



## BUDDHADHAMMA AND SME RESILIENCE: POST-FLOOD RECOVERY IN HAT YAI DISTRICT, THAILAND

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### Abstract

**Background and Objectives:** Natural disasters increasingly disrupt economic systems, particularly affecting SMEs, which are highly vulnerable due to limited resources and adaptive capacity. In Thailand, SMEs play a major role in employment and GDP, yet the 2025 flood in Hat Yai caused severe financial losses, business interruptions, and psychological distress among entrepreneurs. These challenges highlighted the need for recovery approaches that address not only economic reconstruction but also cultural and psychological resilience. In the Thai context, Buddhhadhamma, including the Four Noble Truths, the Noble Eightfold Path, and Sangahavatthu IV (The Four Bases of Social Solidarity), provides practical guidance for coping with crises and strengthening community support. However, limited research has integrated Buddhist teachings into SME resilience frameworks. Therefore, this study aims to examine the multidimensional impacts of the 2025 flood on SMEs, analyze the application of Buddhist principles in post-disaster recovery, and develop a Buddhist Resilience Model for SMEs to explain sustainable recovery processes.

**Methodology:** This study employed a qualitative phenomenological approach within an interpretivist paradigm. Twenty-five SME entrepreneurs affected by the 2025 flood in Hat Yai District were purposively selected. Data were collected through in-depth interviews, focus group discussions, and participant observation over a three-month period. Thematic analysis was used, and trustworthiness was ensured through triangulation, member checking, and peer debriefing.

**Main Results:** The findings revealed that the flood generated multidimensional impacts, including financial losses, operational disruption, supply chain breakdowns, and psychological stress. Participants described Buddhhadhamma as an important resource for recovery. The Four Noble Truths supported acceptance and understanding of adversity, the Noble Eightfold Path guided ethical and strategic decision-making, and Sangahavatthu IV strengthened cooperation and mutual assistance within communities. Based on these findings, the study developed the "Integrated Buddhist Resilience Model for SMEs," consisting of three interconnected dimensions: Cognitive Dimension (Inner Resilience), Behavioral Dimension (Ethical and Strategic Action), and Social Dimension (Collective Resilience). These dimensions interacted dynamically to enhance personal adaptability, ethical conduct, and community cohesion, ultimately contributing to long-term sustainable recovery.



The findings suggested that SME resilience was a holistic process shaped by Buddhist principles and supported by both internal and external adaptive mechanisms.

**Involvement to Buddhadhamma:** This study falls under Applied Buddhism, specifically the area of Buddhism and Sustainable Development. It applies core Buddhist principles, including the Four Noble Truths, the Noble Eightfold Path, and Sangahavatthu IV, as practical frameworks for SME recovery. These teachings support cognitive adaptation, ethical decision-making, and social cooperation among entrepreneurs facing post-disaster challenges. Buddhadhamma serves as both a psychological coping mechanism and a moral foundation for business practices, fostering compassion, mutual support, and community resilience. The findings demonstrate that Buddhist principles can be effectively integrated into economic recovery strategies, contributing to sustainable development, social cohesion, and long-term community resilience in disaster management contexts.

**Conclusions:** SME recovery following the 2025 flood cannot be explained solely by economic factors but also involves psychological and socio-cultural dimensions. Buddhadhamma played a significant role in helping entrepreneurs adapt to adversity, make ethical decisions, and strengthen community cooperation. Recovery was not merely a return to normal conditions but a process of transformation through which entrepreneurs rebuilt livelihoods, maintained hope, and developed resilience for future challenges. The findings demonstrate that Buddhist principles can provide meaning, collective strength, and practical guidance for sustainable recovery in disaster contexts.

**Keywords:** Post-flood Recovery, SMEs, Hat Yai, Resilience

## Introduction

In recent decades, the frequency and severity of natural disasters have increased substantially worldwide, generating significant economic and social consequences. According to the United Nations Office for Disaster Risk Reduction (2025), more than 7,300 major disaster events were recorded globally between 2000 and 2019, representing a considerable increase compared with previous decades. Southeast Asia is among the regions most vulnerable to climate-related disasters, particularly floods, storms, and droughts, due to its geographical characteristics and high population density. In Thailand, floods are the most frequent natural disaster, accounting for a large proportion of disaster-related economic losses. Data from the Department of Disaster Prevention and Mitigation (DDPM) indicate that flooding affects millions of people annually and causes substantial damage to infrastructure, businesses, and local livelihoods (Mungkalarungsi & Katsanook, 2025). These recurring disaster events have posed significant challenges to economic systems, particularly for Small and Medium-sized Enterprises (SMEs), which often possess limited financial reserves and adaptive capacity. Among the most affected sectors are Small and Medium-sized Enterprises (SMEs), which are widely recognized as the backbone of national and regional economies. In Thailand, SMEs account for over 90 percent of all enterprises and contribute substantially to employment generation and gross domestic product (The Office of Small and Medium Enterprises Promotion, 2021). Despite their importance, SMEs are disproportionately vulnerable to external shocks due



to limited financial reserves, low adaptive capacity, and dependence on localized supply chains (Tierney, 2019); (Doern, 2016).

Hat Yai District, located in Songkhla Province, represents a critical economic hub in southern Thailand, characterized by its role in commerce, tourism, and cross-border trade. However, its geographical and hydrological conditions make it highly susceptible to recurrent flooding. The 2025 flood event was particularly severe, causing widespread disruption across economic, social, and infrastructural systems. SMEs in the region faced extensive financial losses, operational interruptions, and long-term uncertainty, reflecting patterns observed in global disaster studies (Wisner et al., 2004).

