ANNEXURES
ANNEXURE I

QUESTIONNAIRE

QUESTIONNAIRE FOR MUSLIM SALARIED PEOPLE

This questionnaire is for the purpose of academic research work. Answer all questions honestly. Respondents are required to put a tick mark for the correct option and may write NA wherever questions are not applicable. All answers will be kept confidential. Identity of the respondents will not be revealed.

1. Name: (optional): ____________________________________________________________

2. Email Id (optional):
________________________________________________________________________

3. Area: 1) Western line □  2) Central line □  3) Harbour line □

4. Gender: 1) Male □  2) Female □

5. Age: 1) Less than 20 years □  2) 20-30 years □  3) 31-40 years □

4) 41-60 years □  5) More than 60 years □


4) Others □

7. Occupation: 1) Private sector □  2) Public sector □  3) Profession □

4) Others □

If others then please specify____________________________________________________

8. Annual Income (in Rs): 1) Less than 2 lakh □  2) 2-3.5 lakh □

3) 3.5-5 lakh □  4) 5 lakh and above □

9. Annual Savings (in Rs): 1) Less than 10,000 □  2) 10,000-20,000 □

3) 20,000-40,000 □  4) 40,000 and above □
10. What percentage of your salary do you save?

1) 0-15% □  2) 15%-30% □  3) 30%-50% □  4) More than 50% □

11. What percentage of your total saved amount do you invest?

1) Less than 10% □  2) 10%-25% □  3) 25%-50% □  4) More than 50% □

12. What is your saving objective?

1) Children’s education □  2) Retirement □  3) Home purchase □

4) Children’s marriage □  5) Health care □  6) Others □

If others then please specify ________________________________

13. What is your source of investment advice?

1) Newspaper □  2) News channel □  3) Family/ Friends □

4) Books □  5) Internet □  6) Magazines □  7) Advisors □

8) Financial planner □  9) Others □

If others then please specify ________________________________

14. Which Shariah based investment avenues do you prefer to invest your money?

1) Share market □  2) Bullion market □  3) Mutual funds □

4) Debenture □  5) Bonds □  6) Gold/silver □  7) Real estate □

8) Others □

If others then please specify ________________________________

15. What is your Shariah based investment objective?

1) Income and capital preservation □  2) Long term growth □

3) Short term growth □  4) Others □

If others then please specify ________________________________

350
16. What are the important factors guiding your investment decision while investing your money other than the Shariah based investment?

1) Return of investment □  2) Sound rate of interest □
3) Safety of principal amount □  4) Progressive value □  5) Others □

If others then please specify ________________________________

17. Why do you prefer to invest your money in Islamic financial market only? Because of

1) Religion □  2) Shariah Principles □  3) Relatives □  4) Friends □  5) Others

If others then please specify ________________________________

18. Are you well aware of Shariah rules which is governing the investment opportunities?

1) Yes □  2) No □

19. Which components of Shariah governance do you consult for screening the Shariah based investment products?

1) Shariah advisory committee □  2) Shariah advisory firm □
3) Shariah officer’s □  4) Others □

If others please specify ________________________________

20. Which Shariah principles do you prefer /consider before investing your money?

1) Prohibition of interest □  2) Profit and loss sharing □  3) Absence of speculation □
4) Derivation of money on money □  5) Avoidance of unlawful activities □
21. Have you invested your money in non-Shariah based investment products?

1) Yes  □  2) No  □

If yes then tick whichever is applicable


22. Put a tick mark in the appropriate box wherein SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Statement(s)</th>
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<tbody>
<tr>
<td>i.</td>
<td>Traditional outlook of Shariah rules has deprived Muslim salaried people from the benefits of investment opportunities.</td>
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<td>ii.</td>
<td>Screening the do and don’t of the investment opportunities is necessary before making investment decision</td>
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<td>iii.</td>
<td>Shariah rules based investment products are available in Indian financial market.</td>
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<td>v.</td>
<td>Shariah rules forbid you from making investment in conventional financial market.</td>
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<td>vi.</td>
<td>Traditional outlook and Shariah rules has keeps away from investment opportunities which are available in Indian financial market.</td>
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<td>vii.</td>
<td>Islamic financial market is better than conventional financial market.</td>
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<td>viii.</td>
<td>Muslim salaried people are getting better return from making investment in Shariah based investment products.</td>
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<td>ix.</td>
<td>Better financial planning and management is necessary for making soundful investment.</td>
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<td>x.</td>
<td>Financial planning and management according to Shariah rules is necessary before investing your income.</td>
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<td>xi.</td>
<td>Large family size is the biggest obstacle of Muslim salaried people in the path of investment.</td>
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<td>xii.</td>
<td>Lack of awareness is the biggest obstacle of Muslim salaried people in the path of investment.</td>
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<td>xiii.</td>
<td>Inflation is the biggest obstacle of Muslim salaried people in the path of investment.</td>
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<td>Shariah based investment is the faith based investment for Muslim salaried people.</td>
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<td>Investment strategies framed as per Shariah rules is given better returns to Muslim salaried people.</td>
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<td>Investment schemes prepared as per Shariah rules is a profitable venture in India.</td>
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<td>Shariah principles are mandatory for making investment decision.</td>
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<td>xxi.</td>
<td>Muslim salaried people are getting better expert opinion from Shariah advisory committee regarding investment decision.</td>
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<td>xxii.</td>
<td>In present scenario Muslim salaried people faces more problems and difficulties towards investment opportunities.</td>
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</table>
23. To what extent do you prefer /consider the Quran principles before making the investment decision. Put a tick mark in the appropriate box.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Quran principles</th>
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24. According to you what is the use (halal) and abuse (haram) of your income?

