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Thriving Against the Odds: Personal Resilience and Implications for Small and Medium-Sized Enterprises Across the COVID-19 Era

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Abstract
This systematic literature review examines personal resilience across occupational and psychosocial contexts and considers implications for small and medium-sized enterprises. A Scopus search conducted on 31 December 2023 initially retrieved 9,530 records, from which 14 studies published between January 2005 and December 2023 were retained. Narrative synthesis examines associations between personal resilience and psychological strain, loneliness, emotional functioning, quality of life and career outcomes. Resilience is associated with favourable psychological and work-related outcomes, while social support and organisational conditions shape these relationships. The literature presented emphasises occupational adjustment and recovery before 2020, and loneliness, mental health and social support in research related to the coronavirus disease 2019 pandemic. Publication-year comparisons do not establish pandemic exposure or a pandemic-induced change in research priorities. The predominance of healthcare, educational and other samples outside small-business settings limits direct transferability to small and medium-sized enterprises. Incomplete reporting of search and selection procedures and the absence of documented formal appraisal further constrain confidence in the synthesis. The review identifies propositions for small-business practice and priorities for direct empirical validation.
Keywords: Personal Resilience, Small And Medium-Sized Enterprises, Covid-19, Occupational Well-Being, Systematic Literature Review

Introduction

Personal resilience has become increasingly important in organisational research as individuals and organisations operate in environments characterised by uncertainty,

disruption and continuous change. Personal resilience generally refers to an individual's capacity to adapt effectively to adversity, recover from difficult experiences and maintain functional psychological and behavioural responses under demanding conditions. Contemporary scholarship increasingly views resilience not simply as a fixed personal trait but as a dynamic capacity shaped by individual resources, social relationships and contextual conditions (Kuldas & Foody, 2022). This perspective is particularly relevant to organisational settings, where employees and managers are required to regulate emotions, cope with pressure and sustain effective functioning when confronted with unexpected challenges.

The significance of personal resilience became particularly apparent during the coronavirus disease 2019 (COVID-19) pandemic, which exposed individuals and organisations to prolonged psychological, social and operational disruption. The pandemic intensified concerns relating to stress, loneliness, emotional exhaustion, uncertainty and changing work conditions while increasing scholarly attention to coping mechanisms, social support and psychological well-being (Mäkiniemi et al., 2021; Mokline & Ben Abdallah, 2021; Pineda et al., 2022). Evidence across occupational, healthcare, educational and organisational settings suggests that resilience may function as an important personal resource that enables individuals to respond more effectively to adversity and maintain psychological and work-related functioning.

These issues have particular relevance for small and medium-sized enterprises (SMEs). Compared with larger organisations, SMEs frequently operate with more constrained financial, managerial and human resources and may consequently experience greater difficulty absorbing environmental shocks and prolonged disruption. The resilience of entrepreneurs, managers and employees may therefore contribute to organisational adaptability, continuity and recovery under conditions of uncertainty (DiBella et al., 2023; Hartmann et al., 2022; Khan et al., 2023). Nevertheless, personal resilience and organisational resilience should not be treated as equivalent constructs. Individual resilience primarily concerns the adaptive capacity of people, whereas organisational resilience also depends on organisational systems, leadership, resource allocation, culture and collective processes.

Existing scholarship has made substantial contributions to understanding resilience across entrepreneurial, organisational and psychosocial contexts. Nevertheless, important conceptual, methodological and contextual differences remain in how resilience is examined, particularly regarding the populations investigated, levels of analysis, psychosocial mechanisms and applicability of findings across organisational settings. Hartmann et al. (2022), for example, provide a comprehensive review of psychological resilience among entrepreneurs and establish a research agenda specific to entrepreneurship. Although their work advances understanding of entrepreneurial adaptation under adversity, it does not specifically undertake the cross-context comparison of psychosocial relationships and outcomes examined in the empirical publications synthesised in the present review. Similarly, Raetze et al. (2022) integrate organisation-related resilience research across disciplines and levels of analysis, offering an important conceptual foundation for distinguishing individual, team and organisational resilience. However, the broader conceptual orientation of their review leaves scope for a more focused examination of the methodological and contextual limitations involved in translating heterogeneous individual-level psychosocial evidence into implications for resource-constrained small and medium-sized enterprises (SMEs).

Research conducted specifically within SME environments provides further insights but addresses different questions. DiBella et al. (2023) investigate how sustainability-oriented business practices may contribute to resilience at individual, organisational and community levels, whereas Khan et al. (2023) examine the relationship between emotional intelligence, entrepreneurial resilience and enterprise performance among Pakistani SMEs in the context of COVID-19. These contributions are particularly relevant because they situate resilience within the operational realities of smaller enterprises. Nevertheless, their respective research objectives do not directly address the broader question of how psychosocial relationships identified across heterogeneous occupational, educational, healthcare and clinical populations can be critically interpreted for SME contexts. Consequently, an important gap remains between the growing body of evidence concerning personal resilience and a systematic understanding of the contextual conditions, conceptual distinctions and methodological limitations governing its potential applicability to SMEs.

