

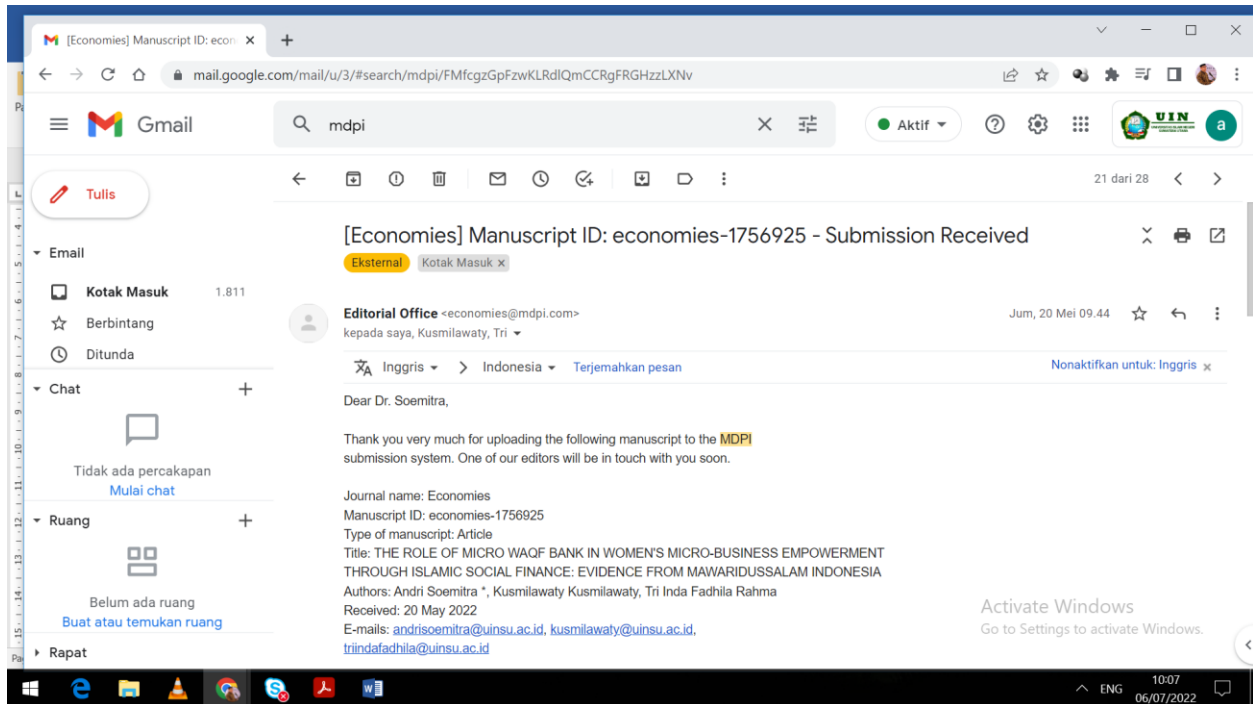
Bukti Korespondensi Paper dengan Publisher Economies

The Role of Micro Waqf Bank
in Women's Micro-Business Empowerment through Islamic Social Finance:
Mixed-Method Evidence from Mawaridussalam Indonesia

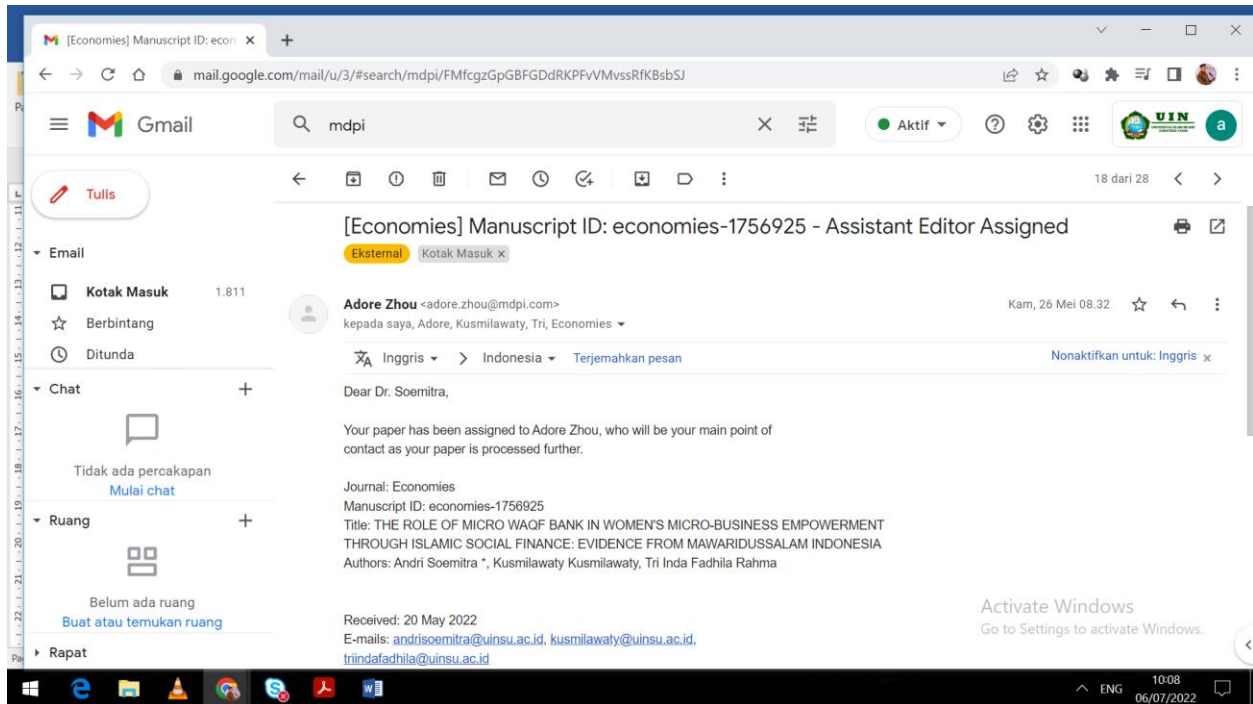
Andri Soemitra, Kusmilawaty, Tri Inda Fadhila Rahma

Abstract: <https://www.mdpi.com/2227-7099/10/7/157>
PDF Version: <https://www.mdpi.com/2227-7099/10/7/157/pdf>

