United International Journal for Research & Technology

Volume 07, Issue 07, 2026 | Open Access | ISSN: 2582-6832

Strategic Agility Practices and Sales Sustainabilty of Micro and Small Enterprises (MSE's) in the City of Mati

Garry L. Bastida[1], Rovelyn D. Maraorao[2], and Usamah D. Maraorao[3]

[1]Davao Oriental State University, Mati City, Philippines

[2,3]Badas National High School, Mati City, Philippines

***Abstract*—** This study examined the relationship between strategic agility practices and sales sustainability among micro and small enterprises (MSE's) in the City of Mati, Davao Oriental. Specifically, it assessed the level of strategic agility in terms of change disposition, business continuity planning, market acuity, and fluid partnering, as well as the level of sales sustainability in terms of management, work-related, financial, marketing, technological, and political-legal factors. It also determined the significant relationship and differences between these variables. A descriptive-correlational survey research design was employed, involving 300 MSE owners and managers selected through simple random sampling. Data were collected using a structured questionnaire and analyzed using frequency, percentage, mean, standard deviation, Pearson's r, and Analysis of Variance (ANOVA). The findings revealed that both strategic agility practices (M = 4.46) and sales sustainability (M = 4.47) were at a very high level. Market acuity ranked highest among agility dimensions, while work-related and management factors were the highest contributors to sales sustainability. A strong and significant positive relationship was found between strategic agility practices and sales sustainability ($r = 0.775$, $p < .001$). Significant differences were observed in both variables when grouped according to marital status, educational attainment, and seminar attendance. The study concludes that strategic agility is a key driver of sales sustainability among MSE's. Enterprises that are adaptive, market-responsive, and actively engaged in training are more likely to achieve sustained sales performance. Strengthening agility practices and promoting continuous learning are essential for long-term business success.

***Keywords*—** Micro and Small Enterprises, Sales Sustainability, Strategic Agility Practices.

INTRODUCTION

Micro and small enterprises (MSEs) play a critical role in economic development by generating employment, fostering entrepreneurship and contributing significantly to income distribution, particularly in developing economies. Globally, they account for approximately 90% of businesses and more than half of total employment, underscoring their importance as engines of inclusive growth and innovation (World Bank, 2025). Despite their economic relevance, MSEs remain highly vulnerable to environmental uncertainty, market volatility and resource constraints, which often lead to unstable sales performance and early business failure (OECD, 2022). In many developing countries, a substantial proportion of small firms fail within their first five years of operation due to limited adaptive capacity and weak strategic responsiveness (Denanyoh & Owusu, 2025).

In the Philippine context, MSEs constitute the backbone of the economy. According to the Department of Trade and Industry (2024), micro enterprises account for 90.43% of all business establishments, while small enterprises comprise 8.82%, collectively generating more than 60% of total employment.

However, despite their numerical dominance and economic contribution, many Filipino MSEs continue to face persistent challenges such as limited financial capability, weak marketing systems, low technological adoption, and inadequate strategic flexibility (Orating & De Castro, 2025). These structural constraints make it difficult for enterprises to maintain stable sales and ensure long-term business continuity, particularly in highly competitive and rapidly changing markets.

At the local level, micro and small enterprises in the City of Mati, Davao Oriental—such as retail stores, food services and small-scale service providers—serve as vital contributors to local economic activity and employment generation. However, these enterprises often experience fluctuating demand, limited access to financing and increasing competition including the rise of digital-based businesses. These challenges were further intensified by the COVID-19 pandemic, which disrupted supply chains, reduced consumer spending and exposed the operational fragility of small enterprises. As a result, sustaining sales has become a critical concern for MSE owners seeking long-term survival and competitiveness.

Strategic agility has emerged as a key organizational capability within the broader lens of the Dynamic Capabilities Theory (Teece, 2007), which explains how firms integrate, build and reconfigure internal and external competencies to address rapidly changing environments. In this context, strategic agility represents a higher-order dynamic capability that enables enterprises to sense environmental changes, respond quickly and realign strategies to maintain competitiveness and sustainability. It is bounded through these four factors: change disposition, business continuity planning, market acuity, and fluid partnering (Murungi, 2015, as cited in Magallones, 2020). These factors collectively reflect an organization's ability to anticipate shifts in the business environment, mobilize resources effectively and sustain adaptive responses under uncertainty.