This gap becomes particularly evident when the empirical literature is examined comparatively. Ferris et al. (2005) investigate associations involving personal and job-related resilience, occupational strain and cardiovascular risk indicators, whereas Wei and Taormina (2014) examine multidimensional personal resilience in relation to organisational socialisation and career success among nurses. Research associated with the COVID-19 period introduces additional psychosocial and contextual considerations. Fleuren et al. (2021) examine personal resilience, infection-related concerns, team climate and depressive complaints among hospital workers. Mäkiniemi et al. (2021) investigate the relationships among loneliness, perceived stress, exhaustion and personal and organisational resources among university employees. Similarly, Pineda et al. (2022) examine resilience, social support, loneliness and quality of life among nursing students. Although these studies collectively demonstrate the relevance of resilience to psychological functioning and adaptation under challenging conditions, they differ substantially in their populations, measurement approaches, analytical relationships and outcomes. Such heterogeneity limits direct comparison and precludes the interpretation of their findings as evidence of a single, generalisable resilience effect. More importantly, associations observed in these populations cannot independently establish that resilience-building interventions improve organisational continuity, adaptability or performance within SMEs.

Against this background, the present systematic literature review makes a distinct contribution by moving beyond the descriptive synthesis of resilience-related psychosocial outcomes towards a critical examination of evidence comparability, contextual dependency and potential transferability to SME environments. Drawing on 14 publications spanning 2005–2023, the review advances the literature in four interrelated ways. First, it compares the psychosocial outcomes, contextual resources and analytical relationships represented in the included publications while recognising differences in research design, population and measurement. Second, it distinguishes personal adaptive resources from interpersonal, team-level and organisational support mechanisms, thereby clarifying the conceptual boundaries between individual and organisational resilience and identifying relationships that remain theoretically plausible rather than empirically established. Third, it examines differences in the thematic emphasis of publications appearing before 2020 and during 2020–2023, particularly concerning occupational adjustment, psychological well-being, loneliness and social support. This comparison remains descriptive and does not assume that publication

year establishes pandemic exposure or that observed thematic differences were caused by COVID-19. Fourth, it critically considers how findings generated predominantly outside SME settings may inform context-sensitive research propositions, while explicitly recognising that their applicability to resource-constrained enterprises requires direct empirical investigation. The contribution of this review therefore lies not in claiming the discovery of previously unidentified resilience mechanisms or demonstrating SME-specific intervention effects, but in clarifying the evidential boundaries within which existing psychosocial findings can be interpreted. By integrating cross-context comparisons, multilevel conceptual distinctions, temporal thematic analysis and an assessment of methodological limitations, the review offers a more differentiated understanding of personal resilience and its potential organisational relevance. In doing so, it identifies research priorities for examining how individual adaptive capacities interact with social and organisational resources in SMEs, particularly under conditions of uncertainty, limited resources and sustained environmental disruption.

The COVID-19 period also provides an important temporal context for examining the evolution of resilience research. Earlier studies frequently focused on workplace adversity, psychological stability, resilience development and occupational outcomes, whereas research conducted during the pandemic increasingly addressed loneliness, mental health, coping strategies and social and organisational support. Examining this thematic evolution provides a basis for understanding how the role of personal resilience has been conceptualised under changing environmental conditions and how the resulting evidence may inform resilience development within SMEs.

The primary objectives of this systematic literature review are to examine the psychosocial and organisational outcomes associated with personal resilience; to identify shifts in resilience-related research themes before and during the COVID-19 period; to evaluate the implications of the reviewed evidence for strengthening personal and organisational resilience in SMEs; and to identify conceptual, contextual and methodological gaps that may guide future research in SME settings.

Accordingly, this review addresses the following research questions:
RQ1: What psychosocial and organisational outcomes are associated with personal resilience in the reviewed literature?
RQ2: How has the thematic emphasis of personal resilience research evolved before and during the COVID-19 period?
RQ3: What implications does the reviewed evidence provide for strengthening personal and organisational resilience in SMEs?
RQ4: What conceptual, contextual and methodological gaps remain in personal resilience research, particularly in relation to SME settings?

Conceptualising Personal Resilience
Personal resilience can be understood as a multidimensional adaptive capacity supported by psychological and behavioural resources such as positive affect, self-regulation, self-efficacy and effective coping. Positive emotions may facilitate resilience by broadening individuals' cognitive and behavioural responses to difficult circumstances, while self-efficacy can strengthen confidence in the ability to manage stress and adversity (Sabouripour et al., 2021;

Tugade & Fredrickson, 2004). Empirical evidence also associates personal resilience with occupational health and job satisfaction, suggesting that resilience may function as an important personal resource within organisational environments (Gonçalves et al., 2022; Pillay et al., 2022).

