

# Resilience and recovery of creative SMEs: Insights from Nigeria

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## **Declaration**

I declare that this thesis has been constituted by myself except where otherwise stated or referenced. All ethical procedures were conducted according to the university's guidelines.

## Abstract

The creative industry greatly aids innovation, cultural advancement, and global economic growth. Particularly in sub-sectors such as cinema, music, fashion, and digital media, creative small and medium-sized enterprises (SMEs) are vital to these contributions. However, the COVID-19 pandemic revealed the weaknesses of creative SMEs across the globe, resulting in operational interruptions, unstable finances, and a pressing need for swift digital transformation. This research examines the recovery challenges encountered by creative SMEs during the COVID-19 pandemic and the solutions they implemented to address these challenges, focusing on both global perspectives and the specific circumstances of creative SMEs in Nigeria. By utilising the industry cluster theory, this research investigates how collaboration, clustering, and digital transformation strengthen creative SMEs' sustainability and resilience. This study, therefore, employs a qualitative technique by engaging content analysis (CA) and reflexive thematic analysis (RTA). Thirty Nigerian creative SME owners and industry experts participated in semi-structured interviews to gather data, which was bolstered by thorough literature research on the global recovery challenges and recovery solutions that creative SMEs faced. Using NVivo software, thematic coding and analysis were carried out, allowing for a thorough examination of recurrent themes and patterns.

The findings highlight the major recovery challenges that Nigerian creative SMEs must overcome, such as inadequate infrastructure, a lack of government assistance, and limited access to technology and financial resources. Recurrent issues were also identified on a global scale, including interrupted supply chains and decreased customer demand. Important recovery tactics such as cooperative networks and business model innovation, therefore, make digital transformation a requirement. The results emphasise the necessity of focused governmental interventions, such as financial assistance, infrastructural development, and digital literacy initiatives, to increase the resilience of Nigerian creative SMEs. The study, hence, accentuates the significance of encouraging cooperation and creativity among industry clusters on a global scale to guarantee the creative SME industry's long-term growth after the pandemic.

In essence, this research fills a significant vacuum by integrating global perspectives with a targeted examination of creative SMEs in Nigeria, providing useful suggestions for boosting their resilience. Additionally, the research broadens the scope of the industry cluster theory applicability to the creative SME industry in emerging nations, offering a more sophisticated comprehension of the prospects and difficulties in this field.

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## Publications and conferences

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*The influence of industry clusters on creative SMEs: an examination of the power of proximity-* Accepted for the 2<sup>nd</sup> International Conference on Sustainable Technologies, Energies and Materials (STEM’2025), Thailand.

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## **Abbreviations and acronyms**

AI- Artificial Intelligence

CA - Content Analysis

CCI - Cultural and Creative Industry

CI - Creative Industry

GDP - Gross Domestic Product

GVA - Gross Value Added

NOLLYWOOD - Nigeria Film Industry

R&D - Research and Development

RTA - Reflexive Thematic Analysis

SC - Supply Chain

SLR - Systematic Literature Review

SME - Small and Medium-sized Enterprises

UK - United Kingdom

UNESCO- United Nations Educational, Scientific and Cultural Organization

USA - United States of America

## 1. Introduction

The creative industry, which includes sub-sectors such as media, entertainment, design, and the arts, is particularly situated at the nexus of artistic expression and commercial viability (Bhatiasevi and Dutot, 2014; Collins, 2025). With a natural affinity for innovation and cultural expression, this industry is a thriving, dynamic sector that plays a major role in supporting world economies (Azis et al., 2017). In the United Kingdom (UK), the creative industry contributed £126 billion in Gross Value Added (GVA) in 2022 (Evennett, 2024), and in the United States of America (USA) the creative economy contributed over \$1.1 trillion in 2022 (NASAA, 2024). In South Korea, the total sales revenue procured in 2022 from the creative content industry amounted to 151.1 trillion (Statista, 2024), while in Nigeria “motion picture and music recording accounted for roughly 154 billion Nigerian naira (NGN) of Nigeria’s Gross Domestic Product (GDP) in 2023” (Sasu, 2024).

Over the past 20 years, the global creative economy has expanded rapidly, fostering economic diversity, job creation, and cultural advancement (Hartley, 2011; Božić, 2024). Hartley (2011) went on to describe the creative industry as a significant sector of the economy, highlighting the need for e-commerce, music, animation, etc., to rely on Small and Medium-sized Enterprises (SMEs) for interdisciplinary clusters, flexible and highly porous teams, and creative enterprises rather than large-scale, vertically integrated industries. SMEs are essential to this diverse industry because they promote cultural variety, serve as the lifeblood of creativity and provide an economic boost (Sulistyo and Ayuni, 2020; Ratna et al., 2024). According to Sachdeva and Mitra (2023), creative SMEs have “a big impact on the larger socio-economic and ecology setting, especially in terms of environmental sustainability”. Prause (2021) stated that “experiences and research concerning cross-sectoral cooperation between cultural and creative industry (CCI), and traditional companies delivered encouraging innovation results”. Furthermore, creative businesses and organisations are seen to benefit greatly from exchanging knowledge and skills (Imanto et al., 2019). However, despite the immense potential of creative SMEs, they are also extremely vulnerable to external shocks such as policy changes, economic downturns and, most conspicuously, global crises such as the recent COVID-19 pandemic (Brown et al., 2020; Marlina et al., 2023).

The concept of sustenance and adaptation has been studied over time, with little literature paying attention to SMEs’ resilience (Saad et al., 2021). The creative industry is not immune to challenges that may impede sustainable growth. During the COVID-19 pandemic, SMEs in this industry faced significant obstacles to recovery due to unforeseen external shocks

and the onset of a new global economic downturn. There was also a notable lack of prompt response from relevant parties in providing precise remedies (Mathory et al., 2022; Ahmad et al., 2023). Thus, this chapter will act as an introduction to this thesis, with a focus on the background of the study, which expatiates more on the reason for this thesis, alongside the research problem, research aim, research objectives, research questions, research contribution and, finally, the structure of the thesis.

## **1.1 Background of the study**

The COVID-19 outbreak that disrupted the worldwide economy in 2020 left no industry unscathed. Due to the pandemic, the creative SME industry suffered temporary restrictions such as suspensions of live events, closure of any physical store and venue alongside restricted human interaction (physical interactions) (Priyono et al., 2020; Towse et al., 2020; Motiv, 2021; Sargent, 2021). With one in eight museums never being able to reopen, artists and other professionals began to struggle to make ends meet, often with no access to social safety nets (UNESCO, 2021). With more people having to shift quickly towards digital media, this sudden change came with impacts. The effect of the pandemic compelled more businesses to migrate to the digital space, resulting in an influx of new users and a surge in the growth of the digital space (DataReportal, 2020; Holl and Rama, 2024). In addition to adding layers of complexity, the pandemic forced creative SMEs all around the world to adjust amid rapidly shifting circumstances. SMEs' ability to effectively compete during and after the pandemic was hampered by the new regulations, which made it difficult for many of these businesses to adapt in the direction of the abrupt shift towards digital platforms (Buchoud et al., 2021; UNESCO, 2022; Sharma et al., 2024). To put it more into perspective globally, in most developed and developing countries, the creative industry alongside the cultural industry suffered a total loss of about 70 billion United States Dollars (USD) in GVA in 2020, and the loss can be attributed to the fallout of 10 million jobs within that same year (Richard et al., 2021). However, due to their adaptability, potential for innovation, and their role in promoting cultural expression, creative SMEs in particular are essential to the economic infrastructure and cultural fabric of many nations. Since they can adapt and take advantage of niche markets, creative SMEs are frequently at the forefront of innovation (Sachdeva and Mitra, 2023; Sica et al., 2025). To thrive in rapidly changing markets, these businesses depend on ingenuity, intellectual property, and ongoing innovation (Roszak et al., 2021; Priyana and Syam, 2023). However, a constantly shifting global economy, fierce rivalry, and restricted access to resources frequently pose obstacles to SMEs' success and growth. Also, their dependence on in-person meetings, events,

and physical locations to conduct business makes them susceptible to outside shocks (Abisuag and Sirayu, 2018; Harwiki and Malet, 2019; Hawley, 2022; Božić, 2024).

Nigeria for instance, is a West African country with more than 250 languages and an estimated 222,486,000 individuals (Britannica, 2023). The creative industry in this large country is said to be the second-largest employer of jobs, with 4.2 million jobs in several sub-sectors (Oluwole, 2021). The film sub-sector, Nollywood, is the second-largest film industry globally and a major economic engine (Omoera, 2023). In many nations, including Nigeria, creative SMEs are essential for promoting economic growth, encouraging innovation, and defining cultural identity. However, in Nigeria, they comprise 99% of the country's companies (Eniola, 2018). Notwithstanding their importance, creative SMEs in Nigeria face several pre-existing infrastructure shortcomings, such as unstable energy, inadequate internet access, and restricted access to funding and government assistance (Enesi and Ibrahim, 2021; Osimen, 2024). In addition to the impact of the COVID-19 pandemic, the problems surrounding Nigeria's SMEs have become more pronounced (Ufua et al., 2022).

Nevertheless, despite these obstacles, creative SMEs around the world showed incredible fortitude by utilising flexible tactics such as online collaboration, digital transformation, and income stream diversification to weather the pandemic (Rosyadi et al., 2020; Oliveira et al., 2021; Priyana and Syam, 2023). Digital transformation became crucial for the creative SME industry, as demonstrated by the global response to the pandemic, which was marked by an acceleration in the adoption of digital technology (Holl and Rama, 2024). However, depending on the infrastructure and level of digital preparedness in various places, the effectiveness of these recovery solutions varied greatly. For example, Nigerian creative SMEs frequently found it difficult to implement these tactics due to inadequate digital infrastructure (Igwe et al., 2019; Aladejebi, 2020; Ufua et al., 2022; Solaja et al., 2025).

To better understand how the COVID-19 pandemic affected creative SMEs, this study goes in depth in analysing the recovery challenges these businesses suffered due to the pandemic, and the recovery solutions they used to overcome those challenges, by conducting a systematic literature review (SLR). According to Rother (2007), an SLR utilises rigorous methods to eliminate shortcuts and biases in reviews. This method can also be described as a technique for integrating scientific data to address a specific research question in a transparent and repeatable manner, while attempting to incorporate all published data on the subject and evaluating the quality of this data (Lame, 2019). This thesis also applies the industry cluster

theory. According to Bozarth et al. (2007), industry cluster theory highlights the benefits that economic players gain from being in geographic proximity. A useful perspective for examining the experiences of creative SMEs, especially in regions such as Nigeria, is the industry cluster theory. Michael Porter (1990) popularised the industry cluster theory, which highlights the competitive benefits businesses gain from cooperation and co-location within geographic clusters. The essence of the use of this theory is to investigate how creative SMEs' resilience was impacted by physical proximity, collaboration, and resource sharing within clusters. It is well established that clustering—the geographic concentration of related businesses within an industry—improves access to common resources, cooperation, and innovation (Smith, 2003; Delgado et al., 2016; Kalfas et al., 2024). The film, fashion, and music sub-sectors in Nigeria rely heavily on creative hubs such as Lagos, which provides SMEs access to talent, resources, and information sharing. However, the nation's infrastructure issues (Musa 2019; Adeosun and Shittu, 2022) during the pandemic hampered the potential benefits of these clusters by impeding digital adoption and restricting access to necessary resources. Clustering is especially crucial in the creative SME industry, where innovation is fuelled by networking, co-creation, and cross-cultural interaction (Conz et al., 2017; Miles et al., 2019; Aldianto et al., 2020; Bustamante Duarte et al., 2024).

Since there is little research on the unique recovery challenges and recovery solutions experienced by creative SMEs, especially in developing economies during and after the pandemic, this study addresses a gap in the literature with the Nigerian context as the primary case study. The conclusions of this thesis will advance knowledge of how creative SMEs can strengthen their resilience through clustering, digital transformation, and adaptive innovation, providing information that can be useful for the creative SME industry around the world. The study also analyses the effects of policy changes and digital transformation on the resilience and survival of creative SMEs as a result of the COVID-19 pandemic.

## 1.2 Research problem

As the world is easing into a more post-pandemic setting, limited data are available when it comes to SMEs within the creative industry and the COVID-19 pandemic. SMEs are, most of the time, considered last following any disasters, even though they suffer nearly as much, if not more, damage than large corporations (Runyan, 2006; Janáková Sujová and Kupčák, 2024). As a result, when the pandemic hit, small businesses were less capable of rapidly responding to changes in regulations and demand. They also faced greater hurdles in

boosting their presence online, incorporating courier services, and dealing with unpredictability during the health crisis due to the increased expenses and lack of required knowledge (Brown and Rocha, 2020; Block et al., 2022; Sharma et al., 2024). Because of reduced financial stability reserves, fewer securities, and higher ambiguity from the perspective of creditors and investors during the rising economic downturn, SMEs had a decreased chance of obtaining the financial support needed for improvements, such as inventory management (Brown et al., 2020; Fairlie and Fossen, 2022). The pandemic brought to light long-standing problems for creative SMEs, including a lack of organised industry clusters outside of big, concentrated cities such as Lagos, outdated internet infrastructure, and a lack of funding (Akingbade, 2021; Osimen, 2024). Financial assistance programmes and established digital ecosystems were advantageous to creative SMEs in more developed economies, but many creative SMEs, especially those functioning in informal or semi-formal settings in developing nations such as Nigeria, experienced significant operational disruptions that resulted in job losses, business closures, and a decline in economic activity (Aladejebi, 2020; Bularafa and Adamu, 2021; Amah, 2022).

Although several academic authors have sought to address the difficulties incurred as well as potential recovery solutions, they have barely covered an in-depth analysis that focuses on recovery challenges brought about by the pandemic's impact (Omar et al., 2020; Oyewale et al., 2020; Adam and Alarifi, 2021; Sungkawati, 2021). Nonetheless, given the vital role SMEs play in promoting cultural diversity and innovation, it is essential to investigate theoretical perspectives that offer practical guidance in overcoming the recovery challenges (Gunartin, 2022). These businesses are traversing a challenging environment, and theoretical answers become crucial tools for planning a calculated comeback. Thus, this thesis' research problem is the unfamiliarity of how creative SMEs dealt with the pandemic's obstacles and the elements that affected their capacity to create and endure during a crisis. The study utilised Nigeria as the primary case study and global published literature as the secondary source of data. Gaining knowledge of these particular recovery challenges and recovery solutions employed by SMEs, both in Nigeria and globally, will help to improve the industry's support network during future crises and show creative businesses how to become more resilient.

### **1.3 Research aim**

The aim of this thesis is to examine the impact of the COVID-19 pandemic on creative SMEs, with an emphasis on the Nigerian context. Exploring how these businesses addressed

their recovery challenges, the role of industrial clusters in their resilience, and the strategies businesses employed to remain operational.

#### **1.4 Research objectives**

The main objectives of this thesis are:

- To identify the recovery challenges of creative SMEs from the perspective of Nigeria.
- To identify the recovery solutions creative SMEs can use to conquer the effects of the pandemic from the perspective of Nigeria.
- To propose a research framework for creative SMEs to sustain and be more resilient post-pandemic.

#### **1.5 Research questions**

Regarding the drivers of this study, the following are the research questions:

RQ1: What recovery challenges did SMEs in the creative industry encounter due to the COVID-19 pandemic?

RQ2: What recovery solutions can SMEs in the creative industry use following the recovery challenges incurred by the COVID-19 pandemic?

RQ3: What framework can creative SMEs use to sustain post the COVID-19 pandemic?

#### **1.6 Research contributions**

Key players in Nigeria's creative SME industry, including business owners and industry experts, took part in semi-structured interviews. This study used interpretivism to understand social reality through the participants' perspectives. The experiences of creative SMEs during the pandemic, their survival tactics, and their viewpoints on the function of clusters and digital transformation were all revealed by these interviews. To find important trends and themes associated with the study questions, the data were subjected to thematic analysis. The results are also given a wider context by a review of the body of research on industry cluster theory and the pandemic's impact on creative SMEs globally. Combining primary data from Nigeria with secondary data from global sources provides a detailed analysis of the recovery challenges and recovery solutions for creative SMEs, filling a gap in the limited existing literature on the industry. Also, this thesis establishes a distinctive framework derived

from the comprehensive studies undertaken, designating it as the ‘Adaptative Cluster Resilience Framework’. This framework integrates industry cluster theory, recovery challenges, and recovery solutions with a qualitative study of Nigerian creative SMEs. It offers a comprehensive approach to understanding resilience, adaptation, and recovery in the industry.

The study’s conclusions will ultimately be helpful to Nigerian and other developing country policymakers, industry participants, and creative business owners. Through the analysis of how creative SMEs can employ digital transformation and clustering to increase their resilience, this study will offer evidence-based suggestions for programmes and policies that can improve the ecosystem that supports creative SMEs. Thus, the study wishes to advance the knowledge of the creative economy’s potential and provide practical advice for strengthening creative SMEs’ chances of a robust, sustainable future in the wake of the pandemic. Furthermore, the thesis’s suggested theoretical framework offers a fresh perspective on the connection between industry clusters, crisis management, and innovation.

## **1.7 Research structure**

Chapter 2: Literature review. To better understand the theoretical perspectives, this chapter discusses three main aspects that give rise to the research questions. The chapter first highlights the recovery challenges that creative SMEs faced due to the COVID-19 pandemic. Next, it discusses the recovery solutions that SMEs used to counter the effects of the pandemic. Then, the chapter introduces the main theory of this thesis, industry cluster theory, and explains its role in supporting and aiding the creative SME industry for long-term sustainability. For all three sections, the systematic literature review (SLR) approach is utilised for in-depth analysis.

Chapter 3: Methodology. The research procedure used to obtain the primary data for the study is described in this chapter. Beginning with interpretivism as an epistemological stance, the study’s qualitative research techniques were employed.

Chapter 4: Data analysis. The conclusions drawn from the primary and secondary data are the main topic of the fourth chapter. In this chapter, content analysis and thematic analysis are conducted using the NVivo program.

Chapter 5: Discussion. The ramifications of the findings are examined in this chapter, along with their relationship to industry cluster theory and wider lessons for creative SMEs

both globally and in Nigeria. Also, a framework that encompasses the entirety of this thesis is presented in this chapter.

Chapter 6: Conclusion. The main conclusions are outlined in this chapter, along with suggestions for legislators, industry stakeholders, and creative entrepreneurs, as well as propositions for future research.

## 2. Literature review

This literature review chapter is divided into three sections. The first focuses on the recovery challenges that creative SMEs encountered as a result of the COVID-19 pandemic. The second focuses on the recovery solutions that creative SMEs adopted in countering the effects of the pandemic. The third focuses on the theory this thesis adopts: the industry cluster theory. All data derived are based on global perspectives from published articles, conferences and governmental websites. The SLR approach is used as a means to best understand/analyse the chosen data.

### 2.1 Recovery challenges of creative SMEs

Recovery and sustenance are critical factors in ensuring a business's long-term viability. Understanding and analysing the risks involved are subject to the event(s), which can result in either short-term or long-term consequences for businesses, depending on the severity, but these are only achieved by critically identifying and scrutinising potential key recovery challenges post-event (Cheng and Zhang, 2020). Over time, having faced numerous disasters, society was able to create several resilience indices based on overcoming varied forms of disasters by learning and understanding the recovery challenges involved post-disaster (Rose and Krausmann, 2013). However, this only applies if similar adversities recur, which is why a high-impact disaster, such as the COVID-19 pandemic, which exceeded modern expectations, was able to easily create adverse effects on a global scale (Paul et al., 2021). Although international organisations such as United Nations Educational, Scientific and Cultural Organization (UNESCO), World Trade Organization (WTO), United Nations Conference on Trade and Development (UNCTAD), World Intellectual Property Organization (WIPO), and United Nations Industrial Development Organization (UNIDO) seek to improve on ensuring a better future for the creative industry, the larger impacts alongside respective recovery solutions are still yet to be acknowledged (UNESCO, 2021).

In this section, published articles, book chapters, and conference proceedings regarding the field of the creative SMEs industry were subjected to an SLR. With the use of both Google and SCOPUS databases, more than 100 pieces of content pertaining to the research topic were gathered.

#### 2.1.1 Systematic literature review

Mengist et al. (2020) defined SLR as a process for collecting relevant evidence on a topic that meets pre-specified eligibility criteria to answer research questions. It can also be

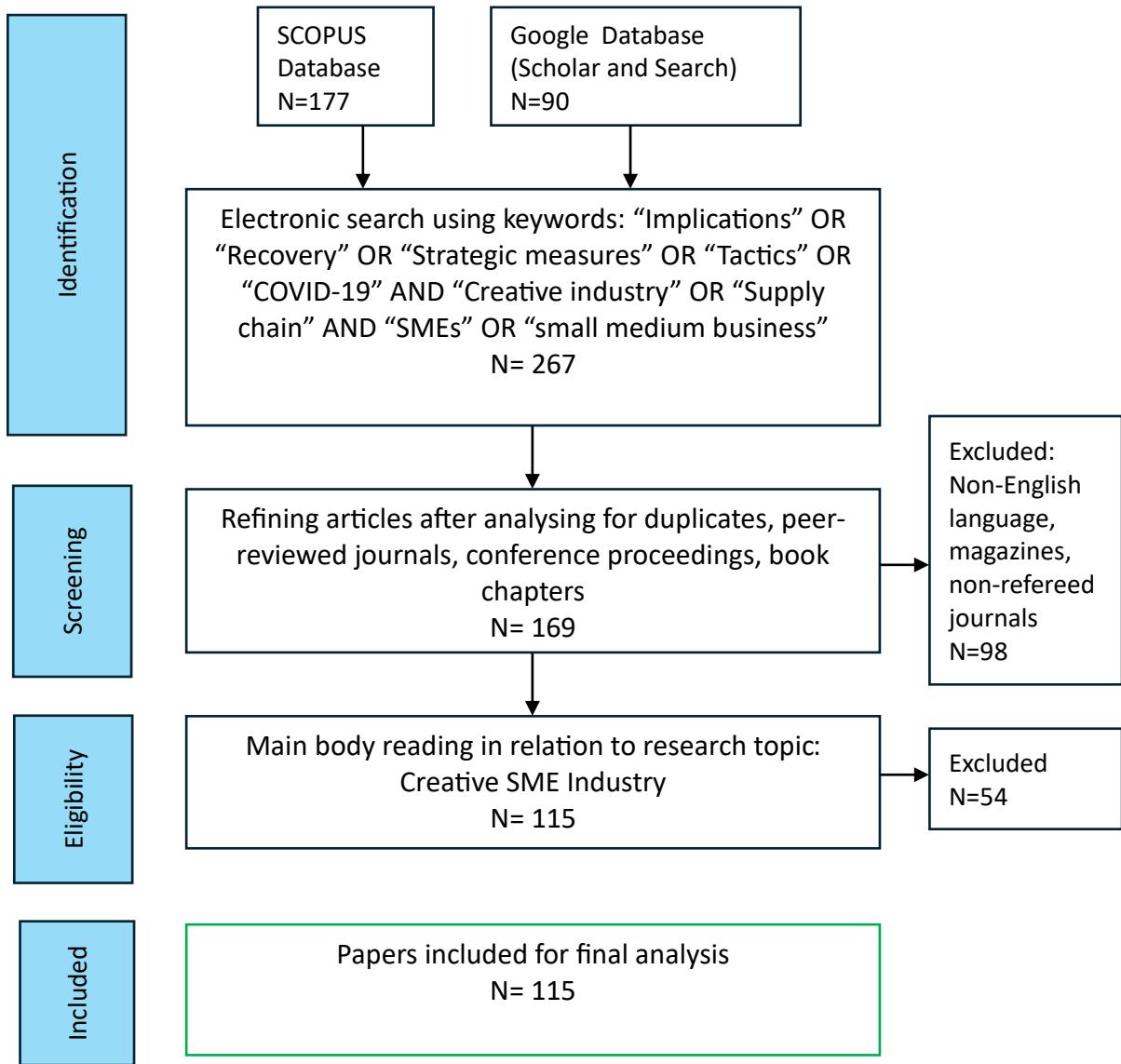
claimed that using an SLR establishes a strong foundation for all other scholars who are interested in a specific subject (Okoli and Schabram, 2015). Nasir et al. (2021) made use of this approach when discussing the effect of COVID-19 on the operations of global supply chains. Within their research, Herrero et al. (2022) aimed to uncover evidence of innovation concerning the circular economy with the use of an SLR.

To begin the SLR, the selection of articles from trusted databases were considered the initial step. This research varied in databases by using Google Scholar, Google Search and SCOPUS. The reason for using more than one database is to gather as much information as possible and to “also provide a useful breadth of the topic” (Guides, 2022). For this section, articles were selected within the time frame of 2018 to 2025. The reasons behind this were: 1) to understand scholarly perspectives on creative SMEs right before the pandemic, and during and after the pandemic; 2) to give evidence to the literary research gaps.

The selection of keywords is a critical concern regarding the identification of relevant research articles. As highlighted by Xiao and Watson (2019), the research questions were used to generate the search keyword(s), which can be broken down into concept domains. Using exact keywords can increase search accuracy, but may leave out records. Being thorough is more crucial than being precise (Corrin et al., 2022). The keywords used to gather significant articles are as follows: String 1: “Implications” OR “Recovery” OR “Strategic measures” OR “Tactics” OR “COVID-19” AND String 2: “Creative industry” OR “Supply chain” AND String 3: “SMEs” OR “small medium business”.

The inclusion criteria for the databases involved book chapters, refereed conferences, and peer-reviewed journals. Only articles published in the English language were taken into consideration. The exclusion criteria, on the other hand, involved magazines, non-refereed journals, etc. The reason for using specific criteria, as mentioned by Rother (2007), is to determine the validity of the selected studies. This method simplifies the decision-making process for deciding which articles to include in the review.

In keeping with the inclusion and exclusion criteria, articles were identified, screened, and selected based on relevancy. According to Durach et al. (2017), the inclusion/exclusion criteria are used in conjunction to summarise the sample of primary studies into a smaller group known as the “synthesis sample”. This sample includes all relevant studies while excluding unrelated ones.



**Figure 1.1:** Systematic process for identifying recovery challenges in creative SMEs

Firstly, with the use of several databases, the search for articles by using selected keywords within the specified time frame generated a total of 267 articles. Secondly, all articles were then downloaded. For SCOPUS, article data were downloaded in an Excel format, and within Excel, all individual articles were then further downloaded (177). By manually downloading each article, duplicates were identified and removed. For Google Scholar and Google Search, articles were downloaded directly (90). As these databases are different, all Google Scholar and Google Search article data were manually keyed into the Excel file derived from SCOPUS; this was to ensure appropriate data analysis when conducting the data analysis. After the 267 articles were downloaded, they were further scrutinised against the appropriate keywords and inclusion of the research topic: Creative

SMEs Industry. This was done manually to properly crosscheck; those that did not fall in line with the research topic were excluded. All these resulted in a total of 115 articles for the final sample size for the SLR. Figure 1.1 displays the systematic procedure for facilitating the required articles for in-depth review.

### **2.1.2 Understanding the recovery challenges of creative SMEs**

Upon analysing the selected articles, 35 recovery challenges have been highlighted regarding the creative SME industry and the COVID-19 pandemic. Using papers from the selected articles, Table 1.1 depicts the shortlisted articles based on the recovery challenges.

According to Paul et al. (2021), potential problems ranged from physical and financial resource shortages, a lengthier global economic downturn, a significant decline in demand over time, fewer sourcing possibilities, and a rise in the value of raw materials. As this study focused predominantly on the garment sub-sector, it can be understood that these problems have a strong link to Supply Chain (SC) factors. For instance, due to lockdown measures, this essentially created a change in demand; with clients being stuck indoors, the demand for clothes inevitably dropped (Omar et al., 2020; Goueva et al., 2023; Hannoos and Al-Sartawi, 2024; Olsen et al., 2025). This caused every other aspect of the SC to suffer, creating an increase in liabilities with a potential decrease in revenue (Bartik et al., 2020; Vecco et al., 2022; Ahmad et al., 2023; Sharma et al., 2024). Also, fewer individuals having to work would eventually affect the sourcing outputs needed for end products (Sungkawati, 2021; Bateman, 2022; Biyela and Utete, 2024). To expatiate more on SC performance changes, Ubaidillah and Riyanto (2020) highlighted how each sector of the SC affects the overall business performance, especially supply chain management (SCM). From this study, it can be understood that suppliers, distribution channels, as well as competitive advantage, all contribute to business performance. In hindsight, with fewer suppliers providing the materials required for production, this will affect the number of products sent out via distribution channels to end consumers, thereby affecting the competitive advantage held by the business (Riccardo, 2024).

On the note of strategy and the SC, Ginting et al. (2020) concluded that the lack of knowledge management and sharing within the supply chain acts as a disruptor for sustainability. In this regard, as the creative industry strives for creativity, individuals become reluctant to share ideas (conservation) that can lead to improvements within each sector of the industry (Gasparin and Quinn, 2020; Palla and Strickler, 2021; Hawley, 2022; Bostan et al.,

2024). Because of this, Ginting et al. believe this conservative method also acts as a barrier even within the SC. All these points contribute to what Wolor et al. (2021) deem as a lack of risk propensity. In their study, they highlighted the notion that most creatives within the industry avoid creativity risk due to the repercussions of either intellectual property or theft (Wang et al., 2022; Zahrah, 2024).

Aside from the SC, other factors contribute to recovery challenges, one being technology. The COVID-19 pandemic enhanced the use of technology for businesses. However, not all businesses were able to adapt without consequences (Novotny, 2021; Wijayani and Puspitarini, 2022; Holl and Rama, 2024). Nobre (2020a) highlighted that not integrating Artificial Intelligence (AI) in the creative industry can cause a recovery challenge for any business. Also, issues such as technology costs, i.e. equipment (Bennett et al., 2021; Indrawati et al., 2022; Longgang et al., 2024) and businesses that do not consider staff when it comes to technological learning, would have generated sustainability issues during the pandemic (Nobre, 2020b; Protogerou et al., 2022; Kuniawan et al., 2023; Anjaningrum et al., 2024), not to mention the increased competition that came with this change (Munizu and Riyadi, 2021; Beckett and Easton, 2022; Janáková Sujová and Kupčák, 2024).

