



Why Similar Zakat Inputs Produce Divergent Micro-Retail Outcomes: Evidence from BAZNAS Z-Mart in Post-Disaster Palu

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ABSTRACT

This study examines why beneficiaries of the BAZNAS Z-Mart program in post-disaster Palu achieved different micro-retail outcomes despite receiving similar support. Using a qualitative comparative case study of four active beneficiaries, the research integrates the Sustainable Livelihood Framework, Theory of Change, and Maqasid al-Shariah to explain this divergence in vulnerable local recovery settings. Data were collected through in-depth interviews and structured case documentation and analyzed using a hybrid deductive-inductive coding approach. The findings show that outcomes depended less on capital assistance itself than on beneficiaries' ability to translate support into routine managerial practice. Better outcomes were associated with sound cash flow management, practical business skills, stronger customer and supplier relationships, and effective use of physical business improvements. Poorer outcomes were linked to mixed household and business finances, weak bookkeeping, intense local competition, and psychosocial pressures. Islamic values reinforced positive outcomes when accompanied by operational discipline, contributing to capability, resilience, and the long-term sustainable recovery of livelihoods.

ABSTRAK

Penelitian ini mengkaji mengapa penerima manfaat program Z-Mart BAZNAS di Palu pascabencana menunjukkan outcome usaha mikro-retail yang berbeda meskipun menerima dukungan yang relatif serupa. Dengan menggunakan studi kasus komparatif kualitatif terhadap empat penerima aktif, penelitian ini mengintegrasikan Sustainable Livelihood Framework, Theory of Change, dan Maqasid al-Shariah untuk menjelaskan perbedaan tersebut dalam konteks pemulihan lokal yang rentan. Data dikumpulkan melalui wawancara mendalam dan dokumentasi kasus terstruktur, lalu dianalisis menggunakan coding hibrida deduktif-induktif. Temuan menunjukkan bahwa outcome lebih ditentukan oleh kemampuan penerima untuk mengubah bantuan menjadi praktik manajerial rutin daripada bantuan modal itu sendiri. Outcome yang lebih baik berkaitan dengan pengelolaan arus kas, keterampilan usaha praktis, relasi yang kuat dengan pelanggan dan pemasok, serta pemanfaatan perbaikan fisik usaha secara efektif. Sebaliknya, outcome yang lebih lemah terkait dengan bercampurnya keuangan rumah tangga dan usaha, lemahnya pembukuan, persaingan lokal, serta tekanan psikososial yang menghambat adaptasi. Nilai-nilai Islam memperkuat outcome ketika disertai disiplin operasional dan kapasitas adaptif yang berkelanjutan.



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INTRODUCTION

The earthquake, tsunami, and liquefaction that struck Central Sulawesi in 2018 caused not only physical destruction but also serious disruption to household livelihoods, especially among microenterprises. Small businesses depend heavily on limited assets, stable customer relationships, and continuous market access. For this reason, post-disaster recovery cannot be understood merely as the replacement of damaged property or the restoration of lost capital. Recovery also involves the ability of households and small business actors to rebuild their capacity, reorganize their economic activities, and adapt to a changed environment. Previous studies show that recovery after a disaster is often uneven because differences in vulnerability, access to resources, market conditions, and adaptive capacity shape the recovery process. (He & Qi, 2025; A. Siddiq et al., 2025). In this context, microenterprises are among the most vulnerable sectors, yet they remain crucial for sustaining household economies during the recovery process. Within this context, productive zakat has increasingly been positioned as an instrument of Islamic social finance that can support longer-term economic empowerment. (Aisya et al., 2023; Makhasi et al., 2025). Unlike consumptive assistance, productive zakat is intended to help mustahik strengthen their capacity to engage in sustainable economic activities. In Indonesia, BAZNAS has developed several zakat-based empowerment programs that combine capital support, mentoring, and business assistance for microenterprises. A growing body of research suggests that productive zakat can improve welfare, strengthen business resilience, and contribute to poverty reduction when it is managed effectively. (Herianingrum et al., 2024; Mawardi et al., 2023; Saoqi et al., 2025). One example of this effort is Z-Mart, a zakat-based micro-retail program designed to support beneficiaries in rebuilding and developing small trading businesses. In a post-disaster area such as Palu, this kind of program is particularly important because it is expected to contribute not only to income recovery but also to the broader reconstruction of household livelihoods. (Aisya & Syamsu, 2024).

Even so, the main issue is no longer simply whether assistance has been distributed, but why beneficiaries who receive relatively similar support often experience different business outcomes. Some can maintain and improve their businesses, while others remain stagnant or even decline. Previous studies on productive zakat have generally focused on broad outcomes such as increased income, improved welfare, or business sustainability among mustahik (Hawariyuni et al., 2025; Mawardi et al., 2023; Siregar et al., 2024). These studies are important, but they still leave a key question unanswered: how can similar forms of support produce different results across beneficiaries? This issue becomes even more important in post-disaster settings, where business performance is influenced not only by the assistance itself but also by household pressures, psychosocial conditions, asset vulnerability, and uneven market recovery. In this regard, a significant gap remains in our understanding of the mechanisms behind the divergent business outcomes among beneficiaries of productive zakat programs. (Aisya & Syamsu, 2024; Syamsu et al., 2022a).