State the answer

___________________________________________________________________________
___________________________________________________________________________

Researcher is extremely thankful to you for sparing your valuable time in filling up this questionnaire and your cooperation will be of great help for research purpose.

Name and sign of the Respondent

Mobile No:

Landmark (Area):

Ms. Shama Mohammed Aslam Shah

Date:

Place: Mumbai.
QUESTIONNAIRE FOR FINANCIAL PLANNER

This questionnaire is for the purpose of academic research work. Answer all questions honestly. Respondents are required to put a tick mark for the correct option and may write NA wherever questions are not applicable. All answers will be kept confidential. Identity of the respondents will not be revealed.

1. Name: (optional)
__________________________________________________________

2. Email Id (optional) -
__________________________________________________________

3. Gender: 1) Male □ 2) Female □

4. Age: 1) Less than 20 years □ 2) 20-30 years □ 3) 31-40 years □
4) 41-60 years □ 5) More than 60 years □

5. Experience as a Financial Planner: ______________

6. Please tick marks the name of the investment opportunities where Muslim Salaried People are investing frequently.

1) Share market □ 2) Bullion market □ 3) Mutual funds □ 4) Debenture □
5) Bonds □ 6) Gold/silver □ 7) Real estate □ 8) Others □
If others then please specify
__________________________________________________________

7. Which of the Shariah principles do you recommend to Muslim salaried people for making investment decision?

1) Prohibition of interest □ 2) Profit and loss sharing □ 3) Absence of speculation □ 4) Derivation of money on money □ 5) Avoidance of unlawful activities □

8. Which components of Shariah governance do you recommend to Muslim salaried people for screening the Shariah based investment products?

1) Shariah advisory committee □ 2) Shariah advisory firm □ 3) Shariah officer’s □
4) Others □
If others please specify ________________________________
9. Put a tick mark in the appropriate box wherein SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

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<td>i</td>
<td>Muslim salaried people are an untapped financial market in India.</td>
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<td>Ample opportunities for investment in Indian stock market are available to Muslim salaried people.</td>
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<td>If Islamic financial market improved their services they would dominate the Indian financial market.</td>
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<td>Shariah based investment products are the better solution to fight against inflation.</td>
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<td>Muslim salaried people follow the Shariah principles while investing their money.</td>
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<td>Lack of awareness of Shariah rules among Muslim salaried people.</td>
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<td>xx</td>
<td>Qualified staff would greatly enhance the performance of Shariah based investment products in Indian financial market.</td>
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<td>Muslim salaried people have limited knowledge of Shariah based investment products and services.</td>
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<td>Shariah based financial market is more stable in Indian financial market.</td>
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10. To what extent Muslim salaried people would prefer /consider the Quran principles before making the investment decision. Put a tick mark in the appropriate box.

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11. According to you what is the use (halal) and abuse (haram) of your income?

State the answer

___________________________________________________________________________
___________________________________________________________________________

Thank you
Sign

Name: ____________________________

Name of the firm: ________________________________

Address of the firm: ________________________________

Phone No: ____________________________

Date: ____________________________

Place: Mumbai

Area/ Landmark: ____________________________

Ms. Shama Mohammed Aslam Shah

Date: ____________________________

Place: Mumbai.
ANNEXURE II

OPINION FROM STATISTICIAN

After going through the details of chapters 5 & 6, it is found that researcher used the statistical tools like measures of central tendencies, measure of dispersion and graphs for descriptive analysis. For hypothesis testing, researcher used one sample t-tests, Chi Square test, Kolmogorov – Smirnov and The Shapiro- Wilk test. To the best of my knowledge, statistical tools applied by the researcher, Ms. Shama Pravin Mohammed Aslam Shah in her Ph.D thesis titled “ANALYTICAL STUDY OF ISLAMIC FINANCIAL PLANNING AMONG THE MUSLIM SALARIED PEOPLE IN MUMBAI” are appropriate.

