

Business Continuity Plan facing COVID-19: From necessity to Alterities

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Abstract:

Exactly two months after the first case in Wuhan, China, towards the end of 2019, the gap between the carriers of the virus and the epidemiological situation is growing just like a sword of Damocles over the heads of systems and nations around the world. Due to its spread, this pandemic has also challenged enterprises' operational capacity and market presence. In such a context, a question arises: did companies manage the pandemic effectively? Through this question, this article aims to explore the problematic relationship between the Covidian context and businesses and, along the way, understand why while facing Covid-19 and its multiple effects some businesses win and others lose. For this purpose, it seems opportune, first of all, to identify the multiple effects inherent in Covid-19, in order to better interpret the sensitivity of companies to the weight of the crisis, and thirdly, to specify how certain companies have managed to organize their activity and adapt to health contingencies thanks to the business continuity plan, while others have experienced great difficulties (namely making negative financial results, or cutting jobs to reduce costs, temporally or totally stopping their operations, or even declaring their bankruptcy).

The impact of this pandemic has allowed us to determine a new way of comparison between companies: differentiation based on the use or the disuse of the business continuity plan as the ideal solution to manage and overcome this crisis by guaranteeing the preparation, the proactivity and the rapid recovery of activities. Therefore, this plan helped the companies to maintain in the market without cutting jobs or shutting down their doors.

Keywords: COVID-19, Crisis, Effects, Alterities, Business Continuity Plan.

JEL Classification : D22, D81, M19.

Paper type: Theoretical research

1. Introduction

January 23, 2020, The Chinese government confined 11 million of its populations that live in Wuhan, where the first cases were reported on December 31, 2019. Tunisia, as the first Maghreban and Arab country to close all the non-essential activities, confined its population on March 16, followed by Morocco four days later. During the third week of this same month, barrier measures were imposed almost all over the globe. These measures abruptly stopped the trade flows and the people's movements within each country and between countries and disrupted previously established plans, strategies and forecasts. Uncertainty is peaked and experiences are non-existent because of this unprecedented situation that intensely raises awareness about the organizational fragilities while facing the risk represented by emerging infectious diseases.

With such exceptional situation, "all over the world, enterprises' management is being challenged: to organize new conditions for confined work and respecting barrier measures, to guarantee access to the usual commercial, financial and supply resources, to mobilize the new guarantees and protections implemented by the public authorities, to continue to undertake and innovate in the competitive game" (*Moscarola et Bérangère, 2020.a, pp.14-15*).

Since April, several narratives, statistical or analytical research studies have been analyzing the impact of the pandemic on companies' management and suggesting reflections on the way out of this crisis and the future of organizations. Previously, research studies used to analyze the reactions of companies to major crises or natural disasters (floods, tsunami, H1N1, etc.), but none of these studies correspond to the covidian situation and the ensuing global viral invasion. How did companies react to the crisis? How did it affect their business operations? Have these companies prepared themselves to fight this type of crisis and are they ready to face it? These are the questions we want to answer by taking a closer look at the companies' reactions in order to try to understand the place they reserved for the business continuity plan (BCP) in the resilience processes that accompanied the crisis management.

From another perspective, with the coronavirus health crisis, we are with no doubt more aware now of how closely intertwined are the various dimensions of these events that strongly disrupt the functioning of many organizations, with consequences going as far as the cessation of activity. At this stage, one question remains unanswered: Have Moroccan companies put in place a business continuity plan in order to prevent or contain this type of crisis? This question, in addition to its problematic aspect, seems to us to be an essential step to examine more closely the

reactions of some Moroccan companies and to wonder about the place they have reserved for the business continuity plan to manage the present crisis.

It is from this perspective that we propose to explore the problematic relationship between the covidian context and businesses and to understand why while facing Covid-19 and its multiple effects some businesses win and others lose. For this purpose, it seems opportune, first of all, to identify the multiple effects inherent in Covid-19, in order to better interpret the sensitivity of companies to the weight of the crisis, and thirdly, to specify how certain companies have managed to organize their activity and adapt to health contingencies thanks to the business continuity plan, while others have experienced great difficulties.