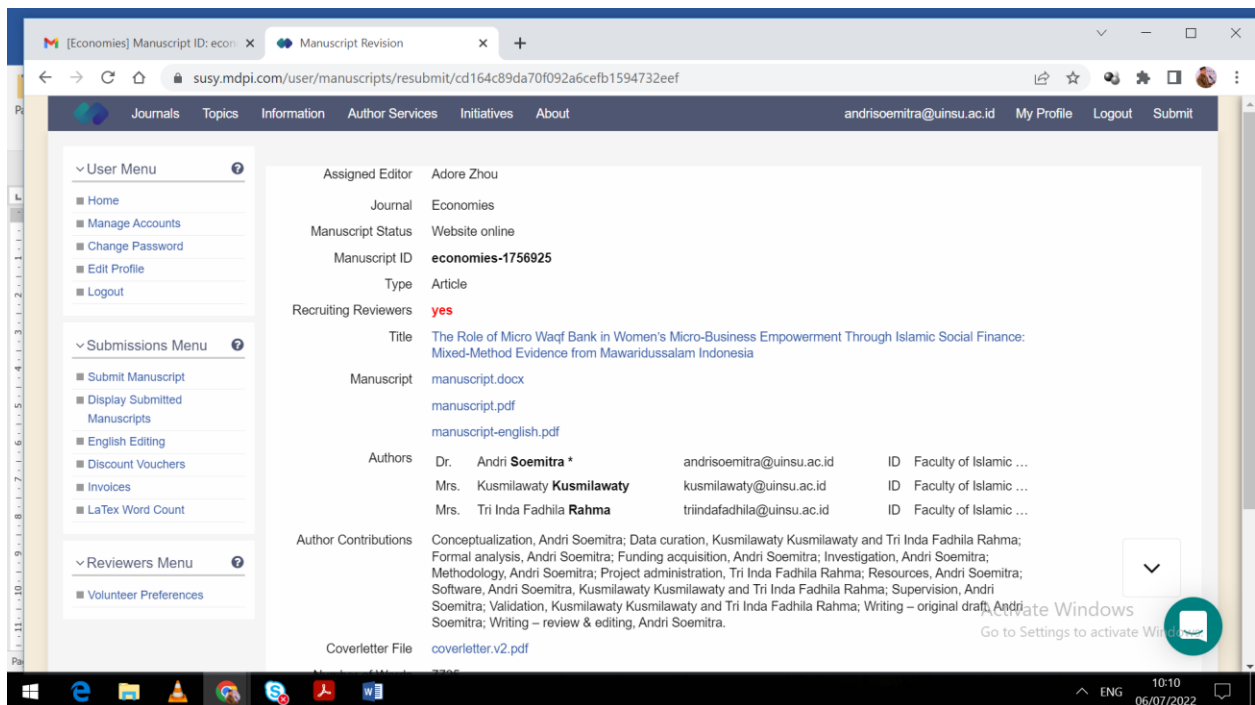
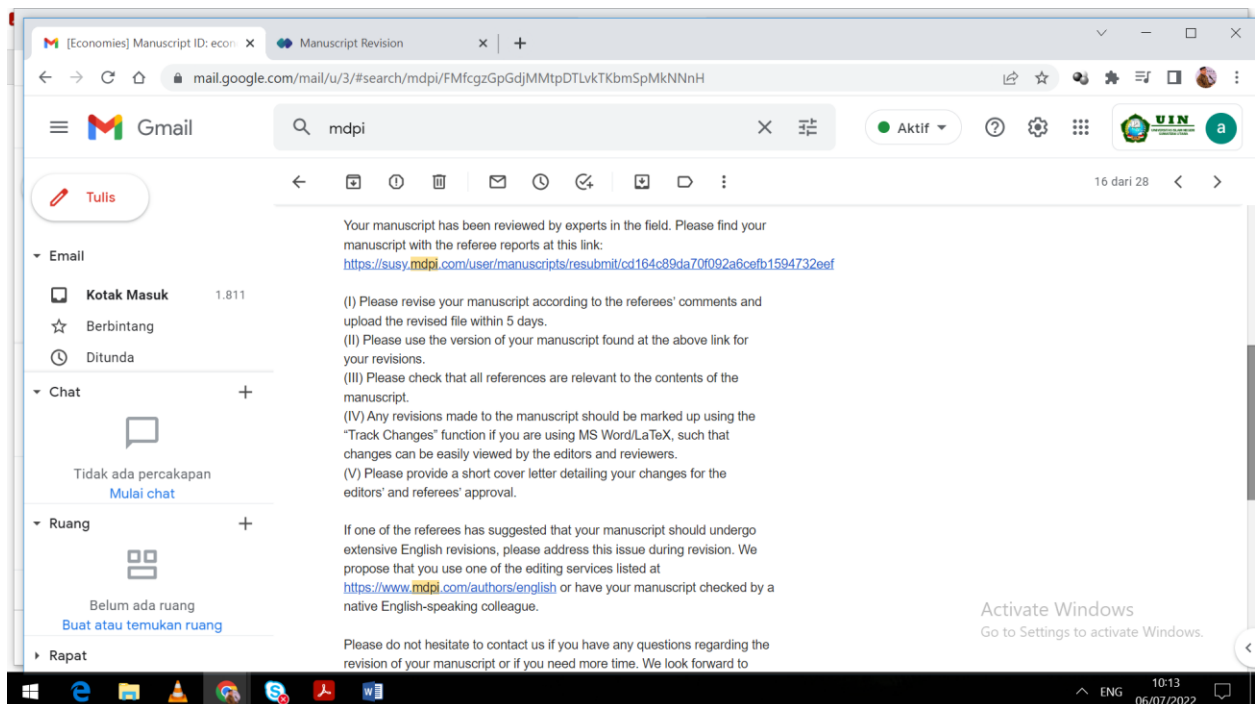
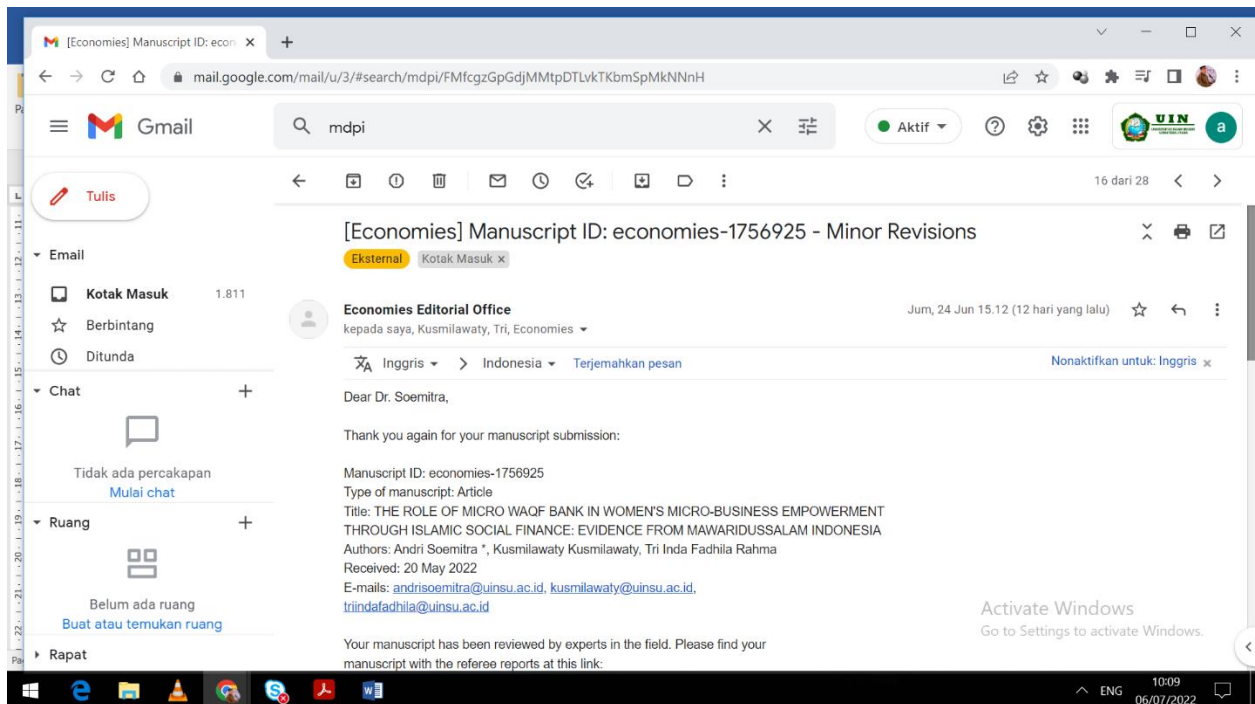
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Bukti Korespondensi dengan Editor



