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## Appendix A

Questions designed for the Interview with zakat payers and potential zakat payers are as follow:

Name:

Designation:

Age:

Sex:

Marital Status:

Educational Level:

S/N	Interview Questions
1	Through which channel do you pay your <i>zakat</i> ?
2	Do you know there are <i>zakat</i> institutions in Kwara state?
3	How do you know about <i>zakat</i> institutions in Kwara state?
4	Do you use <i>zakat</i> institution? If No, why?
5	Do you declare your assets to <i>zakat</i> administrators or any other person that help you to pay your <i>zakat</i> ? If No, why?
6	How do you calculate your <i>zakat</i> ?
7	Like how much do you pay for <i>zakat</i> ?
8	Like how much individual recipient will received from your <i>zakat</i>
9	Do you know that paying <i>zakat</i> to <i>zakat</i> institution is a <i>sunnah</i> ? And it has advantages?
10	What are difficulties do you perceived from <i>zakat</i> institutions?

## Appendix B

Questions designed for the Interview with *zakat* Administrator are as follow:

**Name**

**Designation:**

**Age:**

**Sex:**

**Working Experience (in Years):**

**Length of Appointment (in Years):**

S/N	Interview Questions
	Is the committee registered and recognized by government and people in Kwara State?
	How acceptable or populate is the committee among the <i>zakat</i> payers in Kwara State?
	Is there media campaigning's by the committee to encourage <i>zakat</i> payers to regularly pay <i>zakat</i> to the committee?
	How do the committee identify the zakatable individuals and organizations?
	Do you believe that all zakatable individuals and organizations in Kwara State pay <i>zakat</i> as and when due?
	What are your efforts to make sure that the zakatable individuals pay the real due or who usually guide them in ensuring the proper accounting of their properties and <i>zakat</i> due?
	How do <i>Muslim</i> with <i>zakat</i> assets in Kwara State usually pay their <i>zakat</i> ?
	How do you encourage Zakatable civil servants to pay <i>zakat</i> or does it been removed from their salaries source?
	Which channel does the committee use to collect <i>zakat</i> from livestock and crop farmers in Kwara State?
	How does committee manage the collection, distribution and administration of <i>zakat</i> ?
	Do you collect <i>zakat</i> from organizations / companies or individual only?
	How do the committee identify the recipients of <i>zakat</i> ?
	What categories of <i>zakat</i> recipients do we have in Kwara State?
	How do you distribute the <i>zakat</i> assets to the recipients?
	What are the problems / obstacles inhibiting the activities of the committee?

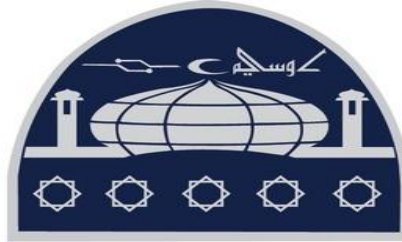
## Appendix C

### List of Respondents for Interview

No	Interviewee	Time	Date	Location
1	Zakat Administrators Zakat Administrator (SAMZAMAFIS).	10:00 am - 10:40 am	10/04/2016	Secretary's office
2	Zakat Administrators (zakat and Sadaqat Fundation )	5:00 pm - 5:40 pm	17/04/2016	At home
3	Respondents: Resp. 1	9:10 am –	23/04/2016	Office
4	Resp. 2	9:50am	1/5/2016	Office
5	Resp. 3	11:00am-	10/5/2016	Office
6	Resp. 4	11:40am	17/5/2016	Shop
7	Resp. 5	10:00am-	20/5/2016	Shop
8	Resp. 6	10:30am 2:30 pm- 3:00pm 4:00 pm -4:25pm 9:00 am – 9:30am	25/5/2016	home

## Appendix D

STUDY SURVEY QUESTIONNAIRE.