2. The Pandemic and Its Multiple Effects

Over time, the rapid succession of events declared a pandemic (Cholera, Plague, Ebola, etc.) has convinced us that covid-19 as a strange new infection is neither isolated nor circumstantial, but part of a large and more complex global phenomenon. Covid-19 not only warns of the phenomenon of germs exchange by mouth wherever people meet, but also illustrates the recurrence, spread and worsening of epidemiological episodes.

2.1. Review of Pandemics and Their Recurrence Effect

Before getting to what matters, it is necessary to define the terms first. Often, a pandemic is confused with an epidemic, whereas the former is a development of the latter. To better understand the difference between the two, let's first see what an epidemic means. An epidemic is a disease that quickly affects many individuals at once, it can occur in a particular community, geographic location, or in a multitude of countries (MPHonline, 2020). In contrast, the World Health Organization (WHO) defines a pandemic as "an epidemic occurring worldwide, or over a very large area, crossing international borders and usually affecting large numbers of people" (Health, 2011). This difference is the reason why the coronavirus, declared a pandemic by the WHO, seems disconcerting.

From the Plague of Athens to Coronavirus, many pandemics have marked the history of mankind with the frightening number of deaths caused (Cf. Table N°1).

Table 1. *Deadly pandemics over time*

Year(s)	Name of the pandemic	Number of deaths
From -430 to -426 B.C.	The Plague of Athens	Tens of thousands
165 – 180	The Antonine Plague	5 millions
541 – 542	The Plague of Justinian	30 - 50 millions
735 – 737	Japanese Smallpox Epidemic	1 million
1347 – 1351	Black Death	200 millions
1520	European Smallpox Epidemic	56 millions
17 th Century	17 th Century Great Plagues	3 millions
18 th Century	18 th Century Great Plagues	600 000
1817 – 1923	Cholera 6 outbreaks	1 million
1855 – 1920	The Third Plague	12 millions
1889 – 1890	Russian Flu (H3N8 virus)	1 million
Late 1800s	Yellow Fever	100 000 - 150 000
1918 – 1919	Spanish Flu (H1N1 virus)	40 - 50 millions
1957 – 1958	Asian Flu (H2N2 virus)	1,1 million
1968 – 1970	Flu of 1968/ Hong Kong Flu (H3N2 virus)	1 million
Since 1981	HIV/AIDS	25 - 35 millions
2002 – 2003	SARS (Coronavirus)	770
2009 – 2010	Swine Flu (H1N1 virus)	200 000
2014 – 2016	Ebola	11 000
Since 2015	MERS (Coronavirus)	850
Since 2019	COVID-19 (Coronavirus)	4 010 834 (July 9, 2021, at 4:29pm GMT+1, WHO)

Source: *Nicholas LePan, Visualizing the History of Pandemics, Visual Capitalist, March 14th, 2020.*

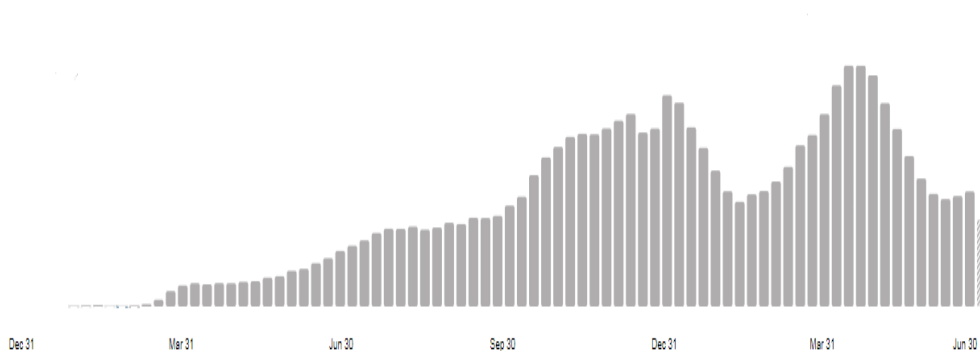
Thus, the Black Death caused 200 million deaths and the Third Plague lasted 65 years: from 1855 to 1920. This means that pandemics are not only products of modern society. They are an integral part of the

biological heritage of humanity. Our current coronavirus situation is therefore hardly exceptional.

