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## ABSTRACT

Construction MSMEs in Abuja numerous face challenges that threaten their operational continuity, ranging from economic downturns and supply chain disruptions to project delays and regulatory changes. This study looked at skilled how construction micro, small, and medium-sized businesses (CMSMEs) in Nigeria Abuja, are at business continuity planning (BCP).

# ONSTRUCTION MICRO, SMALL AND MEDIUM ENTERPRISES COMPETENCIES FOR BUSINESS CONTINUITY PLANNING IN ABUJA, NIGERIA

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#### Introduction

icro, Small and Medium Enterprises (MSMEs) have a strategic role in national economic development, because apart from playing a role in economic growth and employment, they also play a role in the distribution of development outcomes (Mardikaningsih et al., 2022). As a form of business that is able to survive during the financial crisis, MSMEs have received the attention of all parties. In the recent economic crisis that occurred in several countries, where many large-scale businesses stagnated and even stopped their activities, MSMEs proved to be more resilient in facing the crisis (Darmawan, 2021). This resilience is considered not excessive if the development of the private sector is focused on MSMEs, moreover this business unit is often neglected just because its production is on a small scale and has not been able



The goal was to help BCP MSMEs get better at BCP. The study adopted the quantitative research approach. The population for the study was made up of the major stakeholders of SMEs within the construction industry (architects, builders, civil engineers, services engineers, and quantity surveyors) in construction firms listed in the Abuja Business Directory. The use of purposive sampling techniques was adopted. A structured questionnaire was adopted to collect data. Cronbach's Alpha reliability test was undertaken to validate the research instrument. Analysis of data was undertaken with the use of descriptive statistics (percentage, frequency counts, and mean item score). The study revealed that the most important management competencies are design, coordination, and oversight of small or medium-sized businesses (MIS=4.78). It also recorded a standard deviation of 0.47, indicating the existence of agreement between responses. The findings revealed that the most important planning competency is relational abilities (MIS=4.71). It also recorded a standard deviation of 0.45, indicating the existence of agreement between responses. The most important taskorganization competency is specifying goals (MIS = 4.64). It also recorded a standard deviation of 0.48, indicating the existence of agreement between responses. So, the study comes to the conclusion that improving CMSMEs' BCP skills is necessary to make them more resilient, make sure they can stay in business, and help Abuja and Nigeria's economy as a whole stay stable. As a result of the conclusions made in this study, the following were recommended: Stakeholders should organise targeted training programs to enhance management, planning, leadership, and creative competencies critical to BCP. The government should provide low-interest loans and financial grants to CMSMEs to ease financial constraints affecting BCP implementation.

**Keywords:** Business Continuity Planning, Construction, Competencies Micro. Small and Medium Enterprises

to compete with other business units. Business continuity planning capabilities have thus become a need for every business operating in this unpredictable environment.



Business continuity (BC) refers to an organisation's ability to strategically and tactically plan for and respond to business incidents and disruptions ensuring that business operations can be maintained at an acceptable level (Russo et al., 2023; Ramakrishnan and Viswanathan, 2011). Consequently, Business continuity planning (BCP) refers to identifying and protecting critical business processes and compulsory resources to maintain the anticipated level of performance by preparing processes that enable survival in times of business disturbances (Aladejebi and Oladimeji, 2021). BCP is the process through which organizations establish the capabilities necessary to protect their assets and continue key business processes after a disaster: -an unexpected business interruption caused by natural or manmade events occurs (Fadun, 2017). It includes a plan for every aspect of the business that will be affected by the crisis. Competent planning is the most crucial factor in the development of BCS (ISO, 2020).

The practice of integrating BCP as part of their businesses is still being neglected by majority of firms. Prior to the COVID-19 pandemic, risk management approaches were only widely practiced by publicly traded companies, due to 10-K reporting requirement (Schlegel and Trent, 2014), which is required by the US Securities and Exchange Commission. Only 5% of SMEs took a proactive approach to risk (Deloitte, 2019). Owing to the higher vulnerability of SMEs, it is important for them to be able to manage their risk accordingly. In the context of academic studies, the focus of BCP is mainly on large companies (Durst et al., 2018; Ruiz-Canela Lopez, 2021), with little research being done on SMEs.

While traditional risk management refers to the processes designed before a disaster occurred to protect businesses from risks, BCP is referred to as the processes that are applied to recover from a disaster, so that the business operations can be resumed as normal (Vanichchinchai, 2023).

