

Are Msmes More Resilient Compared to Large Firms in Terms of Global Supply Chain Disruptions

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Abstract:

This research paper examines the comparative resilience of Micro, Small and Medium Enterprises (MSMEs) and large firms in regards to global supply chain disruptions. By using qualitative primary data, this study explores how flexibility enables MSMEs to survive global crises, such as the COVID-19 pandemic, more effectively compared to large firms. The findings reveal that MSMEs exhibit multiple dimensions of flexibility. This includes cost adjustments, workforce reorganisation, efficient decision making, providing personalised service to customers and supply chain agility. In contrast, although large firms are systematic, they face complex rules, rigid hierarchies and demonstrate lack of flexibility which hinders their capabilities to survive during global crises. The results highlight that the trade-off between efficiency and flexibility can significantly impact business continuity during global supply chain shocks. Overall, this study highlights the critical role of MSMEs in fostering economic stability during increasingly unpredictable global conditions.

Keywords: MSMEs; Micro small and medium enterprises; Large firms; Global supply chain; Supply chain disruptions; Efficiency; Flexibility; Financial flexibility; Production flexibility; Structural flexibility; Service flexibility; Workforce flexibility; Resilience; Supply chain resilience; Business adaptability; Operational agility; Local decision-making; COVID-19 pandemic; Efficiency- flexibility trade off; Economic development; Employment; GDP contribution; Cost flexibility; Inventory management; Vendor management; Personalised services; Organizational hierarchy; Bureaucratic delay; Supply chain shocks; Global market volatility; Crisis management

INTRODUCTION

Over the past few years, global supply chains have faced a series of major disruptions. For instance: the COVID-19 pandemic, the trade conflict between Russia and Ukraine, and the Suez Canal obstruction. (Wan et al., 2023). These disruptions have made businesses and governments recognise that not all firms are equally equipped to handle sudden changes in the availability or cost of production inputs (Chatterji & Shibuya., 2025).

This research paper explores an important question: Does the tradeoff between efficiency and flexibility make Micro, Small and Medium Enterprises (MSMEs) less vulnerable in comparison to large firms for global supply chain disruptions?

This study explores how firms of different sizes respond to disruptions, focusing on the trade off between efficiency and flexibility. According to research, larger firms are typically more efficient. This

is because they benefit from economies of scale, have better access to capital, and have more streamlined production processes (Franzoni et al., 2024). However, they tend to be less flexible (Hirsch et al., 2020). This means that they struggle to adjust quickly to global supply chain shocks (Majumdar., 2009). On the other hand, MSME's might not be as efficient but they have more flexible production processes (Kumar et al., 2013). This, to some extent, might enable them to cater to changes in market conditions which are caused by global supply chain disruptions (Kumar et al., 2013).

This research paper will define the meaning of MSME's. It will examine what large organisations mean and explore the characteristics of large businesses around the world. The study will describe global chain supply disruptions. It will explain what efficiency and flexibility means, and the significance of building resistance to global chain supply disruptions. The aim of the paper is to understand how and when flexibility might outweigh efficiency. It proposes that while larger and more efficient firms tend to do better business wise when prices are stable, MSMEs can at times progress ahead in volatile conditions due to their ability to adapt more easily.

Literature review

Objectives of the Study:

The study aims to encourage MSMEs to continue to strengthen their flexibility and supply chain resilience. It provides strategies in terms of how large firms can strengthen their efficiency to resist global chain supply disruptions. The research paper proposes that small firms and large organisations can work towards balancing efficiency and flexibility, and achieve both of these aspects to a certain level.

Importance of MSMEs in Terms of Employment and GDP Growth:

It is significant to recognise and appreciate MSME's flexibility and resilience during times of global chain supply crisis. Micro, small and medium-sized enterprises make up the most amount of businesses worldwide, and they are the backbone of the working world (World Economic Forum, n.d.). They have the capability to employ more than two thirds of working people around the globe (International Labour

Organization, 2023). MSME's are responsible for employing 70% of working people around the world (World Economic Forum, n.d.).

Thus, small and medium-sized organisations (SMEs) make up the majority of businesses and play an essential role in economic development (World Bank Group, 2019). Research states that in various markets, formal SMEs can contribute up to 40% to national GDP (World Bank Group, 2019). On similar lines, the Micro, Small, and Medium Enterprises (MSME) sector is significant to the Indian economy and to the economies of other countries, as they account for over 30% of the country's GDP (Lal et al., 2022). Furthermore, when informal SMEs are considered, these figures increase even more (World Bank Group, 2019). Therefore, it is important for SMEs to continue to strengthen their flexibility in terms of their development and progress, and to continue to contribute to GDP growth.

Recognising what MSMEs Mean:

The definition of MSME's is ever changing. Current research indicates that MSMEs refer to a distinct category of enterprises, who are characterised by their workforce sizes, investments and small scale of operations. For instance: in relation to workforce sizes, The World Bank surveyed 120 countries, out of which 75 countries categorised micro enterprises as employing up to 9 employees, small enterprises employing up to 49 employees and medium enterprises employing from 50 to 249 people (DESA,

2025).

