



Holistic Empowerment through Productive Zakat: Evaluating Economic, Social, and Psychological Impacts on Female-Headed Households in Banyumas

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Abstract

Female-headed households represent a socially and economically vulnerable group due to limited access to capital, employment opportunities, and social support. Productive zakat programs implemented by Badan Amil Zakat Nasional (BAZNAS) are designed not only to assist beneficiaries in meeting basic needs but also to promote long-term economic independence. A holistic empowerment approach that integrates economic, social, and psychological dimensions is considered essential so that the program contributes not only to income improvement but also to strengthening individual capacity and social positioning. This study aims to examine the effectiveness of the productive zakat program implemented by BAZNAS Banyumas Regency in empowering female-headed households through an integrated economic, social, and psychological empowerment approach. This study employs a descriptive qualitative research design. The research population includes female-headed household beneficiaries of the productive zakat program, BAZNAS administrators, and business mentors. Data were collected through participant observation, in-depth interviews, and documentation studies. The data were analyzed thematically through the stages of data reduction, data display, and conclusion drawing. The findings indicate that the productive zakat program generates positive impacts across multiple dimensions of empowerment. Economically, the program increases income, strengthens business independence, and expands access to capital and markets. Socially, it enhances social participation and strengthens local organizational networks. Psychologically, beneficiaries demonstrate improved self-confidence, greater decision-making capacity, active participation, and stronger mental resilience. The productive zakat program proves to be an effective instrument for empowering female-headed households. Program sustainability should be strengthened through continuous business mentoring, integration of psychosocial support, and expansion of market networks to ensure long-term empowerment outcomes.

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INTRODUCTION

Women heads of households in Indonesia face various vulnerabilities that are multidimensional, especially in social and economic aspects. Some of the key factors that lead to this vulnerability include: Poverty and Low Education: Many female heads of households are trapped in poverty due to factors of advanced age, lack of education, skills, and employment. Then Limited access to resources, Limited access to basic public services, and economic resources reduce their conditions of poverty. The last is Dual Role. They must carry out a dual role, namely, taking care of the household while earning a living (Tenri et al., 2024)

In the context of productive zakat, the prevailing approach often still treats mustahik as a homogeneous group without considering the demographic and sociological nuances that

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distinguish one recipient from another. Most studies tend to view mustahik in general, so the unique experiences of Women Heads of Families are dissolved in aggregate data and not specifically documented. In fact, Women Heads of Families face complex challenges such as the dual burden of being the sole breadwinner as well as the main caregiver, which limits mobility, time flexibility, and capacity for participation in training. The psychological distress and social stigma they experience are also often overlooked, risking making empowerment programs that focus solely on financial capital fail to achieve sustainable results. The limited social capital due to socialization time taken up by domestic burdens further isolates them from access to information, markets, and crucial support networks. Therefore, empowerment programs for Women Heads of Families should be designed not only to provide economic assistance, but also to strengthen social capital through connections with peer groups and mentors, as well as adopt a holistic approach that measures success not only based on economic indicators such as increased income, but also includes progress on the social and psychological dimensions.

There are contextual and institutional gaps in the BAZNAS program. Previous research has rarely delved deeply into the suitability of BAZNAS' strategies and assistance in dealing with the unique characteristics of women heads of families. A *one-size-fits-all approach* that is uniform for all mustahik is suspected to be less effective. Critical questions arise regarding whether the mentoring model, training schedule, type of business, and selection mechanism have taken into account the limited time and mobility of women heads of households. In addition, it is necessary to examine whether monitoring indicators include psychological and social aspects, as well as how synergies with other social service institutions to provide holistic support that goes beyond just capital assistance.

The potential of zakat as a transformative empowerment tool for women heads of families is very large. If designed and implemented correctly, these programs can be powerful catalysts that not only improve their economic conditions but also restore their dignity, strengthen their mental resilience, and improve their social status. This is in line with the highest purpose of Sharia (*Maqasid al-Shariah*), especially property preservation (*Hifzh al-Mal*) and the preservation of offspring (*Hifzh al-Nasl*), by ensuring the well-being of the mother and child (Al-Bohari et al., 2025; Azman et al., 2016). This research is positioned to fill these interrelated gaps. First, this study focuses specifically on Women Heads of Families as a unique and vulnerable group whose experiences are often marginalized in zakat research. Second, this study adopts a holistic definition of empowerment that includes economic, social, and psychological dimensions, providing a more nuanced and comprehensive understanding of impact. Third, this study conducts a critical analysis of the institutional model of the BAZNAS program in the context of handling Women Heads of Families, to produce practical recommendations for improvement. By addressing the gaps, the study makes an academic contribution by enriching the literature at the intersection of Islamic economics, social welfare, and gender studies. Practically, these findings provide insight for BAZNAS to design empowerment programs that are more effective and according to the needs of Women Heads of Families.

The existence of women heads of families in the socio-economic landscape of Banyumas Regency reflects a national phenomenon that is full of multidimensional vulnerabilities. Data from the Central Statistics Agency (BPS) of Banyumas Regency in 2023 shows that there are more than 5,000 heads of families headed by women, with a poverty percentage that reaches 18.3% - a significantly higher figure than the average of other districts in Central Java (Banyumas, 2023).

This vulnerable group is born from various conditions, such as divorce, the death of a husband, or the phenomenon of irresponsible husbands. In the context of Banyumas, which has the characteristics of an agrarian society with a fairly high rate of worker migration, many women heads of families have to bear the double burden of being the backbone of the economy as well as caregivers and household managers. This condition is exacerbated by limited access to formal employment and a low level of education.