Dr. Madhukar Dalvi
Ph.D., M. Phil, M.Sc., PGDORM
Consultant Statistician
Email ID: mhdalvi7@gmail.com
Contact No: 9969946117

Date: 20-09-2017
To,
Ms. Shama Shah,
B/101, Kaji Society,
Sakinala, Kherani road,
Mumbai-400072.

Subject: Your reference- letter dated ______ for giving comment on the findings of your research outcome.

Dear Madam,

This has with reference to your letter dated ______ for giving our comment on the findings and suggestions of your research titled at “AN ANALYTICAL STUDY OF ISLAMIC FINANCIAL PLANNING AMONG THE MUSLIM SALARIED PEOPLE IN MUMBAI”. Our team has understood the same. We are of the opinion that the findings and suggestions of your research are practically applicable to the investors in our opinion.

We strongly advise you to send these outcomes and suggestions to the SEBI, Financial institution and various Mutual Funds Houses for their review and decision making.

Thanking You

All the best for your future endeavor.

for V. R. Pandya & Co
Chartered Accountants

Vinish Pandya
Partner
(Membership No. 033195)
To,
Ms. Shama Shah,
B/101, Kaji Society,
Sakinaka, Kherani road,
Mumbai-400072.

Subject: Your reference- letter dated ______ for giving opinion on findings of your research.

Date: 16-10-2017

Dear Madam,

This has with reference to your letter dated ______ for giving our comment on the findings and suggestions of your research titled at "AN ANALYTICAL STUDY OF ISLAMIC FINANCIAL PLANNING AMONG THE MUSLIM SALARIED PEOPLE IN MUMBAI". Our team has reviewed the same. We are of the opinion that the findings, suggestions and conclusion of your research are practically applicable to the stakeholders and investors in our opinion.

We strongly advise you to send these outcomes and suggestions to the SEBI, Bank and various Mutual Funds Houses for their review and decision making.

Thanking You

All the best for the future.

for R. V. Pandya & Co
Chartered Accountants
(Registration No. 131644W)

Rupal V. Pandya
Proprietor
(Membership No. 118610)
To,
Ms. Shauna Shah,
B/101, Kaji Society,
Sakinaka, Kherani road,
Mumbai-400072.

Subject: Your reference-letter dated____ for giving opinion on the finding of your research outcome.

Dear Madam,

This has with reference to your letter dated______ for giving our opinion on the findings and suggestions of your research titled as “AN ANALYTICAL STUDY OF ISLAMIC FINANCIAL PLANNING AMONG THE MUSLIM SALARIED PEOPLE IN MUMBAI”. Our team has gone through the same. We are of the opinion that the findings and suggestions of your research are practically applicable to the stakeholders in our opinion.

We strongly advise you to send these outcomes and suggestions to the SEBI, Banks and various Mutual Funds Houses for their review and decision making.

Thanking You

All the best for your future endeavor.

For Daksh Consultancy Services

[Signature]
Suraj Jadav
(Team Leader)
Date: August 09, 2017

To,
Ms. Shama Shah,
B/101, Kaji Society,
Sakinaka, Kherani road,
Mumbai-400072.

Subject: Your reference- letter dated August 3, 2017 for giving observation on the finding of your research outcome.

Dear Madam,

This has with reference to your letter dated August 3, 2017 for giving our observation on the findings and suggestions of your research titled as “AN ANALYTICAL STUDY OF ISLAMIC FINANCIAL PLANNING AMONG THE MUSLIM SALARIED PEOPLE IN MUMBAI”. Our team has gone through the same. We are of the opinion that the findings and suggestions of your research are practically applicable to the shareholders and investors.

We strongly advise you to send these outcomes and suggestions to the SEBI, government and various Mutual Funds Houses for their review and decision making.

Thanking You

All the best for your future endeavor.

Yogesh Ghaissas
Director
To,
Ms. Shama Shah,
B/101, Kaji Society,
Sakinaka, Kherani road,
Mumbai-400072.

Subject: Your reference- letter dated 15/9/2017 for giving comment on the findings of your research outcome.

Dear Madam,

This has with reference to your letter dated 15/09/2017 for giving our comment on the findings and suggestions of your research titled at “AN ANALYTICAL STUDY OF ISLAMIC FINANCIAL PLANNING AMONG THE MUSLIM SALARIED PEOPLE IN MUMBAI”. Our team has gone through the same. We are of the opinion that the findings and suggestions of your research are practically applicable to the stakeholders in our opinion.

We strongly advise you to send these outcomes and suggestions to the SEBI and various Mutual Funds Houses for their review and decision making.

Thanking You

All the best for your future endeavor.

