

1.

## International Journal of Ethics and Systems - IJOES-05-2022-0091

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kepada saya, tika.widiastuti, meri.indri, meri.indri, luthfimuzak, firmansyah, shahirakram

Rab, 4 Mei 12.13

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04-May-2022

Dear Dr. Herianingrum,

Your manuscript entitled "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions During COVID-19" **has been successfully submitted online** and is presently being given full consideration for publication in the International Journal of Ethics and Systems.

Your manuscript ID is IJOES-05-2022-0091.

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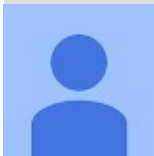
Thank you for submitting your manuscript to the International Journal of Ethics and Systems.

Yours sincerely,  
International Journal of Ethics and Systems Editorial Assistant

**International Journal of Ethics and Systems - Decision on Manuscript ID IJOES-05-2022-0091**

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Sel, 14 Jun 16.11

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14-Jun-2022

Dear Dr. Herianingrum,

Manuscript ID IJOES-05-2022-0091 entitled "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions During COVID-19" which you submitted to the International Journal of Ethics and Systems, has been reviewed. The comments of the referee(s) are included at the bottom of this letter.

The reviewers have recommended major revisions to your paper before it can be accepted for publication.

Please see instructions given below in NOTE.

Please mark all revisions in bright color font, and mark all deletions with strike-through effect.

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I look forward to receiving your revision at the earliest possible time.

Yours sincerely,  
Dr. Sebastian Berger  
Editor, International Journal of Ethics and Systems  
University of the West of England  
Bristol Business School  
Cold harbour Lane  
Frenchay  
Bristol  
BS16 1QY  
United Kingdom of Great Britain and Northern Ireland

[Sebastian.Berger@uwe.ac.uk](mailto:Sebastian.Berger@uwe.ac.uk)

Referee(s)' Comments to Author:

Referee: 1

Recommendation: Minor Revision

Comments:

1. Literature Review: Add literature on collaborative governance or collaborative zakat systems such as decentralization or other relevant collaborative concepts. It may give the reader information about the collaborative concept of zakat.
2. Theory: add the theoretical underpinning, so the paper will have a base theory before further discussion on the collaborative ideas.
3. Implication: Discuss how the studies can bridge the gap between theory and practice.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: Yes, the paper contains new, engaging, and meaningful information to justify publication.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: The literature review lacks relevant literature, it only addresses the concept of specific terms.

Relevant previous literature on collaborative zakat management is needed to demonstrate an adequate understanding of the subject discussed.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: The paper lacks an appropriate theory. It has the idea of collaborative management of the zakat system but does not have a strong base theory to support the ideas.
4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Yes, the result is interesting and presented clearly. The conclusion adequately ties the elements of the paper.
5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: Yes, the paper identifies clearly the implication for the zakat institution at the end of the discussion.

However, it lacks theory to bridge the gap between theory and practice.

It has the idea to influence the collaborative system of zakat and the implications are consistent with the findings and conclusion of the paper.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The quality of communication is good.

Referee: 2

Recommendation: Major Revision

Comments:

Besides above, consider all the following will enhance the write up:

- 1) The author talks about 'muzakki' and 'mustahik', which is zakat-related, but the author include infaq, waqf. Zakat not to be mix up with other form of donation/sadaqah in Islamic system as the purpose is different.
- 2) The author has used a number of Arabic terms, such as Amil, Nadzir, Asnaf, Wakif etc without English term at all. Consider this carefully as this journal is read by various international reader.
3. flow of paper can be improved significantly.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: Yes, suggesting a collaboration model in the context of zakat) is something new. Prior studies tend to focus on either zakat payer, zakat receivers or zakat institution. The current paper covers all in a single study.
2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an

appropriate range of literature sources? Is any significant work ignored?: Prior studies tend to focus on either zakat payer, zakat receivers or zakat institution. The current paper covers all in a single study. This fact need to be highlighted.