In Abuja, Nigeria, the construction industry, particularly among Micro, Small, and Medium Enterprises (MSMEs), plays a critical role in economic development. For these businesses to survive and thrive in a highly competitive and sometimes volatile environment, business continuity



planning (BCP) is essential. Construction MSMEs in Abuja face numerous challenges that threaten their operational continuity, ranging from economic downturns and supply chain disruptions to project delays and regulatory changes (Aladejebi and Oladimeji, 2021). Despite the evident risks, there is a noticeable gap in the adoption and implementation of Business Continuity Planning within these enterprises. Many construction MSMEs lack the necessary competencies, such as risk assessment capabilities, strategic planning skills, and crisis management expertise, which are critical for developing and maintaining effective BCP frameworks. The absence of structured BCP practices often results in prolonged recovery periods, financial losses, and, in severe cases, business closure. Moreover, the dynamic nature of the construction industry, characterized by projectbased operations and dependency on external stakeholders, further exacerbates these vulnerabilities (Musumali and Qutieshat, 2022). Business continuity plans or guidelines are required to sustain operations amidst periods of crisis. The majority of the MSMEs business continuity plans focused on new ways of conducting day to day operations, risk assessment, and impact analyses. Aremu et.al. (2018) noted that, 70 percent of smallscale enterprises in Nigeria failed within the first five years of operation. Kato and Charoenrat (2018) concluded that there is a failure in developing a Business Continuity Plan (BCP) among SMEs. In 2019 Business Continuity Benchmark Survey revealed that only 9% of participants indicated that their business continuity programs were "very mature." Furthermore 27% was "mature" and 33% was "reasonably mature," indicating that their approach to BCP varied in terms of the sound implementation of BCP-related activities and therefore reflected on the outcomes of the process. Hence the need for this study. To achieve the aim, the following objectives are formulated to:

examine the competencies required for business continuity planning
 (BCP) in construction micro, small and medium enterprises
 (CMSMEs);



#### LITERATURE REVIEW

# Competencies for Business Continuity Planning (BCP) possessed by Construction Micro, Small and Medium Enterprises (CMSMES)

Competencies required for Business Continuity Planning (BCP) encompass a range of skills and knowledge crucial for ensuring organizational resilience. These competencies include conducting a Business Impact Analysis (BIA) to identify critical business functions, resources, acceptable downtime, recovery time objectives (RTO), and recovery point objectives (RPO) (Onazi, 2024). Additionally, the development of an Enterprise Continuity Program (ECP) involves creating quantitative metrics, following ISO standards, and implementing risk assessment and BCP testing plans (Petrenko, 2022). Leveraging standards like ISO 22301, ISO 27001, COBIT, and others is essential for effective Business Continuity Management Systems (BCMS) (Chege, 2023). Moreover, in the context of unexpected disasters like the Covid-19 pandemic, competencies in adapting strategies, product development, online marketing, and utilizing methods like the observation, orientation, decision, and action (OODA) Loop are vital for the continuity of Micro, Small, and Medium Enterprises (Dora et al., 2022). Hamzani (2014) study found HR Competencies can be classified as good category while the implementation of accounting information systems can be classified in category as fairly good. The results show HR Competencies (H1) significantly affects the performance of MSMEs while the implementation of accounting information systems (H2) does not significantly affect the performance of MSMEs (Hamzani, 2014). Ardiana, Brahmayanti and Subaedi (2010) found that the knowledge variable has a negative value and is very small or insignificant to performance, while the skill and ability variables have a significant influence (Ardiana et al., 2010). Paramitha (2015) found that individual competencies, entrepreneurial orientation and competitors have a positive effect on competitive advantage with product quality as a mediating variable (Paramitha, 2015). Irawan and Mulyadi (2016) found a positive and significant influence of Entrepreneurial Skills on Business Performance. The result showed that the



higher the Entrepreneurial Skills, the higher its influence on business success (Irawan and Mulyadi, 2016).

Pushpakumari and Watanabe (2016), research show that the performance of SMEs varies according to the choice of strategic orientation adopted by the owner-manager. Gerli, Gubitta and Tognazzo (2011) study results show that the entrepreneurial competency portfolio has an impact on organizational performance. In particular, competencies such as Efficiency Orientation, Planning, Persuasiveness, Confidence, Organizational Awareness, directing others, Teamwork, Leadership and Benchmarking are linked to higher company performance. This study concludes the importance of entrepreneurs developing some specific competencies to get higher performance.