Beyond financial losses, many SME owners faced profound personal and emotional challenges. Floodwaters damaged inventories, machinery, and business premises that had often been built through years of personal investment and family effort. For many entrepreneurs, the disaster threatened not only their economic survival but also their sense of security, identity, and future livelihood. The uncertainty surrounding business continuity, debt obligations, employee retention, and household income generated significant psychological stress and emotional exhaustion. These experiences highlight that post-disaster recovery is not merely an economic process but also a human and social struggle involving hope, adaptation, and perseverance.

Following the 2025 flood, government agencies implemented various recovery measures, including emergency financial assistance, soft-loan programs, infrastructure rehabilitation, and community relief initiatives. However, previous studies have shown that financial and institutional support alone may be insufficient for long-term recovery, particularly when entrepreneurs continue to face psychological distress, social disruption, and uncertainty regarding future risks. This limitation highlights the importance of complementary recovery mechanisms that address both material and non-material dimensions of resilience.

Resilience is generally defined as the capacity of individuals, organizations, or communities to withstand, adapt to, and recover from adverse events while maintaining essential functions and structures (Holling, 1973); (Walker et al., 2004). In the context of SMEs, resilience refers not only to the ability to restore business operations after a disruption but also to the capacity to learn, adapt, and transform in response to changing environmental conditions (Doern, 2016). Therefore, resilience is increasingly viewed as a dynamic and multidimensional process encompassing economic, psychological, social, and cultural dimensions rather than merely a return to pre-disaster conditions.

Traditional disaster recovery frameworks have largely focused on economic reconstruction, infrastructure development, and institutional intervention. While these approaches are essential, they often fail to account for the human and cultural dimensions of resilience, particularly in societies where religious and philosophical systems play a central role in shaping behavior (Adger, 2000). Increasingly, scholars argue that resilience should be understood as a multidimensional construct that includes psychological adaptation, social cohesion, and cultural meaning-making (Folke et al., 2010).



In the Thai context, Buddhism serves as a foundational cultural system that influences not only personal beliefs but also economic practices and social relationships. Core Buddhist teachings such as the Four Noble Truths, the Noble Eightfold Path, and Sangahavatthu IV provide practical frameworks for understanding suffering, guiding ethical behavior, and fostering social harmony (Harvey, 2013). These teachings are not abstract doctrines but are actively integrated into daily life, shaping how individuals interpret and respond to crises.

In business contexts, these principles may influence practical decisions such as managing financial uncertainty, maintaining ethical relationships with customers and suppliers, avoiding opportunistic behavior during crises, and fostering cooperation within local communities. Consequently, Buddhadhamma may function not only as a spiritual resource but also as a practical guide for entrepreneurial decision-making and recovery strategies.

From the perspective of Buddhist Anthropology, religion is embedded in social practice and economic behavior, functioning as a system of meaning that guides human action (Keyes, 1983). This perspective challenges the separation between economic rationality and cultural values, suggesting that decision-making processes are deeply influenced by moral and philosophical frameworks. Unlike general cultural studies, which primarily examine culture as a system of symbols, meanings, identities, and social representations, Buddhist Anthropology specifically focuses on how Buddhist doctrines, rituals, moral values, and lived religious practices shape everyday behavior, social relationships, and economic activities. This perspective emphasizes the practical application of Buddhist teachings in real-life contexts, enabling a deeper understanding of how Buddhadhamma influences adaptive responses, decision-making processes, and community resilience during times of crisis.

Contemporary scholarship in Buddhist Anthropology has expanded beyond functionalist interpretations of religion to examine its complex and sometimes contradictory roles within society. While Buddhist teachings may foster resilience, social solidarity, and ethical conduct, scholars have also argued that religious beliefs and institutions can contribute to the reproduction of social hierarchies, power relations, and structural inequalities (McMahan, 2008); (Schober, 2011); (Borchert, 2017). From this perspective, religion should not be viewed solely as a source of social harmony but as a dynamic cultural system whose effects may vary across different social and economic contexts. Recognizing these critical perspectives allows for a more nuanced understanding of how Buddhadhamma functions in post-disaster recovery, where religious values may simultaneously empower adaptive responses while being shaped by broader social structures and institutional arrangements.

Despite the growing recognition of cultural factors in disaster recovery, there remains a significant gap in the literature regarding the integration of Buddhadhamma into SME resilience studies. Most existing research focuses either on economic or psychological dimensions, with limited attention to the role of religious teachings as adaptive mechanisms.

The study focuses on SME entrepreneurs operating in sectors such as retail trade, hospitality, food services, manufacturing, and local service businesses. These entrepreneurs represent individuals



and families whose livelihoods depend directly on the continuity of their enterprises and whose recovery experiences provide valuable insights into the human dimensions of resilience.

### **Objectives**

This study aims to examine the multidimensional impacts of the 2025 flood on SMEs, analyze the application of Buddhist principles in post-disaster recovery, and develop a Buddhist Resilience Model for SMEs to explain sustainable recovery processes.

## **Methodology**

### **Research Paradigm and Design**

This study is grounded in an interpretivist paradigm, which emphasizes understanding social phenomena through the meanings that individuals assign to their experiences (Creswell & Poth, 2017). Given the focus on lived experiences and cultural interpretations, a qualitative phenomenological approach was adopted. This approach allowed for an in-depth exploration of how SME entrepreneurs perceived and responded to disaster situations through the lens of Buddhist teachings.