2.2. Review of Covid-19 and Its Propagation Effects

Since its outbreak in December 2019 until now, covid-19 continues to spread, which explains the daily released updates by the WHO about the confirmed numbers. Thus, on July 9, 2021, at 4:29pm GMT+1, the number of infected people was 185,291,530 of which 4,010,834 have died (WHO, 2021). Becoming a singularly illustrative example, covid-19 allows us to ask fundamental questions about the epidemiology of emergency. According to Stephen Morse (1995) an emerging infectious disease is “*an infection that has recently appeared in a population or has previously existed, but whose incidence or geographic area is quickly increasing*”. Therefore, the emergence of Covid-19 does not present an original character within the total diversity of infectious diseases, which have and continue to affect mankind. This pandemic is part of the same family of viruses: the coronaviruses, a taxonomic genus that includes the viruses causing the most serious respiratory infections, namely SARS, MERS and SARS-CoV-2 that is the source of the Covid-19 pandemic, with faster spread.

Figure 1. *Confirmed cases over time*



Source: *World Health Organization, WHO Coronavirus Disease (COVID-19) Dashboard, July 9, 2021.*

From 41 confirmed cases in January 11, 2020, to 185,291,530 in July 9, 2021, this virus has quickly spread around the world in eighteen months. From another perspective, figure N°1 shows a growingly rapid increase in cases starting in March 2020. This epidemiological dynamic has forced the WHO to declare covid-19 a pandemic on the 20th of that same month and to communicate its most dangerous characteristics, namely while being in the early stages of the disease, many affected people have only mild symptoms (WHO, 2020). Without even knowing that they have the virus, they can pass

it on to others. This characteristic matches perfectly with what we previously saw with Stephen Morse (1995). Therefore, covid-19 claims its status as an emerging infectious disease, it is both new and it is expanding its geographic area. At the same time, its extension contributes to the deterioration of the economic situation.

2.3. Review of covid-19 and Its Worsening Effects

Being extremely violent, Covid-19 pandemic was first declared as a health crisis, and then it has become economic, financial and social. Its consequences are significant: just economically speaking, the costs of this pandemic are estimated at more than 4 trillion US dollars. The World Economic Forum's figures are mind-boggling:

"We now have covid-19 and the very real potential of over 300 million jobs in the formal economy lost and 1,5 livelihoods lost in the informal one. The UN warns of a famine of "biblical proportions" (Sharan Burrow, 2020, p.32).

"People in 120 countries have been put on lockdowns to control the virus and prevent health systems from being overwhelmed. This has triggered an economic crisis with terrible societal consequences, affecting the lives and livelihoods of most of the world's population: 500 million people are at risk of falling into poverty" (World Economic Forum, 2020).

Thus, the dramatic spread of Covid-19 has disrupted lives, livelihoods, communities and businesses around the world (Clift, 2020). In Morocco, some sectors showed early signs of vulnerability: up to mid-May 2020, 89% of businesses in the hosting and restaurant sector was stopped. This rate reached 76% in the textile and leather industries, 73% in the metal and mechanical ones, 60% in construction, 32% in mining and 34% in agribusiness (Intelcom, 2020). Furthermore, 27% of companies have temporarily or permanently reduced their workforce, nearly 726,000 jobs that equal 20% of the employees of organized companies (Intelcom, 2020).

This section was an essential step to begin with in order to present in a comprehensive way what is a pandemic, how it is different than an epidemic and what are its multiple effects. During this same section, we also presented the recent pandemic: COVID-19, which is the main target of our paper work.

3. Companies Facing the COVID-19 Pandemic

Because of this unprecedented crisis and its negative and amplifying effects, the situation of businesses is largely disrupted. How is it even possible that a health crisis can also disrupt businesses? Scott Matteson has answered by believing that a virus by itself cannot shut down a

company's systems, operations and services, but it can impact its functioning by causing several disruptions (Matteson, 2020). This disruption was not consistently felt by businesses. Some showed noticeable signs of vulnerability while others were less or not at all vulnerable. Micheal Wade distinguishes three categories: losers, winners and intermediaries (Wade, 2020).

