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## Acceptance Letter

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23 Februari 2023 pukul 20.21

### Paper Acceptance Letter

February 23, 2023

Dear Uswatun Hasanah, Syamsul Anwar, Misnen Ardiansyah

It is my pleasure to inform you that your paper entitled "Impact of Zakat-Based Business Capital on Mustahiq's Welfare Post-Disaster in Sigi Regency" with ID-article: 25178 has been **accepted** by Signifikan: Jurnal Ilmu Ekonomi (Journal of Economics) for Vol. 12(1), 2023.

You are also required to pay the publication fee for IDR 1,500,000 with bank transfer through Bank of Mandiri a/c. no. 164-00-0292015-7, name: Pengelola Jurnal Signifikan

- Journal of Signifikan: Jurnal Ilmu Ekonomi accredited in Tier 2 (Sinta 2) by Ministry of Research, Technology and BRIN Republic of Indonesia No. 85/M/KPT/2020 renewal of the certificate number 30/E/KPT/2018 (Valid from Vol. 8(2), 2019 until Vol. 13(1), 2024). The journal indexed by Dimensions, CrossRef, Ulrich Periodical Database, Google Scholar, Sinta, ISJD LIPI, Garuda, Moraref, etc.

Thank you very much for contributing to the Journal Signifikan: Jurnal Ilmu Ekonomi.

Regards,

M. Nur Rianto Al Arif  
Editor in Chief Journal Signifikan

## Authors' responses to the reviewer(s) comments

### Comment 1

Authors must simplify the abstract, not more than 150 words. What kind of mixed method do you use in this research? It is not clear in abstract. What is the implications from your result?

Please add the background of the study in abstract.

### Respond to comment 1

Thank you for the comments. Please find the following statements that respond to each comment.

- Authors must simplify the abstract, not more than 150 words. Please be informed that our abstract is now 147 words.
- What kind of mixed method do you use in this research? It is not clear in abstract. Please find the following content in our current abstract section to settle this: *The quantitative CIBEST model and qualitative observation were performed on 100 households recruited using a random sampling technique.*
- What is the implications from your result? Please find the following content in our current abstract section to answer this question: *This study contributes to the novelty of measuring the impact of zakat distribution on productive means using quantitative and qualitative approaches with a particular evidence from a post-disaster area.*
- Please add the background of the study in abstract. Please find the following content in our current abstract section to understand the brief background of our study: *This study investigates BAZNAS Microfinance Desa (BMD) Sigi program's impacts on the material and spiritual well-being of the Mustahiq (zakat beneficiaries).*

### Comment 2

The research gap and novelty from this research still not clear.

Please state clearly about the research gap, novelty, and research objectives in the last paragraph of introduction.

### Respond to comment 2

Thank you for raising this issue and we are happy to inform you about the changes made for the clarity of our manuscript's originality. Responses are as follows:

- Please state clearly about the research gap, novelty, and research objectives in the last paragraph of introduction. Please find the following content in our current introduction section (last passage) to understand the novelty that is contributed by our study: *This study shall complement the differences in the results of previous studies by analyzing the impact of BMD Sigi's capital assistance on mustahiq's well-being in the Sigi Regency following the September 2018 natural disaster. This point draws the critical novelty that this work contributes to the academia.*

### Comment 3

What kind of mixed method do you use in this research? If you only calculate by using CIBEST formula, it is not quantitative approach. Please explain more clearly about qualitative and quantitative do you use in this research.

The qualitative approach in this research is not clear. Authors only explain about CIBEST model.

### Respond to comment 3

Thank you for raising this issue and we are happy to inform you about the changes made for the clarity of research method. Please be informed that previous revision has covered the revision of how the mix-mode method is performed in our study. That is, the quantitative CIBEST- was first executed to gain quantitative evidence of zakat impacts. In addition, the qualitative observation was further used to understand what is behind the quantitative results as gained by using CIBEST model. In the research method section, you'll find this that better explains how quantitative and qualitative works are executed; *To measure the impact of productive zakat distribution by BMD Sigi, this study used a mixed method approach that combined qualitative and quantitative approaches (Creswell, 2013). This study first employed CIBEST analysis to generate quantitative evidence of such productive zakat impacts, followed by qualitative observation to understand the facts behind the quantitative results.*

#### **Comment 4**

Authors must state more clearly about the main result from this research.

What do you mean by “finding from observation”? the explanation in this section is not well-explained.

#### **Respond to comment 4**

Thank you for concerning this critical issue and we are happy about it. Our responses for this particular issue;

- Authors must state more clearly about the main result from this research. Please be informed that clear statement regarding the results from CIBEST analysis and Qualitative observation were established in the body of our manuscript.
- What do you mean by “finding from observation”? The explanation in this section is not well-explained. Please be informed that this section links to the beginning statement of the research method that the mix-mode research method involves quantitative CIBEST analysis and direct observation. That is, the finding from observation tells our findings that support that detail what is behind the quantitative results.