Al Mamun, (2019) study revealed that Entrepreneurial Skills, market orientation, and networking had a positive effect on entrepreneurial competencies. Then, entrepreneurial competencies, Entrepreneurial Skills and networking had a positive effect on company performance. The findings showed a significant mediating effect of entrepreneurial competencies on the relationship between Entrepreneurial Skills, market orientation and networking with firm performance. Minai *et al.* (2018) proposed a framework to examine firm performance from the perspective of entrepreneurial education as the only independent variable and entrepreneurial competencies as a mediating variable. This paper is conceptualized on the basis of the theory underlying a resource-based view in a small business context.

Wardana (2017) findings showed that knowledge and skills, competencies have no significant effect on business performance. Ability is the only factor that has a positive significant impact on business performance and business performance has positive significant impact on its competitive advantage. Sembiring (2016) in his research seeks to explore the influence of knowledge and skills of human resources on the culinary performance of Small and Medium Enterprises (SMEs) in Medan City, Indonesia. The results showed that HR knowledge and skills partially and simultaneously have a positive significant influence on the SMEs performance. The Human Resources skill factor has a greater impact on the performance of SMEs compared to the human resource knowledge factor.



Hurriyati et al. (2016) in their research found that there is a strong significant influence of Entrepreneur Skills on business performance. Abdul (2018) study showed that Entrepreneurial Skills have a significant influence on the growth of SMEs in Nigeria and the UK. Respondents in Nigeria and the UK agreed that creative thinking, problem solving and communication skills are essential for increasing sales and competitive advantage. In addition, respondents in Nigeria strongly agree that high-level creative thinking with minimal problem solving and communication skills will promote the growth of SMEs. In contrast, minority British entrepreneurs argue that great creative thinking and a balance between problem solving and communication skills are essential for the growth of SMEs. This section of the literature review attempted to bring out those competencies that have been discovered to exist in the management staff of SMEs. The majority of competencies highlighted in this section pertain to SMEs generally, and only in very few cases has the research been restricted to SMEs in the construction industry. The review of literature has been grouped according to the dominant tasks involved in the management of SMEs.

Table 1: Competencies for business continuity found in SMEs

S/Nr	Competencies	Sub-competencies	Source
1	Management competencies	organizing, assembling, coordinating, regulating, propelling, staffing, driving, office administration, planning, and business knowledge	Ademiluyi (2019)
		(i) Design, coordinate, and oversee small or medium-sized businesses; (ii) Hotspot for small business assets. (iii) Ability to keep small-business accounting records; (iv) Ability to manage human and material assets; (v) Ability to plan and execute large-scale projects (vi). Capacity to coordinate business skills; (vi) awareness of market changes and specialized patterns; (vii) business ethics; (viii) market data deciphering; and (ix) time management.	Ekpenyong and Ojo (2018)
2	Planning	Basic reasoning, relational abilities, decision making strategies and procedures, collaboration skills, expansive and non-standard reasoning, self-advancement, and self- improvement needs, mental capacity to influence people	(Tovmasyan, 2017)
3	Task organization	Delegating tasks plans and organizes work, specifies goals, defines staff roles, and organizes task steps	(Anzalone, 2017)
4	Leadership	Make viable decisions, ensure assets are assigned properly, guarantee ample working conditions, listen to employee complaints, offer compromise strategies, and ensure position obligations are met satisfactorily	Pal (2024)
5	Creativity/ Innovation	Creates new ideas; turns new ideas into profitable businesses	(Ali et al., 2016)
6	Delegation	Delegate decision-making to subordinates	(Dhiwayo, 2021)

Source: Author (2023)





#### Methodology

This study relied on a quantitative approach to obtain the data needed to answer the research objectives. This was done through the administration of questionnaires in a survey of selected members of the population. The target population for this research was the owners/management staff of the CMSME organizations within the study area. They constitute the major stakeholders of SMEs within the construction industry who make the decision regarding the day to day running of the CMSMEs that the study is interested in.

