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The Business Continuity Management of Micro, Small, and Medium Enterprises: Perspectives from the Countryside

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ABSTRACT
Business continuity management is a concern not only for large businesses, but also for micro, small and medium enterprises. Considering the vulnerability of the said sector, especially during the prevalence of certain calamities, which are very common in countries along the Pacific rim, business continuity is certainly relevant. The study aimed at determining the practice of business continuity management among MSMEs in a countryside town in the Philippines where natural calamities like typhoons are prevalent. A total of 104 respondents were included in the study using a patterned survey questionnaire. The respondents were asked of their business profile, the extent to which they are affected by calamities, their business continuity management through disaster risk assessment, planning, and communication and training. Results of the study revealed that MSMEs in the locality were mostly affected by calamities, with tropical cyclones and floods as the most prevalent, but in terms of frequency, most were affected sometimes only. Business continuity management is practiced, albeit not at the highest level, and there are identified needs of MSMEs in relation to business continuity. Most prevalent needs identifies are special rates and tax exemptions for business with business continuity plans, as well as special rates for insurance. Also identified is the provision of a manual/guideline or standards relative to this.

Keywords: Micro, small and medium enterprises, MSMEs, business continuity management, preparedness

INTRODUCTION

Continuity and resiliency of business operations in the case of extreme events that cause disruption is not just an issue for large corporations, but for any other organization regardless of its size and nature of operation. Micro, small, and medium enterprises (hereinafter referred to as MSMEs) are considered to be the most vulnerable among the sectors in times of crises and uncertainties and are the least prepared among all the types of organizations (Sullivan-Taylor & Branicki, 2011). Although their impact if considered individually is relatively small, if taken as a whole, they constitute about 90% of a certain economy, which reflects to a significant economic, social, and environmental impact (Jannson, Milsson, & Modig, 2015; Jan 2015: Klewitz & Hansen, 2014). Hence, when uncertain events tend to disrupt the critical business functions of these MSMEs, not only is the business itself affected, but the entire industries and communities as well. Among these extreme events that cause disruption, natural calamities and disasters are at the top of the list, considering the increasing issues on global warming and environmental degradation (Dahlberg & Guay, 2015). Business Continuity Management is considered as a well-known concept in the field of business resiliency; however, research shows that there is little effort done among MSMEs along business continuity management of disaster recovery, and they have certain challenges, but advantages as well, when it comes to resiliency (Dahlberg & Guay, 2015).

Eastern Visayas, particularly the province of Northern Samar, is identified as having increased vulnerability to natural disasters. In fact, both the Philippine Development Plan and the Eastern Visayas Regional Development Plan 2017-2022 have emphasized on the need of promoting continuity planning for businesses, especially the MSMEs. This is to endure that they can be better-equipped to withstand and recover from these natural calamities rapidly, and enhance their disaster preparedness and resiliency. In line with this, the National Economic and Development Authority through the Regional Development Council, encourages the conduct of awareness and advocacy campaigns, as well as trainings on business resiliency and continuity planning management. This is to promote the culture of preparedness among businesses. However, Sullivan-Taylor and Branicki (2011) emphasized that the "one-size fits all organization" approach to creating resilience has certain limitations and that there is a need to consider the distinctive approach of MSMEs in dealing with such extreme events. In view of the foregoing, a need to look into this distinctiveness of the MSMEs, and how they particularly view and deal with business continuity management is identified. This will enable advocates, both

government and non-government organizations, to come up with relevant and appropriate programs and interventions that would enhance the business continuity management of MSMEs.
Generally, this study aimed to assess the business continuity management of the MSMEs in Catarman, the capital municipality of the province of Northern Samar.

METHODOLOGY

The study utilized the correlational research method in order to realize the aforementioned objectives. An adapted survey questionnaire from the study of Kato and Charoenrat (2018) was utilized in the gathering of primary data from the respondents, which included the owners or key decision-makers of the MSMEs in the capital town of Northern Samar, Catarman; considering that the bulk of the MSMEs are in the locality being the center for business and commerce in the province. The sample size included a total of 104 MSMEs which were selected randomly. Frequency counts, averages, and means were used in the presentation and analysis of the data gathered. The variables used were adapted from previous studies conducted on business continuity management, which include the following:

Profile of the Business

Size of the Business

This was measured by using the total asset approach as provided in Republic Act 9501 otherwise known as the Magna Carta for Micro, Small, and Medium Enterprises and will be classified as micro, small, and medium enterprise.