#### **Comment 5**

What is the policy implications from your result?

#### **Respond to comment 5**

Thank you for the comments. Our policy implication is drawn in the concluding section. You'll find this relevant statement in the conclusion passage 3 that implies for policy makers for some actionable insights; *The findings of this paper imply that the government should implement policies that support zakat institutions in maximizing their role. The government can fully support the existence of zakat-based Islamic microfinance institutions that have a proven track record of helping the community by providing the poor with an easy access to micro-enterprise capital.*

#### **Comment 6**

The novelty still not clear.

#### **Respond to comment 6**

Thank you for this comment. Our respond to this comment is represented above in our response No. 2.

#### **Comment 7**

We still found some grammatical mistakes in this paper, please use native proofread for the english editing.

Have you use proofread for the English editing?

#### **Respond to comment 7**

Thank you for concerning on language issues and we are happy about it. Our responses for this particular issue;

- **We still found some grammatical mistakes in this paper...** Please be informed that we have consulted with Scholarly Ali (<https://linktr.ee/AliHudzaifi>) for our work. Do you mind to detail which part of our paper's content that contain grammatical mistakes? We are very happy to know about it.
- **Please use native proofread for the English editing...** Please be informed that Native English proofreading services is costly and I do not know the service that can work for zakat article. We consulted with Scholarly Ali (<https://linktr.ee/AliHudzaifi>), an experienced professional scholarly work on Islamic economics, including zakat. Please visit this link to consider the professionalism of the service provider (<https://linktr.ee/AliHudzaifi>) .
- **Have you use proofread for the English editing?** Responses as above.

## REVIEW FORM

<b>Article Number</b>	SJIE-25178			
<b>Title</b>	Impact of Capital Assistance on Business Turnover and Post Disaster Mustahik Welfare (Study: BAZNAS Microfinance Desa Sigi) New Title: Impact of Zakat-Based Business Capital on Mustahiq's Welfare Post-Disaster in Sigi Regency			
<b>Criteria</b>				
<b>Criteria</b>	<b>Excellent</b>	<b>Good</b>	<b>Poor</b>	<b>Comments</b>
Title		v		The title not more than 12 words.  Authors had revised the title.
Abstract		v		Abstract consist than 150 words. Abstract must explain clearly about: a. Background of the study b. Research objectives c. Methods d. Result e. Implications.  Authors must simplify the abstract, not more than 150 words. What kind of mixed method do you use in this research? It is not clear in abstract.  What is the implications from your result?  Please add the background of the study in abstract.
Keywords		v		Add the JEL Classification  Done
Introduction		v		Authors should add more previous studies in introduction. The introduction must shows clearly about: research gap, research contribution, and research objectives.  The research gap and novelty from this research still not clear.

				Please state clearly about the research gap, novelty, and research objectives in the last paragraph of introduction.
Methods			v	<p>Authors should explain clearly about the method from this research.</p> <p>What kind of mixed method do you use in this research?          If you only calculate by using CIBEST formula, it is not quantitative approach.</p> <p>Please explain more clearly about qualitative and quantitative do you use in this research.</p> <p>The qualitative approach in this research is not clear. Authors only explain about CIBEST model.</p>
Result & Discussion		v	v	<p>Authors should add more depth analysis in the discussion section. Authors must compare the empirical result with previous studies.</p> <p>Authors must state more clearly about the main result from this research.</p> <p>What do you mean by “finding from observation”? → the explanation in this section is not well-explained.</p>
Conclusion		v	v	<p>Conclusion must explain the answer from the research objectives. Please also add the policy implications from this journal.</p> <p>Authors should revise the conclusion.</p> <p>What is the policy implications from your result?</p>
Topic and level of formality appropriate for audience		v		<p>What is your novelty? State clearly in introduction</p> <p>The novelty still not clear.</p>

Citations & References		v	v	Add more references from journals (at least 25 references with 80% from journals in the last ten years) This journal use APA style, please suitable your references with this style.
Supporting data and material		v		Please add more supporting data in this manuscript.
Language			v	<p>Please use proofread because we still found some grammatical mistakes.</p> <p>We still found some grammatical mistakes in this paper, please use native proofread for the english editing.</p> <p>Have you use proofread for the English editing?</p>
<b>Recommended Changes</b>				
<p>Authors needs to revise according to the reviewers' comments and please to follow the authors' guidelines of the journal.</p> <p>Please revise according above comments</p> <p>Revision still required</p>				
<b>Decision</b>				
<p><input type="radio"/> Accepted</p> <p><input type="radio"/> Revision Required</p> <p><input checked="" type="radio"/> Major revision</p> <p><input type="radio"/> Rejected</p>				



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Thank you very much for contributing to the Journal Signifikan: Jurnal Ilmu Ekonomi.

Regards,

A handwritten signature in black ink, appearing to read "M. Nur Rianto Al Arif".

M. Nur Rianto Al Arif  
Editor in Chief Journal Signifikan