From a Dynamic Capabilities perspective, strategic agility reflects the process of identifying changes, responding to them and adjusting resources and operations by enabling firms to identify changes in the market, act quickly through appropriate strategic responses and adjust internal and external resources and operations to maintain competitiveness.Studies suggest that agile firms are more likely to achieve long-term sustainability and improved performance (Omowole et al., 2024), as agility enhances their ability to manage uncertainty, optimize resource utilization and sustain strategic fit in volatile environments. Accordingly, strategic agility serves as a critical mechanism through which dynamic capabilities are translated into observable outcomes such as sustained performance and organizational resilience.

In addition, the concept of sales sustainability among MSEs remains underexplored in empirical literature. While business sustainability is often discussed in broader economic or financial terms, fewer studies have examined how internal organizational capabilities such as strategic agility influence specific factors of sales sustainability, including management effectiveness, marketing capability, financial stability, technological readiness, work-related efficiency and compliance with political-legal requirements. This gap limits the understanding of how adaptive capabilities translate into sustained sales performance at the micro-enterprise level.

Given these gaps, there is a need to empirically examine how strategic agility influences sales sustainability among MSEs in localized and resource-constrained contexts.

Specifically, understanding this relationship in the City of Mati provides valuable insights into how small enterprises adapt to environmental uncertainty and maintain sales performance despite structural limitations and external shocks.

Therefore, this study examines the relationship between strategic agility practices and sales sustainability among micro and small enterprises in the City of Mati, Davao Oriental.

By doing so, it extends the application of Dynamic Capabilities Theory at the micro-enterprise level and contributes empirical evidence on how agility dimensions function as adaptive mechanisms that support sustained sales performance.

The findings are expected to provide theoretical contributions to strategic management literature and practical implications for entrepreneurs, policymakers, and support institutions seeking to strengthen the resilience and competitiveness of small enterprises in developing economies.

METHODOLOGY

Research Design

This study employed a descriptive-correlational survey research design, which is a non-experimental quantitative approach. This design was appropriate for determining the level of strategic agility practices and sales sustainability among micro and small enterprises (MSEs) in the City of Mati, Davao Oriental, and for examining the relationship and differences between these variables.

The descriptive component assessed the levels of strategic agility in terms of change disposition, business continuity planning, market acuity, and fluid partnering, as well as sales sustainability in terms of management, marketing, financial, technological, work-related, and political-legal factors. The correlational component determined the significant relationship between the two variables, while the comparative aspect examined differences when grouped according to respondents' demographic profile.

A structured survey questionnaire was used as the primary data collection instrument. Respondents were owners or managers of MSEs in various sectors such as retail, food services, hardware, motor parts, bakeries, and related small-scale businesses in the City of Mati. This design was chosen because it allows systematic measurement of variables and statistical analysis of relationships among them.

Participants and Sampling Technique

The study involved 300 owners or managers of micro and small enterprises operating in the City of Mati, Davao Oriental. The respondents were selected based on inclusion criteria, specifically: (1) registered micro or small enterprises recognized by DTI, SEC, or LGU; (2) actively operating businesses; and (3) owners or managers directly involved in business operations and decision-making. Unregistered or inactive businesses were excluded.

A combination of purposive and simple random sampling was employed. Purposive sampling was first used to identify eligible enterprises based on the inclusion criteria. After establishing the sampling frame, simple random sampling was applied to ensure that each qualified respondent had an equal chance of selection, reducing bias and improving representativeness. The final sample ensured diversity across industries and business types within the city, providing a reliable representation of micro and small enterprise conditions in the locality.