The COVID-19 pandemic increased the relevance of these adaptive resources by exposing individuals and organisations to sustained uncertainty, changing work arrangements and heightened psychological demands. Research conducted during this period linked personal resilience with individuals' capacity to cope with stress, emotional strain and disruption while maintaining functional responses under difficult circumstances (Hines et al., 2021; Mokline & Ben Abdallah, 2021). Such evidence supports a view of resilience as a capacity that operates through interactions between individual characteristics and the social and organisational environment rather than solely as an enduring personality characteristic.

At the organisational level, personal resilience may contribute to broader adaptive capacity by enabling employees and managers to recover from setbacks, respond flexibly to changing conditions and continue functioning under adversity. Nevertheless, personal and organisational resilience remain conceptually distinct. Personal resilience is primarily grounded in individual psychological and behavioural resources, whereas organisational resilience additionally depends on leadership, organisational systems, culture, resource allocation and collective coordination (DiBella et al., 2023; Ollier-Malaterre, 2010; Raetze et al., 2022). Consequently, individual resilience may support organisational resilience but cannot substitute for effective organisational structures and support mechanisms.

Personal resilience should also be distinguished conceptually from emotional intelligence. Although the two constructs may interact, emotional intelligence primarily concerns the perception, understanding, regulation and utilisation of emotions, whereas personal resilience concerns the capacity to adapt and recover when confronted with adversity. Existing research has examined emotional intelligence as an antecedent, associated resource or explanatory mechanism in resilience-related processes rather than treating the constructs as interchangeable (Khan et al., 2023; Panigrahi & Mohanty, 2021; Raetze et al., 2022). Maintaining this distinction is important when interpreting evidence concerning the relationships among emotional regulation, adaptive coping and organisational outcomes.

Leadership and organisational support are therefore important contextual conditions through which personal resilience may be developed and translated into organisational outcomes. Effective communication, shared purpose, recognition, supportive relationships, organisational learning and appropriate resource allocation can provide an environment in which individuals are better able to manage adversity and adapt constructively to change (Gudmundsdottir et al., 2023; Vercio et al., 2021). This interaction between individual and organisational resources is particularly important for SMEs because relatively limited resources can increase dependence on the adaptive capabilities of owners, managers and employees.

Personal resilience should not, however, be regarded as universally beneficial or interpreted as unlimited persistence. Excessive commitment to unrealistic or unattainable goals may lead individuals to continue investing psychological, behavioural and temporal resources despite

diminishing prospects of success. This tendency has been associated with false hope syndrome, whereby unrealistic expectations and persistent overcommitment may produce counterproductive outcomes (Chamorro-Premuzic & Lusk, 2017). Personal resilience should therefore be understood in relation to the situational and organisational conditions that determine when persistence facilitates adaptation and when it becomes maladaptive.

Methodology

Review Design

This study employed a systematic literature review (SLR) to synthesise evidence on personal resilience across psychosocial and organisational contexts and to evaluate its implications for small and medium-sized enterprises (SMEs). Scopus was the bibliographic database used to identify relevant peer-reviewed literature. The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 statement guided reporting of identification, selection and synthesis (Page et al., 2021); however, the available review records do not permit complete reconstruction of all PRISMA reporting elements.

Search Strategy

The literature search was conducted in the Scopus database on 31 December 2023 and incorporated search terms relating to personal resilience, including “personal resilience”, “psychological resilience”, and “resilience in organisational contexts”. The initial search yielded 9,530 records. The review focused on English-language, peer-reviewed journal articles published between January 2005 and December 2023. The retrieved records were subsequently assessed against the predefined eligibility criteria to identify studies relevant to personal resilience within psychosocial, occupational, and organisational contexts.

Eligibility Criteria

The reported eligibility criteria required personal or psychological resilience to be a substantive construct, with relevance to psychosocial, occupational or organisational outcomes. Eligible publications were those in English that are published in peer-reviewed journals indexed in Scopus and published between January 2005 and December 2023. The literature presented includes employees, healthcare professionals, students, adolescents and clinical or community populations; these settings reflect the wide range of evidence, but are not an added-on retrospective population rule. The systematic synthesis did not include conference proceedings, book chapters, non-peer-reviewed publications, publications not in the period, or studies that do not have substantive relevance to personal or psychological resilience. There was no restriction on the empirical research design. Conceptual publications were eligible if they contributed to an understanding of personal resilience within the scope of the review, but their arguments were viewed independently of the empirical findings.

Empirical findings are distinguished from theoretical, conceptual and contextual literature used for interpretation. Seminal sources outside the publication window, including Hobfoll (1989) and Tugade and Fredrickson (2004), and the practitioner discussion by Chamorro-Premuzic and Lusk (2017) provide background rather than systematically included empirical evidence. Other references used in the Introduction and Discussion are not assumed to belong to the screened corpus solely because they are cited. Williams and Drury (2009), retained in Table 1, is a conceptual review and contributes no primary empirical observations.

