



SUPPLY CHAIN DISRUPTIONS AND STRATEGIC RESILIENCE IN THE NIGERIAN CONSUMER GOODS SECTOR

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ABSTRACT

This study investigates how supply chain disruptions impact strategic resilience in Nigeria's consumer goods sectors, focusing on three dimensions: supply chain orientation, risk management, and resource configuration capabilities. Using a cross-sectional survey design, data were collected from 233 employees across production, procurement, logistics, marketing, and warehousing departments of Guinness Nigeria Plc in Benin City. Descriptive and inferential statistics, were employed for analysis. Findings reveal that supply chain orientation and risk management significantly enhance strategic resilience by improving integration, coordination, and proactive risk mitigation. However, resource reconfiguration capabilities showed no significant impact, suggesting flexibility alone is insufficient without broader strategic alignment. The study recommends strengthening supply chain collaboration, visibility, and redundancy to bolster resilience. Additionally, firms should invest in robust risk management frameworks, including regular assessments and contingency planning, to mitigate disruptions effectively. These insights highlight the importance of holistic supply chain strategies in Nigeria's consumer goods sectors, emphasizing proactive measures over reactive resource adjustments. Future research could explore sector-specific resilience drivers and the role of external factors in shaping organizational adaptability.

Keywords: Supply Chain Disruptions, Organizational Resilience, Risk Management, Strategic Resilience, Capital Resilience, Relationship Resilience

1. Introduction and background

It is impossible to overestimate the importance of resilience in the face of supply chain interruptions. Resilient businesses are less vulnerable to supply chain disruptions and have more robust competence in dealing with them when they occur (Mishra, Singh & Subramanian, 2022). Firms that are resilient can efficiently handle supply chain interruptions and guarantee that their products and services continue to be delivered to customers. Sheffi and Rice (Butt, 2021; Casprini et al., 2022) underline the need to develop resilience to deal with unforeseeable and immeasurable dangers. As a result, it is critical to determine the elements that influence company resilience in the face of supply chain interruptions. Hence, based on previous studies, resilience is an effective risk management and recovery technique in the case of a supply chain interruption (Ambulkar et al., 2015; Butt, 2021; Casprini et al., 2022). Although resilience appears critical for enterprises in handling supply chain disruptions, research on the strategies or methods in which organisations nurture resilience to manage such disruptions is lacking (Moosavi, Fathollahi-Fard & Dulebenets, 2022). Therefore, some scholars paid attention to this specific

element of resilience from the beginning and introduced the concept of strategic resilience (Hamel and Välikangas 2003). Strategic resilience can be clearly distinguished from the stability or recovery based view on resilience, as it is based on the idea of continuous renewal and transformation (Välikangas 2016). It refers to the organization's ability to proactively change to avoid threatening situations, or at least minimize their impact (e.g., Hamel and Välikangas 2003). Although the concept of strategic resilience has already emerged in 2003, research in this field is still at a preliminary stage. This is even more surprising given that proactive resilience is an important precursor of all manifestations of reactive resilience (Casprini et al. 2022). Just recently, Raetz et al. (2021b) identified proactive resilience as one of three overarching themes of organization-related resilience research and recommended intensifying research in this direction. The main building blocks of strategic resilience are resilience capabilities and resilience resources (Lengnick-Hall and Beck 2005; Butt, 2021; Casprini et al., 2022). Resilience capabilities allow for resilient action, while resilience resources are needed to build and apply such resilience capabilities (Lengnick-Hall and Beck 2005; Vogus and Sutcliffe 2007). The main strategic resilience capabilities are anticipation and preparation. Already in 1991, Wildavsky defined anticipation as the "prediction and prevention of potential dangers before damage is done" (Butt, 2021; Casprini et al., 2022). Later studies summarize that anticipation comprises the abilities to scan the environment, detect critical developments, and adapt proactively (Duchek 2020).

Thus, this study seeks to answer three questions as follows; what is the impact of supply chain orientation on strategic resilience? to what extent does resource configuration influence strategic resilience? how does risk management impact strategic resilience? Hence, the study's aim is to examine the impact of supply chain disruption on capital resilience among selected quoted agriculture and consumer goods firms in Nigeria.