Another factor is the government. De (2020) highlighted the severe lack of support for Brazil's creative industry, linking it to necropolitics and necrocapitalism. Bhowmik et al. (2021) also supported this by mentioning the lack of aid incentives from both governmental and non-governmental bodies, especially for SMEs and freelancers within European countries. Once again, with governmental bodies focusing on industries considered vital, this, in turn, neglects those that are not. However, this is not a problem that started from the onset of the pandemic, but rather a long, less-talked-about predicament. Within the education system, for example, there are numerous scholarships focused on Science, Technology, Engineering and Mathematics (STEM) subjects alone, and this was exacerbated once the pandemic started (Wang et al., 2022; Swatdikun et al., 2024). However, those within the creative industry do not receive much investment in this regard, and a simpler reason is the lack of sufficient stakeholders. This, in turn, creates a lack of databases, opportunities, and especially support for practitioners within the creative SMEs industry (Pope et al., 2021). Nevertheless, Liubarets et al. (2021) argued that the main challenge in overcoming this issue is the government's failure to create a broader integration of multiple industries, such as the creative and tourism industries.

**Table 1.1:** Key recovery challenges of creative SMEs identified from recent literature

Sr. No.	Recovery challenges name	Brief definition in the context of the Creative SMEs Industry	Category	Support references
1.	Psychological impact	The pandemic's effects have compelled many in the creative SMEs industry to seek mental help.	Operational	Prause, 2021; Vitálišová et al., 2021; Stafford, 2022; Haq et al., 2024
2.	Policy and regulation ratification	As a result of the pandemic's unexpected impact, local and national governments were unable to work together effectively to develop legislation that would have assisted small businesses in coping with the outbreak.	Governmental	De, 2020; Comunian and England, 2020; Gasparin and Quinn, 2020; Sargent, 2021; Priambodo et al., 2021; Gunartin, 2022; Rosyadi et al., 2022; Crawford and Dewfield, 2022; Chollisni et al., 2022; UNESCO, 2022; Joffe et al., 2022; Janáková Sujovalová and Kupčák, 2024; Donga and Chimucheka, 2024
3.	Insufficient governmental aid	Governmental aid was not seen to be very effective for SMEs, especially in the creative industry, i.e., safety nets.	Governmental	Abisuag and Sirayi, 2018; Sargent, 2021; Buchoud et al., 2021; Gross et al., 2021; Khlystova et al., 2021; Bhowmik et al., 2021; Rosyadi et al., 2022; Wijayani and Puspitarini, 2022; Creative Industries, 2022; UNESCO, 2022; Bateman, 2022; Biyela and Utete, 2024; Swatdikun et al., 2024
4.	Human resource restriction	Due to the pandemic, there were several employee layoffs/furloughs because of insufficient income for remuneration.	Operational	O'Brien et al., 2020; Sungkawati, 2020; Klein and Todesco, 2021; Wolor et al., 2021; Jeannotte, 2021; Sargent, 2021; Vitálišová et al., 2021; Kukreja, 2022; Hartati et al., 2022; Bateman, 2022; Creative Industries, 2022; Mathory et al., 2022; Kurniawan et al., 2023; Biyela and Utete, 2024; Beglaryan et al., 2024
5.	Technological adaptation	The effect of the pandemic-imposed restrictions such as the 'stay-at-home' order, causing individuals to turn towards technology for entertainment. Businesses have since needed to adapt to this change in order to stay afloat.	Technological	Towse et al., 2020; Nobre, 2020a; Nobre, 2020b; Priyono et al., 2020; Gasparin and Quinn, 2020; Novotny, 2021; Priambodo et al., 2021; Bennett et al., 2021; Wijayani and Puspitarini, 2022; Hendrati et al., 2022; Protogerou et al., 2022; Joffe et al., 2022; Holl and Rama, 2024; Beglaryan et al., 2024
6.	Training and education	The need to adapt to technological use meant businesses would either have to educate and train staff on technology use or hire	Operational	Tresna and Raharja, 2019; Gasparin and Quinn, 2020; Priambodo et al., 2021; Riley, 2021; Protogerou et al., 2022; Crawford and Dewfield,

7.	Customer interaction	Several businesses within the creative industry require customer interaction in order for them to make any form of income, however, the pandemic halted this and restricted any form of customer interaction.	Social	2022; Beckett and Easton, 2022; Bateman, 2022; Kurniawan et al., 2023; Anjaningrum et al., 2024
8.	Finance and funding	With individuals struggling to get by due to the pandemic's impact and the government focusing on the necessary industries, this in turn enabled private shareholders and governments to either reduce or completely pull out any form of financing that the creative SMEs were provided for prior to the pandemic.	Financial	Nobre, 2020b; Motiv, 2021; Buchoud et al., 2021; Sargent, 2021; Harrison, 2021; Bateman, 2022; Luft, 2022; Hawley, 2022; Vecco et al., 2022; Gouvea et al., 2023; Hannoos and Al-Sartawi, 2024
9.	Diversity	Prior to the pandemic, there were already growing concerns about the lack of diversity of creative SMEs, however, the pandemic exacerbated this dilemma.	Operational	Chung et al., 2018; Abisuag and Sirayi, 2018; Harwiki and Malet, 2019; Gasparin and Quinn, 2020; Salder, 2021; Novotny, 2021; Khlystova et al., 2021; Bhowmik et al., 2021; Creative Industries, 2022; Beckett and Easton, 2022; Stafford, 2022; Beglaryan et al., 2024
10.	Non-collaboration	The lack of cooperation/collaboration within the creative industry, especially SMEs would enable a rather slow recovery from the pandemic.	Supply chain	Novotny, 2021; Gross et al., 2021; Azizova and Huseyn, 2021; Murillo-Aviña et al., 2022; Beckett and Easton, 2022; Stafford, 2022
11.	Lack of information	Lack of information regarding grants, aid, relief and even technological adaptation for SMEs within the creative industry is severely lacking to aid in post-sustenance.	Managerial	Gasparin and Quinn, 2020; Riley, 2021; Liubarets et al., 2021; Azizova and Huseyn, 2021; Crawford and Dewfield, 2022; Luft, 2022; Hawley, 2022; Janáková Sujová and Kupčák, 2024
12.	Environmental awareness (sustainability)	The effect of the pandemic has made it imperative for sectors such as the fashion sub-sector to be more aware of environmental factors.	Environmental	Ginting et al., 2020; Gasparin and Quinn, 2020; Priambodo et al., 2021; Salder, 2021; Popa et al., 2021; Joffe et al., 2022; Gunartin, 2022
13.	Innovation constraint	A severe lack of information on how to survive the pandemic has created innovation constraints among creative SMEs.	Managerial	Harwiki and Malet, 2019; Brydges et al., 2020; Priambodo et al., 2021; McKinsey, 2021; Wijayani and Puspitarini, 2022; Ejibe et al., 2024

14.	Knowledge sharing	Due to the fear of intellectual theft, numerous SMEs fail to share any form of knowledge that can aid others in surviving the pandemic's impact.	Operational	Liu, 2018; Tassabehji et al., 2019; Gasparin and Quinn, 2020; Ginting et al., 2020; Wang et al., 2022; Bostan et al., 2024; Zahrah, 2024
15.	Competition	The introduction of technological adaptation within all sub-sectors has created new competitors, especially among SMEs.	Marketing	Abisuag and Sirayi, 2018; Rahmadani and Jefriyanto, 2021; Munizu and Riyadi, 2021; Beckett and Easton, 2022; Zahrah, 2024; Janáková Sujová and Kupčák, 2024
16.	New framework and model development	Already established frameworks and models for business sustenance have proven to be ineffective due to the pandemic's impact.	Managerial	Gasparin and Quinn, 2020; Hadi and Supardi, 2020; Purnomo et al., 2021; Wolor et al., 2021; Murillo-Aviña et al., 2022; Peñarroya and Miralles, 2022; Vecco et al., 2022
17.	Disrupted supply chain	Every sector of the supply chain has been disrupted, enabling fallouts of partnerships and the need to acquire new partners to sustain the supply chain.	Supply chain	PRD, 2020; Brydges et al., 2020; Ubaidillah and Riyanto, 2020; Omar et al., 2020; Priambodo et al., 2021; Bennett et al., 2021; Murillo-Aviña et al., 2022; Bateman, 2022; Riccardo, 2024; Sharma et al., 2024; Hannoos and Al-Sartawi, 2024
18.	Customer's lack of awareness and pressure	Customers' understanding of the pandemic's impact towards SMEs was not as pronounced in comparison to bigger companies.	Social	Gasparin and Quinn, 2020; Priambodo et al., 2021; Bennett et al., 2021; Sargent, 2021; Purnomo et al., 2021
19.	Increased cost	The pandemic's pressure on the economy brought about an increased cost of supplies needed for production.	Marketing	Omar et al., 2020; Bennett et al., 2021; Rahmadani and Jefriyanto, 2021; Paul et al., 2021; Indrawati et al., 2022; Vecco et al., 2022; Swatdikun et al., 2024
20.	Industry switch	Numerous people have changed their industries as a result of the uncertainty of how long the pandemic's effects would persist.	Operational	O'Brien et al., 2020; Siepel et al., 2021; Stafford, 2022
21.	Decreased sales	The lack of customers and increased costs created an opportunity for decreased sales for creative SMEs.	Marketing	Towse et al., 2020; Sungkawati, 2020; Bartik et al., 2020; TheEconomist, 2021; Harrison, 2021; Paul et al., 2021; Sargent, 2021; Hartati et al., 2022; Bateman, 2022; Wijayani and Puspitarini, 2022; Ahmad et al., 2023
22.	Business closure	Lack of financial aid and access to safety nets enabled numerous business closures worldwide.	Operational	Omar et al., 2020; Hadi and Supardi, 2020; Gross et al., 2021; Klein and Todesco, 2021; Khlystova et al., 2021; Siepel et al., 2021; McKinsey, 2021; Bouronikos, 2022; Gouvea et al., 2023; Riccardo, 2024

23.	Management competence	The pandemic's influence has put into perspective how effective management competence can truly be administered. Lack of proper managerial support would lead to negative effects affecting the business.	Managerial	Yustian, 2021; Adam and Alarifi, 2021; Purnomo et al., 2021; Klein and Todesco, 2021; Peñarroya and Miralles, 2022; Vecco et al., 2022; Biyela and Utete, 2024; Anjaningrum et al., 2024
24.	Financial management	Due to the pandemic's impact on their sources of income, SMEs will need to re-evaluate their understanding of financial management.	Financial	Creativescotland, 2021; TheEconomist, 2021; Rahmadani and Jefriyanto, 2021; Andaningsih and Setyowati, 2022; Widystuti and Hermanto, 2022; Joffe et al., 2022; Riccardo, 2024
25.	Performance lag	The pandemic's economic impact, a faulty supply chain, and fewer purchases by consumers all led to a decline in performance for creative SMEs.	Operational	Towse et al., 2020; OECD, 2020; Khlystova et al., 2021; Creativescotland, 2021; Yustian, 2021; Bhowmik et al., 2021; Rosyadi et al., 2022; Andaningsih and Setyowati, 2022; Mousavi Shiri and Salehi, 2025
26.	Product/service promotion	It can be challenging for recently adapted SMEs to promote any product/service due to increased competition brought on by digital adaptation. Especially when considering the need to switch promotion tactics entirely to the web.	Marketing	De, 2020; Priyono et al., 2020; Yustian, 2021; Siepel et al., 2021; Rahmadani and Jefriyanto, 2021; Vecco et al., 2022; Kukreja, 2022
27.	Account monitoring	Limited awareness of controlling and monitoring online accounts results from a lack of understanding of technological adaptation and social media usage.	Technological	Widystuti and Hermanto, 2022; Peñarroya and Miralles, 2022; Kukreja, 2022; Wijayani and Puspitarini, 2022; Joffe et al., 2022
28.	Debt increases and bankruptcy	Businesses had to take up loans and deplete financial reserves in order to survive, which resulted in debt.	Finance	De, 2020; OxfordEconomics, 2020; Popa et al., 2021; Rahmadani and Jefriyanto, 2021; Bhowmik et al., 2021; McKinsey, 2021; Wijayani and Puspitarini, 2022; Creative Industries, 2022
29.	Daily operational capability	The pandemic's effects have caused a delay in the economic impact that entrepreneurial, creative SMEs would have had on their nation.	Operational	OECD, 2020; OxfordEconomics, 2020; Nobre, 2020b; TheEconomist, 2021; Richard et al., 2021; Rosyadi et al., 2022; Hawley, 2022; Creative Industries, 2022; Bateman, 2022; Gouvea et al., 2023; Mousavi Shiri and Salehi, 2025
30.	National and international market access	SMEs' entry into any market, whether domestic or foreign, has become challenging as a result of the pandemic. With production activities changed, theatres closed, and	Marketing	Siepel et al., 2021; Bhowmik et al., 2021; McKinsey, 2021; TheEconomist, 2021; Azizova and Huseyn, 2021; Wijayani and Puspitarini, 2022; Vecco et al., 2022; Kukreja, 2022

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31.	Transforming assurance	travelling even locally on strict restrictions, it became even more challenging for those in the film sub-sector to function. There is no guarantee of high turnover/ROI even after technological adaptation.	Technological	De, 2020; Priyono et al., 2020; Nobre, 2020b; Patrick and Elsden, 2020; Popa et al., 2021; Rahmadani and Jefriyanto, 2021; Vecco et al., 2022; Peñarroya and Miralles, 2022
32.	Size disadvantage	For SMEs, their small size acts more as a liability in gaining any form of access for sustenance.	Operational	Oxfordeconomics, 2020; Towse et al., 2020; Patrick and Elsden, 2020; Klein and Todesco, 2021; Popa et al., 2021; Siepel et al., 2021; Azizova and Huseyn, 2021; Creative Industries, 2022
33.	Future uncertainty	Many within the creative industry wonder if their businesses will even survive within the next few months given the mounting uncertainty around the future of SMEs and the pandemic's effects.	Marketing	OECD, 2020; De, 2020; Priyono et al., 2020; Oxfordeconomics, 2020; Nobre, 2020b; Towse et al., 2020; Comunian and England, 2020; Creativescotland, 2021; Popa et al., 2021; Bostan et al., 2024
34.	Customer demand (behavioural change)	While considering the views of marketing, it is also important to consider how due to the pandemic's impact on customers and other business sectors that profit from the creative sub-sectors, lead to a decline in client demand. Forcing SMEs to concentrate on specific items for sale rather than all of them.	Social	OECD, 2020; De, 2020; Towse et al., 2020; Priyono et al., 2020; Yustian, 2021; Siepel et al., 2021; Bhowmik et al., 2021; Popa et al., 2021; Vecco et al., 2022; Peñarroya and Miralles, 2022; Ahmad et al., 2023; Hannoos and Al-Sartawi, 2024; Olsen et al., 2025
35.	Insecurity	With the government focusing on recovery from the pandemic's impact, this has exacerbated the level of insecurity that plagues countries with high-level of insecurity.	Governmental	Eniola et al., 2019; Igwe et al., 2019; Nobre, 2020a; Longgang et al., 2024; Biyela and Utete, 2024

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It is not just the external challenges one has to consider; there are also internal situations that can act as barriers. Peñarroya and Miralles (2022) discussed how poor business management adaptation can be due to the lack of proper leadership resilience. With the pandemic, it can be said that this provided a rather unconducive environment for entrepreneurs to display any form of strategic competence (Yustian, 2021; Murillo-Aviña et al., 2022; Gouevs et al., 2023; Beglaryan et al., 2024). In essence, the lack of both managerial and external assistance among creative SMEs at the time of the pandemic's onset (Adam and Alarifi, 2021) contributed to the recovery challenges presented.

The grouping of the recovery challenges is categorised into nine: Operational, Governmental, Supply chain, Managerial, Financial, Social, Technological, Marketing, and Environmental. These are based on the core functions and external influences that shape the performance and resilience of creative SMEs.

1. Operational challenges: These are internal issues directly tied to the day-to-day running of a business. They encompass workforce dynamics, company size limitations, the capacity to adapt to change, and disruptions to normal functioning (e.g., business closures or performance lag). These factors are collectively considered because they influence the fundamental capacity of SMEs to operate effectively under stress or during recovery periods.

2. Governmental challenges: This category includes external policy-related issues such as a lack of supportive regulation or inadequate aid. These factors are grouped separately because they are primarily beyond the control of SMEs, yet they significantly affect the industry's capacity to recover or expand.

3. Supply chain challenges: These challenges relate to collaboration and the availability of inputs, which are critical in sub-sectors such as fashion, media, or design. Disruptions here can halt production, delay services, or affect product quality. This category is distinct because it deals with the flow of goods and services beyond the SME itself.

4. Managerial challenges: These refer to issues in leadership, planning, and innovation. They are grouped together because effective management is vital for navigating crises, adapting to change, and making strategic decisions for long-term recovery.

5. Financial challenges: This category deals with access to capital, debt burdens, and financial decision-making. SMEs, especially in the creative industry, often face irregular revenue and limited funding, so this category captures their economic vulnerability and resource constraints.

6. Social challenges: These involve public perception, consumer behaviour, and societal expectations. For creative SMEs, whose success is often linked to cultural relevance and public engagement, these social dynamics are crucial for recovery and future viability.

7. Technological challenges: Technology affects how creative SMEs operate and compete. This category includes the adoption of digital tools and monitoring systems, all of which have become more pressing post-crisis. These are grouped together due to their role in digital transformation and innovation.

8. Marketing challenges: Marketing-specific challenges include future uncertainty, increased competition, and difficulties accessing markets. These are separate as they pertain to SMEs' strategies for positioning themselves and reaching customers, which are essential elements of recovery and growth.

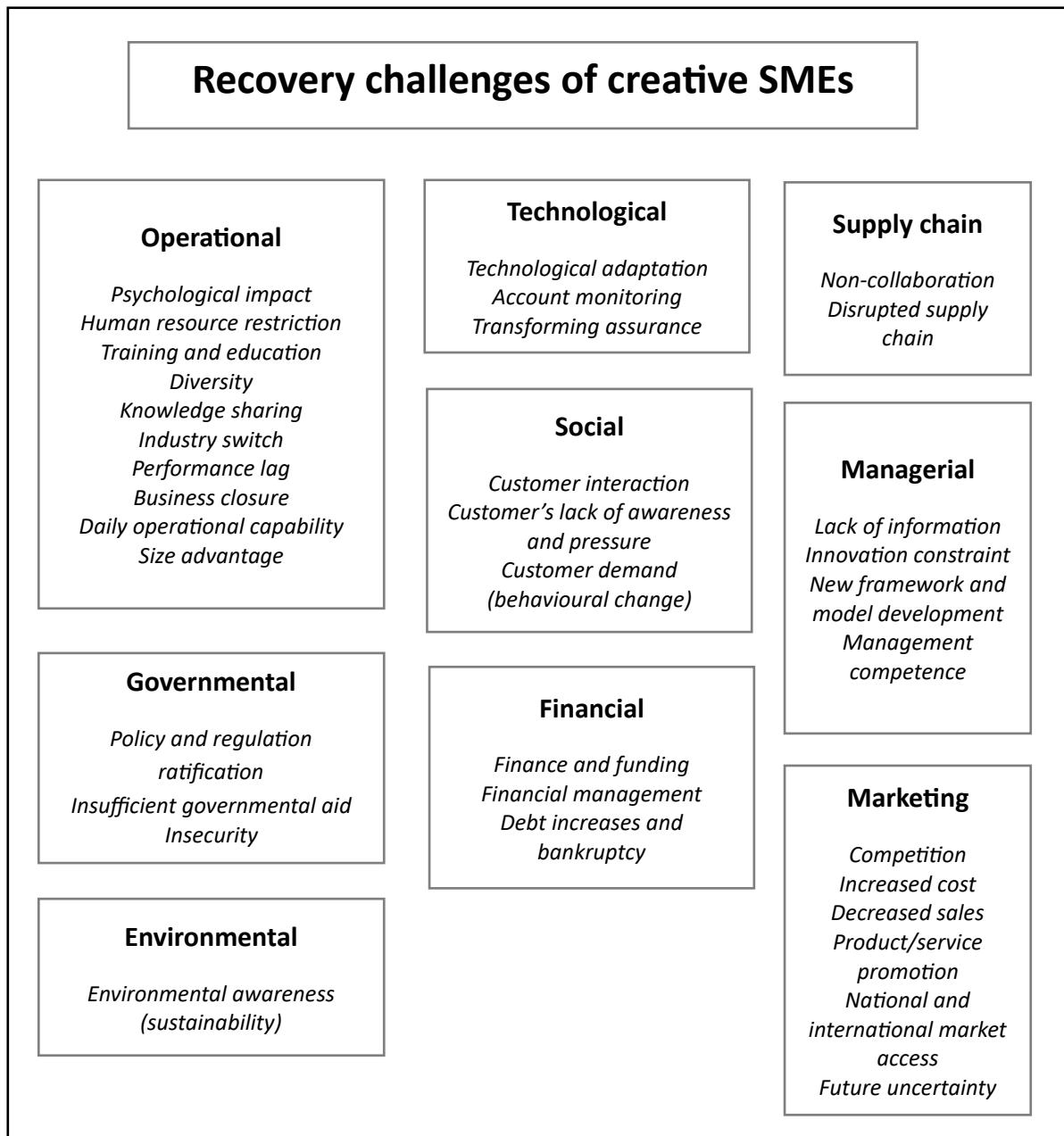
9. Environmental challenges: This single category covers sustainability and eco-consciousness, which are becoming increasingly important. Although only one item is listed, it deserves a category due to its long-term strategic importance and growing relevance in policy and consumer expectations.

This categorisation organises the diverse landscape of challenges and facilitates a comprehensive method for creating solutions.

### **2.1.3 Summary**

The COVID-19 pandemic brought about problems that affected the worldwide economic sector. With businesses having to re-strategise and formulate new ideas, the impact of this change requires an urgent need for new implementations. For SMEs in the creative industry, several challenges have been recognised due to the pandemic's effect. Therefore, it is imperative to create new strategies/frameworks that can aid in the long-term sustainability of these SMEs.

This section made use of the SLR approach in the creative SME industry. A total of 115 research articles were selected from Google and SCOPUS databases for adequate in-depth analysis. Through the systematic review of the selected articles, 35 recovery challenges were presented. The review highlighted the recovery challenges and demonstrated substantial contributions for overcoming such existing challenges using several research tools, i.e., governmental websites, articles and conference papers.



**Figure 1.2:** Summary of recovery challenges faced by creative SMEs

Published articles up to the date of writing this thesis either consider one aspect depicting recovery challenges or none within this chosen field, hence why this section explored

a significant number of the challenges that creative SMEs encountered due to the pandemic. In view of this, the next section will discuss the recovery solutions SMEs used in combating the effects of the pandemic, according to published literature.

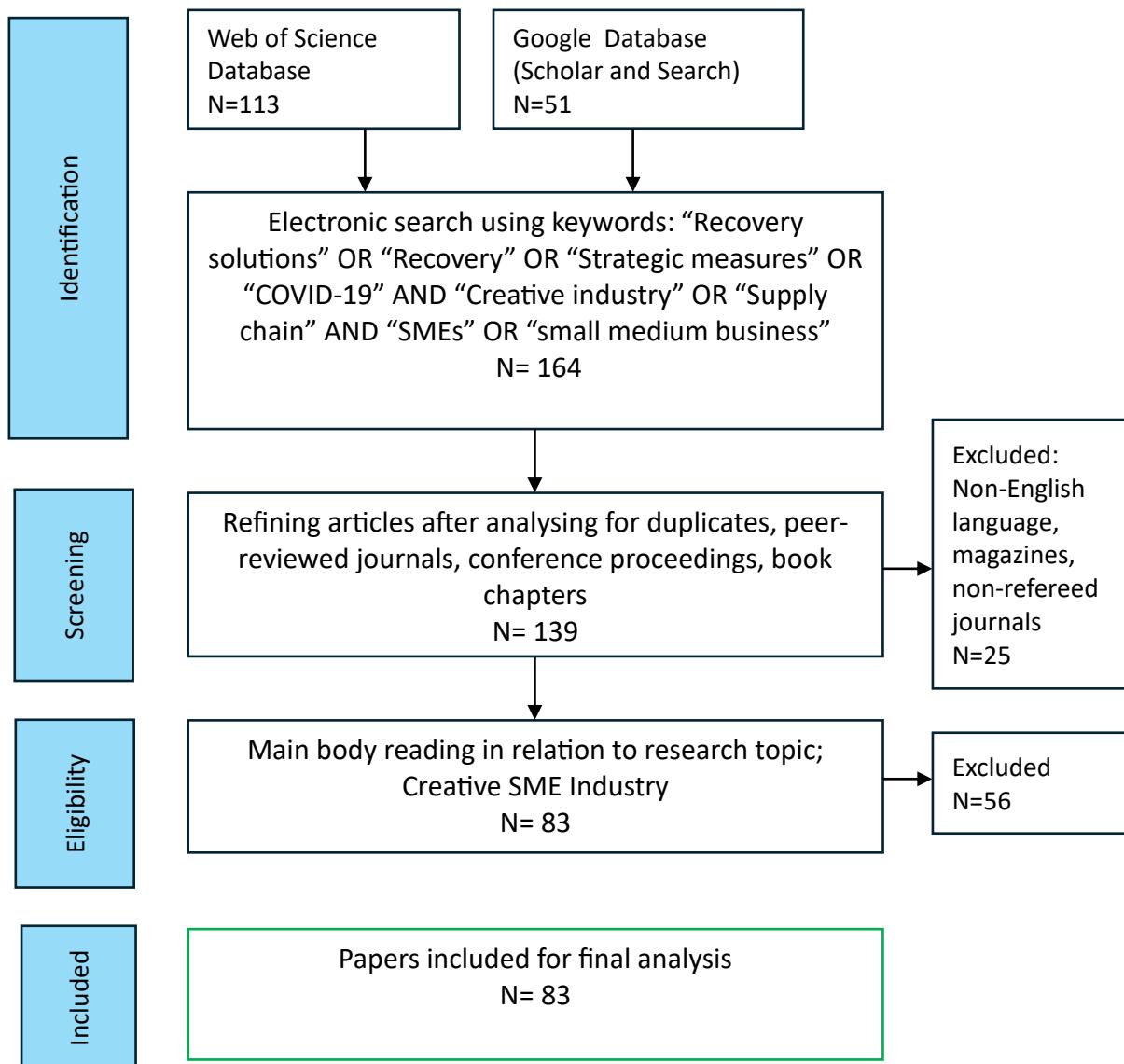
## **2.2 Examining the recovery solutions of creative SMEs**

In order to aid creative SMEs to overcome the obstacles standing in their way of a post-crisis comeback, it is clear that a systematic investigation of theoretical findings is necessary. This section aims to contribute to the discussion on how SMEs in the creative industry can navigate the path to recovery and lay the groundwork for long-term sustainability by reviewing the literature that has already been written, synthesising important ideas, and offering new theoretical recovery solutions. Opening minds to new possibilities and technical advancements can expedite recovery from the pandemic and lead to hitherto unexplored paths (Loonen, 2021). Although more research on recovery solutions is being developed that include aspects of a psychological, technological and even revolutionary nature (Hoorens et al., 2020; Omar et al., 2020), there is little research that focuses on varied in-depth recovery solutions that can aid in the sustenance of just creative SMEs (Saad et al., 2021; Ahmad et al., 2023). This section will therefore dive into the recovery solutions aspect of the recovery challenges faced by SMEs in the creative industry as a result of the COVID-19 pandemic. In this section, published articles, book chapters and conference proceedings regarding the field of the creative SMEs industry were divulged to an SLR. With the use of Web of Science and Google databases, more than 100 pieces of data on the research topic were gathered. The SLR method was used as a means to conduct the review. Utilising an SLR, the author updated the findings of previous research.

### **2.2.1 Systematic literature review**

This study conducted a systematic review of the recovery solutions of creative SMEs it was evaluating using the SLR approach. It facilitates a rigorous evaluation of published works and studies, presenting research trends and gaps pertaining to the topic at hand. Web of Science, Google Scholar and Google Search were the databases selected. For this research, the years 2018 to 2025 were chosen. The decision for choosing this time frame is based on literary suggestions on how creative SMEs can combat the effects of the pandemic. However, in order to discover these strategies, it is imperative to understand the recovery solutions that were brought about by literary suggestions on sustainability prior to the pandemic, during and in a post-pandemic scenario. The recovery solutions derived from this time frame will aid in providing an abundance of strategies necessary for combating the pandemic's impact.

The keywords selected were determined by their applicability to the Creative SMEs Industry. These are as follows. String 1: “Recovery solutions” OR “Recovery” OR “Strategic measures” OR “COVID-19” AND String 2: “Creative industry” OR “Supply chain” AND String 3: “SMEs” OR “small medium business”.



**Figure 2.1:** Systematic process for identifying recovery solutions in creative SMEs

Peer-reviewed journals, book chapters, and refereed conferences met the inclusion criteria for the databases. Only publications written in the English language were included in this study. However, the exclusion criteria included elements such as magazines and non-refereed publications. Articles were found, reviewed, and chosen based on relevancy per the inclusion and exclusion criteria. Firstly, by using several databases in line with the chosen keywords and specified time frame, a total of 164 research papers were discovered. Secondly,

all were downloaded from their respective databases. For Web of Science, these were exported in Excel format and further downloaded (113). For Google Scholar and Google Search, these were downloaded immediately (51) and then inputted manually into the Excel sheet derived from Web of Science. As both databases differ, this was to ensure proper data input when conducting any further data analysis. Upon analysing all 164 papers, duplicates were removed and then scrutinised under the appropriate keywords alongside the inclusion/exclusion criteria. This was done to ensure the proper accuracy of the chosen studies. After individual scrutiny, a total of 83 research papers were chosen. The systematic process for facilitating the necessary document types for a thorough study is shown in Figure 2.1.

## **2.2.2 Investigating the recovery solutions of creative SMEs**

In order to identify suitable recovery solutions, an analysis of all document types was conducted. Table 2.1 is a systematic review of the literary recovery solutions within the field of the creative SMEs industry and COVID-19. This table represents possible recovery solutions for the recovery challenges table (Table 1.1) that contained the 35 challenges highlighted in the recovery challenges section. The chosen document types were also grouped into nine categorised based on their effectiveness. These categories are Governmental, Operational, Managerial, Technological, Marketing, Financial, Supply chain, Environmental and Social. In a similar manner, they reflect a comprehensive understanding of how creative SMEs responded to the multifaceted challenges presented by the COVID-19 pandemic. Each category captures a distinct area of business functioning or external influence that required adaptation during the crisis.

1. Operational: This includes solutions for daily business activities. During the pandemic, creative SMEs reconfigured workflows, adopted remote work, adjusted production, and shifted to new delivery models. “Operational” highlights these essential changes for business continuity.