3.1. Losers

The activities of these loser companies were subjected to a mandatory total shutdown that was even sometimes required by the governments during the lockdowns. These companies were mainly the ones operating in the real estate sector, transport, hotels, restaurants, cruises, museums and parks and all other leisure and entertainment activities (Wade Micheal, 2020). In Morocco, *“the tertiary sector, the main engine of economic growth, is estimated to have declined by 11.5%, suffering from the contraction of commercial, transport, accommodation and catering activities”* (HCP & al., July 2020). In response to this situation and following the royal instructions, the National Fund COVID-19, amounting nearly 3.3 billion USD at the end of May 2020, was created in order to mitigate the impacts of the pandemic on vulnerable businesses and households while avoiding the bankruptcy of a good number of businesses, especially SMEs and saving jobs.

3.2. Winners

It could sound unbelievable, but this pandemic had not just negative effects! Well, that was exactly the case for this category's companies, which considered Covid-19 as an opportunity (Wade Micheal, 2020). In fact, because of the decreed lockdowns all over the world from March 2020, people were ordered to stay home and limit their movements as much as possible. As a result of this exceptional situation, those people's daily habits changed immediately, they were marked by an ostensibly major increase in demand for certain sectors of activity, namely towards:

- E-retailers: taking as an example Amazon, which doubled its net profit for the second quarter of this year by making \$ 5.2 billion compared to \$ 2.6 billion during the same period of 2019 (Faulkner, 2020).
- The pharmaceutical sector: this is the case of Roche, the giant Swiss pharmaceutical, which was producing 400,000 coronavirus tests per week (Fleming, 2020).
- The video conferencing sector: let's see the case of Zoom, whose share price recorded an increase of more than 50% during just the first quarter of 2020 (Wade, 2020).

- Digital entertainment platforms: this is the case with Netflix, which registered almost 16 million new accounts during the first quarter of 2020 (Thomas, 2020).
- The consumer goods sector, especially hygiene products: this is the case of Procter & Gamble, which announced that it had not experienced any slowdowns, disruptions, or shutdowns, and that its sales during the first quarter of 2020 were extremely high due to the unusual consumer behavior, which explains its decision of not considering this exceptional financial increase when analyzing its annual performance (Coolidge, 2020).

3.3. Intermediaries

Companies in this category operate mainly in telecommunications, manufacturing, banking and insurance activities. These companies are classified by Wade (2020) in a temporary and transitional stage before being squeezed among the losers or the winners, depending on their ability to suffer losses or achieve gains. According to Wade (2020), these intermediaries had the choice between two strategic options: adopting their business model in order to take advantage of new and emerging opportunities or continuing with the same activity.

The first strategy is about changing partially or totally the company's activity in order to take advantage of the coronavirus and transform it into an opportunity to make profits. This strategy was taken by many companies operating in different sectors, such as:

- Distilleries and breweries: this was the case of the Canadian company Pur Vodka, which temporarily stopped the production of Pur Vodka in order to use the alcohol intended for its elaboration to produce hand sanitizers whose recipe, ingredients and bottles were developed and found in less than 48 hours (Duvernois, 2020).
- Manufacturers of electronics products: let's take the case of electronics giant Foxconn, maker of the apple's iPhone and iPad, Amazon's Kindle, and Playstations, which transformed some of its production to fabricate surgical masks (BBC News, 2020).
- Manufacturing companies: let's see the example of 17 industrial sites spread over 5 Moroccan cities that modified their production tool to manufacture the protective masks from the beginning of the pandemic (the Ministry of Industry, Commerce, Green and Digital Economy, 2020). By the end of April, the number of companies involved in this masks making had reached 27 (Moroccan Institute of Standardization, 2020)¹.

¹ On April 25, after six weeks of efforts, these units had spawned 100 million masks with a daily production of 8 million (Ministry of Industry, Commerce, Green and Digital Economy, 2020). They managed to largely meet the national need for these masks and to export 18.5

The second strategy is to continue with the same activity. The companies in this category of intermediaries had opposite consequences. Let's take for example the banking sector, two banks, the first won while the other one generated losses.

- **Mid Oregon Credit Union** is a financial cooperative headquartered in Central Oregon, United States since 1957, with over 35,000 members. During this pandemic, the bank has worked diligently thanks to its pre-established pandemic plan. Thus, it was able to maintain its services for the benefit of its members in its seven branches. On March 19, 2020, Mid Oregon Credit Union quickly activated its business continuity plan to maintain its operations, serve its members and support its communities; communicated daily with staff and members during this critical time; followed and complied with Centers for Disease Control and Prevention (CDC) and U.S. government guidance by using a social distancing protocol; and implemented additional paid time off for employees absent due to COVID-19 (KTVZ news source, 2020).