In terms of small scale of operations and investments, according to the Union Budget of India 2025, the limit for Micro Enterprises has been increased to ₹2.5 crores, with a revised turnover limit of ₹10 crores (IndiaFillings, n.d.). The limit for small enterprises has seen a 250% increase to ₹25 crores and the turnover limit doubled to ₹100 crores (IndiaFillings, n.d.). For a firm to be classified as a medium enterprise, the limit has been revised to ₹125 crores, and the turnover limit can be as high as ₹500 crores (IndiaFillings, n.d.).

The chart provided by the Fourth All India Census of MSMEs (2006–07) shows a variety of sectors such as food, textiles, apparel, and metal products falling under the MSME category (IFC, 2025). It is crucial to note only small-scaled, local, or household-based segments of these industries are considered as being part of MSMEs. For instance: small food vendors, tailors, handloom weavers and local repair shops are appropriate examples of MSMEs.

Identifying the Concept of Large Organisations:

Studies have highlighted that the definition of large businesses differ from country to country (McKinsey Global Institute, 2024). In saying that, there are frequently used indicators for determining the size of a business. The first factor is employee count. According to the Organisation for Economic Co-operation and Development, a large enterprise is defined as employing a workforce of more than 250 employees (OECD, n.d.). The U.S. Small Business Administration (SBA) explains that although it varies by industry, large businesses typically earn over \$1 billion (OECD, n.d.). Additionally, production volume is a crucial indicator for manufacturing companies, as large firms possess the capacity to produce goods on a large scale (Tough 2023).

Research underlines that total assets is another characteristic of large organisations (Nasrudin, 2025). This includes land, buildings, equipment and inventory (CFI, n.d)). Large businesses maintain a substantial asset base to support their operations (Nasrudin, 2025). They also operate under a formal legal structure, such as private or public limited companies (Nasrudin, 2025). This provides a clear framework for governance and accountability. For publicly traded companies, an additional indicator is market capitalisation, as it represents the total market value of outstanding shares (Bajaj Finserv, 2025). As a result, it reflects the company's financial strength and overall market influence.

Recognising What Global Chain Supply Disruptions Mean:

Global supply chain disruptions or shocks are unexpected and unplanned circumstances which interfere with the continuous flow of goods and services across international networks. (Windward, n.d.). These disruptions can arise due to various reasons. This includes natural disasters such as Japan Earthquake and Tsunami in 2011, human-caused disasters such as California Wildfires in 2018, global health crises such as the Covid-19 pandemic, and geopolitical conflicts such as the Suez Canal crisis (Carvalho et al., 2016; Bay Area Council Economic Institute, 2025; Sugiyama, 2025; Wan et al., 2023). In addition, political instability for example the Russian-Ukraine War, economic volatility such as the American Stock Market Crash of 2007 - 2009 (Hamilton, 2023; Mefford, 2009). Cyberattacks threaten digitalisation which in turn negatively impacts global supply chain disruptions and can cause adverse changes in demand patterns as firms seek alternatives and delay orders (Crosignani et al., 2020). As supply chains are large and complex in nature, and are globally connected, even localised disruptions can have detrimental effects on the overall economic activities (Alessandria et al., 2023).

How Global Chain Shocks Affect MSMEs and Large Scale Businesses:

The occurrence of disruptive worldwide events can lead to significant delays in production and delivery.

Hence, increasing the time taken by the supply chain to complete one full circuit, increasing operational, transportation costs and reduced efficiency, which in turn can reduce profits (Mishra et al., 2022). This is because more resources such as time and money are getting involved, and MSMEs and large scaled organisations can have limited access to essential resources. This can lead to scarcity of resources. Therefore, businesses may face shortages of raw material, have labor constraints and logistical challenges (Ricadela, 2023). As a result, consumers may experience product scarcities or inflated prices. This, as a result, can decrease their willingness to purchase, making the products more price sensitive as a result of the increased costs faced by producers (Morales., 2025).

Examining how MSMEs and Large Organisations can Respond to Global Chains Disruptions:

In response to the disruptions, both MSME and large organisations need to make rapid changes to show their flexibility and be able to maintain continuity in business, meet consumer demands and mitigate risks (Satpathy et al., 2025). The interruptions highlight vulnerabilities within supply chain systems and stress the importance of MSMEs and large firms to demonstrate resilience, adaptability and strategic planning in the face of global supply uncertainties (Paul et al, 2025). According to research, large firms thrive on having static production efficiency. However, it is important to note that the flexible production and technologies of small firms can allow them to be prepared for and progress well in the ever-changing global conditions (Javaid et al., 2022).

