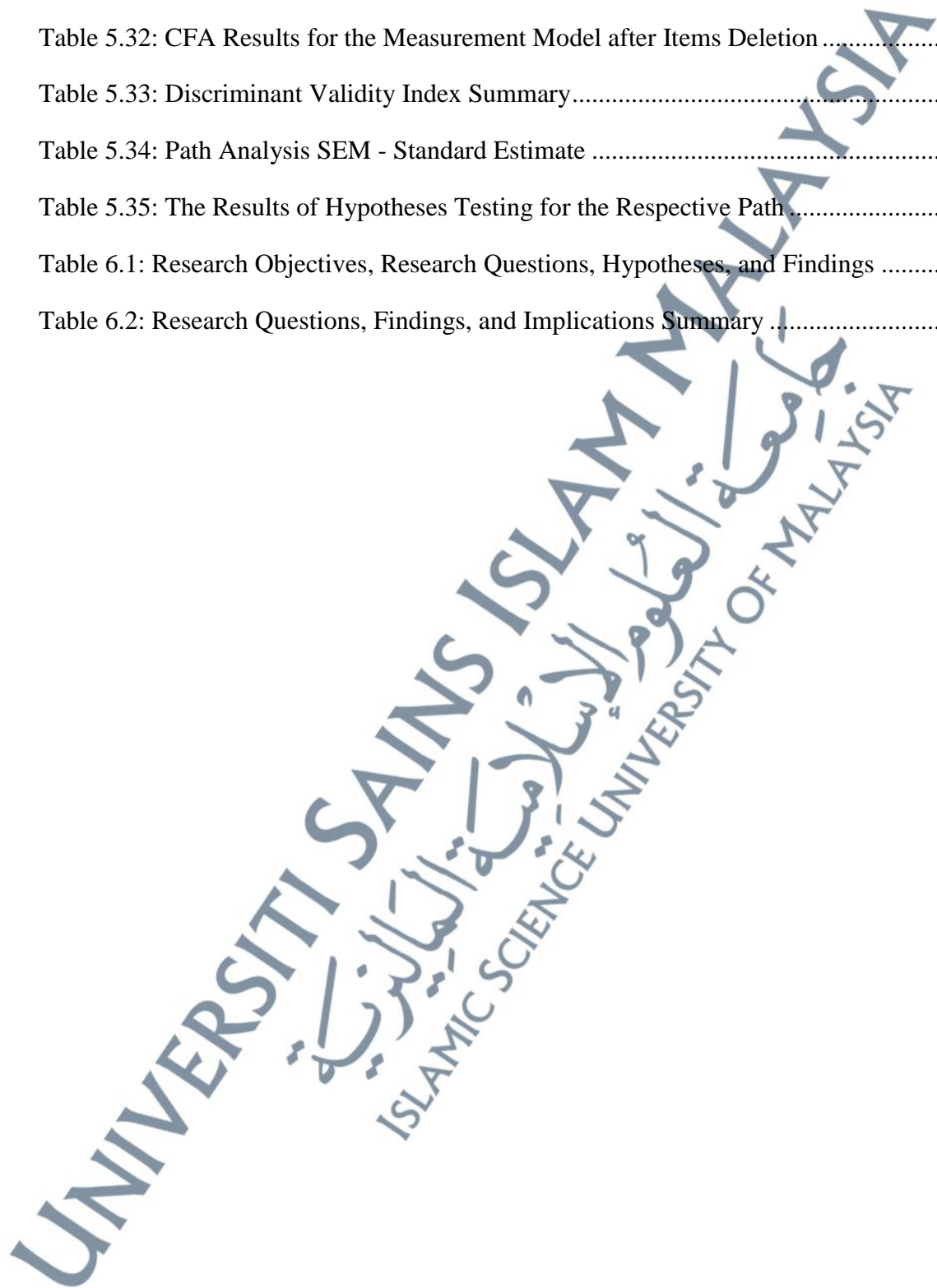
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