Years of Operation

This variable was measured in terms of the actual number of years that the business has been in operation at the time of data gathering and was treated as a continuous variable in the analysis of data.

Type of Ownership

This variable refers to whether the business is owned by one, two, or more persons based on its registration. This was classified into sole proprietorship, partnership, corporation, and others.

Main BusinessActivity

This refers to the main operations of the business whether they are a wholesaling, manufacturing, service, or retailing type of enterprise, and were classified as such.

Extent to which MSMEs experienced Calamities

Extent to Which MSMEs were Affected

This variable refers to whether the business has been affected, not affected, or moderately affected by calamities in the past 10 years and was categorized as such.

Type of Calamity Experienced

This variable refers to the type of calamity which the MSMEs experienced in the past years which may refer to either of the following: flood, tropical cyclone/storm, drought, tsunami, fire, landslide, earthquake or others.

Frequency of Calamity Experienced

This refers to the frequency of calamity experienced by the MSMEs which refers to always, frequently, sometimes, seldom, and never.

Business Continuity Management.

Disaster Risk Assessment

This variable was measured using six parameters about the MSMEs disaster risk assessment answered through the use of Five-Point Likert Scale ranging from strongly agree to strongly disagree.

Planning Activities

This was measured using parameters about the planning and preparedness activities of the MSMEs related to business continuity answered through the use of Five-Point Likert Scale ranging from strongly agree to strongly disagree.

Communication and Training

This was measured through parameters about the knowledge and extent of training received by both the owner and the staff answered through the use of Five-Point Likert Scale ranging from strongly agrees to strongly disagree.

Needs of the MSMEs in Relation to Business Continuity

Learning and Assistance

This variable was measured in terms of the owners and the staffs need for training on business continuity answered through the use of Five-Point Likert Scale ranging from strongly agrees to strongly disagree.

Public Sector Support

This was assessed through pre-determined types of support needed by MSMEs from public sector answered through multiple responses.

Private Sector Support

This was determined through the pre-determined types of support from the private sector that may be needed by the MSMEs answered through multiple responses.

Table 1:The variables above were measured, scored, and interpreted

Scale	Range	Adjectival Rating	Interpretations	
			Business Continuity Management	Needs of the MSMEs
5	4.20-5.00	Strongly Agree	Highly Practiced	Not Needed
4	3.40-4.19	Agree	Practiced	Slightly Needed
3	2.60-3.39	Moderately Agree	Moderately Practiced	Moderately Needed
2	1.80-2.59	Somewhat Disagree	Slightly Practiced	Much Needed
1	1.00-1.79	Strongly Disagree	Not Practiced	Highly Needed

Statistical Analysis of Data

To determine the effect of the business profile and the extent to which MSMEs experience calamities, Multiple Regression Analysis was utilized. After the data gathering and before the analysis, all responses were evaluated for its completeness and appropriateness. Upon data cleaning, regression diagnostics were done to check on possible issues of collinearity and abnormality of data. Finally, multiple regression analysis was conducted using the following models:

Model 1: $\mathbf{\Upsilon_1}\mathrm{BCM} = \beta_\sigma + \mathrm{X}_1\mathrm{size} + \mathrm{X}_2\mathrm{years} + \mathrm{X}_3\mathrm{ownership} + \mathrm{X}_4\mathrm{activity}$

Model2: $\mathbf{\Upsilon_1}\mathrm{BCM} = \beta_\sigma + \mathrm{X}_1\mathrm{affected} + \mathrm{X}_2\mathrm{flood} + \mathrm{X}_3\mathrm{drought} + \mathrm{X}_4\mathrm{cyclone} + \mathrm{X}_5\mathrm{fire} + \mathrm{X}_6\mathrm{quake} + \mathrm{X}_7\mathrm{frequency}$

RESULTS AND DISCUSSION

Profile of the MSMEs

Table 2 presents the data on the profile of the micro, small, and medium enterprises (hereto referred as MSMEs). Based on the results; in terms of business size, the data showed that majority are considered as micro-enterprises; whereas, in terms of business operations, most of the MSMEs have been operating for 10 years or less. It was also found out that majority of the MSMEs are considered as sole proprietorship and that in terms of main business activity, most are doing retailing business.