Bukti Korespondensi revisi



Bukti Korespondensi revisi dengan Reviewer 1

[Economics] Manuscript ID: econ x MDPI | Reply review report x +

susy.mdpi.com/user/manuscripts/review/27147675?report=19890152

Review Report Form

Open Review

I would not like to sign my review report
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English language and style

Extensive editing of English language and style required
 Moderate English changes required
 English language and style are fine/minor spell check required
 I don't feel qualified to judge about the English language and style

	Yes	Can be improved	Must be improved	Not applicable
Does the introduction provide sufficient background and include all relevant references?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all the cited references relevant to the research?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the research design appropriate?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the methods adequately described?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the results clearly presented?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the conclusions supported by the results?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments and Suggestions for Authors

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General remarks

- This research used a mixed-method with an explanatory design, this is a really good point. As mixed methods are not yet trendy, you may indicate a « mixed-method approach » somewhere in the title for a better paper discovery.
-
- For a better understanding of the different amounts communicated, please provide the equivalence in USD.

Specific remarks

- Lines 115-116: the same sentence appears twice.
- Line 164: Human Resources replace by human resources
- Line 173: a space is missing after Mthinkhulu & Aziakpono, 2015;
- Line 283: H3: Why the H3 hypothesis is not like H1 and H2 by focusing on **women** micro-entrepreneur businesses? It should be
 - H3: *There is a positive impact of Entrepreneurial Mentoring on the growth of women micro-entrepreneur businesses.*
- Line 371: Provide more details regarding the 29 indicators utilized.

Submission Date 20 May 2022
Date of this review 11 Jun 2022 10:19:10

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Authors' Responses to Reviewer's Comments (Reviewer 1)

Author's Notes

- This research used a mixed-method with an explanatory design, this is a really good point. As mixed methods are not yet trendy, you may indicate a « mixed-method approach » somewhere in the title for a better paper discovery. I have improved the title: THE ROLE OF MICRO WAQF BANK IN WOMEN'S MICRO-BUSINESS EMPOWERMENT THROUGH ISLAMIC SOCIAL FINANCE: MIXED-METHOD EVIDENCE FROM MAWARIDUSSALAM INDONESIA.
- For a better understanding of the different amounts communicated, please provide the equivalence in USD. I have provided the equivalence in USD.

Specific remarks

- Lines 115-116: the same sentence appears twice: I have fixed in line 123-124
- Line 164: Human Resources replace by human resources: I have fixed in line 172
- Line 173: a space is missing after Mthinkhulu & Aziakpono, 2015; fixed at line 180
- Line 283: H3: Why the H3 hypothesis is not like H1 and H2 by focusing on **women** micro-entrepreneur businesses? It should be: H3: *There is a positive impact of Entrepreneurial Mentoring on the growth of women micro-entrepreneur businesses.* I have fixed at line 290.
- Line 371: Provide more details regarding the 29 indicators utilized: I have provided more detail at line 380-400

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Bukti Korespondensi revisi dengan Reviewer 2

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Review Report Form

Open Review I would not like to sign my review report
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English language and style Extensive editing of English language and style required
 Moderate English changes required
 English language and style are fine/minor spell check required
 I don't feel qualified to judge about the English language and style

	Yes	Can be improved	Must be improved	Not applicable
Does the introduction provide sufficient background and include all relevant references?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all the cited references relevant to the research?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the research design appropriate?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the methods adequately described?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the results clearly presented?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the conclusions supported by the results?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments and Suggestions for Authors The paper is well-written with an immaculate methodology. The results are presented well. Overall, good effort. There are following few comments for further clarity/improvement of the

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Are all the cited references relevant to the research?

Is the research design appropriate?

Are the methods adequately described?

Are the results clearly presented?

Are the conclusions supported by the results?

Comments and Suggestions for Authors The paper is well-written with an immaculate methodology. The results are presented well. Overall, good effort. There are following few comments for further clarity/improvement of the paper.

a. There is little clarity on what types of Shariah concepts & structures are adopted for offering the micro-financing products by MWB i.e. is it only loan (qard) based instruments or some other Shariah-compliant instruments that are used for the purpose?

b. Page 3 (line:115): Remove the repetition of the sentence "According to data, there are 62 MWB throughout Indonesia by 2022."

c. Page 12 (lines:476-78): Given the Shariah rule of complete ban on Riba (interest), further clarity is needed on how the margin of 3% is collected by MWB against the loan. Please justify

Submission Date 20 May 2022
 Date of this review 05 Jun 2022 04:49:59

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Bukti Korespondensi revisi dengan Reviewer 3

[Economics] Manuscript ID: econ... MDPI | Reply review report

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English language and style Extensive editing of English language and style required
 Moderate English changes required
 English language and style are fine/minor spell check required
 I don't feel qualified to judge about the English language and style

	Yes	Can be improved	Must be improved	Not applicable
Does the introduction provide sufficient background and include all relevant references?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all the cited references relevant to the research?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the research design appropriate?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the methods adequately described?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the results clearly presented?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the conclusions supported by the results?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments and Suggestions for Authors There are some minor typos on lines 54, 111, 163, 165, 173, 181, 209. Please correct them.
 Otherwise the paper is well written and research topic is relevant

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[Economics] Manuscript ID: econ x MDPI | Reply review report x +

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	Yes	Can be improved	Must be improved	Not applicable
Does the introduction provide sufficient background and include all relevant references?	(x)	()	()	()
Are all the cited references relevant to the research?	(x)	()	()	()
Is the research design appropriate?	(x)	()	()	()
Are the methods adequately described?	(x)	()	()	()
Are the results clearly presented?	(x)	()	()	()
Are the conclusions supported by the results?	(x)	()	()	()

Comments and Suggestions for Authors

There are some minor typos on lines 54, 111, 163, 165, 173, 181, 209. Please correct them.

Otherwise the paper is well written and research topic is relevant.

For theoretical discussion on Islamic Microlending (profit sharing) using joint responsibility system, cite Alistair Cameron, Mandar Oak, Yaping Shan, Peer monitoring and Islamic microfinance, Journal of Economic Behavior & Organization, Volume 184, 2021, Pages 337-358

Submission Date 20 May 2022
Date of this review 24 Jun 2022 09:50:18

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Title The role of micro waqf bank in women's micro-business empowerment through Islamic Social Finance: Mixed-Method Evidence from Mawaridussalam Indonesia

Abstract This study examined the role of the Micro Waqf Bank in empowering women micro-entrepreneurs. This research used mixed method with an explanatory design. Quantitatively, this study examines the effect of the joint responsibility system, financing, and mentoring on the growth of the micro-enterprises business. The sample used was 200 female micro-enterprises using a purposive sampling technique. Quantitative data analysis was performed using the SEM PLS technique. This research qualitatively analyzes how the Micro Waqf Bank has carried out its role in empowering women, including dealing with crises due to the covid 19 pandemic. Thematic analysis was used as the qualitative data analysis technique. Informants in this study amounted to 6 informants from MVB Mawaridussalam consisting of Management, Mentors, and female micro-enterprises. The research results quantitatively indicate that there is a positive and significant impact on the joint responsibility system, financing, and mentoring on the development of micro-enterprise members. Mentoring is the most significant variable that impacts the growth of a micro-enterprise business. Qualitatively, the research results show the role of the Micro Waqf Bank in the economic empowerment of women micro-business entrepreneurs by specifically recommending reinforcement of the mentoring function.