2. Literature Review and Hypothesis Development

Strategic resilience

It is defined as an organisation's capacity to manage and adapt to internal and external disruptions, shocks, and uncertainties while retaining strategic objectives and long-term sustainability (Colberg, 2022). It entails anticipating, responding to, and recovering from difficulties, changes, and crises to ensure long-term competitive advantage, value generation, and organisational success. Strategic resilience entails actively recognising and predicting possible disruptions or risks and proactively modifying strategies, processes, and resources to lessen their impact (Shin & Park, 2021). It goes beyond reactionary answers and encompasses a forward-thinking viewpoint. Strategically resilient organisations are flexible and nimble in their decision-making and resource allocation. In reaction to changing market conditions, client requirements, or unanticipated occurrences, they may swiftly change and realign their operations, skills, and goals (Iborra, Safon & Dolz, 2020). Strategic resilience involves preparation capabilities such as implementing a crisis management system, developing crises plans, or educating employees for a better handling of inevitable crises in the future (Butt, 2021; Casprini et al., 2022). One of the most important strategic resilience resources is a firm's knowledge base (Duchek 2020). This knowledge base defines a firm's locus of knowledge search (Butt, 2021; Casprini et al., 2022) and thus enables and hinders the acquisition of new knowledge equally (Cohen and Levinthal 1990). A broad and diverse knowledge base can thus help to anticipate a large variety of internal and external changes. Beyond that, time, financial and human resources are important drivers of effective anticipation and preparation (Duchek 2020). On the one hand, organizational members need time to observe the environment and identify critical developments. On the other hand, financial and human resources are needed to prepare for future events, for example, to develop crisis plans, take proactive actions, and distribute solutions throughout the system.

Supply Chain Disruption

Supply chain disruption is a multifaceted concept that has attracted significant scholarly and industrial attention, particularly in logistics, operations management, and continuity planning. It refers to unforeseen events such as natural disasters, political unrest, logistics failures, regulatory shifts, and health crises that interrupt the normal flow of goods, services, and information, often resulting in delays, rising costs, and customer dissatisfaction (Butt, 2021; Casprini et al., 2022). Among the most impactful recent disruptions is the COVID-19 pandemic, which caused major disturbances to global supply chains. Governments enforced lockdowns and trade restrictions that paralyzed manufacturing activities,

delayed raw material deliveries, and created labor shortages (Butt, 2021). These disruptions revealed structural vulnerabilities and contributed to price volatility. Ivanov (2020) described COVID-19 as the most severe health-related challenge in recent decades, highlighting its role in widespread supply network collapses. In Nigeria, industries like food, tourism, and retail were especially hard-hit. Lockdowns triggered significant declines in demand and output, with the food sector experiencing an 80-100% drop in sales (Magzter, 2020). The pandemic emphasized the importance of resilience and flexibility in supply chain design to better anticipate and absorb future shocks.

Three dimensions of supply chain disruption and how they impact strategic resilience are discussed in this section. These include supply chain orientation, resource configuration capabilities, and risk management.

Supply chain orientation

Supply chain orientation refers to an organizational mindset focused on fostering cooperation, coordination, and integration among all participants in the supply chain. It involves aligning the goals and actions of suppliers, manufacturers, distributors, and customers to achieve overall efficiency and performance (Butt, 2021; Casprini et al., 2022). This strategic approach acknowledges the interdependence of stakeholders and promotes synchronized efforts across the supply network. A supply chain-oriented organization adopts a holistic view of its operations, ensuring that information, materials, and resources flow seamlessly from end to end (Tukamuhabwa, 2023). This orientation enhances visibility, communication, and responsiveness, which are critical when responding to disruptions. Strong collaboration allows firms to pool resources, access alternative supply options, and develop contingency plans, thereby improving agility and adaptability (Hussain et al., 2023). Moreover, supply chain orientation encourages resilience by embedding redundancy and flexibility into supply chain structures. This may include maintaining multiple sourcing arrangements, having backup production facilities, or designing versatile logistics systems. Such proactive design choices enable firms to continue operations despite unexpected disturbances, strengthening both operational continuity and competitive advantage. Thus, the hypothesis is developed as follows:

H₀₁: There is no significant relationship between supply chain orientation and strategic resilience

Resource configuration capabilities

Resource configuration capabilities refer to an organization's ability to adapt and reconfigure its internal resources in response to environmental volatility and disruption. Effective resource management is crucial for navigating high-uncertainty scenarios such as supply chain shocks, market entry, or innovation transitions (Ambulkar et al., 2015; Butt, 2021; Casprini et al., 2022). Organizations that can reassess and realign their resource portfolios including personnel, processes, and technology are better positioned to respond to external challenges. This involves not only leveraging existing assets but also acquiring new resources, discarding obsolete ones, and rethinking operational models. Such flexibility fosters innovation and strengthens the organization's capacity to maintain continuity under adverse conditions (Vega, Arvidsson & Saiah, 2023). Thus, the hypothesis is developed as follows:

