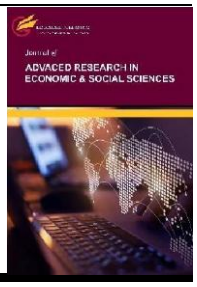
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NAVIGATING TURBULENCE: A REVIEW OF FACTORS INFLUENCING CRISIS MANAGEMENT AND RESILIENCE IN UAE SMALL AND MEDIUM ENTERPRISES

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Abstract: The United Arab Emirates (UAE) relies heavily on small and medium firms (SMEs) for economic diversification; however, these firms are particularly susceptible to exogenous shocks. This narrative review synthesises current research on the determinants of crisis management and organisational resilience in SMEs in the UAE. Through careful evaluation of research from prominent peer-reviewed journals, the review highlights five primary thematic pillars: leadership agility, digital transformation preparedness, financial resource orchestration, human capital dynamics, and institutional support networks. Critical review reveals a substantial reliance on western theoretical paradigms which often do not represent the particular institutional, cultural, and regulatory peculiarities of the Gulf Cooperation Council (GCC) context. Methodological trends reveal the prevalence of cross-sectional surveys, stressing the urgent need for longitudinal and mixed-methods designs. To address these limitations, this research provides an integrated conceptual framework that associates internal capacities and external institutional moderators to predict crisis resilience outcomes. The theoretical contributions include the contextualisation of dynamic capability and institutional theories in the GCC setting, while practical implications offer actionable strategies for SME founders, policymakers, and technology developers.

Keywords: Crisis management; Organisational resilience; Small and medium enterprises (SMEs); United Arab Emirates (UAE); Digital transformation; Dynamic capabilities.

1.0 Introduction

The global economic landscape is witnessing a growing frequency and intensity of disruptive events, from global health pandemics and geopolitical conflicts to rapid technological developments and climate-induced calamities (Williams et al., 2017). In this unpredictable climate, Small and Medium Enterprises (SMEs) are a vital part of the world economy, accounting for a considerable share of employment, innovation, and gross domestic product (GDP) (Doern et al., 2019). However, SMEs are structurally vulnerable due to inadequate financial buffers, constrained human capital, and narrower market reach, making them susceptible to external shocks (Korber et al., 2018). A key theme in current management literature has been the shift from traditional crisis management, typically considered as a reactive, short-term survival tool, to proactive organisational resilience (Linnenluecke, 2017).

In the case of the United Arab Emirates (UAE), SMEs are not just economic contributors, but also part of the nation's strategic vision. The government has been keen to lessen dependence on hydrocarbon revenues through a vibrant non-oil private sector bolstered by the UAE Centennial 2071 and other economic diversification initiatives (UAE Ministry of Economy, 2022). SMEs make a major contribution to the non-oil GDP and constitute almost 60% of total employment in the private sector (Federal Centre for Competitiveness and Statistics, 2021). However, the business climate is highly volatile, with significant dependence on expatriate labour, fast-changing regulations, and vulnerability to global supply chain disruptions (Abudaqa et al., 2022). Such contextual elements create a unique environment in which crisis management demands a distinctive mix of strategic agility, technological adoption, and institutional alignment (Zamberi, 2012).

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Although the literature on crisis management is developing, several contradictions and fragmented understandings persist. There is a conceptual blurring between crisis management, business continuity, and organisational resilience, which causes measurement uncertainties and conflicting findings as to what actually promotes survival (Hillmann & Guenther, 2021). The GCC region is generally treated as a single entity, neglecting the disparities in regulations and economies across the UAE, Saudi Arabia, and Qatar (Kayani & Al-zaid, 2019). The confluence of these theoretical difficulties, contextual gaps, and methodological restrictions calls for a thorough and critical narrative evaluation of the literature.

This review contributes to the literature by extending Dynamic Capability Theory and Institutional Theory within the particular regulatory and cultural setting of UAE (Teece, 2007; DiMaggio & Powell, 1983). The suggested conceptual framework enables SME founders, corporate leaders, and policymakers a structured lens to diagnose vulnerabilities and plan targeted solutions (Giones et al., 2020).