Based on data from BAZNAS Banyumas Regency, in 2023, there will be 350 women heads of families who will be recipients of the productive zakat program, which is spread across 27 sub-districts, with the highest concentration in Sokaraja, South Purwokerto, and Wangon Districts. The productive zakat program of BAZNAS Banyumas is designed to provide business capital, entrepreneurship training, and mentoring with a focus on the micro business sector in accordance with local potential, such as pottery crafts, Banyumas batik, traditional food processing (such as mendoan and soto special), and agriculture based on superior commodities in the local area. However, preliminary evaluations show that the level of sustainability of businesses managed by Women Heads of Families is still low, with 40% of beneficiaries experiencing stagnation in business development after six months (Fathin, 2023). The specific challenges faced by women heads of families in Banyumas are increasingly complex when they are associated with local geographical and sociocultural conditions (Widodo & Astuti, 2024). Most Women Heads of Households live in rural areas with limited access to transportation, making it difficult to mobilize for training or marketing. Domestic burdens also collide with the schedule of activities of Women Head of Households. A survey of 50 women heads of families showed that 65% complained of inflexible training time and did not consider childcare responsibilities.

This study argues that the empowerment approach by BAZNAS Banyumas Regency is still too focused on economic aspects, with success indicators limited to increasing turnover and assets. This approach ignores equally important social and psychological dimensions, such as increased self-confidence, the expansion of social networks, or the reduction of psychological burden. In fact, in the context of Banyumas, which is thick with cultural and religious values, a holistic approach will actually be more effective in creating sustainable empowerment. Therefore, this study urges to produce a more adaptive and contextual empowerment model according to the specific needs of Women Heads of Families.

Based on the background described, the study intends to reveal the effectiveness of the results of the BAZNAS productive zakat program on the economic, social, and psychological empowerment of women heads of families in Banyumas Regency.

Theoretical Framework

Community empowerment is a multifaceted concept that plays a crucial role in various domains such as development, health, and governance. Community empowerment involves empowering people to increase control over their lives by increasing their assets, attributes, and capacity to access resources, partners, and networks (Babatunde et al., 2022; Yang & Huang, 2016).

Empowerment programs often focus on increasing the capacity of community members to make informed decisions and take collective action. This includes education, training, and skill development that are essential for community development (Yang & Huang, 2016). Capacity

building is an important component of sustainability and resilience programs, which address challenges such as lack of education and limited access to resources (Dushkova & Ivlieva, 2024)

Active participation and involvement of community members are fundamental in the empowerment process. This involves involving community members in the decision-making process and ensuring their voices are heard. Programs that encourage participation and engagement often result in improved community well-being and social cohesion (Stoeffler, 2018). Empowerment is a versatile and impactful concept, and it plays a crucial role in many fields. By increasing the capacity of individuals and communities to make informed choices and take meaningful action, empowerment contributes to improved health outcomes, social justice, community development, and organizational success.

Women Head of the Family are women who carry out their roles and responsibilities as the main breadwinners, household managers, guardians of family survival, and decision-makers in their families. Women who are the Head of the Family can come from several conditions, including women who are divorced, left behind by their husbands (migrating or died), not married but have family dependents, or women who are married but their husbands are unable to carry out their functions as the head of the family due to illness, disability, or other reasons. The characteristics of Women Head of the Family include the dual roles they play, namely as breadwinners as well as household managers and family caregivers. In the patriarchal culture that is common in Indonesia, especially in areas like Banyumas, women's position as the head of the family is still considered a social deviation, so they face additional pressure and stigma. Women heads of families are often economically and socially vulnerable groups, so their empowerment is important to improve the overall well-being of families (Hartanto et al., 2021).

Women heads of families play an important role in maintaining family stability, managing expenses, educating children, and managing various family life needs independently. Despite their great responsibility, access and support to meet their needs are often limited, which makes them the target of social and economic empowerment programs to become independent and prosperous (Ernawati, 2014). Women heads of families face a constellation of multidimensional challenges that trigger them to develop various coping mechanisms. These challenges are mainly the burden of dual roles (as breadwinners as well as domestic administrators), social stigma and discrimination, and acute economic hardship. In response, they designed and implemented a series of actions known as survival strategies (*Survival Strategy*) to maintain the survival of their family (Kurniawati, 2021). Socioeconomic conditions that cause women to become heads of families include divorce, death of a spouse, or husbands working abroad, thus requiring women to implement various survival strategies, including entrepreneurship and seeking community support (Kurniawati, 2021).

Women who are the heads of families often face weak positions and limited power in society. To survive, they developed three main strategies. First, an active strategy, by maximizing energy, skills, and knowledge to make a living. Second, passive strategies, by reducing expenses through saving, helping each other, and going into debt. Third, network strategy, by leveraging kinship, community, and government or NGO assistance to gain support. These three strategies are interrelated, where network strategies are considered the foundation that can strengthen their ability to execute active and passive strategies. Thus, despite facing various challenges, women heads of households show resilience by using a combination of various strategies to meet the needs of their families (Rodiah et al., 2022).