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### **FACTORS INFLUENCING ZAKAT PAYERS' PATRONAGE OF ZAKAT INSTITUTIONS IN KWARA STATE OF NIGERIA**

This questionnaire is designed to examine factors influencing *zakat* payers' patronage of *zakat* institutions for effective management of *zakat* resources in Kwara State, Nigeria. Please assist the researcher by providing sincere answers to all questions, as there is no right or wrong answer. Be assured that all the information given will be treated as confidential and it will be used only for the purpose of this study. Please contact the researcher for any enquiry on this study. Thank you very much for your cooperation.

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### Section 1: Demographic and General Information

Please tick the relevant box that corresponds to your chosen answer or fill in the blank as appropriate.

1. Education Background: a) No formal education. b) Primary c) Secondary d) Diploma/NCE. e) Degree/HND .
2. Gender: a) Male b) Female
3. Age: a) 18-30 b) 31-45 c) 46-60 d) 60 and above
4. Marital status: a) Single. b) Married c) Others, specify-----
5. Annual income: a) Less than a million – 1 m naira b) N1.5-N3 million c) N3.5- N4.5 m d) N5 million and above.
6. Profession: a) Civil/public Servant. b) Business c) Crop Farmer d) Livestock Famer e) Artisan. f) Others, specify-----

**Section 2:** This section asks about your understanding regarding to *zakat*

7. Do you know that *zakat* is one of the pillars of Islam? a) Yes. B) No.
8. What is difference between *zakat* and *sadaqat*?
9. Is *zakat* or *sadaqat* more important?
10. Do you know the reward of the *zakat* payer?
11. Do you know that *zakat* should be taken from properties money, certain farm produce, and live livestock as well as gold when they reach a portion known as nisab? a) Yes. b) No.
12. Are you aware of the rules and regulations that guide *zakat*? a) yes. b) No.
13. Do you know when your *zakat* is due? a) Yes. b) No.
14. Do you know *zakat* should be calculated before you deduct it from your money?
15. How much do you pay as your *zakat*?
16. How do you calculate your *zakat*?

**Section 3:** this section investigates reason *Muslim* with zakatable assets in Kwara State do not pay to *zakat* institutions.

17. How do you pay your *zakat* or how will you pay when you are qualified to do so? a) I prefer to pay it directly to the recipients. b) I prefer to pay it to my scholar. c) I prefer to pay it to private *zakat* institution d) I prefer to pay it at my mosque. e) I prefer not to pay *zakat* but *sadaqat*.

18. How Do you know there are institutions known as *zakat & sadaqat* committee and *zakat & Sadaqat* foundation in Kwara State?

a) Through media (T.V., Radio, Newspaper, social media). b) Through *Islamic* programmes. c) Through *Islamic* organisations. d) Through our mosque. e) I do not know about it.

19. how frequent do you use *zakat* institutions or will you pay to that *zakat* institution?

a) I always pay to *zakat* institutions. b) I use it once or twice. c) I rarely use it. d) I will never use it

20. Why you do not use *zakat* institution regularly?

a) I use it regularly. b) Because I do not want to declare my asset. c) Because I pay it to my scholar. d) Because I think it will look like showoff.. e) Because I am afraid of my personal security.

21 . Why do you not declare your assets?

a) Because I am afraid of my personal security. b) Because people may beg for unnecessary help. c) Because they will broadcast me as rich man. d) Because I do not trust them. e) Because I do not think it necessary.

**Section 4:** This section asks about factors influence patronage of *zakat* institutions.

Please indicate your level of agreement on these statements

**Intention to use *zakat* institution**

No	Statement	SD	D	N	A	SA
1	I have intention to patronise <i>zakat</i> institution.	1	2	3	4	5
2	I have intention to patronize <i>zakat</i> institutions in the nearest future.	1	2	3	4	5
3	I plan to pay my <i>zakat</i> to <i>zakat</i> institution every year.	1	2	3	4	5
4	I intend to pay my <i>zakat</i> to <i>zakat</i> institution because I am concern about religion issue	1	2	3	4	5
5	I plan to pay my <i>zakat</i> to <i>zakat</i> institution rather than pay directly to <i>zakat</i> recipients	1	2	3	4	5