This gap matters because the success of an empowerment program depends not only on the amount of support provided but also on beneficiaries' ability to translate that support into productive practice. Business outcomes are shaped by how beneficiaries manage cash flow, separate household and business finances, maintain stock, build supplier relationships, respond to competition, and make use of mentoring over time. Evaluations of zakat-based empowerment programs also show that economic outcomes are strongly influenced by mentoring quality, the continuity of business support, and the internal capacity of beneficiaries to apply assistance productively (Junaidi, 2025; Makhasi et al., 2025; Saoqi et al., 2025; Syamsu et al., 2025). However, these factors are rarely brought together in a single analytical explanation that shows why one beneficiary can adapt and grow. At the same time, another remains vulnerable under the same program setting. Therefore, this study centers on divergent outcomes rather than treating them as a secondary issue.

To address this problem, the study combines three analytical frameworks in a complementary way. First, the Sustainable Livelihood Framework is used to understand the assets and vulnerabilities that shape beneficiaries' capacity to sustain and develop their businesses. This perspective is important because livelihood recovery depends on how households combine available resources to reconstruct their livelihood strategies under difficult conditions. (Daly et al., 2020; He & Qi, 2025; Zhao et al., 2022). Second, the Theory of Change is used to trace how program inputs, such as capital support, mentoring, network access, and training, are translated into business practices and outcomes. (Malya & Pai, 2025; Sofyan, Arifin, et al., 2023). This framework is useful because it helps explain why similar interventions do not automatically produce similar results. Third, Maqāṣid al-Sharī'ah serves as a normative lens for assessing empowerment not only in terms of material gain but also of responsibility, benefit, sustainability, and ethical conduct. In the context of micro-retail businesses, Maqāṣid al-Sharī'ah is relevant because business outcomes are not only reflected in increased sales or survival but also in how beneficiaries manage entrusted zakat resources responsibly, sustain household livelihoods, and generate benefits for their families and surrounding communities. (Sofyan, Sofyan, et al., 2023; Syamsu et al., 2022b). Thus, Maqāṣid provides an operational lens for assessing whether productive zakat contributes to capability, continuity, and welfare-oriented business practices. Several studies suggest that the maqāṣid perspective is relevant to evaluating zakat-based empowerment more holistically, as it connects economic achievement to broader social welfare and moral purpose. Several studies suggest that the maqāṣid perspective is relevant to evaluating zakat-based empowerment more holistically, as it connects economic achievement to broader social welfare and moral purpose. (Mubarok & Kumia, 2025; A. A. Rahman et al., 2025; Santoso et al., 2023)

Based on this background, this study aims to analyze the mechanisms that explain why beneficiaries of the Z-Mart program in Palu City experience different micro-retail outcomes in a post-disaster context. The study not only identifies the factors associated with business resilience, stagnation, or decline but also examines how livelihood assets, contextual pressures, program implementation, and ethical-spiritual orientation interact to shape different business trajectories. This study is expected to make three contributions. Empirically, it adds evidence on productive zakat in a post-disaster recovery setting. Conceptually, it offers an integrated explanation by combining the Sustainable Livelihood Framework, Theory of Change, and Maqāṣid al-Sharī'ah. Practically, it provides insights to improve the design of productive zakat programs, particularly regarding beneficiary readiness, mentoring intensity, support continuity, and business adaptation in vulnerable and competitive environments.

RESEARCH METHOD

Research Design

This study adopts a qualitative comparative case study approach to explore the heterogeneous outcomes among beneficiaries of the Z-Mart productive-zakat micro-retail program in a post-disaster recovery context. A qualitative case design is well suited to the study's objective because it emphasizes understanding mechanisms, particularly how livelihood assets, program processes, and contextual pressures interact to shape divergent recovery trajectories, rather than estimating average treatment effects. (Creswell & Poth, 2018; Yin, 2018). The design aligns with the article's focus on outcome variability in microenterprise interventions, particularly amid the added complexity of post-disaster market restructuring and the recovery of vulnerable livelihoods. (He & Qi, 2025; Pattnaik & Hassan, 2025).

This study examines Z-Mart beneficiaries in the medium-term recovery period following the 2018 Central Sulawesi earthquake, tsunami, and liquefaction. Recovery in this study is not defined merely as the reopening or continued operation of a kiosk, but as the extent to which beneficiaries were able to sustain and improve their micro-retail activities after the disaster. This operational understanding is consistent with livelihood recovery studies, which emphasize that post-disaster recovery should be assessed by the interaction among assets, adaptive capacity, market access, and institutional support, rather than by physical restoration alone. (Daly et al., 2020; He & Qi, 2025; Zhao et al., 2022). The operational indicators of recovery include business continuity, changes in daily turnover, working capital stability, financial management, reinvestment capacity, customer retention, supplier relationships, and adaptive responses to competition and post-disaster pressures. These indicators allow the study to distinguish between businesses that remained merely active and those that demonstrated stronger resilience and adaptive capacity.

