A Conceptual Study on the Development of a Zakat Management Model for Felda Settlers in Johor Based on the CTU241 Subject Content

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DOI: https://dx.doi.org/10.47772/IJRISS.2025.909000690

Received: 23 September 2025; Accepted: 29 September 2025; Published: 27 October 2025

ABSTRACT

Confusion and non-compliance regarding income zakat obligations remain persistent challenges among Muslim communities, particularly affecting rural populations like FELDA settlers across Malaysia's land development schemes. Addressing these issues requires a comprehensive approach that integrates knowledge, understanding, and awareness while aligning with Islamic economic principles and contemporary realities. This study aims to develop an initial framework for a comprehensive income zakat management model for the income of settlers based on the content and teaching objectives of the CTU241: Fundamentals of Islamic Economics subject, which is offered in the general studies program at Public Higher Education Institutions. The methodology used is in the form of curriculum content analysis and a literature review of previous studies that discuss the concept of income zakat, Islamic economic pedagogy, and the socioeconomic reality of FELDA settlers, combined with the theoretical framework of Maqasid al-Shariah. The findings of this study propose an initial framework for an income zakat management model for the settlers' income based on three main components: a proposed method of income zakat governance, the formation of social-economic awareness, and the mastery of knowledge through the teaching and learning of the CTU241 subject. In addition, this study opens up wide opportunities for the implementation of further research through field data to assess the effectiveness of the proposed model and subsequently evaluate the actual practice of zakat management among FELDA settlers.

Keywords: Income Zakat, FELDA, CTU241, Islamic Economics, Maqasid al-Shariah.

INTRODUCTION

Zakat represents the third fundamental pillar of Islam, following the declaration of faith and prayer, occupying a crucial position in maintaining social equity within communities and ensuring economic stability for the ummah worldwide. This religious obligation functions as an effective mechanism for addressing poverty and destitution while simultaneously purifying acquired wealth. The Johor Mufti Department (2023) has issued a specific fatwa regarding the obligation of zakat on individual income such as salaries, commissions, allowances, and the like. The fatwa issued is certainly intended to ensure that every Muslim in the state who has met the nisab and haul immediately fulfills their obligation (Hamizul & Adibah, 2018). However, the level of compliance with the content of the fatwa is still not comprehensive, including among FELDA settlers who have a monthly income from the sale of palm oil.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue IX September 2025

According to a study by Hafizah Zainal (2019), a large portion of the settlers do not depend entirely on the sale of palm oil; they also earn income from land rent, investments in cooperatives, income from their working children, and from entrepreneurial activities. It is undeniable that the settlers went through hardships at the initial stage of becoming FELDA settlers, as they did not have a fixed income because the palm trees had just been planted and had not yet produced any yield (Adam Zulakarnain Saleng et.al, 2022). However, after a certain period, the planted trees began to bear fruit and could be sold according to the current market price, to a level that qualified them to fulfill the obligation of zakat on the income obtained. Based on the research conducted by Mohd Faisal et.al (2022), the level of awareness among the settlers in fulfilling the obligation of zakat and implementing waqf is still at a low level due to several main factors. Among these factors are confusion regarding the method of calculating property zakat, the absence of a specific guide on zakat matters, and a significant gap between the understanding of zakat knowledge taught at the higher education level and the social reality of the community. Similarly, there is the issue of the readiness of zakat management authorities in providing a specific zakat management model for the socioeconomic transformation of rural communities (Azman Ab Rahman et,al, 2019).

Despite the clear religious obligation and the significant increase in income among FELDA settlers, a substantial gap persists between their financial capacity and their compliance with income zakat obligations. This discrepancy is attributed to a combination of factors, including a lack of a tailored zakat management model that addresses the specific socioeconomic context of the settlers, widespread confusion regarding the correct methods for calculating income zakat, and a disconnect between the theoretical knowledge of Islamic economics taught in higher education and the practical realities faced by the community. The absence of a clear, accessible, and relevant framework for zakat management for this demographic not only hinders their ability to fulfill their religious duties but also represents a missed opportunity for socioeconomic development within the community.