2. Governmental: Government support—or the lack thereof—had a profound effect on the survival of SMEs. This category captures recovery solutions related to policy interventions, tax relief, regulatory flexibility, and access to funding. It helps evaluate how government actions facilitated or hindered SME recovery.

3. Supply chain: Many creative SMEs rely on both local and global supply chains for materials, services, and distribution. This category groups solutions aimed at mitigating

disruptions in sourcing, logistics, and inventory management. It underscores the importance of resilience and adaptability in maintaining production and service delivery.

4. Managerial: Managerial solutions reflect internal leadership responses, including strategic planning, risk management, employee engagement, and crisis decision-making. During the pandemic, creative SMEs had to make quick and often difficult choices, and this category captures those practices and their outcomes.

5. Financial: This category encompasses solutions related to managing cash flow, accessing funding, reducing operational costs, and re-evaluating financial priorities. Many SMEs faced revenue losses and capital shortages, making financial strategies essential to short-term survival and long-term recovery.

6. Social: Creative SMEs often rely on community engagement and audience interaction. This category includes leveraging social capital and networks to gain support or visibility during the crisis and maintaining customer trust.

7. Technological: With the rapid shift to digital environments, technology became a lifeline for many SMEs. Solutions in this category include the adoption of digital tools, use of e-commerce platforms, virtual collaboration software, and digital content creation. It highlights how digital transformation played a critical role in SME recovery.

8. Marketing: Marketing adaptations were essential as consumer behaviour shifted during the pandemic. This category captures how SMEs modified their branding, communication strategies, and customer outreach efforts, often transitioning to digital marketing and personalised engagement.

9. Environmental: Though less emphasised than other categories, the environmental solution reflects a growing awareness of sustainable business practices. Some creative SMEs used the crisis as an opportunity to adopt greener processes, reduce waste, or develop eco-conscious products—actions that align with broader global sustainability goals.

In summary, this categorisation offers a structured way to understand the breadth and depth of recovery strategies adopted by creative SMEs. By grouping solutions in this way, the analysis can reveal patterns, gaps, and industry-specific strengths, ultimately informing better policy, funding, and support mechanisms for the creative SME industry moving forward.

**Table 2.1:** Recovery solutions of creative SMEs based on recent literature

Sr. No.	Recovery solutions name	Brief definition in the context of the Creative SMEs Industry	Category	Support references
1.	Initiatives for mental health support	Support systems should be implemented to guide creative SMEs as they cope mentally with the pandemic's impact.	Operational	Hoorens et al., 2020; CreativeUK, 2021; Zutshi et al., 2021; Auraads, 2022; Díaz and Henríquez, 2024
2.	Policy and regulation implementation	Acts are being executed to ensure SMEs' sustainability in the creative industry.	Governmental	Budhi et al., 2020; Wanniarachchi et al., 2020; L.G.A, 2021; Liu, 2021; Zutshi et al., 2021; Mustapa and Mohamad, 2021; Americansforthehearts, 2023; Priyana and Syam, 2023; Department for Culture, Media and Sport, 2023; Satpathy et al., 2024; Halteh, 2025
3.	Governmental aid	Governmental grants and investments are provided to help curb the impact on SMEs.	Governmental	Harwiki and Malet, 2019; Hadi and Supardi, 2020; Zutshi et al., 2021; Pu et al., 2021; Gui et al., 2021; Department of Arts and Culture, 2022; Nguyen et al., 2024
4.	Human resource consideration	This includes providing health support to employees throughout the pandemic, such as buying personal protective equipment (masks), and retaining workers rather than laying them off.	Operational	Fachrunnisa et al., 2020; Hoorens et al., 2020; Zahra et al., 2021; Surya et al., 2021; Abbasi et al., 2022; Kuznetsova et al., 2023; Tay and Aigbogun, 2024
5.	Technological adaptation and investment	The use of the digital space can enable SMEs to reach a variety of customers.	Technological	Castagna et al., 2020; Rifa'I, 2020; Dhewanto et al., 2020; Gunawan and Sulaeman, 2020; Fitriasari, 2020; Zutshi et al., 2021; Pu et al., 2021; Gui et al., 2021; Klein and Todesco, 2021; Priambodo et al., 2021; Ratna et al., 2024; Satpathy et al., 2024; Akpan et al., 2024
6.	Training and education	Training employees involving technology use and adaptation will benefit SMEs switching to the digital space.	Operational	Harwiki and Malet, 2019; Hoorens et al., 2020; Sapta et al., 2020; Gunawan and Sulaeman, 2020; Zahra et al., 2021; Rozak et al., 2021; Surya et al., 2021; Priyana and Syam, 2023; Tay and Aigbogun, 2024; Darwish et al., 2024
7.	Customer interaction	Technological applications have made communication and gaining customers easier for SMEs.	Social	Omar et al., 2020; Fachrunnisa et al., 2020; Castagna et al., 2020; Adam et al., 2020; Pu et al., 2021; Rozak et al., 2021; Liu, 2021; Massi et al., 2021; Kuznetsova et al., 2023; Hartono

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8.	Finance and funding reserve	SMEs will need to tap into their reserve in order to be able to function as they were prior to the pandemic.	Financial	et al., 2024; Odoch et al., 2024; Deku et al., 2024; Haque et al., 2024
9.	Diversity	Diversity in all aspects enables a competitive advantage.	Operational	Omar et al., 2020; Castagna et al., 2020; Kostini and Raharja, 2020; Priambodo et al., 2021; Maharaj and Doorasamy, 2024
10.	Collaboration	Collaborating with other industries can aid in the revitalisation of SMEs.	Supply chain	Fitriasari, 2020; Gustafsson and Lazzaro, 2021
11.	Information access	Gaining access to information such as grants, loans and even partnerships to aid sustainability will aid creative SMEs.	Managerial	Thongsri and Chang, 2019; Harwiki and Malet, 2019; Rosyadi et al., 2020; Hadi and Supardi, 2020; Mayasari and Chandra, 2020; Dhewanto et al., 2020; Priyono et al., 2020; Zutshi et al., 2021; Gui et al., 2021; Klein and Todesco, 2021; Kuznetsova et al., 2023; Priyana and Syam, 2023; Božić, 2024; Satpathy et al., 2024
12.	Sustainability	The environmental change (COVID-19) brought about new concepts of achieving sustainability amongst SMEs.	Environmental	Sapta et al., 2020; Kostini and Raharja, 2020; Afifah and Najib, 2022; Odoch et al., 2024
13.	Innovation encouragement	The shift to digital has brought about new spaces for more innovation and encouragement within SMEs i.e. customer interaction or finance.	Managerial	Wanniarachchi et al., 2020; Fachrunnisa et al., 2020; Priambodo et al., 2021; Pu et al., 2021; Satpathy et al., 2024; Song and Wang, 2024
14.	Knowledge sharing	With knowledge sharing and management, SMEs can have varied methods for surviving the pandemic's effect.	Operational	Setyowati and Fadah, 2018; Harwiki and Malet, 2019; Setini et al., 2020; Rifa'i, 2020; Sulistyo and Ayuni, 2020; Pu et al., 2021; Sukaatmadja et al., 2021; Klein and Todesco, 2021; Patrickson, 2021; Massi et al., 2021; Priyana and Syam, 2023; Božić, 2024; Song and Wang, 2024; Darwish et al., 2024
15.	Competition advantage	SMEs that quickly adapted strategies in switching to the digital space incurred a competitive advantage.	Marketing	Scuotto et al., 2020; Sapta et al., 2020; Wijaya and Suasih, 2020; Arsawan et al., 2020; Setini et al., 2020; Mayasari and Chandra, 2020; Gunawan and Sulaeman, 2020; Castagna et al., 2020; Wahjudewanti et al., 2021; Priambodo et al., 2021; Afifah and Najib, 2022; Odoch et al., 2024

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16.	New framework and model development	The digital space has paved the way for new frameworks/strategies to be developed.	Managerial	2021; Oliveira et al., 2021; Massi et al., 2021; Sukaatmadja et al., 2021; Abbasi et al., 2022; Ratna et al., 2024 Harwiki and Malet, 2019; Adam et al., 2020; Rosyadi et al., 2020; Dhewanto et al., 2020; Fachrunnisa et al., 2020; Priyono et al., 2020; Sapta et al., 2020; Rozak et al., 2021; Oliveira et al., 2021; Zahra et al., 2021; Winarsih et al., 2021; Dwimahendrawan et al., 2023; Akpan et al., 2024
17.	Digital supply chain	The pandemic enabled the creation of a new supply chain, introducing the digital aspect.	Supply chain	Adam et al., 2020; Oliveira et al., 2021; AlMulhim, 2021; Patrickson, 2021; Massi et al., 2021; Gui et al., 2021; Abbasi et al., 2022; Kuznetsova et al., 2023; Hartono et al., 2024; Satpathy et al., 2024; Kholaif et al., 2024; Aem-on et al., 2024
18.	Customer knowledge and loyalty	SME customers learn more about the SME as a result of more participatory product/service operations, which fosters greater customer loyalty.	Social	Scuotto et al., 2020; Adam et al., 2020; Castagna et al., 2020; Gunawan and Sulaeman, 2020; Omar et al., 2020; Winarsih et al., 2021; Massi et al., 2021; Deku et al., 2024; Haque et al., 2024
19.	Capital incentive	Capital incentives such as government subsidies, programmes, and private contributors can help SMEs survive and be sustainable.	Marketing	Priyono et al., 2020; Sapta et al., 2020; Kostini and Raharja, 2020; Budhi et al., 2020; Surya et al., 2021; Winarsih et al., 2021; Abbasi et al., 2022; Kuznetsova et al., 2023; Odoch et al., 2024
20.	Industry retention	Governmental programmes, technological adaptation training, digital advertisements and managerial competence. All these can aid in creative SMEs retention for surviving the pandemic.	Operational	Thongsri and Chang, 2019; Hadi and Supardi, 2020; Comunian and England, 2020; Wanniarachchi et al., 2020; Rifa'I, 2020; Wahjudewanti et al., 2021; Zahra et al., 2021; Haugsevje et al., 2022; Department for Arts and Culture, 2023; Kuznetsova et al., 2023; Akpan et al., 2024
21.	New stream income	More e-commerce-related tactics as a result of the transformation to the digital sphere (online sales of goods and services).	Marketing	Castagna et al., 2020; Fachrunnisa et al., 2020; Priyono et al., 2020; Scuotto et al., 2020; Sapta et al., 2020; Kuznetsova et al., 2023; Restrepo-Morales et al., 2024; Kouam, 2025
22.	New market	The digital space encourages SMEs to new ideas of bringing physical stores online i.e.	Operational	Fachrunnisa et al., 2020; Scuotto et al., 2020; Massi et al., 2021; Department for Arts and

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23.	Management competence	virtual museum tours, paving the way for a new market/new stream of income aiding their revival. Management should encourage more concepts such as innovation when creating new strategies for sustainability.	Managerial	Culture, 2023; Kuznetsova et al., 2023; Games et al., 2024; Laila et al., 2024
24.	Financial management	Financial innovation is made easier with technological adaptations such as e-commerce.	Financial	Fadah, 2018; Thongsri and Chang, 2019; Fachrunnisa et al., 2020; Setini et al., 2020; Rifa'I, 2020; Zahra et al., 2021; Surya et al., 2021; Rozak et al., 2021; Priambodo et al., 2021; Abbasi et al., 2022; Setyowati and Priyana and Syam, 2023; Tay and Aigbogun, 2024; Nguyen et al., 2024
25.	Performance	With the aid of technological adaptation and policies put in place to aid SMEs, all these can enable better performance.	Operational	Priyono et al., 2020; Kostini and Raharja, 2020; Rosyadi et al., 2020; Pu et al., 2021; Massi et al., 2021; Zutshi et al., 2021; Surya et al., 2021; Winarsih et al., 2021; Dwimahendrawan et al., 2023; Kuznetsova et al., 2023; Maharaj and Doorasamy, 2024; Akpan et al., 2024; Aem-on et al., 2024; Weng et al., 2025
26.	Product/service promotion (digital marketing)	A new idea for promoting goods and services has emerged as a result of the influence of digital marketing. SMEs may reach their target market demographic with the correct marketing and strategy.	Marketing	Gunawan and Sulaeman, 2020; Rifa'I, 2020; Sulistyono and Ayuni, 2020; Rozak et al., 2021; AlMulhim, 2021; Sukaatmadja et al., 2021; Winarsih et al., 2021; Massi et al., 2021; Restrepo-Morales et al., 2024
27.	Account monitoring	With the advent of e-commerce, account monitoring has become simpler to assist with the financial side.	Technological	Gunawan and Sulaeman, 2020; Adam et al., 2020; Budhi et al., 2020; Fachrunnisa et al., 2020; Rozak et al., 2021; Winarsih et al., 2021; Afifah and Najib, 2022; Abbasi et al., 2022; Fachrurazi et al., 2022; Laila et al., 2024; Deku et al., 2024; Pandya et al., 2025
28.	Loan schemes	Banks and government lending programmes will provide financial assistance to SMEs, particularly during the recovery phase.	Financial	Rosyadi et al., 2020; Kostini and Raharja, 2020; Gunawan and Sulaeman, 2020; Zutshi et al., 2021; Winarsih et al., 2021; Hartono et al., 2024; Maharaj and Doorasamy, 2024; Weng et al., 2025
				Comunian and England, 2020; Kostini and Raharja, 2020; Kuznetsova et al., 2023; Department for Arts and Culture, 2023

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29.	National and international market access	The use of the digital space enables SMEs to reach new markets both nationally and internationally.	Marketing	Gunawan and Sulaeman, 2020; Setini et al., 2020; Klein and Todesco, 2021; Fachrurazi et al., 2022; Frontier-Economics, 2022; Ratna et al., 2024; Laila et al., 2024; Kouam, 2025
30.	Transformation encouragement	For businesses, especially SMEs, the digital realm is more enticing than ever to get into.	Technological	Scuotto et al., 2020; Sapta et al., 2020; Massi et al., 2021; Department for Arts and Culture, 2023; Kuznetsova et al., 2023; Restrepo-Morales et al., 2024; Lestari et al., 2024
31.	Size advantage	The perk of being an SME is being able to be flexible in decisions, especially policies and finance.	Operational	Setiyowati and Fadah, 2018; Priyono et al., 2020; Kostini and Raharja, 2020; Klein and Todesco, 2021
32.	New future	New frameworks and new approaches all contribute to the idea that a new future is being established as a result of the pandemic's effects.	Marketing	Priyono et al., 2020; Scuotto et al., 2020; Sapta et al., 2020; Department for Arts and Culture, 2023; Games et al., 2024; Kouam, 2025
33.	Customer demand (behavioural change)	Online platforms have tremendously impacted client retention and satisfaction while simultaneously having community economic development.	Social	Adam et al., 2020; Scuotto et al., 2020; Winarsih et al., 2021; Abbasi et al., 2022; Haugsevje et al., 2022; Nguyen et al., 2024; Haque et al., 2024; Lestari et al., 2024

As an important stakeholder in all industries, governmental recovery solutions have a lasting effect on the industry to bypass the effects of the pandemic (Halteh, 2025). For instance, in the USA, through essential support to regional arts agencies, nonprofit arts organisations, and other institutions associated with the arts, the CREATIVE Act increases the National Endowment for the Arts (NEA) grant-making capacity (Americansforthehearts, 2023). Also, in the UK, the creative industry is said to benefit from a governmental grant worth £50 million to “boost the industry’s economic growth” (Department of Arts and Culture, 2022). To ensure businesses are perceived as supportive rather than creating additional bureaucratic obstacles, legislators should collaborate and simplify the existing legal and regulatory framework (Zutshi et al., 2021; Nguyen et al., 2024). However, as an internal aspect, businesses need to ensure that their employees are well understood. One example is health support, such as mental health acknowledgement (Díaz and Henríquez, 2024). The pandemic created a lasting effect on mental health. Employers who recognised this challenge early on and made use of the “psycho-social” recovery solutions (Hoorens et al., 2020) that were being offered, i.e. The Creative Industries Federation aid, were able to combat this challenge early on (Auraads, 2022) rather than seeking immediate layoffs. Not just that, but the training of employees on technological use paves the way for SMEs to understand, as well as adjust to, the newly created market brought about by the pandemic, thereby maintaining market retention and improving performance (Rifa’l, 2020; Rozak et al., 2021; Priyana and Syam, 2023; Darwish et al., 2024). All these can only be achieved if SMEs enable the concept of knowledge sharing with their size advantage, and without fear of intellectual creative theft whilst enabling diversity in all aspects (Fitriasari, 2020; Klein and Todesco, 2021; Odoch et al., 2024). Managerial support in all aspects is also highly encouraged for retention and sustainability purposes (Tay and Aigbogun, 2024).

According to Afifah and Najib (2022), a method of understanding the new digital market for SMEs (especially those on the level of management) is to master the use of information technology, i.e., social media (Pandya et al., 2025). This will then pave the way for more innovative ideas such as new consumer interaction. In their research regarding the use of Quintuple helix on creative SMEs in Spain and Indonesia, Harwiki and Malet (2019) suggested that the improvement of SME performance is achieved with innovative ideas that can be brought about by adaptation, thereby creating new/improved concepts of frameworks and model developments, i.e., digital supply chain (Adam et al., 2020; Satpathy et al., 2024). Digital advancement has lined the way for new integrations, with supply chains being one of them. This has created collaborations on an innovative level (Hartono et al., 2024). Such

collaborations are being brought about by the technological industry, cultural industry and creative industry (Kuznetsova et al., 2023). Also, asset specificity reduction, market disintermediation occurrence, and larger innovation processes may be possible as a result of digitalisation in the supply chain/global value chain, which supports SMEs' upgrading autonomy (Oliveira et al. 2021; Kholaif et al., 2024). Since supply chains are crucial for businesses dealing with external parties, SMEs require strategic guidelines to assist with the digital transformation of their supply chain processes (Massi et al., 2021; Aem-on et al., 2024).

The retaliation brought by creative SMEs to the global pandemic has been the technological adaptation and investment opportunities. Investing in technology, applications, online marketing, and new delivery systems is essential amid any future pandemic (Omar et al., 2020; Akpan et al., 2024). Not just that, but according to Gui et al. (2021), their findings on drivers of cloud computing of SMEs in Indonesia suggest that businesses implementing technology can boost productivity and operational excellence. SMEs can also compete with larger businesses, using their ability to adopt new technologies, which will not diminish their advantage over the competition (Restrepo-Morales et al., 2024). The utilisation of internet software can also make billing and payments much easier, as well as the monitoring of business operations (Winarsih et al., 2021). However, technological recovery solutions can only be achieved if encouraged widely, especially by the government. In the UK, £63 million in new industry investment will complement the government's £75.6 million investment to establish four advanced research and development facilities for screen technology and virtual production. The UKRI's CoSTAR programme aims to create over 820 new jobs nationwide (Department for Arts and Culture, 2023). It can also be noted that any business's financial category is crucial in their understanding. SMEs impacted by the pandemic may be able to temporarily evade the effects by utilising their funding reserve, bank credits, or loans if they have a more acute understanding of the situation and the necessary resources (Maharaj and Doorasamy, 2024). However, this will only be advantageous if "organisational readiness" is met with e-commerce integration for increased financial stability (Priambodo et al., 2021; Weng et al., 2025). To quickly respond, business players must establish new e-commerce activities or make operational transformations. With this, businesses can provide a greater variety of products to consumers due to the operational shift process facilitated by e-commerce (Dwimahendrawan et al., 2023).

A new facet of marketing has been presented to businesses, particularly SMEs, as a result of the pandemic (Games et al., 2024). SMEs can obtain a competitive edge by swiftly

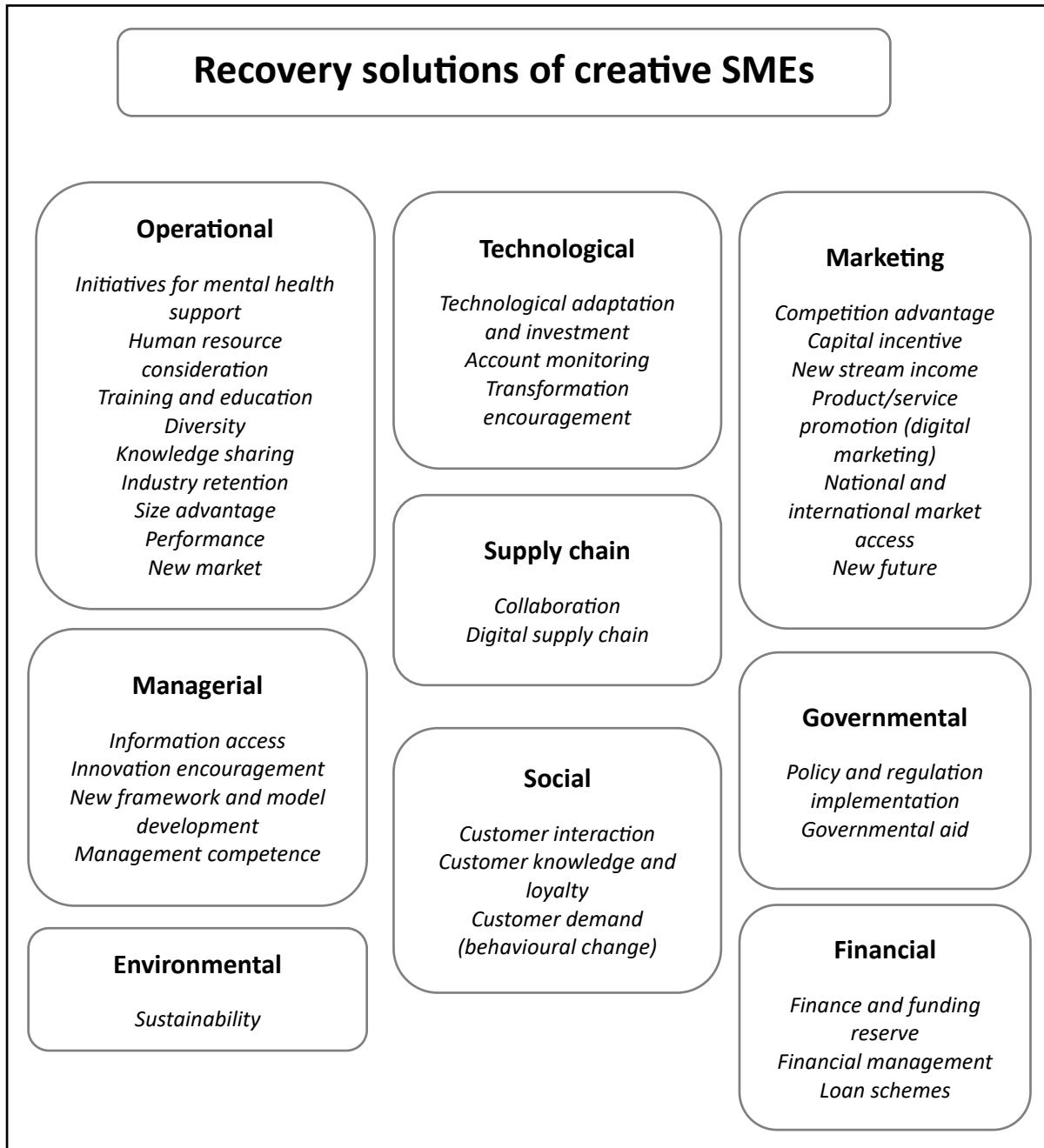
adjusting to this new digital shift and realising the importance of product innovation in boosting market performance (Sukaatmadja et al., 2021; Ratna et al., 2024). According to Gunawan and Suleman (2020), innovation plays a crucial role in digital marketing. The effectiveness of digital marketing is significantly shaped by the understanding and adoption of digital technology and innovation (Laila et al., 2024). For others, however, the costs associated with digital marketing make this transition more difficult. For this reason, government subsidies and capital incentives, or programmes, are recommended to support these kinds of SMEs (Budhi et al., 2020). With enhanced supply chains and integrated e-commerce, the digital marketing space offers businesses limitless chances to connect with a wider range of demographics than they may have previously (Deku et al., 2024). This change creates new revenue streams for enterprises (Priyono et al., 2020). In the context of digital marketing, Fachrurazi et al. (2022) recommend there are three steps for entrepreneurs to establish accurate digital marketing. First, market segmentation should be considered as it can serve as the foundation for the company's digital marketing strategy. Second, messages should be created that are tailored to the target audience. Third, messages should be adapted to the media or channel that will be used. Through the use of digital marketing, businesses may now access both domestic and foreign markets, opening the door to a new era in marketing (Sapta et al., 2020; Kouam, 2025).

When it comes to Customer Knowledge Management (CKM), Castagna et al. (2020) suggest that for SMEs to keep up with the ever-changing nuances of customer knowledge, digitally innovative tools need to be sought after, i.e., affiliate marketing. A beneficial impact on digital transformation will also be ensured by businesses that can strike a balance between the investigation of new opportunities and the utilisation of already-existing skills, ambidextrous innovation, such as social media (Scuotto et al., 2020; Haque et al., 2024). According to Adam et al. (2020), online media platforms and product reviews have an impact on customer happiness, which eventually results in customer loyalty. However, whether or not these factors represent favourable attitudes that support the viability of SMEs will ultimately depend on how consumers regard the usage of online media platforms, product reviews, customer happiness, and loyalty (Lestari et al., 2024).

Also, the environmental impact on businesses enhances results in increased sensitivity during strategic evaluations (Fachrunnisa et al., 2020; Song and Wang, 2024). In their study on the handloom sub-sector, Wanniarachchi et al. (2020) suggest that sustainability-oriented business innovation can be achieved through design interventions, closed-loop manufacturing techniques, and community-based entrepreneurship. Nonetheless, Pu et al. (2021) emphasise

the importance of technical expertise and financial efficiency in ensuring sustainability measures for creative SMEs. They recommend that SMEs be encouraged to invest in sustainable technologies to enhance long-term viability and competitiveness.

### 2.2.3 Summary



**Figure 2.2:** The recovery solutions of creative SMEs summarised

This section brought about an in-depth analysis of the possible solution(s) for the creative SME industry resilience. The literature review covered many aspects, including theoretical recovery solutions in combating the pandemic.

The global economy was impacted by issues brought about by the COVID-19 pandemic. Because of this shift, organisations must rethink their approaches and come up with fresh concepts. As a result, there is an immediate demand for new implementations. Due to the pandemic's impact, SMEs in the creative industry have recognised several ramifications. Thus, it is essential to develop fresh approaches and frameworks that can support these SMEs' long-term viability. This research procured 83 research papers selected from the Web of Science and Google databases for an in-depth analysis. After all were systematically reviewed, up to 33 different solution types were detected. The theoretical recovery solutions put forward in this chapter are not fixed assumptions; rather, they serve as beacons that can lead creative SMEs through recovery storms and towards the shores of a creative rebirth. The road to recovery is not a lonely one, but a group adventure where theory and practice collide and the creative spirit grows stronger, more resilient, and prepared to influence the future. As the globe grows more accustomed to a post-pandemic environment, it is imperative to comprehend potential ways to counteract the consequences of the pandemic. Thus, the next section will discuss the theoretical concept that embodies this research.

### **2.3 The industry cluster theory**

In the words of Longo and Soto (2016), "Theories organize knowledge and construct objectivity by framing observations and experiments." Theories help identify what has been discovered, highlight gaps for future research, and offer practical recommendations (Chibucos et al., 2005; Costley, 2006). This process enhances awareness and informs both theory and practice. In the world of the creative SME industry, these businesses are distinguished by their dependence on intellectual property, creativity, and innovation. They frequently function in extremely dynamic and quickly changing markets, where success and survival depend on flexibility and ongoing innovation (Abduh et al., 2024). When creative SMEs congregate, it can foster a favourable environment for their growth and development by giving them access to specialised skills, knowledge-sharing opportunities, and a cooperative network (Chuluunbaatar et al., 2014). Therefore, in this section, the theoretical background of industry clusters is applied to creative SMEs, and the mechanisms by which clustering facilitates innovation, improves resource accessibility and encourages sustainable growth are examined.

Due to the very nature of creative work, these clusters are, in turn, essential for promoting innovation, competitiveness, and regional development. They are geographical concentrations of linked businesses, suppliers, and institutions within a specific industry (Smith, 2003). Consequently, the creative industry profits from clustering dynamics in an exclusive way (O'Connor and Gu, 2014). They present unique opportunities and problems amplified for SMEs functioning in the creative industry. Also, the relevance of industry clusters in the modern global economic environment has grown in importance (Ostapenko et al., 2024). Despite diverse labels, the cluster phenomenon has gained significant attention over the past 20 years (Maskell and Kebir, 2006; Horzela-Miś, 2024). Within the world of academia, Michael Porter popularised the idea of industry clusters in the early 1990s, emphasising how proximity to related industries generates competitive advantages (Porter, 1990).

It is possible to improve the competitiveness and resilience of the creative industry by customising regional economic plans based on the understanding of the relationship between industry clusters and creative SMEs. A thorough understanding of the impact of industry clusters on the future of creative SMEs is given. Book chapters, conference papers and peer-reviewed journals regarding the field of creative SMEs cluster industry were exposed to an SLR. Web of Science and Google databases were used, and up to 100 pieces of data were discovered as data for this thesis.

### **2.3.1 The concept of industry clusters**

Industry clusters are localised groups of related companies, vendors, service providers, and related organisations within a particular industry (Delgado et al., 2016). The notion, which gained prominence due to Michael Porter's groundbreaking publication "The Competitive Advantage of Nations", highlights how the physical closeness of similar businesses creates a competitive atmosphere that boosts output, propels innovation, and encourages the establishment of new companies. Porter (1990) described clusters as geographic concentrations of interconnected companies and institutions in a specific field, which include a variety of related industries and other entities significant to competition. Economic, geographical, and historical variables come together to form clusters, which foster an environment where enterprises are drawn to, and located close to, one another (Bergman and Feser, 2020).

Regarding this theory, reliability, cooperation, and mutually beneficial relationships have been determined to be the best characteristics of industrial clusters, with competitiveness still serving as the lifeblood of business (Das, 2017). In their article, Ikram et al. (2018)

emphasise how industrial clusters allow organisations, especially SMEs, to benefit from size without having to engage in the complexities of vertical integration. They went on to state that enabling cluster strategy can lead to advantages such as knowledge spillover, creation of complementarities, and the emergence of a triple helix model, thus accelerating innovation, new business creation and regional development.