The coverletter for this review report has been saved in the database. You can safely close this window.

Authors' Responses to Reviewer's Comments (Reviewer 3)

Author's Notes

- I have corrected typos on lines 54, 111, 163, 165, 173, 181, 209
- For theoretical discussion on Islamic Microlending (profit sharing) using joint responsibility system, cite Alistair Cameron, Mandar Oak, Yaping Shan, Peer monitoring and Islamic microfinance, Journal of Economic Behavior & Organization, Volume 184, 2021, Pages 337-358. I have cited in reference Line: 232-233.

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Submission to First Decision (Days) 38
Submission to Publication (Days) 41
Round of Revision 1
Size of PDF 549 KiB
Word Count 7725
Page Count 21
Figure Count 1
Table Count 7
Reference Count 122

Editor Decision

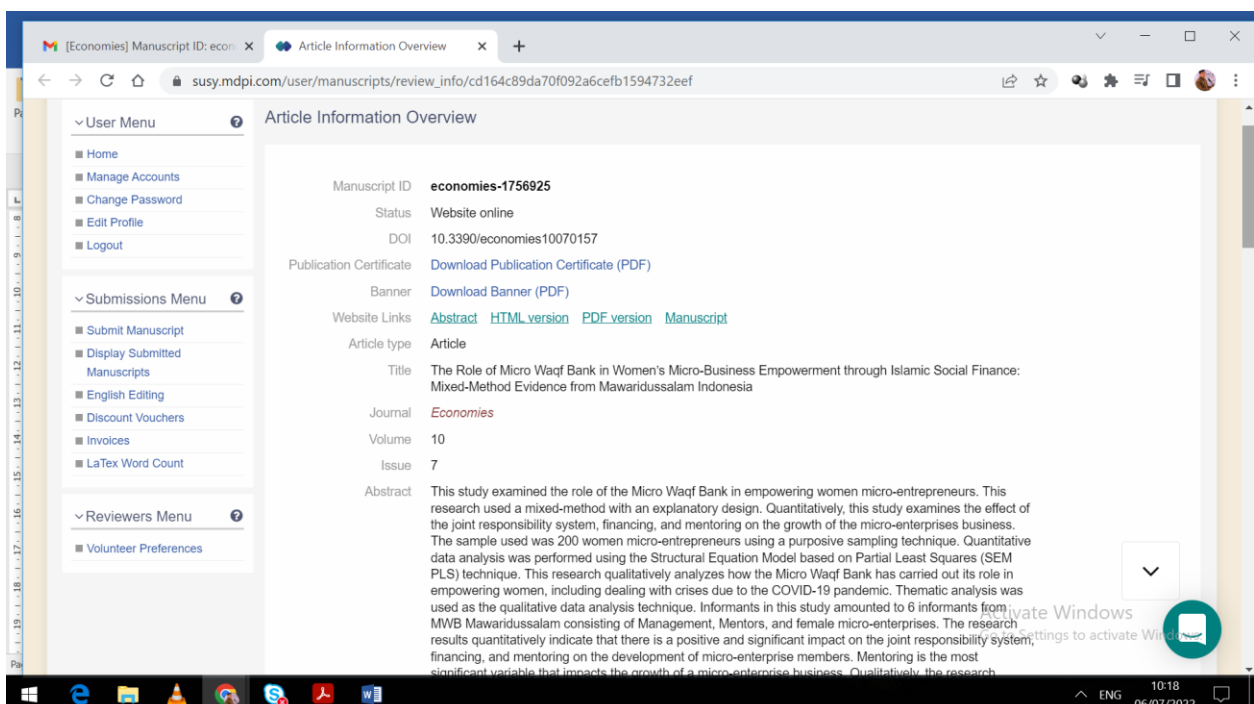
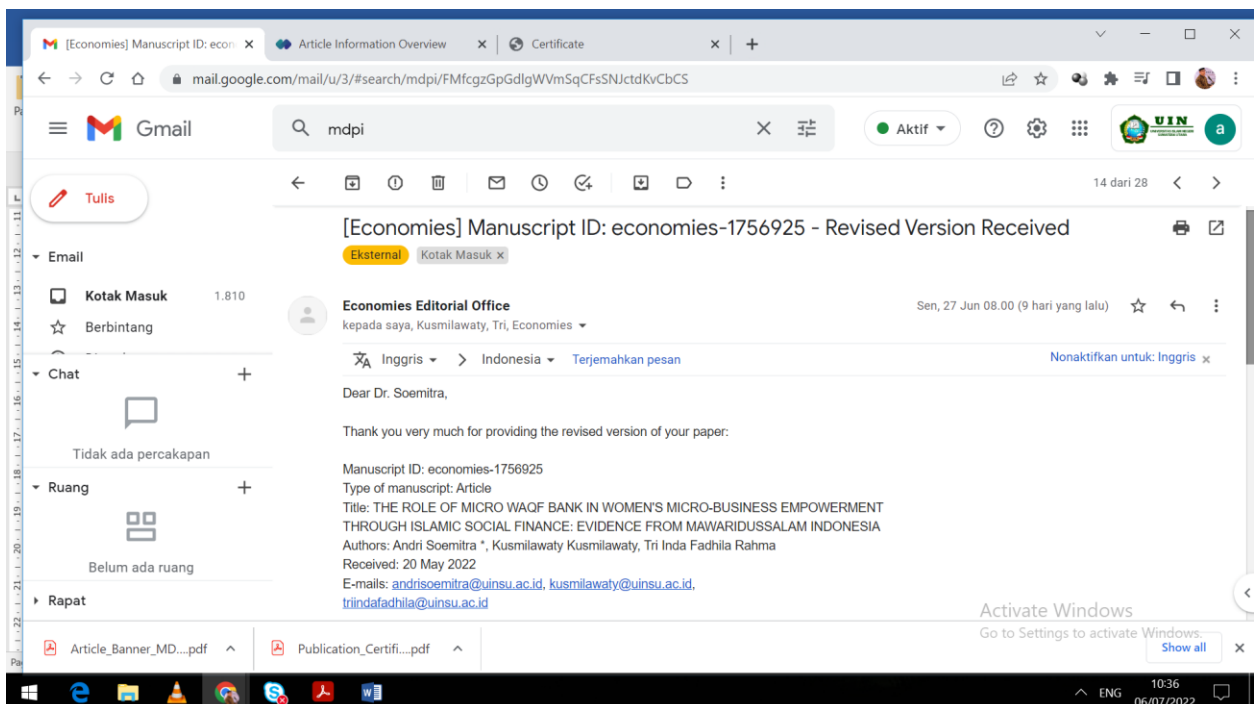
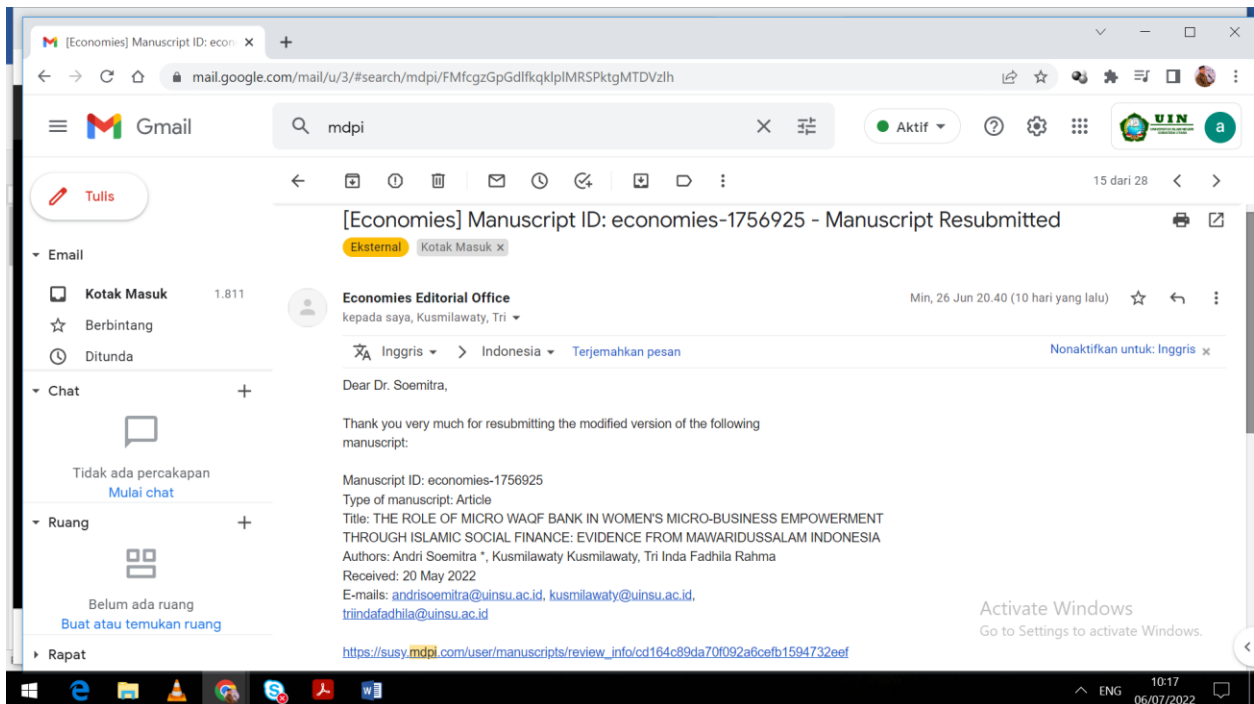
Decision Accept in current form
Decision Date 27 June 2022