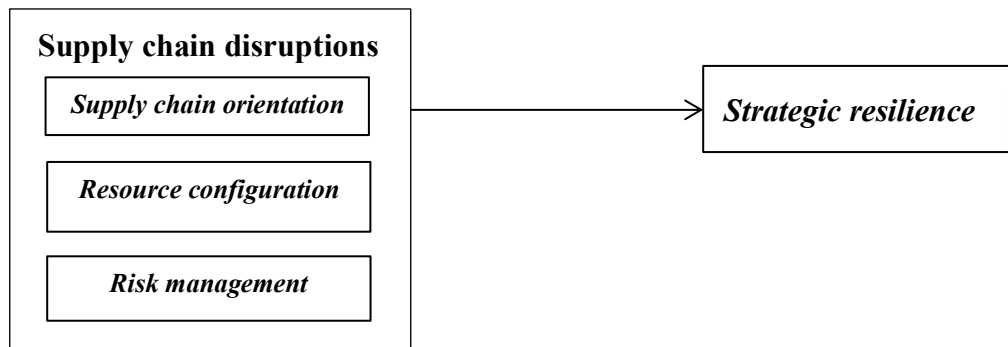
H₀₂: There is no significant relationship between resource configuration capabilities and strategic resilience

Risk management

Supply chain risk encompasses the uncertainty and variability of potential adverse events that may disrupt the flow of materials, information, or finances within a supply network (Ambulkar et al., 2015). These disruptions can affect both human and physical resources and impair operational efficiency. Sitkin and Pablo (Butt, 2021; Casprini et al., 2022) describe risk as the degree of uncertainty surrounding the realization of potentially negative or disappointing outcomes. Zsidisin et al. (Butt, 2021; Casprini et al., 2022), in their study of the aerospace industry, define supply risk more specifically as the likelihood of a disruption in the inbound supply from a specific supplier or the broader supply market, which could hinder a firm's ability to meet customer demand or even pose risks to customer safety. The hypothesis is developed as thus:

H₀₃: There is no significant relationship between risk management and strategic resilience

Conceptual framework



(Researcher's construct, 2025)

3. Theoretical foundations

This study is anchored on the dynamic capabilities theory, a strategic management concept developed by scholars such as David Teece, Gary Pisano, and Constance Helfat. Teece (Butt, 2021; Casprini et al., 2022), a key proponent of the theory, has been instrumental in advancing its development and application in understanding how firms sustain competitive advantage in dynamic environments. The dynamic capabilities theory posits that firms can intentionally develop, reconfigure, and leverage their internal competencies and resources to adapt to shifting environmental conditions and uncertainties (Kapoor & Aggarwal, 2020). These capabilities enable organizations to respond to emerging opportunities and threats, thereby enhancing resilience and long-term performance. Core elements of this theory include the ability to sense changes, seize opportunities, and reconfigure assets accordingly. According to the theory, strategic decision-making and organizational learning are critical to fostering dynamic capabilities. Firms must invest in acquiring new skills, restructuring operations, and reallocating resources to remain competitive. Learning processes enhance a firm's ability to integrate new knowledge, refine existing practices, and respond to environmental shifts (Butt, 2021; Casprini et al., 2022). Despite its relevance, the theory faces criticism for being vague in definition and difficult to operationalize. Critics argue that it may overemphasize internal capabilities while underestimating the role of external factors such as industry structure, market dynamics, and institutional influences (Butt, 2021; Casprini et al., 2022).

4. Methodology

This study employed a cross-sectional survey research design. The rationale for its usage in this study is that it is less expensive and provides important insights into the features of a population (Lee, Kang & You, 2021). This research design helps to enhance the systematic gathering of information from respondents for the purpose of understanding and/or predicting some aspects of the behaviour of interest (Butt, 2021; Casprini et al., 2022).

Population of the Study

The population for this study comprises employees in production, procurement, warehousing, logistics, and marketing departments of a quoted firm in Benin City operating within the consumer goods sector. The firm was chosen due to the complexity and vulnerability of the firms' supply chains, which involve sourcing raw materials, processing intermediate goods, and distributing products across regions. Guinness Nigeria Plc was selected to provide a diverse representation of supply chain structures and operational environments. Guinness Nigeria focuses on beverage manufacturing, this involvement in different stages of supply chain operations ranging from beverage production to consumer distribution offers valuable insights into varying disruption patterns and resilience practices. Table 1 presents an overview of the selected firm.