Several researchers have created models that emphasise the various attributes that constitute the definition of industry clusters. For instance, Porter's (1990) diamond emphasises the competitive advantage of a business on a microeconomic level. It consists of firm strategy, structure, rivalry, factor conditions, related and supporting industries and demand conditions. The Cluster Initiative Performance Model (CIPM), developed by Sölvell et al. (2003), addresses three primary components: the social, political, and economic context of the nation. This includes the objectives of the cluster initiative, and the development process of the cluster initiative, all of which influence the performance of the cluster initiative. Markusen (1996) identified four major types of clusters: Marshallian NID, including its Italianate variant; hub-and-spoke district, centred around one or more major corporations in specific industries; satellite industrial platform, consisting mainly of branch plants from multinational corporations, either high-tech or low-wage, low-tax, publicly subsidised establishments; and state-centred district, anchored by a major government entity such as a capital city, military or research facility, or public corporation.

With all these models, it can be observed that the primary attributes that make up an industry cluster can be summed up as follows:

1. **Geographic proximity:** Businesses may readily access specialised labour, suppliers, and knowledge spillovers when they are physically adjacent to each other. A city or region is usually the centre of an industry cluster. The effective interchange of goods and services between businesses is facilitated by this physical closeness, which also facilitates communication and collaboration. In-person contacts, which are essential for developing trust and stimulating creativity, are made easier by the proximity. (Delgado et al., 2016; Bergman and Feser, 2020; Chong and Fuerst, 2025)
2. **Interconnectedness:** Businesses in a cluster are connected by several networks, such as shared infrastructure, labour markets, and supply chains. Through these relationships,

businesses can cooperate on initiatives, exchange knowledge, and benefit from one another's advantages. (Kim, 2015; Rypestøl et al., 2021; Aydemir, 2024)

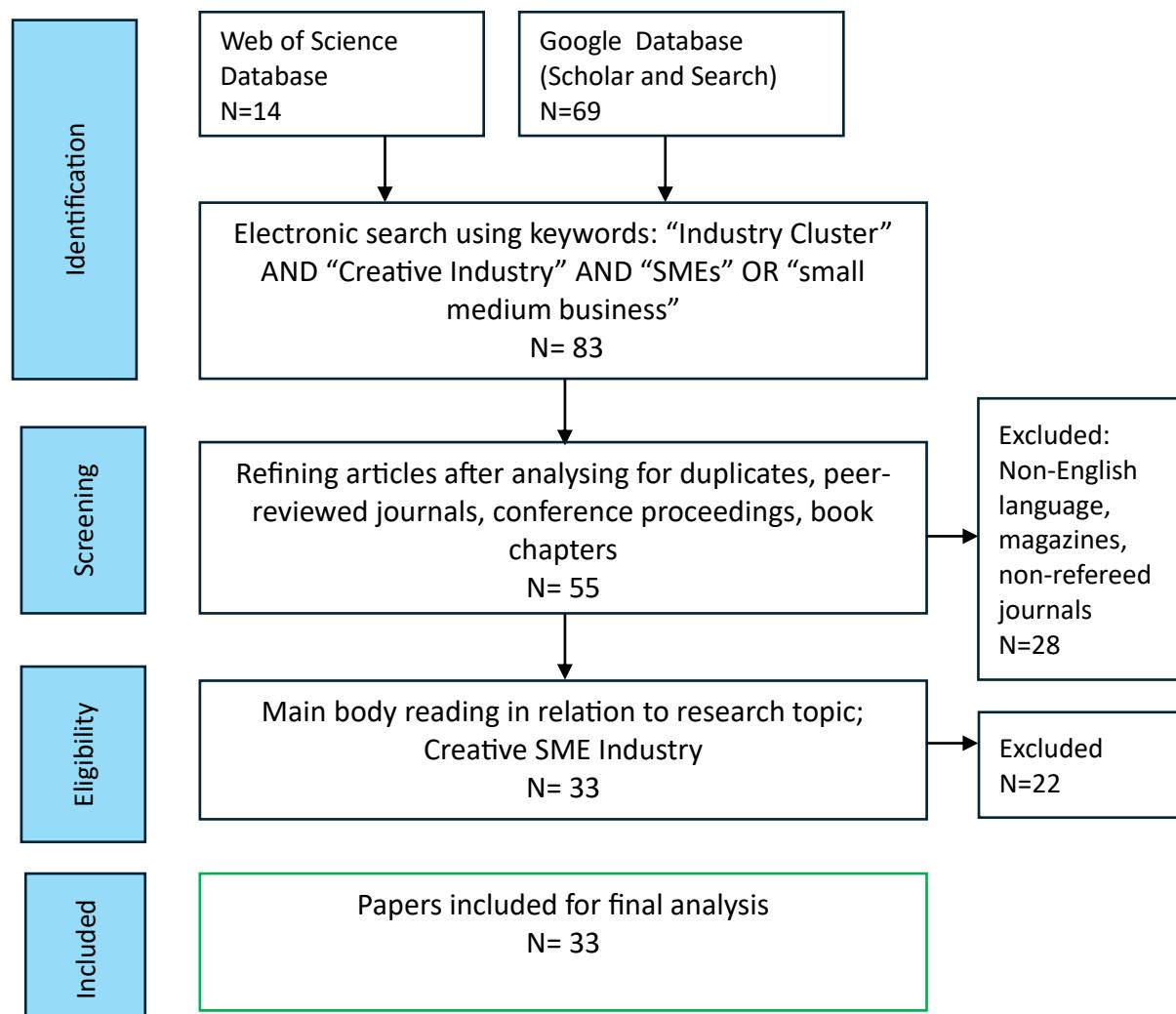
3. Infrastructure and shared resources: Research institutes, colleges, and technology centres are examples of specialised resources that are accessible through clusters. Businesses in a cluster profit from common access to resources including highly trained personnel, cutting-edge technologies, and specialised services. A cluster's well-developed infrastructure often supports the effective operation of enterprises. (Götz et al., 2017; Maskell, 2017; Sun et al., 2024)
4. Competition and collaboration: Businesses inside clusters frequently work together on innovative projects while also vying for customers, creating a vibrant and competitive atmosphere. They also work together to address shared issues such as research and development projects or lobbying for laws that benefit them. This dynamic has the potential to inspire businesses to innovate and constantly enhance their goods and services. The exchange of ideas and information is facilitated by businesses and institutions being close to one another. (Jednak et al., 2018; Rybnicek and Königsgruber, 2019; Zhang et al., 2025)

### **2.3.2 Creative SME cluster industry**

The dynamic character of creative SMEs and industry clusters is attributed to creative work's collaborative, inspiration-driven, and fast-paced nature. Aldianto et al. (2020) argue that an integrated cluster enhances industry efficiency. This setup promotes collaboration in the creative industry, fostering co-creation and innovation. To gain a deeper understanding of the field of creative SMEs cluster industry, this section will systematically review published works that highlight this field using the SLR approach, as in the previous sections in this literature review chapter. The Web of Science, Google Scholar and Google Search databases were employed from the years ranging between 2000 and 2025. This was to put into perspective the research that has been done for the past three decades since Porter's breakthrough in 1990, but in the specific field of creative SMEs cluster industry. Keywords selected were determined based on their applicability in the creative SMEs cluster industry field. These are as follows: String 1: "Industry Cluster" AND String 2: "Creative Industry" AND String 3: "SMEs" OR "small medium business". The inclusion criteria consisted of conference papers, peer-reviewed

journals, and book chapters written in the English language. The exclusion criteria involved non-refereed journals and magazines.

With the databases chosen (Web of Science, Google Search and Google Scholar), an initial 83 papers were discovered and downloaded using the keywords and specified time frame into an Excel sheet, as done with the previous sections. However, upon analysing all the papers, duplicates were removed and scrutinised further under the inclusion criteria and appropriate keywords. With this, a total of 33 papers were then chosen as the final papers for study. The process of facilitating the necessary papers for a thorough study can be found in Figure 3.1.



**Figure 3.1:** Systematic process for acquiring the necessary papers

### 2.3.2.1 Theoretical perspectives

Research on the dynamics of creative clusters in various geographical and economic situations has grown over the last 30 years. Due to their flexibility, inventiveness, and capacity

to create jobs and economic value, creative SMEs are becoming more acknowledged as important participants in these clusters (Virani, 2023).

Numerous studies have observed the emergence of creative clusters in major cities (Foord, 2013). These centres, such as London, draw creative SMEs from all over the world, resulting in dynamic and varied ecosystems (Fleischmann et al., 2017; Sphereit, 2021). Strong infrastructure, easy access to international markets, and encouraging regulations that foster creativity and cooperation among creative SMEs are characteristics of these clusters (Fleischmann et al., 2017; Chen, 2020; Leogrande et al., 2024). The idea of clustering has also been extended beyond regional boundaries by the globalisation of the creative industry. Research has indicated the rise of global creative hotspots, whereby cross-border cultural and commercial interchange takes place (Zhang and Humphreys, 2010; Faraone, 2022).

In contrast, the dynamics of creative clusters in emerging nations such as Nigeria are different. For example, clusters in Lagos have the potential to encourage cooperation among creative SMEs, but obstacles consisting of inadequate infrastructure and lack of government support frequently prevent them from reaching their full potential (Eniola et al., 2019; Ejibe et al., 2024). These differences highlight how crucial context is in determining the effectiveness and performance of creative clusters.

Research highlights the rise of digital clusters, where creative SMEs utilise digital platforms to cooperate and reach international markets. Digital clusters cut across national borders, providing SMEs in areas with weak physical infrastructure with new prospects (Stanić, 2017; Soleman and Subroto, 2018; Casais and Caldas, 2024). Also, digital tools enable virtual clusters, where creative SMEs can collaborate and exchange knowledge without geographic proximity (Conz et al., 2017; Rypestøl et al., 2021). Scholars such as De Berranger and Meldrum (2000), Foord (2013), Rosiello et al. (2015) and Karmagatri et al. (2024) have examined the impact of digitalisation on creative clusters, emphasising the role of online platforms in fostering global collaboration among creative professionals. However, access to trustworthy digital tools and skills remains a major obstacle, especially in developing nations such as Nigeria (Adeosun and Shittu, 2022).

The COVID-19 pandemic refocused attention on how clusters could help creative SMEs become more resilient. Clusters made it possible for businesses to combine resources, exchange information, and adjust as a group to the difficulties caused by the pandemic, such as switching to digital platforms and handling supply chain interruptions (Lessa et al., 2023;

Khoo, 2025). These results imply that clusters serve as both crisis management and recovery processes in addition to being hubs for innovation (Pallás-Rocafull et al., 2024). Also, within creative clusters, sustainability has become more of a priority in recent years. Researchers have underlined the necessity for clusters to embrace ecologically friendly practices, especially in sub-sectors with large ecological footprints such as fashion and cinema (Muafi, 2015; Amer et al., 2016; DiBella et al., 2023; Kurniawati et al., 2025).

### ***2.3.2.2 Critics of cluster theory***

As much as clustering can aid creative SMEs, there exist possible challenges, especially for SMEs.

Similar goods and services can oversaturate the market in highly concentrated clusters (Mazur et al., 2016). SME profit margins may be lowered by severe pricing competition brought on by this saturation (Venugopal et al., 2018; Beraha et al., 2023). It can be challenging for small businesses to stand out in a crowded market, which makes it harder to draw in and keep clients. Professionals with a high degree of expertise are drawn to clusters, although there may be intense competition for the best candidates (Barkley and Henry, 2001; Yüce et al., 2024). It can also be difficult for SMEs to compete with larger companies that offer better benefits and higher compensation (Eraydm, 2017). Similarly, excessive staff turnover can cause operational disruptions for businesses and raise the expense of hiring and training new hires (Lehmann and Jungwirth, 2019). Also, clusters require constant innovation due to their competitive environment. SMEs could experience ongoing pressure to innovate quickly in order to stay up to date with market leaders, which can be expensive and resource-intensive (Kuah, 2002; Damaskopoulos et al., 2008; Iyelolu et al., 2024). It is more difficult for smaller businesses to make significant investments in Research and Development (R&D) due to a lack of funding and capacity (Nallari and Griffith, 2013; Gancarczyk and Gancarczyk, 2018).

Clusters can also increase the cost of utilities, real estate, and other operating expenses due to their limited supply and strong demand. Premium locations and facilities may be too expensive for SMEs to pay. The cluster's increased expenses for services and raw materials can put pressure on financial resources and reduce profit margins (Damaskopoulos et al., 2008; Havierniková et al., 2018; Virani, 2023). Rising salaries and perks can also result from intense competition for qualified personnel. Comparing the salary packages provided by larger companies will prove to be challenging for SMEs. Meanwhile, expanding labour expenses can

hinder SMEs' capacity to grow their workforces and make investments in training new hires (Eraslan et al., 2009; Srovnalíková et al., 2018; Isaacs and Patnaik, 2024).

More often than not, SMEs have more difficulty obtaining capital than larger companies with more stable financial records. Unequal access to funding makes it more difficult for them to secure investments in innovation and growth (Lehmann and Benner, 2015; Romero Alvarez et al., 2025). SME lending standards and interest rates can also be more stringent due to financial institutions' perception of SMEs being of higher risk (Havierniková and Kordoš, 2019). This creates disparities in access to specialised information and expertise within clusters (Akhmetshin et al., 2017; Dorasamy and Kikasu, 2024). Also, a lack of policies by governmental and stakeholder bodies can make it difficult for SMEs to compete locally and internationally (Aničić et al., 2016; Felzensztein et al., 2019; Alinsaoui et al., 2024).

### **2.3.3 Summary**

Strong foundations for comprehending the dynamics of contemporary economies are provided by the theories of industrial clusters and creative SME clusters, particularly in sectors of the economy that rely heavily on innovation, creativity, and information exchange. These theories illuminate the mechanisms that propel productivity, innovation, and economic progress by analysing how businesses in close geographic proximity can profit from shared resources, infrastructure, and knowledge spillovers. They are especially pertinent to the modern economy, as the creative industry is becoming much more acknowledged as a key driver of economic growth.

In the same way, SMEs are essential to the creative industry. The particular theory of the creative SME cluster industry thus highlights the unique qualities of the creative SME industry. Beyond talent dependence, it emphasises the value of cultural and artistic expression and the dynamic nature of innovation. These factors drive development in sub-sectors such as film, design, digital media, fashion, etc. Comprehending how these businesses utilise cluster dynamics to surmount obstacles and capitalise on fresh prospects is imperative in devising strategies that bolster their expansion and durability, as they are progressively acknowledged as indispensable agents of economic advancement and cultural enhancement. They provide justifications for the reasons why specific locations have succeeded as centres of innovation and offer recommendations on how to duplicate these achievements elsewhere. They also take into consideration both the microeconomic realities that individual enterprises, particularly SMEs, experience and the macroeconomic advantages of clustering, such as regional economic

development, which makes them highly useful for this research. These ideas offer useful advice on how to create environments that favour innovation, collaboration, and sustainable growth for academics, industry leaders, and legislators. This is especially helpful in fields where creativity and knowledge are highly valued.

Nonetheless, this section primarily concentrates on the industry cluster theory with the specific notion of the creative SME cluster industry. The creative SME cluster industry theory is a useful study that effectively captures the intricate interaction of variables that lead to the prosperity of creative businesses. It not only improves comprehension of these clusters' functioning but also provides helpful advice for promoting creativity, collaboration, and expansion in the creative economy. This entire literature review chapter has focused on literary aspects in terms of recovery challenges, recovery solutions and the importance of clustering as a support system for creative SME survival. The next focus will be on the steps used in acquiring the necessary data that offset these theoretical perspectives. Thus, the next chapter will centre on the aspects of this thesis research methodology.

### **3. Research methodology**

#### **3.1 Introduction**

A methodology is a research approach that includes a set of methods (Collis and Hussey, 2021). When it comes to selecting the type of research methodology to be considered, Khaldi (2017) argues that the research philosophy a researcher adheres to affects the type of research methodology they choose. This choice will also influence the creation and application of the research tools and the researcher's pursuit of the solution to the issue under inquiry. Using a research methodology establishes the parameters of a study strategy and the style in which the research will be carried out (Kothari, 2004).

Like many other countries, Nigeria has felt the repercussions of the COVID-19 crisis, which have had a major influence on the creative SMEs' sustainability and day-to-day operations (Akingbade, 2021; Amah, 2022; Orujekwe et al., 2024). Comprehending the intricacies of the interplay between many elements influencing the operations, strategies, and economic contributions of creative SMEs in Nigeria necessitates a comprehensive approach. This comprehension not only illuminates the difficulties encountered by these businesses but also reveals avenues for promoting their expansion and durability. So far, little research has been conducted on the difficulties facing the creative SME industry in Nigeria in terms of recovery from the effects of COVID-19 (Enesi and Ibrahim, 2021; Zhang et al., 2024). However, to fully understand the difficulties Nigerian creative SMEs encountered due to the pandemic's impact and close any gaps in the literature, this research gathered input from business owners and industry experts in Nigeria to help validate the recovery challenges and recovery solutions highlighted in the literature review chapter (Chapter 2). When it comes to using primary research to support theoretical findings, Gioia (2021) articulates that utilising both perspectives provides a multilayered perspective.

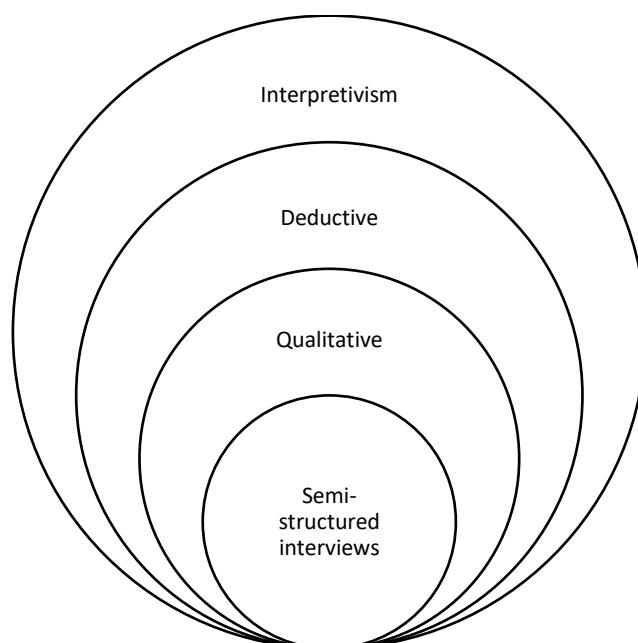
Thus, this methodological chapter focuses on a qualitative investigation into the dynamics of creative SMEs in Nigeria through the philosophical lens of interpretivism. A thorough grasp of the selected strategy and its applicability to the research setting is provided by the chapter's overview of the study's philosophical presumptions, research design and ethical issues. The analysis conducted in the literature review chapter is strengthened by including the views of business owners and industry experts. The key is to ascertain the validity of any or all recovery challenges and recovery solutions as well as the concept of the industry cluster theory that has previously been put forth in the literature review chapter.

The need to address the urgent issues that creative SMEs in Nigeria are facing in the wake of the COVID-19 pandemic is the driving force for the research that is being conducted. The importance of creative SMEs to Nigeria's economy calls for a scholarly investigation to fully comprehend their dynamics. This study aims to add to academic knowledge, as well as practical insights, by examining Nigeria's creative SMEs' inventive methods, obstacles, and growth prospects. Furthermore, this study closes a significant gap in the literature by researching the relationship between the COVID-19 pandemic and creative SMEs in Nigeria, as there are not many empirical studies in this area. It adds to the theoretical understanding and practical understanding of entrepreneurship and economic development, by offering a thorough examination of the changing aspects of this industry within the Nigerian environment.

The format of this methodological chapter is as follows. In Section 3.2, the study design, inclusive of the selected methodology and research process, is explained. Reliability and validity in ensuring accurate triangulation are covered in Section 3.3.

### **3.2 Research design**

Theoretical models, also known as methodological frameworks, highlight the elements and components of general research strategy designs. It is essential to define the logical stages that would connect epistemological and ontological presumptions with research methodologies and strategies to interpret the data in order to construct a cogent future research plan (Melnikovas, 2018; Reed et al., 2021). Figure 4.1 below depicts the research design.



**Figure 4.1:** The research design

### **3.2.1 Interpretivist paradigm/philosophy**

Saunders et al. (2019) define research philosophy as a system of beliefs and assumptions regarding knowledge development. The paradigm establishes a researcher's philosophical perspective and has profound effects on all decisions made during the research process, including the selection of methodology and methods (Kivunja and Kuyini, 2017). This thesis is, therefore, underpinned philosophically by interpretivism. This type of philosophy posits truth and knowledge as subjective, both culturally and historically situated, and grounded in individuals' experiences and their interpretations of those experiences (Ryan, 2018; William, 2024a). It also highlights how subjective reality is and how important it is to comprehend the social world from the viewpoints of those who are interacting with it (Goldkuhl, 2012). The idea that meaning is contextually determined and socially produced, influenced by historical, cultural, and individual circumstances, is at the heart of interpretivism.

Within this study, interpretivism offers a structure for examining the effects of the COVID-19 pandemic on creative SMEs in Nigeria. The research attempts to understand the meanings that people in these businesses on a managerial level attribute to their experiences with the pandemic by using an interpretivism stance. This method recognises the subjective and varied character of these experiences and how they are shaped by a wide range of variables, such as personal beliefs, cultural standards, and industrial dynamics (Alharahsheh and Pius, 2020). The use of interpretivism as the philosophical basis for this study is justified by several criteria. As a start, an interpretivism approach is ideally suited to the nature of the research issue. Subjective interpretations, perceptions, and responses have a role in the impact of COVID-19 on creative SMEs, in addition to objective, quantifiable factors. For instance, in their research on the impact of the COVID-19 pandemic and SMEs' need to understand business model innovation, Husin et al. (2020) made use of the interpretivism paradigm alongside the qualitative research method. By allowing for the investigation of these individualised experiences, interpretivism illuminates the subtleties and complexity of the phenomena. Also, interpretivism is consistent with this thesis's research objectives, which are to produce deep, insightful understandings of overcoming the recovery challenges brought about by the pandemic by making use of people's actual experiences working in the creative SME industry. This aids the study in gaining important insights that might not be obtained using only quantitative methods, concentrating on comprehending the significance the respondents assign to their experiences. Interpretivism views humans as distinct from natural

phenomena because they can develop deeper meanings, unlike positivism, which seeks to generalise social reality (Junjie and Yingxin, 2022).

Moreover, interpretivism acknowledges the significance of context in moulding people's perceptions and experiences. The effects of COVID-19 on creative SMEs can differ significantly based on aspects including industry sub-sector, geographic location, and organisational size. The examination of these contextual elements and how they affect the experiences of creative SMEs is made possible by interpretivism. In their research, Saiyed et al. (2023) also make use of the qualitative interpretivism paradigm when analysing entrepreneurial marketing strategy in craft-based businesses in India. By using the interpretivism method in analysing SMEs in Nigeria, Howe-Walsh et al. (2023) believed that using this method is suitable for comprehending and assessing the nature of organisational practices in the actual business and management environment.

### **3.2.2 Deductive approach**

Based on the design of this thesis, it can be noted that this study makes use of the deductive approach. By first achieving an SLR in the literature review chapter (Chapter 2), this study produced in-depth perspectives based on theoretical findings. Next, to ensure that the findings are valid, this study then proceeded to acquire practical data. According to Al-Ababneh (2020), the deductive approach should be employed when research aims to build a theory, followed by designing a research strategy. Not only that, but the deductive approach is a useful strategy to support crucial assertions and offer a conclusive, tested decision for the research topic (Venkateswaralu and Mylvaganam, 2020; Barrett and Younas, 2024).

### **3.2.3 Qualitative choice**

To fully explore the viewpoints and real-world experiences of creative SMEs in Nigeria, a qualitative research methodology was adopted. Qualitative methods encompass a diverse array of research approaches (Hollstein, 2011). Thanh and Thanh (2015) discussed the use of the qualitative method within an interpretivist lens, noting that researchers using this approach often prioritise individuals' experiences and perceptions as data, rather than relying on numerical statistics. A detailed examination of the difficulties and tactics creative SMEs used to combat the COVID-19 pandemic is made possible by qualitative techniques such as interviews. The ability to evaluate the data obtained from interviews makes interviews and other qualitative approaches different from quantitative methods in that they can elicit narrative

data that enables researchers to delve deeper into people's perspectives (Alshenqeeti, 2014; Demirci, 2024). To rate the importance and validity of each recovery challenge and recovery solution, this study made use of detailed, informative data using this methodological choice, which sheds light on the complexities of this research.

### **3.2.4 Semi-structured interviews**

The research strategy, which serves as a core framework for how to react to the research question(s), includes defining the goals of the study, determining methods for data gathering, and taking research limits into account (Al-Ababneh, 2020). As stated previously, this study incorporated the qualitative method as the research choice. Thus, for the research strategy, semi-structured interviews were utilised. According to Jain (2021), interviews are another typical method for gathering data. Finding out more about the thoughts, motives, interests, and sentiments of the persons involved, as well as how and why certain things happen, is helpful through interviews. Consequently, when choosing the appropriate research tool, interviews should not be disregarded as a potent instrument. Rather, it is a more realistic method of data collecting; hence, it is anticipated to extend the understanding of the phenomena being examined (Alshenqeeti, 2014). Making use of this strategy sheds more light on conveying the appropriate answers to the research questions and objectives of this study.

### **3.2.5 Research process**

Studying Nigerian creative SMEs in the context of the COVID-19 pandemic is especially well suited for achieving the objectives of this thesis. The study of intricate and dynamic phenomena, such as the difficulties faced by creative SMEs and their reactions to outside shocks, for instance the pandemic, is made possible by flexibility and adaptability. Also, a comprehensive understanding of the phenomena is facilitated by the research process, which allows the research to capture the variety of perspectives and experiences of creative SMEs through the use of interpretivism philosophical assumptions. In summary, the research process serves to improve the study findings' relevance and applicability to the Nigerian context of creative SMEs.

#### **3.2.5.1 Ethics**

Ethical procedures must be put in place in all research requiring primary data collection. It involves more than just following rules and instructions (Helps, 2017). A key ethical precept in studies involving human subjects is informed consent. The significance of obtaining and

gaining the agreement of persons participating in the research is emphasised in all ethical codes of practice intended to regulate research involving humans (Gregory, 2003; Obiorah et al., 2025). All participants were provided comprehensive information regarding the goals, methods, possible risks, and advantages of the research prior to the interviews. Before freely deciding to participate, they had the chance to raise any questions and get any concerns addressed.

For this study, ethical considerations were upheld by providing consent forms. Written and electronic informed consent was sought to guarantee that participants were completely aware of, and willingly consented to be involved in, the study. In addition, approval has been given by the Research Ethics Committee of the School of Business and Law, London Metropolitan University. There were no possible dangers to participants in this study, all contributors received pseudonyms upon request in accordance with the university's ethics policies, lowering any potential hazards. Throughout the whole research process, participants' autonomy, dignity, and rights were respected. Guarantees were ensured for participants in terms of receiving considerate treatment and valuing their experiences and viewpoints. The freedom to leave the study at any moment did not carry any penalties, and participants' choices were respected without inquiry. Additionally, data collection was nonjudgmental, encouraging an atmosphere that fostered candid and open discussion. Additionally, applicants' consent was obtained to reduce any discomfort and ensure that they were fully informed of the research details. All of these points were explained in the consent forms and participant information sheets, and full consent was obtained from participants before moving forward with any information collection. No other personal information aside from interviewees' names, gender, location and age was acquired from the participants, and only the researcher has full access to the details of all data collected.

Copies of the completed interviews are stored at the London Metropolitan University repository and within a folder on a computer secured by passwords. Maintenance of confidentiality of all research data will continue to be adhered to, as the personal information of all participants within this study will not be shared with any other party. Also, all acquired data regarding this study will be destroyed after ten years.

### **3.2.5.2 Data collection**

The main technique for gathering data for this study is semi-structured interviews. To acquire comprehensive insights into the experiences, viewpoints, and reactions of Nigerian

creative SMEs on the COVID-19 impact, semi-structured interviews were carried out. It is expected that this type of interview is connected to the notion that interviewees' opinions will be more likely to be stated in an environment that is reasonably openly created than in a standardised conversation (Ruslin et al., 2022). These interviews make it possible to examine the creative SMEs' struggles more deeply and the methods they have used/are using to cope with the pandemic. This type of interview provides a more adaptable alternative to the structured interview (Alshenqeeti, 2014). Based on the objectives of the study and pertinent literature, an interview guide was created. Open-ended questions that allow for flexibility in exploring emerging themes were included in the interview questions, to elicit thorough replies from participants. Maintaining flexibility in the design, refinement of interview guides, and the actual conduct of interviews are likely the most crucial factors for successfully employing this technique (Horton et al., 2004; Naz et al., 2022).

Questions arising for the interview guideline were based on theoretical findings explored in the literature review chapter. The guideline was structured for Nigerian SME owners and industry experts. It consisted of 10 questions, organised into four sub-sections:

1. Introductory general inquiries: The purpose of these questions was to learn as much as possible about the industry experts, owners and their businesses.
2. Difficulties during the COVID-19 pandemic: These questions delved into the particular recovery challenges the Nigerian creative SMEs have faced as a consequence of the pandemic.
3. Recovery solutions put in place to address pandemic effects: These questions focused on the tactics and steps the creative SMEs have taken to lessen the pandemic's effects.
4. Prospects for development and opportunities: These questions centre on the anticipated prospects for development and opportunities in the post-pandemic environment.

All questions were intended as open-ended questions to elicit rich and detailed responses from SME owners and industry experts, allowing for a deeper understanding of the impact of the COVID-19 pandemic on the creative SME industry in Nigeria and the strategies employed to address these challenges.

Prior to full-scale data gathering, a small sample of participants took part in a pilot study of the interview. During this step of pilot testing, ambiguities/problems with the interview questions were discovered and corrected, but the author ensured that the questions adequately captured the needed information. The semi-structured interviews were conducted via online

platforms such as *WHATSAPP* and *TEAMS*. With the participants' permission, audio recordings of interviews were made, and the verbatim transcriptions were examined. Table 4.1 displays the interview topic guide relevant to the interview questions.

