

Strategic Resource Orchestration for Enhancing Small Business Resilience During Protracted Economic Instability

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Abstract

Long-term economic instability presents great challenges to small businesses because of fluctuating demand, shortage of credit, inflation, and disturbances in the supply chain. It is in this sense that resilience, under these conditions, is more based on the endowment of resources over time than on the manner in which managers dynamically organize, bundle, and exploit resources. This paper works empirically to understand how strategic resource orchestration can affect the resiliency of small businesses in a period of prolonged economic turbulence. Based on the Resource-Based View and the dynamic capability theory, a survey was conducted on 350 Micro, Small, and Medium Enterprises (MSMEs) in India that were confronted with a long-term state of macroeconomic uncertainty. The study will test a model based on a structural equation model where three orchestration processes influence the resource structuring, resource bundling, and resource leveraging on the key organizational capabilities, i.e., financial flexibility, operational agility, and strategic adaptability, which further affect the resilience outcomes such as revenue stability, operational continuity, and competitive sustainability. The findings reveal a strong positive impact of the resource structuring on the financial flexibility, and the association between resource bundling and operational agility, and resource leveraging and strategic adaptability is strong. The overall range of these capabilities accounts for a large share of the variance of small business resilience in cases of prolonged instability. The results prove that resilience does not rely on the presence of financial, human, technological, and relational resources only, but on the ability of managers to orchestrate and reassign such means in a systematic way. The research enhances literature on strategic management and small businesses by offering quantitative data to support the relationship between strategic resources orchestration and multidimensional resilience results under an emerging economy environment. In a practical sense, the findings have highlighted the significance of institutionalizing the practice of performing resource audit, integration of capability, and market diversification routines by small business owners to endure prolonged phases of economic turbulence.

Keywords

Strategic Resource Orchestration, Small Business Resilience, Protracted Economic Instability, Dynamic Capabilities, Financial Flexibility, Organizational Adaptability.

I. Introduction

The macroeconomic uncertainty in a long period of time, when the growth is slow, the financial market is marked by inflation, credit crunch, and fluctuating demand conditions. Such conditions lead to structural uncertainty over a period of time that adversely impacts business planning, investment decisions, and the sustainability of business operations of small and large-sized firms (Giunipero et al., 2022). Small-scale businesses are very vulnerable in such periods in developing economies such as India, as small-scale businesses have a low capital buffer, poor access to institutional credit, an informal network, and are also vulnerable to supply chain shocks. Indian MSMEs' latest statistics prove that in the case of prolonged shocks, small companies lose their revenues and experience a serious liquidity constraint and lack the financial and management capabilities to invest in response measures.

The importance of MSMEs in the Indian economy is the development of economic growth, employment creation, exporting, and regional development, since they contribute a lot to these

aspects. Nevertheless, they have continued to experience low survivability because of the prolonged periods of low performance, as the economic instability problem causes reduced consumer expenditure, consequent lag, escalation of input prices, and cash crunch, which affect small companies more than large companies with diversified revenues and well-developed reserves. In quantitative research on the MSME performance under crisis conditions, it has been pointed out that the more economically sound firms, planning to reorganize resources and capable of doing so, are more resilient, and capable of proceeding to grow, and those that are not are not.

Resilience of small businesses has emerged as one of the most popular scholarly and policy subjects of concern in this framework. The business resilience concept can usually be understood as the ability of a company to anticipate, absorb shocks, cope with new circumstances, and continue to operate without pause in the continuity of operations and competitiveness over a long period of time (Shaukat et al., 2024; Boamah et al., 2025). The empirical research that preceded shows the correlation between resilience and financial buffers, agility, learning orientation, and reorganizing operations ability, but the majority of research focuses on individual or short-term response to crisis, rather than a combination of strategy-based response to instability in the long run. In particular, the gap that exists in the path to establishing evidence that small firms functioning within a resource-strained environment can convert the limited resources into substantial resilience capacity over time (Omowole et al., 2024).