According to Kotler (2012), sample size determination formular is for the study A sample is a small proportion of a population selected for observation and analysis. The sample size of the respondents was calculated using a simplified formula proportion as illustrated by Glenn (2013).

$$n = \frac{N}{1 + N(e)^2}$$
 (3.1)

Where:

n = Sample size

N = Population size in the sample unit

e = Level of precision which is + 5% (0.05)

$$n = 506$$

$$1 + 506(0.05)^{2} = 223$$

The CMSMEs listed in the national survey of micro small &Medium Enterprises (MSME) and an estimated sample size of 223 respondents was arrived at a respondent from a firm. Therefore, the sample size for the study was 223. A simple purposive sampling procedure were used to select the participants involved in construction work in the study area. The CMSME organizations within the study area was visited in turn, and data collected



from them. Descriptive statistics such as Mean Score and standard deviation was used to assess the challenges militating against business continuity planning (BCP) in construction micro, small and medium enterprises.

#### **Data analysis**

## Competencies Required for Business Continuity Planning (BCP) in Construction Micro, Small and Medium Enterprises (CMSMES)

Tables 2–7present the respondents' views on a range of statements regarding the competencies required for BCP in CMSMES, which are divided into six categories: management competencies, planning competencies, task organisation competencies, leadership competencies, creativity/innovation competencies, and delegation competencies.

# Competencies Required for Business Continuity Planning (Management Competencies)

The use of MIS to explain the competencies required for business continuity planning (Management Competencies) Table 2 reveals the result of MIS for the nine identified management competencies required for business continuity planning. It was shown that the most important management competencies are design, coordinate, and oversee small or medium-sized businesses (MIS=4.78). It also recorded a standard deviation of 0.47, indicating the existence of agreement between responses. Awareness of market changes and specialized patterns was ranked second (MIS = 4.71). It also recorded a standard deviation of 0.45, which is less than one. Ranking third was the ability to manage human and material assets, with an MIS of 4.64. It also recorded a standard deviation of 0.46, indicating the existence of agreement between responses. The least ranked management competency required for business continuity planning was the ability to keep small-business accounting records (MIS = 4.28, ranked 9th). It recorded a standard deviation of 0.79. On the average all management competencies required for business continuity planning were very

important (MIS=4.54). The findings align with the findings from the study of Ademiluyi (2017) identified management competencies essential to profitable entrepreneurship as organizing, assembling, coordinating, regulating, propelling, staffing, driving, office administration, planning, and business knowledge. Ekpenyong and Ojo (2018) distinguished the following management competencies for entrepreneurial success: (i) Design, coordinate, and oversee small or medium-sized businesses.

Table 2: Competencies Required for Business Continuity Planning (Management Competencies)

Management Competencies	Mean Score	S.D	Rank	Decision
Design, coordinate, and oversee small or	4.78	0.41	1 <sup>st</sup>	Very
medium-sized businesses				Important
Awareness of market changes and	4.71	0.45	2 <sup>nd</sup>	Very
specialized patterns				Important
Ability to manage human and material	4.64	0.48	3 <sup>rd</sup>	Very
assets				Important
Market data deciphering	4.57	0.49	4 <sup>th</sup>	Very
				Important
Time management	4.57	0.82	5 <sup>th</sup>	Very
				Important
Ability to plan and execute large-scale	4.57	0.49	6 <sup>th</sup>	Very
projects				Important
Leadership-self-orientation skills	4.50	0.50	7 <sup>th</sup>	Very
				Important
Capacity to coordinate business skills	4.29	0.45	8 <sup>th</sup>	Important
Ability to keep small-business accounting	4.28	0.79	9 <sup>th</sup>	Important
records				
Average mean score of Management	4.54			Very
Competencies)				Important

**Source:** Author's field survey (2024).

# Competencies Required for Business Continuity Planning (Planning Competencies)

The use of MIS to explain the competencies required for business continuity planning (Planning Competencies) Table 3 reveals the result of MIS for the nine identified planning competencies required for business continuity planning. It was shown that the most important planning competency is relational abilities (MIS=4.71). It also recorded a standard deviation of 0.45,



indicating the existence of agreement between responses. Basic reasoning was ranked second (MIS = 4.57). It also recorded a standard deviation of 0.49, which is less than one. Ranking third was expansive and non-standard reasoning, with an MIS of 4.42. It also recorded a standard deviation of 0.82, indicating the existence of agreement between responses. The least ranked planning competency required for business continuity planning was selfimprovement needs (MIS = 3.85, ranked 9th). It recorded a standard deviation of 1.24, which is greater than one. On average, all planning competencies required for business continuity planning were important (MIS = 4.33). In support of this finding, Hosseini et al. (2018) states that efficient execution of succession through practices can eliminate waste of business talents and develop the management process. Managers should be quick at planning, able to organize and delegate tasks, excite people, and control performance. They should have basic reasoning, relational abilities, decision making strategies and procedures, collaboration skills, expansive and non-standard reasoning, self-advancement, and self-improvement needs, mental capacity to influence people (Tovmasyan, 2017).