### Attitude

No	Statement	SD	D	N	A	SA
1	I have a positive attitude towards <i>zakat</i> institution patronage.	1	2	3	4	5
2	I think it is good to pay <i>zakat</i> through <i>zakat</i> institution.	1	2	3	4	5
3	I think it is wise to pay <i>zakat</i> through <i>zakat</i> institution.	1	2	3	4	5
4	I believe <i>zakat</i> institution have more benefits compare to pay direct to <i>zakat</i> recipients.	1	2	3	4	5
5	I like to pay my <i>zakat</i> through <i>zakat</i> institution.	1	2	3	4	5

### Religious obligation

No	Statement	SD	D	N	A	SA
1	My religious beliefs will influence me to patronage of <i>zakat</i> institutions.	1	2	3	4	5
2	I always beliefs that paying <i>zakat</i> through <i>zakat</i> institution is more rewardable by <i>Allah</i> than personal <i>zakat</i> distribution	1	2	3	4	5
3	The main reason why I selected <i>zakat</i> institutions strictly, because of my religious prescription.	1	2	3	4	5
4	I will always choose <i>zakat</i> institutions because their managers deal with <i>zakat</i> religiously	1	2	3	4	5
5	I will always pay my <i>zakat</i> to <i>zakat</i> institution in order to follow my religion.	1	2	3	4	5

### Knowledge

No	Statements	SD	D	N	A	SA
1	I know that <i>zakat</i> is compulsory because is one of the pillars of <i>Islam</i> .	1	2	3	4	5
2	I know that there are <i>zakat</i> institutions but I do not like to pay my <i>zakat</i> to them.	1	2	3	4	5
3	I know that I should contact <i>zakat</i> institutions for the calculation of my <i>zakat</i> and I prefer to pay my <i>zakat</i> to them.	1	2	3	4	5
4	I know that paying <i>zakat</i> directly to the needy is not the best.	1	2	3	4	5
5	I will pay my <i>zakat</i> to <i>zakat</i> institution, if it is operated by knowledgeable people.	1	2	3	4	5

### Subjective Norm

No	Statements	SD	D	N	A	SA
1	Most people who are important to me think that I should pay my <i>zakat</i> through <i>zakat</i> institutions.	1	2	3	4	5
2	Most people who are important to me feel that paying my <i>zakat</i> to <i>zakat</i> institutions is the best for me.	1	2	3	4	5
3	Is expected that people like me use <i>zakat</i> institutions	1	2	3	4	5
4	Most people who are important to me would think that using <i>zakat</i> institutions to pay my <i>zakat</i> is a wise idea.	1	2	3	4	5
5	Most people who are important to me would think that using <i>zakat</i> institutions is a good idea.	1	2	3	4	5

### Media awareness

No	Statements	SD	D	N	A	SA
1	I have read latest information about <i>zakat</i> institutions	1	2	3	4	5
2	I have watched the television program for the latest information of <i>zakat</i> institutions.	1	2	3	4	5
3	I hear the latest information about <i>zakat</i> institutions which is broadcast on the radio.	1	2	3	4	5
4	I have read the latest information about <i>zakat</i> institutions published on their website.	1	2	3	4	5
5	I read a lot of information about <i>zakat</i> institutions on whatshapps.	1	2	3	4	5

### Family influence.

No	Statements	SD	D	N	A	SA
1	My parents will think I should pay my <i>zakat</i> to <i>zakat</i> institutions.	1	2	3	4	5
2	My spouse will think I should pay my <i>zakat</i> to <i>zakat</i> institutions.	1	2	3	4	5
3	My close friends will think I should pay my <i>zakat</i> to <i>zakat</i> institutions.	1	2	3	4	5
4	My siblings will think I should pay my <i>zakat</i> to <i>zakat</i> institutions.	1	2	3	4	5
5	My children will think I should pay my <i>zakat</i> to <i>zakat</i> institutions.	1	2	3	4	5