### **Study Area Contextualization**

Hat Yai District was selected as the study site due to its economic significance and vulnerability to flooding. The area represented a complex socio-economic system where traditional cultural values coexist with modern business practices, making it an ideal context for examining the interaction between religion and economic behavior.

### **Sampling Strategy and Participant Selection**

Purposive sampling was employed to select participants who possessed direct experience and relevant knowledge regarding SME recovery following the 2025 flood in Hat Yai District. The study focused on owners or managers of SMEs who had experienced significant impacts from the disaster and were actively involved in post-flood recovery processes. To ensure the relevance and richness of the data, participants were required to meet the following inclusion criteria: They had to be owners, co-owners, or managers of SMEs operating in Hat Yai District before the 2025 flood; Their businesses had to be directly affected by the flood through financial loss, operational disruption, property damage, or supply-chain interruption; And they had to have continued operating, rebuilding, or implementing recovery strategies after the disaster. Conversely, businesses that were permanently closed immediately after the flood, enterprises located outside Hat Yai District, and individuals without direct involvement in business decision-making were excluded from the study.

A total of 25 participants were selected, representing a range of business sectors, including retail trade, hospitality and tourism services, food and beverage enterprises, small-scale manufacturing, transportation services, and community-based businesses. The participants varied in terms of business size, years of operation, and recovery experiences, providing diverse perspectives on post-disaster adaptation. Most enterprises employed fewer than 50 workers and had been operating for more than five years prior to the flood. The sample size was determined based on the principle of data saturation, whereby additional interviews no longer generated new



themes or significant insights (Guest et al., 2006). This approach ensured sufficient depth and diversity of information to support the development of the proposed Buddhist Resilience Model for SMEs.

### **Data Collection Procedures**

Data collection was conducted over a period of three months using multiple qualitative methods to ensure depth and triangulation:

#### **1. In-depth Interviews**

Semi-structured interviews were conducted to explore participants' experiences, perceptions, and recovery strategies. Each interview lasted between 60 and 90 minutes and was audio-recorded with consent.

#### **2. Focus Group Discussions**

Two focus groups were organized to capture collective perspectives and community dynamics. These discussions facilitated the exploration of shared experiences and social interactions.

#### **3. Participant Observation**

Participant observation was conducted throughout the three-month fieldwork period in flood-affected communities in Hat Yai District, with particular attention given to activities organized in Buddhist temples that served as community recovery centers. The researcher attended community meetings, relief distribution activities, religious ceremonies, volunteer programs, and informal gatherings involving SME entrepreneurs, community leaders, monks, and local residents. During these observations, the researcher adopted the role of a participant-observer, engaging in selected community activities while simultaneously documenting social interactions, recovery practices, decision-making processes, and expressions of Buddhist values in everyday situations.

Field notes were recorded systematically after each observation session, focusing on patterns of cooperation, mutual assistance, resource sharing, ethical business conduct, and the role of Buddhist teachings in shaping recovery behaviors. Particular attention was paid to how entrepreneurs interacted with community members and religious institutions during the recovery process. Observational data were subsequently triangulated with interview and focus group findings to enhance the credibility and depth of the analysis.

### **Data Analysis Techniques**

The data were analyzed using thematic analysis following the approach proposed by Braun & Clarke (2006). The analysis began with data familiarization, during which interview transcripts, focus group discussions, and field notes were repeatedly reviewed to gain a comprehensive understanding of participants' experiences and perspectives. Subsequently, initial codes were generated to identify meaningful segments of data related to disaster impacts, recovery strategies, and the application of Buddhadharma in post-flood recovery. These codes were then systematically examined and grouped into broader categories to facilitate the identification and development of emerging themes. The resulting themes were refined and validated through continuous comparison across multiple data sources to ensure consistency and coherence. Finally, the themes were



interpreted in relation to the study's conceptual framework and relevant theoretical perspectives, particularly resilience theory and Buddhist Anthropology, in order to develop a comprehensive understanding of SME recovery processes following the 2025 flood in Hat Yai District.

### **Validity and Reliability**

To ensure the trustworthiness of the findings, several strategies were employed throughout the research process in accordance with established qualitative research standards (Creswell & Poth, 2017). First, data triangulation was conducted by comparing information obtained from three different sources: In-depth interviews, focus group discussions, and participant observations. The researcher systematically examined the consistency of emerging themes across these data sources to strengthen the credibility of the findings and reduce the risk of relying on a single perspective. Second, member checking was undertaken by providing summaries of the preliminary findings and thematic interpretations to selected participants for review. Participants were invited to verify the accuracy of the interpretations and to clarify any statements that might have been misunderstood. Feedback received during this process was incorporated into the final analysis to enhance interpretive validity.

In addition, peer debriefing was employed to minimize potential researcher bias. The coding process, theme development, and interpretation of findings were periodically reviewed and discussed with two academic colleagues experienced in qualitative research and Buddhist studies. These discussions helped challenge assumptions, identify alternative interpretations, and improve analytical rigor. To further reduce subjective bias, the researcher maintained reflective field notes throughout the study, documenting personal assumptions, observations, and decision-making processes during data collection and analysis. This reflexive approach enabled continuous critical self-examination and enhanced the dependability and confirmability of the research findings. Collectively, these procedures strengthened the credibility, transferability, dependability, and confirmability of the study.