Understanding the Concept of Efficiency:

Efficiency refers to how organisations utilise their resources wisely, create labour productivity and transform capital into products and services which can be converted into profits. For instance, studies have shown how Nike tracks their efficiency progress in areas such as usage of resources, reducing waste, being energy efficient, building and maintaining brand loyalty, having a strong market share, promoting positive and sustainable social impact (Sekar, 2024). This pinpoints the need for large organisations to continue to build their efficiency processes to withstand global chain supply crisis.

Increasing business efficiency means that large firms consciously reduce cost and aim to increase profit for investors or owners of the company. Besides cost reduction and increasing sales, enhancing business efficiency includes improvement of working conditions, customer satisfaction and a reduction of negative impacts that large firms can have on the environment. Thus, business efficiency is the ratio between the resources that organisations consume and their production volume of goods, services and revenue (Mancini, 2025). For large firms, it is about getting more output from the same input, or achieving the same output with fewer resources (Mancini, 2025).

Therefore, efficiency in business operations translates to streamlined processes, having reduced waste, and higher profitability (Moffitt, 2024). Research points out that efficiency of large firms can be measured by using time, cost, energy and/or materials (Banton, 2025). For instance, a manufacturing company can measure efficiency by calculating the number of units that are produced per hour relative to the volume of raw materials which have been used (Mancini, 2025). On similar lines, a service-oriented business can measure efficiency by evaluating the number of clients served per day compared to the time, labor and resources which were invested in delivering those services (Mancini, 2025).

Research studies have highlighted that business efficiency can be categorised in three groups. Each of **these crucial for different aspects of operations:**

1. Operational Efficiency
2. Cost Efficiency
3. Time Efficiency

1. Operational Efficiency:

Through operational efficiency, large firms can focus on optimising internal processes and workflows. This can involve aspects such as automating repetitive tasks, lessening production cycle times, improving inventory management and enhancing employee productivity (Mancini, 2025). By identifying the parts that slow or stop the production and supply process, and streamlining workflows, businesses are able to enhance their operational efficiency (Mancini, 2025).

2. Cost Efficiency:

Cost efficiency is often what leaders, decision makers and financial stakeholders will focus on the most. This is because it is about minimising expenses whilst maintaining the quality of products and services (Mancini, 2025). Large organisations can achieve this by negotiating better deals with suppliers, implementing energy-saving practices and/or adopting cost-effective technologies (Mancini, 2025). Thus, cost efficiency boosts profitability and allows businesses to offer competitive pricing to customers. As a result, they can gain an edge in the market (Mancini, 2025).

3. Time Efficiency:

Time efficiency involves completing tasks and projects in the shortest time possible without compromising quality (Mancini, 2025). Time efficiency can be enhanced through effective project management, staff training and using technology to automate time consuming processes (Mancini, 2025).

Recognising the Concept of Organisational Efficiency:

Organisational efficiency is an essential tool for the success of large organisations during global supply chain disruptions as it can help organisations in many ways. It highlights comparisons across similar units and provides variations in performance for an organisation. Therefore, it pinpoints the factors which are necessary for improvement in order to manage global chain shocks.

Organisational efficiency is a crucial key performance area in today's economic management systems (Kibirige, 2019). For instance, Australian Productivity Commission Report (2013) expressed that improving economic efficiency involves reducing costs of production per unit of output, and matching the supply of goods and services to customers (Kibirige, 2019). This will enable organisations to improve on investments since the costs of production will be low. Thus, leading to removal of barriers to investment, and innovations and flexibility can be achieved, which can allow large firms to develop resilience during global supply chain disruptions. This is crucial as research has found out that with the new emerging technologies and open markets due to the era of globalization, organisations need to be more flexible, timely, effective and able to adapt with the changes to survive. Therefore, organisational flexibility often plays a dominant role as one of the major factors influencing the survival of firms in the global market, and being able to withstand global chain supply crisis.

Focusing on the Need for Being Flexible:

Flexibility refers to the ability of MSMEs or large firms to set up supply chains that are environmentally responsible and resilient. This means building a supply chain that can competently tackle any disruptions whilst also maintaining ongoing efforts of building sustainability. With more cross border interactions, international cooperations and digital transformation, business progress requires a flexible supply chain to navigate through challenges such as volatile demand. It requires firms to have a sufficient level of buffer inventory and a strong supply chain to ensure that customers are not dissatisfied with particular products or services that are unavailable. Buffer inventory means that having extra

inventory that MSMEs or large firms keep with themselves in case of facing manufacturing delays or shortage in raw materials.

Therefore, the supply chain must also be flexible in line with market variability. This means that it can sustain seasonal trends, competition, any unpredictability or downfalls and economic shifts. For instance: organisations can have different suppliers as second alternatives to ensure that the business continues with its operations even when the primary suppliers are not able to supply goods and services (Guo et al., 2025). Another key part of a flexible supply chain is having a large warehouse to adapt to different storage requirements of their customers (TVS, 2025). While it may increase costs, it may create customer goodwill and satisfaction for organisations (TVS, 2025).. Additionally, increasing storage facilities will enable firms to minimise the costs of disruptions. As a result, a flexible supply chain will enable firms to respond swiftly to their clients as it has the ability to streamline options, improve relationships with suppliers and adopt production methods which are adjustable to tackle volatile demand and global supply chain issues.