### Perceived Behavioral Control

No	Statements	SD	D	N	A	SA
1	I know about benefit of <i>zakat</i> institutions	1	2	3	4	5
2	I have resources to pay to <i>zakat</i> institutions	1	2	3	4	5
3	I have the knowledge to use <i>zakat</i> institutions	1	2	3	4	5
4	I have the ability to use <i>zakat</i> institutions	1	2	3	4	5
5	I have experience about paying to <i>zakat</i> institutions	1	2	3	4	5

### Trust about *zakat* institutions

No	Statements	SD	D	N	A	SA
1	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if they are efficient.	1	2	3	4	5
2	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if I have positive feeling about their performance.	1	2	3	4	5
3	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if managers are dependable in their dealing with <i>zakat</i> resources.	1	2	3	4	5
4	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if <i>zakat</i> managers treat <i>zakat</i> recipients fairly	1	2	3	4	5
5	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if managers keep personal discussions confidential.	1	2	3	4	5

### Transparency of *zakat* institutions

No	Statements	SD	D	N	A	SA
1	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if their managers are accountable to the general public.	1	2	3	4	5
2	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if they make it easy to understand how they manage <i>zakat</i> resources.	1	2	3	4	5
3	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if there is proper account of <i>zakat</i> funds.	1	2	3	4	5
4	I will pay my <i>zakat</i> to <i>zakat</i> institution, if their managers are open and transparent.	1	2	3	4	5
5	I will pay my <i>zakat</i> to <i>zakat</i> institutions, if their managers are frank and honest in all their dealings.	1	2	3	4	5

### Zakat Managers

No	Statements	SD	D	N	A	SA
1	I will pay my <i>zakat</i> to <i>zakat</i> institutions to let <i>zakat</i> managers benefit from it.	1	2	3	4	5
2	I will pay my <i>zakat</i> to <i>zakat</i> institutions because <i>zakat</i> managers can be trusted.	1	2	3	4	5
3	I will pay my <i>zakat</i> to <i>zakat</i> managers I have confidence in them.	1	2	3	4	5
4	I will pay my <i>zakat</i> to <i>zakat</i> managers because it is not the best to pay directly to <i>zakat</i> recipients.	1	2	3	4	5
5	I will pay my <i>zakat</i> to <i>zakat</i> managers to avoid sins	1	2	3	4	5

## Appendix E

### Exploratory Factor Analysis (EFA) Result

Unrotated Component Matrix of EFA Result: Attitude

#### Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4,718	47,178	47,178	4,718	47,178	47,178	3,304	33,037	33,037
2	1,557	15,568	62,745	1,557	15,568	62,745	2,064	20,640	53,677
3	1,056	10,558	73,303	1,056	10,558	73,303	1,963	19,626	73,303
4	,886	8,860	82,163						
5	,711	7,114	89,277						
6	,615	6,154	95,431						
7	,196	1,956	97,387						
8	,136	1,362	98,749						
9	,082	,821	99,569						
10	,043	,431	100,000						

Extraction Method: Principal Component Analysis.

Rotated Component Matrix of EFA Result: Attitude

#### Total Variance Explained

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4,718	47,178	47,178	3,304	33,037	33,037
2	1,557	15,568	62,745	2,064	20,640	53,677
3	1,056	10,558	73,303	1,963	19,626	73,303
4	,886	8,860	82,163			
5	,711	7,114	89,277			
6	,615	6,154	95,431			
7	,196	1,956	97,387			
8	,136	1,362	98,749			
9	,082	,821	99,569			
10	,043	,431	100,000			

Extraction Method: Principal Component Analysis.