Table 1. Operational Indicators of Micro-Retail Recovery among Z-Mart Beneficiaries

Dimension of Recovery	Operational Indicator	Evidence Observed in the Cases
Business continuity	The kiosk remains active after receiving Z-Mart support	All selected cases were active Z-Mart beneficiaries
Turnover change	Increase, decline, or stagnation in daily sales	Agus showed sales growth after the renovation, while Maswira experienced a decline in daily turnover.
Working capital stability	Ability to maintain stock circulation and business cash flow	Stronger cases showed better reinvestment and stock circulation
Financial management	Separation of household and business finances; bookkeeping practice	Weaker cases showed mixed household-business funds and limited bookkeeping
Reinvestment capacity	Use of business income or support for renovation, equipment, or stock improvement	Renovation, freezer, and shop display improvements were observed in stronger cases.
Customer retention	Ability to maintain loyal and repeat customers	Agus showed high customer loyalty, while weaker cases had lower retention
Supplier relationship	Access to regular and diverse suppliers	Stronger supplier networks supported stock stability
Adaptive response	Ability to respond to competition, household pressure, and post-disaster constraints	Salmiah adapted to the competition in minimarkets, while Hamina was constrained by trauma.

Source: Developed by the authors based on field interviews and structured case summaries.

These indicators were used to distinguish between mere business survival and stronger forms of livelihood recovery. Thus, recovery in this study was measured not only by whether the kiosk remained open but also by the extent to which beneficiaries-maintained cash flow, reinvested in the business, retained customers, strengthened supplier relations, and adapted to post-disaster market pressures. This approach is also in line with studies on productive zakat and microenterprise empowerment, which argue that program outcomes depend not only on the provision of assistance but also on beneficiaries' capacity to convert support into sustainable business practice. (Mawardi et al., 2023; Mohamed Esa et al., 2025).

Population and Sampling

The research population includes Z-Mart beneficiaries in Palu City, Central Sulawesi, an area characterized by observable medium-term recovery in livelihoods following the 2018 disaster. Purposive sampling was employed to capture variation in recovery trajectories among participants within the same program scheme, as qualitative case study research commonly uses information-rich cases to explain processes and mechanisms in depth. (Creswell & Poth, 2018; Yin, 2018). This article focuses specifically on active Z-Mart owners, allowing for an examination of within-group heterogeneity. It acknowledges that the continued operation of a kiosk does not necessarily indicate improved performance. The consolidated case set comprises ZM-A01, ZM-A08, ZM-A013, and ZM-A17, in line with the study's emphasis on in-depth narratives from active micro-retailers in Palu.

Data Collection and Instrumentation

Primary data were collected through in-depth interviews (IDI) with Z-Mart owners who are actively managing their kiosks. The interview guide was developed deductively, drawing from the integrated SLF-ToC-Maqāshid framework. It consists of three core components: (1) SLF categories—human, social, physical, financial, and natural capital—to assess livelihood asset portfolios; (2) ToC elements—selection, implementation, mentoring, and monitoring—to trace how program inputs are translated into entrepreneurial behavior and outcomes. (Mohamed Esa et al., 2025); and (3) Maqāshid-informed themes such as amanah, niyyah, infaq orientation, and perceptions of barakah to capture the ethical-spiritual ethos of Islamic empowerment (Mohamed Esa et al., 2025). Researcher presence is reflected in direct engagement through interviews and structured case documentation, aligned with the report's narrative and respondent-profile format.

Data Analysis Techniques

A hybrid deductive-inductive coding strategy was applied to balance theoretical alignment with openness to emerging insights. (Davis, 2013; Miles et al., 2014). In the first stage, deductive coding was conducted using

categories derived from the Sustainable Livelihood Framework, Theory of Change, and Maqāṣid al-Sharī'ah. These categories included livelihood capital codes such as human capital, social capital, natural capital, physical capital, and financial capital, as well as program-process codes related to selection, implementation, mentoring, and monitoring.

In the second stage, inductive coding was used to capture themes emerging from the interview narratives and structured case documentation. These included codes related to trauma, survival, growth, innovation, informal financial practices, religious commitment, perceptions of barakah, and competitive pressure. This hybrid process allowed the analysis to remain theoretically grounded while still being sensitive to the lived experiences of Z-Mart beneficiaries in the post-disaster context.

Table 2. Example of Hybrid Coding Framework Used in the Analysis

Coding Type	Code	Full Meaning	Empirical Indicator in the Cases	Analytical Function
Deductive / SLF	HC	Human Capital	Business experience, numeracy, bookkeeping ability, and the ability to absorb mentoring	Explains beneficiaries' capacity to translate assistance into routine business practice
Deductive / SLF	SC	Social Capital	Family support, customer loyalty, supplier networks, mentoring relationships	Explains how social relations stabilize demand, supply, and business continuity
Deductive / SLF	PC	Physical Capital	Kiosk renovation, freezer, racks, banners, shop display improvement	Explains how physical improvements support competitiveness and customer trust
Deductive / SLF	FC	Financial Capital	Daily turnover, cash flow, working capital, fund separation, and reinvestment	Explains whether zakat support is protected and converted into productive capital
Deductive / SLF	NC	Natural / Contextual Capital	Location, local market condition, post-disaster environmental setting	Explains how place-based vulnerability shapes business opportunities and constraints
Deductive / ToC	SEL	Selection	Beneficiary selection and eligibility process	Traces how program targeting affects beneficiary readiness
Deductive / ToC	IMP	Implementation	Delivery of capital support, equipment, renovation, or business facilities	Identifies how program inputs are introduced into the business
Deductive / ToC	MEN	Mentoring	Business advice, guidance, coaching, and frequency of assistance	Assesses whether support is translated into managerial practice
Deductive / ToC	MON	Monitoring	Follow-up visits, checking business progress, and evaluation of beneficiary performance	Explains continuity of institutional support after initial assistance
Inductive	TRA	Trauma	Fear, hesitation, reduced confidence after disaster	Explains psychosocial constraints on adaptation and risk-taking
Inductive	SUR	Survival	Business remains open despite weak turnover or limited growth	Distinguishes mere operational continuity from stronger recovery
Inductive	GRO	Growth	Increased sales, reinvestment, and business upgrading	Identifies stronger recovery and adaptive business trajectory
Inductive	INO	Innovation	Product adjustment, shop improvement, new facilities, business differentiation	Captures adaptive response to competition and market change