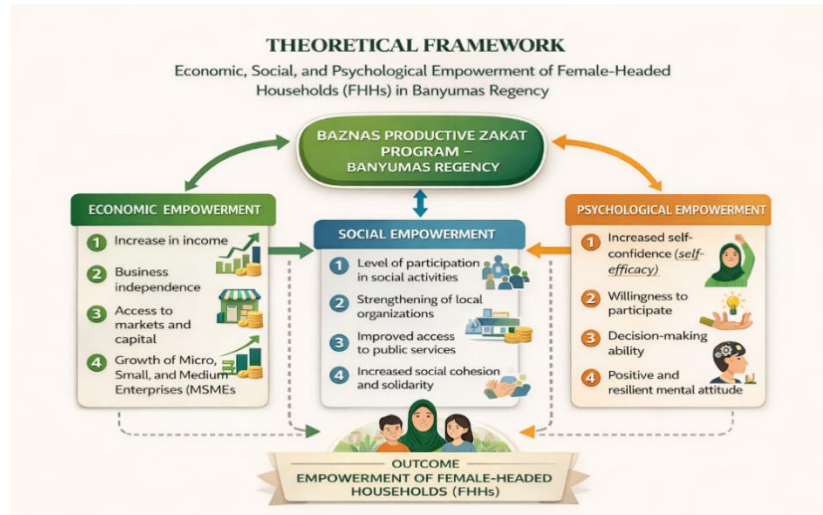
Female heads of families often face very difficult challenges in their daily lives. They not only have to assume the responsibility of being the main breadwinner, but also continue to carry out traditional roles in the household, such as taking care of children, managing daily needs, and maintaining the continuity of the family. This condition often leaves them trapped in a cycle of poverty and social vulnerability, especially when access to decent work, education, and social services is still limited. The double burden borne by women heads of households requires extraordinary physical and mental resilience, but is often not accompanied by adequate support from the environment or public policy. Therefore, the empowerment of women in this position is very important, both through skill development, access to business capital, and social security. With the right support, women heads of families can get out of the snare of vulnerability and play a more optimal role in improving family welfare (Al-Hawary et al., 2022).

Productive Zakat is the provision of business and capital assistance to Mustahiq, which is not directly spent to meet certain needs, but is developed to support their business to increase income and make them Muzakki in the long term (Widiastuti & Rani, 2020). The program aims to empower Mustahiq through entrepreneurial motivation and competence, thereby improving their well-being and the success of Islamic businesses (Mukhlis et al., 2024; Santoso et al., 2024).

Productive zakat refers to the allocation of zakat funds to support businesses and provide capital for mustahik (zakat recipients), rather than for direct consumption. The main goal is to empower mustahik to be independent and eventually transform into muzakki (zakat payers) (Fathin, 2023). This approach aims to improve the well-being of the mustahiq by providing a sustainable means to meet their basic needs and improve their economic status (Mongkito et al., 2025).

Productive zakat is a powerful instrument for poverty alleviation and economic empowerment. By overcoming challenges in its implementation and improving the management and diversity of zakat programs, the potential of productive zakat can be fully realized, which in turn will increase the welfare and independence of mustahik (Mawardi et al., 2023). The productive zakat program is designed to empower mustahik through business and capital assistance, which aims to improve their welfare and contribute to economic development. While the program presents opportunities for poverty alleviation and economic growth, challenges such as land availability and top management support need to be addressed. Success factors include entrepreneurial motivation, competence, and collaboration with other institutions to improve program effectiveness.

Table 1. Research Flow



METHOD

This study uses a descriptive qualitative approach to examine the impact of the BAZNAS productive zakat program in empowering Women Heads of Families on economic, social, and psychological aspects in Banyumas Regency. The research was carried out in the Banyumas Regency area. The data sources consisted of Primary Data obtained directly from representatives of BAZNAS Banyumas Regency, recipients of the productive zakat program, as well as mentors or business assistants, and Secondary data which includes BAZNAS documents and archives, scientific journals, books, previous research, as well as official publications and online news relevant to zakat and the empowerment of women heads of families (Dawis et al., 2023; Sugianto, Agung Puguh Kusuma Permadi Koes and Wulan, Budhi Rahayu Sri and Andjariani, 2023).

Data collection is carried out through Participatory Observation, In-depth interviews, and Documentation Studies to gain a comprehensive and contextual understanding of the process and impact of the program. Data analysis is carried out in stages through Data Reduction, Data Presentation, and Concluding. Relevant data were selected and compiled systematically in a descriptive-analytical narrative based on the theme of economic, social, and psychological empowerment of women heads of families. The final stage of analysis is directed at drawing conclusions that answer the formulation of the research problem consistently and are supported by empirical evidence from primary and secondary data (Hardani, Helmina Andriani, Jumari Ustiawaty, Evi Fatmi Utami, Ria Rahmatul Istiqomah, Roushandy Asri Fardani, Dhika Juliana Sukmana, 2020; Rukminingsih et al., 2020).

RESULTS AND DISCUSSION

1) The Result Women Head of Family in Banyumas

Women Head of Family in Banyumas are a group of women who are the backbone of the family, often because their husbands died, divorced, migrated without news, are victims of chronic illness, or became victims of Domestic Violence. The region's Head of Family Women's Empowerment Organisation focuses on economic and social empowerment through grassroots groups.

Specific data on the number of members of Women Heads of Families at the sub-district level in Banyumas Regency until 2025 is not publicly available in the latest public data sources. The absence of disaggregated data shows that there is limited access to comprehensive quantitative information related to the distribution of female heads of families in each sub-district.

Based on official data from the Central Statistics Agency (BPS) of Banyumas Regency in 2023, the number of female heads of families was recorded at more than 5,000 households. This group is one of the important indicators in mapping regional socio-economic conditions, especially related to structural vulnerabilities faced by households with women as the main responsible for the family. The existence of female heads of families shows social dynamics that require special attention in inclusive and social justice-based development planning.