In this regard, the CTU241: Fundamentals of Islamic Economics subject taught at Higher Education Institutions is seen as capable of playing an important role in ensuring that students can understand current issues related to property management in Islam, including zakat, waqf, hibah, and the like. The level of application of this learned knowledge is also seen as a failure if there is no effort to link the teaching content of this subject with the reality of the target community, such as the FELDA settler community. Therefore, this study aims to explore the potential of the teaching content of the CTU241 subject in formulating a specific income zakat management model for FELDA settlers that is more systematic and suitable for practice based on the Maqasid al-Shariah Islamiyyah. Through this study, it is also hoped that the pedagogical approach to the teaching and learning of the CTU241 subject can be further strengthened in an effort to empower and enhance the awareness of fulfilling zakat obligations among high and middle-income rural communities.

This study aims to address the identified problem by pursuing the following objectives:

1. To develop a conceptual framework for an income zakat management model tailored to the unique socioeconomic conditions of FELDA settlers in Johor.
2. To integrate the pedagogical content of the CTU241: Fundamentals of Islamic Economics subject into the proposed zakat management model to enhance knowledge and awareness.
3. To propose a clear and practical methodology for the calculation and payment of income zakat for FELDA settlers, grounded in the principles of Maqasid al-Shariah.

Through this study, it is also hoped that the pedagogical approach to the teaching and learning of the CTU241 subject can be further strengthened in an effort to empower and enhance the awareness of fulfilling zakat obligations among high and middle-income rural communities.

METHODOLOGY

This research employs a qualitative conceptual-descriptive methodology, concentrating on theoretical analysis, document examination, and content evaluation to construct an income zakat management framework grounded in CTU241 subject matter within the FELDA settler community context in Johor. The chosen approach enables researchers to investigate, synthesize, and contrast diverse perspectives from both classical and contemporary Islamic scholars concerning income zakat issues. This includes particular attention to the istinbāṭ al-ḥukm methodology within usul fiqh principles and the systematic mapping of CTU241 content from an Islamic economics perspective. The data sources for this study consist of primary materials such as the official fatwa of the state of Johor (Johor Mufti Department, 2023), turāth books such as al-Burhān, al-Muwāfaqāt, al-Baḥr al-Muḥīṭ, and al-Mabsūṭ, as well as secondary documents including Scopus journal articles, academic books, FELDA documents, and the official CTU241 syllabus used at UiTM. Emphasis is also given to contemporary authoritative sources such as the work of Yūsuf al-Qaraḍāwī (1993) in Fiqh al-Zakāh and the zakat calculation guide by state zakat institutions (Al-Suyuti, 2008).

The main analytical methods used are content analysis and comparative analysis. Content analysis is applied to the CTU241 syllabus to identify components of Islamic economic knowledge that are relevant to income zakat and maqāṣid al-syarīʿah. Meanwhile, comparative analysis is used to differentiate the approaches of classical and contemporary scholars in defining the law of zakat on fixed income and various views related to the zakat category for FELDA settlers (agricultural, business, or income zakat). This study also utilizes a deductive approach in compiling the proposed model framework based on the mapping of the concept of knowledge, awareness, and practice. In addition, this methodology emphasizes the element of document triangulation, which is a cross-check between classical books, state fatwas, and academic documents to ensure the accuracy of the arguments and the integration between the dimensions of fiqh, economics, and pedagogy. With this design, the study is expected to contribute to the academic and practical discussion on the need for a more structured and locally relevant income zakat management model.

LITERATURE REVIEW

This literature review examines four key areas: first, the fundamental concepts of income zakat obligations according to contemporary Islamic jurisprudence; second, the strategies and challenges encountered in implementing zakat systems for FELDA settlers; third, the educational potential of the CTU241 subject in enhancing understanding of Islamic economic principles; and fourth, an analysis of existing zakat management models, particularly those targeting rural communities.

Almost all states in Malaysia, including Johor, have issued fatwas on the obligation to implement income zakat on growing assets and sources of income (Johor Mufti Department, 2023). According to the ijtihad of contemporary fuqaha, all forms of income generated in the form of salaries, commissions, allowances, and professional income have been classified as mal-almustafad, from which zakat must be paid when the nisab rate is reached and the haul is completed (Hairunizam et.al, 2007). However, the ijtihads that produced specific fatwas related to income zakat face challenges in terms of their implementation due to the lack of uniformity in terms of calculation methods, permissible expense deductions, and the issue of public understanding, especially involving rural communities such as FELDA settlers (Mohd Nadhir Syafiq et.al, 2024).