2.0 Review Methodology

In contrast to systematic literature review, narrative review uses a more flexible, interpretive approach to literature synthesis, building theoretical arguments and identifying conceptual gaps (Snyder, 2019). The literature search was undertaken iteratively in major academic databases including Scopus, Web of Science, ScienceDirect, Emerald Insight, and SpringerLink. The search strategy used a combination of keywords intersecting three core conceptual domains: crisis and resilience (e.g., "crisis management," "organisational resilience," "business continuity"), enterprise size (e.g., "SME," "small business," "startup"), and geographical or institutional context (e.g., "United Arab Emirates," "GCC," "Middle East," "emerging economy").

The time scope was mainly from 2019 to 2026, though seminal works from 1990 to 2018 which laid the foundation for theories of organisational resilience and institutional dynamics were also included (Barney, 1991; Teece et al., 1997; DiMaggio & Powell, 1983). The analytical process was driven by an abductive reasoning approach, iterating between empirical findings of selected research and current theoretical frameworks (Timmermans & Tavory, 2012). The material was coded and grouped into thematic clusters according to recurring topics, theoretical lenses, and contextual characteristics (Thomas & Harden, 2008).

3.0 Literature Review

3.1 Theoretical Foundations

The literature on SME crisis management is founded on numerous theoretical underpinnings. Understanding these theoretical perspectives is important for comprehending how researchers construct resilience and for finding limitations in contextual applicability (Table 1).

3.1.1 Resource-Based View (RBV)

The Resource-Based View (RBV), rooted in the work of Penrose (1959) and formalised by Barney (1991), contends that enterprises can maintain competitive advantage through the possession of Valuable, Rare, Inimitable, and Non-substitutable (VRIN) resources. In the UAE setting, companies with digital infrastructure in place before the crisis and healthy cash reserves were better able to cope with pandemic-induced disruptions (Kuckertz et al., 2020). The main strength of RBV is its explicit focus on internal capabilities; however, its static nature fails to explain how the reconfiguration of resources takes place dynamically in response to constantly changing crisis settings (Eisenhardt & Martin, 2000).

3.1.2 Dynamic Capabilities Theory (DCT)

To overcome the constraints of RBV, Teece et al. (1997) and Teece (2007) proposed the Dynamic Capability Theory (DCT), defining dynamic capabilities as the firm's ability to integrate, grow, and reconfigure internal and external competencies in changing environments. It has three micro-foundations: sensing (detecting opportunities/threats), seizing (allocating resources), and transforming (continuous renewal). DCT gives a powerful lens to analyse strategic agility, though measuring dynamic capacities experimentally remains a challenge, and the theory often underestimates the limits imposed by external institutional constraints particularly relevant in the GCC (Ortiz-de-Mandojana & Bansal, 2016).

Table 1.
Theoretical Foundations and Their Contextual Applications in UAE SME Crisis Management

Theoretical Lens	Core Concepts & Mechanisms	Application in General SME Crisis Management	Contextual Application to UAE/GCC SMEs	Key References
Resource-Based View (RBV)	Possession of VRIN resources; financial slack; human capital.	Explains how internal resource endowments and pre-crisis buffers allow SMEs to absorb external shocks and maintain operations.	Highlights how UAE SMEs with pre-existing digital infrastructure and cash reserves navigated pandemic disruptions better than resource-constrained peers.	Barney (1991); Sirmon et al. (2007); Kuckertz et al. (2020)
Dynamic Capability Theory (DCT)	Sensing (identifying threats), seizing (mobilising resources), and transforming (continuous renewal and pivoting).	Explains the strategic agility required to reconfigure business models, pivot to digital channels, and adapt to rapidly changing environments.	Crucial for understanding how UAE SMEs sense rapid regulatory shifts, seize opportunities in free zones, and transform operations amid supply chain shocks.	Teece (2007); Teece et al. (1997); Belso-Martinez et al. (2020)
Institutional Theory	Coercive (regulatory), mimetic (imitation), and normative (professional) isomorphism; institutional voids.	Explains how macro-level institutional pressures, government interventions, and industry norms shape micro-level organisational crisis responses.	Explains SME alignment with UAE government support schemes (e.g., TESS), compliance with Emiratisation mandates, and adaptation to fragmented free zone vs. mainland regulations.	DiMaggio & Powell (1983); North (1990); Webb et al. (2009)