Furthermore, BPS Banyumas Regency reported that the poverty rate in the female family head group reached 18.3 percent. This figure is higher than the average poverty rate in Central Java Province. This condition indicates a significant economic gap and reinforces the assumption that female household heads have a relatively greater risk of poverty than other groups.

Meanwhile, the National Amil Zakat Agency (BAZNAS) of Banyumas Regency reported that as many as 350 women heads of families were registered as recipients of the productive zakat program. The beneficiaries are spread across 27 sub-districts, with the highest concentration in Sokaraja, South Purwokerto, and Wangon Districts. This distribution reflects areas with relatively higher needs for economic intervention.

2) Productive Zakat Program in Banyumas

Based on Law Number 23 of 2011 concerning Zakat Management, the National Amil Zakat Agency (BAZNAS) and other zakat institutions are required to be able to carry out zakat management in a planned, professional, and accountable manner. Zakat management is not limited to fundraising activities, but includes all systematic managerial processes so that zakat can provide optimal benefits for the welfare of the community.

In these provisions, there are four main functions that must be carried out by zakat institutions. First, the planning function, which includes planning the collection, distribution, and utilization of zakat in a directed manner, according to the needs of mustahik and the development priorities of the people. Second, the implementation function, namely the real implementation of the zakat collection process, distribution to eligible recipients, and the utilization of zakat productively and sustainably. Third, the control function, which plays a role in ensuring that all zakat management activities run according to plan, sharia provisions, and laws and regulations. Fourth, the reporting function, as a form of institutional accountability to the public through transparent and accountable zakat management reports.

In the local context, BAZNAS Banyumas Regency carries out these four functions as a form of implementation of the mandate of the law. Through careful planning, the implementation of the targeted zakat program, sustainable internal control, and transparent reporting, BAZNAS Banyumas Regency seeks to increase public trust while optimizing the role of zakat in supporting the welfare and empowerment of the people in the Banyumas area. BAZNAS Banyumas Regency distributes productive zakat to mustahik who have met the eligibility criteria through the provision of business capital assistance. The assistance is granted, so it does not incur an obligation of return for the recipient's mustahik. The business capital provided is adjusted to the needs of the mustahik business and can be in the form of production equipment or business support facilities, such as ovens.

Based on the data in the figure, BAZNAS Banyumas Regency shows a significant performance in collecting and utilizing zakat, infaq, and alms (ZIS) throughout the January-November 2025 period. The total collection of ZIS that has been successfully collected reaches

IDR 22,495,361,744, which is then distributed to the community through various flagship programs. The accumulated beneficiaries during the period were recorded at 16,728 people, reflecting the wide range of zakat services managed.

The distribution of ZIS funds is focused on five main programs. The Banyumas Peduli program is the program with the largest beneficiaries, namely 8,903 people or 53.22%, which shows great concern for social and humanitarian assistance. The Banyumas Taqwa program reached 3,732 people or 22.3%, followed by Banyumas Sehat with 2,668 people or 15.94%. Meanwhile, Banyumas Cerdas targeted 893 people or 5.33%, and Banyumas Sejahtera reached 532 people or 3.2%. This data reflects the commitment of BAZNAS Banyumas Regency in distributing zakat in a directed, proportional, and impactful manner for the welfare of the community.

3) Analysis of the results of the BAZNAS Productive Zakat program on the economic, social, and psychological empowerment of Women Heads of Families in the Banyumas district

Economic empowerment is one of the strategic approaches in efforts to alleviate poverty and improve people's welfare, especially for vulnerable groups such as women heads of families. In this context, economic empowerment is not only interpreted as increasing income, but also as a process of strengthening individual capacity to be able to manage economic resources, make decisions independently, and actively participate in economic and social activities. The productive zakat program implemented by BAZNAS Banyumas Regency is a form of socio-economic intervention designed to answer these challenges.

In contrast to consumptive zakat, which is oriented towards fulfilling short-term basic needs, productive zakat is directed to create a long-term impact through the development of productive economic businesses. The main goal of this program is the transformation of the status of zakat recipients (*mustahik*) to economic independence (*muktafi*), and in the long term, it is expected to be able to become a zakat giver (*muzakki*). This transformation can only be achieved if the empowerment program can increase revenue, build business independence, open access to markets and capital, and encourage sustainable business growth.

The discussion in this chapter is based on the results of interviews with BAZNAS productive zakat recipients of Banyumas Regency, as well as administrative data of aid recipients. The analysis is focused on four indicators of economic empowerment, namely: (1) increased income, (2) business independence, (3) access to the market and capital, and (4) business growth. The integration of empirical findings and conceptual analysis is expected to be able to provide a comprehensive picture of the effectiveness of the productive zakat program in empowering women heads of families.

a) Economic Empowerment

Economic empowerment indicators can be seen in four aspects, namely 1) Increased income, 2) Business independence, 3) Access to the market and capital 4). Business Growth. Based on the results of the research, it can be described as follows

1) Increased revenue

Increased income is the most fundamental indicator in assessing the success of economic empowerment programs. Increased incomes reflect an individual's ability to manage productive resources as well as take advantage of available economic opportunities. Based on the results of the interviews, the majority of productive zakat

recipients stated that the assistance received, both in the form of business capital and business infrastructure, has made a real contribution to increasing family income.