Its original eligibility decision and the complete membership of the screened corpus are not documented, so conceptual arguments are interpreted separately from empirical findings.

Study Screening and Selection

The retrieved records were assessed against the stated eligibility criteria, focusing on the centrality of personal or psychological resilience and relevance to psychosocial, occupational, or organisational outcomes. Following the screening and eligibility assessment, 14 studies were retained for the final systematic review. These studies constitute the complete set of studies synthesised in this review and are presented in Table 1. The intermediate stage-specific screening counts and detailed reasons for full-text exclusion were not retained in the available review documentation.

Data Extraction and Synthesis

Data were extracted systematically from the included publications to facilitate comparison across the reviewed literature. The information extracted included authorship, year of publication, study context and population, research design, research objectives, principal constructs, key findings, theoretical foundations and practical implications. Given the heterogeneity of the populations, research designs and outcomes represented in the literature, the evidence was synthesised narratively rather than statistically. The extracted findings were compared to identify recurring patterns, divergent findings, conceptual relationships and gaps in the literature. For temporal analysis, the included publications were considered in relation to two periods: the pre-pandemic period, covering publications from 2005 to 2019, and the pandemic-era publication period, covering publications from 2020 to 2023. This is a classification by publication year, not by data-collection date or exposure to COVID-19. For example, Zhao et al. (2020) was first published online in November 2019 and is not evidence of pandemic-related data collection. Temporal comparisons are descriptive and do not establish that the pandemic caused changes in research priorities.

Quality Assurance and Review Reliability

Review-process checks focused on consistency between the research objectives, eligibility criteria, data extraction, and narrative synthesis. Independent cross-checking was reported at critical stages of screening and extraction; however, the number of reviewers, their allocation to screening stages, the extent of independent assessment, and the disagreement-resolution procedure were not documented. No reproducible formal study-quality or risk-of-bias appraisal was reported. Accordingly, no quality scores or certainty ratings are assigned to the findings.

Findings

Profile of the Included Publications

The final systematic review comprised 14 publications, which are summarised in Table 1. The publications included in Table 1 represent a heterogeneous body of evidence spanning occupational, healthcare, educational, clinical and broader psychosocial contexts. Research designs include cross-sectional surveys, longitudinal studies, clinical follow-up investigations, time-separated observational surveys and qualitative approaches, while the populations examined range from employees and healthcare professionals to students, adolescents and other community groups. The table also retains a conceptual review, which is distinguished from primary empirical evidence. This diversity demonstrates the multidisciplinary

development of personal resilience research and provides a broad basis for identifying recurring resilience mechanisms and outcomes. At the same time, the limited representation of studies conducted directly within SME settings requires caution when transferring findings from other contexts to small and medium-sized enterprises. Table 1 summarises the methodological characteristics, research focus, findings or conceptual arguments, and potential practical implications of the literature presented. The implications are interpretive suggestions rather than established intervention effects in SMEs.

Table 1
Characteristics and Findings of Studies Included in the Systematic Review

Authors	**Methods**	**Research focus**	**Findings / arguments**	**Potential implications**
(Pineda et al., 2022)	Correlational survey; 550 nursing students; Manila, Philippines	Relationships among resilience, social support, loneliness and quality of life (QoL)	Modelled associations linked resilience and support with QoL; loneliness mediated these relationships.	Consider support and resilience initiatives addressing student loneliness.
(Zhu et al., 2022)	Cross-sectional survey; 3,662 pupils, grades 4–11; Urumchi, China	Resilience and relationships in relation to mental health during COVID-19	Peer victimisation was associated with more difficulties; resilience and teacher–student relationships showed protective associations.	Consider anti-victimisation measures and supportive school relationships.
(Fleuren et al., 2021)	Time-separated observational survey; first project wave; 1,126 workers in five Dutch hospitals	Resilience, infection worries, team climate and depressive complaints	Resilience was negatively associated with complaints; team climate moderated the worry–complaint association.	Consider resilience support and cohesive team working.
(Mäkiniemi et al., 2021)	Cross-sectional survey; 1,463 university employees; Finland	Loneliness, resources, stress and exhaustion	Resilience moderated loneliness associations with stress and exhaustion; organisational support moderated stress only.	Consider resilience and organisational support in staff well-being initiatives.