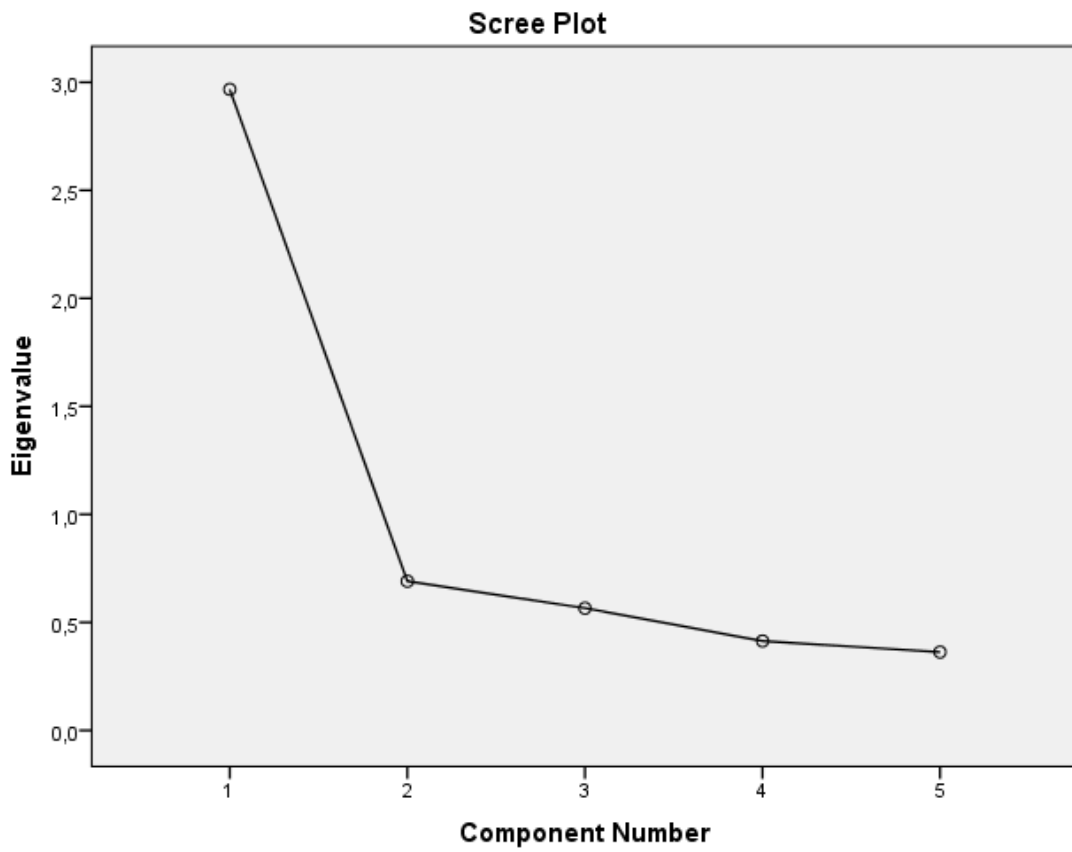
Component Matrix<sup>a</sup>

	Component		
	1	2	3
KN1	,760	,254	-,455
KN2	,771	-,399	-,080
KN3	,752	-,216	,003
KN4	,769	-,228	,401
KN5	,604	,642	,254
R1	,675	,307	-,558
R2	,686	-,464	-,119
R3	,593	-,113	-,094
R4	,666	-,195	,440
R5	,548	,680	,300

Extraction Method: Principal Component Analysis.

1.3. 3 components extracted.