This gap is filled by the strategic resource's orchestration, giving a prospective insight. Resource orchestration is an expansion of the Resource-Based View to emphasize the role played by managers to organize, package, and exploit resources to create and sustain competitive advantage in the light of the changing environmental conditions (Eltigani et al., 2022). This school of thought views managerial behaviors and sequencing in the acquisition, structuring, and utilization of financial, human, technological, and relational resources instead of viewing resources as fixed resources. Current studies into resource orchestration and organizational resilience suggest that resource orchestration (or, specifically, digital and relational) can increase the adaptive capacity of a firm in a turbulent environment, although limited empirical studies have been conducted on resource orchestration, and most studies have concentrated on larger companies or specific sectors (Yunus et al., 2025; Lin et al., 2025). Only recently have studies on SMEs been conducted.

The problem with the Indian MSME set up is not simply whether companies possess sufficient resources, but how the owners and managers combine and re-allocate the resources to maximize financial flexibility, operational and strategic flexibility in a setting of prolonged instability. The existing conceptual papers feel that dynamic orchestration of resources may be an attraction of resilience and long-term value creation, yet requires empirical studies to yield empirical quantitative results on the correlation of these relationships in a range of small firms (Wagner et al., 2025). Also, most of the resilience research in India has focused on COVID-19 or on just a single crisis event, and nothing much has been done on sustained instability, which is attributed to inflation, tightening of credit, and alterations in global demand shock (Wu et al., 2026).

This research will hence aim at eliciting quantitative data on the significance of orchestration of strategic resources with the objective of enhancing the resilience of small businesses during extended periods of economic instability in an emerging economy. Specifically, the following objectives can be used in the study:

- To test resource structuring, resource bundling, and resource leveraging under a small business setup with tested survey items.
- To test the relationships among the processes of resource orchestration and the primary organizational capabilities, financial flexibility, operational agility, and strategic adaptability.
- In order to identify the effects of these capabilities on resilience outcome (e.g., revenue stability, operational continuity, and competitiveness sustainability), through sustained economic turbulence.
- In particular, the study will aim to provide evidence-based recommendations on how resilience can be enhanced by providing strategies to coordinate the availability of resources effectively to small business owners and policymakers.

In achieving these objectives, the research develops and fine-tunes a structural model using survey data of 350 MSMEs in India that have been facing long-term economic instability, and uses structural equation modeling to establish the effects of the orchestration processes on the resilience outcome and capabilities. It consists of Literature Review (resilience, RBV/dynamic capabilities, resource orchestration, gap), Conceptual Model and Hypotheses, Methodology (design, sample, measures, analysis), Results (measurement and structural models), Discussion (theoretical and managerial implications), and Conclusion (summary, limitations, future research).

II. Literature Review

2.1 Small Business Resilience under Protracted Economic Instability

The ability to absorb, adapt, and recover, while maintaining performance over time, under undesirable conditions, is generally considered the ability of small and medium enterprises to survive and thrive (Amoa-Gyarteng et al., 2026). Earlier research also singles out the dimensions of anticipation, resistance, adaptation, and renewal, and defines resilience as the capacity to ensure a balance and not destabilize over time in response to shocks (Jayanto et al., 2025). Resilience in the face of long economic instability is about both short-term survival and the ability to restructure costs and reorganize processes and explore new opportunities over a long period of uncertainty (Waheed & Nasir, 2025).

The empirical research of MSMEs in India and other emerging economies reveals that the vulnerability is increased by financial constraints, low access to formal lenders, and limited customer bases in times of prolonged recessions. Indicatively, quantitative studies on Indian MSMEs in the face of the COVID-19 crisis have shown that a large proportion of businesses did not have adequate finances and flexibility to invest in new business opportunities and that financial prudence and planning had a strong impact on resilience and continued growth (Ghazi et al., 2024; Wu & Liao, 2025). The other literature on resilience of SMEs emphasizes internal and external knowledge sharing, recognition of opportunities, and constant optimization of processes within the organization as the factors of resilience (Nuhu et al., 2026). To a large extent, however, this research has looked at individual determinants independently as opposed to themselves as a collective in terms of process.