Research Instrument

The study utilized a structured, researcher-administered questionnaire adapted from Magallones (2020), which was originally based on Murungi's (2015) Strategic Agility framework and Fitane (2018) business sustainability indicators. The instrument consisted of three parts:

Demographic profile of respondents

Strategic Agility Practices (change disposition, business continuity planning, market acuity, and fluid partnering)

Sales Sustainability (management, marketing, financial, technological, work-related, and political-legal factors)

Responses were measured using a Likert scale to quantify levels of agreement. The instrument was reviewed for content validity and adapted to suit the context of MSEs in the City of Mati.

Data Gathering Procedure

Data collection was conducted using a structured survey questionnaire administered either face-to-face or online, depending on respondent availability and preference. Prior to data collection, permission was obtained from relevant business owners and local authorities.

The researcher explained the purpose of the study and ensured voluntary participation before distributing the questionnaire. Respondents were given sufficient time to answer honestly and completely. After retrieval, all responses were checked for completeness and consistency before analysis.

Data Analysis Procedure

The collected data were coded, organized, and analyzed using appropriate statistical tools. Microsoft

Excel and statistical software were used for computation.

Descriptive statistics such as frequency, percentage, mean, and standard deviation were used to describe respondents' demographic profiles and determine the levels of strategic agility practices and sales sustainability.

For inferential analysis, Pearson product-moment correlation (r) was used to determine the significant relationship between strategic agility practices and sales sustainability.

One-way Analysis of Variance (ANOVA) was used to determine significant differences when respondents were grouped according to demographic variables such as age, sex, marital status, educational attainment, employment status, seminar attendance, and years of business operation. Results were presented using tables and supported by textual interpretation aligned with research objectives.

Ethical Considerations

Ethical standards were strictly observed throughout the conduct of the study.

Informed consent was obtained from all participants after explaining the purpose, procedures, and voluntary nature of the study. Participants were assured that they could withdraw at any time without penalty.

Confidentiality and anonymity were maintained by ensuring that no personal or business identifiers were disclosed. Data were stored securely and used solely for academic purposes. Only aggregated results were reported.

Participation was voluntary, and no respondent was coerced or pressured to take part in the study. The researcher ensured respect for participants' time, responses, and business operations throughout the process.

The study adhered to the principles of beneficence and non-maleficence, ensuring that no harm was caused to participants. The research was conducted with honesty, transparency, and objectivity.

Prior to data collection, the study was reviewed and approved by the appropriate ethics review committee to ensure compliance with institutional research standards.

RESULTS AND DISCUSSION

Demographic Profile of Respondents

Table 1. *Demographic Profiles of the Respondents*

Profile		**Frequency (n=300)**	**Percentage**
Sex	Male	110	36.70%
	Female	190	63.30%
Age	18-25 years old	39	13.00%
	26-35 years old	78	26.00%
	36-45 years old	97	32.30%
	46-55 years old	64	21.30%
	56 and above	22	7.30%
Marital Status	Single	108	36.00%
	Married	171	57.00%
	Separated/Widowed	21	7.00%
Educational Attainment	Elementary Level	9	3.00%
	Elementary Graduate	10	3.30%

	High School Level	56	18.70%
	High School Graduate	53	17.70%
	College Level	81	27.00%
	College Graduate	85	28.30%
	Post Graduate	6	2.00%
Employment Status	Government (Employed)	19	6.30%
	Private (Employed)	79	26.30%
	Self-Employed	175	58.30%
	Others	27	9.00%
Years of Existence	Less than 1 year	37	12.30%
	1-3 years	96	32.00%
	4-6 years	83	27.70%
	7-10 years	26	8.70%
	More than 10 years	58	19.30%
Attendance to Seminar	Yes	115	38.30%
	No	185	61.70%

Table 1 shows the demographic profile of the 300 respondents and shows that most Micro and Small Enterprise (MSE) owners in Mati City are female (63.30%) and within the 36–45 age group (32.30%), indicating strong participation of women in entrepreneurship during economically active years. Most respondents are married (57.00%) and have attained college-level or college graduate education, suggesting that entrepreneurship is often combined with family responsibilities and supported by human capital.