The significant socioeconomic shift in the last two decades has made the context of FELDA settlers significant and potential for fulfilling income zakat. According to Mohd Syafiq & Norita (2023), the settlers who were previously in the low-income group have shifted to the middle and high-income groups due to the increasing selling price of palm oil according to the current market, in addition to their participation with the cooperative which often produces encouraging dividend rates from year to year. The study conducted by Mohhd Nadhir Syafiq et.al, (2024) also found that the settler group did not receive proper exposure, especially from the zakat management institution, in providing a clear understanding of the income zakat that they need to fulfill after their socioeconomic improvement. This significant change in their income increase is less noticed by the parties related to zakat management, possibly because the settlers' settlements are in rural areas (Hairunizam et.al, 2022).

The higher education framework has focused a lot on comprehensive exposure to the Islamic economic system, such as the CTU241: Fundamentals of Islamic Economics subject, which discusses in detail the basics of property management in Islam, including zakat, waqf, and hibah, in line with the maqasid shariah (M.Q.F, 2018). The basics of Islamic economics are theoretically exposed to students to understand the concept of the implementation of Islamic economics. However, in terms of practicality and implementation in the field of the basics of Islamic economics learned, it cannot be measured unless it is applied to the real issues in the community (Azri Bahri, 2016). Therefore, an application-based approach is seen as very suitable to be carried out to establish a relationship between the theory of knowledge and social reality (Samsudin et.al, 2025).

According to Hafizah Zainal et.al, (2019), a zakat management model that is integrated with the local community can solve the problems faced more efficiently and transparently because it can be practiced directly without going through intermediaries from certain parties. Such models propose various forms of community-based interventions in preserving the role of zakat based on the goals outlined in the maqasid shariah (Azman Ab Rahman, 2019). Therefore, the direct integration of the content of the CTU241 subject with the FELDA settler income zakat management model is a powerful strategic step in addressing the gap between knowledge and practice and can add value to the national zakat management system.

Conceptual Discussion

This study builds a conceptual basis for the management and understanding of income zakat for FELDA settlers in Johor through a combination of fiqhiyyah, educational, and state fatwa policy support approaches. The Johor Fatwa (Johor Mufti Department, 2023) has stipulated that the fixed income earned by FELDA settlers, including income from dividends, farm incentives, land rent, and crop sales, falls into the category of income zakat and not agricultural zakat or business zakat (Muhammad Ikhlas & Luqman, 2021). This stipulation is in line with contemporary reality and the opinion of contemporary scholars such as al-Qaraḍāwī (1993) who include all forms of fixed income based on effort as property on which zakat is obligatory. Although this fatwa is clear and valid, its implementation still requires a more structured approach in terms of calculation, public understanding, and integration with Islamic education, especially in the learning of subjects such as CTU241.

Methodologically, the process of istinbāṭ al-ḥukm for this issue must be based on established principles and methods of usul fiqh. The taḥqīq al-manāṭ method is used to confirm that the FELDA income source meets the obligatory conditions of zakat, including the characteristic of growth (al-namāʾ), perfect ownership (al-milk al-tām), and exceeding the nisab (bulūgh al-niṣāb). Income in the form of cash received periodically is not an agricultural product in the classical definition because it does not meet the conditions of a product that can be stored and eaten, such as grains and dates (al-Nawawī, n.d.; Ibn Qudāmah, 1983). Therefore, the law of agricultural zakat does not apply directly. In this case, the takhrīj al-manāṭ method is needed to remove old laws that are not suitable for the new context, while taʿyīn al-manāṭ justifies that income zakat is the most suitable type of law for the current situation of FELDA settlers.

To support this process, there are several main fiqh formulas that form the basis of the istinbāṭ approach in this study

1. The origin of every growing property is that zakat is obligatory on it.

This principle places the responsibility of zakat on every form of property that has the characteristic of economic growth, including the fixed income of settlers. (al-Zarkashī, al-Baḥr al-Muḥīṭ, n.d.)