Inductive	INF	Informal Finance	Mixing household and business money, absence of systematic records	Explains leakage of working capital and weak financial control
Inductive	REL	Religious / Ethical Commitment	Amanah, niyyah, honesty, infaq orientation	Connects Islamic values with business discipline and responsibility
Inductive	BAR	Barakah Perception	Belief that business continuity is linked to blessings and ethical conduct	Captures the spiritual interpretation of business outcomes
Inductive	COM	Competition	Pressure from minimarkets, nearby kiosks, and price competition	Explains external market pressure affecting turnover and survival

Source: Developed by the authors based on the integrated SLF–ToC–Maqāṣid framework and field data.

Following the coding process, within-case analysis was first conducted to identify the specific livelihood assets, program mechanisms, and contextual pressures shaping each beneficiary’s business trajectory. Cross-case comparison was then used to identify patterns across the four cases and to distinguish between more resilient-adaptive and vulnerable-stagnating trajectories. Pattern matching and explanation building were applied to connect the coded evidence with the study’s main question: why similar zakat inputs produced different micro-retail outcomes among Z-Mart beneficiaries.

Trustworthiness and Validation

To ensure methodological rigor and credibility, the study reinforced trustworthiness through several strategies. First, a transparent coding structure and documented audit trail were used to record key analytical decisions throughout the coding and interpretation process. Second, triangulation was conducted by comparing narrative excerpts from interviews with structured case summaries to avoid over-reliance on isolated quotations. Third, iterative consistency checks were conducted by revisiting coded data against the SLF–ToC–Maqāṣid framework to maintain analytical grounding (Lincoln & Guba, 1985). Participant confidentiality was preserved by using anonymized codes (e.g., ZM-A01, ZM-A08, ZM-A013, and ZM-A17) and by minimizing identifying details in reporting.

RESULT AND DISCUSSION

This section presents the comparative findings on Z-Mart beneficiaries in Palu City and explains why beneficiaries who received broadly similar support experienced different business outcomes. The analysis is interpreted through the Sustainable Livelihood Framework (SLF), the Theory of Change (ToC), and *Maqāṣid al-Sharī’ah*. In line with the aim of this study, the discussion focuses on how the interaction of livelihood assets, business routines, post-disaster pressures, and ethical-spiritual orientation contributed to divergent micro-retail trajectories. The findings show that differences in outcomes were not determined mainly by the presence of capital support alone, since all observed beneficiaries participated in the same general program scheme. Rather, the differences emerged from how support was translated into everyday business practice, how beneficiaries managed available assets, and how they responded to household pressure, competition, and prolonged uncertainty. This finding is consistent with previous studies showing that the outcomes of zakat-based empowerment are not uniform and are strongly shaped by the quality of mentoring, the continuity of support, and beneficiaries’ ability to translate assistance into productive practice. (Junaidi, 2025; Saoqi et al., 2025).

The context of Palu is central to understanding these findings. The Z-Mart program was implemented in a post-disaster setting where livelihood recovery remained fragile and uneven. The 2018 earthquake, tsunami, and liquefaction caused not only physical destruction but also long-term disruption to household livelihoods, local market structures, and psychosocial stability, especially among small traders who depended on limited assets and daily cash circulation. (A. Siddiq et al., 2025). In this setting, business recovery cannot be understood simply as restarting trade with fresh capital. It also depends on beneficiaries’ ability to reorganize livelihood strategies, rebuild confidence, reconnect with suppliers and customers, and maintain business discipline in a transformed economic environment. This broader view is also supported by post-disaster

recovery studies, which emphasize that recovery tends to be uneven, shaped by vulnerability, adaptive capacity, market conditions, and institutional support. (He & Qi, 2025; M. S. A. Rahman et al., 2025).

Typology Of Outcomes And Cross-Case Overview

A cross-case reading of the four beneficiaries reveals two broad trajectories. The first is a resilient-adaptive trajectory, in which beneficiaries were able to maintain operations, reinvest at least part of their income into the business, improve competitiveness through gradual upgrading, and sustain customer relations over time. The second is a vulnerable-stagnating trajectory, in which businesses remained active but showed unstable or declining turnover, weak financial discipline, limited reinvestment, and a low strategic response to competition. This distinction is important because active status alone should not be equated with successful recovery. A kiosk may remain open while still facing substantial leakage of business funds, weak stock control, and continuing vulnerability.