Another aspect which allows firms to be flexible is known as a fill rate. It is defined as the percentage of orders that are fulfilled and on time to provide consumer satisfaction (Roseburrough, n.d.). A fill rate is also determined by a firm's supply chain since it highly impacts the fulfilment of orders on time. Hence a high fill rate shows a flexible and efficient supply chain which has the ability to consistently fulfil consumer expectations, even when the problem of volatile demand or market unpredictability persists (Roseburrough, n.d.). Strengthening and increasing fill rates require organisations to participate in greater planning, real time inventory management and establishing partnerships with trustworthy vendors.

Therefore, implementing policies that will make the supply chain of businesses more flexible will enable them to manage demand and supply, boost performance and enhance the durability of businesses. Flexibility enables firms to adapt and recover from the disruptive changes which occur in a supply chain during certain periods of time. For instance, transportation delays, issues with suppliers, natural disasters, geopolitical tensions, economic volatility and cyberattacks.

Methodology Primary Data:

Owners of different local based MSMEs were interviewed for the research study. This was conducted in-person to understand the nature of how flexibility is needed and how it has helped the firms survive during supply chain disruptions. For example: during Covid 19.

The first interview was conducted with a micro business owner who owned a pani puri shop (a popular bite-sized snack which includes hollow, crispy-fried puffed balls that are filled with potato, chickpeas, onions, spices and flavoured water). The second interview was with a textile business owner who has a medium sized company named SBT Textiles Pvt Ltd. The third interview was conducted with a small sized business which has salons in two locations - Bapu Nagar and Shastri Nagar in Bhilwara, Rajasthan in India, and the name of the business is A1 Hair and Beauty Studio. The last interview was organised with another salon owner who has a small sized business named Amantran Beauty Parlour. They have four different shops in areas named Satti Bazar, DDU Nagar, Choubey Colony and Sundar Nagar in Raipur, Chhattisgarh.

Interview Number 1: With a Golgappa Vendor located in Raipur, India.

Observations From the Interview in Connection With the Need for MSMEs to be Flexible:

The golgappa vendor demonstrated flexibility in connection with changing the location of his shop. He

moved his shop without delays and any hassles.

a. How it Helped the Vendor and His Small Scale Business:

The vendor relocated to ensure that he continued to have customer access and sales from the food which he sold. Thus, being flexible enabled him to still have a business that was running, even though his original location was temporarily unsuitable for carrying out his business.

b. Problems Faced by Large Firms:

In contrast, large firms are obliged to follow wider systems, such as having long term leases, fixed real estate, zoning restrictions and licenses. They are unable to simply move their business during a global crisis, such as Covid 19. This in turn leads to operational stagnation.

c. Real Life Example:

Borders Bookstore in The United States of America failed as a business to some extent because of having inflexible location strategies (Noguchi, 2011). They were not in a position to downsize their staff, or shift stores in a timely manner to respond to receiving reduced numbers of customers and rising rent costs (Noguchi, 2011). Having flexible strategies would have ensured that Borders Bookstore could withstand the time when e-commerce was booming (Noguchi, 2011).

2. Demonstrating Cost Flexibility By Making Slight Alterations to the Ingredients:

When onion prices rose, the vendor reduced the quantity of onions which were used in golgappa. It was just enough to control costs without customers noticing a drop in the amount of ingredients which were provided.

a. How it Helped the Vendor:

The minor adjustment protects costs margins without sacrificing customer experience or needing to raise prices. Thus, the MSME ensured that his business would keep the demand steady.

b. Issues Faced By Large Firms:

Big business chains operate with standardized recipes, fixed portion sizes, and rigid quality controls. Any adjustments could require multiple layers of approval and testing, making the supply chain slow and rigid.

c. Real Life Example:

McDonald's India struggled with being flexible in terms of the prices of food during inflationary periods. This was due to their commitment to fixed vendor contracts and global standardization. As a result, the lack of flexibility negatively affected their profits.

3. Highlighting Financial Flexibility:

Instead of increasing the prices as other costs increased, the vendor temporarily was faced with loss in profit and he planned to recover the profits when global chain crisis and input prices would normalise.

a. How it Helped the Vendor:

During Covid 19 which resulted in a global chain disruption, by avoiding sudden price increases, the owner of the MSME maintained customer loyalty and ensured that people kept purchasing the food. He decided to place being flexible as a priority, and he believed that the short term losses would get fixed after the period of Covid 19.

b. Problems Faced by Large Organisations:

Large scale corporations often use rigid pricing models which are planned quarterly or annually for each financial year. As a result, sudden changes in prices cannot be flexibly implemented because of meeting investor expectations, budget constraints as an organisation, and particular goals that need to be achieved for long-term financial planning.

c. Real Life Example:

An Indian airline called Jet Airways collapsed to some extent because of their inability to cover the cost of rising fuel prices and having inflexible pricing structures. This was in comparison to low cost competitors

who were flexible in their pricing, and thus adapted faster (Reuters, 2019).