Table 1: Description of research population

S/N	Company	Sector	Nature of Business	Company Address	Date Incorporated	Date Listed	Staff Strength
1	Guinness Nig Plc	Consumer Goods	Brewing, packaging, marketing & selling of stout, malta guinness, larger, International Premium spirit and Mainstream Spirit (TBA)	13, Benin-Agbor Road, Ikpoba Hill Benin City, Edo State, Nigeria	29/04/1950	2/1/1965	589

Source: Nigeria Exchange Group (NGX)

<https://ngxgroup.com/exchange/trade/equities/listed-companies/>

The population of the study is represented by the total number of staff which is 589. Therefore, the population of the study is 589.

In determining the sample size of the study, Yamane's (Butt, 2021; Casprini et al., 2022) formula which is the application of normal approximation with 95% confidence level and 5% error tolerance was used. The formula is given as:

$$n = \frac{N}{1+N(e^2)}$$

Where: n = sample size; N= population = 589; e = level of significance = 0.05

$$n = \frac{N}{1 + N(e^2)} = \frac{589}{1 + 589(0.05^2)} = 238.26 \approx 239$$

The formula showed that the sample size is two hundred and thirty nine (239). Purposive sampling, a non-probability sampling method, was used in administering the copies of the questionnaire to employees working in production, procurement, warehouse, logistics and marketing departments of the selected quoted firm operating in Benin City. The use of purposive sampling gives room for researcher to deliberately choose specific individuals, cases, or elements for inclusion in a sample based on a particular purpose or criteria. The major criteria for selecting target respondents will be based on their knowledge and familiarity with supply chain related issues of their organisations. It is believed that employees of companies working in production, procurement, warehouse, logistics and marketing departments would possess such knowledge.

The model for this study is an adaptation and modification of model formulated in the works of Ambulkar et al. (Butt, 2021; Casprini et al., 2022) and Chen et al. (2021) which contains the fundamental constructs of supply chain disruption and strategic resilience. In this study, supply chain disruption consists of three variables or constructs which served as the independent variables while strategic resilience was measured as the dependent variable. The models for this study are therefore stated functionally as:

$$STR = (SCO, RMG, RCO) \dots\dots\dots (1)$$

Mathematically, the models are specified as follows:

$$STR_i = \beta_0 + \beta_1 SCO_i + \beta_2 RMG_i + \beta_3 RCO_i + \varepsilon_i \dots\dots\dots (2)$$

Where:

- SCO = Supply chain orientation
- RMG = Risk management
- RCO = Resource configuration capacities
- STR = Strategic Resilience
- β_0 = Constant
- ε = Error term

And a priori expectations: $\beta_1 \dots \beta_3 > 0$

The items for operationalization and measurement of variables have been sub-sectionalised along the identified dimensions of dependent and independent variables of this study. The variables were measured accordingly with the use of Likert-type five point scales. The details are shown in Table 2. The table shows the operational definition and reliability scores of the different constructs as contained in related previous studies.

Table 2: Operational definitions of variables, item source and reliability values

Variable	Operational definition	Item Source	Reliability values
Supply chain orientation	It connotes company's strategy that stresses the necessity of cooperation, coordination, and integration within the supply chain network	Ambulkar et al. (Butt, 2021; Casprini et al., 2022)	0.84
Resource configuration capabilities	It represents company's ability to efficiently manage and utilise available resources to optimise its supply chain operations.	Ambulkar et al. (Butt, 2021; Casprini et al., 2022)	0.83
Risk management	It represents the process a company uses in identifying, assessing, and mitigating potential risks and uncertainties that can disrupt the smooth flow of goods, services, and information across the supply chain network.	Ambulkar et al. (Butt, 2021; Casprini et al., 2022)	0.92
Strategic resilience	It involves the capacity of a company to adapt, respond, and maintain operations despite unforeseen events, such as natural disasters, economic downturns, geopolitical conflicts, or supply chain disruptions.	Chen et al. (2021)	0.79

Source: Researcher's compilation (2025)

5. Data presentation and analysis

The data collected was evaluated using descriptive statistics such as frequency distribution, mean, and standard deviation using Statistical Package for the Social Science (SPSS) version 24 software. The regression method was used to estimate the research model.