The cases of Agus Mirawan and Salmiah represent the stronger trajectory, although with different degrees of resilience. Agus Mirawan reflects the strongest case, with evidence of reinvestment, physical upgrading, strong customer loyalty, and broader supplier relations. Salmiah shows a more adaptive trajectory, but her business remained under considerable pressure, especially from minimarket competition and broader market disruption. By contrast, Maswira and Hamina represent more vulnerable trajectories. Both remained operational, yet their businesses exhibited poor bookkeeping, limited separation between household and business finances, and greater difficulty stabilizing performance over time. These contrasts suggest that heterogeneous outcomes were not random. Rather, they reflected differences in how beneficiaries converted support into routines and adaptive strategies. This is also consistent with the microfinance literature, which emphasizes that business performance is often shaped more by the interaction of household and individual capacities than by program design alone. (Pattnaik & Hassan, 2025).

Table 3. Cross-case profile of Z-Mart outcomes and key differentiators

Case	Operational status	Turnover signal	Financial practices	Social/supply position	Context & constraints	Key interpretation
Maswira	Active but declining	~Rp200k/day → <Rp100k/day	No formal bookkeeping; mixed household & business funds	Family support strong; loyal customers <10%; mentoring initially frequent then rare	Business focus split (kiosk + tailoring); infaq inconsistent due to household needs	Capital exists, but conversion to stable cash flow is weak due to leakage and low financial literacy
Hamina	Active but vulnerable	~Rp100–150k/day	No bookkeeping; funds not separated	High competition; additional capital request noted	Trauma reduces business confidence	Vulnerability persists because discipline and differentiation are insufficient to meet the demands of intense competition.
Salmiah	Active, adaptive	~Rp1,000,000/day → ~Rp500,000/day	Part-time bookkeeping; limited calculation skills	Competition: Indomaret/Alfa mart; supplier relations are good	COVID shock after a disaster was also cited	Experience helps survival, but modern retail competition compresses margins and turnover.
Agus Mirawan	Strong/resilient	Sales rose by ~25% after renovation	Discipline implied via reinvestment/upgrade	Customer loyalty ~98%; supplier network >10	Physical upgrade improves competitiveness	Social + physical capital synergy creates resilience

(renovation, freezer)	and higher retention
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Source: Developed by the authors based on field interviews and structured case summaries.

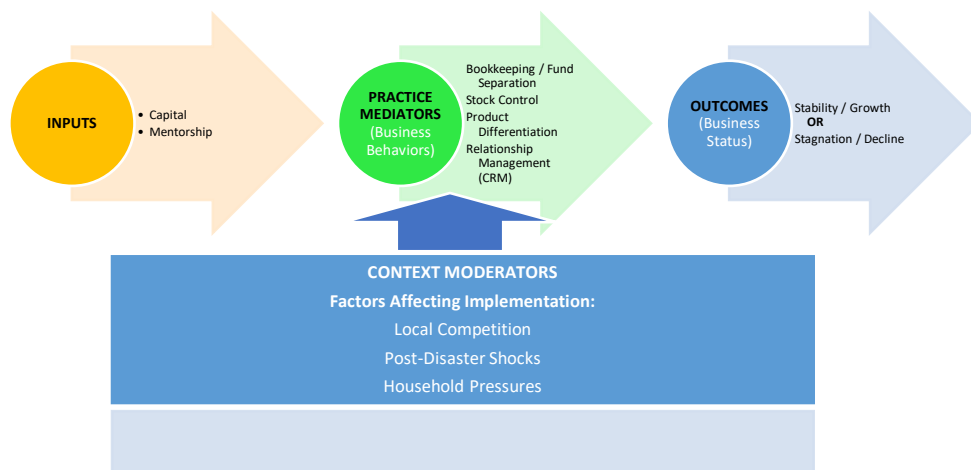
Table 3 shows that the stronger cases were characterized by better customer retention, stronger supplier access, and some degree of reinvestment or physical upgrading. In contrast, the weaker cases were marked by weak financial separation, limited bookkeeping, and greater exposure to household and psychosocial pressures. This confirms that the variation in outcomes was shaped not simply by the receipt of assistance, but by how beneficiaries managed that assistance within a difficult post-disaster context.

Financial Capital: Cashflow Governance as the Differentiator

One of the clearest findings of this study concerns financial capital, particularly cash flow governance. All beneficiaries received capital support, yet only some were able to manage it as working capital in a disciplined manner. In the weaker cases, business funds were not clearly separated from household finances, making it difficult to control income, plan reinvestment, and protect stock circulation. Under such conditions, capital gradually lost its productive role because it was repeatedly absorbed into household expenditure. This pattern appears clearly in the cases of Maswira and Hamina, where the absence of systematic bookkeeping and weak fund separation contributed to unstable business performance.

This finding is important because it shows that capital alone did not determine business strength. What mattered was the ability to transform capital into a managed financial routine. In the strongest case, Agus Mirawan used support for renovation and equipment upgrades, which was associated with improved competitiveness and sales growth. The significance of this case lies not only in the increase itself, but also in the fact that the support was converted into a cycle of reinvestment and business improvement. Salmiah's case lies between these two poles. She showed partial bookkeeping and some managerial awareness, but these routines were still limited and not always strong enough to offset the pressure of modern retail competition. These differences indicate that the central issue is not whether support was distributed, but whether beneficiaries were able to convert it into a cycle of monitoring, reinvestment, and continuity.

Figure 1. Integrated ToC: inputs → assets → routines → outcomes



Source: Developed by the authors based on field data and the integrated Sustainable Livelihood Framework, Theory of Change, and *Maqāṣid al-Sharī'ah* perspective.