**Table 4.1:** Interview guide topics

Topic
Introduction
Impacts based on operational, financial, managerial, technological and governmental
Adaptation strategies
Future possibilities

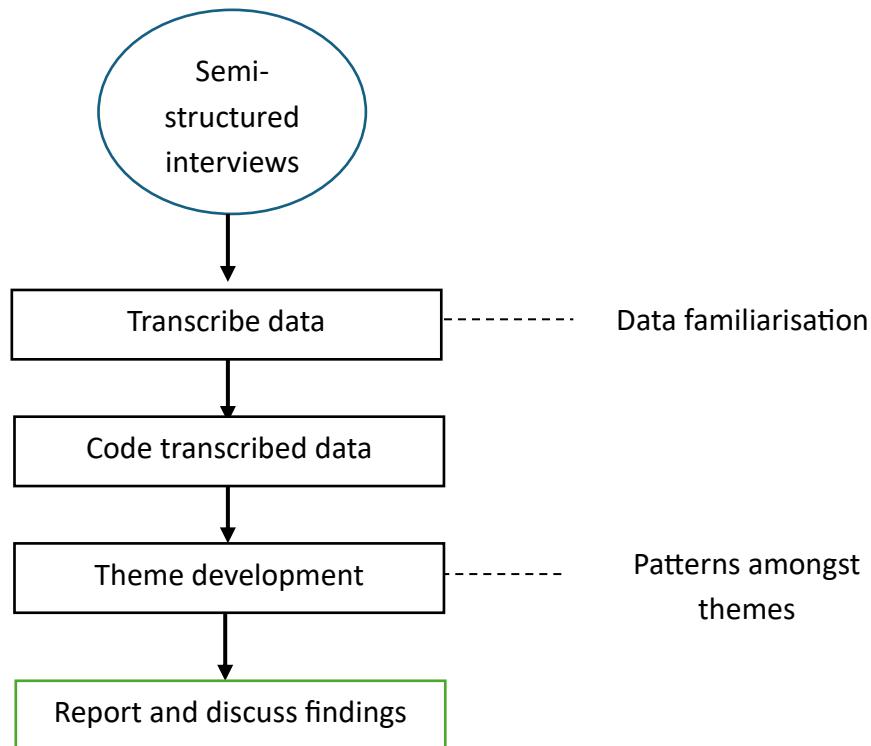
### **3.2.5.3 Data analysis technique**

To comprehend the data gathered more thoroughly, various analytical techniques were searched out and put to use.

The qualitative information gathered from interviews was examined using thematic analysis. To analyse significant findings and generate deep insights regarding the impact of COVID-19 on creative SMEs in Nigeria, thematic analysis entails detecting patterns, topics, and categories within the data. Thematic analysis, which detects and describes both implicit and explicit ideas within the data, is a step above a simple word or phrase count. They constitute themes (Guest et al., 2012; Yanto, 2023). To serve as summary markers for further analysis, codes are usually created to indicate the themes found and applied to or connected from the raw data (Clarke and Braun, 2017). This form of analysis guarantees a methodical and exacting examination of the information, culminating in significant deductions (Majumdar, 2022). To find reoccurring patterns regarding the effect of the COVID-19 pandemic on Nigerian creative SMEs, data from interviews were methodically coded. Figure 4.2 below depicts the thematic analysis process.

Content analysis was also enabled, to ensure the validity of the research data and findings. This form of analysis allows researchers to infer meaningful information from texts (or other significant elements) about the settings in which those texts were used (Krippendorff, 2013 cited in Drisko and Maschi, 2016; Szabó et al., 2025). Thematic analysis was also enhanced by the use of content analysis. The results previously detected from the document analysis of the literature review chapter were corroborated by the results from the interviews. This provided more context on achieving the research objectives. To obtain a thorough grasp

of the research issues, key themes and trends found through content analysis were compared with those surfaced from interviews.



**Figure 4.2:** The thematic analysis process

The results of thematic analysis and content analysis were combined to offer a thorough grasp of how COVID-19 affected creative SMEs in Nigeria. As this study has made use of several data sources and executes more than a single method for data collection (theoretical and practical), it can be said that all these forms are under the context of triangulation. Triangulation is employed for three primary reasons: to increase the accuracy and dependability of data collected; to paint a more precise depiction of the research questions; and to examine various conceptual frameworks while delivering more exact responses to the research questions (Carter et al., 2014; Flick, 2018; Nightingale, 2020). The validity and reliability of this research are improved by triangulating the results from the several approaches employed. In general, validity and reliability are important factors to consider when designing a research process as they enhance the dependability and credibility of study findings (William, 2024b).

### 3.2.6 Sampling

Sampling involves selecting a subset of a population for study. Unlike experimental design, which introduces intentional changes to observe effects, sampling aims to study a

population without disruption (Thompson, 2012). There are various sampling methods available for research. In this thesis, three types were used: Purposive, Stratified, and Snowball sampling.

### ***3.2.6.1 Purposive sampling***

This study utilised purposive sampling to identify participants with relevant experience and knowledge in Nigeria's creative SME industry. Purposive sampling can align the sample with the research aims and objectives, thereby enhancing the study's rigour and the trustworthiness of the data and results (Campbell et al., 2020). This sampling approach makes it possible to specifically seek out participants who can offer insightful and pertinent commentary on the subject of the study (Robinson, 2024). It is also beneficial when conducting a qualitative analysis with large data sets involving inclusion and exclusion criteria (Hoeber et al., 2017; Denieffe, 2020). For this study, data sampling involved Nigerian creative SMEs that have been in service for at least five years and industry experts with at least ten years of experience. The reasoning behind this is to understand how these SMEs functioned before, during and post-pandemic. Table 4.2 below depicts the inclusion and exclusion criteria for the sample study.

**Table 4.2:** Inclusion and exclusion criteria

<b>Inclusion</b>	<b>Exclusion</b>
Creative SMEs in Nigeria.	Non-Nigerian creative SMEs.
SMEs have to be in service for at least 5 years.	SMEs in service for less than 5 years.
Owners of Nigerian creative SMEs.	Owners of non-Nigerian creative SMEs.
Age range - 18-80+.	Age range - below 18.
Industry experts should have at least 10 years of experience.	Industry experts with less than 10 years of experience.
English language.	Non-English language.

### ***3.2.6.2 Snowballing sampling***

Snowball sampling, one of the most common sampling methods for qualitative research, operates on the principle of interconnectedness. Usually, the researcher(s) starts with a small group of recruited contacts who satisfy the criteria for the research's theoretical underpinnings. The next step is to ask the willing participants to recommend more connections who might be keen participants and fit the research criteria. These contacts then propose yet more potential volunteers, and so on (Parker et al., 2019; Ahmed, 2024). However, as much as this form of sampling is efficient in terms of being less time-consuming, there is still negativity associated with it as it evokes a form of bias. This is why, when choosing this form of sampling

method, exponential discriminative snowball sampling is preferable. This sampling method is one in which each participant recruited for the research is responsible for recruiting another participant (Anieting and Mosugu, 2017). Not only that, but there is still some form of control regarding this method as the researcher takes an active role in creating, controlling, and advancing the sample and works to continuously guarantee that the chain of referrals stays within study-relevant bounds (Etikan et al., 2016; Makwana et al., 2023). In essence, this method in terms of usage for this study was solely to gain more participants from the already registered participants, as more participants equal more in-depth information for data collection.

### ***3.2.6.3 Stratified sampling***

This form of sampling is also beneficial for qualitative analysis. It is a probability sampling method, where the target population is divided into distinct groups or strata, with each stratum containing similar elements based on important characteristics (Parsons, 2014; Rahman et al., 2022). When combined with purposive sampling, the sampling frame is initially divided into strata, and a purposeful sample is subsequently selected from each stratum. This sampling strategy can enhance the ability to make group comparisons (Onwuegbuzie and Leech, 2007; Ahmed, 2024).

For this thesis, purposive sampling aided in the collation of relevant sample data in line with the inclusion and exclusion criteria. Next, snowball sampling was enabled to acquire more participants from already registered participants to gather more data. After acquiring the necessary data, the stratified sampling then aided in grouping the data into subsets, e.g., music, art, publishing, advertising, etc.

### ***3.2.6.4 Targeted population and sample size***

Any researcher may find it challenging to gain the necessary data from the intended sample participants. While having enough subjects is important, the sampling method is even more crucial (Draugalis and Plaza, 2009; Nyimbili and Nyimbili, 2024). No matter the research methodology (qualitative and/or quantitative) employed for data collecting and analysis, it is believed that researchers will inevitably encounter challenges while attempting to investigate individuals (Al-Zefeiti and Mohammad, 2015). In difficult-to-reach populations, targeted sampling is a well-supported sample option. It can be a reasonable replacement for rigid probability sample techniques (Trotter, 2012; Raifman et al., 2022).

Thus, this study's target population was reduced based on location, industry, and size of the organisation. Additionally, due to the target audience, it was much easier to specify the intended size required for the collection of essential data. The selection of participants was contingent upon their creative SME position (e.g., owners), industry experience, and capacity to explain personal experiences and viewpoints regarding the COVID-19 pandemic. The data saturation principle, which states that data collection should continue until no new themes or insights are revealed during the interviews (Braun and Clarke, 2021b), was enabled to ensure all themes were relevant.

Nonetheless, 30 persons comprised this study's population/sample size, which all fall under the field of Nigerian creative SMEs. This sample size was chosen to ensure both depth and breadth in the qualitative exploration of recovery experiences among creative SMEs. As stated earlier, data saturation was enabled. In any qualitative research, data saturation is the main focus rather than statistical representation. Guest et al. (2006) believe data saturation occurs within the first 12 interviews, with basic themes emerging early. Boddy (2016) believes that sample sizes as low as 12 or 1 are justified, as long as findings are relevant. Marshall et al. (2013) and Wutich et al. (2024) also theorise that data saturation is often met once it reaches 30 interviews. In all, a sample size of 30 provides sufficient variation in participant experiences to portray meaningful insights, while maintaining contextually grounded analysis. Also, although Nigeria is a country with more than 250 languages spoken, English is considered one of the top primary languages and the only official language (Sasu, 2023), which means data collection was feasible in the English language. Through the use of varied sampling and semi-structured interviews, this study approach offered a thorough investigation of the recovery challenges and recovery solutions of COVID-19 on creative SMEs in Nigeria.

### **3.3 Reliability and validity**

Reliability and validity are measures to ensure the research is proceeding in an accurate manner. Validity refers to what an instrument measures and how well it performs, while reliability indicates the trustworthiness of the data obtained, specifically the extent to which the instrument controls random error (Mohajan, 2017; Ajogbeje, 2023).

For this study, questions for the interviews were based on the research questions and objectives of the study as well as data acquired from the literature review chapter (SLR). To guarantee that all data collected were consistent with gathering the necessary information, it was important to undertake pilot testing to find and fix any sources of inconsistency or mistake,

as well as to carefully construct research instruments and standardise data collection techniques. Additionally, the use of secondary data collection has significantly improved this study's proficiency. Thus, answering the research questions for this study was made more reliable by the addition of primary data collection. Despite measures to ensure reliability and validity, Cohen et al. (2011) and Emerson (2024) argue that these threats cannot be eliminated, but their effects can be minimised by maintaining a focus on validity and reliability throughout the research. As stated earlier, this study enforces the concept of triangulation. Zohrabi (2013) emphasised how the use of triangulation can increase the study's validity and reliability as gathering multiple types of information can confirm findings, particularly if the same results are obtained, which increases the study's validity and reliability. The quality and rigour of research studies can be improved by methodically addressing these principles. Using methods that detail a respondent's perspective and allow interactive participation increases data validity (Ahlin, 2019).

### **3.4 Summary**

To ensure the validity of this research, it is essential to clearly define the constructs of interest, use appropriate research tools and measurements, and provide supporting data to help interpret the findings in relation to the study objectives. This methodology chapter established a foundation for exploring the recovery challenges, recovery solutions, and dynamics of creative SMEs with Nigeria as the primary case study. It provided the analytical tools required to identify key themes and insights, which will be presented and examined in the subsequent data analysis chapter.

## 4. Data analysis

The previous chapters explored the existing literature on recovery challenges and recovery solutions for creative SMEs, emphasising the role of industry cluster theory in their resilience. This was followed by a detailed discussion of the research methodology, including data collection and sampling techniques. Building on these foundations, this chapter presents a detailed analysis of the collected data, applying systematic methods to identify key patterns and findings.

### 4.1 Introduction

A deep study of data sets is made possible by two potent qualitative research methods: content analysis (CA) and reflexive theme analysis (RTA). Using RTA, researchers can find, examine, and decipher patterns in qualitative data to gain an understanding of the underlying themes and stories (Braun and Clarke, 2021a). In contrast, CA offers an organised method for looking at patterns and frequencies by methodically quantifying and interpreting the presence of specific words, topics, or concepts within the data (Krippendorff, 2018).

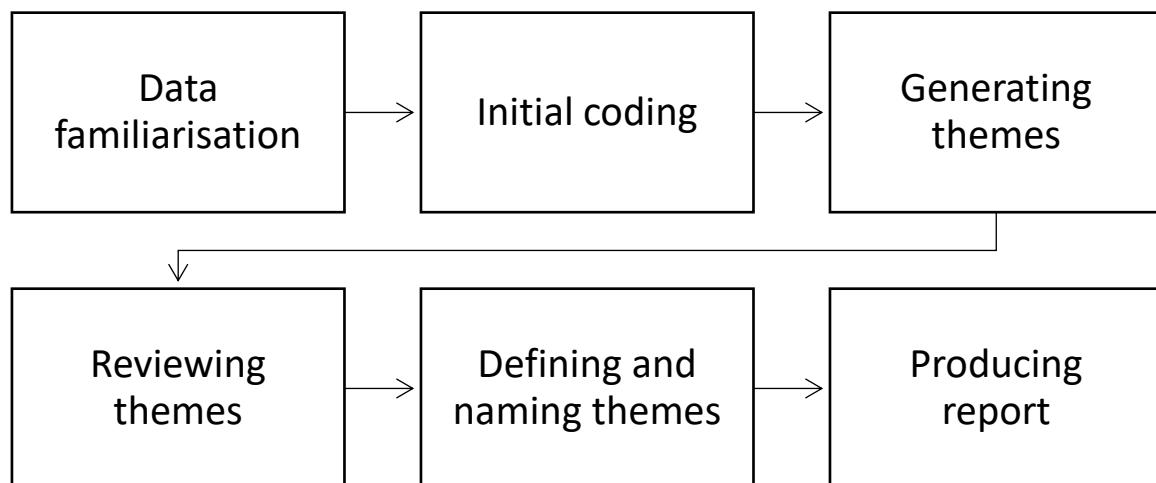
RTA and CA can be carried out on a full platform provided by the qualitative data analysis software NVivo. Large amounts of textual data, interviews, and other qualitative inputs—which are frequently encountered in research on creative SMEs—are especially well suited for analysis with this tool's adaptability and sophisticated features (Leech and Onwuegbuzie, 2011; Edwards-Jones, 2014; Beekhuyzen and Bazeley, 2024). For academics, NVivo is a valuable tool as it makes coding easier, helps establish themes, and enables comprehensive data visualisation. Thus, RTA and CA of data gathered from Nigerian creative SMEs are carried out in this chapter using the NVivo software. The research makes use of the software to identify important themes and patterns that define these businesses' recovery challenges and recovery solutions. It is anticipated that the results will yield significant perspectives that can guide policy formulation, corporate tactics, and assistance systems customised to meet the distinct requirements of Nigeria's creative SME industry. Through the use of NVivo software and qualitative research approaches, this chapter aims to investigate the dynamics of Nigerian creative SMEs.

### 4.2 Analysis approach

To ensure a wide representation of sub-sectors within the creative economy, such as cinema, music, fashion, and art, data was gathered from a purposefully selected sample of Nigerian creative SMEs. In-depth, semi-structured interviews served as the primary source of

data, offering extensive, qualitative insights into the experiences, difficulties, and tactics of these businesses. After being recorded and transcribed, the interview data were fed into NVivo for examination.

Industry reports and peer-reviewed publications were examples of secondary data that supported the source data with context. This use of multiple sources made it possible to comprehend the topic matter thoroughly. This section thus describes the analysis approach used to examine the experiences, difficulties, and success aspects of creative SMEs in Nigeria. The study makes use of NVivo software to simplify the application of qualitative research methods, particularly RTA and CA. The aforementioned techniques were selected due to their capacity to reveal profound insights and trends in qualitative data, rendering them especially appropriate for comprehending complex occurrences in the creative SME industry. The method is organised according to the six-step framework for thematic analysis developed by Braun and Clarke (2006), which guarantees a thorough and organised examination of the data. Figure 5.1 below depicts the summary of the six-step framework.



**Figure 5.1:** The six-step framework

Several researchers have cited Braun and Clarke's (2006) thematic analysis of the six-step framework as a resource for qualitative research (Riger and Sigurvinssdottir, 2016; Maguire and Delahunt, 2017; Terry and Hayfield, 2020; Byrne, 2022; Hole, 2024). These procedures let researchers look for trends in their qualitative data.

#### 4.2.1 Data familiarisation

In the initial step, Braun and Clarke (2006) mention that when analysing data, it may have been collected by the researcher or provided by others. If the data was collected through interactive methods, the researcher would approach the analysis with some prior knowledge of the data and possibly some initial analytic interests or thoughts. Reading and rereading the secondary sources made the research questions clearer. NVivo was used to record notes and preliminary observations to record first impressions and possible themes.

The literature review chapter (Chapter 2) that employed the SLR approach underwent in-depth content analysis. The recovery challenges faced by creative SMEs as a result of the COVID-19 pandemic were covered in this chapter, along with the recovery solutions developed to address those challenges. Only secondary data—industry reports, articles, conference papers and official government publications—that complemented the case study (Nigerian creative SMEs) was used in the literature review chapter. The NVivo program received the two sections (recovery challenges and recovery solutions) as input. Sentences were highlighted to generate the first codes.

As stated previously, this research made use of semi-structured interviews (Chapter 3.2.4). Participants were gathered in several ways: social media (Instagram and LinkedIn), personal relationships with the researcher (friends and mentors), and word of mouth (snowball sampling). Microsoft Teams was the main software used in the majority of the interviews; however, for those who had no access to the software, the WhatsApp software was used instead. On average, the interviews lasted for 35 minutes. After all interviews had concluded, they were transcribed into an Excel sheet. The reasoning behind this was to make it easier when inputting data into the NVivo software. In all, 30 semi-structured interviews were conducted, of which 22 were SME owners and eight were industry experts. Name, age, industry sub-section, responses regarding difficulties faced, ways to overcome them, and chances for development and progress were among the categories included in the interview. Next, sentences were marked, inputted in an Excel document and later imported into NVivo for analysis, producing the initial codes. Table 5.1 below shows the introductory categories of the participants interviewed.

**Table 5.1:** Participants information

Gender	Age group	Industry sub-sector	Role	Years of experience	Location (state)
Female	65 and above	Fashion	Owner/Founder	10+ years	Lagos
Male	45-54	Press	Consultant/Advisor	10+ years	Lagos
Female	25-34	Fashion	Owner/Founder	4-6 years	Lagos
Male	35-44	Film	Owner/Founder	10+ years	Lagos
Female	25-34	Music	Owner/Founder	4-6 years	Abuja
Male	25-34	Design	Owner/Founder	4-6 years	Lagos
Female	25-34	Design	Owner/Founder	4-6 years	Lagos
Female	35-44	Interior design	Owner/Founder	7-10 years	Lagos
Female	45-54	Press	Consultant/Advisor	10+ years	Lagos
Female	25-34	Fashion	Owner/Founder	4-6 years	Anambra
Female	25-34	Make-up	Owner/Founder	4-6 years	Abuja
Male	25-34	Fashion	Owner/Founder	4-6 years	Bayelsa
Male	25-34	Photography	Owner/Founder	4-6 years	Abuja
Male	25-34	Hair	Owner/Founder	7-10 years	Port Harcourt
Male	25-34	Audio-visual	Owner/Founder	4-6 years	Lagos
Male	25-34	Fashion	Owner/Founder	4-6 years	Lagos
Female	35-44	Film	Consultant/Advisor	10+ years	Lagos
Male	35-44	Advertising	Consultant/Advisor	10+ years	Lagos
Male	25-34	Media	Owner/Founder	7-10 years	Lagos
Male	25-34	Design	Owner/Founder	10+ years	Lagos
Female	25-34	Fashion	Owner/Founder	7-10 years	Lagos
Male	45-54	Film	Consultant/Advisor	10+ years	Abuja
Female	35-44	Media	Consultant/Advisor	10+ years	Lagos
Male	45-54	Media	Consultant/Advisor	10+ years	Lagos
Male	25-34	Photography	Owner/Founder	4-6 years	Benin
Female	25-34	Design	Owner/Founder	4-6 years	Lagos
Male	35-44	Videography	Owner/Founder	10+ years	Lagos
Female	35-44	Writer	Consultant/Advisor	10+ years	Lagos
Male	35-44	Design	Owner/Founder	10+ years	Delta
Female	35-44	Hair	Owner/Founder	10+ years	Lagos

#### 4.2.2 Initial coding

The data was methodically coded using NVivo. Pertinent text passages were underlined, and codes—which stood for important concepts, ideas, or problems—were then applied to these passages. Iterative coding was used, with codes being improved as fresh information became available. The literature review chapter highlighted several recovery challenges and

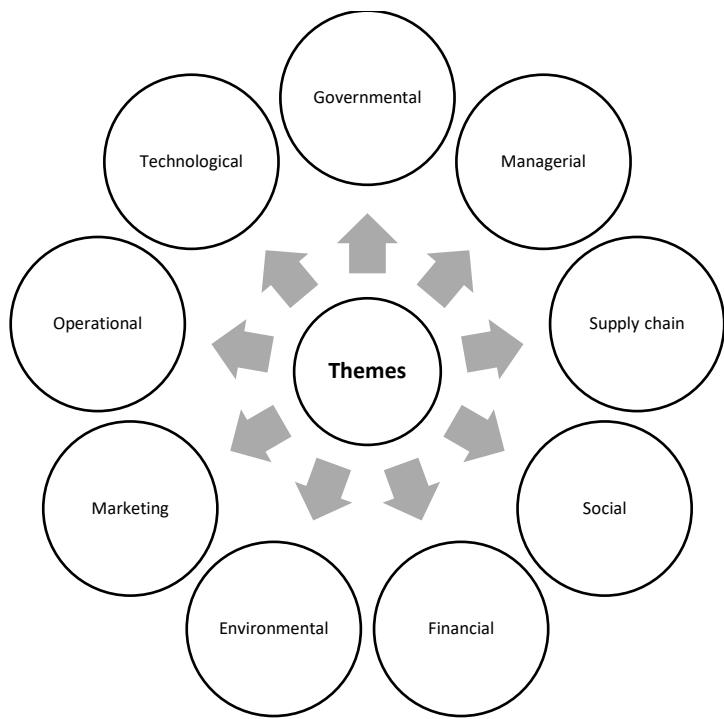
recovery solutions. The sentences highlighted from the data familiarity step created 35 codes for the recovery challenges and 32 for the recovery solutions.

Upon analysing data from the semi-structured interviews, the NVivo software created 235 codes pertaining to recovery challenges, recovery solutions and growth. It should be noted that some of the responses given by respondents were guided by themes discovered from the secondary data. For instance, respondents were asked to state if there were any governmental challenges and recovery solutions regarding SMEs' survival due to the pandemic. Nonetheless, participants answered each question according to their experiences and knowledge.

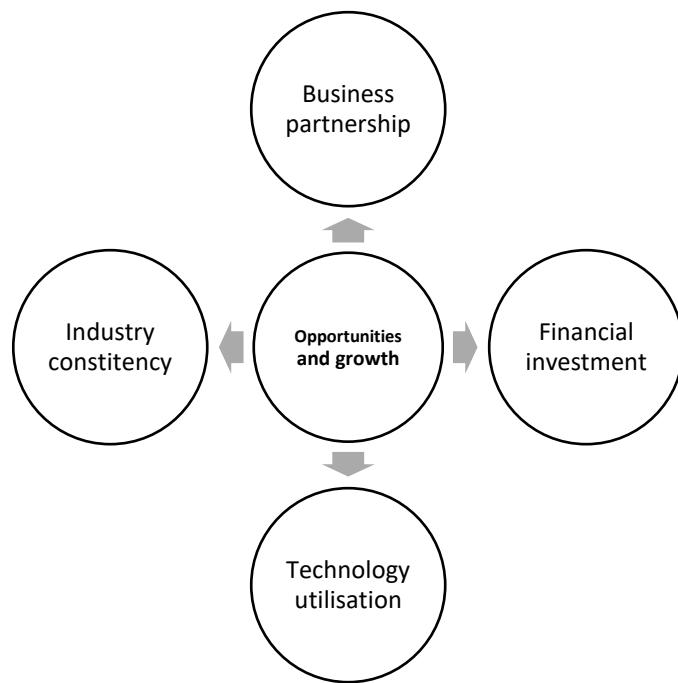
#### **4.2.3 Generating themes**

In the third phase of the framework, Braun and Clarke (2006) highlight how this step entails grouping the various codes into prospective themes and compiling all the pertinent coded data extracts inside the themes that have been identified. It refocuses the study at the level of themes rather than codes. Sorting linked codes into possible themes is essentially what this process entails. To create cogent themes that effectively encapsulated the data, NVivo's data visualisation features—such as coding stripes and node trees—were crucial in visualising trends and connections within codes.

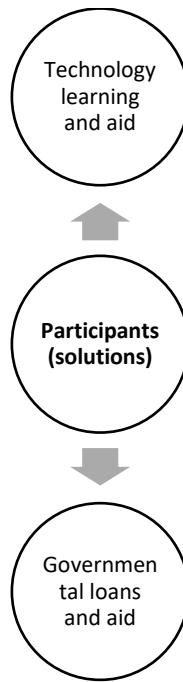
Nine main categories (themes) were identified from Chapter 2 regarding the recovery challenges and recovery solutions. After evaluating every potential code, it was decided that those that had comparable fundamental ideas would be categorised as a certain theme. Figure 5.2 below displays the coded nodes. In this stage also, the themes were created by compiling the participants' replies that were coded. Recovery challenges, recovery solutions and growth were divided into three primary classifications. Each of these three ultimately developed multiple themes. These parts are shown in Figures 5.3, 5.4, and 5.5.



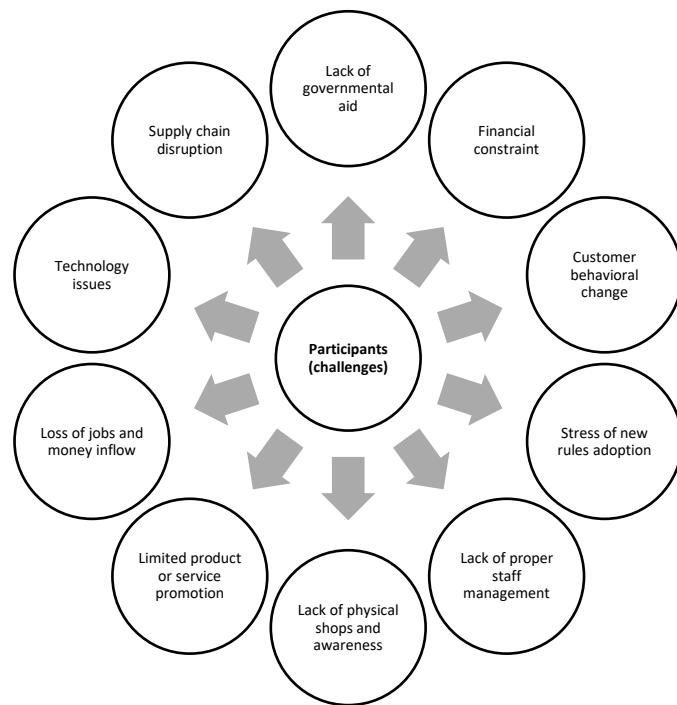
**Figure 5.2:** Thematic map of connected nodes



**Figure 5.3:** Thematic map of opportunities and growth (participants' responses)



**Figure 5.4:** Thematic map of recovery solutions (participants' responses)



**Figure 5.5:** Thematic map of recovery challenges (participants' responses)

**Table 5.2:** Excerpts of participants' responses (recovery challenges) alongside the coded themes

Recovery challenges (themes)	Participants' responses (codes)
Lack of physical shops and awareness	<p>“Considering that <i>physical interactions</i> were discouraged, and no one was sure of who was infected, interacting with customers was reduced and in some cases limited to online permanently.”</p> <p>“Our work was adversely affected, and we had to <i>shut down office work</i> until long after the situation stabilised.”</p> <p>“There was <i>lack of awareness</i>, we had to rely on social media, and due to the pandemic, physical shops weren’t opened.”</p>
Financial constraint	<p>“I received <i>less patronage</i> from customers once lockdown started.”</p> <p>“It was difficult to make <i>regular financial transactions</i> or earn revenue the way we did before the pandemic. Banking operations were disrupted, and it took a long time before they were restored.”</p> <p>“There were no sales for a while and the <i>competition is very high</i>. It is not easy for a small business like mine to easily compete.”</p>
Technology issues	<p>“There was the problem of not having enough data to operate and even <i>network problems</i> when it was impossible to participate in some online programmes.”</p> <p>“Everything became virtual, some industries started looking into virtual reality but still faced the <i>problem of access</i>.”</p> <p>“I think the lockdown contributed to the <i>reliance on technology</i> because that is all people could do.”</p>
Loss of jobs and money inflow	<p>“Insufficient monetary inflow because a lot of jobs were closed down and <i>people couldn’t work</i>.”</p> <p>“A lot of people <i>lost their jobs</i> and couldn’t work.”</p> <p>“Lack of jobs and <i>money in flow</i>.”</p>
Lack of governmental aid	<p>“<i>No aid</i> was received from the government.”</p> <p>“There were <i>no loans</i> that I was aware of or aid to help.”</p> <p>“Insufficient aid and some <i>bad leaders</i> but citizens were resilient.”</p>

#### 4.2.4 Reviewing themes

In the fourth phase, the themes that had been found were examined and improved. This process involved two levels of assessment: one level was conducted at the level of coded data extracts to verify that the themes appropriately represented the data, and the other level of review was conducted at the level of the entire data set to verify that the thematic structure was coherent and comprehensive. Themes were compared from several data sources using NVivo’s matrix coding queries.