CA Harish Sharma

Membership no: 132528
Date: August 10, 2017

To,
Ms. Shama Shah,
B/101, Kaji Society,
Sakinaka, Kherani road,
Mumbai-400072.

Subject: Your reference- letter dated August 1, 2017 for giving observation on the finding of your research outcome.

Dear Madam,

This has with reference to your letter dated August 1, 2017 for giving our observation on the findings and suggestions of your research titled at “AN ANALYTICAL STUDY OF ISLAMIC FINANCIAL PLANNING AMONG THE MUSLIM SALARIED PEOPLE IN MUMBAI”. Our team has gone through the same. We are of the opinion that the findings and suggestions of your research are practically applicable to the shareholders and investors.

We strongly advise you to send these outcomes and suggestions to the SEBI, government and various Mutual Funds Houses for their review and decision making.

Thanking You

All the best for your future endeavor.

CA Ajit S Joshi
Ajit & Associates
## Annexure IV

### Report on Plagiarism

**Plagiarism Checker X Originality Report**

**Plagiarism Quantity:** 9% Duplicate

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**Sources found:**

- Click on the highlighted sentence to see sources.

**Internet Pages**

- [http://hindif ganga.in/fnibnet.ac.in/hibar](http://hindifgangain/fnibnet.ac.in/hibar)
- [http://economictimes.indiatimes.com/mark](http://economictimes.indiatimes.com/mark)
- [http://www.worldatlas.com/webimage/court](http://www.worldatlas.com/webimage/court)
- [https://www.britannica.com/topic/foodstuff](https://www.britannica.com/topic/foodstuff)
- [http://vdb/dp/pur.nic.in/foodstudy/about](http://vdb/dp/pur.nic.in/foodstudy/about)
- [https://www.surahsmosquito.com/gold-uk](https://www.surahsmosquito.com/gold-uk)
- [http://www.sarika.co.jp/research/aeaan](http://www.sarika.co.jp/research/aeaan)
- [http://nationalinterest.org/feature/amer](http://nationalinterest.org/feature/amer)

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It is very important to learn that Muslim is required to have a proper balance between the fulfillment of his
ANNEXURE V

DETERMINING SAMPLE SIZE FOR RESEARCH ACTIVITIES

ROBERT V. KREJCIE
University of Minnesota, Duluth

DARYLE W. MORGAN
Texas A. & M. University

The ever increasing demand for research has created a need for an efficient method of determining the sample size needed to be representative of a given population. In the article "Small Sample Techniques," the research division of the National Education Association has published a formula for determining sample size. Regrettably a table has not bee available for ready, easy reference which could have been constructed using the following formula.

\[ s = \frac{X^2 NP(1-P)}{d^2(N-1)} + \frac{X^2 P(1-P)}{s} \]

\( s \) = required sample size.

\( X^2 \) = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

\( N \) = the population size.

\( P \) = the population proportion (assumed to be .50 since this would provide the maximum sample size).

\( d \) = the degree of accuracy expressed as a proportion (.05).

No calculations are needed to use Table 1. For example, one may wish to know the sample size required to be representative of the opinions of 9000 high school teachers relative to merit pay increases. To obtain the required sample size enter Table 1 at \( N = 9000 \). The sample size representative of the teachers in this example is 368. Table 1 is applicable to any defined population.

The relationship between sample size and total population is illustrated in Figure 1. It should be noted that as the population increases the sample size increases at a diminishing rate and remains relatively constant at slightly more than 380 cases.

REFERENCE

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Note.—\( N \) is population size.
\( S \) is sample size.
SAMPLE SIZE VS.
TOTAL POPULATION

Assumes Standard Error = .05
FORMULAE FOR DETERMINING NEEDED SAMPLE SIZES

POPULATION SIZE UNKNOWN:

\[
\text{SAMPLE SIZE} = \frac{\left( \text{RANGE} \right)^2}{2} \left( \frac{\text{ACCURACY LEVEL}}{\text{CONFIDENCE LEVEL}} \right)^2
\]

Confidence Levels:

- \( \alpha \)  
  - .10 level = 1.28  
  - .05 level = 1.64  
  - .01 level = 2.33  
  - .001 level = 3.09

Accuracy Levels:

- Range X Desired Level of Accuracy (expressed as a proportion)

POPULATION SIZE KNOWN:

\[
\text{SIZE} = \frac{X^2NP(1-P)}{d^2(N-1) + X^2P(1-P)}
\]

- \( X^2 \) = table value of Chi-Square @ d.f. = 1 for desired confidence level
  - .10 = 2.71  
  - .05 = 3.84  
  - .01 = 6.64  
  - .001 = 10.83

- \( N \) = population size
- \( P \) = population proportion (assumed to be .50)
- \( d \) = degree of accuracy (expressed as a proportion)