Table 3: Questionnaire distribution to sampled manufacturing firms

S/N	Company	Questionnaire		Response Rate
		Administered	Valid	
1	Guinness Nig Plc	239	233	97.5

Source: Researcher's computation (2025)

Table 3 shows that 237 copies of questionnaire were administered while 233 copies of the questionnaire were found to be valid and usable. The response rate for the company is: Guinness Nig Plc (97.5%), overall total response rate stands at 91.3%.

Table 4: Demographic information of respondents

S/N	Items	Category	Frequency	Percent
1	Gender	Male	171	73.3
		Female	62	26.7
		Total	233	100.0
2	Age	20years and below	38	16.4
		21 - 30years	45	19.2
		31 - 40years	58	24.9
		41 - 50years	63	26.9

S/N	Items	Category	Frequency	Percent
		Above 50years	29	12.6
		Total	233	100.0
3	Educational Qualification	NCE/Diploma/OND or Equivalent	100.9	43.3
		HND/B.Sc or Equivalent	132.1	56.7
		Total	233	100.0
4	Department	Production	86	36.7
		Procurement	23	9.7
		Warehouse	40	17.2
		Logistics	23	9.7
		Marketing	62	26.7
		Total	233	100.0

Source: Researcher's computation (2025)

Gender: Table 4 shows that the majority of the respondents are male, numbering 171, which accounts for 73.3% of the respondents. The 62 female respondents represent 26.7%.

Age of Respondents: The age distribution of the respondents shows that 38 (16.4%) of the respondents were 20years and below, 45 (19.2%) were between 21 and 30years old, 58 (24.9%) were between 31 and 40years old, 63 (26.9%) were between 41 and 50years old. 29 (12.65) of the respondents were above 50 years old. Educational Qualification: 100.9 (43.3 %) of the respondents have NCE/Diploma/OND or Equivalent while 132.1 (56.7%) of the respondents have first degree (HND/B.Sc Degree). Department: The target respondents are the companies staff that worked in any of the following five departments; production, procurement, warehouse, logistics and marketing. Majority of the respondents are from production department. This category accounts for 36.7%. Respondents from procurement department account for 9.7% while respondents from warehouse department account for 17.2%. The number of respondents from logistics and marketing department are 9.7% and 26.75 respectively. This implies that all respondents were from departments required by the study.

Preliminary analyses of data

The preliminary analysis was conducted using normality test. Normality test was done using skewness and kurtosis as reported in Table 5 below:

Table 5: Normality test

Variables	N	Mean	Std. Deviation	Skewness		Kurtosis	
				Statistic	Std. Error	Statistic	Std. Error
SCO	233	3.729	1.054	-0.475	0.124	-0.914	0.247
RMG	233	3.683	1.104	-0.457	0.124	-0.906	0.247
RCO	233	3.323	1.168	-0.322	0.124	-1.017	0.247
STR	233	4.001	0.768	-0.673	0.124	0.108	0.247

Source: Researcher's computation (2025)

The results in Table 5 shows that the mean scores for the variables are 3.729, 3.683, 3.323, and 4.001 for supply chain orientation (SCO), risk management (RMG), resource configuration capabilities (RCO), and strategic resilience (STR) respectively. The absolute values of skewness ranged between 0.322 and 0.673 while the absolute values of kurtosis ranged between 0.108 and 1.017. This shows that

the data are normally distributed in line with Kline's (Butt, 2021; Casprini et al., 2022) benchmark of 3.0 and 8.0 for skewness and kurtosis, respectively.

Correlation analysis

Bivariate Pearson correlation coefficients were conducted on the data for all the variables in the study. Table 6 shows the Pearson correlation coefficients among research variables.

Table 6: Pearson correlation coefficients among research variables

Variables	SCO	RMG	RCO	STR
SCO	1.000			
RMG	0.478**	1.000		
RCO	0.676**	0.586**	1.000	
STR	0.639**	0.602**	0.519**	1.000

Note: Correlation is significant at the 0.01 level (2-tailed).

Table 6 shows the Pearson's correlation coefficients between each pair of variables are shown. Bryman and Cramer (Butt, 2021; Casprini et al., 2022) posit that the Pearson's correlation coefficient (r) should not exceed 0.80; otherwise the independent variables that show a relationship in excess of .80 may be suspected of having multi-collinearity. However, we observed from Table 6 that none of the correlation coefficients is up to 0.80, thus ruling out any form of multi-collinearity in the model. Table 6 shows that strategic resilience (STR) is positively and significantly related to supply chain orientation (SCO) [$r = 0.639$, $p < 0.01$], risk management (RMG) [$r = 0.602$, $p < 0.01$], resource configuration capabilities (RCO) [$r = 0.519$, $p < 0.01$].