Authors	Methods	Research focus	Findings / arguments	Potential implications
(Zhao et al., 2020)	Three-wave survey; 714 junior-high-school students; China	Trait emotional intelligence (EI) and later affect	Resilience, support and prosocial behaviour mediated positive affect; support alone mediated negative affect.	Consider personal and social resources in youth programmes.
(Avrech Bar et al., 2018)	Cross-sectional survey; 184 fourth-year health-profession students; Israel	Personal resilience, personality and attitudes towards interprofessional collaboration	Among nursing students, resilience correlated with perceived competence, autonomy and cooperation with other professions.	Consider interprofessional education, including problem-based learning, in health-profession training.
(Schei et al., 2018)	Three-year longitudinal clinical follow-up; 190 adolescents with attention-deficit/hyperactivity disorder (ADHD)	Adolescent resilience and later psychosocial functioning	Resilience characteristics were associated with better functioning and less depression and anxiety.	Consider resilience assessment in ADHD follow-up.
(Warshawski et al., 2017)	Survey plus qualitative open-ended item; 149 second-year nursing students; Israel	Social networking, resilience and placement satisfaction	Networking correlated with resilience; placement satisfaction chiefly reflected instructor skills.	Consider networking as a learning resource and support clinical instructors.
(Ngoasong & Groves, 2016)	Qualitative interviews; nurses; Cameroon	Conditions relevant to nurse resilience and prescribing	Limited resources were relevant to resilience in nursing practice.	Consider organisational planning and support for nurses.
(Yu et al., 2014)	Survey; 1,205 adult mainland Chinese immigrants; Hong Kong	Personal and family resilience in relation to depressive symptoms	Family resilience explained additional variance beyond personal resilience and other individual factors.	Consider both family and individual resources in support initiatives.
(Wei & Taormina, 2014)	Survey; 244 full-time nurses in two hospitals; China	Resilience measurement, socialisation and career success	Resilience facets were associated with organisational socialisation and career success.	Consider socialisation and distinct resilience facets in staff development.

Authors	Methods	Research focus	Findings / arguments	Potential implications
(Williams & Drury, 2009)	Conceptual review; mass emergencies and disasters	Personal and collective psychosocial resilience	Conceptual argument for recognising adaptive capacities and collective resources.	Consider communities and crowds as resources in disaster response.
(Chan et al., 2006)	Clinical rehabilitation follow-up; 67 Chinese coronary heart disease patients; eight weeks	Resilience, recovery and posttraumatic growth	Higher resilience was associated with better recovery indicators and posttraumatic growth.	Consider resilience when planning rehabilitation support.
(Ferris et al., 2005)	Cross-sectional analysis; 428 employees; wellness programme	Job demands, resilience, strain and cardiovascular risk	Lower personal and job resilience were associated with strain; strain was associated with cardiovascular risk indicators.	Consider both job conditions and personal resources in workplace support.

Note. The implications are interpretive suggestions, not established intervention effects in small and medium-sized enterprises.

Collectively, the reviewed publications indicate that personal resilience is associated with adaptive coping, psychological well-being and supportive social or organisational conditions across diverse populations. However, the heterogeneity of the samples and research settings limits direct generalisation to SMEs and reinforces the need for context-specific empirical validation.

For Fleuren et al. (2021), the first wave of projects involved predicting in week one and measuring depressive complaints in week three. This separation in time is specifically described in Table 1, but is not causal. Williams and Drury (2009), retained in Table 1, is a conceptual review with no primary empirical observations. It is therefore interpreted independently from the empirical evidence that was synthesised in the review.

Psychosocial and Organisational Outcomes Associated with Personal Resilience

The synthesis shows that across the contexts reviewed, personal resilience is consistently related to a variety of psychosocial and work-related outcomes. Research on workers and work groups has typically linked a higher level of resilience to lower levels of psychological strain, higher levels of well-being, and greater coping capacity with challenging work environments. For instance, Ferris et al. (2005) found that lower personal and job resilience were related to increased strain, and this strain was related to cardiovascular risk factors among workers; Wei and Taormina (2014) found a relationship between personal resilience and career success among nurses. Likewise, Ngoasong and Groves (2016) focussed on how organisational factors and resource availability are important for resilience in challenging work settings.

The reviewed evidence also suggests a strong link between resilience and psychological functioning. Results from studies with healthcare professionals, university employees and students showed links between resilience and lower depressive symptoms, reduced stress and exhaustion, better quality of life, and better coping with adverse situations (Fleuren et al., 2021; Mäkiniemi et al., 2021; Pineda et al., 2022). The presence of social support was found repeatedly as a contextual resource. In a number of the studies, interpersonal, team and institutional support were present alongside resilience, which indicates that personal adaptive capacity is enhanced or impeded by the social context.

Emotional processes constitute another recurring component of the literature. Zhao et al. (2020) reported that personal resilience, social support and prosocial behaviour mediated the association between trait emotional intelligence and subsequent positive affect; only social support mediated the association with negative affect. These statistical mediation findings do not establish causal mechanisms. Chan et al. (2006) examined resilience through optimism, perceived control and self-esteem in relation to recovery, while Schei et al. (2018) associated adolescent resilience characteristics with later psychosocial functioning. Together, these findings position resilience within a broader set of psychological and social resources.