In terms of employment status, the majority are self-employed (58.30%), reflecting the direct involvement of owners in business operations. Most enterprises have been operating for 1–6 years (69.70%), indicating that many businesses are still in early development stages. In addition, 61.70% of respondents reported not attending seminars, suggesting limited exposure to formal entrepreneurial training.

These findings indicate that MSEs in Mati City are largely managed by educated, self-employed individuals in early-stage enterprises, but with limited participation in capacity-building activities. Prior studies suggest that education and training are important in strengthening entrepreneurial performance and sustainability (Zahrani, 2022).

Level of Strategic Agility Practices

Table 2. *Summary on the Level of Strategic Agility Practices among MSEs*

Indicators	Mean	SD	Descriptive Interpretation
Change of Disposition	4.48	0.67	Very High
Business Continuity Planning	4.46	0.63	Very High
Market Acuity	4.51	0.62	Very High
Fluid Partnering	4.36	0.69	Very High
Overall Level of Strategic Agility among MSEs	4.46	0.56	Very High

In table 2 shows that the overall level of strategic agility among MSEs is very high (M = 4.46, SD = 0.56), indicating strong adaptability in managing business changes. Among the indicators, market acuity obtained the highest mean (M = 4.51), followed by change disposition (M = 4.48) and business continuity planning (M = 4.46), while fluid partnering recorded the lowest but still very high rating (M = 4.36).

This suggests that MSEs are highly responsive to market conditions and prioritize information-based decision-making. This aligns with Li et al. (2022), who emphasized that market intelligence and digital responsiveness enhance business adaptability. Overall, the findings confirm that strategic agility is a key capability that supports competitiveness and sustainability in small enterprises (Xing et al., 2020; Nayak et al., 2022).

Level of Sales Sustainability

Table 3. *Summary on the Level of Sales Suitanability among MSEs*

Indicators	Mean	SD	Descriptive Interpretation
Management Factor	4.57	0.63	Very High
Marketing Factor	4.56	0.60	Very High
Technological Factor	4.43	0.66	Very High
Financial Factor	4.44	0.69	Very High
Work-Related Factor	4.58	0.62	Very High
Political-Legal Factor	4.18	0.89	High
Overall Level of Sales Suitability among MSEs	4.47	0.58	Very High

In table 3 shows that the overall level of sales sustainability is very high (M = 4.47, SD = 0.58), indicating strong performance across internal and external business factors. Work-related factors (M = 4.58), management (M = 4.57), and marketing (M = 4.56) obtained the highest ratings, highlighting the importance of internal organizational strength.

This implies that teamwork, leadership, and marketing effectiveness are key drivers of sustained sales performance. This supports Cizmas et al. (2020), who emphasized the role of employee collaboration in organizational productivity, and Ng'ora et al. (2022), who highlighted the importance of effective marketing in business growth.

Technological (M = 4.43) and financial factors (M = 4.44) also indicate strong capability, while political-legal factors (M = 4.18) were rated comparatively lower. This suggests that internal strengths outweigh external constraints in sustaining sales performance among MSEs.

Relationship Between Strategic Agility and Sales Sustainability

Table 4. *Correlations between Strategic Agility Practices and Sales Sustainability of MSE's*

		Management Factor	Marketing Factor	Technological Factor	Financial Factor	Work Related Factor	Political Legal-Factor	Overall Sales Sustainability
Change Disposition	r-value	0.592	0.524	0.438	0.493	0.47	0.343	0.564
	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001
Business Continuity Planning	r-value	0.646	0.649	0.516	0.65	0.587	0.418	0.684
	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001
Market Acuity	r-value	0.701	0.648	0.542	0.679	0.582	0.483	0.721
	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001
	r-value	0.643	0.607	0.502	0.633	0.549	0.558	0.7

Fluid Partnering	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001
Overall Strategic Agility Practices	r-value	0.75	0.704	0.58	0.712	0.635	0.525	0.775
	p-value	<.001	<.001	<.001	<.001	<.001	<.001	<.001

In table 4 shows that the results show a strong positive and significant relationship between strategic agility and sales sustainability ($r = 0.775$, $p < .001$). This indicates that higher strategic agility is associated with higher sales sustainability among MSEs.