Literature section is confine to zakat institutions and types of Islamic 'donation' (Zakat, infaq, Waqf). Although, some literature is available in the introduction part, but it should cover more details in the LR section as well.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: Yes, but the number of participants (sample size) of both muzakki and mustahik is not given in the paper.

The data collection process is also not provided.

This part has to be improved a lot.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: It's not clear how Table 1 generated as earlier methodology part does not have details. It's seem Table 1 is just a summary of findings. How the author arrive at this summary? As this is a qualitative study a more details is needed.

Same goes to Table 2, section 4.2

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The author seems highlighted his summary of findings, but clear implication is lacking

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: It has many issues, writing, editorial, spelling, use of acronym etc (See comment to the author below).

example

1. spelling of muzakki/muzaki - check consistency

2. p2, line 41-42 - 327 trillion / 385.5 billion - USD? INR? to state currency

3. BUMN employee in abstract. to spell out BUMN

4. p4 - LAZISMU? to spell out

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Sen, 25 Jul 21.43

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25-Jul-2022

Dear Dr. Hapsari,

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Thank you for submitting your manuscript to the International Journal of Ethics and Systems.

Yours sincerely,  
International Journal of Ethics and Systems Editorial Assistant



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## International Journal of Ethics and Systems - IJOES-05-2022-0091.R1

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Sab, 30 Jul 20.28

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30-Jul-2022

Dear Dr. Herianingrum,

Your manuscript entitled "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions During COVID-19" **has been successfully submitted online** and is **presently being given full consideration for publication in the International Journal of Ethics and Systems.**

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Thank you for submitting your manuscript to the International Journal of Ethics and Systems.

Yours sincerely,  
International Journal of Ethics and Systems Editorial Assistant



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5

**International Journal of Ethics and Systems - Decision on Manuscript ID IJOES-05-2022-0091.R1**

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kepada saya

Kam, 1 Sep 19.10

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01-Sep-2022

Dear Dr. Herianingrum,

Manuscript ID IJOES-05-2022-0091.R1 entitled "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions During COVID-19" which you submitted to the International Journal of Ethics and Systems, has been reviewed. The comments of the referee(s) are included at the bottom of this letter.

The reviewers have recommended minor revisions to your paper before it can be accepted for publication.

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Because we are trying to facilitate timely publication of manuscripts submitted to the International Journal of Ethics and Systems, your revised

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I look forward to receiving your revision at the earliest possible time.

Yours sincerely,  
Ms. Lizzy Seal  
Interim Editor, International Journal of Ethics and Systems  
Emerald  
Wagon Lane  
Bingley  
BD16 1WA  
United Kingdom of Great Britain and Northern Ireland

[lizzy.seal@gmail.com](mailto:lizzy.seal@gmail.com)

Referee(s)' Comments to Author:  
Referee: 1

Recommendation: Minor Revision

Comments:

In page 5, the author mention that the 'zakat' is part of 'infaq and sadaqah', which is true from the general perspective. From a specific perspective, the fact that zakat is mandatory obligation, and the 'infaq' is voluntary has to be highlighted to avoid misunderstanding.

Also to check

- consistency of the term Islamic Social 'Finance' Institutions or 'Financial'.

- the right term/acronym for SWT when mentioning 'Allah SWT' (appeared twice in pg.5).

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: Acceptable

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: Fairly acceptable

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: 1. The revised version stated the 'model of cooperation' as a base for the study. This is fine, but I am suggesting author(s) to mention those model of cooperation is base/derive from which specific theory or perspective.