Taken collectively, the reviewed publications suggest that personal resilience is most consistently associated with psychological well-being, adaptive coping, reduced stress-related outcomes and sustained functioning under adverse conditions. However, the predominance of healthcare, educational and general occupational populations means that these relationships should not automatically be interpreted as direct evidence of equivalent effects in SMEs. Rather, they provide a basis for examining which resilience mechanisms may be transferable to smaller organisational settings and which require direct empirical validation.

Trends and Themes in Pre-pandemic and Pandemic-era Publications

The reviewed literature suggests a descriptive difference in the thematic emphasis of personal resilience research across the study period. Research published before the COVID-19 pandemic predominantly examined resilience in relation to workplace adversity, occupational health, psychological recovery, professional development and longer-term adaptive functioning. Studies in this period frequently investigated how resilience related to work-related strain, career outcomes, clinical recovery, professional relationships and coping with demanding environments.

Among the publications presented from 2020 to 2023, studies explicitly addressing COVID-19 examined loneliness, depressive symptoms, stress, exhaustion, social support and quality of life (Fleuren et al., 2021; Mäkiniemi et al., 2021; Pineda et al., 2022; Zhu et al., 2022). These studies associated personal and contextual resources with psychological outcomes during disruption. Other publications in this year band, including Zhao et al. (2020), addressed emotional functioning without establishing pandemic exposure. The comparison suggests differences in the themes represented, but the incomplete selection record prevents a definitive claim about a field-wide shift in research emphasis.

Table 2 summarises descriptive thematic differences within the empirical literature presented in Table 1. The year bands refer to final publication years; they do not establish when data were collected or whether participants experienced pandemic-related disruption.

Table 2
Descriptive Themes by Publication Period

Dimension	Pre-Pandemic Period, 2005 to 2019	Pandemic-era Publications, 2020 to 2023
Research emphasis	Workplace adversity, occupational strain, psychological recovery, professional development and adaptive functioning	Mental health, loneliness, stress, exhaustion, uncertainty and coping under crisis conditions
Common research contexts	Employees, healthcare professionals, clinical populations and students	Hospital workers, university employees, nursing students and school pupils
Resilience-related outcomes	Career success, recovery, psychosocial functioning and occupational strain	Quality of life, depressive complaints, stress, exhaustion and affect
Contextual resources	Professional relationships, organisational socialisation, coping resources and supportive work environments	Social support, team climate, teacher-student relationships, organisational support and interpersonal connectedness
Practical emphasis	Resilience development, workplace support and professional coping	Mental-health protection, social connection, coping support and organisational responses to prolonged disruption

Note. Periods refer to publication years, not data-collection dates or confirmed pandemic exposure. Themes are synthesised from the studies cited in Table 1.

Cross-Cutting Themes and Research Gaps

The synthesis yields a few cross-cutting themes. First, it seems that resilience exists in a dynamic balance between personal resources and contextual supports, not exclusively as a function of personal qualities. In the literature analyzed, coping capacity, social support, and supportive organizational environment consistently were correlated with positive outcomes related to resilience. Second, there are psychological and occupational outcomes related to resilience, but the direction and strength of those associations are dependent on populations, context and research design. Third, resilience is increasingly being acknowledged in the literature as a capability that can be fostered as well as just a stable individual trait.

A number of significant gaps are also highlighted during the synthesis. Most significantly, a large portion of empirical data comes from the health-care, education, clinical and general occupational contexts, and direct research on personal resilience within SMEs is still comparatively scarce. This restricts the extent to which findings can be transferred confidently to SME owners, managers and employees. Cross-cultural evidence is also uneven, particularly in developing-economy contexts where institutional conditions, resource constraints and cultural expectations may shape resilience differently. In addition, the evidence presented does not establish the effectiveness of resilience-building interventions in SMEs over time. Sector-specific differences within SMEs, the interaction between personal and organisational resilience, and the role of digital and hybrid work environments also remain insufficiently developed in the reviewed literature.

Discussion

This systematic literature review synthesises evidence on personal resilience across diverse psychosocial and organisational contexts and considers the relevance of these findings for SMEs. The findings indicate that personal resilience is consistently associated with adaptive coping, psychological well-being and sustained functioning under adverse conditions, although these relationships are shaped by social, organisational and contextual resources. The literature presented from the COVID-19 period gives attention to loneliness, mental health, social support and coping under prolonged uncertainty. These findings extend the understanding of personal resilience by positioning it not as an isolated personal attribute but as an adaptive resource whose associations depend partly on the environment in which individuals operate.

Theoretical Interpretation and Contribution

The results can be explained based on the Broaden-and-Build Theory of Positive Emotions and the Conservation of Resources (COR) theory. The Broaden-and-Build perspective suggests that positive emotional experiences can broaden people's cognition and behaviour, and thereby build lasting psychological resources (Tugade & Fredrickson, 2004). The evidence reviewed is largely consistent with this view, with resilience consistently linked to optimistic outlook, adaptive coping, emotion regulation, supportive relationships, and ability to function in stressful situations. The synthesis does not imply that resilient responses explicitly cause these outcomes in all settings, but suggests that positive psychological and/or social resources frequently co-occur with resilience responses.

