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| **Manuscript’s title:**

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| Justifying the need for Smoothing Tools by Islamic Banks  |

**Research field** (please check one) :

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Islamic Economics/ Economics |  | Islamic Accounting/ Accounting |  | Islamic Finance/Finance |  | Islamic Strategic/Strategic |  | Islamic Human Resource/Human Resource |
|  |  |  |  |  |  |  |  |  |  |
|  | Islamic Operations/Operations |  | Islamic Marketing/Marketing |  | Other: | ………………………………………….. |

**Checklist manuscript’s format** (please check to confirm):

|  |  |
| --- | --- |
|  | Title should be concise and informative written in a maximum of 16 words |
|  |  |
|  | Abstract consists of research’s purpose, methods, finding, and contributions within 150 to 250 words |
|  |  |
|  | Manuscript should consist of 3,000 to 7,000 words (exclude abstract, reference, and acknowledgement) |
|  |  |
|  | Manuscript structure, table, figure, and reference have followed Elbarka manuscript guideline  |
|  |  |
|  | Manuscript has been written in good academic Indonesia or English (at least 70% of references are journal articles) |

**Letter to editor:** (This information will help editor to decide on pre-review process)

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| --- |
| Please write in your own word: (1) Why should we consider your manuscript for our journal? (2) What is the novelty and contribution of your research? (3) Why do you think the readership would be interested in it? ……………………………………………………………………………………………………………………….. (1) This paper is written in a good spirit focusing on the core problems of farmers in Indonesia. Agriculture sector in Indonesia holds a lot of importance as it still employs almost 32% of the population and is also one of the biggest contributors to the GDP of Indonesia.(2) This paper discusses issues of farmers in Indonesia which arises mainly due to lack of funds and hence the focus is on resolving these issues by providing a waqf based Islamic fintech model which will target the core problems faced by farmers such as lack of working capital and equipment, thereby, providing them a solution which will help them achieve a better standard of living while also contributing in the economy and making the country self-sufficient in food production. (3) This model can be implemented in any country that has a structure for Islamic finance and is dependent on the agriculture sector for a chunk of their GDP or want to promote agriculture in their country by providing Shariah compliant financing options to the farmers. |

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**\*** Corresponding Author. The Corresponding Author is the person who is responsible for the manuscript as it moves through the journal’s submission process. This person must be registered as an author who submit the article as all correspondence pertaining to the manuscript will be sent to him/her via the system.