2.2 Resource-Based View, Dynamic Capabilities and Resource Orchestration

Resource-Based View (RBV) is an argument that firms attain a competitive advantage when they possess valuable, rare, inimitable, and non-substitutable resources. Although RBV offers a platform for explaining why certain firms outperform others, the theory has been criticized for a rigid orientation and limited focus on how resources are developed and mobilized in dynamic settings. The dynamic capability theory responds to this weakness through the capacity of firms to combine, develop, and restructure both internally and externally based competencies to respond to the highly dynamic environments.

Resource orchestration builds on this view further by defining how the managerial process structures, bundles, and exploits resources to generate value. Organizing is the process of obtaining, holding, and selling resources in order to create an optimal portfolio; bundling can be described as the process of taking resources and using them to create capabilities; and leveraging can be described as the process of using capabilities to take advantage of opportunities and to reduce the risks. Empirical and conceptual studies are coming to understand the importance of the effectiveness of such orchestration actions as timing and sequencing of performance, especially in complex and turbulent settings. Nevertheless, most of the empirical studies have considered growth-oriented, or high-tech SMEs, or green and digital resource orchestration, with little direct consideration of protracted economic turmoil.

2.3 Organizational Resilience and Resource Orchestration

There has been recent quantitative research that has started to look at the relationship between resource orchestration and organizational resilience, particularly in times of high frequency of disruptions (Annamalah et al., 2025). Research into SMEs demonstrates that resource building and coordination during crisis periods have a positive impact on organizational resilience

and that the relationships can be mediated by digital operational and collaboration capabilities (Lucarno et al., 2026). The other body of work conceptualizes the role of dynamic resource orchestration as a contributor to organizational resilience, suggesting that it is the degree of dynamic resilience and sustained advantage that are produced through the number of resources rather than the dynamic manner in which management integrates and orchestrates them (Waty et al., 2023).

Empirical evidence in dissimilar settings reveals that SMEs that proactively reorganize resources through diversification of markets, new digital platforms, renegotiating supply relationships, and investing in capabilities show better results on resilience compared to firms that stick to their structural frameworks (Chowdhury et al., 2024). However, the processes connecting particular orchestration processes (structuring, bundling, leveraging) to particular resilience-related capabilities and outcomes are not well studied, especially in emerging economy MSMEs in the face of prolonged instability, and not in particular crises (Dasari, 2025).

2.4 Research Gap and Hypotheses Development

To start with, despite a number of studies that exist that offer conceptual frameworks to the relationship between resource orchestration and resilience, there is little quantitative evidence in the context of SME and MSME, with many sources based on case studies or integrative reviews. Second, the current literature on resilience in Indian MSMEs has extensively focused on the financial resources, government support, and firm size, but has seldom done a detailed measure of managerial orchestration processes and dynamic capabilities as a single model. Third, the literature of resource orchestration tends to pay attention to the results of performance or innovation as opposed to the results of resilience, which is in the form of revenue stability, operational, and competitive sustainability in the face of extended periods of instability.

This paper fills these gaps by building and empirically testing a structural model that is the relation of three resource orchestration processes, structuring, bundling, and leveraging, to resilience-associated capabilities and outcomes in Indian MSMEs. Based on the literature, the research hypothesizes that resource structuring has a positive impact on financial flexibility, resource bundling has a positive impact on operational agility, and resource leveraging has a positive impact on strategic adaptability, and that capabilities will positively impact the resilience of small businesses in extended periods of economic turbulence. Such relationships are converted into testable hypotheses and measured on survey data and via structural equation modeling in the following sections.