One of the informants, Junirah, a recipient of business infrastructure assistance in Kembaran District, revealed that:

"After receiving assistance from business facilities, my income increased, and I was able to meet my family's needs without relying on assistance anymore."

The statement shows that productive zakat functions as an initial stimulus that is able to increase production capacity and business efficiency. Before receiving assistance, limited business facilities are the main obstacle to developing a business. After the assistance is provided, the business can run more optimally, so that it has a direct impact on increasing income.

Similar findings were also conveyed by Salamah, a recipient of business capital assistance in Ajibarang District, who stated:

"This business capital really helps me in starting and developing a small business that was previously difficult to run, so that I can increase productivity, expand job opportunities, meet operational needs, and sustainably increase family income to create household economic stability and common prosperity in facing the challenges of daily life in the future together."

The increase in income experienced by productive zakat recipients not only has implications for the economic aspect but also has an impact on the social welfare of the family. The additional income allows recipients to meet basic needs such as food, children's education, and health, which were previously difficult to meet adequately. Thus, productive zakat not only functions as a tool for wealth redistribution but also as an instrument for microeconomic development.

From an empowerment perspective, increasing income is the initial stage towards economic independence. When income is relatively stable and meets basic needs, recipients begin to have space to plan the future of their business and family more rationally. This condition marks a shift in the position of the recipient from passive mustahik to an individual who is beginning to be economically independent.

2) Business independence

Business independence is an important indicator that shows the success of sustainable economic empowerment. This independence is not only measured by the ability to generate income, but also by the capacity of the recipient to plan, run, and develop the business consistently without excessive dependence on external assistance.

The results of the interviews show that the productive zakat program of BAZNAS Banyumas Regency has encouraged the growth of confidence and independence among recipients. Emy Setiasih, a recipient of business infrastructure assistance in West Purwokerto, stated:

"I feel like I have become a more independent person because I am now able to manage my business independently, make decisions, manage finances, and carry out business activities with confidence after receiving continuous, directed, and as-needed assistance, so that my ability and confidence develop significantly in the learning process and daily business experience".

This statement shows that economic empowerment is not only oriented to material aspects, but also includes strengthening individual capacity through mentoring and learning. Business assistance allows recipients to understand business processes, manage simple finances, and make economic decisions independently.

The same thing was conveyed by Leni Kurniawati, a recipient of business infrastructure assistance in Ajibarang District, who revealed:

"Currently, I am more courageous to make decisions in running a business, because I have previous experience and received enough initial support, so that my confidence and readiness are increasing".

Courage in making business decisions is an important indicator of independence. Before participating in the empowerment program, many women heads of families were in vulnerable positions and tended to avoid risk. However, through the experience of running a business and the initial support of the productive zakat program, recipients are beginning to be able to manage risks and determine the direction of business development independently.

Business independence is also reflected in the reduction of recipients' dependence on external assistance. Recipients are no longer completely dependent on social assistance, but have begun to rely on business results as the main source of livelihood. In the context of the transformation of mustahik to muktafi, business independence is a key indicator that shows the success of the economic empowerment program.

3) Access to Market and Capital as a Factor for Business Sustainability

Access to markets and capital is a crucial factor in maintaining the sustainability of micro businesses. Without adequate access, businesses have the potential to stagnate even though they have obtained initial capital. The results of the interviews show that the productive zakat program of BAZNAS Banyumas Regency has opened wider access for recipients to obtain business capital and market their products.

Ning Purwati, a recipient of business infrastructure assistance in Kembaran District, stated:

"With this assistance, I have a much greater opportunity to market and sell the products I produce more widely, not only limited to a small scope, but to reach out to the community in the surrounding environment, increase product awareness, expand my marketing network, and open up better and sustainable economic opportunities for my future business consistently and in the long term together".

The statement shows that the assistance provided not only increases production capacity but also expands the marketing reach. Wider market access allows products or services produced by women heads of families to have opportunities to compete and grow.

In addition to market access, access to capital is also an important factor in starting and developing a business. Darisah, a recipient of business capital assistance in Baturraden District, revealed:

"After obtaining the necessary capital, I have a real opportunity to start developing a small business that I have been planning carefully for a long time. This capital allows me to buy equipment, add materials, expand production, and improve service quality, so that the business I started can run more stably, sustainably, and provide better economic benefits for my family in the future".

These findings show that limited capital is one of the main obstacles for women heads of families in developing businesses. Through productive zakat, these obstacles can be overcome so that recipients have the opportunity to realize previously hidden economic potential.

Access to markets and capital also reflects the institutional role of BAZNAS as a facilitator of economic empowerment. The productive zakat program not only provides direct assistance but also seeks to build a business ecosystem that supports the economic sustainability of recipients. In the long term, this access strengthens the position of recipients as more resilient and adaptive micro business actors.

4) Business Growth

Business growth is a cumulative indicator of the success of economic empowerment. This growth is reflected in business sustainability, income stability, and the potential for business scale development. Based on the results of the interview, productive zakat recipients felt that the business they ran became more stable after receiving assistance. Naimah, a recipient of business capital assistance in Cilongok District, stated:

"The business that I run is currently in a much more stable and well-managed condition than before, especially after I got assistance that really helped the development of the business".

Business stability shows that the assistance provided can strengthen the economic foundation of the recipient. A stable business allows the recipient to plan for business development and anticipate future economic risks.

Furthermore, business growth is also reflected in the emergence of long-term orientation and social awareness among recipients. Siti Fatimah Mufidah, a recipient of business capital assistance in Cilongok District, revealed:

"I hope that this business can continue to develop well, so that one day it will be able to provide benefits, help many others, and become something useful for the wider surrounding community".