Figure 1 shows that Z-Mart's support did not directly lead to improved business outcomes. Its effect depended on whether program inputs, such as capital and mentoring, were translated into practical routines, including bookkeeping, fund separation, stock control, product management, and customer relations. The strength of this conversion process was further shaped by competition, household pressure, and post-disaster instability. This interpretation is consistent with the Theory of Change perspective, which emphasizes that program inputs become meaningful only when translated into behavioral and organizational change. (Mat Daud & Wahid, 2025; Mohamed Esa et al., 2025). It

also aligns with broader discussions of heterogeneous microenterprise outcomes in vulnerable settings. (Ab Rahman et al., 2025; Pattnaik & Hassan, 2025).

Taken together, these cases show that financial capital was necessary but not sufficient. Productive zakat became more effective when capital was protected from household leakage and converted into a business discipline. Where this did not occur, the effect of support weakened over time, and the business remained fragile.

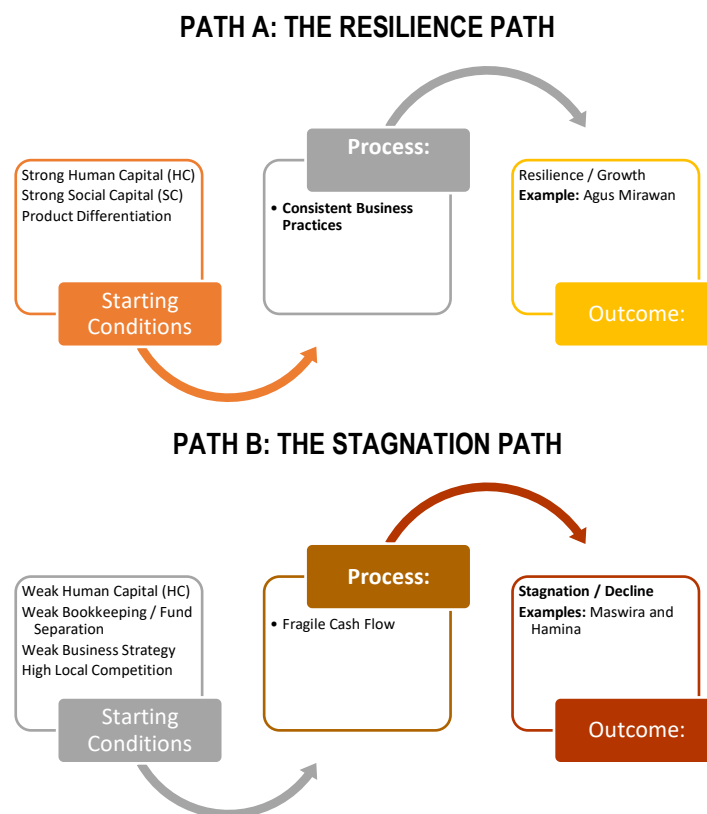
Human Capital: The Key to Translating Inputs into Practice

Human capital emerged as a key factor in explaining divergent outcomes among Z-Mart beneficiaries. In this study, human capital refers not only to formal education, but also to business experience, numeracy, financial literacy, and the ability to apply mentoring in daily business routines. Productive zakat support became more effective when beneficiaries could translate capital and guidance into bookkeeping, fund separation, stock control, reinvestment, and customer management.

Maswira's case shows that limited numeracy and weak bookkeeping reduced the operational value of assistance. Salmiah represents a moderate pattern, where retail experience helped business survival but was not enough to overcome modern retail competition fully. Agus Mirawan shows the strongest pattern because he converted support into business upgrading, maintained customer relationships, and sustained business continuity.

These findings indicate that empowerment outcomes depend not only on what beneficiaries receive, but also on their capacity to use support productively and consistently. Human capital, therefore, serves as the practical capability that links program inputs to resilient micro-retail outcomes.

Figure 2. Pathways of Resilience and Vulnerability among Z-Mart Beneficiaries



Source: Developed by the authors based on a cross-case comparison of Maswira, Hamina, and Agus Mirawan.

Figure 2 shows that resilient outcomes emerged through multiple pathways. In one pathway, resilience was supported by strong customer loyalty, supplier diversity, and physical upgrading. In another, it was strengthened by financial discipline, bookkeeping, and the practical uptake of mentoring. By contrast, vulnerability emerged when weak managerial routines were combined with household pressure, market competition, and psychosocial burdens. This confirms that the outcomes of productive zakat should be interpreted through a configurational logic rather than a single-factor explanation. (Mohamed Esa et al., 2025; Pattnaik & Hassan, 2025; I. Siddiq et al., 2025)

Social Capital and Supply Position: Stabilizers of Demand and Stock

Social capital is another important factor that distinguishes stronger from weaker trajectories. In the present study, social capital appeared in several forms, including family support, customer loyalty, supplier access, and mentoring continuity. However, the cases show that not all forms of social capital contributed equally to resilience. Family support helped some businesses remain active, but the forms of social capital most strongly associated with stronger outcomes were market-oriented relationships, particularly repeat customers and reliable suppliers.