4. Highlighting Service Flexibility by Having Personalization and Building Customer Connection

The vendor personalised the orders depending on what the customers asked him. For instance, extra lemon, more papdi, or a free puffed ball. This level of service flexibility is in line with customer expectations, loyalty and goodwill.

a. How it Helped the Vendor:

This type of flexibility enables the vendor to build a working relationship with his customers, and it ensures that they will visit his shop for buying food the next time. His flexibility strengthens his reputation, especially during global chain supply shocks.

b. The Issues Faced by Large Scale Organisations:

Big firms often rely on standardised service models and do not allow or encourage their staff to offer complimentary items to the customers. This can create a less personalised and ordinary experience for the consumers.

c. Real Life Example:

Big Bazaar in India lost its market share as neighborhood grocery shops offered more personalised services during the Covid 19 pandemic. On the other hand, Big Bazaar showed inflexibility by sticking to corporate processes (Thakur, 2023).

5. Quality Flexibility Which Highlighted Ethical Business Practices:

Despite immense pressure to cut costs, the vendor refused to use artificial acids and sticks. Instead he used natural ingredients to make the gulgappas. In addition, he demonstrated flexibility in hygiene by regularly changing gloves and cutting vegetables in front of the customers.

a. How it Helped the Vendor:

This type of flexibility builds long-term trust and reputation. This is because customers understand that his food is fresher and more authentic, which is a crucial factor in a competitive street food market.

b. The Complexities That are Faced By Large Companies:

To maintain their scale, big companies often compromise on freshness or quality. For instance, using preservatives in pani puri water. This in turn degrades taste and deters repeat purchases.

c. Real Life Example:

Subway received criticism from their customers for food quality inconsistencies and chemical additives being in bread across various countries. This creates a negative customer experience and highlights consumers' lack of trust. On the other hand, the local gulgappa vendor maintained authenticity and flexibility in preparing the food items (Manufacturing Net, 2016).

Interview number 2: With the Salon Owner of A1's Hair and Beauty Studio in Bhilwara, India**1. Demonstrating Workforce Flexibility Through Labour Management:**

During the interview, the MSME showed how seamlessly they adapted their workforce without going bankrupt and closing the business. They laid off the less efficient workers and retrained the good ones, and kept progressing forward with their staff members during the difficult time of Covid 19.

a. How it Helped the MSME:

By reducing the number of people in the team and keeping their current staff, the small firm saved costs on training new people. Thus, by demonstrating this flexibility they were able to recover from the business that they lost during the global pandemic of COVID-19. The money that was saved helped the small scaled company to keep their cash flows normal and the team focused towards providing excellent customer service and building their sales. This kind of workforce flexibility, along with the lack of principal-agent coordination problems, helped the MSME to stay in business and survive the global chain disruptions which were caused by Covid 19. This highlights that because the management is the ownership, coordination is much easier, whereas in large firms, the managers are different and therefore answerable to shareholders, leading to coordination problems.

b. Problems Faced by Large Firms:

Big firms are unable to change their policies about staff members in a swift manner. They are thinking and worried about staff reactions, public reactions, their brand image and reputation, and negative coverage that would be done by social media. Additionally, they need board approvals for implementing this system. This means that following the protocols would take management's time, resources and extra funds.

c. Real Life Example:

In 2023, Google faced global backlash and negativity from people after laying off 10,000+ employees, even though they were making profits as a large scale organisation (Elias, 2023). Consequently, their brand image was affected in a negative manner and the public questioned their values and sense of ethics as a firm (Elias, 2023). On the other hand, MSMEs have the advantage of showing flexibility and making decisions in a timely manner. (Elias, 2023).

2. Demonstrating Financial Flexibility by Accessing Loans and Grants:

The MSME received a loan quickly and then a grant, which they used to invest in new machinery. As they are small in size, their access to emergency credit is often faster. In addition, they are considered a priority during crises.

a. How it Helped the MSME:

They received the money from the loan and the grant at the right time, which played an important role in running the business. The loan and the grant enabled them to save and purchase items during the global crisis of Covid 19. It highlighted their flexibility, resilience and proactiveness as a business.

b. Problems Faced by Large Firms:

Larger companies often have to raise funds through bonds, shareholders, or take loans from big banks. That process can be systematic and time consuming. Thus, it can hinder flexibility and adaptability. Additionally, many government schemes are designed specifically for MSMEs, not for big corporations. This means that large organisations can miss out on having the flexibility and resilience of using grants and loans.

c. Real Life Example:

During COVID, the Indian airline, Air India, had cash flow issues and needed funding from the government (The Economics Times, 2020). In contrast, smaller regional airlines such as Star Air used emergency credit lines and managed to survive in the business, as they created changes in terms of their financial adaptability (The Economics Times, 2020).