2. The law revolves with its cause; if the cause exists, then the law exists.

If the elements of zakat such as growth and perfect ownership are present in the FELDA income, then the law of zakat also takes effect. (al-Shāṭibī, al-Muwāfaqāt, 1992)

3.There is no ijtihad with a qat'ie text; but ijtihad occurs in matters where there is no specific text.

Since income zakat is not literally mentioned in the Qur'an or Sunnah, the scope of ijtihad is open for scholars to determine the law based on general principles. (al-Juwaynī, al-Burhān, 1997).

4. Custom can be used as a basis for law.

The current reality of settlers who earn regular cash income becomes a strong basis for establishing the obligation of zakat based on local reality. (al-Suyūṭī, al-Ashbāh wa al-Naẓāʾir, 2008)

5. Necessity is measured by its extent.

In an effort to educate and regulate the obligation of zakat to rural communities, this principle allows for a gradual and easy-to-understand educational and implementation approach. (al-Sarakhsī, al-Mabsūṭ, 1993).

To help increase public understanding of this zakat obligation, the teaching and learning approach through the CTU241 subject is very significant. The content of this course covers aspects of zakat, waqf, hibah, Islamic economic management, maqāṣid al-syarīʿah, and social justice. Therefore, this study proposes a basic zakat education model for the FELDA settler community based on three main components: first, Knowledge, which is through the application of zakat theory in teaching and learning; second, Awareness, which is through simulation, reflection, and value mapping methods; and third, Practice, which is through the development of an income zakat calculation model that has been outlined through an implementation framework based on integrative and current knowledge, reality, and fiqh.

As a conceptual study, this research has several limitations that must be acknowledged. First, the proposed zakat management model is based on a theoretical framework and has not been empirically tested. Therefore, its effectiveness in a real-world setting is yet to be determined. Second, the study focuses specifically on the context of FELDA settlers in Johor, and the findings may not be generalizable to other communities or regions with different socioeconomic conditions. Third, the study relies primarily on existing literature and documentation, and it is possible that some relevant information was not included in the analysis due to accessibility constraints or language barriers. Fourth, the research does not include primary data collection from the target community, which could have provided valuable insights into their actual experiences and perspectives. Future research should focus on the empirical validation of the proposed model through pilot programs and its application in different contexts to assess its broader applicability.

FINDINGS AND DISCUSSION

Initial Model Proposal

Based on the conceptual findings above, this study formulates a basic model named the Integrative Model of Zakat Income Management for FELDA Settlers Based on CTU241 Islamic Economics Education. The content of this model should not only be delivered to the students who take this subject, but it can also be fully utilized in the form of a special training module for FELDA settlers. This model is formulated with an emphasis on the continuity between knowledge, awareness, and practice, which constitute the three main phases in the transformation of an understanding of the worship of zakat among FELDA settlers in this country.

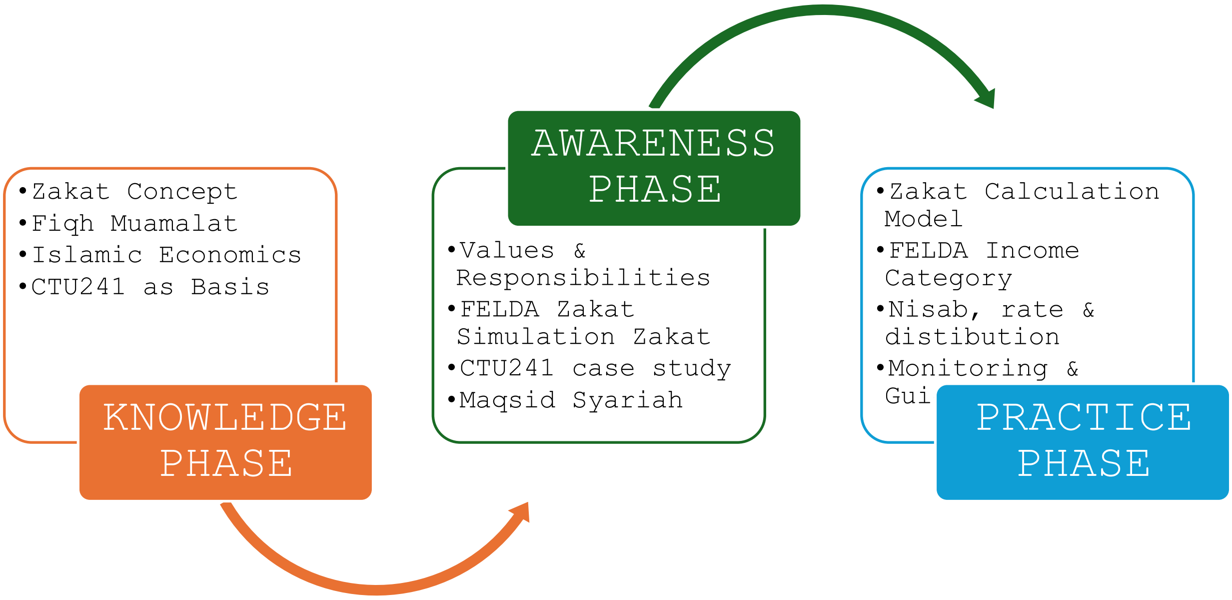
The first component of this model is the Knowledge Phase, which is to strengthen the understanding of income zakat through the basic content of CTU241 which emphasizes the philosophical aspects of economics in Islam, sources of wealth, conditions and pillars of zakat, and the method of distributing zakat collection funds.