III. Conceptual Model and Hypotheses

Seeking strategic resource orchestration offers a methodical guideline in which small businesses can strengthen amidst extended economic uncertainty by focusing on continuous managerial activity in organization, bundling, and exploiting resources. Instead of being reactive to economic shocks, the managers willingly restructure the financial, human, technological, and relational resources in a manner that the internal capabilities stay in line with the external uncertainty. During protracted downturns of demand volatility, credit tightness, and inflation of costs, such a managed arrangement of resources is foreseen to be a major factor in survival and long-term competitiveness.

In this work, the conceptualization of resource orchestration is defined as three interdependent processes, which include resource structuring, resource bundling, and resource leveraging. Resource structuring is a term referring to the managerial processes that form the resource portfolio of the firm, such as acquisition, accumulation, re-allocation, and divestment of resources in order to achieve balance and stability within constraints. Resource bundling aims at coordinating and assembling resources into operational capabilities that increase adaptability, including connecting digital tools with staff expertise or coordinating operational processes in functions. Resource leveraging is used to refer to the use of these capabilities to take advantage of opportunities or reduce risks, such as by diversifying in the market, going digital, or repositioning strategically. Collectively, the processes are likely to affect key resilience-related competencies: financial flexibility, operational agility, and strategic adaptability.

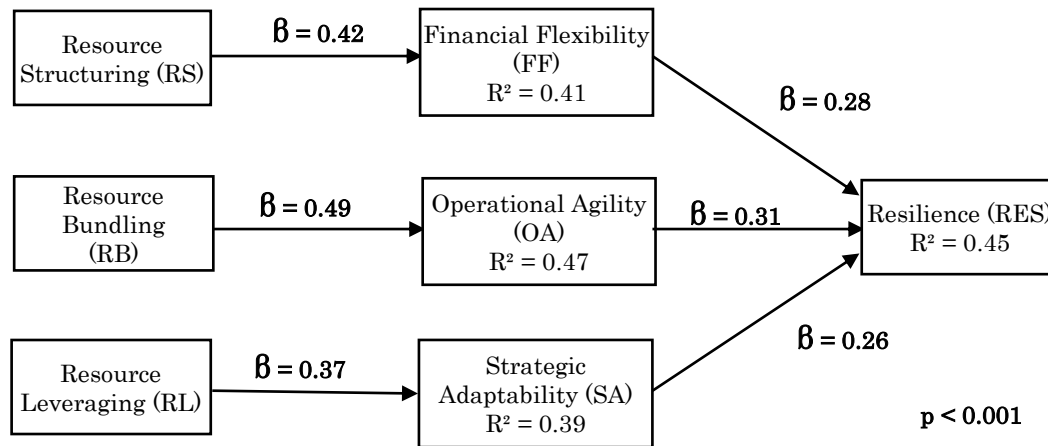


Figure 1. Structural model of resource orchestration, capabilities, and resilience

Figure 1 provides the chronological list of the steps taken in the study: identification and literature review of the problem, formulation of the conceptual model and hypotheses, design and pre-test of the questionnaires, sampling and data collection of 350 MSMEs, screening of the data, and finally, PLS-SEM two-stage analysis: measurement model and a structural model. This graphic summary can explain the alignment of the research design, development of instruments, and the processes of analysis in order to test the hypothesized relationships between resource orchestration, capabilities, and resilience.

Based on the previous research that resources orchestration and resource coordination in the case of crisis situations have a positive effect on organizational resilience and performance in SMEs, and that digital and operational capabilities can mediate the relationships, the present study hypothesizes the following.

- H 1: The financial flexibility of small businesses under long-term economic instability positively depends on resource structuring.
- H 2: The positive impact of resource bundling on the operational agility of small businesses in the case of prolonged economic turmoil is positive.
- H3: There is a positive impact of resource leveraging on the strategic adaptability of small businesses in the context of prolonged economic instability.
- H4: Financial flexibility, operational maneuvers, and strategic agility all impact small business resilience (revenue stability, operational continuity, and competitive sustainability), in a positive manner, when faced with prolonged economic instability.