3. Demonstrating Structural Flexibility by Making Fast Decisions:

The interview highlighted how small businesses have flat structures. This means fewer departments and fewer hierarchies. That means they are able to make quicker decisions, which highlight their flexible

approaches and practices. The textile owner said that in big companies, changes would take weeks or months. However, as they are an MSME, they could act overnight.

a. How it Helped the MSME:

Managing time effectively is a significant aspect during a crisis. MSMEs realise this and use their time and the resources which are available to them. Their flexibility in regards to the structure allows them to make bold decisions, instead of getting occupied with any possible ‘boardroom politics’.

b. Problems Faced by Large Firms:

Big firms are designed for having controlled processes. They have meetings, sub-committees and policy reviews. This means that figuring out how much funds are needed takes time, planning that is required, statements and reports which need to be placed to higher management and the board for their approval.

c. Real Life Example:

An example of a large firm that struggled due to lack of structural flexibility is Nokia (INSEAD, 2017). In the late 2000s, while Apple and Google were constantly innovating new products in smartphones, Nokia’s rigid hierarchy and bureaucratic decision making slowed down their responses and flexibility to meet the market changes (INSEAD, 2017). Despite having early access to smartphone technology, internal divisions and risk-averse leadership delayed Nokia’s key innovations as a company (INSEAD, 2017). People’s ideas were often stalled in endless meetings and layers of approval (INSEAD, 2017). By the time Nokia acted, they had already lost their competitive edge in the ever-changing business market (INSEAD, 2017). This slow decision-making and inflexibility ultimately led to Nokia’s rapid decline in the mobile phone industry (INSEAD, 2017).

**Interview Number 3: With Salon Owner of Amantran Beauty Parlor, located in Raipur, India
Demonstrating Structural Flexibility Through Making Swift Decisions and Effective Staff Management**

The MSME salon responded to the COVID-19 crisis by efficiently reducing their workforce. They retained only the productive and skilled staff at reduced salaries - around 60% of their salaries were reduced. The owner personally made the business decision without needing any approvals from anyone. After the pandemic, the company maintained a small sized team, which highlighted their productivity and pace of making various day-to-day decisions. This reflects strategies that MSMEs use - they have flat hierarchies, and active and direct leadership involvement.

a. How it Helped the Vendor and the Small Scale Business:

This allowed the business to save their funds, remaining operational during a global supply chain crisis and avoid shutting down their business operations permanently. With smaller staff size, the owner could directly monitor quality that was being provided to the customers, and adapt to unpredictable situations such as staff absences, customers entering the shop without appointments, or new government rules that were connected to Covid 19.

b. Problems Faced by Large Firms:

Large businesses such as Tata Motors, India’s multinational automobile company, faced union involvement, compliance requirements and rigid organisational structures when they decided to reduce their staff. This means that downsizing, cutting pay, or internal role changes involve formal negotiations and legal processes to follow. Therefore, slow response times to being flexible towards change are significant disadvantages during fast changing global crisis situations, such as Covid-19 pandemic.

c. Real-Life Example:

During the pandemic, Tata Motors had to pause several production units while negotiating with trade unions. This led to making pending decisions that were to be made in terms of day-do-day operations. In contrast, small automotive garages in India suspended their work for some time during the Covid 19 crisis. They resumed operations shortly after and demonstrated flexibility by having their staff based on immediate demands. This was achieved without needing any legal consultations or formal permissions.

2. Showing Supply Chain Flexibility Through Smarter Inventory and Vendor Management

The MSME consciously reduced their supplier base from 10 to 5 reliable vendors. This gave them tighter control over orders, better tracking of the products and more predictable delivery times. They also adapted purchasing decisions to the demand which was available. This eliminated the order of high cost and low turnover items such as keratin treatments. This demonstrates a proactive and data responsive inventory approach.

a. How it Helped the Vendor and the Small Scale Business:

By simplifying the supply chain, the salon reduced the risks of communicating and negotiating with multiple suppliers. This means that with fewer suppliers, communication was well developed, and any possible delays were easier to manage. The business invested their resources in only fast moving and high demand products. Thus, improving their cash flow and reducing any possible waste.

b. Problems Faced by Large Firms:

Brands such as Sephora India, the multinational retailer, operates through global supply chains with fixed contracts. Their inventories are dictated by their globally based headquarters. Local store managers may lack authority to be flexible and adapt to changes that match customer interests, or unpredictable market disruptions.

c. Real-Life Example:

While Nykaa quickly scaled down luxury product orders and introduced essential care items to the consumers during COVID-19, Sephora India faced issues as they had overstocked items and products that they needed to sell to the customers (Fortune India, 2021). With premium products occupying shelves while essentials were in short supply, Sephora India struggled to meet local demand (Fortune India, 2021). Therefore, Nykaa's quick thinking & flexibility allowed them to stay more relevant and agile during the global crisis (Fortune India, 2021).