**Table 5.3:** Hierarchy chart of codes compared by number of coding references (recovery challenges)

Codes	Number of coding references
Codes\\Challenges\\ <i>Operational challenge</i>	10
Codes\\Challenges\\ <i>Marketing challenge</i>	6
Codes\\Challenges\\ <i>Managerial challenge</i>	4
Codes\\Challenges\\ <i>Finance challenge</i>	3
Codes\\Challenges\\ <i>Governmental challenge</i>	3
Codes\\Challenges\\ <i>Social challenge</i>	3
Codes\\Challenges\\ <i>Technology challenge</i>	3
Codes\\Challenges\\ <i>Supply chain challenge</i>	2
Codes\\Challenges\\ <i>Environmental challenge</i>	1

**Table 5.4:** Hierarchy chart of codes compared by number of coding references (recovery solutions)

<b>Codes</b>	<b>Number of coding references</b>
Codes\Recovery solutions\Operational solution	9
Codes\Recovery solutions\Marketing solution	6
Codes\Recovery solutions\Managerial solution	4
Codes\Recovery solutions\Finance solution	3
Codes\Recovery solutions\Technology solution	3
Codes\Recovery solutions\Governmental solution	2
Codes\Recovery solutions\Social solution	2
Codes\Recovery solutions\Supply chain solution	2
Codes\Recovery solutions\Environmental solution	1

It is evident from the tables above that the theme “Operational” ranks highest in both the recovery challenges and recovery solutions sections. The fact that this impact is being highlighted as a prominent subject proves how much more creative SMEs suffered in this category, but it also shows how many recovery solutions exist to address this problem. Operational, marketing, managerial, financial, and governmental are, in essence, the top five themes in the recovery challenges section, as determined by the systematic review carried out on recovery challenges. However, based on a systematic examination carried out in the recovery solutions section, the top five themes found are: operational, marketing, managerial, financial, and technological.

For the participants, however, the thematic maps in phase 3 display less than five themes for the sections of opportunity and growth as well as recovery solutions (Figures 5.3 and 5.4). However, this does not apply to the recovery challenges (Figure 5.5). Table 5.5 below displays the hierarchy chart of codes compared by the number of coding references in the category of participants’ responses. From this table, it can be noted that the themes that involved lack of physical shops and awareness, financial constraint, loss of jobs and money inflow, supply chain disruption and technology issues are the five top themes in the participants’ recovery challenges section. Themes were formulated if they had five or more coding references.

**Table 5.5:** Hierarchy chart of codes compared by number of coding references (participants' recovery challenges)

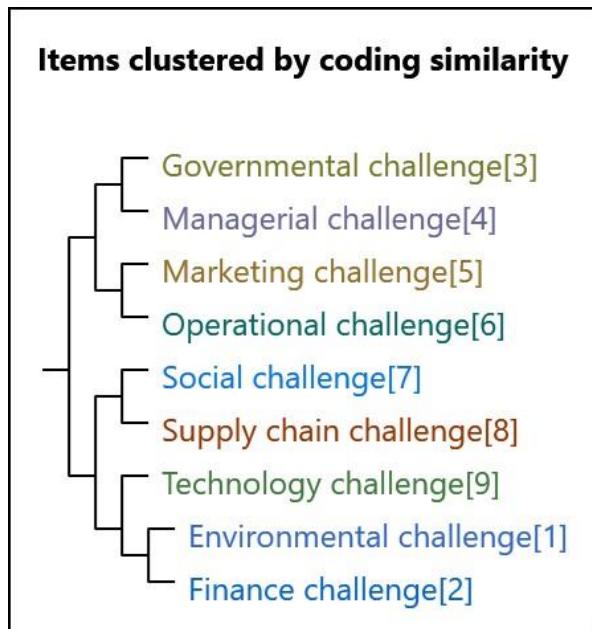
Codes	Number of coding references
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Lack of physical shops and awareness</i>	30
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Financial constraint</i>	20
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Loss of jobs and money inflow</i>	19
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Supply chain disruption</i>	18
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Technology issues</i>	15
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Lack of governmental aid</i>	15
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Limited product or service promotion</i>	13
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Stress of new rules adoption</i>	11
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Customer behavioral change</i>	9
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participant (challenges)\\ <i>Lack of proper staff management</i>	5

#### 4.2.5 Defining and naming themes

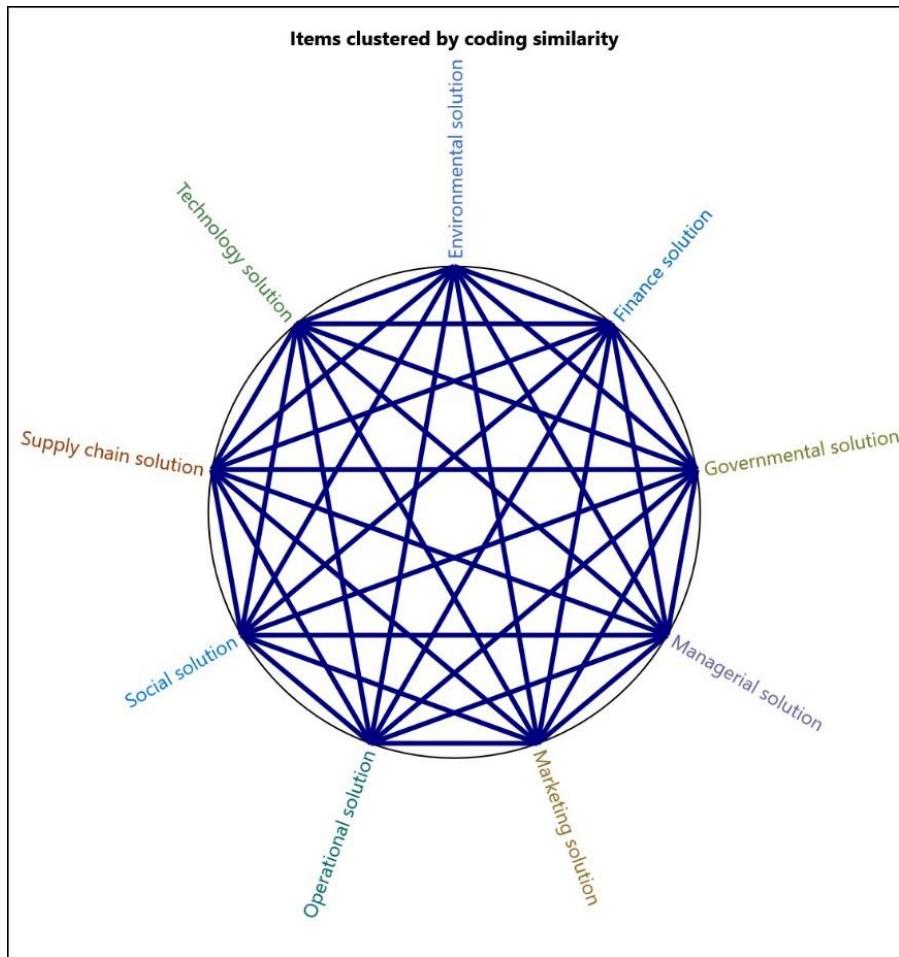
The themes were identified and specified after revision. In this step, the themes' implications and applicability to the larger context of Nigerian creative SMEs were taken into consideration.

The main themes that were highlighted in both the recovery challenges and recovery solutions sections were still further analysed for possible coding similarities. Figure 5.6 displays the coding similarity for the recovery challenges. The figure shows the emergence of two main categories: one that is related to governmental, managerial, marketing, and operational, and the other that is related to social, supply chain, technology, environmental, and finance. However, it does still expand further with the environmental and finance themes acting as sub-themes to the technology theme. Figure 5.7 displays the coding similarity for the

recovery solutions section. Given the interconnectedness of all the themes, the figure demonstrates the equal importance of each category emphasising the necessity for optimal synergy among them.



**Figure 5.6:** Coding similarity of recovery challenges themes



**Figure 5.7:** Coding similarity of recovery solutions themes

Coding similarity was also conducted for the data involving participants. The two sections involving opportunity and growth as well as recovery solutions were both analysed for coding similarity. Figure 5.8 shows this. The reason for choosing both sections instead of one, as done with the CA, is due to the sentiment that they both share. They are both considered positives and, in turn, share similar coding that can be classed as a single section, recovery solutions. According to the figure, there are also two main categories. The first acknowledges technology as the main theme focusing on technology learning and aid, and technology utilisation. The second, however, is further divided into two—one being business partnership and financial investment, and the second being governmental loans and aids, and industry consistency.

### Items clustered by coding similarity



**Figure 5.8:** Coding similarity of opportunity and growth with solution themes

#### 4.2.6 Producing report

The utilisation of NVivo's capabilities enabled the assimilation of theme discoveries into the study, augmenting depth with data visualisation such as thematic maps. The study considered the themes' importance and how they add to the understanding of the recovery challenges and recovery solutions faced by creative SMEs in Nigeria.

The coded analysis of data performed from secondary and primary research formed themes in both aspects. The themes developed from the secondary data were already conducted through an SLR methodology from the literature review chapter, producing 18 themes in total, but nine general themes each. The themes highlighted are Operational, Managerial, Governmental, Marketing, Social, Technological, Environmental, Financial and Supply chain. With the use of the NVivo software and thematic analysis as the guideline, this produced charts and tables, involving coding similarities, thematic maps and hierarchy charts of codes. It can be seen from the recovery challenges section that creative SMEs faced both operational and governmental recovery issues when it came to the effects of the pandemic, as well as technological, with the sub-themes of environmental and financial. However, literary recovery solutions suggest there are more operational and technological recovery solutions to combating the effects of the pandemic.

Participants' coded analysis first involved transcribing the semi-structured interviews conducted into an Excel sheet. The marked sentences that were pertinent to the research objectives were then transformed into codes. Further analysis created themes from several codes, with the table response excerpts showing this (Table 5.2). Questions asked of

respondents were grouped into three categories: recovery challenges, recovery solutions and opportunities and growth. All questions were created from content discovered through secondary data. However, there was room for participants to provide extra information other than the questions asked; this was to be determined when analysing if any new theme might be developed. With the aid of the NVivo software, the recovery challenges section produced 10 themes, recovery solutions produced just two, and opportunity and growth produced four. Conversely, recovery solutions alongside opportunity and growth were fused due to the shared sentiment of being positive; in essence, both ended up being described as the overall recovery solutions that creative SMEs used in combating the pandemic.

In general, when observing the analysis conducted for both data collected (secondary and primary), the similarities can be seen. The 10 themes highlighted from participant recovery challenges can also be compared with the sub-themes of the secondary data recovery challenges. Table 5.6 shows this.

**Table 5.6:** Recovery challenges comparison

<b>Participant theme</b>	<b>Content analysis sub-theme</b>	<b>Content analysis main theme</b>
Customer behavioural change	Customer demand (behavioural change)	Social
Financial constraint	Finance and funding	Financial
Lack of governmental aid	Insufficient governmental aid and policy	Governmental
Lack of physical shops and awareness	Customer interaction Customer's lack of awareness and pressure	Social
Lack of proper staff management	Human resource restriction Training and education Management competence	Operational Managerial
Limited product or service promotion	Product/service promotion	Marketing
Loss of jobs and money inflow	Human resource restriction Decreased sales	Operational Marketing
Stress of new rules adoption	Psychological impact Policy and regulation ramifications	Operational Governmental
Supply chain disruptions	Weak supply chain	Supply chain
Technology issues	Technological adaptation	Technology

This similarity can also be noticed in the recovery solutions category, as seen in Table 5.7.

**Table 5.7:** Recovery solutions comparison

<b>Participant theme</b>	<b>Content analysis sub-theme</b>	<b>Content analysis main theme</b>
Technology learning and aid	Technological adaptation and investment	Technological
Technology utilisation	Transformation encouragement	Technological
Business partnership	Collaboration	Supply chain

Financial investment	Financial management	Financial
Governmental loans and aid	Finance and funding reserve	
Industry consistency	Governmental aid	Governmental
	Innovation encouragement	Managerial

### 4.3 Summary

The study approach utilised to investigate the recovery challenges and recovery solutions of creative SMEs in Nigeria has been described in this chapter. The study employed RTA with NVivo software in addition to CA. A thorough analysis of the data's trends as well as qualitative patterns was made possible by this scientific technique. Through a methodical approach, the study identified significant themes and provided insights into the dynamic nature of Nigeria's creative SMEs, offering a better comprehension of the recovery challenges faced due to the COVID-19 pandemic and the recovery solutions to overcome them. The utilisation of NVivo not only improved the analysis's rigour and depth but also made the coding procedure easier and more accurate, enabling the study to handle a sizable amount of qualitative data precisely. Data triangulation was employed by cross-referencing the outcomes from the RTA and CA to improve the validity and dependability of the findings. By using a precise triangulation, it was established that the results were solid and supported by several lines of evidence. The dependability and consistency of the findings were further supported by the lack of new themes found in the comparison between primary and secondary data. Secondary materials such as industry reports and policy documents frequently replicated themes found in the RTA of the primary data, such as the impact of external influences, operational obstacles, and success factors. The two sets of data overlap, indicating that the primary data's experiences and narratives from Nigerian creative SMEs are indicative of wider industry trends and difficulties.

The chapter's conclusions, taken as a whole, highlight the challenges that creative SMEs in Nigeria face and the necessity of specialised tactics to aid in their growth. The practical rigour of this study and the application of NVivo ensure that the insights are grounded in comprehensive and robust analysis. Consequently, these findings are valuable for shaping future research, policy, and practice within the creative SME industry. In summary, the data analysis chapter has elucidated key insights into the recovery challenges, recovery solutions, and thematic patterns observed among creative SMEs. This sets the foundation for an in-depth examination of their effects and theoretical alignment in the subsequent discussion chapter.

## 5. Discussion

### 5.1 Introduction

This discussion chapter provides a thorough grasp of the recovery challenges and recovery solutions encountered by creative SMEs during the COVID-19 pandemic by incorporating and explaining the major conclusions from earlier chapters. Using the insights gathered from the examination of creative SMEs in Nigeria and around the world, this chapter looks at how the pandemic has affected their capacity for innovation, operations, and financial stability. Through a qualitative analysis technique and the lens of industry cluster theory, this chapter examines the experiences of Nigerian creative SMEs to determine how these businesses responded to the crisis and how they adjusted to the changing environment. It will similarly examine the particular recovery challenges Nigerian creative SMEs encountered and how these difficulties influenced the approaches they took in combating the pandemic.

The chapter also presents the ‘adaptative cluster resilience framework’, a theoretical model derived from the research findings, and compares the global and Nigerian contexts. It emphasises the importance of digital integration within clusters, innovation driven by crises, the encouragement of support networks, and the impact of infrastructure in building resilience for creative SMEs.

### 5.2 Creative SMEs recovery challenges assessment

#### 5.2.1 Comparison of theoretical and practical findings of recovery challenges

The available research has extensively documented the recovery challenges faced by creative SMEs during the COVID-19 pandemic, offering a theoretical basis for comprehending their susceptibilities and recovery obstacles. This section highlights both similarities and differences between these theoretical ideas and the empirical findings from the semi-structured interviews conducted with Nigerian creative SME owners and industry professionals, thereby achieving the first research objective: “To identify the recovery challenges of creative SMEs from the perspective of Nigeria.”

##### 5.2.1.1 *Financial constraints (Financial, Social and Supply chain)*

Financial limitations are frequently mentioned in the literature as a major obstacle for creative SMEs during the pandemic. Reduced consumer demand, project cancellations, and limited access to funding caused cash flow problems for businesses worldwide (De, 2020; Popa et al., 2021; Motiv, 2021; Bateman 2022; Beglaryan et al., 2024; Olsen et al., 2025). As

traditional sources of funding became more difficult to acquire and cash flows diminished, a significant number of businesses were compelled to file for bankruptcy as a result of increasing debt, making financial management a crucial concern (Rahmadani and Jefriyanto, 2021; Indrawati et al., 2022; Riccardo, 2024). In a further analysis, it was also noted how financial constraints disrupted the supply chain, emphasising partnership fallouts, which were made worse due to the lack of collaboration among creative SMEs (Brydges et al., 2020; Azizova and Huseyn, 2021; Murillo-Aviña et al., 2022; Janáková Sujová and Kupčák, 2024).

This difficulty was reaffirmed by the interviews, especially for Nigerian creative SMEs that functioned in a setting with few financial support systems. The respondents' reliance on unofficial banking institutions and lack of government assistance made the already serious cash flow problems worse. According to a respondent, "*It was difficult to make regular financial transactions or earn revenue the way we did before the pandemic. Banking operations were disrupted, and it took a long time before they were restored.*" The severe effects of financial instability in areas with weaker institutional frameworks are demonstrated by the fact that many SMEs were forced to reduce their operations, or temporarily shut down. Lockdown procedures also disrupted the supply chain. For example, due to the severe lockdown measures implemented globally, SMEs in the fashion sub-sector, which offered textiles and ready-made clothing to consumers, were unable to obtain their products from manufacturers both locally and abroad. Furthermore, since physical stores were shut, a large quantity of merchandise was kept in warehouses, where it was unable to reach final customers. This, therefore, caused a partial or complete disruption to the supply chain. Customers also grew more selective about which SMEs to support as a result of the abrupt surge of new online businesses; the clientele list of some businesses that were compelled to transition to an online presence therefore shrank.

The importance of financial restrictions as a major obstacle is acknowledged by both theoretical and practical findings. Nonetheless, the real-world results highlight how serious this problem is in developing nations such as Nigeria, where institutional and structural flaws make it worse. Nigerian creative SMEs mostly depended on their own finances or unofficial networks to survive, in contrast to some SMEs in developed nations that benefited from government assistance.

#### **5.2.1.2 Digital alteration (Technological and Marketing)**

The pandemic hastened the transition to digital platforms on a global scale. The challenges that creative SMEs experienced in implementing digital technologies due to

inadequate resources, a lack of digital skills, and resistance to change (Gasparin and Quinn, 2020; Vecco et al., 2022; Holl and Rama, 2024) are highlighted in theoretical research (Chapter 2). In areas where there were notable digital disparities, these obstacles were more evident. Also, the reliance on technological adaptability due to the pandemic's effects increased competitiveness for creative SMEs (Rahmadani and Jefriyanto, 2021; Beckett and Easton, 2022; Zahrah, 2024). Businesses that adopted new technologies saw a rise in the price of necessary production components, such as technology equipment (Indrawati et al., 2022). They also encountered serious marketing difficulties, as many of them found it difficult to survive only on internet-based advertising (Siepel et al., 2021; Kukreja, 2022; Ahmad et al., 2023). Their ability to effectively reach target audiences was further strained by the quick transition to online promotion, which was frequently made without enough digital skills or resources (Nobre, 2020b). This made it harder for businesses to compete in the crowded digital market.

According to the interviews, obstacles to digital transformation disproportionately impacted creative SMEs in Nigeria. Issues including erratic internet access, expensive data plans, and a dearth of digital infrastructure were brought to light by respondents. *“There was the problem of not having enough data to operate and even network problems when it was impossible to participate in some online programmes.”* For individuals who were unfamiliar with operating an online store, switching to online retailers became problematic. It was much harder to advertise goods and services when some businesses had no means of delivering them to clients. It is, therefore, necessary to implement new marketing techniques to even comprehend the digital realm. As time passed, reliance on technology increased in importance. Many SMEs also had trouble acquiring the digital literacy needed to successfully embrace and employ digital tools. This made it more difficult for them to transition their business online, which had an impact on sales and client interaction.

Although theoretical research offers a comprehensive grasp of the difficulties associated with digital transformation, real-world observations from Nigerian SMEs highlight the compounding impact of infrastructure deficiencies.

#### **5.2.1.3 Employee welfare and management (Operational and Managerial)**

The pandemic had a profound psychological impact on individuals, with the creative SME industry not being spared. The research highlights the importance of labour management concerns during the pandemic, including lower productivity, layoffs, and employee well-being (Prause 2021; Mathory et al.; 2022; Haq et al., 2024; Mousavi Shiri and Salehi, 2025). Despite

financial limitations and operational challenges, creative SMEs around the world found it difficult to retain employees and sustain morale (Wolor et al., 2021; Biyela and Utete, 2024). In order to satisfy the increasing expectations of a digital-first workplace, employers who wanted to keep their employees needed to make significant training investments (Gasparin and Quinn, 2020; Kurniawan et al., 2023; Anjaningrum et al., 2024). Businesses that were unable to keep up, however, had to deal with growing operating expenses and worries about intellectual property theft (Wolor et al., 2021; Wang et al., 2022). Some were consequently compelled to close their doors permanently, or leave the creative SME industry entirely (Siepel et al., 2021; Gouvea et al., 2023).

Interviewees emphasised comparable difficulties, albeit with a regional focus. Major issues Nigerian creative SMEs encountered during the pandemic were personnel instability and, the intense strain of adjusting to new rules whilst quickly changing business practices, in addition to staff layoffs, digital change, and client uncertainty. These new changes challenged creative SMEs to quickly adapt to new modes of engagement, such as digital platforms, as well as forcing them to cease operating, or significantly modify their traditional operations. The difficulty of Nigerian SMEs in regularly paying salaries resulted in high attrition rates. Due to financial limitations brought on by a decline in the market for creative services, irregular payment flows, and project cancellations, many SMEs were unable to retain their staff. Creative SMEs frequently had to reduce staff or salary due to little or no government support for payroll subsidies, which resulted in high staff turnover rates. An interviewee stated, *“There was insufficient monetary inflow because a lot of jobs were closed down and people couldn’t work.”* Furthermore, there was a more noticeable absence of support for employee well-being and mental health, which reflected larger structural inadequacies in the nation’s social support networks.

The recognition of workforce problems is consistent with both theoretical and practical findings. The results highlight the deeper effects of these issues in Nigeria, where SMEs’ capacity to successfully retain and support staff was hampered by a lack of institutional support, which also made job instability worse.

#### **5.2.1.4 Governmental and policy support (Governmental and Environmental)**

The significance of government assistance in reducing the pandemic’s effects on creative SMEs is emphasised by theoretical research. The lack of adequate policy regulation and governmental aid in providing safety nets for creative SMEs was highlighted (Comunian

and England, 2020; Gross et al., 2021; UNESCO, 2022; Donga and Chimucheka, 2024). Research also highlights that SMEs had trouble acquiring loans or grants, and government assistance programmes were frequently unavailable or insufficient for creative SMEs (Khlystova et al., 2021; Rosyadi et al., 2022; Wijayani and Puspitarini, 2022; Swatdikun et al., 2024). Furthermore, the level of insecurity increased due to the pandemic, particularly in areas where it was already a major issue, making it more difficult for creative SMEs to survive (Igwe et al., 2019; Nobre, 2020a; Longgang et al., 2024). Also, policies required to aid in the environmental sustainability of SMEs (Brydges et al., 2020; McKinsey, 2021; Ejibe et al., 2024) were barely recognised.

In the Nigerian setting, the practical results show a similar issue. According to the respondents, the creative SME industry does not receive enough targeted government support. Participants acknowledged they either had no idea the government offered assistance to SMEs, or they did know, but the only way they could receive any form of aid was through knowing higher-ups, which is linked to corruption. However, not a single SME participant received any form of government funding despite being eligible, and none of the experts were aware of any individuals who did. Many interviewees stated, *“There were no loans that I was aware of or aid to help.”* Due to these factors, creative SMEs were then forced to rely on either self-initiated recovery measures or outside assistance from NGOs and international organisations as a result of this lack of legislative attention. Another major obstacle for Nigerian creative SMEs was brought to light by the pressure of complying with new regulations and the expectations of the digital revolution. The pressure of quickly implementing new procedures with a weak infrastructure of support added to the industry’s general air of unpredictability and volatility.

Theoretical results highlight how government initiatives should aid in the recovery of SMEs. The lack of such interventions is further emphasised by empirical data from Nigerian SMEs, revealing a crucial vacuum that exacerbated the industry’s problems. This discrepancy underlines how urgently Nigeria’s creative SME industry requires policy changes.

There are notable similarities between theoretical and practical findings when it comes to identifying the main recovery challenges, such as insufficient government support, labour management, digital transformation obstacles, and financial limitations. The practical results, however, offer a localised viewpoint, showing how systemic problems such as poor infrastructure, minimal institutional frameworks, and insufficient policy assistance exacerbate these difficulties in Nigeria.

## **5.3 Creative SMEs recovery solutions evaluation**

### **5.3.1 Comparison of theoretical and practical findings of recovery solutions**

There are significant parallels and differences between the recovery solutions from the interviews conducted with Nigerian creative SMEs and those found in previously published research. Although the theoretical results of the literature offer a wide-ranging and frequent global viewpoint on recovery tactics, the empirical results emphasise adaptable recovery solutions that are particular to Nigerian creative SMEs. These two viewpoints are contrasted in this section to provide a thorough grasp of recovery solutions for creative SMEs, thereby achieving the second research objective: “To identify the recovery solutions creative SMEs can use in conquering the effects of the pandemic from the perspective of Nigeria.”

#### ***5.3.1.1 Financial support (Financial and Governmental)***

Financial support, such as government grants, low-interest loans, and crowdfunding (Hadi and Supardi, 2020; Gui et al., 2021; Priyana and Syam, 2023; Nguyen et al., 2024; Halteh, 2025), was emphasised as being essential to the recovery of creative SMEs. Targeted financial aid programmes and relief packages with flexible repayment options provided by governments, financial institutions, and non-governmental organisations working together have benefited numerous creative SMEs worldwide, especially in industrialised nations (L.G.A, 2021; Department for Culture, Media and Sport, 2023; Americansforthehearts, 2023). SMEs can provide a cushion against upcoming disruptions by also accumulating funding reserves (Kostini and Raharja, 2020; Maharaj and Doorasamy, 2024). To better endure times of economic depression or unanticipated disasters such as a pandemic, creative SMEs should be encouraged to set aside a percentage of their revenue as emergency reserves (Omar et al., 2020). To maximise cash flow and reduce operating expenses, better financial management techniques are likewise essential. Also, to efficiently manage their resources and arrive at wise judgements, SMEs should receive training in forecasting, budgeting, and cautious financial planning. These specialised financing programmes, created especially for creative SMEs, can offer the funding needed for expansion and recuperation (Kostini and Raharja, 2020; Pu et al., 2021; Dwimahendrawan et al., 2023; Weng et al., 2025).

On the other hand, Nigerian creative SMEs stated that the government barely provided them with any form of funding throughout the pandemic. According to the interviewees, they depend on their funds, unofficial loans, or support from international organisations and non-

governmental organisations to maintain their businesses. One recurrent issue that highlighted the structural difficulties faced by SMEs in the developing nation was the absence of easily accessible financial assistance programmes in Nigeria. Nigerian creative SMEs highlighted they need focused funding through governmental and private channels to overcome the financial difficulties caused by the pandemic. *“No one I know in this industry received any aid from the government even though it would have helped. I wish they took us into consideration.”* Fortunately, some SMEs capitalised on technology investments and funding reserves, ensuring adequate money inflow. However, one way to address the financial issue is to provide easily available financial aid packages that are specially designed for the creative industry, such as grants, low-interest loans, and emergency cash. Establishing innovation funds can assist businesses in adjusting to digital platforms and diversifying their sources of income. *“Businesses should understand more about financial investment. This goes a long way.”*

Although theoretical research supports financial assistance as a fundamental component of recovery, primary data indicates a notable deficiency in the accessibility and availability of such assistance in Nigeria. This demonstrates how theoretical recovery solutions and their actual use in developing situations differ, especially in terms of government support.

### **5.3.1.2 Digital implementation (Technological and Marketing)**

Digital implementation was highlighted according to literature as a crucial recovery solution for creative SMEs globally. Businesses were able to maintain client engagement, diversify their sources of income, and adjust to shifting market demands during the pandemic by switching to digital platforms (Fitriasari, 2020; Gunawan and Sulaeman, 2020; Kuznetsova et al., 2023; Ratna et al., 2024). For instance, it was noted that social media marketing, virtual events, and e-commerce were important tactics for helping SMEs continue to operate despite geographical limitations (Massi et al., 2021; Afifah and Najib, 2022; Deku et al., 2024; Kouam, 2025). Leveraging competitive advantage through improved digital marketing tactics is a crucial post-COVID strategy for the survival and expansion of creative SMEs. SME access to national and worldwide markets can be facilitated by investing in technology and training through the adoption of capital incentives, such as grants or low-interest loans (Budhi et al., 2020; Setini et al., 2020; Fachrurazi et al., 2022; Odoch et al., 2024). By seizing these chances, creative SMEs can build a fresh, resilient, and innovative future that will position them for long-term success in the global economy.

This theoretical insight is supported by the interview results, which highlight that many creative SMEs in Nigeria utilise digital technologies to survive despite the infrastructure challenges. The respondents mentioned using online banking systems for transactions, virtual meetings for collaborations and social media sites such as Instagram and WhatsApp for product/service promotion. SMEs were able to expand their reach and generate new revenue streams by offering virtual events, online workshops, and digital products by using social media, online marketplaces, and video streaming platforms. *“One significant opportunity is the increased adoption of digital technologies. The pandemic accelerated the shift towards online platforms, and many businesses, including creative SMEs, have realised the benefits of digital transformation.”* However, technology education and assistance were essential for Nigerian creative SMEs to overcome the obstacles posed by the pandemic. Businesses that underwent specialised digital training programmes were provided with the tools they needed to succeed in e-commerce, content production, and online marketing. Partnerships between the public and private sectors were also another factor in providing free or heavily discounted access to digital tools and platforms, assisting SMEs in making the move to the digital space.

The practical findings draw attention to the contextual recovery solutions Nigerian creative SMEs utilised, while the theoretical findings also emphasise the universal significance of digital implementation.

#### **5.3.1.3 Networking and collaboration (Supply chain, Social and Environmental)**

According to the literature, networking and collaboration within industry clusters are essential to the revival of creative SMEs (Thongsri and Chang, 2019; Mayasari and Chandra, 2020; Satpathy et al., 2024). Clusters facilitate collaborative innovation, information sharing, and resource sharing (Miles et al., 2019; Rybnicek and Königsgruber, 2019; Faraone, 2022), all of which are especially helpful in times of crisis. For example, businesses in clusters can share digital tools or bargain with suppliers as a group to reduce prices. Not only that, but the pandemic enabled the creation of a new supply chain, introducing the digital aspect (Adam et al., 2020; Gui et al., 2021; Aem-on et al., 2024). Also, the environmental change (COVID-19) brought about new concepts of achieving sustainability among creative SMEs (Wanniarachchi et al., 2020; Pu et al., 2021; Song and Wang, 2024).

Nigerian creative SMEs also utilised collaborations to overcome the obstacles posed by the pandemic. To co-host events, share marketing platforms, or pool resources, respondents

said they formed informal connections with other businesses. Participants also stated that, for creative SMEs in Nigeria, business relationships provided an essential means of overcoming the obstacles presented by the pandemic. *“Having business partners helped a lot financially due to costs.”* Through strategic alliances, SMEs could acquire resources, technology, and expertise that they might not otherwise have access to through larger, local or global organisations. For example, creative SMEs can improve their digital presence and transition to online platforms by forming partnerships with tech companies. The success of these partnerships was, however, constrained by Nigeria’s lack of established industry clusters and insufficient support systems, according to the interviews. Collaboration between Nigerian SMEs was mostly ad hoc and resource constrained, in contrast to the organised networks present in richer economies.