The statement shows a change in orientation from just survival to the desire to contribute to society. From the perspective of zakat, this condition is an initial indicator of the achievement of the goal of transforming mustahik into muktafi, and even potentially becoming muzakki.

Based on the integration between the interview results and the analysis of economic empowerment indicators, it can be concluded that the productive zakat program of BAZNAS Banyumas Regency has had a significant positive impact on women heads of families. The four indicators of economic empowerment – increasing income, business independence, access to markets and capital, and business growth – are empirically fulfilled through the direct experience of productive zakat recipients.

Thus, this economic empowerment program not only succeeds in improving the economic welfare of recipients in the short term but also builds the foundation of sustainable economic independence. The productive zakat program of BAZNAS Banyumas Regency can be considered effective in encouraging the socio-economic transformation of women heads of families from recipients of assistance to independent and empowered business actors.

b) Social Empowerment

Social empowerment in Women Heads of Families can be measured through several main indicators that reflect changes in the capacity and role of their members in community life. These indicators include (1) the level of participation in social activities, (2) the strengthening of local organizations, (3) increased access to public services, and (4) increased social cohesion and solidarity in the community. These four indicators are an important basis for seeing the extent to which the social empowerment process runs effectively and sustainably, which will be described below.

1) Participation rate in social activities

Increasing the level of participation in social activities is one of the main indicators of the success of social empowerment. Social participation shows the extent to which individuals play a role not only as beneficiaries but also as active actors in the social life of the community. Based on the results of the interviews, the economic empowerment program through productive zakat has encouraged women heads of families to be more involved in various social activities in their living environment, such as community activities, business group meetings, and socio-religious activities.

Before participating in the empowerment program, most recipients tended to be passive in social activities due to economic limitations and lack of confidence. However, after obtaining assistance and assistance, there was a significant change in the pattern of social participation. This is reflected in the statement of Diah Wuri Santika, a recipient of business infrastructure assistance, who said:

"Now I participate more often in activities in the environment, such as community meetings and group activities, because I feel more confident."

Increased social participation is not only quantitative, but also qualitative. Women heads of families began to dare to express their opinions and be involved in the decision-making process at the community level. Junirah revealed that after her business was running more stably, she felt that she had a more equal position with other residents:

"Now, I don't hesitate to participate in meetings or community activities, because I feel that I already have my own business."

This increase in social participation shows that economic empowerment has a chain effect on social empowerment. As economic conditions improve, psychological barriers to participating in social life become reduced. Thus, the productive zakat program contributes to strengthening the social role of women heads of families as part of the community, not just as a vulnerable group.

2) Strengthening local organizations

Strengthening local organizations is an important indicator of social empowerment because local organizations function as a forum for participation, collective learning, and strengthening social networks. The results of the interviews show that the productive zakat empowerment program encourages the involvement of women heads of families in business groups, social groups, and community organizations at the village or sub-district level.

Through involvement in business groups or groups receiving assistance, Women Heads of Families gain space to share experiences, learn from each other, and build cooperation. Leli Nurjanah, a recipient of business infrastructure assistance, stated:

"We often gather with fellow recipients to share business experiences and encourage each other."

Interaction in these local organizations strengthens the collective capacity of the community, especially in managing businesses and solving problems together. Local organizations not only function as a means of coordination but also as a medium for strengthening solidarity and trust between members. Murdiana Setiarsa revealed:

"Through this group, I feel not alone. If there are business difficulties, they can be discussed together."

Strengthening local organizations also contributes to improving people's ability to organize and work together. This is important in the context of empowerment, as the sustainability of the program depends not only on the individual but also on the collective strength of the community. With active local organizations, the empowerment process becomes more inclusive and sustainable.

Thus, the productive zakat program not only strengthens the economic capacity of individuals but also encourages the strengthening of social institutions at the local level. Local organizations are an important social capital in supporting the success of long-term empowerment.

3) Increased access to public services

Access to public services is an important indicator of social empowerment, as it reflects the ability of individuals and groups to take advantage of their social rights. The results of the interviews showed that after participating in the empowerment program, women heads of families became more aware of their rights and access to public services, such as health services, education, and government social programs.

This awareness grows as the recipient's confidence and social capacity increase. Erliani, a recipient of business infrastructure assistance, stated:

"Now I understand better where to take care of the assistance or services needed, no longer confused, and not afraid to come to the village office, ask village officials, and feel more courageous and confident in taking care of myself without any hesitation at all."

Increasing access to public services is also supported by information and assistance provided in empowerment programs. Through group activities and interaction with companions, women heads of families gain knowledge about administrative procedures and social rights that were previously poorly understood. Pariyati, a recipient of the Z-Mart program, revealed:

"From the empowerment activities, I learned about health services and other assistance that can be accessed."

Increased access to public services contributes to improving the quality of life of women heads of families and their families. Health services, education, and population administration have become more accessible, thereby reducing the social vulnerability previously experienced. This shows that economic and social empowerment are interrelated and mutually reinforcing.

Thus, the productive zakat program acts as an entrance to increase access to public services, which ultimately strengthens the social position of women heads of families as citizens who have the right and capacity to access basic services.

4) Social cohesion and solidarity increased.

Social cohesion and solidarity are the final indicators of social empowerment, reflecting the quality of social relationships in society. The results of the interviews show that the productive zakat empowerment program contributes to increasing the sense of togetherness, mutual trust, and solidarity among community members, especially among aid recipients.