3. Demonstrating Customer Relationship Flexibility Through Personal Connection and Tailored Services

Instead of taking risky or impractical trends (for example, home beauty services), the salon focused on providing safety and reliability to their customers. They monitored their hygiene protocols, used disposable tools, and closely monitored staff health. Furthermore, they maintained client engagement through building relationships with them on social media, conducting webinars, and having a direct complaint resolution with the owner.

a. How it Helped the Vendor and the Small Scale Business:

The flexible processes built customer trust and loyalty. Clients felt safe to visit the salon, and the personal engagement made them feel valued. The salon did not over promise, they optimised on their core service about building customer trust and establishing themselves as a loyal company.

b. Problems Faced by Large Firms:

Big companies often adopt a uniform strategy across branches. They miss focusing on location specific realities. They also lack personal interactions with consumers. The customers are redirected through automated chatbots or faceless customer support, which delays receiving any resolutions and reduces

customer satisfaction.

c. Real-Life Example:

Urban Company (which was previously known as UrbanClap) persistently marketed home services during the pandemic. They faced criticism over inconsistent safety standards and untrained staff. This damaged their business' reputation in some cities. On the other hand, Naturals Salon, a regional franchise model, empowered franchise owners to build direct community relationships. They chose safer in-salon practices, which kept customers visiting the salon consistently. In addition, it helped the brand grow after COVID.

Interview Number 4: With SBT textile business owner in Raipur, India Demonstrating Workforce Agility: Flexible Labour Management

a. How it Helped SBT Textiles:

During COVID-19, SBT Textiles let go of some of their less efficient workers. They retained their trained core team. This helped them to manage costs, avoid retraining expenses and swiftly train their staff for new production such as making surgical masks.

b. Problems Faced by Large Firms:

Large companies such as Tata must consider their brand reputation, media scrutiny and board approvals before making decisions about cutting the labour. This is because layoffs could impact their stock prices. Additionally, they will require an extensive PRs role to take care of damage control.

c. Real Life Example:

Tata Sons' decision of not laying off employees, even if their profits were affected, evidence that large firms have reputational constraints on their hiring decisions. (Business Standard, 2025)

2. Product Flexibility: Pivoting to Mask Production

a. How it Helped SBT Textiles:

The company efficiently repurposed their existing textile production lines to manufacture 35 – 38 lakh masks per month during COVID-19. They demonstrated flexibility by using their stock of non-woven polyester fabric.

b. Problems Faced by Large Firms:

A lot of big manufacturers in different industries couldn't switch quickly to making essential items during the crisis. They were tied up with their usual products and existing contracts. On top of that, getting the necessary approvals took time, which delayed their move into areas like making PPE. Because of this, they missed out on chances to earn revenue when it was really needed.

c. Real Life Example:

In the 1970s, Detroit was known as a manufacturing hub for American fuel-guzzling cars- Ford, General Motors and Chevrolet. During the oil shocks of the 1970s, the rise in fuel prices shifted demand away from fuel-guzzling cars. The large manufacturers were not able to pivot to produce fuel economising cars. They weren't flexible. Japanese cars, on the other hand, being smaller and fuel efficient, disrupted the American automobile market. The decline of Detroit and its automotive industry evidences the cost of inflexibility paid by large manufacturers (Taylor, 2010).

Findings & Discussion

Insights that are Witnessed from Conducting the Interviews

The interviews conducted with MSME owners across various sectors, such as food, textile and beauty

services, highlighted the significance that flexibility plays in enabling business continuity particularly during global crises, such as the Covid-19 pandemic. The responses provided valuable insights into how small enterprises demonstrated flexibility and adapted to rapidly shifting conditions through operational agility and localised decision making.

A consistent pattern which emerged across all case studies was that MSMEs were able to respond to global supply disruptions swiftly and independently, with minimal bureaucratic delay. For example, the golgappa vendor promptly changed his business location to retain access to the customers. By adjusting the ingredient quantities to some extent during the increase of food prices, he maintained customer satisfaction without raising costs. Thus, demonstrating cost flexibility that is often not possible for large firms, as they follow standardised recipes and global quality protocols.

Additionally, the significance of having financial flexibility was evident. Many MSMEs reported that they had accepted short term losses to meet customer demands and continue to build customer loyalty. Some companies accessed timely emergency loans or grants. This helped them to survive during periods of low revenue. In contrast, large corporations operated within rigid annual pricing models and faced longer and more complex funding procedures. This delay can prove costly during crises, as illustrated by examples such as Jet Airways and Air India.

Another type of flexibility which was evident during the global crisis of Covid 19 was workforce flexibility. MSMEs were able to scale down staff and retrain some of their existing employees based on their performance and business needs. These decisions, which were directly made by the owners, saved both time and money. Larger firms are bound by union regulations, being mindful of maintaining public relations and public image, and facing layers of approval processes. Thus, they often experience delays in executing similar workforce adjustments. The contrasting outcomes underpin how flexible structures enable more responsive human resource management and strategies in smaller firms.