Agus Mirawan's case provides the clearest illustration. High repeat customer rates and broader supplier diversity helped stabilize both demand and stock availability. This reduced operational uncertainty and gave the kiosk a stronger position in daily competition. In this case, social capital functioned as a practical economic resource rather than merely a supportive social background. By contrast, Maswira had family support in operating the kiosk, but this did not translate into stronger customer loyalty or better market visibility. This suggests that household support may help maintain business activity, but it does not necessarily strengthen competitiveness.

The role of mentoring also deserves attention. The cases indicate that mentoring became less effective when it was irregular or weakly absorbed over time. Where beneficiaries did not receive continued reinforcement, they were more likely to return to older routines, especially in financial management. This supports earlier evaluations showing that the continuity and quality of mentoring influence the extent to which productive zakat assistance leads to sustainable business practice. (Junaidi, 2025; Saoqi et al., 2025). In short, social capital matters, but the most influential forms are those that stabilize market relations and reinforce adaptive behavior.

Physical Capital: Competitiveness Beyond Appearance

Physical capital also contributed to divergent outcomes, although not in a simple way. In the stronger case, physical upgrades such as renovations, freezers, and improved display arrangements made the kiosk more attractive and competitive. This not only improved its appearance but also strengthened customer trust and increased the business's ability to respond to modern retail competition. Agus Mirawan's sales increase after the renovation reflects this dynamic and shows that physical improvements can support resilience when linked to better business practices.

At the same time, the findings show that physical capital cannot be treated as an independent solution. In weaker cases, vulnerability persisted even when some facilities were available because physical improvements were not accompanied by stronger financial governance or strategic adaptation. This means that physical capital works best when connected to human and social capital. Better equipment, displays, or shop layout becomes meaningful only when beneficiaries are also able to manage stock, maintain customer relations, and protect business cash flow. Without these supporting conditions, visible upgrading may have only a limited impact.

This point is important in post-disaster recovery settings, where physical restoration is often treated as the most visible sign of success. The present findings suggest that visible improvement alone is not enough. What matters is how physical capital is integrated into the broader business system.

Psychosocial Pressure and the Limits of Adaptation

Another important contribution of this study is its attention to psychosocial pressure. In post-disaster settings, business decisions are not made under normal conditions. Beneficiaries may still face trauma, reduced confidence, and prolonged uncertainty, all of which affect strategic behavior. Hamina's case shows this clearly. Trauma reduced her business confidence and limited her willingness to experiment or take business risks. The business remained active, but a psychological burden constrained its adaptive capacity. This confirms broader

findings that livelihood recovery after a disaster is shaped not only by material resources but also by psychosocial resilience. (He & Qi, 2025; A. Siddiq et al., 2025).

Salmiah's case adds another layer to this issue. Her business was shaped not only by the aftermath of the 2018 disaster but also by the broader disruption associated with the COVID-19 period. This means that Palu's recovery should not be viewed as a single-shock situation. Beneficiaries operated under multiple, overlapping pressures over time. Under such conditions, survival itself required considerable adaptation, and the line between resilience and vulnerability became more fluid. Some kiosks survived, but survival did not necessarily mean a stronger recovery.

These findings have practical implications. They suggest that mentoring in post-disaster productive zakat programs should not focus only on technical business matters such as stock and sales. It should also include confidence-building, emotional support, and sustained accompaniment. Without this, the program risks strengthening only the visible economic side of recovery while leaving an important dimension of adaptation unresolved.

Islamic Values as Reinforcing Factors

The study also found that Islamic values such as *niyyah*, *amanah*, and *infaq* were present in beneficiaries' experiences, but they did not operate as isolated drivers of business success. Instead, they functioned more as reinforcing factors, whose effects became apparent when combined with stronger routines and practical discipline. This pattern is important because it helps avoid an overly symbolic reading of Islamic empowerment.

Maswira's irregular *infaq* practice illustrates the limitation of treating spiritual values as direct explanatory variables. Household pressures remained strong, and *infaq* was therefore not always consistent. This suggests that spiritual practice often reflects the business's material stability as much as it shapes it. In Agus Mirawan's case, by contrast, ethical commitment appeared to align with stronger business practice. Where reinvestment, trust, and customer retention were already present, Islamic values reinforced consistency and responsibility. This suggests that spiritual values work most effectively when embedded in everyday managerial behavior.

This finding is closely related to the *Maqāṣid al-Sharī'ah* perspective used in the study. A *maqāṣid*-based reading of empowerment requires that success be assessed not only in terms of income but also in terms of responsibility, benefit, continuity, and ethical conduct. The present findings suggest that these dimensions should be read in an integrated way. Material stability and ethical discipline support one another. Moral intention without workable business routines is unlikely to produce lasting empowerment, while business survival without responsibility and benefit does not fully reflect the broader aims of zakat-based empowerment. (Al-Bohari et al., 2025; Mubarak & Kurnia, 2025; Santoso et al., 2023).

Integrated Discussion: Why Similar Support Produced Different Outcomes

When the cases are read together, the main pattern becomes clear. The outcomes of the Z-Mart program were shaped by a configuration of interrelated factors rather than by a single variable. Capital support was necessary, but it was not decisive on its own. Resilience emerged where beneficiaries were able to combine several advantages at once: stronger financial discipline, effective use of mentoring, reliable customer relations, supplier diversity, and some degree of physical upgrading. Vulnerability emerged when weak bookkeeping, mixed household and business finances, competitive pressure, psychosocial burdens, and limited differentiation accumulated within the same case. In short, the decisive factor was not the input itself, but the pathway through which the input was transformed into business capability and routine.