## **Results and Discussion**

The presentation of findings is organized according to the three research objectives. The first objective examines the multidimensional impacts of the 2025 flood on SMEs. The second objective explores how Buddhadhamma was applied by entrepreneurs during the recovery process. The third objective focuses on the development of the Buddhist Resilience Model for SMEs based on the empirical findings. This structure facilitates a systematic understanding of how Buddhist principles contributed to post-disaster recovery and long-term resilience.

### **Results**

#### **1. Findings Related to Objective 1: Multidimensional Impacts of the Flood on SMEs**

The flood had profound and multidimensional impacts on SMEs. Financial losses were significant, with many entrepreneurs reporting revenue declines exceeding 50%. Physical damage to inventory, equipment, and infrastructure disrupted business operations. Additionally, supply chain interruptions caused delays in production and service delivery, as shown in Table 1.



**Table 1** Major Impacts of the 2025 Flood on SMEs

| Impact Category        | Description                             |
|------------------------|-----------------------------------------|
| Financial Loss         | Revenue decline, asset damage           |
| Operational Disruption | Temporary closure, reduced productivity |
| Supply Chain Breakdown | Logistics delays                        |
| Psychological Stress   | Anxiety, uncertainty                    |

One participant reflected on the emotional impact of the disaster:

"My Business had been Built Over More than Ten Years, and within a few days, The Flood Damaged almost Everything. I was not Only Worried About Money but also About Whether I would be Able to Support My Family and Employees." (Participant 5, 2026)

This statement illustrates that the consequences of the flood extended beyond economic losses and involved deep concerns regarding livelihood security, family responsibilities, and future uncertainty.

Psychologically, entrepreneurs experienced stress, anxiety, and uncertainty, which affected decision-making and motivation. These findings aligned with disaster vulnerability theory, which emphasized the interplay between economic, social, and psychological factors (Wisner et al., 2004).

## 2. Findings Related to Objective 2: Application of Buddhhadhamma in SME Recovery

### 2.1 The Four Noble Truths (Cognitive Adaptation)

Entrepreneurs applied the Four Noble Truths as a framework for understanding their situation. The recognition of suffering (Dukkha) allowed them to accept the reality of the disaster, while identifying causes (Samudaya) enabled them to analyze underlying vulnerabilities.

One participant explained:

"At First, I Felt Overwhelmed and Hopeless because Almost Everything in My Shop was Damaged. However, reflecting on the Buddha's Teaching that Suffering is Part of Life Helped Me Accept the Situation and focus on what could be Done Next Rather than dwelling on the Loss." (Participant 7, 2026)

This statement illustrated how the recognition of suffering (Dukkha) facilitated psychological acceptance and reduced emotional distress, enabling entrepreneurs to shift from emotional reactions toward constructive problem-solving.

### 2.2 The Noble Eightfold Path (Behavioral Adaptation)

The Noble Eightfold Path provided practical guidance for recovery. Right View (Samma Ditthi) helped entrepreneurs develop realistic perspectives, while Right Effort (Samma Vayama) encouraged persistence. Right Livelihood (Samma Ajiva) ensured ethical business practices, even under financial pressure.



As one entrepreneur noted:

"Many Businesses Increased Prices after the Flood because Supplies were Limited, but I chose not to Take Advantage of Customers. I believed that Maintaining Fairness would Help Sustain Trust in the Long Run." (Participant 14, 2026)

This quotation reflected the application of Right Livelihood (Samma Ajiva) and demonstrated how ethical considerations informed strategic business decisions during recovery.

### 2.3 Sangahavatthu IV (Social Adaptation)

The Four Bases of Social Solidarity played a crucial role in strengthening community networks. Entrepreneurs engaged in mutual aid through generosity, communication, and cooperation.

A participant described the role of community support as follows:

"People in the Community Shared Equipment, Offered Temporary Storage Space, and Helped Clean Damaged Shops. Without this Support, Recovery would have Taken Much Longer." (Participant 21, 2026)

This statement illustrated how generosity (Dana) and beneficial conduct (Atthacariya) were translated into practical forms of mutual assistance that strengthened collective resilience.

## 3. Findings Related to Objective 3: Development of the Buddhist Resilience Model for SMEs

### 3.1 Emergence of the Model

The findings from thematic analysis revealed that SME recovery in Hat Yai District is not a linear or purely economic process, but rather a multidimensional phenomenon shaped by cognitive, behavioral, and social factors. These dimensions were deeply embedded in Buddhadhamma, which functioned as adaptive mechanisms in post-disaster contexts. Through iterative coding and synthesis, the study identified a recurring pattern of interrelated processes, leading to the development of the "Integrated Buddhist Resilience Model for SMEs," as illustrated in Figure 1. The identification of the Four Noble Truths, the Noble Eightfold Path, and Sangahavatthu IV emerged through an iterative process of thematic analysis. Participants frequently described experiences related to acceptance of suffering, ethical decision-making, perseverance, mutual assistance, and community cooperation. These recurring themes were subsequently interpreted and synthesized in relation to relevant Buddhist concepts during the analytical stage. Therefore, the Buddhist dimensions presented in the model represent an integration of empirical findings and theoretical interpretation rather than concepts imposed a priori by the researcher. This model integrated personal adaptability, ethical conduct, and community cohesion into a unified framework for sustainable recovery.