Overall, the model suggests that strategic resource orchestration is an upstream dynamic capability that is used to influence resilience by affecting financial, operational, and strategic capabilities. The study will offer quantitative support of how certain orchestration processes lead to small business resilience to further support available conceptual frameworks of dynamic resource orchestration and organizational resilience by empirically testing the relationships in Indian MSMEs under the extended economic turbulence.

IV. Methodology

4.1 Research Design and Context

This paper utilizes a cross-sectional survey design and a quantitative approach to explain the model of strategic resource orchestration and small business resilience in the context of long-term economic turmoil in India. The empirical situation includes the Micro, Small, and Medium Enterprises (MSMEs), which have been found to suffer great revenue reduction, liquidity pressure, and job losses amid the recent economic shocks and pervasive uncertainty.

4.2 Sample and Data Collection

The population of interest comprised owners or senior managers of MSMEs working in the manufacturing and services industry in selected districts of Tamil Nadu and adjacent areas. A semi-structured questionnaire was sent to the participants through association-based contacts and snowball sampling. Of the 500 questionnaires given, 362 completed questionnaires were returned, and 350 were actually kept to be analyzed after the incomplete questionnaires were excluded, giving an overall effective response rate of 70.0%. The sample consists of 58% manufacturing and 42% services firms; 64% are micro, 26% small, and 10% medium firms, with an average age of the firms being 11.3 years. Recent studies on the resilience of MSMEs and studies of SEM-based in India and other rising economies have employed similar sample sizes and sampling.

4.3 Measures

Multi-item scales were used to operationalize all constructs against a seven-point Likert-type scale (1 = strongly disagree, 7 = strongly agree). Where feasible, the items were taken based on the pre-existing validated measures and adjusted to the conditions of the long-term economic uncertainties and the MSME environment.

- Resource Structuring (RS) (4 items): measures the level of liquidity planning, review of costs, and resource audits (e.g., "We have a regular review of our cost structure and our liquidity position).
- Resource Bundling (RB) (4 items): acts as a measure of capability that combines resources (e.g., cross-functional coordination, digital drop of digital process).
- Resource Leveraging (RL) (4 items): measures the market diversification, digital expansion, and deployment capabilities through partnership.
- Financial Flexibility (FF) (3 items): estimates how one can change the financial obligations and access funds in times of instability.
- Operational Agility (OA) (3 items): represents agility in changing operations and processes.
- Strategic Adaptability (SA) (3 items): indicates the quality of being able to adjust the strategies, products, and markets according to the changes.
- Resilience (RES) (5 items): measures stability in revenue, operational continuity, as well as competitive continuity in the face of long-term turbulence (e.g., "Our business has been able to sustain continuity despite long-term turbulence).

The control variables were taken to be the size of the firm (log of employees), the age of the firm (years old), and industry (services or manufacturing). Measurement scales were pre-tested with the five MSME professionals and ten owners/managers so that they would understand and be relevant.

4.4 Data Analysis

The analysis of data was performed in two stages with the help of the partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4.0, which is optimal in complex models and with relatively small samples. To evaluate the measurement model, the indicator loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE) were used to determine validity and reliability in the first stage. The convergence validity was determined when loadings were above 0.70, and AVE was above 0.50 per construct, and discriminant validity was studied using the Fornell-Larcker test and HTMT ratios, which are below 0.85. Secondly, the structural model was tested by estimating path coefficients, t-values, and p-values using bootstrapping with 5,000 subsamples, as well as R² values and effect sizes. The common method bias has been tested by the single-factor test and the variance inflation factors (VIFs), which were below the recommended common thresholds.

V. Results

5.1 Sample Profile

Descriptive statistics show that the mean size of the workforce is 37.6 (SD = 22.4), and 61 percent of the firms claim that over the past three years they have been negatively impacted by the persistent volatility of demand and increasing input costs, which are also consistent with country-wide evidence on MSME vulnerability. Almost half of the respondents reported that demand decreased by over 25% as well, which is in line with the previous research outcomes, indicating that there were disruptions in demand and supply of MSMEs in case of prolonged crises.