3.1.3 Institutionalism

Institutional Theory proposed by DiMaggio and Powell (1983) explains the influence of the wider institutional environment on organisational behaviours through isomorphism of coercive (regulatory), mimetic (imitation), and normative (professional standards) types. In the UAE, the government often enacts swift regulatory adjustments, financial support programmes, and compliance directives during crises. The theory captures macro-level influences on micro-level behaviour; however, it typically represents companies as passive receivers of institutional constraints, undervaluing the agency of SME founders in actively constructing or negotiating their institutional contexts (Webb et al., 2009).

3.1.4 Synthesis of Theoretical Viewpoints

The reviewed material points to a tendency toward theoretical integration. The most powerful works combine the internal focus of DCT with the external contextualisation of Institutional Theory, suggesting that a SME's dynamic capacities are severely constrained or facilitated by the institutional environment that the state creates (DesJardine et al., 2019).

3.2 Major Themes in the Literature

The synthesis of the reviewed literature reveals five dominant thematic pillars that collectively define the crisis management landscape for UAE SMEs (Table 2).

3.2.1 Leadership Agility and Strategic Decision-Making

Leadership is regularly acknowledged as the most critical internal factor in crisis survival (Lengnick-Hall et al., 2011). Within the UAE setting, the founder's attitude has a disproportionately important role given the centralised decision-making structures of typical SMEs (Abudaqa et al., 2022). Research suggests that leaders with a high tolerance for ambiguity and a proactive approach are better able to manage crises (Williams et al., 2017). There are conflicting findings regarding leadership style: some studies promote the need for centralised, autocratic decision-making during the acute phase of a crisis for rapid response, whereas others suggest that decentralised, participative leadership is more conducive to employee innovation for long-term recovery (Duchek, 2020).

3.2.2 Digital Transformation and Technological Readiness

Digital preparedness has moved from a competitive advantage to a basic survival necessity (Vial, 2019). There is a strong consensus that SMEs with existing digital infrastructure suffered much less operational downtime (Matt et al., 2015). However, the research also identifies a "digital paradox": while the digital infrastructure at the macro level in the UAE is

world-class, micro-level adoption by SMEs is patchy and often impeded by high implementation costs and lack of in-house technical skills (Yousef, 2024). Research highlights that digital transformation is not just about technology adoption but also about organisational culture and business process transformation (Verhoef et al., 2021).

3.2.3 Financial Resilience and Resource Orchestration

The most common threat to SME existence during crises is financial fragility (Salamzadeh & Dana, 2022). Cash flow management, access to external finance, and financial slack are among the main predictors of resilience (Fairlie, 2020). Evaluations of UAE government-backed schemes such as the Targeted Economic Support Scheme (TESS) indicate that while vital liquidity was provided, application processes were seen as bureaucratic, delaying access for the most vulnerable micro-enterprises (Lansonia & Austin, 2024). Banks remain risk-averse and largely dependent on collateral-based lending, restricting emergency finance access for asset-light SMEs in the IT and service sectors (Cowling et al., 2020).

3.2.4 Human Capital Dynamics and Workforce Resilience

The UAE's predominantly expatriate private sector presents particular human capital challenges during crises (Hamdan, 2019). Acute crises can lead to abrupt departure of skilled staff threatening visa cancellations and repatriation, crippling SME operations (Kayani & Al-zaid, 2019). In contrast, SMEs with robust organisational cultures and clear communication approaches managed to retain talent by building a sense of shared purpose (Lengnick-Hall et al., 2011). The Emiratisation drive adds further complexity as SMEs must balance short-term needs for flexible expatriate labour with long-term regulatory compliance on national workforce quotas (Zamberi, 2012).