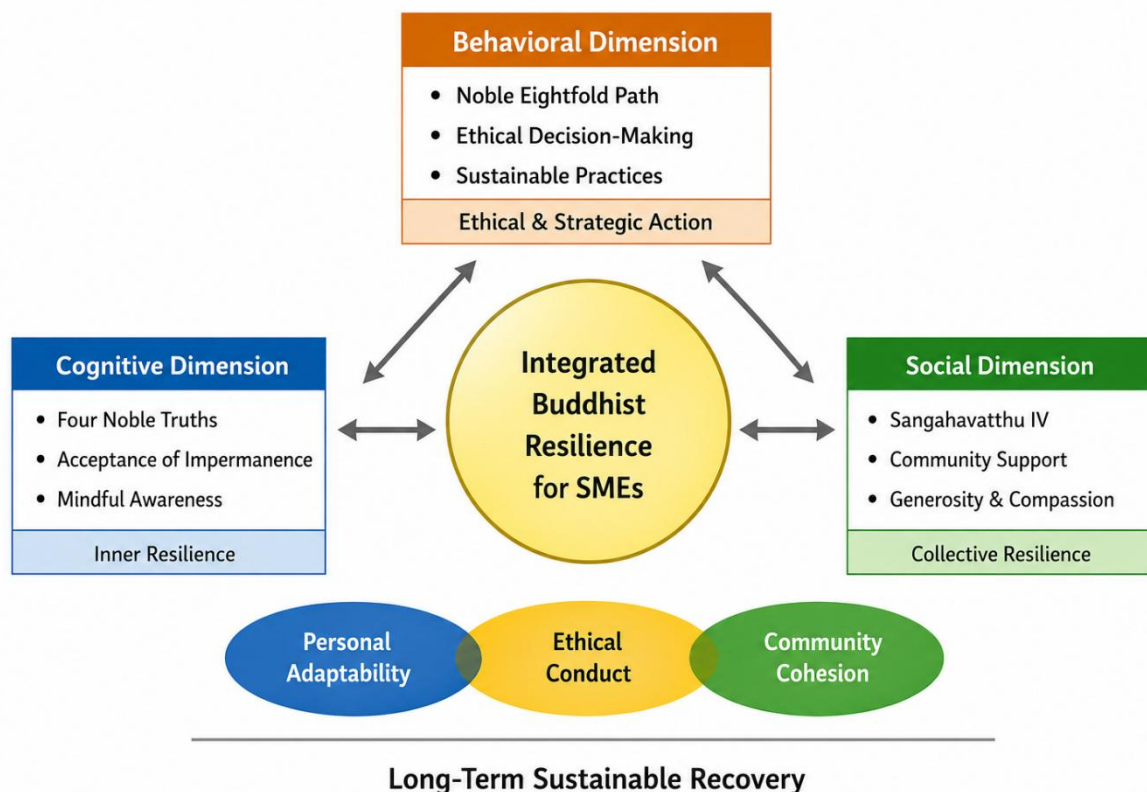


**Figure 1** Integrated Buddhist Resilience Model for SMEs

### 3.2 Components of the Model

The Buddhist Resilience Model for SMEs demonstrates that post-disaster resilience was not solely an economic capacity but a multidimensional process emerging from the interaction of cognitive, behavioral, and social mechanisms. The model theoretically proposed that resilience was culturally embedded and shaped by Buddhist principles, which functioned as adaptive resources enabling entrepreneurs to cope with uncertainty, maintain ethical conduct, and mobilize collective support. Rather than viewing recovery as a simple return to pre-disaster conditions, the model conceptualized resilience as a dynamic process of transformation in which internal beliefs, practical actions, and social relationships continuously reinforce one another.

#### 3.2.1 Cognitive Dimension (Inner Resilience)

The cognitive dimension represented the internal mechanism through which entrepreneurs interpreted adversity and constructed meaning from disaster experiences. The findings suggested that the Four Noble Truths, together with the concepts of impermanence (Anicca) and mindfulness (Sati), functioned as cognitive resources that facilitated psychological adaptation. Theoretically, this dimension demonstrated that resilience began with meaning-making processes, whereby individuals reinterpreted crisis situations in ways that reduced emotional distress and enhanced adaptive capacity. Thus, inner resilience served as the foundational mechanism that enabled entrepreneurs to respond constructively rather than reactively to disaster-related challenges.



### 3.2.2 Behavioral Dimension (Ethical and Strategic Action)

The behavioral dimension illustrated how cognitive adaptation is translated into practical action. The findings indicated that entrepreneurs applied principles of the Noble Eightfold Path to guide decision-making during recovery. Theoretically, this dimension demonstrated that resilience was sustained not only through strategic business responses but also through ethical conduct. The integration of economic rationality with moral responsibility enabled entrepreneurs to maintain legitimacy, stakeholder trust, and long-term sustainability. Therefore, the model suggested that ethical behavior was not merely a moral outcome but a strategic component of resilient recovery.

### 3.2.3 Social Dimension (Collective Resilience)

The social dimension highlighted the role of social relationships and community engagement in strengthening recovery processes. The findings revealed that Sangahavatthu IV encourages cooperation, mutual assistance, and resource sharing among affected entrepreneurs and community members. Theoretically, this dimension demonstrated that resilience extended beyond individual capacities and was embedded within collective social structures. Recovery was therefore facilitated through networks of trust, reciprocity, and shared responsibility. The model proposed that collective resilience emerged when Buddhist moral values were translated into social practices that enhanced community cohesion and support adaptive responses during times of crisis.