COR Theory offers an alternative perspective by defining people as striving to gain, sustain and defend desired resources, and noting that stress arises when valued resources are threatened or depleted (Hobfoll, 1989). In this context, personal resilience can serve as a psychological resource that helps individuals cope with resource loss, bounce back from failures, and adapt to persistent stressors. Stress, exhaustion, social support, and organisational support are prominently featured in the reviewed publications, and this aligns with a resource-based perspective of resilience, especially during the COVID-19 period when people were confronted with extended, uncertain situations and greater psychological demands.

Taken together, these theoretical perspectives suggest that personal resilience is better understood as part of a broader resource system rather than as a self-contained individual characteristic. Positive emotions, coping capacity, social support, leadership and organisational resources may reinforce one another and shape the extent to which resilience contributes to favourable outcomes. This interpretation is particularly relevant to SMEs, where limited financial, managerial and human resources may increase the importance of individual adaptability while simultaneously making employees and managers more vulnerable to resource depletion. Personal resilience may therefore complement organisational resources, but it should not be treated as a substitute for effective leadership, supportive systems or adequate resource provision.

The theoretical contribution of this review lies in integrating individual and contextual explanations of resilience across the COVID-19 era. The descriptive temporal comparison suggests greater emphasis in the pandemic-related studies on a relational understanding in

which social support, organisational climate and interpersonal resources play a central role. This pattern supports a multilevel interpretation of resilience in which individual adaptation is influenced by the resources available within teams, organisations and wider social environments.

Individual, Social and Organisational Conditions of Resilience

As per the contextual literature that was used to interpret the synthesis, resilience is not uniform across contexts and people, but is variable. There is evidence of differences in coping resources, self-efficacy and emotional functioning linked to age, education and work experience, but there is no clear linear association between demographic characteristics and resilience. Coping capacity can build with accumulated life and occupational experiences in some situations, and there can be substantial variation among people in the same population due to psychological, social and environmental resources (Lightfoot et al., 2020; Rey et al., 2019).

Social and organisational needs are also seen to have an impact on the development and manifestation of personal resilience. In various reviewed publications, positive interpersonal relationships, team climate, organizational support and professional networks were linked to positive psychological outcomes under challenging conditions (Fleuren et al., 2021; Mäkiniemi et al., 2021; Pineda et al., 2022). These results suggest that individual factors are not the only determinant of resilience. Individuals may possess substantial adaptive capacity, but its effectiveness can be constrained when organisational conditions are unsupportive or when critical resources are unavailable.

This distinction has particular relevance for SMEs. Smaller organisations often rely heavily on close interpersonal relationships, owner-manager leadership and relatively informal coordination mechanisms. Under such conditions, the resilience of individual employees and managers may influence organisational responses to adversity more directly than in highly formalised organisations. At the same time, heavy reliance on individual resilience may create risks if structural problems, excessive workloads or inadequate support are reframed as matters of personal coping. Accordingly, resilience-building within SMEs should combine individual development with organisational practices that protect employee well-being and sustain access to necessary resources.

Implications for Practice

The findings provide several practical implications for SMEs, although these recommendations should be interpreted in light of the broader occupational and psychosocial evidence base represented in the review. First, SMEs may benefit from structured resilience-development initiatives that combine adaptive coping, emotional regulation and scenario-based learning. Such programmes should be designed around realistic organisational challenges rather than promoting resilience solely as an individual responsibility. Second, social and organisational support should form a central component of resilience-building efforts. Peer mentoring, supportive supervision, open communication, access to counselling where feasible, and regular assessment of employee well-being may strengthen the contextual resources through which personal resilience operates.

Development of leadership is also crucial. SME owners and managers can help improve resilience by fostering psychological safety, ensuring open communication during uncertainty, identifying employee concerns and distributing resources to avoid unnecessary stress. It is important that leaders are careful and cautious about equating persistence with resilience. Over-optimism about ideal targets can lead to a depletion of resources and unhelpful persistence, especially if employees feel under pressure to cope with impossible demands.

Resilience can be further enhanced by flexible working practices, stress-management measures and, when appropriate, employee support mechanisms that are specific to the context. Such practices should be in addition to adequate staffing, manageable workload, supportive leadership, and appropriate organisational systems. A more holistic perspective is that resilience should be seen as an Individual-Organisational responsibility for SMEs. The enhancement of adaptive capacities of employees is likely to be most effective in conjunction with workplace conditions that safeguard psychological resources and enable learning and adaptation in the event of disruption.