Review Report

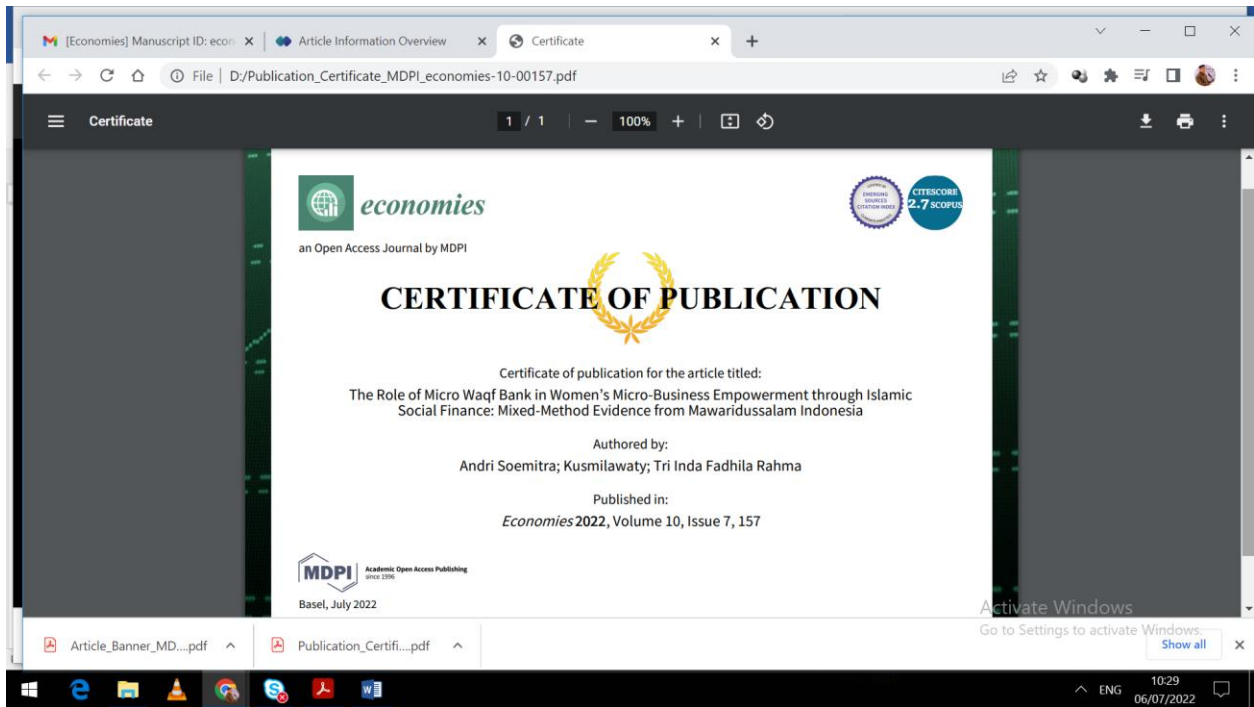
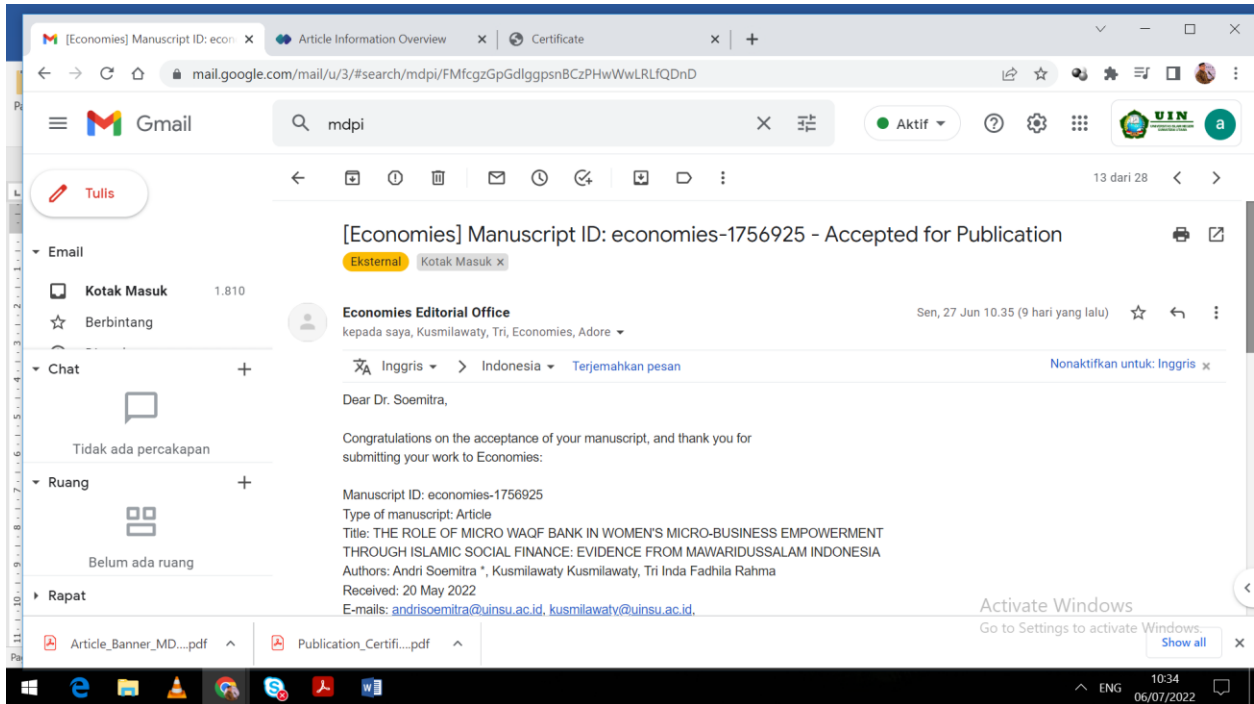
Reviewer 1 [Review Report \(Round 1\)](#)
Reviewer 2 [Review Report \(Round 1\)](#)
Reviewer 3 [Review Report \(Round 1\)](#)