### 3.3 Interrelationships among Dimensions

The analysis further revealed that the three dimensions were not independent but were dynamically interconnected. The cognitive dimension influenced behavioral responses, as individuals who achieved acceptance and clarity were more likely to engage in ethical and strategic action. In turn, ethical behavior strengthened trust within the community, enhancing social cohesion. Conversely, strong social support systems contributed to psychological stability, reinforcing cognitive resilience. This bidirectional interaction formed a feedback loop, where each dimension continuously supported and enhanced the others.

### 3.4 Outcome of the Model

The findings indicated that the integration of the cognitive, behavioral, and social dimensions generated a set of interconnected outcomes that collectively strengthened SME resilience in post-disaster contexts. At the individual level, the cognitive dimension contributed to personal adaptability by enabling entrepreneurs to develop psychological flexibility, accept uncertainty, and respond constructively to adverse circumstances. At the behavioral level, the application of Buddhist principles promoted ethical conduct, encouraging responsible decision-making, long-term strategic thinking, and the maintenance of moral standards during recovery. At the social level, community cohesion emerged through mutual support, cooperation, and the development of trust-based relationships among entrepreneurs, local residents, and community institutions. The interaction of these outcomes contributed to the ultimate objective of long-term sustainable recovery. The model demonstrated that sustainable recovery extended beyond the restoration of business operations and financial performance, encompassing enhanced



adaptive capacity, ethical sustainability, stronger social networks, and improved preparedness for future crises. Consequently, resilience was conceptualized not as a static end state but as a continuous process of adaptation, learning, and transformation supported by Buddhist principles and community engagement.

### 3.5 Synthesis of Findings

The findings suggested that SME resilience was best understood as an integrated process combining internal cognition, ethical action, and social interaction, all of which were shaped by Buddhist principles. The proposed model provided a culturally grounded framework that explains how SMEs could not only recover from disaster but also develop long-term sustainability through the application of Buddhist principles.

### Discussion

The findings of this study reinforce and extend contemporary resilience theory by demonstrating that SME recovery is not solely dependent on economic resources but is deeply embedded in socio-cultural and cognitive systems. While classical resilience frameworks conceptualize resilience as the capacity to absorb shocks and recover functionality (Adger, 2000), more recent scholarship emphasizes the importance of transformative resilience, which involves adaptation, learning, and systemic change (Folke et al., 2010); (Walker et al., 2004).

The narratives of participants further reveal that resilience is experienced as a deeply personal and emotional journey rather than merely a business recovery process. Entrepreneurs frequently describe feelings of fear, uncertainty, exhaustion, and responsibility toward family members and employees. These experiences suggest that post-disaster recovery involves not only rebuilding physical assets and restoring income but also reconstructing meaning, confidence, and hope. This human dimension of resilience is often underrepresented in conventional disaster recovery models that primarily focus on economic indicators.

In this context, the integration of Buddhadhamma observed among SME entrepreneurs in Hat Yai represents a form of culturally embedded transformative resilience. The application of the Four Noble Truths aligns closely with the concept of meaning-making in crisis adaptation, where individuals reconstruct their understanding of adverse events to maintain psychological stability (Park, 2010). Unlike Western psychological frameworks that often focus on individual cognition, the Buddhist approach incorporates existential and philosophical dimensions, enabling a deeper level of cognitive restructuring. While previous disaster resilience studies have highlighted the importance of psychological adaptation and meaning-making (Park, 2010); (Bonanno, 2004), most have focused on secular cognitive processes. In contrast, the present study demonstrates that entrepreneurs interpret adversity through Buddhist understandings of suffering (Dukkha), impermanence (Anicca), and mindfulness (Sati). This finding suggests that resilience in Buddhist societies may be rooted not only in psychological coping mechanisms but also in religiously informed worldviews that provide existential meaning during periods of crisis.

Furthermore, the Noble Eightfold Path can be interpreted through the lens of institutional and behavioral economics, particularly in relation to bounded rationality and ethical decision-making



(North, 1990); (Kahneman, 2011). In disaster contexts, decision-making is often constrained by uncertainty and emotional stress. However, the structured ethical guidance provided by Buddhist teachings appears to reduce cognitive bias and promote long-term thinking. This aligns with research suggesting that moral frameworks can enhance decision quality under uncertainty (Gigerenzer & Gaissmaier, 2011).

The role of Sangahavatthu IV extends the discussion into the domain of social capital and collective action theory. While Aldrich (2012) emphasizes the importance of bonding and bridging social capital in disaster recovery, this study reveals that in Buddhist societies, social capital is not merely a network resource but a normatively regulated system of moral obligations. This observation resonates with the concept of relational sociology, which posits that social interactions are shaped by shared meanings and values rather than purely instrumental goals (Emirbayer, 1997). This finding differs from conventional social capital research, which often conceptualizes community support primarily in terms of networks, resources, and reciprocal exchanges (Aldrich, 2012). In the present study, social cooperation is strongly influenced by Buddhist moral obligations and shares religious values. Consequently, community support functions not only as a practical resource but also as an ethical commitment rooted in Buddhadhamma.

Moreover, the central role of temples can be interpreted through the framework of institutional resilience, where formal and informal institutions provide stability and coordination during crises (Scott, 2014). Temples function as hybrid institutions that combine spiritual authority, social legitimacy, and practical resource distribution. This multifaceted role enhances their effectiveness as recovery agents, particularly in contexts where state capacity may be limited.