3.2.5 External Networks and Institutional Support

SMEs do not operate in a vacuum; their resilience is strongly dependent on embeddedness in external networks (Bartik et al., 2020). SMEs that diversified their supplier base and maintained strong relationships with local distributors were more resilient to global logistical interruptions (Giones et al., 2020). Peer networks are especially significant in free zones and business incubators, where informal support, knowledge exchange, and collaborative problem-solving are vital (Thurik et al., 2020). SMEs that are heavily institutionalised and actively involved in industry clusters are better positioned to ride through crises than isolated companies (Amankwah-Amoah et al., 2021).

Table 2.
Thematic Synthesis of Crisis Management Factors

Thematic Pillar	Key Determinants & Antecedents	Empirical Findings & Operational Mechanisms	Representative Citations
1. Leadership Agility	Founder mindset, transformational leadership, risk tolerance, centralised vs. decentralised decision-making.	Centralised decision-making aids acute crisis response speed, while decentralised, participative approaches foster the innovation needed for long-term recovery.	Williams et al. (2017); Duchek (2020)
2. Digital Readiness	E-commerce adoption, cloud computing, AI integration, back-end supply chain digitalisation.	Pre-existing digital infrastructure significantly reduces operational downtime; however, front-end digitalisation without back-end integration compromises overall resilience.	Vial (2019); Kraus et al. (2021)
3. Financial Resilience	Cash flow management, financial slack, access to external credit, utilisation of government aid schemes.	Bureaucratic friction in accessing government aid delays liquidity; collateral-based banking limits asset-light, tech-focused SMEs from securing emergency funds.	Fairlie (2020); Cowling et al. (2020)
4. Human Capital Dynamics	Expatriate workforce mobility, visa regulations, psychological contract, Emiratisation compliance.	Fear of visa cancellation during acute crises triggers skilled labour exodus; strong organisational culture and transparent communication mitigate turnover.	Lengnick-Hall et al. (2011)
5. External Networks	Supply chain localisation, peer network embeddedness, institutional ties, free-zone cluster participation.	Diversifying supplier bases to include local/regional partners buffers against global logistics shocks; active participation in business clusters provides critical informal support.	Bartik et al. (2020); Giones et al. (2020); Amankwah-Amoah et al. (2021)

3.3 Comparative Analysis and Methodological Trends

3.3.1 UAE vs. Western SMEs

The UAE has a highly centralised, top-down approach to crisis management where the government is not only a regulator but also an active market player and primary safety net. This leads to faster deployment of targeted support but also dependency and crowding out of private sector innovation in risk management (North, 1990). Furthermore, UAE SMEs face challenges of high labour turnover and regulatory complexity in managing a transient expatriate workforce, distinct from the rigid labour laws faced by Western SMEs during crises (Hamdan, 2019).

3.3.2 Intra-Regional Comparisons (UAE vs. KSA and Qatar)

The UAE's economy is more diversified, making its SMEs more sensitive to global demand shocks compared to the more state-wealth-distributed economies of Qatar and KSA (Kayani & Al-zaid, 2019). The UAE's regulatory structure, particularly the differentiation between the mainland and over 40 free zones, generates a fragmented institutional landscape in which the capacity to respond to a crisis and the availability of support may vary considerably within the same emirate (Zamberi, 2012).

3.3.3 Research Designs and Analytical Techniques

The vast majority of empirical investigations are based on cross-sectional survey designs. Quantitative methods are greatly preferred, especially Partial Least Squares Structural Equation Modelling (PLS-SEM) (Hair et al., 2019). Qualitative research mostly consists of semi-structured interviews and single case studies, providing rich contextual insights but generally lacking generalisability (Eisenhardt, 1989). Mixed-methods designs are still rare, representing a missed opportunity to triangulate findings (Creswell & Plano Clark, 2017). Many studies also use convenience sampling from free zones, presenting a selection bias that may overstate the overall resilience of the UAE SME sector (Abudaqa et al., 2022).

3.4 Emerging Technologies and Recent Developments

3.4.1 Artificial Intelligence and Predictive Analytics

The use of Artificial Intelligence (AI) and machine learning represents a paradigm shift from reactive to predictive crisis management. UAE SMEs are using AI-based analytics to predict supply chain interruptions, optimise inventory in real-time, and predict cash flow shortfalls (Davenport & Ronanki, 2018). However, high deployment costs and a severe shortage of local data science personnel limit these capabilities to a small number of tech-enabled SMEs (Mikalef & Gupta, 2021).