- **HSBC** : when covid-19 was still considered as an epidemic and not a pandemic in February 2020, this Europe's largest bank had already announced a restructuring plan to focus on Asia rather than the United States and Europe. Job cuts were part of that plan. In late March of the same year, when covid-19 became a pandemic, the bank suspended its dismissal decision, even with a decreased net profit by 57% in the first quarter compared to the same period of 2019 (Challenges.fr, 2020). On June 17, the bank announced its intention to accelerate the layoff of 35,000 employees in the United States and Europe that equals 15% of its global workforce (Clarck, 2020): a decision justified by the severe drop in its net profit during the second quarter of 96% compared with the same period of the previous year due to the commercial and geopolitical conflicts between China and the United States and the political situation of Hong Kong (Lederer, 2020). The bank's followed decision was about accelerating the implementation of its restructuring plan, which was initially scheduled for a three-year period.

Harvard Business Review describes this shift in decisions by companies operating in different industries as understandable and responsible. In a matter of days, they switch from encouraging remote working to dismissal as a cost-cutting solution in order to get through the crisis caused by the Coronavirus (Tarki, 2020). This is an unavoidable situation, especially since the ease of changing partially or totally an activity overnight is not given to all the sectors. Thus, two organizations from the same sector, Mid Oregon Credit Union and HSBC, one managed to continue its operations and serve

million pieces to 11 countries spread over four continents (Europe, Africa, Asia and South America) from the 21st May (Ministry of Industry, Commerce, Green and Digital Economy, 2020).

its members while keeping and protecting its employees, the other was greatly disrupted² and panicked. Along the way, when faced with a crisis of this magnitude, one company wins and another loses. What makes the difference between these two, which sometimes operate in the same industry?

This section answered two important questions: how can a health crisis disrupt businesses? And how they reacted to this disruption? Businesses were classified in three categories based on that reaction: winners, losers and intermediaries.

4. Alterities of Continuity Management in the Face of Covid-19

Two key terms emerge from the situations faced by Mid Oregon Credit Union and HSBC: the business continuity plan established (or not) without (or with) the panic factors. Under the real weight of the crisis, the second company suffered the shock while the first absorbed it and knew how to foresee an appropriate response. The difference is that Mid Oregon credit Union already had a Business Continuity Plan (BCP)³. Farsighted, it was able to react quickly, launching its BCP. And that's exactly what the BCP is for.

4.1. The BCP, Much More Than a Simple Procedure

Today the business continuity plan is not a simple injunction but the appropriate response to a situation resulting from the coronavirus pandemic. It serves to mitigate the effects of incidents, whether minor or major, on the activity of organizations in accordance with the principle of anti-fragility (Taleb, 2013).

It offers the advantage of being able to identify an organization's most critical functions⁴ and how an unforeseen disaster could disrupt them and to establish actions that could mitigate the impact of that disaster, even when people, systems, facilities, suppliers, and partners may be unavailable for an extended period of time (Waken, 2020).

² *In case of a normal crisis, having a plan B is an alternative and obvious solution. But, in case of an abnormal crisis, predicting an even more degraded plan was necessary: a plan D.*

³ *British Standard Institution defines the BCP as a documented set of procedures and information developed, compiled and maintained ready for use in the event of an incident to enable an organization to continue to perform its critical activities at an acceptable predefined level (British Standard Institution, 2006).*

⁴ *Critical activities are those that directly form the supply chain of a company's main products and/or services and their disruption can impact the entire chain.*

According to the ISO 22301 standard⁵s, organizations voluntarily or by obligation adopt a business continuity plan. Such a plan is essential for them to withstand any type of incident, minor or major, that could permanently interrupt their activities or cause significant damage. A major incident could be for example a cyber attack or a pandemic.

As such, the plan is used to predict incidents or disasters in order to avoid them. However, anticipating is not enough if the actions taken to avoid the crisis are not implemented (Constantinides, 2013). Beyond the identification, evaluation and deployment of control and monitoring tools for identified risks likely to generate a crisis⁶, *“the control of the crisis in business requires organizing (...) the maintenance in operational conditions of the organization, especially in case of failure of a critical process”* (Darsa, Jean-David, 2013, p. 82).