Importantly, this study contributes to the growing literature on well-being economics and alternative development paradigms, which challenge the dominance of profit-maximization models. The emphasis on ethical livelihood and moderation observed among SMEs reflects principles of Buddhist Economics, which prioritize human well-being, sustainability, and moral development over material accumulation (Schumacher, 1973); (Intraprasert et al., 2023).

Importantly, the findings indicate that Buddhadhamma provided more than a philosophical framework; It serves as a practical source of emotional strength during periods of profound uncertainty. Many entrepreneurs describe Buddhist teachings as helping them maintain hope, persevere through adversity, and continue supporting their families, employees, and communities despite substantial losses. These experiences highlight the human dimension of resilience and demonstrate how cultural and religious resources can sustain recovery when economic resources alone are insufficient.

## Originality and Body of Knowledge

The primary originality of this study lies in its integration of Buddhadhamma with SME disaster recovery frameworks, resulting in the development of the "Integrated Buddhist Resilience Model for SMEs: A Holistic Framework for Sustainability." While previous research has explored



economic resilience, social capital, and disaster management independently, this study synthesizes these domains through the lens of Buddhist Anthropology.

The proposed model consists of three interrelated dimensions as illustrated in Figure 2.

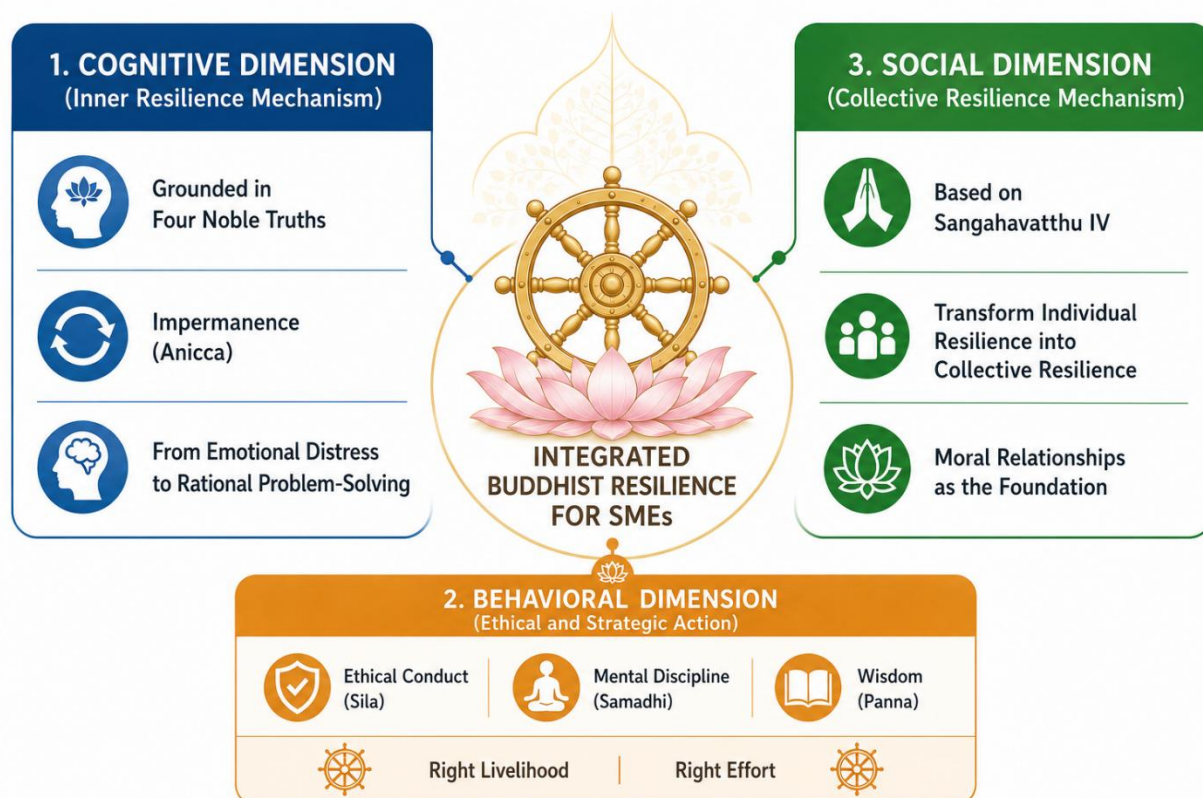


**Figure 2** Integrated Buddhist Resilience Model for SMEs: A Holistic Framework for Sustainability

Unlike conventional disaster resilience frameworks, which primarily emphasize adaptive capacity, resource mobilization, institutional support, and business continuity, the Integrated Buddhist Resilience Model for SMEs conceptualizes resilience as a culturally embedded and morally guided process. Unlike many existing resilience frameworks that emphasize adaptive capacity, resource mobilization, institutional support, and business continuity, the Integrated Buddhist Resilience Model for SMEs conceptualizes resilience as a culturally embedded and morally guided process. The findings indicate that post-disaster recovery involves not only restoring business functions but also developing meaning, ethical action, and collective support through Buddhist principles. By integrating the Four Noble Truths, the Noble Eightfold Path, and Sangahavatthu IV into a unified framework, the model introduces a distinctly Buddhist perspective in which cognitive adaptation, ethical conduct, and social solidarity function as interconnected mechanisms of recovery. Consequently, the model extends existing resilience theory by incorporating spiritual and moral dimensions that are largely absent from mainstream disaster resilience frameworks.