The findings above can be inferred that the MSMEs in the locale mostly have less than P 3,000,000 capitalization or have less than 9 employees in terms of its size of operation. With an average years of operation, it can be inferred that the MSMEs in the locality are already established however are still considered to be young. The results also deduce that MSMEs are mostly owned and managed by one person alone, and that they are into merchandising business as most are doing retailing activities.

Table 2: Business Profile of the Micro, Small, and Medium Enterprises

Business Profile	Frequency	Percentage
Business Size		
Micro	73	70.2 %
Small	28	26.9%
Medium	3	2.9%
Years of Operation*		
1-10 years	65	62.5%
11-20 years	22	21.2 %
21-30 years	12	11.5%
31-40 years	2	1.9%
51-60 years	2	1.9%

61-70 years	1	.9%
Type of Ownership		
Sole Proprietorship	88	84.6%
Partnership	8	7.7%
Corporation	8	7.7%
Main Business Activity		
Manufacturing/Producing	10	9.6%
Wholesaling	16	15.4%
Service	29	27.9%
Retailing	49	47.1%

Note: *used as continuous variable in the analysis but was categorized in the table for presentation purposes; n=104

Extent to Which MSMEs Experience Calamities

Table 3 presents the data on the extent to which the MSMEs experience calamities. Findings show that in the last 10 years, majority of the MSMEs have been affected by calamities. This can be inferred that our micro, small, and medium establishments in the locality has not been spared by the effects of calamities that happened within the last 10 years, and that these calamities has affected their business operations in one way or another. The result adheres to the report of Picard (2017) wherein it was reported that MSMEs are affected by certain calamities which cause disruption of operations.

Table 3:Extent to Which the Micro, Small and Medium Enterprises Experienced Calamity

If Business Has Been Affected by any Natural Calamity in the Last 10 Years	Frequency	Percentage
Affected	67	65.4%
Not Affected	16	15.4%
Partially Affected	20	19.2%

n=104

Table 4 shows the findings as to the type of calamity that the MSMEs experienced. Based on the multiple responses, tropical cyclone/storm ranked first among the type of calamities, followed by flood and earthquake, while fire ranked the last. The findings reveal that business operations among MSMEs in the locality are mostly affected by tropical cyclones/storms and the floods brought about by these storms or by heavy rains. This further reveals that tropical cyclones/storms are the most prevalent calamity experienced by the MSMEs. Same results are found in the report of Picard (2017) as well as the study of Kato and Chareonot (2018) which found that tropical cyclones/storms of typhoons as well as floods are the most prevalent calamities to affect the MSMEs. This may be linked to the location of the country itself and specifically the province, which is often referred to as the gateway of typhoons coming into the country. As Domingo and Ballesteros (n.d.) reported, we are situated in the typhoon belt of the western pacific, averaging 20 typhoons every year, wherein 5 to 9 typhoons of which make landfall and incur significant damage.

Table 4:Type of Calamity Experienced by the Micro, Small and Medium Enterprises in the Last 10 Years

Type of Calamity	Frequency	Rank
Tropical Cyclone/Storm	62	1
Flood	41	2
Earthquake	17	3
Fire	9	4

Note: Multiple Responses

Meanwhile, in terms of frequency of calamities affecting the MSMEs, Table 5 shows that majority of them were sometimes affected by such calamities. This can be inferred that although most of the MSMEs are affected by the calamities, the effects are not permanent and frequent and are only experienced sometimes.

Table 5:Frequency of Calamities Experienced by Micro, Small and Medium Enterprises

Parameter	Frequency	Percentage
Always	7	6.7%
Frequently	26	25%
Sometimes	54	51.9%
Seldom	9	8.7%
Never	8	7.7%

n=104

Business Continuity Management Practices of MSMEs

Table 6 presents the data on the MSMEs' practices on business continuity. In terms of Disaster Risk Assessment, the mean score average of 3.99 revealed that they practice business continuity management specifically on disaster risk assessment. This can be inferred that the MSMEs in the locality make the necessary preparations in managing the effects of potential calamities. These further shows that they practice local prevention/mitigation, have identified possible areas of vulnerability, and analyzed its risks and impacts**;** however, although practiced, the conduct of such is not in a high manner. Furthermore, the results also revealed that among the disaster risk assessment practices, following news whenever there is an upcoming calamity is the only one, they highly practice.