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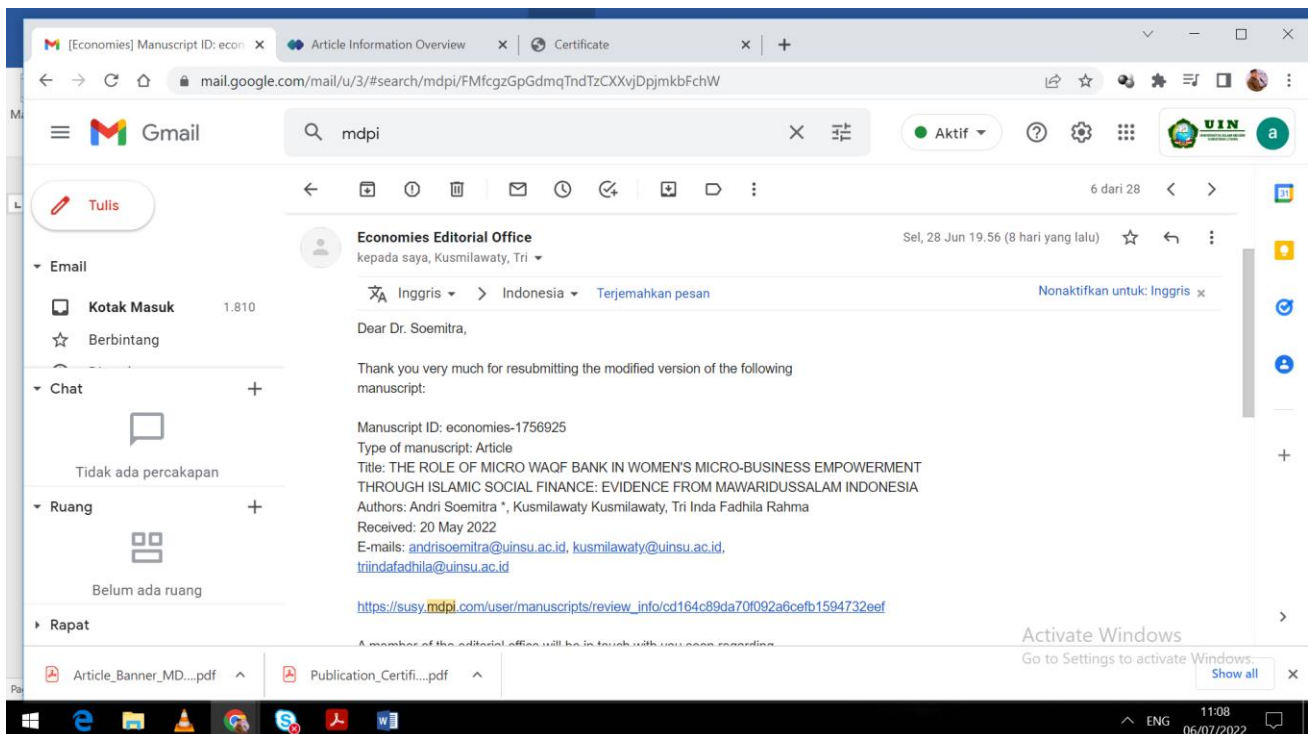
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Bukti Paper mendapatkan Accepted for Pulication dan Certificate of Publication



Bukti korespondensi untuk proofreading 1



Bukti korespondensi untuk proofreading 2

This screenshot shows an email from Ms. Adore Zhou at mdpi.com to Dr. Soemitra. The subject is "Re: [Economics] Manuscript ID: economics-1756925 - 2nd proofreading". The email is dated Wednesday, June 29, 2022, at 08:55. The content of the email is as follows:

Dear Dr. Soemitra,

Thank you so much for your first proofreading.

Some issues remained in the manuscript, please find them and revise them.

I'm looking forward to hearing from you.

Kind regards,
Ms. Adore Zhou
Assistant Editor
E-mail: adore.zhou@mdpi.com

Bukti korespondensi untuk proofreading 3

This screenshot shows a reply email from Dr. Andri Soemitra to Ms. Adore Zhou. The subject is "Re: [Economics] Manuscript ID: economics-1756925 - 2nd proofreading". The email is dated Wednesday, June 29, 2022, at 18:30. The content of the email is as follows:

Dear Sir,

Herewith I send the revised for the final manuscript. I hope this revision can fulfill the qualifications asked by editors in chief. Thank you very much.

The email includes an attachment titled "economics-1756925.pdf".