Among the dimensions, market acuity ($r = 0.721$) and fluid partnering ($r = 0.700$) showed the strongest relationships with sales sustainability. This suggests that market awareness and external collaboration are critical drivers of sustainable business performance. This finding supports Li et al. (2022), who emphasized the importance of real-time market sensing, and Acharya et al. (2020), who highlighted the role of flexible partnerships in enhancing organizational responsiveness.

Overall, the findings confirm that strategic agility is a key determinant of sales sustainability in MSEs, particularly through responsiveness, planning, and collaboration.

Differences in Strategic Agility Practices

In table 5 shows that the analysis shows significant differences in strategic agility based on sex, marital status, educational attainment, employment status, and seminar attendance, while age and years of existence are not significant.

Female respondents ($M = 4.51$) showed higher strategic agility than males ($M = 4.36$), suggesting gender differences in adaptability. Marital status also shows significant variation, with separated/widowed respondents obtaining the highest mean ($M = 4.67$).

Educational attainment is significant, with higher education linked to stronger agility ($M = 4.78$ for postgraduates). Self-employed respondents show the highest agility ($M = 4.57$), while seminar attendees also demonstrate higher agility ($M = 4.52$).

These findings suggest that strategic agility is more influenced by personal and experiential factors rather than age or business longevity.

This supports Chan and Muthuveloo (2022), who emphasized the role of education in developing adaptive capabilities, and Taran (2019), who highlighted the importance of training in enhancing responsiveness.

Table 5. *Analysis on the Difference on MSE's Level of Strategic Agility Practices*

Profile		**Mean**	**F-value**	**p-value**	**Remarks**
Sex	Male	4.36	5.62	0.019	Significant
	Female	4.51			
Age	18-25 years old	4.17	2.03	0.097	Not Significant
	26-35 years old	4.45			
	36-45 years old	4.52			
	46-55 years old	4.54			
	56 and above	4.44			
Marital Status	Single	4.34	6.92	0.002	Significant
	Married	4.50			
	Separated/Widowed	4.67			

Educational Attainment	Elementary Level	4.66	4.61	0.001	Significant
	Elementary Graduate	4.62			
	High School Level	4.59			
	High School Graduate	4.26			
	College Level	4.44			
	College Graduate	4.44			
	Post Graduate	4.78			
Employment Status	Government (Employed)	4.27	5.01	0.004	Significant
	Private (Employed)	4.31			
	Self-Employed	4.57			
	Others	4.29			
Years of Existence	Less than 1 year	4.38	1.42	0.233	Not Significant
	1-3 years	4.51			
	4-6 years	4.54			
	7-10 years	4.39			
	More than 10 years	4.34			
Attendance to Seminar	Yes	4.52	5.50	0.020	Significant
	No	4.35			

Differences in Sales Sustainability

In table 6 shows that the results show significant differences in sales sustainability based on marital status, educational attainment, and seminar attendance, while sex, age, employment status, and years of existence are not significant.

Married and separated/widowed respondents show higher sales sustainability (M = 4.52 and 4.69 respectively), suggesting that life experience may contribute to stronger business stability. Educational attainment also shows variation, although results suggest that both low and high education groups can achieve strong sustainability depending on experience and business engagement.

Seminar attendance significantly improves sales sustainability (M = 4.51 vs 4.37), indicating that training enhances business performance. This supports Malipula (2023), who found that entrepreneurship training improves sales, customer management, and profitability.

Overall, the findings suggest that sales sustainability is shaped more by behavioral and experiential factors rather than demographic characteristics alone.