Limitations

The results of this review must be viewed in light of several limitations. The first limitation is that only the Scopus database was used. Scopus is a comprehensive source for multidisciplinary information, but the absence of information from other bibliographic databases might have limited the relevant information. Second, the review covered only English-language peer-reviewed journal articles, thus excluding possibly other types of evidence that might have been published in other languages or other formats. Third, the methodologically and contextually diverse publications reviewed included a variety of populations, research designs, and outcomes related to resilience. This diversity allowed for a wide range of thematic synthesis, without allowing for direct quantitative comparison between studies.

Fourth, a substantial proportion of the reviewed evidence originated from healthcare, education, clinical and general occupational settings rather than directly from SMEs. Consequently, the implications drawn for SMEs should be interpreted as theoretically and practically relevant propositions that require further empirical validation in small-business environments. Fifth, the literature represented in the review was geographically uneven, with comparatively limited evidence from developing economies and culturally diverse SME contexts. Institutional conditions, cultural values, resource availability and employment relationships may influence how personal resilience develops and affects organisational outcomes.

Sixth, the review covers literature published between 2005 and 2023 and therefore captures pre-pandemic and COVID-19-era research but does not provide a comprehensive representation of subsequent post-pandemic developments. Finally, the synthesis is narrative rather than meta-analytic because of the diversity of study designs, constructs and outcomes represented in the evidence base. The findings therefore identify recurring patterns and conceptual relationships rather than pooled effect sizes or causal estimates. These limitations establish important boundaries for interpreting the conclusions and also identify priorities for future research. In addition, incomplete documentation of the exact search, screening

decisions and reviewer procedures prevents independent reconstruction of the corpus. The absence of documented formal appraisal limits confidence in the evidence, while the unresolved eligibility of conceptual material requires caution when distinguishing empirical synthesis from interpretation.

Conclusion

This systematic literature review synthesised evidence on personal resilience across psychosocial, occupational and organisational contexts and examined its implications for SMEs across the COVID-19 era. The findings indicate that personal resilience is consistently associated with adaptive coping, psychological well-being, reduced stress-related outcomes and sustained functioning under adverse conditions. However, these relationships do not operate independently of context. Social support, leadership, interpersonal relationships and organisational resources appear to influence the extent to which personal resilience can be developed and translated into favourable individual and work-related outcomes.

The publication-period comparison suggests differences in the themes represented. Previous publications focused on occupational adjustment, occupational strain, psychological recovery and professional development, while the studies explicitly related to the pandemic focused on loneliness, mental health and social support. This pattern of description does not create a field of pandemic-resilience; rather, it reflects a context-dependent conception of resilience. Evidence suggests that from an SME perspective, enhancing personal resilience can be important in supporting adaptability and continuity, where individual capacities are complemented by supportive leadership, adequate organisational resources and psychologically sustainable working conditions. However, due to the small number of studies that have been undertaken within SMEs, these implications need to be treated with some caution and further empirically tested. Overall, the review supports research on resilience as it brings together individual and contextual viewpoints, clarifies shifts in the focus of research throughout the COVID-19 period, and highlights needs for further evidence about SMEs.

Future Research Directions

This review highlights a number of conceptual, contextual and methodological gaps that should be addressed by future research. First, more empirical attention is needed within SMEs themselves, especially since a large amount of evidence on personal resilience comes from other places, such as healthcare, education, and the broader occupational world. Studies involving SME owners, managers and employees would enable researchers to determine whether resilience mechanisms identified in other contexts operate similarly in smaller organisations characterised by resource constraints, informal structures and close interpersonal relationships. Cross-cultural validation is particularly important in developing economies, including South Asian contexts such as Pakistan, where cultural values, institutional conditions and resource availability may shape resilience processes differently from those observed in predominantly Western settings.

Second, sector-specific research should examine whether the antecedents and consequences of personal resilience differ across manufacturing, services, technology and other SME sectors. Longitudinal designs are also needed to establish how resilience develops and changes over time and whether exposure to recurrent economic, technological, social or public-health disruptions strengthens or depletes adaptive resources. Greater use of

longitudinal and intervention-based research would also help distinguish temporary coping responses from more enduring resilience development.

Third, future studies should evaluate the effectiveness of resilience-building interventions in actual SME environments. Key consideration should be given to leadership development, emotional regulation, psychological safety, employee support systems and structured coping programmes. Such research should not only evaluate if interventions increase individual resilience, but also if interventions enhance employee well-being and adaptive functioning, as well as organisational continuity, without placing undue responsibility for the structural issues on individual employees.

Lastly, the multilevel structure of resilience should be emphasised. In future research, the interactions between personal resilience and leadership, personal resilience and resilience at the team level, and personal resilience and organisational resilience could be explored, along with how these relationships are formed in the context of digital transformation, remote and hybrid working, and technology-mediated communication. The development and testing of multilevel models would give a more robust explanation of the embedding of individual adaptive resources within the broader organisational capabilities and would enhance the theoretical and practical significance of SME resilience research.

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Conflict of Interest
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