This screenshot shows a follow-up email from Ms. Adore Zhou to Dr. Andri Soemitra. The subject is "Re: [Economics] Manuscript ID: economics-1756925 - 2nd proofreading". The email is dated Wednesday, June 30, 2022, at 09:20. The content of the email is as follows:

Dear Dr. Soemitra,

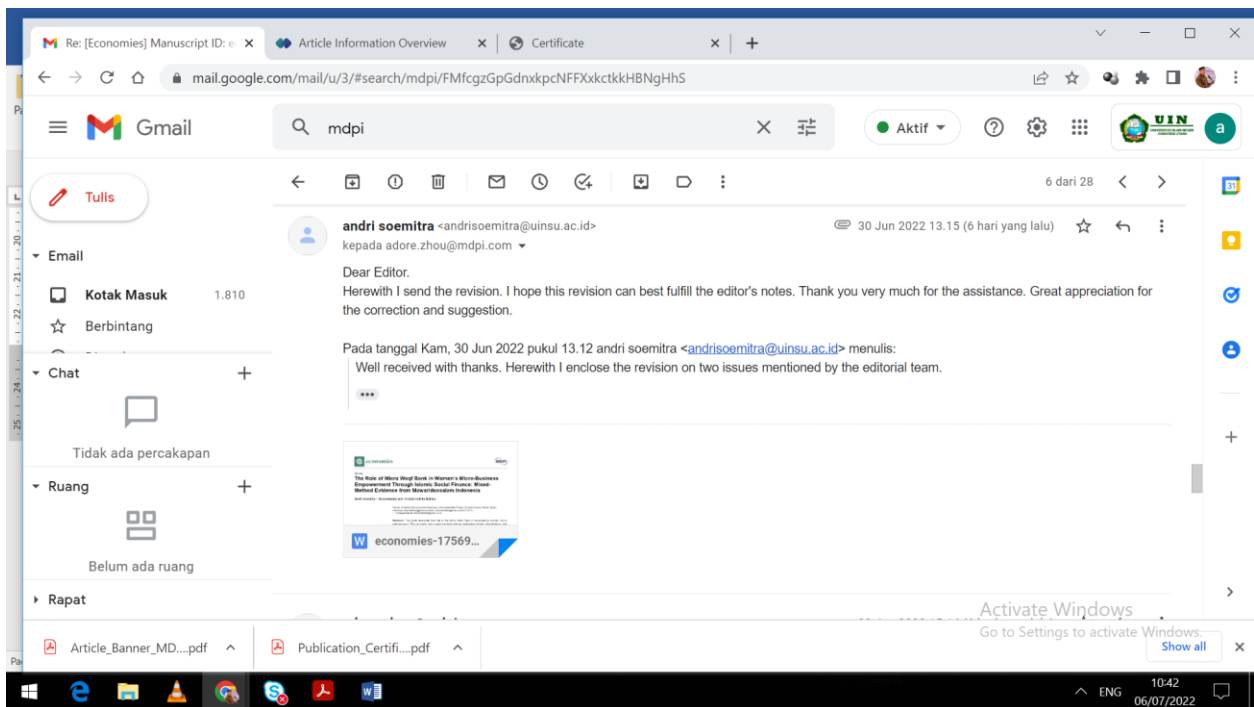
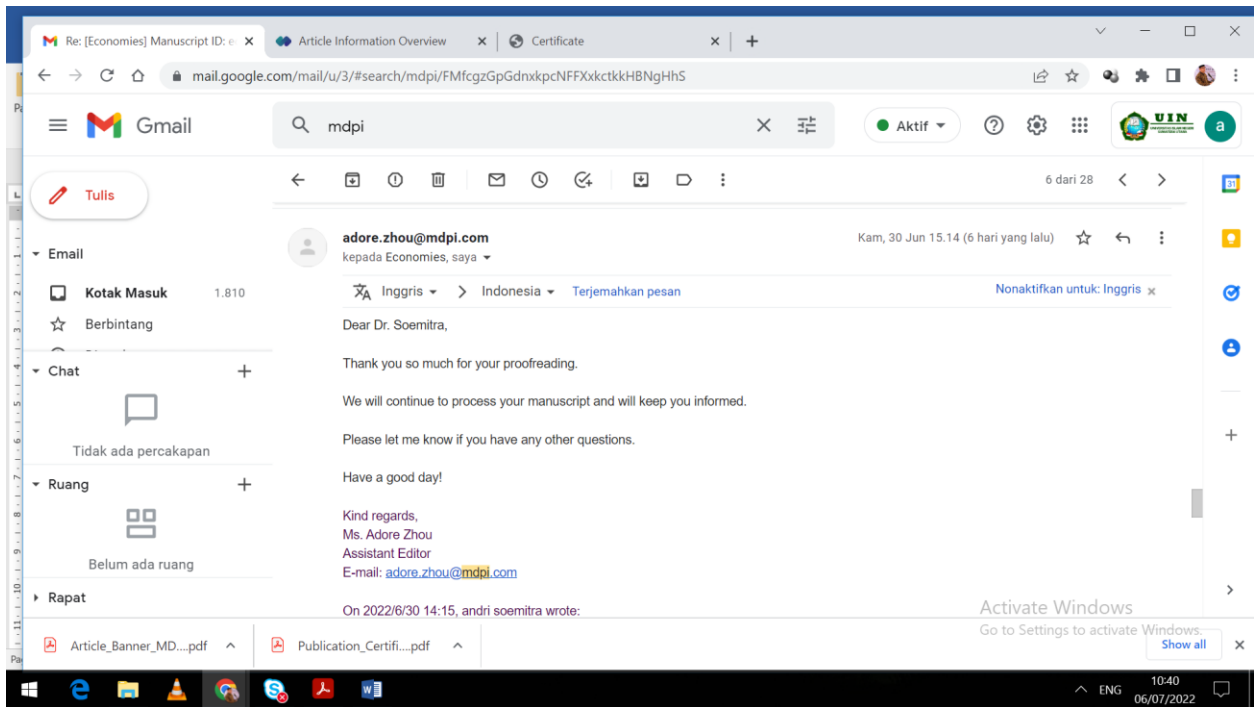
Thank you so much for your work.

We have two more issues, please find them in the attachment.

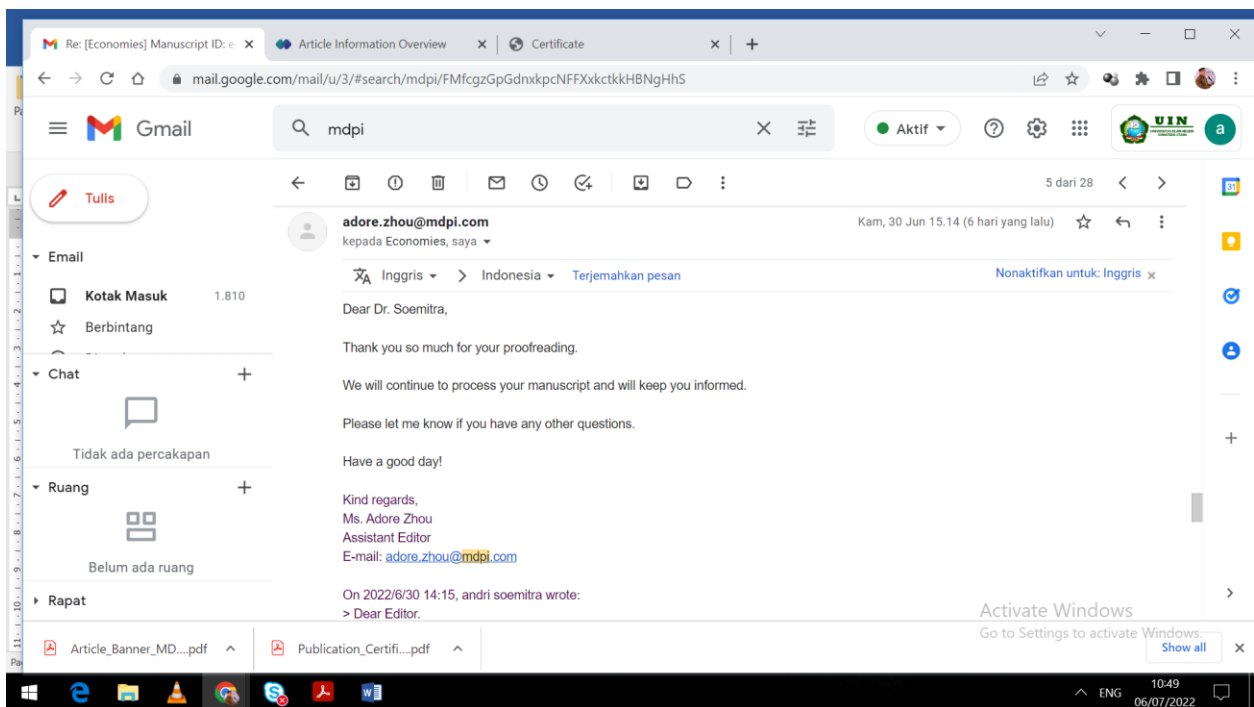
I'm looking forward to hearing from you.