Collaboration is acknowledged as a crucial rehabilitation approach in both theoretical and practical findings. The useful results, however, highlight the necessity of formalising and bolstering cooperative networks in Nigeria in order to duplicate the achievements of established industry clusters observed in other countries.

#### **5.3.1.4 Business model adaptation and innovation (Managerial and Operational)**

The significance of innovation and business model adaptation as resilience recovery solutions is emphasised by theoretical findings in terms of a new framework development that accentuates resilience, digital integration, and sustainable growth (Sapta et al., 2020; Oliveira et al., 2021; Priyana and Syam, 2023; Akpan et al., 2024). The framework ought to tackle the particular obstacles encountered by the creative SME industry and provide unambiguous directives for manoeuvring through potential disturbances. To generate revenue during the pandemic, creative SMEs around the world were renowned for broadening their product offers. Examples of this included creating digital content, delivering online workshops, and building subscription-based services (Scuotto et al., 2020; Abbasi et al., 2022; Darwisch et al., 2024). Also, providing mental health assistance and placing a high priority on human resources to prevent burnout and enhance worker well-being are additional ways to ensure the survival of creative SMEs after the pandemic (Zahra et al., 2021; Auraads, 2022; Díaz and Henríquez, 2024). Furthermore, SMEs should remain up to date on pertinent policies, funding opportunities, and technical tools required to prosper in the post-pandemic economy by first enhancing their access to information through government and industry networks (Zahra et al., 2021; Afifah and Najib, 2022; Tay and Aigbogun, 2024).

According to the interviews, Nigerian creative SMEs are embracing new business methods to cope with the crisis. For instance, artists and filmmakers concentrated on making content for streaming services, while fashion designers switched to online venues to display their work. Respondents did point out that these changes necessitated a great deal of work and resources, which were frequently hard to come by due to lack of financial and infrastructure support. Thus, a diverse approach is required to guarantee industry continuity for Nigerian creative SMEs in fending off the pandemic's consequences. According to an interviewee, "*The pandemic offered the opportunity to know how much can be achieved without sticking to the old approach of going to work every day at a high cost and how valuable online engagements can be.*" For SMEs to embrace digital recovery solutions and move to online platforms, it is first imperative to create adaptable model recovery solutions in the face of crises, guaranteeing recovery and stability.

Innovation is emphasised as a crucial recovery technique in both theoretical and practical findings. The practical results, however, highlight the nature of resource-intensive innovation and the need for both finance and enabling infrastructure as necessary for SMEs in Nigeria to successfully adopt these tactics.

There are similarities and differences in the recovery solutions for creative SMEs when theoretical and actual data are compared. The practical findings highlight the contextual recovery challenges faced by Nigerian creative SMEs, such as infrastructural deficiencies, limited financial aid, and the informal nature of collaboration, even though digital implementation, collaboration, financial support, and innovation are widely acknowledged as essential strategies. To ensure that creative SMEs in Nigeria and other developing countries can fully benefit from global recovery efforts, tailored initiatives that address these systemic impediments are necessary to close the gap between theoretical prescriptions and practical reality.

#### **5.4 Incorporation of theory and Nigerian creative SMEs**

A useful structure for examining the growth, innovation potential, and resilience of Nigerian creative SMEs, especially in the face of the COVID-19 pandemic, is offered by the application of the creative SMEs cluster industry theory. In the creative industry, where innovation, intellectual property, and cross-cultural interaction are important growth factors, this theory is especially pertinent.

The analysis conducted on Nigerian creative SMEs shows that although clustering may have advantages, there are still major obstacles due to the country's economic and infrastructure circumstances. These results demonstrate the industrial cluster theory's promise as well as drawbacks.

#### **5.4.1 Analysis of Nigerian creative SMEs**

##### **5.4.1.1 Market share and competition**

The pandemic had a substantial impact on the market share of Nigerian creative SMEs. By giving SMEs access to pooled distribution networks, clustering helps to lessen this and enable them to compete with larger enterprises. In creative centres such as Lagos and Abuja, where SMEs in the fashion, film, and music sub-sectors can collaborate on digital platforms to preserve visibility and market presence during lockdowns, this is especially clear. The data results showed that throughout the pandemic, collaborative networks frequently helped Nigerian creative SMEs. For instance, some fashion designers collaborated to develop new online venues for exhibiting their designs during the closure of physical stores and events. In a similar vein, Lagos-based musicians and filmmakers used one another's networks and abilities to create content for streaming services. An interviewee living in Lagos stated, *“Due to technology, creative sub-sectors such as music and film were able to thrive with the use of social media apps.”*

However, there can also be intense competition within clusters, leading to an overabundance of goods and services. This was particularly true in Lagos during the pandemic, where numerous SMEs in the same industry fought for scarce digital market space. Additionally, rivalry within clusters can be detrimental because it frequently erects obstacles for smaller, less established SMEs. It can be challenging for newer or smaller businesses to obtain market awareness or use pooled resources in more developed clusters such as Lagos due to the fierce rivalry. An interviewee emphasised, *“Everything became virtual, some industries started looking into virtual reality but still faced the problem of access.”* However, by using co-marketing techniques to sustain consumer engagement and market share, businesses that capitalised on the cluster's combined resources were able to weather the fierce competition.

##### **5.4.1.2 Community engagement**

During the pandemic, community participation became a crucial survival strategy for creative SMEs in Nigeria. Businesses in Nigeria were able to interact with their local

communities through clusters, using networks and cultural links to maintain their operations. “*We invested in upgrading our online presence, expanded our social media reach, and launched a digital community for creatives, and it was a medium to sell our products and services directly to customers.*” This involvement was essential in fields such as the arts and fashion, where social support served as a buffer against the recession. To stay visible, SMEs in Lagos and Abuja, the cities with the highest concentration of creative clusters, worked together on community-based projects such as online music festivals and virtual fashion displays. In the end, this collaborative involvement strengthened the bonds of community between businesses and their customers, promoting adaptability in the face of economic instability. Nigerian SMEs were able to access a wealth of social capital and shared expertise through the cluster environment, which enhanced their community outreach initiatives.

Notwithstanding the benefits of proximity, the full potential of these clusters is constrained by a lack of adequate infrastructure, including power outages, digital communication, and logistical difficulties, which are common problems for Nigerian creative SMEs. These problems also limit creative SMEs’ capacity to effectively make use of the advantages of proximity and cooperative creation. The COVID-19 pandemic made these infrastructure flaws worse, further diminishing creative SMEs’ capacity to sustain production. “*Our work was adversely affected, and we had to shut down office work until long after the situation stabilised.*”

#### **5.4.1.3 Creativity increase**

Nigerian SMEs were able to boost their creative outputs throughout the pandemic thanks to the clusters’ innovative nature. In reaction to the limitations imposed by the pandemic, individuals operating within these clusters were more likely to test out novel business models, including subscription-based services or the creation of digital content, according to the analysis conducted through interviews with creative SMEs in Nigeria.

“*Another important solution was to adapt our business model. We shifted our focus from in-person workshops to virtual events and online courses. This enabled us to reach a wider audience.*” This is consistent with worldwide patterns in the creative SME industry, where information sharing and innovation are essential survival tactics.

Businesses could readily exchange ideas, work together on projects, and try out digital tools to reach new customers due to the proximity to other creative businesses in the creative industry sub-sectors. This culture of cooperation was crucial in fostering innovation and making businesses stand out in the fiercely competitive digital marketplace. Businesses in

clusters are thus better equipped to implement cutting-edge procedures and new technology in Nigeria's creative industry. For Nigerian SMEs, having access to creative networks within clusters was especially beneficial since it allowed for cross-sector collaborations that produced innovative goods and services. For instance, SMEs in areas with stronger technology ecosystems found it easier to access the transition to digital platforms for the distribution of creative items (such as music, movies, and fashion e-commerce). Still, these advantages are not dispersed equally throughout the creative SME industry in Nigeria. SMEs in less-developed or non-metropolitan areas are frequently excluded from these knowledge-sharing networks due to inadequate internet infrastructure and little opportunity to engage with peers in the industry. Some SMEs in Nigeria's creative clusters are unable to innovate and compete on a bigger scale due to the digital divide. *"There was lack of awareness, we had to rely on social media, and due to the pandemic, physical shops weren't opened."*

#### **5.4.1.4 Efficiency and access to resources**

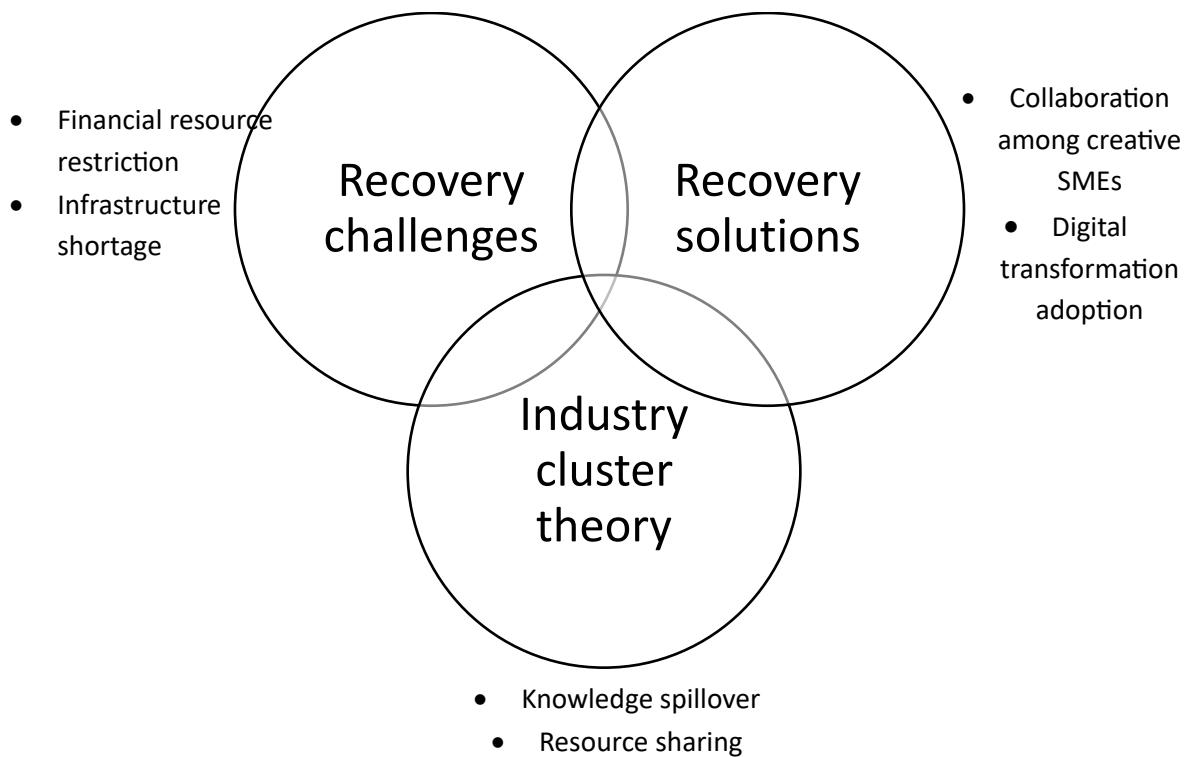
Critical resources including people, digital infrastructure, and specialised services were more easily accessible to creative SME clusters in Nigeria due to shared resource access. This access is especially important for SMEs in Nigeria's creative industry, as they frequently lack the funds to invest in cutting-edge technology or premium marketing services. Businesses in metropolitan areas such as Lagos and Abuja profited from cluster partnerships, which facilitated their rapid shift to digital platforms throughout the pandemic. *"Partnering with complementary businesses helped to create new opportunities and expand reach."* These resources provide SMEs with the means to produce and disseminate creative material of superior quality, allowing them to outperform their competitors.

However, poor infrastructure and erratic power supplies prevented these clusters from reaching their full potential. The data analysis study discovered that access to these resources is still restricted for a large number of creative SMEs in Nigeria, particularly those located outside of important urban areas. Also, smaller, more recent, businesses can find it costly to enter these clusters due to the high entrance costs and fierce competition for scarce resources. *"There were no sales for a while and the competition is very high. It is not easy for a small business like mine to easily compete."* This resource imbalance is further compounded by the absence of government policy initiatives and support for the development of infrastructure for the creative SME industry. Despite these restrictions, businesses that were able to combine

their resources were able to split the price of necessary services such as marketing, which improved operational efficiency.

Applying the creative SMEs cluster industry theory to Nigerian creative SMEs, in conclusion, reveals that clusters are essential for preserving competitiveness, encouraging community involvement, boosting innovation, and increasing efficiency through pooled resources. However, obstacles related to infrastructure, finances, and legislation restrict practical use. Additionally, some of the operational and financial obstacles that Nigerian SMEs encounter when trying to join or benefit from clusters can be lessened with government assistance in the form of grants, tax breaks, and low-interest loans specifically designed for the creative SME industry. Policymakers should consider creating regional clusters outside of Lagos and Abuja to guarantee that creative SMEs in Nigeria have equal access to development and innovation possibilities.

### 5.5 Interrelations among recovery for creative SMEs



**Figure 6.1:** Interrelations among recovery challenges, recovery solutions, and industry cluster dynamics for creative SMEs

The above Venn diagram provides a conceptual understanding of the relationships among the three main elements of recovery for creative SMEs: recovery challenges, recovery

solutions, and industry cluster theory. Each circle represents one of these elements, and the portions that overlap demonstrate their interdependence.

The overlapping areas indicate how these elements interact. For example, industry clusters can reduce difficulties by encouraging cooperation and offering networks and resources to tackle problems. Also, strong cluster ecosystems frequently make recovery options such as digital transformation easier to acquire, or make it easier for digital recovery solutions to fill in the gaps brought on by infrastructure recovery challenges. Figure 6.1 simplifies intricate relationships, making it simpler to comprehend how these elements work together to support the resilience and sustainability of creative SMEs in Nigeria and around the world. Therefore, the interwoven relationship underscores the necessity for a comprehensive strategy. This led to the development of the adaptative cluster resilience framework, which integrates these dynamics to enhance the recovery solutions of creative SMEs in a post-pandemic setting.

## **5.6 Adaptative cluster resilience framework**

The adaptative cluster resilience framework is a new framework addressing how creative SMEs navigated the COVID-19 pandemic. It is based on the results of the research and analysis of both Nigerian creative SMEs and globally thereby achieving the third research objective: “To propose a research framework for creative SMEs to sustain and be more resilient post-pandemic.” This framework provides a comprehensive model for resilience, sustainability, and recovery, which combines aspects of digital transformation, crisis management, and industry cluster theory. The arrows represent the fundamental synergy between each category to achieve maximum resilience against the impacts of unforeseen circumstances, i.e., the COVID-19 pandemic.

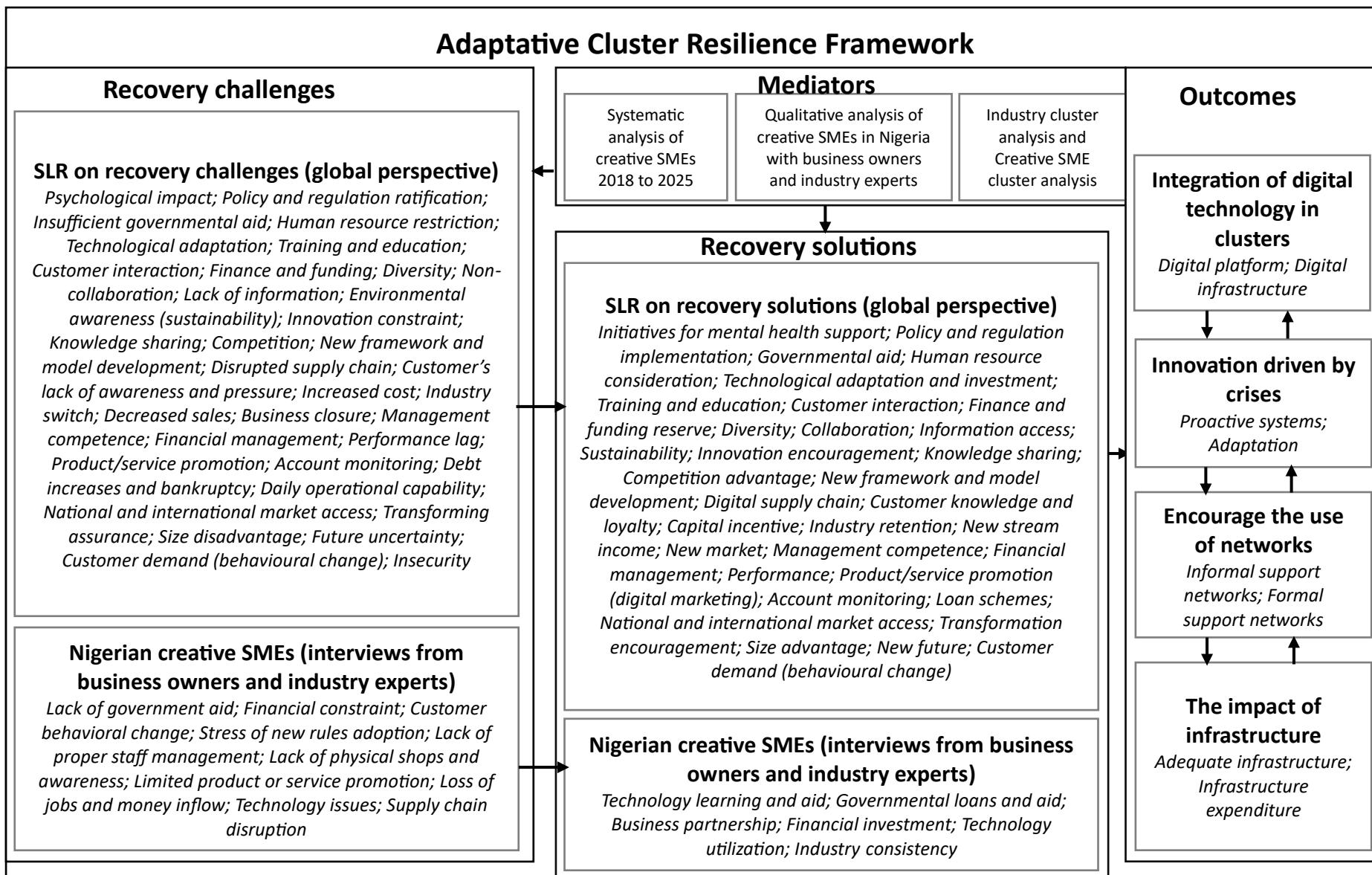


Figure 6.2: The adaptive cluster resilience framework

### **5.6.1 Integration of digital technology in clusters**

The function of digital integration in industry clusters is one of the fundamental tenets of the adaptive cluster resilience framework. The data reveals that clusters that were digitally connected prior to the pandemic were more resilient, despite the fact that the outbreak prompted many SMEs to embrace digital tools quickly. Digital platforms made it easier to share resources, collaborate, and trade knowledge, all of which were crucial for overcoming the recovery changes brought on by the COVID-19 pandemic. The loss of physical places for consumer involvement and collaboration was one of the issues that digital integration inside clusters helped Nigerian creative SMEs overcome. Still, a major barrier is the digital divide, which is the difference in access to dependable internet, digital tools, and technological know-how. Future resilience, according to the framework, will rely on how much industry clusters adopt the digital infrastructure so that everyone can take advantage of new developments in technology.

### **5.6.2 Innovation driven by crises**

The significance of crisis-driven innovation is also emphasised by the framework. SMEs had to quickly develop and adapt as a result of the pandemic, especially in the areas of service delivery and business strategies. Clusters that promoted an innovative culture, in which businesses worked together to create new goods, services, and business plans, had a higher chance of surviving the pandemic. For instance, to sustain revenue streams and interact with clients, creative SMEs in Nigeria started providing online workshops, digital performances, and virtual exhibitions. Innovation within clusters should be proactive rather than reactive, according to the adaptive cluster resilience framework, which also suggests that systems should be in place to support ongoing creativity and adaptability even when there is no longer a crisis. The capacity to innovate quickly in the face of external disruptions can improve sustainability and long-term competitiveness.

### **5.6.3 Encourage the use of networks**

Beyond digital integration and innovation, the framework emphasises the value of support networks, especially in areas such as Nigeria where formal financial backing and government assistance for creative SMEs were scarce. To assist creative SMEs in surviving the pandemic, the study demonstrates that informal support networks, such as partnerships with NGOs, foreign organisations, and local communities, are essential. Strong internal support

networks among SMEs and external support networks with the government, non-governmental organisations, and private investors increase the likelihood that a cluster will be able to obtain the resources required for recovery. For post-crisis resilience, these networks offer access to new markets, financial support, and technical aid. Therefore, the framework promotes creative SMEs to fortify these networks as a component of their long-term recovery and expansion plans.

#### **5.6.4 The impact of infrastructure**

One important finding from the study of creative SMEs in Nigeria is that it is still very difficult to completely reap the benefits of industry clustering due to a lack of basic infrastructure. For clusters to be successful, there must be sufficient infrastructure to facilitate resource sharing and digital cooperation. According to the adaptative cluster resilience framework, for creative SMEs to fully profit from clustering dynamics, infrastructure expenditures must be given top priority. Without this, the digital divide would keep impeding the expansion and long-term viability of the creative SME industry, especially in developing nations such as Nigeria.

### **5.7 Summary**

This chapter presented the findings and results of the research. Each research objective has been thoroughly addressed and elaborated upon. By comprehensively comparing theoretical data with practical data, the study has illuminated the research gaps pertaining to the creative SME industry, particularly in Nigeria. The Venn diagram (Figure 6.1) depicts the areas that overlap and show how these categories affect one another. Furthermore, this detailed investigation developed a framework that highlights all aspects of the research, with a focus on resilience, sustainability and recovery (Figure 6.2). The next chapter will, therefore, synthesise the insights from the analysis of recovery challenges, recovery solutions, and the role of industry clusters in influencing the resilience of creative SMEs. It will summarise key findings and provide practical recommendations for future growth and sustainability.

## 6. Conclusion

### 6.1 Introduction

The difficulties, tenacity, and expansion prospects of creative SMEs in Nigeria and around the world have been examined in this thesis, especially in light of the COVID-19 outbreak. The pandemic brought to light significant obstacles for creative SMEs globally, highlighting the industry's susceptibilities as well as the innovation potential. Globally, creative SMEs, which include a wide range of sub-sectors such as music, cinema, fashion, and digital media, make substantial contributions to the economy and culture. Creative SMEs also play a crucial role in Nigeria's economy, particularly in the fields of music and Nollywood, which have become globally recognised. However, the pandemic revealed systemic flaws in Nigeria's creative economy, especially regarding government assistance, digital transformation, and infrastructure. These restrictions not only made it more difficult for Nigerian creative SMEs to quickly change course and adapt, but they also brought attention to more general difficulties that creative SMEs in developing nations face.

Through an analysis of the global obstacles that creative SMEs must overcome, such as interrupted supply chains, decreased demand, and the requirement for quick digital adoption, this study has thus shed light on how SMEs around the world handled the pandemic. The pandemic's devastating effects were highlighted by the SLRs on the recovery challenges and recovery solutions for creative SMEs. The study also identified effective adaptation techniques, such as digital innovation and collaborative networks, that aided businesses' survival during times of disruption. To comprehend how geographic closeness, resource sharing, and collaboration impact SME adaptation in Nigeria and other contexts, this study explored the resilience and recovery pathways for creative SMEs using industry cluster theory.

However, Nigerian creative SMEs faced particular recovery challenges due to a lack of infrastructure, insufficient government assistance, and difficulties obtaining funding, all of which impeded their capacity to successfully implement digital recovery solutions. To assist digital infrastructure, policy development, and financial accessibility within the creative SME industry, tailored interventions are necessary, as demonstrated by the data analysis on Nigerian creative SMEs that revealed the compounding impacts of these limitations. This study thus offers a comprehensive understanding of the resilience mechanisms accessible to creative SMEs in Nigeria, and globally, by utilising a methodical analysis of the recovery challenges and recovery solutions through qualitative research.

## 6.2 Summary of findings

The results of this thesis offer important new information about the particular recovery challenges faced by creative SMEs, the efficacy of different recovery techniques, and the contribution of industry cluster theory to resilience and long-term viability.

For creative SMEs around the world, the pandemic presented serious obstacles that affected operations, labour stability, and revenue streams. Creative SMEs faced recovery challenges such as dwindling customer demand, disrupted supply networks, and a swift transition to digital platforms on a global scale. The SLR on recovery challenges (Chapter 2.1) brought to light these issues, which originated from the financial (many SMEs struggled to maintain a cash flow and obtain emergency capital), to the operational (i.e., the move to virtual workspaces). The situation was even more complicated in Nigeria. According to the primary data (Chapter 5.2), Nigerian creative SMEs faced the same worldwide problems, but they were made more difficult by a lack of adequate infrastructure, such as unstable power and internet supplies, restricted access to digital tools, and a lack of strong government assistance for the creative SME industry. Their capacity to switch to online platforms and preserve business continuity was limited by this lack of digital infrastructure, which widened the industry's digital divide and left SMEs with little financial and logistical support.

However, creative SMEs worldwide have shown resilience by embracing several adaptive techniques, such as digital transformation, cooperative networks, business model innovation, and revenue stream diversification. According to the SLR analysis on recovery solutions (Chapter 2.2), SMEs around the world profited from the quick adoption of digital tools, increased e-commerce capabilities, and creative content distribution strategies. However, access to resources, digital infrastructure, and financial capital hindered the efficacy of these recovery solutions for creative SMEs in Nigeria. Although the benefits were mostly limited to metropolitan clusters such as Lagos, where digital and infrastructure resources were relatively greater, collaboration inside industry clusters, where businesses pooled resources and shared platforms, was effective in some circumstances. The results indicate that although digital transformation is essential, successful implementation requires supporting infrastructure and training initiatives.

By applying the industry cluster theory to examine Nigerian creative SMEs (Chapter 5.4), important insights were gained into how clustering can promote resilience through knowledge sharing, resource sharing, and geographic proximity. The results indicate that,

throughout the pandemic, Nigerian creative SMEs situated in urban clusters benefited from cooperation and resource sharing, which allowed them to change course more successfully and preserve operational stability. However, Nigeria's larger infrastructure issues hindered the full benefits of clustering, demonstrating that clustering is insufficient alone without corresponding infrastructure and regulatory frameworks. This emphasises how Nigeria and other emerging nations require specialised assistance to fortify clusters and remove these systemic obstacles.

In essence, this study shows how resilient and vulnerable creative SMEs are. It also shows that although industry clustering, digital transformation, and creative strategies can aid in recovery, structural problems such as poor infrastructure and a lack of policy support can still limit creative SMEs. Resolving these issues will be essential to developing a strong, resilient, and competitive creative SME industry whilst setting it up for long-term success.

### **6.3 Contributions**

This thesis provides significant contributions across four key domains: practical, policy, managerial, and theoretical. By exploring the recovery challenges and recovery solutions of creative SMEs during and after the COVID-19 pandemic, particularly in Nigeria, and in comparative global contexts, this research deepens the understanding of how industry cluster theory, digital transformation, and contextual factors influence the resilience and sustainability of the creative SME industry.

#### **6.3.1 Ground-level impact**

At a practical level, this thesis offers actionable insights for creative SME owners and practitioners. The categorisation of recovery challenges and recovery solutions into nine thematic areas (operational, financial, technological, managerial, governmental, supply chain, social, marketing, and environmental) provides a holistic roadmap that creative entrepreneurs can use to assess their vulnerabilities and strategically respond to future disruptions.

The research highlights specific adaptive practices such as digital migration, collaborative networking, hybrid business models, and resource pooling that were successfully implemented by creative SMEs in Nigeria. These practices offer replicable models for SMEs operating in similarly resource-constrained or developing contexts. The empirical findings can, therefore, serve as a guide for SME owners looking to build resilience and long-term adaptability in the face of future emergencies.

### **6.3.2 Shaping the support system**

This thesis identifies critical policy gaps that hinder the effective recovery of creative SMEs in Nigeria, contrasting them with global responses where government intervention played a more supportive role. While some global creative SMEs received structured relief and digital infrastructure support, Nigerian SMEs often operated without coordinated governmental assistance.

This thesis thus highlights key policy gaps emerging from this research emphasising the need for a more supportive and structured environment for creative SMEs, particularly in developing nations such as Nigeria. First, the study addresses the critical need for the development of dedicated funding mechanisms and grant schemes tailored specifically to the creative SME industry, enabling businesses to access capital for recovery and innovation. Additionally, investments in both digital and physical infrastructure are essential to support the formation and sustainability of creative SME industry clusters. This includes reliable internet access, stable electricity, and creative production facilities. The research also highlights the importance of formalising and regulating the informal creative SME industry, which would enable more businesses to benefit from existing support schemes, including finance, training, and policy incentives. Lastly, there is an emphasis on policy efforts extending beyond urban centres to foster regional creative clusters, promoting inclusive growth and enabling creative SMEs in less-developed areas to access the same opportunities for collaboration, visibility, and economic advancement. This would, therefore, help in shaping a more supportive policy environment for the Nigerian creative SME industry and offer guidance to other developing nations facing similar institutional limitations. The findings underscore the need for targeted public policies that recognise the economic and cultural importance of the creative SME industry.

### **6.3.3 Leadership in crisis**

For managers and decision-makers within creative SMEs, this thesis provides strategic insights into leadership during crisis conditions. The study emphasises the importance of agility, innovation, and stakeholder engagement in responding to disruption. It also highlights the managerial value of participating in industry clusters, as these networks enhance access to shared resources, knowledge, and collaborative opportunities.

The managerial contribution derived from this research, therefore, provides valuable guidance for SME leaders seeking to build organisational resilience in uncertain environments.

It highlights the importance of prioritising investment in digital capacity and workforce training to ensure adaptability in a rapidly evolving technological landscape. Additionally, it highlights the strategic value of building partnerships and alliances within creative clusters to access shared resources and collaborative opportunities. The study also encourages the development of adaptive leadership approaches and contingency planning to enhance preparedness for future crises. Collectively, these insights offer creative SME industry managers a practical blueprint for fostering resilience and strategic foresight in volatile business environments.