Estimation of measurement and regression model

Table 7 contains the results of item statistics and standardised estimates.

Table 7: Measurement model

Variable	Indicator	Mean	Estimate	C.R.	AVE	Cronbach Alpha	Composite Reliability
Supply chain orientation (SCO)	SCO1	3.74	0.802	***	0.757	0.937	0.844
	SCO2	3.78	0.793	30.781			
	SCO3	3.65	0.779	29.156			
	SCO4	3.75	0.653	22.309			
Risk management (RMG)	RMG1	3.86	0.721	***	0.755	0.922	0.842
	RMG2	3.77	0.732	20.137			
	RMG3	3.66	0.794	22.908			
	RMG4	3.45	0.775	22.453			
Resource configuration (RCO)	RCO1	3.33	0.737	***	0.721	0.926	0.764
	RCO2	3.39	0.725	28.047			
	RCO3	3.25	0.700	26.348			
	CAR2	3.16	0.673	3.222			
	CAR3	2.71	0.769	3.237			
	CAR4	3.04	0.756	3.217			
strategic resilience (STR)	STR1	4.07	0.770	***	0.772	0.788	0.855
	STR2	3.86	0.719	6.135			

Variable	Indicator	Mean	Estimate	C.R.	AVE	Cronbach Alpha	Composite Reliability
	STR3	4.01	0.807	7.819			
	STR4	4.07	0.791	7.795			

Source: Researcher's computation (2025)

Regression model

Table 8: Estimated results of the regression model

Path	Standardized Estimate	SE	CR	p-value
H ₀₁ : SCO →STR	0.563	0.100	5.652	0.000
H ₀₂ : RCO →STR	0.532	1.217	0.437	0.331
H ₀₃ : RMG →STR	0.664	0.051	13.115	0.000
Squared Multiple Correlation (R²) Strategic Resilience (STR) = 0.523				

Source: Researcher's compilation (2025)

6. Discussions and summary

This study highlights the significant positive relationship between supply chain orientation (SCO) and strategic resilience. Research, including insights from Christopher and Peck (Butt, 2021; Casprini et al., 2022), shows that organizations with strong SCO are better prepared to handle disruptions, ensuring long-term survival. Kochan and Nowicki (Butt, 2021; Casprini et al., 2022) further emphasize SCO as a proactive strategy for identifying and mitigating risks, reinforcing its role in resilience. Additionally, firms that learn from past disruptions (Butt, 2021; Casprini et al., 2022) are more adept at managing future challenges, underscoring the need for continuous supply chain vigilance. Contrary to prior research of Ambulkar et al., 2015, this study found that resource configuration capabilities do not significantly enhance strategic resilience. While efficient resource allocation helps organizations adapt, it alone is insufficient for resilience. The findings suggest that resilience depends on a broader strategy, incorporating factors like leadership and organizational culture, rather than just resource flexibility. Risk management significantly strengthens resilience across capital, strategic, and relational dimensions. Ambulkar et al. (Butt, 2021; Casprini et al., 2022) found that firms with robust risk management frameworks recover faster from disruptions. A well-structured approach reduces operational uncertainty, clarifies roles, and fosters supplier trust, enabling proactive risk mitigation and stronger stakeholder collaboration.

7. Conclusions

This study examined how supply chain disruptions impact strategic resilience in Nigeria's consumer goods sectors, focusing on three key factors: supply chain orientation, risk management, and resource configuration capabilities. The findings revealed that supply chain orientation plays a crucial role in enhancing strategic resilience across financial, strategic, and relational dimensions. Companies with strong supply chain integration and collaboration demonstrated greater ability to withstand disruptions while maintaining financial stability, strategic flexibility, and stakeholder relationships. Similarly, effective risk management practices significantly contributed to organizational resilience by enabling firms to anticipate and mitigate disruption impacts. However, contrary to expectations, resource configuration capabilities showed no significant effect on resilience, suggesting that merely having flexible resource allocation systems may not be sufficient without complementary strategic approaches. The research also uncovered interesting sector-specific patterns. While companies exhibited variations in financial resilience, their strategic and relational resilience levels remained consistent across the agriculture and consumer goods sectors. These findings highlight the fundamental importance of strategic supply chain management and risk mitigation in building organizational resilience, while raising questions about the role of resource flexibility. The study calls for further investigation into the factors driving financial resilience differences and potential strategies for strengthening other resilience dimensions.

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