Next is the second component, the Awareness Phase, which involves efforts to increase the level of awareness of the importance of performing the worship of zakat through the method of simulating the actual zakat calculation, learning from FELDA case studies, and reflective discussions based on the requirements of maqāṣid al-syarīʿah. This phase aims to further enhance the integrity of intention, understanding, and responsibility of zakat practice through a comprehensive and integrated educational approach. The third component is the Practice Phase, which focuses more on the implementation of the income zakat calculation model specially designed based on the types of income of FELDA settlers such as farm produce, cooperative investment dividends, replanting incentives, and others. Through a calculation method that takes into account the current zakat nisab, the method of separating mixed income, and a specific guideline that has been carefully examined and approved by the Johor state fatwa. This model will present a new monitoring mechanism in

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume IX Issue IX September 2025

close cooperation with the zakat institution, university educators, and the FELDA agency as a complement to the sustainable zakat practice in the rural community, especially the FELDA settlers. Therefore, this approach is expected to be able to unite religious understanding, academic knowledge theory, and current economic reality in a more systemic and practical framework and produce a high-impact effect.

Conceptual Model Framework Diagram



CONCLUSION

This study has successfully developed a conceptual framework for a zakat management model tailored to FELDA settlers in Johor, integrating the CTU241 subject content to bridge the gap between academic knowledge and community practice. The proposed model, grounded in Maqasid al-Shariah principles, offers a systematic approach to enhance understanding and compliance with income zakat obligations among this specific demographic. By addressing the unique socioeconomic realities of the settlers and incorporating established Islamic jurisprudential methods, this research provides a valuable foundation for future empirical studies and the development of more effective zakat management systems in Malaysia. The integration of educational content from the CTU241 subject demonstrates the potential for academic institutions to play a more active role in addressing real-world community challenges while maintaining scholarly rigor and Islamic authenticity.

Based on the findings of this study, the following recommendations are proposed. Zakat institutions should develop and disseminate a simplified and standardized guide for calculating income zakat, specifically tailored to the income sources of FELDA settlers. They should also conduct regular outreach programs and workshops in FELDA settlements to provide hands-on guidance and address any queries related to zakat obligations. Next, universities and colleges should review and enhance the curriculum of Islamic economics courses, such as CTU241, to include practical case studies and community-based projects. This will help students to apply their theoretical knowledge to real-world scenarios and develop a deeper understanding of the socioeconomic impact of zakat in contemporary society. Apart from that, the Federal Land Development Authority (FELDA) should collaborate with zakat institutions to facilitate the process of zakat payment for the settlers. This could include integrating a zakat calculator into their online portal or providing an option for automatic salary deductions for zakat contributions, making the process more convenient and accessible.

Future research should focus on the empirical validation of the proposed zakat management model through pilot programs in selected FELDA settlements. This would involve implementing the model and evaluating its effectiveness in improving zakat compliance and awareness among settlers. Further studies could also explore the potential of using technology, such as mobile applications, to simplify the process of zakat calculation and payment for rural communities.

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