Table 6. *Analysis on the Difference on MSE's Level of Sales Sustainability*

Profile		**Mean**	**F-value**	**p-value**	**Remarks**
Sex	Male	4.41	1.17	0.28	Not Significant
	Female	4.48			
Age	18-25 years old	4.27	1.98	0.161	Not Significant
	26-35 years old	4.42			
	36-45 years old	4.47			
	46-55 years old	4.58			

	56 and above	4.49			
Marital Status	Single	4.32	8.93	<.001	Significant
	Married	4.52			
	Separated/Widowed	4.69			
Educational Attainment	Elementary Level	4.81	8.69	<.001	Significant
	Elementary Graduate	4.71			
	High School Level	4.55			
	High School Graduate	4.35			
	College Level	4.35			
	College Graduate	4.49			
	Post Graduate	4.67			
Employment Status	Government (Employed)	4.47	1.99	0.127	Not Significant
	Private (Employed)	4.39			
	Self-Employed	4.53			
	Others	4.16			
Years of Existence	Less than 1 year	4.42	1.28	0.283	Not Significant
	1-3 years	4.53			
	4-6 years	4.51			
	7-10 years	4.34			
	More than 10 years	4.34			
Attendance to Seminar	Yes	4.51	4.16	0.043	Significant
	No	4.37			

Conclusion

This study contributes to the limited body of Philippine research on strategic agility among micro and small enterprises by demonstrating that strategic agility significantly influences sales sustainability in a localized and resource-constrained business environment. While previous studies often focused on large organizations or general business performance, this research specifically examined how dimensions of strategic agility namely change disposition, business continuity planning, market acuity, and fluid partnering are associated with multiple dimensions of sales sustainability among MSEs in Mati City, Davao Oriental.

The findings revealed that market acuity and fluid partnering were among the strongest predictors of sales sustainability, highlighting the importance of customer responsiveness, external collaboration, and adaptive business behavior in sustaining enterprise performance. This suggests that MSEs do not rely solely on financial resources or operational size for sustainability, but also on their ability to respond strategically to changing market conditions and uncertainties. In this context, strategic agility emerges not only as a competitive advantage, but also as a critical resilience mechanism for small enterprises operating in dynamic environments.

In terms of entrepreneurial practice, the findings suggest clear and actionable strategies for MSE owners and managers. Entrepreneurs are encouraged to strengthen their market acuity by continuously monitoring customer needs and market trends, enhance their adaptability in decision-making, and develop proactive business continuity plans to manage

risks and uncertainties. Likewise, improving collaborative engagement with partners, suppliers, and stakeholders can further strengthen operational flexibility and resilience, thereby supporting more sustainable sales performance.

At the policy and institutional level, the study supports the need to strengthen training and development programs focused on strategic agility among micro and small enterprises. Government agencies such as the Department of Trade and Industry (DTI) and local government units may consider intensifying entrepreneurship capacity-building initiatives, particularly in areas of market analysis, digital readiness, risk management, and strategic planning. Providing accessible training and simplified support mechanisms can further enhance the ability of MSEs to adapt and remain competitive in evolving market conditions.

For future research, further studies may examine additional determinants of sales sustainability, such as innovation capability, digital transformation, customer loyalty, and competitive intensity. Research may also explore the mediating or moderating role of strategic agility using more advanced statistical techniques such as structural equation modeling to better understand causal pathways. Expanding the study to other regions and enterprise types may also provide broader comparative insights into the sustainability of micro and small enterprises in different economic contexts.

Beyond confirming the positive role of strategic agility in organizational performance, the findings offer a more nuanced understanding of how agility operates within micro and small enterprises in local business environments. The strong association of market acuity and fluid partnering with sales sustainability suggests that MSEs rely heavily on external responsiveness, customer awareness, and collaborative relationships to maintain competitiveness and business continuity. Unlike large firms with greater financial and technological resources, small enterprises in Mati City appear to sustain sales through adaptive decision-making, close market monitoring, and flexible partnerships. This indicates that strategic agility functions not merely as a managerial capability, but as a practical survival mechanism for resource-constrained enterprises facing uncertain market conditions.

Overall, this study contributes to the growing body of evidence that strategic agility is a vital organizational capability in sustaining business performance among micro and small enterprises, as it strengthens their ability to adapt, compete, and thrive in uncertain and rapidly changing market environments.

REFERENCES

[1] Acharya, C., Ojha, D., Patel, P. C., & Gokhale, R. (2020). Modular interconnected processes, fluid partnering, and innovation speed: A loosely coupled systems perspective on B2B service supply chain management.Industrial Marketing Management, 89, 209–219.