Screen Plot Attitude



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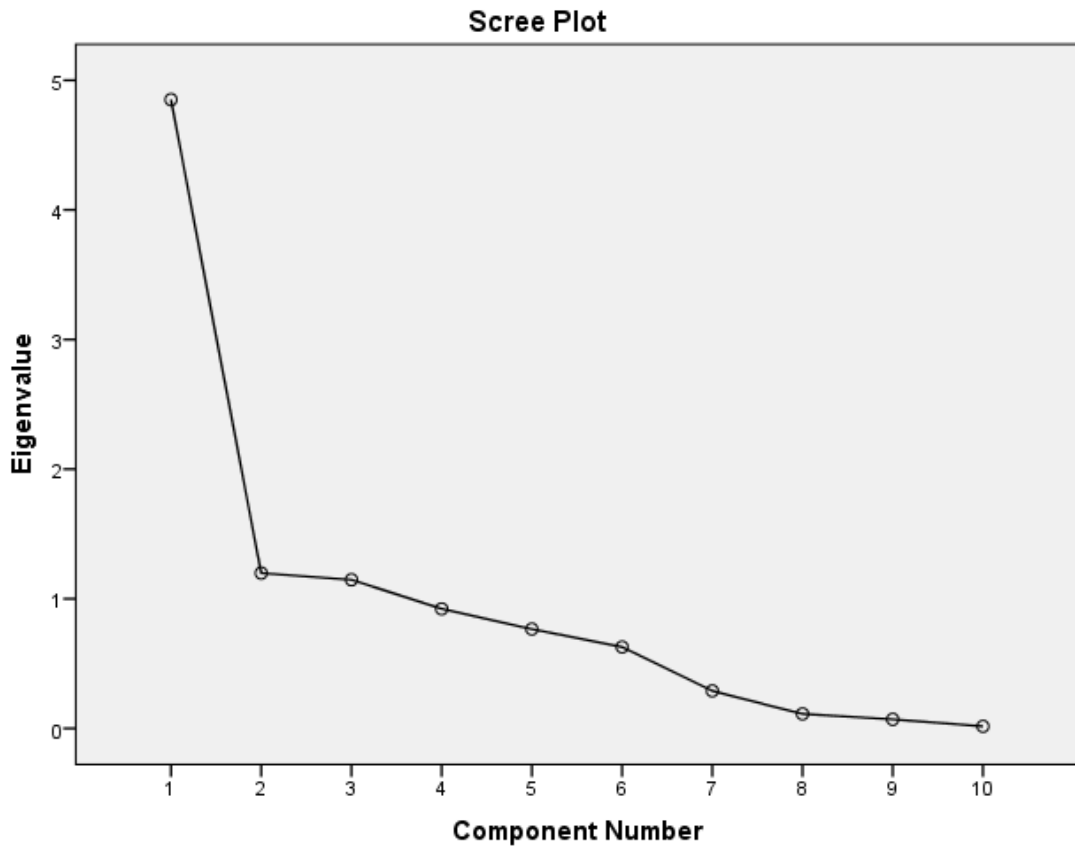
Unrotated Component Matrix of EFA Result: Subjective Norm

**Total Variance Explained**

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4,850	48,505	48,505	2,665	26,649	26,649
2	1,198	11,978	60,483	2,335	23,347	49,996
3	1,147	11,467	71,950	2,195	21,954	71,950
4	,923	9,226	81,176			
5	,766	7,661	88,837			
6	,628	6,284	95,121			
7	,289	2,894	98,015			
8	,112	1,123	99,138			
9	,070	,700	99,838			
10	,016	,162	100,000			

Extraction Method: Principal Component Analysis.