#### **6.3.4 Rethinking resilience**

Theoretically, this thesis advances the application of industry cluster theory to the context of creative SMEs in developing economies, specifically Nigeria. While the theory traditionally emphasises the benefits of geographical proximity and resource sharing, this research critiques and extends it by incorporating the realities of infrastructural constraints, informal business operations, and uneven digital access, as seen in Nigeria. To address these gaps, the research introduces the adaptative cluster resilience framework, a conceptual model that integrates cluster theory with crisis response mechanisms and digital transformation. This framework contributes to academic discourse by broadening the applicability of cluster theory, offering a new lens for understanding how creative SMEs can build resilience in adverse and uneven economic landscapes.

The framework also bridges the gap between theoretical models and practical post-crisis recovery strategies by integrating the lived experiences of creative SMEs during the COVID-19 pandemic. Furthermore, it offers a foundation for comparative analysis of creative cluster dynamics across other emerging markets, allowing researchers and policymakers to examine how similar economies might adapt cluster-based approaches to foster resilience and innovation in their creative SME industry.

By contributing to practice, policy, management, and theory, this thesis not only responds to an urgent global issue but also fills critical gaps in the literature on creative SMEs and their capacity to recover from systemic shocks. It contributes to the academic and practical understanding of how creative SMEs can respond to disruption, particularly within the under-researched context of developing economies. By drawing connections between theory and real-world practice, it offers valuable guidance to entrepreneurs, policymakers, scholars, and development practitioners engaged in supporting the creative SME industry.

## 6.4 Implications

The results of this study on how the COVID-19 pandemic affected creative SMEs in Nigeria, as well as perspectives from creative SMEs throughout the world, have important ramifications for stakeholders in the industry, legislators, and SMEs themselves. These findings highlight the pressing need to address the creative SME industry's current vulnerabilities while also pointing to workable recovery solutions that can promote resilience and sustainable growth.

The crucial role that digital transformation plays in the survival and expansion of creative SMEs, both in Nigeria and around the world, is one of the study's main consequences. Businesses that effectively shifted to digital platforms for consumer engagement, distribution, and cooperation were better equipped to handle operational disruptions during the pandemic. Adopting digital tools is crucial for creative SMEs, especially those in developing nations, to reach a wider audience, sustain revenue streams, and interact with customers in an increasingly digital world. However, digital transformation is still difficult in Nigeria, due to the weak infrastructure, such as erratic internet connectivity, low levels of digital literacy, and expensive data plans. To promote Nigerian creative SMEs, this emphasises the necessity of focused investments in digital infrastructure and training initiatives. Government and industry stakeholders can, for example, reduce the obstacles to digital adoption for SMEs by implementing training programmes that enhance digital literacy and subsidise data costs. To stay competitive and resilient in a post-pandemic world, creative SMEs are urged globally to constantly innovate using digital tools such as AI, e-commerce platforms, and social media marketing.

This study also emphasises that one of the biggest challenges facing creative SMEs is still a lack of infrastructure, especially in developing nations. In Nigeria for instance, creative SMEs' operational efficiency and capacity to access broader markets are hampered by unstable electricity, inadequate transit systems, and sparse internet connectivity. Certain benefits come from clustering in urban areas such as Lagos, but these benefits are frequently outweighed by infrastructure issues that restrict resource sharing and the possibility for collaboration. Thus, the expansion and viability of creative SMEs in Nigeria and other developing nations are contingent upon the development of infrastructure. Enhancements in energy supply, internet connectivity, and transportation networks (both locally and abroad) must be given top priority by policymakers and private investors to meet the needs of the digital economy. To support SMEs and allow them to develop and flourish in resource-rich surroundings, regional creative

clusters should concentrate on offering SMEs accessible co-working spaces and shared resources.

The data findings show that, when compared to their counterparts in more developed nations, creative SMEs in Nigeria face a significant lack of financial access and governmental support. As they had few options for financial relief, no government support, and little access to finance, many creative SMEs suffered throughout the pandemic. For informal SMEs that lacked the formal registration to qualify for government incentives such as financial goods and programmes, and formal SMEs that did not receive any incentive despite being eligible, these difficulties were especially noticeable. Therefore, policymakers must create extensive support networks that are suited to the particular requirements of creative SMEs to assist the creative industry. This entails establishing creative SME industry-specific loans, tax breaks, and grants that can support these businesses during difficult times. Simplifying business registration procedures and formalising the creative industry could make it easier for SMEs to engage in formal financial systems and obtain government assistance. Also, flexible funding arrangements that take into consideration the varying revenue cycles in the creative industry are needed globally to assist SMEs in improving their financial management and lowering their susceptibility to economic shocks.

This thesis also emphasises that developing sustainable business models is a constant issue for creative SMEs. The disruptions caused by the pandemic highlighted how these businesses must diversify their sources of revenue, implement adaptable operating methods, and strengthen their ability to withstand economic downturns. For example, a large number of creative SMEs in Nigeria stated that they relied on live events and physical sales, both of which were significantly harmed by lockdowns. Therefore, to promote long-term sustainability, creative SMEs should be urged to investigate a variety of business models that lessen reliance on in-person contacts, such as digital subscriptions, licensing, and virtual events. SMEs could also benefit from training in business resilience techniques and financial planning to create more flexible organisational structures. Also, in a world that is embracing the concept of circular economy, to meet the increasing demand from consumers for sustainable practices, creative SMEs are urged worldwide to embrace sustainability concepts such as repurposing content and lowering resource usage.

In Nigeria and around the world, the results of this study have important implications for the development and robustness of creative SMEs. The expansion of infrastructure,

legislative assistance, industry clustering, digital transformation, and sustainable business practices are all crucial elements in boosting creative SMEs' ability to tackle future problems. For Nigeria, closing the regulatory and infrastructure gaps is essential to maximising the creative SME industry's potential. On a global scale, the study's findings highlight the necessity of ongoing innovation, cooperation, and adaptation in the quickly changing creative SME industry. By following these suggestions, creative SMEs can attain long-term expansion and make significant contributions to cultural and economic advancement.

## 6.5 Recommendations and future research

Several strategic recommendations are made in light of the research's findings to aid creative SMEs, both in Nigeria and globally, in order to become more resilient, grow, and sustainable over the long term. By offering practical insights for governments, industry stakeholders, and creative SMEs, these recommendations seek to address the major issues raised in the study, including the lack of digital resources, the lack of infrastructure, the lack of funding, and the requirement for more robust policy frameworks.

Building a dependable internet infrastructure should be a top priority for the government and private businesses, especially in important creative centres. More SMEs would be able to use digital platforms for virtual collaboration, content distribution, and e-commerce as a result. For creative SMEs to properly use digital tools, digital literacy is essential. Accessible digital skills training programmes for creative professions should be introduced by governments and stakeholders. Not only that, but customised training programmes on digital marketing, e-commerce, and digital content production should be made available by industry associations and academic institutions to assist creative SMEs in remaining competitive in the post-pandemic world. Such initiatives can concentrate on giving creative SMEs the technical expertise to utilise digital marketing, online sales, and digital content production tools. Thus, this study provides the following proposition for future research:

- **Proposition 1:** To adopt technology for the efficient use of emerging technologies to enhance the competitiveness and resilience of creative SMEs in the digital environment, while exploring e-commerce integration for digital market entry.

To give SMEs in the creative industry access to reasonably priced funding, governments should set up loan programmes or funds dedicated to the creative SME industry. This can entail tax breaks, grants, and low-interest loans. It is advisable to investigate venture capital, microfinance, and crowdfunding, which are specifically designed for creative SMEs. Also,

financial institutions and industry associations should collaborate to develop finance methods that assist creative SMEs in times of economic upheaval. Thus, this study provides the following proposition for future research:

- **Proposition 2:** To develop alternative funding mechanisms for creative SMEs in accessing capital through grants and project co-financing.

The establishment of creative clusters in significant cities and promising creative hubs should also be funded by governments and industry bodies. This can involve funding cooperative projects, offering collaboration locations, and supporting infrastructure. Lagos, for instance, would profit from a specialised film or fashion cluster backed by shared production facilities. Collaboration between creative SMEs and companies in the tourism, education, and technology industries should also be promoted globally. These partnerships have the potential to increase market prospects, foster innovation, and grant creative SMEs access to resources and experiences from other industries. Additionally, cross-border information exchange and resilience tactics can be promoted by international collaborations. The World Bank and UNESCO are a few of the organisations that can aid cooperative projects to provide creative SMEs in developing nations access to international resources, capital, and experience to help them recover and become more resilient. Thus, this study provides the following proposition for future research:

- **Proposition 3:** To incorporate methods in which creative SMEs can make use of cohesion and assistance, while also encouraging creative exchange in the context of interdisciplinary partnerships.

A strong legislative policy framework that acknowledges the creative SME industry's cultural and economic importance is needed. This policy should promote SMEs by providing targeted incentives and addressing issues such as infrastructural development, financial inclusion, and intellectual property rights. Governments should also develop flexible legislative frameworks that address the changing demands of the creative SME industry. These frameworks would therefore support diversity, sustainability, and fair access to international markets. Similarly, the promotion of sustainable practices should be encouraged through environmentally friendly production techniques and circular economy models, among other sustainable practices, in the creative SME industry. Also, for SMEs that embrace sustainable practices, governments and industry stakeholders should offer incentives as a way to encourage others to follow suit. Thus, this study provides the following proposition for future research:

- **Proposition 4:** To explore ways in which creative SMEs can leverage the use of sustainable approaches and the development of safety nets for the continuity/survival of creative SMEs.

The recommendations made are suggested to tackle the fundamental issues that creative SMEs encounter. These businesses can be better prepared to handle obstacles and achieve long-term success by bolstering digital infrastructure, increasing financial support, improving policy frameworks, encouraging industrial clusters, and offering training in digital skills. Building a more robust and globally competitive creative industry for creative SMEs requires focused government assistance and infrastructure upgrades. These suggestions, therefore, highlight the value of resilience tactics and supporting ecosystems in promoting long-term recovery and expansion. Also, these suggestions emphasise the necessity of a multi-stakeholder strategy to help creative SMEs overcome obstacles and develop resilience in the wake of a pandemic.

## 6.6 Limitations

This study's emphasis on Nigerian creative SMEs as the primary case study is one of the main drawbacks. The results provide valuable insights into the particular difficulties Nigerian SMEs face, but there is still a chance that these insights cannot be applied to creative SMEs in other developing or industrialised nations. Nigeria's socioeconomic realities, regulatory frameworks, and infrastructure are very different from those of creative hotspots in wealthy nations such as South Korea or the UK, where there is stronger government support and digital infrastructure. However, during the pandemic, creative SMEs around the world encountered similar difficulties, including income losses and the transition to digital operations. However, depending on geographical conditions such as financial availability, government interventions, and the condition of digital infrastructure, the magnitude and character of these issues differed greatly. These contextual variations imply that, if regional subtleties are not taken into account, the results could not be generally appropriate.

Data gathering for the study, especially for creative SMEs in Nigeria, mostly depended on qualitative techniques, such as semi-structured interviews with industry experts and SME owners. Although this method made it possible to examine the strategies and real-world experiences of Nigerian creative SMEs in detail, the sample size was only 30. Therefore, it is possible that the results do not adequately represent the range of experiences found in the entirety of Nigeria's creative SME industry. Likewise, the majority of the secondary data utilised to examine international creative SMEs was sourced from publicly accessible papers

and SLRs. Although these sources offered insightful information, they did not fully capture the variety of recovery challenges and recovery solutions faced around the world. Some businesses or areas, for example, may not be as well represented in the analysis due to fewer published studies.

This study is also focused on the particulars of the COVID-19 pandemic, which caused globally unprecedented disruptions for creative SMEs. Although this setting made it possible to identify important recovery challenges and recovery solutions, the results could not be entirely applicable to crises with different features in the future. Additionally, due to the study being pandemic-specific, it may not be used in non-crisis situations, where the dynamics of the creative SME industry could vary substantially.

In conclusion, this thesis makes a significant contribution to the understanding of the recovery and resilience of creative SMEs both globally and in Nigeria, despite the limitations. The study lays a foundation for further research by highlighting the challenges, flexible strategies, and roles of industry clusters, enabling future efforts to address these constraints effectively. By proposing an adaptative cluster resilience framework, the research contributes a nuanced model that bridges theoretical constructs with real-world applications. In addition to undertaking cross-regional comparisons and delving deeper into evaluations of technical and infrastructure issues, future research should consider the use of larger and more varied sample sizes. As the final section explored the study's limitations, this thesis ultimately lays the groundwork for further research and practical interventions aimed at supporting the sustainability and growth of creative SMEs in an increasingly uncertain global landscape.

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## Appendices

### Appendix 1: Consent form

## INTERVIEW CONSENT FORM

### Consent for participation in a research interview

#### **Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic: A qualitative study**

I agree to participate in a research project led by **Bolanle Maryam Akintola** from the School of Business and Law, London Metropolitan University, Holloway campus, Holloway, England. The purpose of this document is to specify the terms of my participation in the project through being interviewed.

1. I have been given sufficient information regarding this research project. The purpose of my participation as an interviewee in this project has been explained to me and is clear.
2. My participation as an interviewee in this project is voluntary. There is no explicit or implicit coercion whatsoever to participate.
3. Participation involves being interviewed by a researcher from the School of Business and Law, London Metropolitan University, Holloway campus, Holloway, England. The interview will last approximately 50 minutes. I allow the researcher to take written notes during the interview. I also may allow the recording (by audio/videotape) of the interview. It is clear to me that in case I do not want the interview to be taped I am at any point in time fully entitled to withdraw from participation.
4. I have the right not to answer any of the questions. If I feel uncomfortable in any way during the interview session, I have the right to withdraw from the interview.
5. I have been given the explicit guarantees that, if I wish so, the researcher will not identify me by name or function in any reports using information obtained from this interview, and that my confidentiality as a participant in this study will remain secure. In all cases, subsequent uses of records and data will be subject to standard data use policies.

6. I have been given the guarantee that this research project has been reviewed and approved by the Research Ethics Committee of the School of Business and Law, London Metropolitan University. For research problems or any other questions regarding the research project, the lead supervisors; Dr Hemakshi Chokshi and Dr Anil Kumar can be contacted through email at, [h.chokshi@londonmet.ac.uk](mailto:h.chokshi@londonmet.ac.uk) and [A.Kumar@londonmet.ac.uk](mailto:A.Kumar@londonmet.ac.uk)
7. I have read and understood the points and statements of this form. I have had all my questions answered to my satisfaction, and I voluntarily agree to participate in this study.
8. I have been given a copy of this consent form co-signed by the interviewer.

---

Participant's Signature      Date

 \_\_\_\_\_ 19/05/2024 \_\_\_\_\_

Researcher's Signature      Date

For further information, please contact:

Bolanle Maryam Akintola

[boa0250@my.londonmet.ac.uk](mailto:boa0250@my.londonmet.ac.uk)

## **Appendix 2: Interview questions**

### Introduction

1. What gender do you identify as?
  - Male
  - Female
  - Non-binary
  - Other
  
2. What age group do you classify under?
  - 18-24
  - 25-34
  - 35-44
  - 45-54
  - 55-64
  - 65 and above
  
3. Which of the following categories below describes your main field of work in the Nigerian creative industry?
  - Book market
  - Performing arts
  - Design
  - Film
  - Art
  - Music
  - Press
  - Broadcasting
  - Software/games/IT
  - Advertising
  - Any other business (kindly state this below)



4. What is your current role within the Nigerian creative industry?

- Owner/Founder
- Manager/Supervisor
- Employee
- Consultant/Advisor
- Researcher/Academic
- Other (kindly state this below)

5. How many years of experience do you have in the Nigerian creative industry?

- 4-6 years
- 7-10 years
- 10+ years

6. What is the highest level of education you have completed?

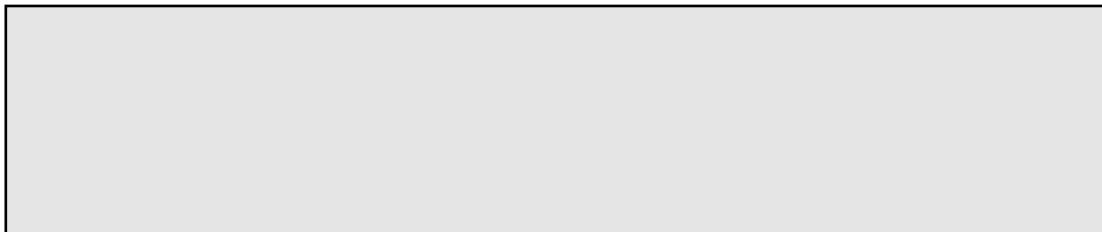
- Secondary school certificate
- Associate degree
- Bachelor's degree
- Master's degree
- Doctoral degree
- Other (kindly state this below)

7. Where are you currently located?

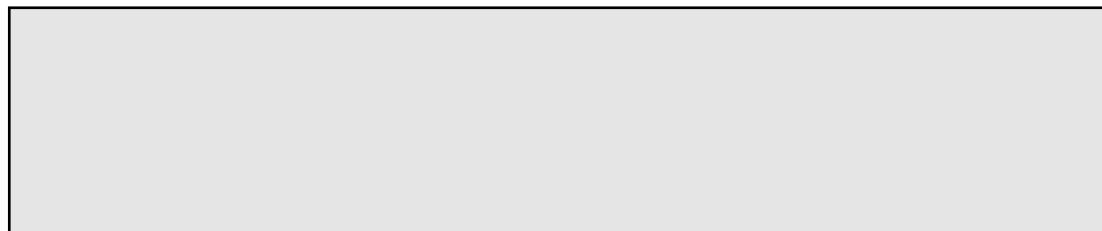
- Lagos
- Abuja
- Ibadan
- Benin
- Port Harcourt
- Other (kindly state this below)

### Recovery challenges

8. a. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the operational challenge(s) endured due to the pandemic? For example, the idea of almost closing the business due to the stress imposed by the pandemic.



8. b. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the governmental challenge(s) endured due to the pandemic? For example, insufficient governmental aid.



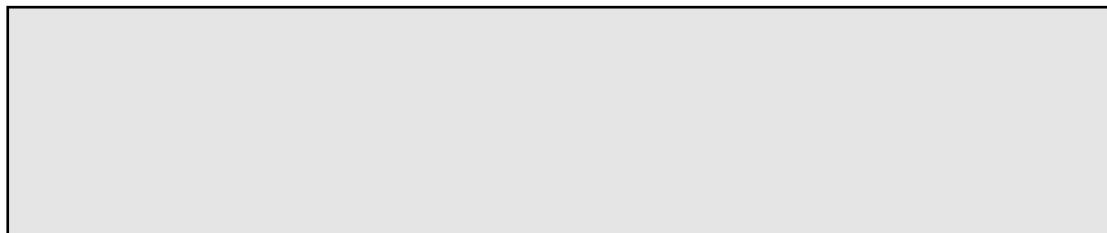
8. c. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the financial challenge(s) endured due to the pandemic? For example, lack of finance and funding to cope with the pandemic.



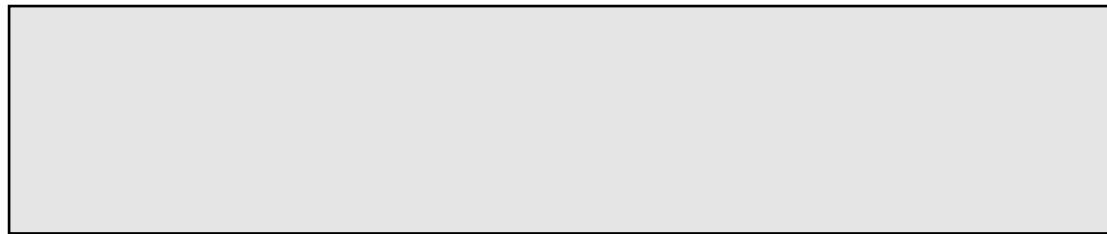
8. d. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the technological challenge(s) endured due to the pandemic? For example, technology adaptation.



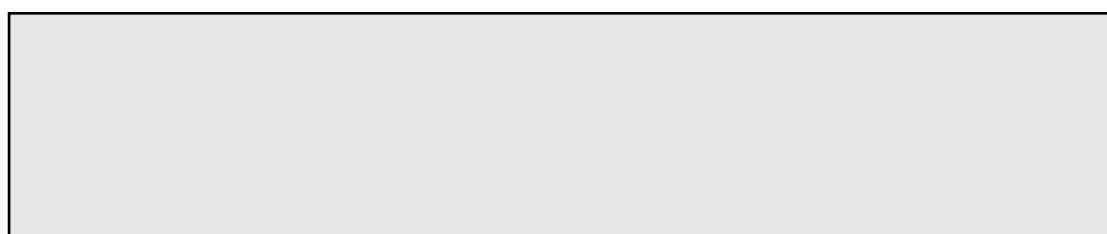
8. e. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the social challenge(s) endured due to the pandemic? For example, reduced customer interaction.



8. f. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the managerial challenge(s) endured due to the pandemic? For example, lack of proper management support.



8. g. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the supply chain challenge(s) endured due to the pandemic? For example, a weak supply chain due to the pandemic.



8. h. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the marketing challenge(s) endured due to the pandemic? For example, a decline in product/service promotion.

8. i. When the pandemic hit Nigeria and a lockdown was established, can you describe (if any) the environmental challenge(s) endured due to the pandemic? For example, a lack of environmental awareness such as sustainability.

#### Recovery solutions

9. a. Can you describe (if any) the operational solution(s) made in overcoming the effects of the pandemic? For example, increased performance due to technological adaptability.

9. b. Can you describe (if any) the government solution(s) made in overcoming the effects of the pandemic? For example, policy and regulation implementation in aiding creative SMEs.

9. c. Can you describe (if any) the financial solution(s) made in overcoming the effects of the pandemic? For example, finance and funding reserves to help the business stay afloat.

9. d. Can you describe (if any) the technological solution(s) made in overcoming the effects of the pandemic? For example, the use of e-commerce for account monitoring.

9. e. Can you describe (if any) the social solution(s) made in overcoming the effects of the pandemic? For example, more customer knowledge and loyalty due to social media awareness.

9. f. Can you describe (if any) the managerial solution(s) made in overcoming the effects of the pandemic? For example, innovation encouragement.

9. g. Can you describe (if any) the supply chain solution(s) made in overcoming the effects of the pandemic? For example, the use of a digital supply chain.

9. h. Can you describe (if any) the marketing solution(s) made in overcoming the effects of the pandemic? For example, competitive advantage due to technological adaptability.

9. i. Can you describe (if any) the environmental solution(s) made in overcoming the effects of the pandemic? For example, more knowledge on environmental sustainability for eco-awareness.

### Opportunities and growth

10. a. What opportunities for growth or innovation have you identified as a result of the pandemic, and how do you envision the future of Nigerian creative SME business post-pandemic, including strategies for the next five years?

10. b. What advice do you have for budding entrepreneurs wishing to start or expand creative SMEs in Nigeria in the current economic climate?

### Appendix 3: Excerpts of participants' responses (opportunities and growth) alongside the coded themes

**Table 8.1:** Excerpts of participants' responses (opportunities and growth) alongside the coded themes

Opportunity and growth	Responses
Business partnership	<p>“Keep creating and get a <i>business background or partner</i>”</p> <p>“<i>Partnerships</i> are important”</p> <p>“Partnering with complementary businesses helped to <i>create new opportunities</i> and expand reach.”</p> <p>“Having business partners <i>helped a lot financially</i> due to costs”</p>
Financial investment	<p>“They should be willing to <i>invest</i> as much money as possible, to create a stable foundation for their new business”</p> <p>“Continue investing in digital technologies: <i>Leverage digital platforms</i> to reach a wider audience, improve efficiency, and enhance customer experience”</p> <p>“Businesses should understand more on <i>financial investment</i>. This goes a long way”</p>
Industry consistency	<p>“In as much as a lot of businesses have been out there, <i>be consistent</i> with the line you have chosen”</p> <p>“Nigeria has one of the fastest rising <i>entrepreneurs</i>. So, in the next five years, I see young Nigerians taking over in a lot of modern aspects of business all around the world”</p> <p>“I’d say build your business to export. Tap into the <i>global economy</i>”</p> <p>“The pandemic offered the opportunity to know how much can be achieved without sticking to the old approach of going to work every day at a high cost and how valuable online engagements can be. For example, in our case, there are now more opportunities for <i>online training</i> beyond Nigeria and earning revenue from other resources”</p>
Technology utilisation	<p>“Strategies I learned from the pandemic would be to have a <i>website</i> that advertises my business. This would make it easier for more potential customers to be able to identify my business and buy my products”</p> <p>“<i>Utilise technology</i> better to enhance operations”</p> <p>“One significant opportunity is the increased adoption of digital technologies. The pandemic accelerated the shift towards online platforms, and many businesses, including creative SMEs, have realized the benefits of <i>digital transformation</i>. This presents opportunities for innovation in areas such as virtual events, and online content creation”</p>

## Appendix 4: Excerpts of participants' responses (recovery solutions) alongside the coded themes

**Table 8.2:** Excerpts of participants' responses (recovery solutions) alongside the coded themes

Recovery solutions	Responses
Governmental loans and aids	<p>“They moved small businesses that were necessary to a more controlled environment and gave out small loans, and food items to SMEs and individuals. However, it could be through <i>networking</i>”</p> <p>“There was <i>no aid</i> I was aware of. I wish there was though”</p> <p>“You know the way the country works, you would have to <i>know someone</i> that knows someone. Still, a solution would have emerged if that was not the case”</p> <p>“No one I know in this industry received any aid even though it would have helped. I wish they <i>took us into consideration</i>”</p>
Technology learning	<p>“Had to master better use of online tools and engagements. Came up with <i>online options</i> for reaching our target audience”</p> <p>“This becomes more useful considering the movement restrictions and opportunities to <i>reach more people</i> beyond our location”</p> <p>“There was increased engagement with customers who could easily be reached on <i>social media</i>”</p> <p>“Due to <i>technology</i>, creative sub-sectors such as music and film were able to thrive with the use of social media apps and skits”</p> <p>“One of our most effective recovery solutions was to increase our focus on digital channels. We invested in upgrading our online presence, expanded our social media reach, and launched a <i>digital community</i> for creatives, and it was a medium to sell our products and services directly to customers.”</p> <p>“Another important solution was to adapt our <i>business model</i>. We shifted our focus from in-person workshops to virtual events and online courses. This enabled us to reach a wider audience.”</p> <p>“Technological adaptability played a crucial role, We <i>invested in new tools</i> and platforms to streamline our operations and service delivery”</p>

**Appendix 5: Hierarchy chart of codes compared by number of coding references  
(Participants' opportunity and growth)**

**Table 8.3:** Hierarchy chart of codes compared by number of coding references (Participants' opportunity and growth)

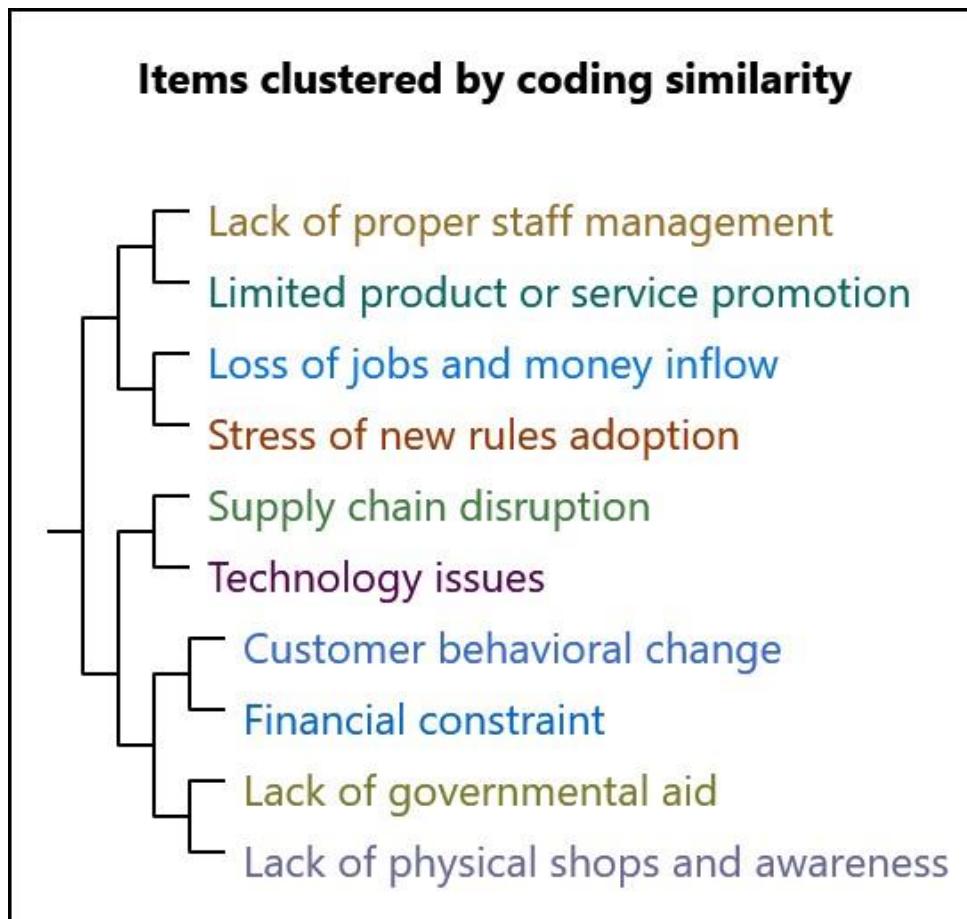
<b>Codes</b>	<b>Number of coding references</b>
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Opportunities and growth\\ <i>Technology utilisation</i>	30
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Opportunities and growth\\ <i>Industry consistency</i>	17
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Opportunities and growth\\ <i>Business partnership</i>	16
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Opportunities and growth\\ <i>Financial investment</i>	13

**Appendix 6: Hierarchy chart of codes compared by number of coding references  
(Participants' recovery solutions)**

**Table 8.4:** Hierarchy chart of codes compared by number of coding references (Participants' recovery solutions)

<b>Codes</b>	<b>Number of coding references</b>
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participants (recovery solutions)\\ <i>Technology learning and aid</i>	30
Codes\\Resilience and adaptation of creative SMEs in Nigeria amidst the COVID-19 pandemic_ A qualitative study (Responses)\\Participants (recovery solutions)\\ <i>Governmental loans and aids</i>	12

## Appendix 7: Coding similarity of participant recovery challenges themes



**Figure 8.1:** Coding similarity of participant recovery challenges themes