[2] Cizmaș, E., Feder, E. S., Maticiuc, M. D., & Vlad-Anghel, S. (2020). Team management, diversity, and performance as key influencing factors of organizational sustainable performance. Sustainability, 12(18), 7414.

[3] Chan, J. I. L., & Muthuveloo, R. (2022). Strategic agility: linking people and organisational performance of private higher learning institutions in Malaysia.International Journal of Business and Society, 23(1), 342-358.

[4] Denanyoh, R., & Owusu, E. S. (2025). Why small business fail: An empirical literature review. InternationalJournalofEconomics,CommerceandManagement.http://ijecm.co.uk/wpcontent/uploads/2025/02/1328.pdf

[5] Department of Trade and Industry. (2024). 2023 Philippine MSME statistics in brief. https://dtiwebfiles.s3.apsoutheast1.amazonaws.com/MSME+Resources/2023+Philippine+MSME+Statistics+in+Brief_as+of+22+November+2024.pdf

[6] Fitane, R. (2018). Factors affecting sustainability of small and medium-scale enterprises: The case of Addis Ababa, Ethiopia. Master's Thesis.

[7] Li, L., Wang, Z., Ye, F., Chen, L., & Zhan, Y. (2022). Digital technology deployment and firm resilience: Evidence from the COVID-19

pandemic.Industrial Marketing Management, 105, 190–199.

[8] Magallones, M. O. G. (2020). The influence of strategic agility practices and ethical behavior on business sustainability of microfinance institution in Region XI: A convergent design (Doctoral dissertation, University of the Immaculate Conception, Davao City, Philippines).

[9] Malipula, M. M. (2023). SMEs sustainability through entrepreneurship training in Tanzania. Journal of Enterprise and Development (JED), 5(3), 384-397.

[10] Muringi, A. M. (2015). Influence of strategic agility on competitive capability of private universities in Kenya. Master's Thesis.

[11] Ng'ora, S., Mwakalobo, A. B. S., & Lwesya, F. (2022). Managerial skills for micro, small and medium-sized enterprises (MSMEs). Management Dynamics in the Knowledge Economy, 10(4), 343-359.

[12] OECD. (2022). 2022 updated G20/OECD high-level principles on SME financing. OECDPublishing.https://www.oecd.org/content/dam/oecd/en/publications/reports/2022/10/2022-updated-g20-oecd-high-level-principles-on smefinancing_e5085e85/cd1f7694-en.pdf

[13] Omowole, B. M., Olufemi-Philips, A. Q., Ofadile, O. C., Eyo-Udo, N. L., & Ewim, S. E. (2024). Conceptualizing agile business practices for enhancing SME resilience to economic shocks. International Journal of Scholarly Research and Reviews, 5(2), 70–88.

[14] Orating, J., & De Castro, M. F. (2025). Sustainability challenges and business discontinuity among micro and small enterprises in Cainta Rizal: Basis for sustainable business development framework. Aloysian Interdisciplinary Journal of Social Sciences, Education, and Allied Fields, 1(8), 516–545.

[15] Tambunan, T. T. (2023). The importance of MSMEs for poverty alleviation: A Story from Indonesia. International Journal of Current Science Research and Review, 6(10), 6826- 6839.

[16] Taran, O. (2019). Training program effectiveness in building workforce agility and resilience(Doctoral dissertation, Walden University).

[17] The World Bank. (2025, October 7). Small and medium enterprises (SMEs) finance: Improving SMEs' access to finance and finding innovative solutions to unlock sources of capital. https://www.worldbank.org/en/topic/smefinance

[18] Xing, Y., Liu, Y., Boojihawon, D. K., & Tarba, S. (2020). Entrepreneurial team and strategic agility:A conceptual framework and research agenda. Human Resource Management Review, 30(1), 100696. https://doi.org/10.1016/j.hrmr.2019.100696

[19] Zahrani, A. A. (2022). Promoting sustainable entrepreneurship in training and education: The role of entrepreneurial culture. Frontiers in Environmental Science, 10, 963549.