The table also shows about the MSMEs planning activities relating to business continuity. From the results, it can be gleaned that planning activities relating to upcoming calamities are practiced by the MSMEs, as evidenced by the mean score average of 3.51. This means that the MSMEs are conducting planning practices in line with the business continuity context. It therefore implies that in the face of calamities, the MSMEs in the locality are already practicing the preparation of emergency contacts, preparation of procedures in cases of disruption brought about by calamities, establishment of communications during the onset of calamity and right after it, backing up of important data, and identification of possible funding sources for recovery, albeit not in a high manner. However, among the business planning practices, the MSMEs are only somewhat practicing the procurement of disaster risk insurance.

In terms of communication and training, the results of the study show that with a mean score average of 3.71, the MSMEs practice communication and training on business continuity practices among their employees, but not at a high level. This can be inferred that the MSMEs' employees are regularly trained on what to do during calamities and other practices related to business continuity planning, and that they are aware of such procedures, however, not in a very high manner.

Table 6:Business Continuity Management Practicesof Micro, Small, and Medium Enterprises

Disaster Risk Assessment	Mean Score	Interpretation
1. When there are upcoming calamities, we follow news regarding them	4.25	Highly Practiced
2. My employees and I have learned about the local prevention/mitigation/response plan for disasters	3.79	Practiced
3. My employees and I identify the area/s vulnerable from disasters	3.98	Practiced
4. We have analyzed disaster risks and their impacts on business continuity	3.85	Practiced
5. We have analyzed financial risk in the event of disasters	3.91	Practiced
MEAN SCORE AVERAGE	3.99	PRACTICED
Planning Activities	Mean Score	Interpretation
1. We have made lists of emergency contact information of local government agencies responsible for disaster management/response	3.60	Practiced
2. We developed Procedures to tackle problems of a disruption of public utility (e.g. water, electricity)	3.65	Practiced
3. We have established ways to communicate during a disruption	3.73	Practiced
4. My business has backed up significant/essential information	3.54	Practiced
5. We have purchased a disaster (risk) insurance	3.08	Moderately Practiced
6. We have identified sources of financial aid for disaster recovery	3.47	Practiced
MEAN SCORE AVERAGE	3.51	PRACTICED
Employee Communications and Training	Mean Score	Interpretation
1. My employees are aware of emergency procedures and their respective roles and responsibilities	3.82	Practiced
2. There is regular employee training on how to evacuate the workplace and implement the business continuity plan	3.41	Practiced

MEAN SCORE AVERAGE	3.61	PRACTICED
GRAND MEAN AVERAGE	3.71	PRACTICED

Needs Encountered Related to Business Continuity by MSMEs

Table 7 presents the results of the study in terms of learning and training needs of the MSMEs in line with business continuity. The results revealed that with an average mean score of 3.63, the MSMEs are determined to be slightly in need of such trainings. This implies that the MSMEs owners and staff already has the knowledge on business continuity and have been able to attend some trainings or awareness campaigns on business continuity. However, although they may have knowledge already, they still need some more of the trainings to help them increase their knowledge on the matter. Furthermore, the results reveal that among the parameters, the one about trainings of staff on business continuity showed the lowest mean score, hence, implying that this is needed by the MSMEs. With this, it can be further gleaned that although the owners and staff have certain knowledge on business continuity, the ones who had the opportunity to attend trainings on the matter were only the owners and not the staff; hence, the awareness of the staff may be coming from the owners themselves handing down what has been trained to them and not because they were directly trained on the matter.

Table 7:Business Continuity Learning and Training Needs of Micro, Small, and Medium Enterprises

Parameter	Mean Score	Interpretation
1. As the owner, I have enough knowledge on business continuity	4.08	Slightly Needed
2. As the owner, I have attended and experienced business continuity trainings	3.61	Slightly Needed
3. My staff has enough knowledge on business continuity	3.49	Slightly Needed
4. My staff has been trained about business continuity	3.36	Needed
MEAN SCORE AVERAGE	3.63	SLIGHTLY NEEDED

Table 8 shows the results of the study as to the disaster related topics needed by the MSMEs. Based on the multiple responses of the owners, the results revealed that topics on disaster information, business continuity risk assessment and financial measures are the ones most needed by the MSMEs, and not so much on business continuity planning and employee training anymore. This can be inferred that the MSMEs are keener on increasing knowledge regarding disaster information and assessments, as well as the financial measures which can be done when being affected by certain calamities.