Table 4. Asset-Mechanism-Outcome Mapping of Z-Mart Beneficiaries

Asset domain (SLF)	Observable indicators in cases	Mechanism (how it produces outcomes)	Outcome signal
Human capital	Bookkeeping ability; numeracy; training adoption (e.g., Maswira cannot do systematic bookkeeping)	Enables conversion of inputs into routines; reduces leakage	Stable restocking; margin control
Social capital	Loyal customers (Agus 98%); supplier count (>10)	Stabilizes demand and supply; reduces volatility	Higher retention; sales increase

Financial capital	Turnover trajectories (Maswira decline); fund separation absent	Cash flow governance determines reinvestment capacity	Growth vs stagnation
Physical capital	Renovation, racks, banner (BAZNAS); renovation linked to +25% sales (Agus)	Mediates competitiveness and trust vs modern retail	Sales lift was paired with a strategy
Post-disaster/psychosocial	Trauma reduces confidence (Hamina)	Constrain adaptation and experimentation	Conservative operations; slow response

Source: Developed by the authors based on cross-case analysis using the Sustainable Livelihood Framework, Theory of Change, and *Maqāsid al-Sharī'ah* perspectives.

Table 4 summarizes the interaction between livelihood assets, business mechanisms, and observable outcomes across the four cases. Human capital supported the translation of assistance into routine; social capital stabilized demand and supply; financial capital shaped reinvestment capacity; physical capital strengthened competitiveness when linked to strategy; and psychosocial conditions either enabled or constrained adaptation. Taken together, these elements show that the success of Z-Mart beneficiaries was shaped by a bundle of interacting factors rather than by a single dominant variable.

From the perspective of the Sustainable Livelihood Framework, these findings show that livelihood recovery depends on the interaction of different assets under conditions of vulnerability—no single asset guarantees success. Rather, resilience depended on beneficiaries' ability to mobilize a workable bundle of assets in a difficult environment. From the perspective of the Theory of Change, the findings show that program inputs do not produce outcomes directly; they work through mediating practices such as bookkeeping, stock control, reinvestment, and customer management, and the strength of those mediators depends on context. From the perspective of *Maqāsid al-Sharī'ah*, the findings suggest that successful empowerment should be measured not only by the kiosk's survival but also by the business's development in a responsible, sustainable, and beneficial manner.

Overall, this study suggests that the effectiveness of productive zakat should be assessed more carefully and more realistically. The key question is not only whether support has been distributed or whether businesses remain open, but how beneficiaries convert support into capability, which combinations of assets are most supportive of resilience, and what forms of mentoring are most effective in vulnerable settings. In the case of Z-Mart in post-disaster Palu, divergent outcomes were not an exception to the program. They were part of the reality of empowerment itself, and understanding this divergence is therefore essential for improving future program design.

A few small points for final polishing before submission: keep “behavioral/behavioral” spelling consistent with your target journal, standardize hyphenation in terms such as “post-disaster” and “cross-case,” and make sure Tables 1–2 and Figures 1–2 match the terminology used in the text exactly. If you want, I can next turn this into a more journal-ready version with tighter argumentation and reduced repetition.

CONCLUSION

This study concludes that the outcomes of the Z-Mart program in post-disaster Palu were shaped not merely by the provision of capital support, but by beneficiaries' ability to transform that support into stable business routines and adaptive strategies. Although beneficiaries received broadly similar forms of assistance, their business trajectories diverged because they operated with different combinations of financial discipline, human capacity, social relations, physical upgrading, and psychosocial resilience. The findings indicate that stronger outcomes emerged when beneficiaries were able to manage cash flow effectively, maintain relationships with customers and suppliers, reinvest in their businesses, and translate mentoring into everyday practice. In contrast, weaker outcomes were evident when household pressures absorbed support, bookkeeping remained inadequate, competition was intense, and psychosocial burdens constrained adaptation.

These findings confirm that productive zakat should not be assessed solely on whether businesses remain active or assistance has been distributed. More importantly, it should be evaluated based on how such assistance translates into capability, continuity, and meaningful livelihood recovery. In this study, the Sustainable Livelihood Framework helped explain how different forms of capital interacted under conditions of

vulnerability; the Theory of Change clarified the process by which inputs were translated into routines and outcomes; and Maqāṣid al-Sharī'ah provided a broader normative lens for understanding empowerment in terms of benefit, responsibility, and sustainability. Taken together, the study demonstrates that divergent outcomes are not incidental but rather reflect the actual dynamics of zakat-based empowerment in vulnerable settings.

From a practical perspective, the findings suggest that productive zakat programs such as Z-Mart need to move beyond a capital-centered approach. Greater attention should be given to beneficiary readiness, financial literacy, continuity of mentoring, market-oriented support, and confidence-building in post-disaster contexts. Business assistance is likely to be more effective when tailored to beneficiaries' actual capacities and vulnerabilities rather than delivered uniformly. This study is limited to a small number of active cases in Palu City; therefore, its findings are not intended for broad statistical generalization. However, they offer important analytical insight into how zakat-based microenterprise support operates in practice. Future research could extend this study by comparing active and failed beneficiaries, increasing the sample size, or examining similar programs in other post-disaster regions.

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