3.4.2 Blockchain and Supply Chain Transparency

Blockchain technology is emerging as a key tool to boost supply chain resilience. As part of the Dubai Blockchain Strategy, SMEs in logistics, trade, and food security are researching distributed ledger technology to ensure traceability, eliminate fraud, and automate compliance through smart contracts (Kouhizadeh et al., 2021). Widespread adoption is still hindered by interoperability problems and the lack of industry-wide standards (Treiblmaier, 2018).

3.4.3 FinTech and Non-Traditional Financing

The post-2022 environment has been marked by a boom of Financial Technology (FinTech) solutions for SMEs. Peer-to-peer lending platforms, crowdfunding, and digital neobanks offer alternative sources of liquidity during crises, bypassing traditional, collateral-heavy banking institutions (Ozili, 2018). Open Banking APIs also enable SMEs to securely share their financial data with different providers, potentially resulting in more accurate, AI-driven credit rating and quicker access to emergency working capital (Gomber et al., 2018).

3.5 Research Gaps

3.5.1 Theoretical Gaps

The biggest theoretical gap is the uncritical use of Western-centric theories in the GCC setting. The creation of indigenous theory taking into account the distinctive cultural characteristics of the UAE, such as high power distance, collectivism, and the specific nature of state-business ties (Kabasakal et al., 2002), is lacking. Islamic finance principles and crisis resilience remain a wide-open field for theoretical development (Hassan et al., 2017).

3.5.2 Contextual and Population Gaps

There is a notable bias towards digital, export-oriented SMEs in advanced free zones. The literature notably ignores micro-enterprises, traditional retail firms, and SMEs functioning in the Northern Emirates. A significant gender gap also exists, as

the specific experiences, challenges, and crisis management approaches of female entrepreneurs in the UAE are under-researched, despite government measures to promote women in business (Al-Dajani & Marlow, 2013).

3.5.3 Methodological Gaps

The reliance on cross-sectional, self-reported survey data limits causal inference substantially. More longitudinal studies following SME performance and strategic pivots over the full lifespan of a crisis are urgently needed. Most research relies on subjective views of resilience; objective, historical data such as real financial performance, survival rates, and employee turnover indicators are rarely used (Podsakoff et al., 2003).

4.0 Discussion

4.1 Future Research Agenda and Contributions

4.1.1 Short-Term Priorities (1-2 Years)

Recommendation 1: Conduct qualitative, phenomenological research of the lived experiences of female SME founders and micro-enterprise owners in the Northern Emirates amid recent economic shocks. This bridges the population and context gaps, offering comprehensive knowledge of the effects of intersectional identities and geographical locations on vulnerability in crisis situations (Al-Dajani & Marlow, 2013).

Recommendation 2: Design and validate context-specific SME resilience and digital agility measuring scales in the GCC. A validated scale will enhance the rigour of future quantitative research (Hillmann & Guenther, 2021), employing mixed approaches including expert panels, cognitive interviews, and large-scale survey validation with Confirmatory Factor Analysis (CFA).

4.1.2 Medium-Term Priorities (3-5 Years)

Recommendation 3: Conduct longitudinal panel research examining a cohort of UAE SMEs across various phases of economic cycles and disturbances to remove the cross-sectional bias and allow researchers to observe the dynamic evolution of capabilities over time (Duchek, 2020).

Recommendation 4: Investigate the role of Islamic finance and Shariah-compliant financial instruments in building the financial resilience of SMEs, filling a significant theoretical vacuum by exploring faith-based financial principles in crisis coping (Hassan et al., 2017).

4.1.3 Long-Term Priorities (5+ Years)

Recommendation 5: Develop a holistic theoretical framework for SME crisis resilience in the GCC context that blends institutional theory and dynamic capacities, moving beyond the application of Western theories to accurately reflect the distinctive state-business dynamics and cultural setting of the region (North, 1990; Teece, 2007).