Kind regards,
Ms. Adore Zhou
Assistant Editor
E-mail: adore.zhou@mdpi.com

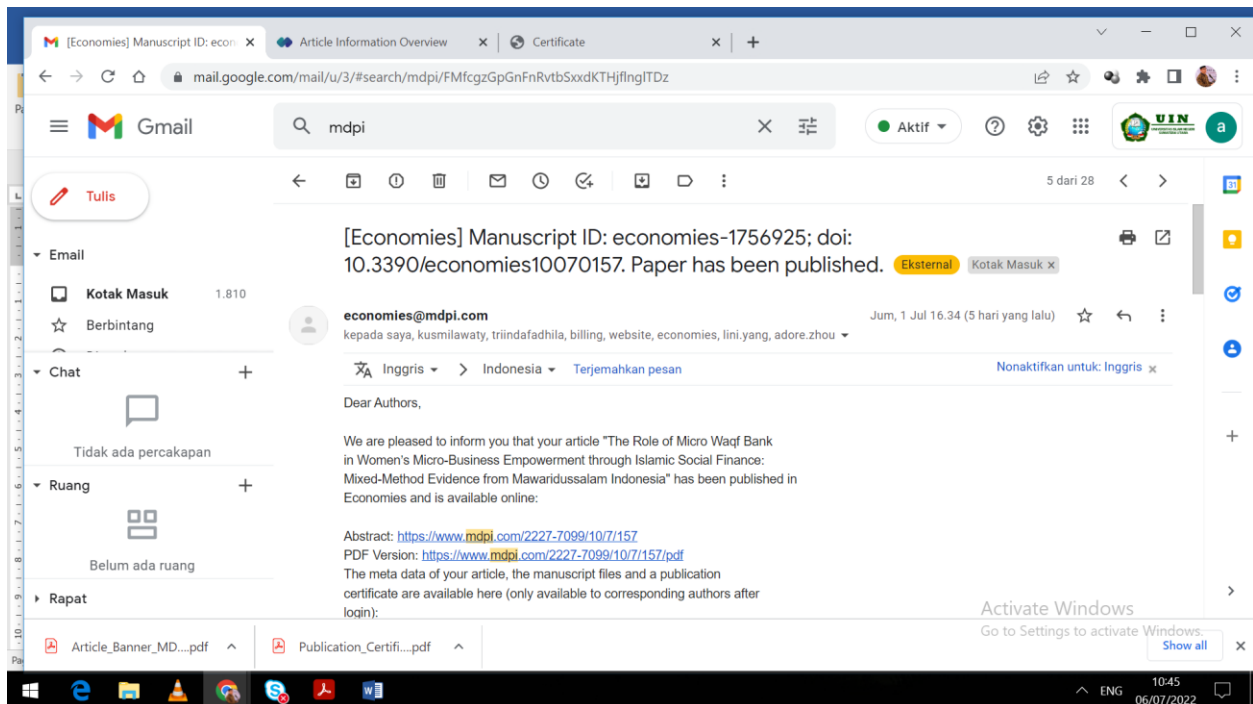
On 2022/6/29 19:30, andri soemitra wrote:
> Dear Sir,
> Herewith I send the revised for the final manuscript. I hope this



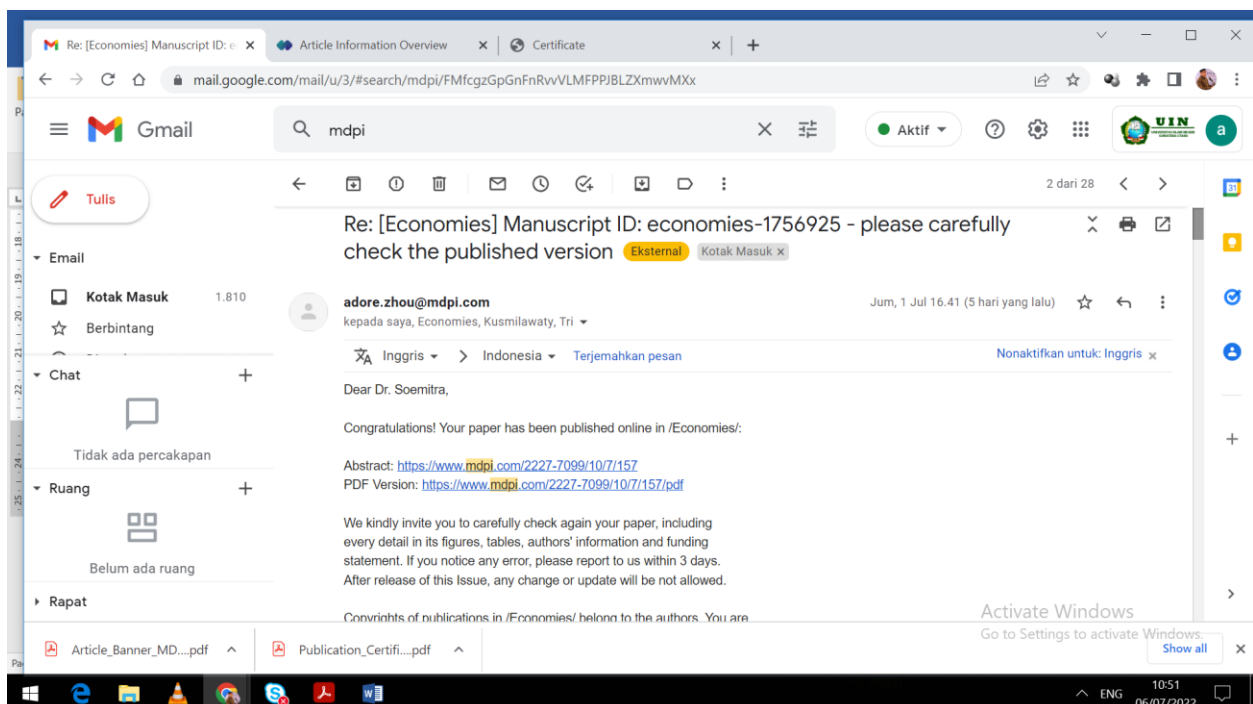
Bukti notifikasi proofreading sudah final dan diterima oleh Editor



Bukti konfirmasi paper telah terbit



Bukti korespondensi untuk cek naskah yang telah terbit



Bukti korespondensi penawaran untuk versi cetak