Table 8:Disaster Related TopicsNeeded by the Micro, Small and Medium Enterprises

Topic	Frequency	Rank
Disaster Information	67	1
Business Continuity Risk Assessment	45	2.5
Financial Measures	45	2.5
Business Continuity Planning	44	4
Employee Training	37	5

*Multiple Responses

Table 9 presents the public sector support needed by the MSMEs in relation to business continuity management. Based on their multiple responses, the results shed that among the predetermined types of support, the ones that are highly needed by the MSMEs are tax deductions/exemptions, provision of guidelines/manuals and standards and dissemination of natural disaster information. Meanwhile, public support on funds provision and awareness raising campaigns are still needed but not at a very high level already. Furthermore, public support on legislation enforcing business continuity plans, capability building programs and coordination support for building partnerships are still needed by the MSMEs, albeit at a moderate level.

Table 9: Public Sector Support Needed by the Micro, Small and Medium Enterprises

Type of Support	Frequency	Rank
Tax Deduction/Exemption	58	1
Provision of Guidelines/Manuals and Standards	51	2
Dissemination of Natural Disaster Information	41	3
Legislation to Enforce a Business Continuity Plan	34	4
Capability-Building Programs	29	5.5

Coordination Support for Building Partnerships with the Private Sector	29	5.5
Funds Provisions	26	7
Awareness Raising Campaigns	25	8

*Multiple Responses

Table 10 presents the responses of the MSMEs on the private sector support needed by the MSMEs in relation to business continuity. The data showed that among the determined types of support, the ones that are highly needed by the MSMEs are special premium rates by insurance companies to MSMEs that have written business continuity plans and knowledge sharing by large enterprises. Meanwhile, the integration of supplier/subsidiary SME's business continuity preparedness in large enterprise's plans, and access to clean loans among MSMEs with business continuity plans are still moderately needed. The results further reveal that the MSMEs need strong partnership and support from the large enterprises and certain programs as incentives to motivate them to practice business continuity management. The same public sectors support needs were identified in the report of Picard (2017).

Table 10:Private Sector Support Needed by the Micro, Small and Medium Enterprises

Type of Support	Frequency	Rank
Special premium rates by insurance companies to SMEs that have written Business Continuity Plan	52	1.5
Knowledge sharing by larger enterprises	52	1.5
Integration of supplier/subsidiary SME's business continuity preparedness in large enterprise's plan for business continuity	42	3
Access to clean loans by SMEs with Business Continuity Plans	37	4

*Multiple Responses

Effect of MSME's Profile to their Business Continuity Management

Table 11 presents the results on the multiple regression analysis between the MSME's profile and their business continuity management. The results showed that with an R^2 of .059 (sig=.193), business profile as a whole only accounted for 5.9% of the variance of the MSMEs' practice of business continuity management, and that it is not statistically significant. Business size, years of operation, type of ownership, and main business activity, as individual variables were also found not statistically significant to the business continuity management of the MSMEs in the locality. This can be gleaned that the practice of MSMEs of business continuity is not affected by the size of the business, its longevity of operations, as well as the type of business and its activity.

Table 11:Results of the Multiple Regression between the MSMEs Business Continuity Management and Business Profile

Business Profile	β	p-value	Interpretation
Business Size	.229	.152	Not Significant
Years of Operation	.010	.188	Not Significant
Type of Ownership	-.142	.336	Not Significant
Main Business Activity	.038	652	Not Significant
R^2	.059	.193	NOT SIGNIFICANT

Table 12 presents the results of the multiple regression analysis between the MSME's business continuity management practices and the extent to which they have experienced these calamities. The results revealed that with an R^2 of .068 (sig=.549), the extent to which MSMEs are affected by calamities only explained 6.8% of the variance in their business continuity management and is not statistically significant. This can be inferred that the practice of the MSMEs in business continuity management is not affected by whether they have been affected by calamities or not, neither by the type of calamity which affects them, and the frequency to which these calamities affect. This further means that regardless of the types of calamities, or if they affect the businesses and how often, the MSMEs may highly or not at all practice business continuity management. Among the variables, only that of earthquake as a calamity they experience was significant (sig=.020), which signified that the occurrence of earthquakes to MSMEs affect their practice of business continuity management. With a negative beta coefficient (-.523), the result further reveals that those businesses who have not been affected by earthquakes have the likelihood of having higher level of practicing business continuity.