Table 3: Competencies Required for Business Continuity Planning (Planning Competencies)

Planning Competencies	Mean Score	S.D	Rank	Decision
Relational abilities	4.71	0.45	1 <sup>st</sup>	Very
				Important
Basic reasoning	4.57	0.49	2 <sup>nd</sup>	Very
				Important
Expansive and non-standard reasoning	4.42	0.82	3 <sup>rd</sup>	Important
Collaboration skills	4.40	0.81	4 <sup>th</sup>	Important
Mental capacity to influence people	4.39	0.81	5 <sup>th</sup>	Important
Delegation skills	4.35	0.48	6 <sup>th</sup>	Important
Self-advancement	4.18	0.99	7 <sup>th</sup>	Important
Decision making strategies and	4.14	0.99	8 <sup>th</sup>	Important
procedures				
Self-improvement needs	3.85	1.24	9 <sup>th</sup>	Important
Average mean score of planning Competencies	4-33			Important

**Source:** Author's field survey (2024).





# Competencies Required for Business Continuity Planning (Task organization Competencies)

The use of MIS to explain the competencies required for business continuity planning (task organisation competencies) Table 4 reveals the result of MIS for the five identified task organisation competencies required for business continuity planning. It was shown that the most important task organisation competency is specifying goals (MIS=4.64). It also recorded a standard deviation of 0.48, indicating the existence of agreement between responses. Organising task steps and delegating tasks were ranked second (MIS = 4.35 and 4.35, respectively). It also recorded a standard deviation of o.81 and o.81, respectively, which is less than one. The least ranked task organisation competencies required for business continuity planning was plans and organises work (MIS = 4.25, ranked 5th). It recorded a standard deviation of 1.20, which is greater than one. On average, all task organisation competencies required for business continuity planning were important (MIS = 4.37). This study findings is in line with findings of Brockhaus (2019) that stated that the task-oriented leader plans and organizes work, specifies goals, defines staff roles, and organizes task steps for completion. Leaders must provide supplies, technical assistance, and equipment (Anzalone, 2017).

Table 4: Competencies Required for Business Continuity Planning (Task organization Competencies)

Task	organization	Mean	S.D	Rank	Decision
Competencie	es	Score			
Specifies goals		4.64	0.48	1 <sup>st</sup>	Very Important
Organizes task steps		4.35	0.81	2 <sup>nd</sup>	Important
Delegating tasks		4.35	0.81	3 <sup>rd</sup>	Important
Defines staff roles		4.28	1.03	4 <sup>th</sup>	Important
Plans and organizes work		4.25	1.20	5 <sup>th</sup>	Important
Average mean score of Task		4-37			Important
organization	Competencies				

**Source:** Author's field survey (2024).





# Competencies Required for Business Continuity Planning (Leadership Competencies)

The use of MIS to explain the competencies required for business continuity planning (leadership competencies) Table 5 reveals the result of MIS for the six identified task leadership competencies required for business continuity planning. It was shown that the most important leadership competencies is Make viable decisions (MIS=4.50). It also recorded a standard deviation of 0.50, indicating the existence of agreement between responses. Ensure assets are assigned properly was ranked second (MIS = 4.46). It also recorded a standard deviation of 0.82 which is less than one. The least ranked leadership competencies required for business continuity planning was Guarantee ample working conditions (MIS = 4.21, ranked 5th). It recorded a standard deviation of 1.01, which is greater than one. On average, all leadership competencies required for business continuity planning were important (MIS = 4.37). In support of this finding, According to Pal (2024), managers, leaders, and other heads exercise leadership. Leaders make viable decisions, ensure assets are assigned properly, guarantee ample working conditions, listen to employee complaints, offer compromise strategies, and ensure position obligations are met satisfactorily and employees are committed to achieving goals.