Through group activities and intensive social interactions, Women Heads of Families build closer social relationships with fellow recipients and with the surrounding community. On the other hand, Purdue said:

"Our relationship with fellow aid recipients is now getting closer and closer. We often greet each other, chat, and don't hesitate to help each other. If anyone has difficulties, we help together as much as we can, like our own family".

Social solidarity is also reflected in the emergence of mutual support and empathy between community members. When one of the members has difficulties, the other members try to provide moral and material assistance according to their ability. Nova Eka Rosmita Tyas revealed:

"If there are any of us whose business is down or quiet, we do not stay silent. We encourage each other, encourage each other, and give us modest input. The hope is that the business can rise again, keep going slowly, and sustenance returns smoothly as before, so that life feels lighter and harmonious with each other."

This increase in social cohesion contributes to the creation of a more inclusive and supportive social environment. The community no longer views Women Heads of Families solely as a group that needs help, but as an integral part of the community that has a role and contribution. This strengthens the *sense of belonging* and reduces the potential for social marginalization.

Thus, social empowerment through productive zakat not only has an impact on individuals but also on the quality of social relations in society. Increased social cohesion and solidarity are important forms of social capital in supporting the sustainability of empowerment and development of society as a whole.

c) Psychological Empowerment

Psychological empowerment is one of the important aspects of the community empowerment process because it is directly related to changes in individual ways of thinking, behaving, and acting. Psychological empowerment can be measured through four things, namely (1) increased *self-efficacy*, (2) willingness to participate, (3) ability to make decisions, and (4) a positive and resilient mental attitude in facing various challenges. Based on the field data and information obtained, psychological empowerment can be described as follows.

1) Increased *self-efficacy*,

Increased *self-efficacy* is the main foundation of psychological empowerment, as it determines the extent to which individuals believe in their ability to manage life and face challenges. For Women Heads of Households, the initial conditions faced are generally characterized by economic limitations, social pressures, and experiences of dependence on aid, which have an impact on low self-confidence. The productive zakat program of BAZNAS Banyumas Regency plays a role as an initial trigger for psychological change through the provision of economic assistance accompanied by mentoring.

The results of the interviews showed that after receiving capital assistance or business infrastructure facilities, the recipients began to feel confident in their own abilities. Emy Setiasih, a recipient of business infrastructure assistance, stated:

"I now feel more independent and confident. After receiving assistance from the officers, I was able to study slowly. A business that used to only follow other people, now I can manage it myself, from start to finish, so that the family's needs can be met little by little without always having to depend on others anymore."

This statement shows that the success of running a business, even on a small scale, becomes a positive experience that strengthens the *self-efficacy* of the recipient.

This confidence is even stronger when the business is able to generate real income. Junirah revealed:

"After I received business facility assistance from this program, my income slowly increased. The small business I run has become smoother. Now I can provide for my children's meals, schooling, and household needs, without having to rely on or depend on others for my family's daily life in peace of mind."

The experience of being able to meet the needs of the family independently becomes concrete proof for the recipient that he has economic capacity and potential, thus forming stronger self-confidence.

This increase in *self-efficacy* is the basis for the emergence of the next indicator of psychological empowerment, namely the willingness to participate. As individuals begin to believe in their own abilities, the urge to actively engage in economic and social activities increases. Thus, increasing self-confidence does not stand alone, but is a prerequisite for the development of other aspects of psychological empowerment.

2) Willingness to participate

The willingness to participate is an important indicator of psychological empowerment, as it reflects the readiness of the individual to be actively involved in the empowerment process. Participation is not only interpreted as physical presence, but also mental and emotional involvement in training, mentoring, and business group activities. The increase in confidence experienced by productive zakat recipients encourages a change in attitude from passive to participatory.

The results of the interviews showed that the beneficiaries began to show the courage to be actively involved in various empowerment activities. Leni Kurniawati, a recipient of business infrastructure assistance, stated:

"Now I feel more courageous to participate in various activities in the surrounding environment. I am no longer shy or hesitant. If there is something I don't understand, I dare to ask. I have also begun to dare to express my own opinions to others casually and as it is when gathering with neighbors and at village events."

This statement indicates a significant psychological change, in which the recipient no longer feels inferior or afraid to interact with the other party.

This willingness to participate does not appear instantly, but develops along with the positive experience experienced by the recipient in running a business. When recipients experience tangible benefits from the program, such as increased income and mentoring support, they become more motivated to be actively involved. This active participation also expands the social network of the recipients, which further strengthens the confidence and solidarity between fellow program recipients.

The willingness to participate is closely related to the ability to make decisions. Through active participation in empowerment activities, recipients gain new information, experience, and insights that are provided for economic decision-making. Thus, participation is not only the result of psychological empowerment but also a means to strengthen subsequent indicators of empowerment.

3) Ability to make decisions

Decision-making ability is an important indicator of psychological empowerment, especially for women heads of families who must carry out the dual role of business managers and main decision-makers in the family. This ability reflects an individual's level of psychological autonomy and control over his or her life. The results of the interviews show that the productive zakat program has increased the courage and confidence of recipients in making economic decisions.

The recipients revealed that the experience of running a business and participating in mentoring made them more confident in making choices. Leni Kurniawati stated:

"Now I am more courageous to make decisions in business. I used to still have doubts and fear of making mistakes, but after having my own experience and feeling the ups and downs, plus the initial support from the people around me, I became more confident in stepping forward, trying opportunities, and not easily retreating, even though it was slow, but I kept moving forward on my own."