Scree Plot: Subjective Norm



Unrotated component Matrix of EFA Result: Perceived Behavioural Control

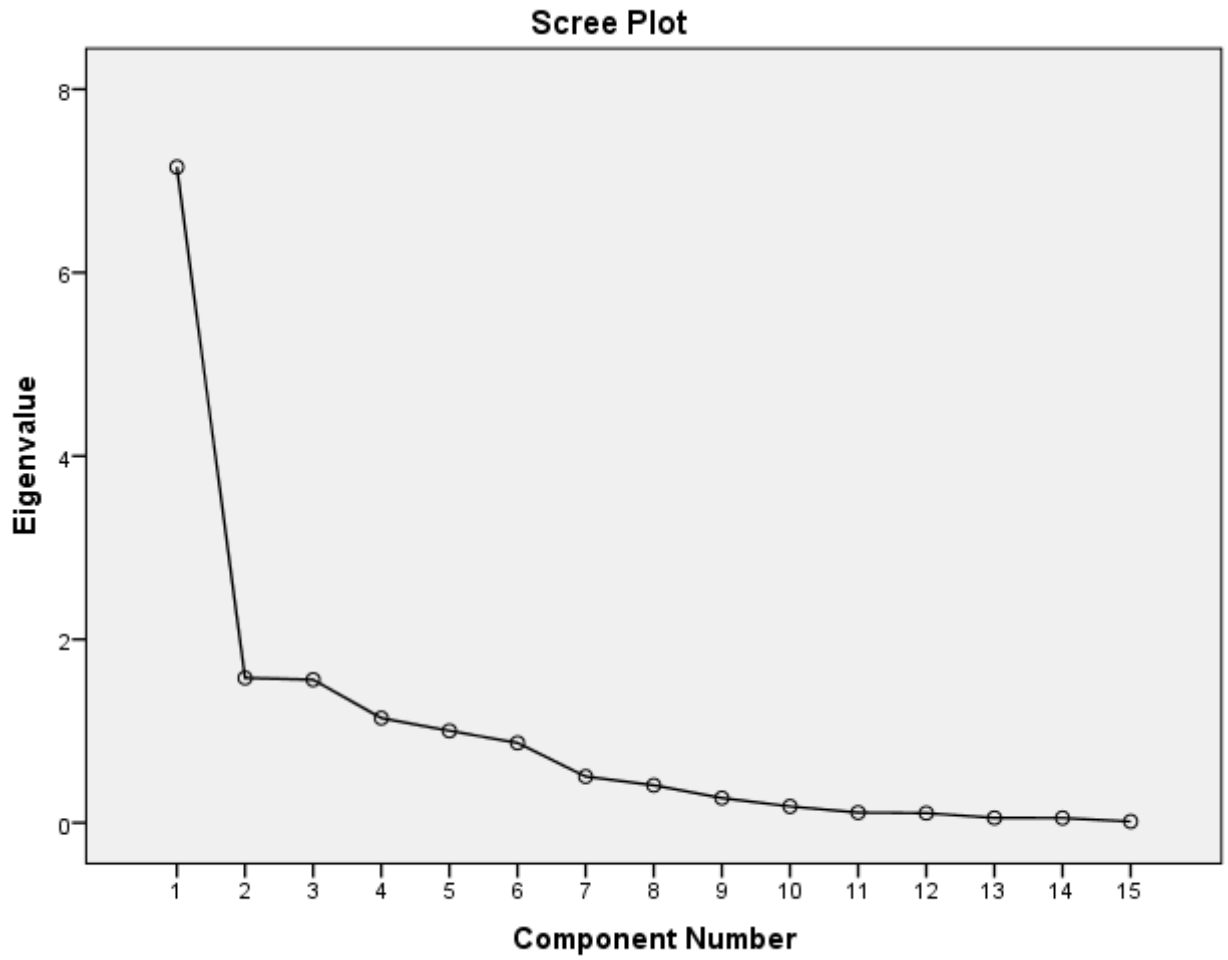


**Total Variance Explained**

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7,151	47,674	47,674	2,954	19,694	19,694
2	1,579	10,525	58,199	2,560	17,065	36,758
3	1,560	10,402	68,602	2,538	16,921	53,679
4	1,142	7,610	76,212	2,281	15,208	68,887
5	1,003	6,686	82,898	2,102	14,010	82,898
6	,872	5,810	88,708			
7	,504	3,362	92,070			
8	,408	2,723	94,793			
9	,269	1,793	96,585			
10	,178	1,187	97,772			
11	,111	,741	98,513			
12	,105	,699	99,212			
13	,053	,354	99,566			
14	,052	,345	99,911			
15	,013	,089	100,000			

Extraction Method: Principal Component Analysis.





Scree Plot: Perceived Behavioural Control

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**Rotated Component Matrix<sup>a</sup>**

	Component				
	1	2	3	4	5
TRT1	,843	,155	,104	,180	,154
TRT2	,373	,727	-,072	,184	,333
TRT3	,413	,171	,141	,789	,244
TRT4	,183	,212	,253	,147	,849
TRT5	,467	-,045	,619	,143	,313
TRAN1	,873	,230	,208	,208	,119
TRAN2	,238	,844	,108	,249	,167
TRAN3	,238	,148	,098	,858	,259
TRAN4	,073	,203	,231	,177	,872
TRAN5	,343	,067	,643	,112	,269
MG1	,791	,235	,259	,176	-,013
MG2	,121	,866	,191	,101	,087
MG3	,066	,339	,463	,746	-,062
MG4	-,067	,413	,635	,198	,358
MG5	,187	,086	,895	,166	,080

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.