Along the way, *“the main objective of BCP is to ensure that the company has an appropriate response to major dysfunctions that could threaten its survival or, at the very least, to be able to maintain an acceptable level of internal and external services in potentially degraded conditions”* (Darsa, 2013, p.83). The business continuity strategy will be built around a set of plans: an IT backup plan, a crisis management plan, a disaster recovery plan, an operational continuity plan and degraded operating procedures (Bennasar, 2006). These are plans with different and very specific roles, prepared at the same time (before the undesirable event occurs), but used during different periods: for example, the operational continuity plan must be used during the crisis and the business recovery plan will be used after the event has passed in the post-crisis period. The BCP with its components thus covers the pre-occurrence, occurrence and disappearance of an adverse event.

4.2. COVID-19 : from questioning the fundamentals to the need for a BCP

COVID-19 opens the way to many issues. And it is these issues around risk management that COVID-19 renews. No wonder this is the case in the

⁵ *The ISO 22301 standard defines the BCP as a “holistic management process that identifies potential threats to an organization, as well as the impacts that these threats, if realized, may have on the operations related to the organization’s business, and provides a framework for building the organization’s resilience, with an effective response capability that safeguards the interests of its key stakeholders, reputation, brand, and value-producing activities” (Definition of the ISO 22301 standard: 2012 (F)).*

⁶ *These dimensions correspond to the 7 steps in developing a BCP: understanding the organization and its context, calculating the BIA (Business Impact Analysis), identifying critical activities, determining continuity requirements, assessing risks, developing and implementing the BCP, and finally testing, reviewing and updating the plans (British Standard Institution, 2006).*

context of this pandemic. The Canadian Chamber of Commerce has stated in its guide *“Pandemic Preparedness for Business”* that business continuity plans are nothing less than a necessity which should minimize the impact of Covid-19 on the enterprise and facilitate a quick resumption of the activities if they have been totally or partially stopped by the pandemic. Nevertheless, ex ante preparation is the best way to mitigate the risks caused by the coronavirus (Canadian Chamber of Commerce, 2020).

The way a company is run is therefore being hit hard by COVID-19. In this context, Stefanie Nobriga emphasized that the key to a successful business is to be prepared and proactive before facing the challenges that may arise. Pandemic preparedness must necessarily be an integral part of a company’s BCP to reduce the possibility of disruption (Nobriga, 2020).

The coronavirus pandemic has thus inevitably imposed itself as a source of questioning some *“fundamentals”* of business continuity management. More than ever, the most exposed companies must be proactive and committed, even if it means reviewing their way of doing things. The results of the survey conducted by Jean Moscarola and Bérangère Deschamps (2020) among 291 companies show *“an expectation of respondents as to whether this crisis will change the organization of the enterprise, but opinions are more decisive in considering that it will have an impact on the way of leading and managing”* (p. 20). However, this impact remains sensitive to the geographic context of the company. *“For the geographical area Europe, (it) is characterized by Teleworking, Adapting the activity, Technical implementation (of teleworking) while Africa is distinguished by Working at home, Facing the confinement, Respecting the confinement”* (Moscarola et Bérangère, 2020.a, p.30). This is quite understandable. This situation corresponds to a considerable reduction in freedom imposed on firms based on the availability of resources.

Thus, *“some leaders knew and were able to react quickly, because they had anticipated the situation, their employees were working on laptops, they had shared digital spaces, and the specific software was already individualized. Others have not been able to telework and have had to take partial unemployment measures (...). There are also companies whose managers had implemented management and “risk analysis” following the previous crises of 2008 and 2011 that had a strong impact on them”* (Moscarola et Bérangère, 2020.b, pp.32.33).

Thinking about risks thus becomes a major concern. Under the weight of the contingency and the gravity of the situation, companies found themselves forced to organize their activity differently: recourse to teleworking, to digitalization, and most importantly to the consideration of

health risks in procedures with a modification of the existing organization and a transformation of the management method.

In this perspective, the need to organize the activity differently constitutes a first sign of resilience, of which the disaster recovery plan and the business continuity plan form specific resources that help these organizations to maintain their operations (Matteson, 2020) in an exceptional Covidian context that escapes the probabilistic risk detection model.