During the interviews, a vital theme that was observed was providing service and relationship flexibility. MSMEs offered personalisation services, such as customised food orders or tailored salon experiences, and built strong client relationships through clear communication and social media engagement. These elements fostered customer loyalty and trust, which is particularly valuable during a time of heightened uncertainty. In contrast, larger firms struggled to replicate such responsiveness due to their reliance on automated systems and standardised service protocols.

Structural flexibility enabled MSMEs to handle operations swiftly. For example, transitioning to mask production or narrowing reliable vendors for controlling the amount of inventory that the business needed. These rapid shifts were possible due to flat hierarchies and owner led decision making. In comparison, larger firms were slowed down by layers of management, meetings and formal reporting of changes that needed to be made. As a result, they found it more difficult to make timely changes in response to shifting market demands because of global supply shock.

The findings from the interviews signify a trade off between efficiency and flexibility. Larger firms prioritise efficiency through economies of scale, systematisation and following consistent practices. However, this occurs at the cost of reduced adaptability and slower responsiveness to unexpected global disruptions. On the other hand, MSMEs do not focus on efficiency. They have optimal profit margins or streamlined processes, in order to remain flexible and locally responsive. Whilst this may limit their scale, the trade off enhances their resilience during global crises. MSMEs are able to stay operational whilst many large firms closed their businesses, or faced risks to their image reputation.

Limitations of the Research Study

The study includes limitations, such as geographic focus. Firstly, the four interviews were conducted in Raipur and Bhilwara in India. They may not capture the full diverse flexibility that MSMEs could have demonstrated across India. Secondly, as the findings are based on interviews, there may be elements of bias or inaccurate information that was shared by the interviewees. For instance, the owners may have overstated their success or downplayed the challenges that they faced during Covid 19. This could have been done to preserve their business image and reputation. Additionally, social desirability bias might have influenced their responses. This is because of wanting to make their businesses have favourable and desirable outcomes compared to other small and large scaled firms.

The Next Steps of the Research

Looking forward, the current data suggests that flexibility will remain an advantage in the increasingly unpredictable global market. With the growing frequency of disruptions that are caused by pandemics, climate change and geopolitical instability, businesses regardless of their size will need to adapt flexible systems into their core operations. Future business trends can include hybrid models that blend the agility of MSMEs with the resource access of larger firms, a rise in decentralised decision making and policy shifts that prioritise support for flexible enterprises. The success of MSMEs in navigating the Covid 19 crisis means that they have demonstrated resilience and innovation in the evolving global economy.

Conclusion:

This research study examined the question: Are MSMEs more resilient than large companies when global supply chains get disrupted? To investigate this, interviews were conducted with owners of different MSMEs, such as local food vendors, beauty salons and textile businesses. Through the interviews, it was evident that MSMEs showed flexibility and adapted to new processes and systems at a quick pace, and made timely decisions during the global supply crisis of Covid 19.

The paper has highlighted that MSMEs are resilient as they build strategies to handle unexpected business related scenarios better. In comparison, large companies followed rigid processes because of their size, complex internal systems, bureaucracy, adhering to strict brand rules, global contracts and having fixed setups. This, in turn, slowed down their response times towards being flexible during the global disruption of Covid 19.

This research highlights the bigger idea that in today's unpredictable world, it is important for businesses to be flexible, resilient and adaptable. Flexibility can include aspects, such as how much money is spent, and changing structure and operation processes.

Additionally, the paper stressed on the importance that MSMEs play in the economical growth of countries. They contribute to the GDP and employ people of various backgrounds, expertise and skills worldwide. Therefore, their flexibility and resilience is significant for various countries. In terms of policy recommendations, this means that governments need to recognise MSME as being key players in building economic strength and helping with recovery after a global supply chain crisis. This means having policies which allow MSMEs to receive emergency loans, reduce the need for cutting down their staff members, changing major operational systems, supporting them with getting digital skills and market access.

Furthermore, investing in decentralized platforms which connect MSMEs with suppliers, customers and financiers can further boost MSMEs ability to adapt during a global disruption.

Future research can analyse how large companies can adopt ideas and strategies from MSMEs. This can

include setting up local teams with more freedom, decentralizing decisions, or using modular supply chains to receive more flexibility and independence, without losing the benefits of scaling themselves. In terms of future research, other topics can be explored. For instance, how digital tools can enable MSMEs to become more resilient, and how leadership or social networks can influence their decision making strategies during crisis situations. Additionally, this research paper encourages future researchers to propose questions such as: How do MSMEs in cities compare with MSMEs in rural areas in regards to adapting to systems and processes? Does gender, education level, or experience of owners affect their ability to handle global chain disruptions? Can MSMEs work together to receive better credit or logistics support without losing their individual independence? Is it possible for flexible businesses to grow large in terms of their without losing the skills and expertise about what makes them adaptable? To conclude, as global disruptions become more common, the business world needs flexibility and resilience which is demonstrated by MSMEs. This will enable countries to build stronger supply chains, which are adaptable, resilient, and portray sustainable economies.

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