Recommendation 6: Explore the influence of sophisticated AI and autonomous systems on the strategic decision-making processes of SME founders during hyper-velocity crises, as understanding the transition from human to algorithm-aided crisis management will be important for future organisational design (Mikalef & Gupta, 2021).

4.1.4 Conceptual Framework

This review develops an integrated conceptual framework to explain crisis resilience in UAE SMEs. Based on a synthesis of Resource-Based View, Dynamic Capabilities Theory, Institutional Theory, and Organisational Resilience Theory, the framework states that leadership agility, digital readiness, and financial slack are the main antecedents enabling firms to build strategic flexibility and supply chain integration. These in turn contribute to both short-term crisis survival and long-term post-crisis growth, with institutional support and cultural context functioning as boundary moderating variables.

4.1.5 Theoretical Contributions

This review contributes to Dynamic Capability Theory by offering an empirical domain for the micro-foundations of sensing, seizing, and transforming in the highly regulated and fast-moving UAE environment (Teece, 2007), suggesting that dynamic capabilities in such economies are co-created through interaction with institutional actors (DesJardine et al., 2019). The review further blends Institutional Theory and RBV to explain the unique paradox of the UAE SME sector: high macro-level resource availability alongside micro-level vulnerability.

4.2 Practical Implications

4.2.1 For SME Managers and Founders

Leaders need to change from considering crisis management as a reactive compliance exercise to a core strategic skill (Lengnick-Hall et al., 2011). Investment in digital infrastructure should extend beyond front-end e-commerce to back-end integration and predictive analytics (Vial, 2019). During expansion phases, founders should build financial buffers and broaden their supply chains to include local and regional partners (Bartik et al., 2020).

4.2.2 For Policymakers and Government Entities

Support programmes should be designed to address the unique needs of micro-enterprises, which often lack the administrative capacity to navigate complex application procedures (Cowling et al., 2020). Policymakers should consider establishing "regulatory sandboxes" allowing SMEs to pilot innovative crisis response options without the need for immediate full compliance. Increasing the digitalisation of government services and ensuring interoperability between free zone and mainland regulatory frameworks will reduce friction during crises (North, 1990).

4.2.3 For Technology Developers and FinTech Providers

There is a clear market potential for localised, Arabic-first ICT solutions catering to the unique demands of UAE SMEs. Developers should design economical AI and predictive analytics solutions that do not require extensive in-house technical capabilities (Mikalef & Gupta, 2021). FinTech companies should partner with traditional banks to build hybrid financing models using alternative data for credit assessment, improving liquidity access for asset-light SMEs (Gomber et al., 2018).

5.0 Conclusion

Restricting the search to English-language articles may have excluded useful insights published in Arabic, especially in local business journals or government papers. Grey literature was also excluded, meaning some practical, real-time data on crisis solutions were not captured in the formal synthesis. The rate of technological and legislative change in the UAE is high, and some conclusions, particularly relating to emerging technologies, may alter quickly. Finally, the analysis is highly focused on the UAE, yet the review includes literature from throughout the GCC for theoretical depth; thus, some results may not be entirely applicable to every individual emirate.

Small and medium firms are the crucial engines of the UAE's economic diversification, but their journey is riddled with dangers in an increasingly uncertain global scene. This narrative review has synthesised contemporary research to unveil the intricate interaction of elements that influence crisis management and organisational resilience in this vital sector. The investigation finds that resilience is not a one-dimensional attribute but a multi-dimensional capacity driven by agile leadership, digital preparedness, financial prudence, and strong institutional networks.

Nevertheless, the literature is limited by the use of Western theoretical paradigms, cross-sectional approaches, and a contextual bias toward digitally advanced firms in the major emirates. Future research needs to adopt longitudinal designs, establish context-specific measures, and examine the particular cultural and institutional dynamics of the GCC. The proposed conceptual framework provides a strong platform for next-generation research, mapping complex paths from internal capacities to long-term resilience. Ultimately, the resilience of SMEs in the UAE must be built on a collaborative ecosystem where agile entrepreneurs, progressive policymakers, and innovative technology developers work together to withstand the unavoidable volatility of the modern economy.

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