2. The number of sample/participant is six, and now included in the revised manuscript, However it is only mention in the result's section (pg. 9). I am suggesting actual sample size to appear in the methodology section. Also the statement 'reduced them to six groups based in confusing (6 participant reduce to 6 groups?). Rephrasing is advised

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: Adequate

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: Acceptable

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: Acceptable

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**SRI HERIANINGRUM** <[sri.herianingrum@feb.unair.ac.id](mailto:sri.herianingrum@feb.unair.ac.id)>

Jum, 2 Sep 05.52

kepada annisarahmafebriyanti24, annisa

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21-Sep-2022

Dear Herianingrum, Sri; Widiastuti, Tika; Hapsari, Meri; Ratnasari, Ririn Tri; Firmansyah, Firmansyah; Hassan, Shahir Akram ; Febriyanti, Annisa ; Amalia, Rachmi; Muzakki, Luthfi Akmal

It is a pleasure to accept your manuscript IJOES-05-2022-0091.R2, entitled "Muzakki and Mustahik's Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions During COVID-19" in its current form for publication in International Journal of Ethics and Systems. Please note, no further changes can be made to your manuscript.

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Thank you for your contribution. On behalf of the Editors of International Journal of Ethics and Systems, we look forward to your continued contributions to the Journal.

Yours sincerely,  
Ms. Lizzy Seal  
Interim Editor, International Journal of Ethics and Systems  
Emerald

Wagon Lane  
Bingley  
BD16 1WA  
United Kingdom of Great Britain and Northern Ireland

Dear Herianingrum, Sri; Widiastuti, Tika; Hapsari, Meri; Ratnasari, Ririn Tri; Firmansyah, Firmansyah; Hassan, Shahir Akram ; Febriyanti, Annisa ; Amalia, Rachmi; Muzakki, Luthfi Akmal,

“Muzakki and Mustahik’s Collaboration Model for Strengthening the Fundraising Capacity of Islamic Social Finance Institutions During COVID-19” - IJOES-05-2022-0091.R2

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- Include all of the relevant metadata (article title, journal name, volume, issue no. etc.).
- Include the date your article was accepted for publication, which was:

(21-Sep-2022)

- The AAM must clearly indicate where the article was published, or where it is forthcoming;
- Include a clear licensing statement (see below).
- Include the article abstract (see below):

This study examines how muzakki (zakat donator) and mustahik (zakat recipients) collaborated to strengthen the fundraising capability in Islamic social finance institutions (ISFIs) during the COVID-19.

This study employs a descriptive qualitative method in conjunction with interview techniques. Interviews with muzakki of various professions were conducted, as well as data from field documentation, to develop a collaborative model of muzakki

and mustahik in strengthening the fundraising capacity of Islamic Social Finance Institutions.

The findings indicate that muzakki employed as civil servants, BUMN (State- Owned Enterprises) employees, and entrepreneurs continue to pay zakat through Islamic social finance institutions and support mustahik, whereas muzakki affected by the COVID- 19 pandemic reduce their zakat spending. Consequently, with the collaboration of mustahik and muzakki, a framework can be developed to strengthen the strategy for raising funds for ISFIs. By empowering mustahik with businesses, ISFIs can increase the collection of zakat funds.

The development collaboration model to strengthen Islamic Social Finance Institutions' capacity to collect Islamic philanthropic funds and to optimize their management. The basis for the regulation is contained in Law No. 23 of 2011 which allows collaboration between institutions and other stakeholders. Additionally, the role of Islamic Social Finance Institutions does not end with the collection and distribution of funds, they also maintain the muzakki and mustahik's cooperation, so a significant role is required in involving muzakki and mustahik for them to collaborate and synergize, as well as improving the quality of human resource from Amil (zakat collector) to implement the strategy.

Few studies have been conducted in collaboration with Muzakki and Mustahik to develop models or frameworks for strengthening fundraising capabilities in ISFIs. Most of these studies are illustrative. Through collaboration between Muzakki and Mustahik, this research establishes a new model for enhancing the strategy of Islamic social finance fund raising to establish a sustainable system for ISFIs.

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IJOES - International Journal of Ethics and Systems



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