5.2 Measurement Model

Internal consistency and convergent validity of all constructs proved to be satisfactory. The alpha values of Cronbach were between 0.79 (strategic adaptability) and 0.91 (resource structuring) and composite reliability (CR) were between 0.84 and 0.93. All constructs had values of AVE above 0.50, which is a sufficient level of convergent validity. The loadings of the indicators were greater than 0.70 with significant statistical significance. Discriminant validity was supported by the Fornell Larcker criterion and HTMT ratios (< 0.85) between the resource orchestration dimensions, capabilities and resilience. These values fall in line with previous SME research using such constructs and PLS-SEM.

Table 1 shows the statistics of reliability and validity of all constructs. The findings show that the measurement model has satisfactory internal consistency, convergent, and discriminant validity.

Table 1. Measurement model summary

Construct	Items	Cronbach's α	CR	AVE
Resource Structuring	4	0.91	0.93	0.72
Resource Bundling	4	0.88	0.90	0.69
Resource Leveraging	4	0.87	0.90	0.68
Financial Flexibility	3	0.84	0.89	0.73
Operational Agility	3	0.86	0.90	0.75
Strategic Adaptability	3	0.79	0.86	0.67
Resilience	5	0.90	0.93	0.71

5.3 Structural Model

The structural model explains 45% of the variance in resilience ($R^2_{RES} = 0.45$), 41% in financial flexibility ($R^2_{FF} = 0.41$), 47% in operational agility ($R^2_{OA} = 0.47$), and 39% in strategic adaptability ($R^2_{SA} = 0.39$). All of the core paths are positive and statistically significant, which affirm the conceptual model in which structure resource, bundle, and leveraging the capabilities determine resilience. The level of explanation can be compared to other resilience and resource orchestration of SME studies based on SEM.

The structural relationships between resource orchestration processes, capabilities and resilience are reported in Table 2. All the paths proposed are positive and statistically significant, which provides support to the proposed model.

Table 2. Structural path coefficients

Hypothesis	Path	β	t-value	p-value	Supported
H1	RS $\rightarrow$ FF	0.42	6.10	<0.001	Yes
H2	RB $\rightarrow$ OA	0.49	7.25	<0.001	Yes
H3	RL $\rightarrow$ SA	0.37	5.02	<0.001	Yes
H4a	FF $\rightarrow$ RES	0.28	3.95	<0.001	Yes
H4b	OA $\rightarrow$ RES	0.31	4.50	<0.001	Yes
H4c	SA $\rightarrow$ RES	0.26	3.60	<0.001	Yes

Mediation analysis (with bootstrapping) reveals that financial flexibility, operational agility, and strategic adaptability mediate the relations between resource structuring, bundling, leveraging, and resilience partly, implying that orchestration has an effect on resilience not only

directly but also because of the capability development. Consistent with this, mediation between resource orchestration and resilience has been recently reported in studies on SMEs in the realm of digital and crisis environments.

VI. Discussion And Practical Implications

6.1 Discussion of Key Findings

These findings give objective evidence to the speculative hypothesis that strategic orchestration of resources is an essential source of small business survival in the face of prolonged economic instability. Firstly, the resource structuring presents an overwhelming positive impact on financial flexibility, meaning that the MSMEs with systematic liquidity planning, cost review, and resource audit arrangements are more likely to be retained in cash flow and counteract demand shocks, according to the previous findings on the significance of financial prudence in MSME resilience. Second, resource bundling provides a considerable increase in operational agility, implying that the interconnection of capabilities, employee cross-training, and process alignment help firms to modify operations quickly in the case of a sustained turbulence. Third, the resource leverage has a positive impact on strategic adaptability, which emphasizes the importance of diversification, going digital, and forming alliances in enabling firms to rebrand and balance revenues. These associations match the recent empirical evidence that resource-building and coordination during the crisis scenarios enhance SME resilience in terms of the digital and operational resources.