This statement shows that decision-making ability is not only influenced by knowledge, but also by the psychological support and successful experiences experienced by the recipient.

The ability to make decisions is also reflected in the courage of the recipient in planning the future of the business. Darisah, a recipient of business capital assistance, revealed:

"After I got business capital, I was finally able to carry out the old plan that had been stored in my mind. With that capital, I slowly developed the small business that I had dreamed of for a long time, so that I could increase my income and help my family's daily needs in a simple way and according to my ability."

This indicates a shift from a hesitating and resigned attitude towards a proactive and future-oriented attitude, which is a hallmark of psychological empowerment.

Improved decision-making skills contribute to the formation of a positive and resilient mental attitude. When individuals can make choices and control the direction of their lives, the sense of optimism and mental resilience in facing challenges will be stronger. Thus, this indicator becomes an important link between active participation and the formation of a resilient mental attitude.

4) Positive and resilient mental attitude

A positive and resilient mental attitude is the final indicator of psychological empowerment, which reflects an individual's ability to survive, rise, and adapt in the face of economic and social pressures. Resilience is very important for Women Heads of Households, given the economic uncertainty and family responsibilities that must be borne independently. The productive zakat program contributes to building this mental attitude through increasing business stability and a sense of psychological security.

The results of the interviews showed that productive zakat recipients felt a change in their more optimistic mental attitude after participating in the empowerment program. Naimah, a recipient of business capital assistance, stated:

"My business is now much more stable and organized than before. In the past, before receiving assistance, my business was often up and down, sometimes crowded, sometimes quiet, and the income was erratic. After there is assistance, the business will be running more smoothly, and can meet daily needs more calmly."

The stability of these businesses provides a sense of calm and confidence that they are able to face economic challenges, thereby strengthening mental resilience.

A positive mental attitude is also reflected in the recipient's ability not to give up easily when facing difficulties. The experience of successfully running a business, even on a small scale, is a source of psychological strength that encourages the recipient to keep trying. This resilience is a cumulative result of increased confidence, active participation, and decision-making ability.

Furthermore, a positive and resilient mental attitude encourages the emergence of social orientation and long-term expectations. Siti Fatimah Mufidah revealed:

"I hope that this small business can continue to run and grow more day by day. Slow down, it's okay, the important thing is to stay alive and useful. Someday, when it is strong and stable, I want this business to be able to help others, provide benefits, provide sustenance, and ease the burden of others around us with good intentions and honest work."

This statement suggests that psychological empowerment not only produces mentally resilient individuals but also fosters optimism and social awareness. In the context of productive zakat, this condition is an important indicator of psychological transformation from mustahik to muktafi, and even has the potential to become muzakki.

CONCLUSION

Based on the results of this study, the productive zakat program of BAZNAS Banyumas Regency has been proven to have a real impact on the economic, social, and psychological empowerment of Women Heads of Families in Banyumas Regency, thus answering the formulation of problems related to the results of the program in increasing the capacity and independence of Women Heads of Families.

Economic aspect. The productive zakat program through business capital grants and production facilities is able to encourage increased income, strengthen business independence, and trigger business growth for women heads of families. The interview findings showed that the majority of recipients felt that their business was smoother and their income was more stable, so that family needs (food, education, health) were better met without dependence on assistance. The program also opens early access to markets and capital through the support of tools, materials, and business capacity building, which is the foundation of the transformation of mustahik to muktafi.

Social aspect. The impact of empowerment can be seen in increasing the participation of women heads of families in environmental activities, strengthening local beneficiary organizations/groups, and strengthening social solidarity. Women heads of families who previously tended to be passive began to actively attend community meetings and business group activities, be more courageous in expressing their opinions, and build support networks. In addition, access to public services increases because recipients become more familiar with procedures and more confident in interacting with village/social service officials.

Psychological aspects. The program strengthens self-efficacy, courage to participate, decision-making skills, and resilience. Experience successfully running a business fosters confidence, optimism, and resilience in the face of economic pressure. Women Head of Families become more proactive, future-oriented, and have the motivation to continue to develop, even with aspirations to benefit others.

This study emphasizes that productive zakat is effective as an instrument for empowering Women Heads of Families based on three economic, social, and psychological dimensions and

provides a basis for recommendations for strengthening mentoring, expanding market access, and disaggregated data on Women Heads of Families to improve the accuracy of program targets.

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AUTHOR CONTRIBUTIONS STATEMENT

This study was conducted collaboratively by a research team consisting of Imam Alfi, Imam Ma'arif, and Mahfudz AlFaozi. All authors contributed equally to the development of the research from the initial stage to the completion of the manuscript. The team jointly formulated the research concept and determined the main focus of the study, including the development of the theoretical framework that underpins the analysis of productive zakat programs and their role in empowering female-headed households.

In the methodological stage, all authors were actively involved in designing the research approach, determining the data collection techniques, and structuring the analytical framework. They collaboratively contributed to the implementation of the qualitative research design, including the preparation of observation guidelines, interview instruments, and documentation analysis. Each author also participated in the process of organizing and interpreting the research data to ensure that the analysis reflected the empirical findings comprehensively.

Furthermore, the authors jointly conducted the data analysis and interpretation of results to produce a coherent discussion of the economic, social, and psychological impacts identified in the study. The manuscript was written, reviewed, and revised collectively to ensure clarity, academic rigor, and consistency with the objectives of the research. All authors have read and approved the final version of the manuscript and agree to take responsibility for the integrity and accuracy of the research presented.

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