Figure 2 illustrates that resilience among SME entrepreneurs emerges through the interaction of three mutually reinforcing dimensions rather than through any single factor. The Cognitive Dimension



enables entrepreneurs to reinterpret adversity and maintain psychological stability. This cognitive foundation subsequently influences the Behavioral Dimension by guiding ethical and strategic business decisions during recovery. Ethical actions, in turn, strengthen trust and cooperation within communities, contributing to the Social Dimension. The Social Dimension then provides emotional, informational, and material support that reinforces psychological resilience and adaptive capacity. Consequently, the model conceptualizes post-disaster recovery as a cyclical and transformative process in which inner resilience, ethical action, and collective resilience continuously interact to support long-term sustainable recovery.

### 1. Cognitive Dimension (Inner Resilience Mechanism)

This dimension is grounded in the Four Noble Truths, which provide a structured framework for understanding and responding to suffering. Unlike conventional cognitive models that primarily focus on stress reduction, the Buddhist approach emphasizes existential understanding, where suffering is recognized as a natural and inevitable part of life. Such understanding encourages acceptance and reduces psychological resistance to adversity. The concept of impermanence (Anicca) further strengthens adaptability by helping entrepreneurs recognize change as an inherent characteristic of reality. In addition, mindfulness (Sati) promotes awareness and emotional regulation, enabling entrepreneurs to observe challenges objectively and make thoughtful decisions under uncertainty. Together, these principles form an integrated mechanism of inner resilience that supports adaptive responses during post-disaster recovery.

### 2. Behavioral Dimension (Ethical and Strategic Action)

The behavioral dimension is based on the Noble Eightfold Path, which integrates ethical conduct (Sila), mental discipline (Samadhi), and wisdom (Panna). This dimension provides practical guidelines for decision-making, ensuring that recovery strategies are not only effective but also ethically sound. For example, Right Livelihood (Samma Ajiva) discourages exploitative practices, while Right Effort (Samma Vayama) promotes persistence and continuous improvement. This aligns with the concept of sustainable entrepreneurship, where long-term value creation is prioritized over short-term profit.

### 3. Social Dimension (Collective Resilience Mechanism)

The social dimension is derived from Sangahavattthu IV, which emphasizes social cohesion through generosity, communication, and equality. This dimension transforms individual resilience into collective resilience, where communities act as support systems. Unlike Western models of social capital, which often focus on networks and resources, this approach emphasizes moral relationships as the foundation of cooperation.

The principal knowledge contribution of this study lies in the development of a culturally grounded resilience framework that integrates Buddhist teachings into SME disaster recovery. Existing resilience frameworks generally emphasize adaptive capacity, resource availability, institutional support, and business continuity. In contrast, this study demonstrates that resilience can also emerge through meaning-making processes, ethical decision-making, and morally guided social relationships. The Integrated Buddhist Resilience Model for SMEs, therefore, introduces



three novel theoretical contributions. First, it identifies Buddhadhamma as a resilience resource rather than merely a religious belief system. Second, it explains how cognitive adaptation, ethical conduct, and collective resilience operate as interconnected mechanisms of recovery. Third, it extends disaster resilience theory by incorporating spiritual and moral dimensions that are largely absent from mainstream resilience literature. These contributions provide a new perspective for understanding post-disaster recovery in culturally embedded contexts.

## Conclusions and Recommendations

This study found that SME recovery after the 2025 flood was shaped by three interconnected dimensions: Cognitive adaptation, ethical action, and community support. The findings indicate that entrepreneurs relied not only on financial resources but also on Buddhadhamma to cope with uncertainty, guide business decisions, and strengthen social cooperation during the recovery process. At the individual level, Buddhist teachings served as cognitive tools that helped entrepreneurs interpret and manage crisis situations; The Four Noble Truths enabled them to accept and understand suffering, thereby reducing emotional distress and supporting rational decision-making. At the behavioral level, the Noble Eightfold Path guided ethical and strategic actions, ensuring that recovery efforts remained sustainable and socially responsible. At the community level, Sangahavatthu IV strengthened cooperation and mutual support, reinforcing social networks and accelerating recovery processes. The experiences of participants illustrate the human dimension of resilience. One entrepreneur described standing in a flooded shop and feeling uncertain whether the business could survive, while another explained that Buddhist teachings helped transform fear into determination. Several participants emphasized that support from family members, neighboring business owners, local temples, and community networks gave them the confidence to continue rebuilding despite significant financial losses. These experiences demonstrate that recovery was not solely an economic process but also an emotional and social journey shaped by hope, meaning, and collective support. Importantly, the study highlights that resilience is not merely a return to pre-disaster conditions but a process of transformative adaptation, in which individuals and communities develop new capacities and perspectives shaped by cultural and religious values. Based on these findings, government agencies should collaborate with Buddhist institutions and local communities to provide psychological support, community-based recovery activities, and ethical business development programs alongside financial assistance. SME entrepreneurs should strengthen mindfulness practices, maintain ethical business conduct, and actively participate in community networks to enhance resilience during future crises. Future research should extend the present study by quantitatively validating the Buddhist Resilience Model in diverse disaster settings, including floods, pandemics, and economic disruptions. Cross-cultural and comparative studies involving Buddhist and non-Buddhist communities in different countries are recommended to assess the model's transferability and contextual relevance. Such investigations would help determine whether the cognitive, behavioral, and social resilience mechanisms identified in this study are culturally specific or have broader applicability across



different socio-cultural environments. Further research may also explore additional Buddhist concepts, such as karma and dependent origination (*Paticcasamuppada*), to deepen understanding of the relationship between Buddhadhamma and long-term economic resilience.

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