The capability-resilience connections establish that financial flexibility, operational agility and strategic adaptability have a significant effect on the result of resilience. Firms with higher scores on the above capabilities indicate more revenue resilience, a lesser number of operations derailments, and competitive sustainability even in the face of long-term instability, which are consistent with other earlier reports that resiliency is a result of both financial and non-financial capabilities in MSMEs. The implications of the mediated effects suggest that mere possession of resources is not enough, but resilience will be created when managers actively coordinate resources to create flexible, agile and adaptive forms.

6.2 Managerial Implications

To the owners and managers of MSMEs, the findings underline the necessity to incorporate strategic resource orchestration in normal practice, rather than in situations of acute crisis. Institutionalization of regular liquidity planning, structured resource audit and disciplined cost management should be adopted to develop financial flexibility. Meanwhile, operational agility, which can be supported by investments in cross-training, incorporating digital tools, and aligning the processes, can ensure that firms will be able to reorganize workflows and jobs in response to changes in conditions. It should be strategically market diversified, digitally channeled and partner with other organizations to enhance strategic flexibility and lessen reliance on individual consumers or markets, which is being supported by recent beauty-based MSME resilience studies in India and other places.

6.3 Policy Implications

Policy-wise, the findings indicate that the interventions must extend beyond short-term monetary alleviation and directly be used to help the MSMEs build orchestration-related capabilities. The access to affordable credit, digital infrastructure and specific training that assists the owners to perform resource audits, use simple digital tools and plan diversification strategies can be facilitated by government and industry bodies. The above programs like those implemented in more recent crisis support programs, when augmented with the capability-building elements, might greatly increase the capacity of MSMEs to reorganize themselves and be able to utilize resources in an efficient way, and, in turn, increase the resilience of the system.

6.4 Key Strategic Recommendations

Table 3 consolidates the main strategic recommendations derived from the empirical results.

Table 3. Strategic recommendations for enhancing MSME resilience

Strategic Area	Recommended Action (Guided by Results)	Expected Outcome
Financial Structuring	Conduct periodic liquidity stress tests; diversify funding sources	Higher financial flexibility and stability
Capability Bundling	Cross-train staff; integrate basic digital tools into core processes	Enhanced operational agility
Market Leveraging	Expand into online channels; pursue multi-segment customer portfolios	Greater revenue stability
Strategic Governance	Institutionalize resource audits; conduct regular scenario planning	Improved strategic adaptability
External Collaboration	Join clusters; form supplier and channel partnerships	Stronger supply chain and market resilience

VII. Conclusion

This paper has explored the importance of strategic resource coordination in boosting the resilience of small business in the face of a long period of economic turbulence in a developing economy context. Based on survey data provided by Indian MSMEs and structural equation modelling, the results can be empirically utilized to support the argument that resilience does not emerge simply due to the presence of resources, but rather due to the systemic structuring, bundling, and exploitation of resources over time by managers. The findings indicate that resource structuring, resource bundling, and resource leveraging are found to be great in increasing financial flexibility, operational agility and strategic adaptability. Such capabilities, in their turn, have a positive effect on the results of resilience, such as stability in revenue, continuity in operations, and competitive sustainability. The results support the perception that dynamic configuration and coordinated resource deployment are the factor that leads to SME resilience and performance, and not ownership of resources. In theory, the research makes contributions by quantitatively connecting resource orchestration theory with multidimensional resilience results in MSMEs in a stable situation over a long period, compared to short-term crises or large companies. It sharpens the perception of dynamic capabilities within small business environments with resource constraints by showing the role of the financial, operational, and strategic capabilities in mediating the resilience outcomes. In practice, the findings reaffirm the significance of institutionalization of liquidity reviews, institutionalized resource audits, integration of capabilities and intentional diversification approaches as regular management practices by MSME owners. The policy implications imply the integration of funding with the capability-building programs, including digital adoption and partnership development. Although the study has weaknesses related to cross-sectional design and self-reported data, it identifies strategic resource orchestration as an important process or mechanism through which long-term adaptiveness and competitiveness can be maintained even in the face of prolonged economic instability.

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