Table 5: Competencies Required for Business Continuity Planning (Leadership competencies)

Leadership competencies	Mean Score	S.D	Rank	Decision
Make viable decisions	4.50	0.50	1 <sup>st</sup>	Very Important
Ensure assets are assigned properly	4.46	0.82	2 <sup>nd</sup>	Important
Offer compromise strategies	4.42	0.49	3 <sup>rd</sup>	Important
Listen to employee complaints	4.39	0.83	4 <sup>th</sup>	Important
Ensure position obligations are met satisfactorily	4.35	0.81	5 <sup>th</sup>	Important
Guarantee ample working conditions	4.21	1.01		
Average mean score of leadership competencies	4.39			Important

**Source:** Author's field survey (2024).





## Competencies Required for Business Continuity Planning (Creativity/Innovation Competencies)

The use of MIS to explain the competencies required for business continuity planning (creativity/innovation competencies) Table 6 displays the MIS results for the two identified tasks, creativity and innovation, which are essential for business continuity planning. It was shown that the most important leadership competency is creating new ideas (MIS = 4.38). It also recorded a standard deviation of 0.50, indicating the existence of agreement between responses. least ranked Creativity/Innovation Competencies required for business continuity planning was Turns new ideas into profitable businesses (MIS = 4.25, ranked 5th). On average, all creativity/innovation competencies required for business continuity planning were deemed important (MIS = 4.31). In support of this finding Ali et al. (2016) opines that innovation turns new ideas into profitable businesses. Creativity creates new ideas. Organizational (corporate/business) culture affects creativity and innovation.

Table 6: Competencies Required for Business Continuity Planning (Creativity/ Innovation Competencies)

Creativity/ Innovation Competencies	Mean	S.D	Rank	Decision	
	Score				
Creates new ideas	4.38	0.79	1 <sup>st</sup>	Important	
Turns new ideas into profitable	4.25	0.73	2 <sup>nd</sup>	Important	
businesses					
Average mean score of Creativity/	4.31			Important	
Innovation Competencies					

Source: Author's field survey (2024).

# Competencies Required for Business Continuity Planning (Delegation Competencies)

The use of MIS to explain the competencies required for business continuity planning (Delegation Competencies) Table 7 displays the MIS results for the one identified Delegation Competencies, which are essential for business



continuity planning. It was shown that the most important leadership competency is delegating decision-making to subordinates (MIS = 3.98). It also recorded a standard deviation of 1.28, indicating the nonexistence of agreement between responses. This study findings are in line with findings of Anthony and Vidal (2015) emphasized the importance of correspondence in delegation to ensure messages are received and responsibilities are completed quickly. Lara and Salas-Vallina (2017) cited delegation as ability in developing effective employee relationships. The management who delegated the duty must guarantee that the employee is careful and considerate.

Table 7: Competencies Required for Business Continuity Planning (Delegation Competencies)

Delegation Competencies	Mean Score	S. D	Rank	Decision
Delegate decision-making to subordinates	3.98	1.28	1 <sup>st</sup>	Important
Average mean score of Delegation Competencies	4.31			Important

**Source:** Author's field survey (2024).

#### **Conclusion and Recommendation**

This study assessed the competencies for business continuity planning (BCP) in construction micro, small, and medium enterprises (CMSMEs) in Abuja, Nigeria, with a view to improving the competence of BCP MSMEs. The analysis of the data was carried out using percentages and mean item scores. The results of the analysis carried out led to the conclusions reached in this chapter. On average, all management competencies required for business continuity planning were very important. On average, all planning competencies required for business continuity planning were important. On average, all task organization competencies required for business continuity planning are important. On average, all leadership competencies



required for business continuity planning were important. On average, all creativity/innovation competencies required for business continuity planning were deemed important. Overall, business continuity planning (BCP) in construction micro, small, and medium enterprises (CMSMES) faces significant challenges

#### Recommendations

As a result of the conclusions made in this study, the following were recommended:

- i. Stakeholders should organize targeted training programs to enhance management, planning, leadership, and creativity competencies critical for BCP.
- ii. Government should provide low-interest loans and financial grants to CMSMEs to ease financial constraints affecting BCP implementation
- iii. Stakeholders should Promote the adoption of robust governance practices to drive effective decision-making and resource allocation during disruptions and also Foster partnerships between CMSMEs, government agencies, and private

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