Table 12:Results of the Multiple Regression between the MSMEs Business Continuity Management and Extent to Which MSMEs Experiences Calamities

Predictors	β	p-value	Interpretation
Affected	.020	.848	Not Significant
Flood	-.093	.629	Not Significant
Drought	.266	.666	Not Significant
Tropical Cyclone	-.017	.929	Not Significant
Fire	-.016	.720	Not Significant
Earthquake	-.523	.020*	Significant
Frequency	-.042	.656	Not Significant
R^2	.068	.549	NOT SIGNIFICANT

Note: Affected is a categorical variable wherein 1=affected, 2=not affected, 3=moderately affected
Flood, Drought, Tropical Cyclone, Fire, and Earthquake are variables for types of calamity that affected the business which was treated as dummy variables wherein 1=affected, 0=not affected
Frequency is a categorical variable wherein 1=never, 2=seldom, 3=sometimes, 4=frequently, 5=always
*significant at 95% degree of confidence

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the foregoing findings of the study, the following conclusions were drawn:

1. SMEs in Catarman are mostly micro-enterprises, with most of them operating longer than 10 years and are solely-owned.
2. MSMEs in Catarman are mostly affected by natural calamities and hazards, especially by tropical storms/cyclones or floods.
3. The MSMEs practice business continuity management albeit not at a very high level.
4. MSMEs still need learning and assistance in line with business continuity management, however, the need is not very high already. The owners and the staff have knowledge on the matter but only the owners have been directly trained with business continuity management while employees are in need of such trainings. Furthermore, they are in need of both public and private support. For public sector support, they are most in need of tax deductions/exemptions for businesses with business continuity plans, and provision for manuals, guidelines, and standards. In terms of private support, their most identified needs are special premium rates by insurance companies to those MSMEs with business continuity plans and knowledge sharing by large enterprises.
5. MSMEs may highly practice or not at all practice business continuity management regardless of their size of business, type of ownership, years of operations, and business activities.
6. MSMEs' business continuity management practices may be high or low regardless of whether they were affected by certain calamities or not, the type of calamities that affect them, and the frequency that they are affected by such.

RECOMMENDATIONS

In view of the conclusions drawn from the findings of the study, the following are the recommendations derived:

1. Although practiced, there is a need to improve the business continuity management of the MSMEs in the locality; hence, it is recommended that the Local Government in partnership with the Department of Trade and Industry, the academe, and other agencies concerned create a program to intensify or enhance the level of knowledge and value of business continuity management among these MSMEs.
2. It is recommended that the program on business continuity management among MSMEs highlight on the aspects of local disaster preparedness and risk mitigation, conduct of planning activities such as but not limited to preparation of emergency contacts, development of procedures in case of disruptions brought about by calamities, establishing systems of communications during and after calamities, backing-up relevant data and information, and identifying possible sources of additional funding if necessary. In addition, the conduct of the program may cover a wide scope and not only focus on certain industry or business groups, considering both businesses which are most likely to be affected by calamities and those that are not.
3. It is recommended that MSMEs be encouraged on the importance of having risk insurance in cases of calamities. Aside from programs to increase the perception of value of having insurance among MSMEs, support through linkages between the public and private sector and the insurance providers may be established. Incentivizing having written business continuity plan through provision of special rates for

MSMEs may also be considered to motivate them from availing of not just the insurance, but having the Business Continuity Plan as well.

4. The Local Government Unit may consider creating an ordinance related to business continuity management, or in case there is, be able to widely communicate it with the business sector to encourage the practice of such. Furthermore, the ordinance on business continuity may include provisions on certain tax exemptions or special rates, or other ways to incentivize the practice of business continuity plans.
5. Through a coordination of the LGU, DTI, Academic Institutions and other enablers, trainings on business continuity management especially on the specific aspects of pre-planning, planning, implementation and post implementation be widely conducted, not just among the owners but the employees of the businesses as well. Such trainings should not only be focused on creating awareness, but should be on increasing the capability of the MSMEs in setting-up their respective business continuity management, with the end-in-goal of having every establishment a written business continuity plan, communicated and practiced within the organization.
6. The DTI in coordination with various business groups and associations may foster to create a network among larger establishments and the smaller ones for knowledge and resource sharing that may enable the MSMEs to gain actual insights from larger organizations already adept in business continuity management.
7. Development of a Standard/Manual or a Guideline as an aide to the MSMEs in the conduct of their business continuity management.

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