If Covid-19 has disrupted the life of companies in the short-term, it has also had immediate implications and even long-term consequences, we can also think that everything depends on the ability of companies to cope. Steve Waken (2020)⁷ indicates that by the time the World Health Organization (WHO) declares that level four is reached by the coronavirus and that a lasting human-to-human transmission is well underway, companies should have activated their response team so that they can revise the plan in the face of an already certain pandemic and inform the department heads of this new plan so that they can be ready to act if necessary. Steve Waken (2020) also estimates that companies with a BCP⁸ and staff already trained and knew their roles, responsibilities and tasks to be undertaken during such a situation are already doing 80% of the required work. For the remaining 20%, it is simply a matter of recalling the BCP and refreshing their employees' memories. Only these companies are considered as winners against the pandemic according to Waken (2020).

Beyond the need to adopt and adapt the BCP to exogenous contingencies, this finding raises an important question about the specificity of this debate in the Moroccan context.

4.3. Procrastination around the BCP in the Moroccan context

Moroccan companies that continued to operate also used the BCP. This was the case of the OCP Group (Moroccan Agency for Phosphates), which published on March 24, 2020, four days after the official declaration of the lockdown, its business continuity plan, precautions and health measures to be applied on its sites (Kouame, 2020). Two weeks after the start of the spread of the coronavirus, on March 19, the CGEM (The General Confederation of Moroccan Companies) made available to Moroccan companies a detailed reference guide to help them establish their business continuity plan (CGEM, 2020).

⁷ Board member of GLG (Gerson Lehrman Group) and former Assistant Vice President of Business Continuity Management at AT&T.

⁸ A BCP serves to protect the company, ensure operational consistency and guarantee the invulnerability of its revenues and reputation. Its presence is deemed essential by TechRepublic (TechRepublic PREMIEUM, 2020).

On the other hand, there were companies, some of which are market leaders, that found it difficult to prepare and be proactive from their BCPs. This observation was made by experts during the webinars organized by the Africa Business School, Mohamed 6 Polytechnic University and AGEF (National Association of Human Resources Managers and Trainers).

During the first webinar (ABS Africa Business School, April 2020) entitled “*BCP devices with a sharing of Moroccan experiences*”, the testimony of the speakers pointed out that there were among them those who gave the impression that their BCP was only recently created and put in place. In response to our question addressed to them, “*Did BCPs already exist before this pandemic or were they created just during the first months of its spread?*” The HR Director of the Intelcia group assured that “*We had a lot of BCPs in our boxes, because we had a BCP with each client we worked with, but unfortunately all these BCPs were not of much use because the magnitude of the crisis exceeded all that, and before setting up the new BCP we were confronted with many constraints (the clients’ requirements, the security of their personal data especially in the context of teleworking, access to the Internet, ...)*”. For his part, the BMCI representative stated that “*At the beginning of March, the setting up of the crisis management unit was decided, whose first mission is the preparation and launch of the BCP. So, the BCP, as the representative of Intelcia said earlier, the bank had also a regularly tested and run-in BCP, but the COVID-19’s BCP exceeded all BCPs that had been imagined until then, and so it was a full-scale test ... BCP took us typically 48 hours to implement it at the bank*”.

The result is a real procrastination around the BCP. When the webinar discusses the link between Covid-19 and BCP, some see BCP as a way out of the crisis. Others, on the other hand, say that the crisis undermines BCP regardless of the company. To hear that a bank’s BCP is exceeded requires taking a step back and remembering the case of Mid Oregon Credit Union, which was able to manage the crisis thanks to a pre-established and revisited BCP and maintain control of the covidian situation without being overwhelmed. This step back is also justified by the fact that for banks, BCPs are not only a necessity but rather an obligation required by international regulations.

The importance of having a BCP even before the pandemic appears was also supported by security, safety and economic intelligence expert Olivier Hassid, during the sixth webinar (ABS Africa Business School, May 2020) organized again by the Africa Business School, M6PU and AGEF. In response to the same question raised in the first webinar, Olivier Hassid firmly asserted that “*it is not the time of making the BCP if you don’t have it; you have to be agile but it is too late for BCP*”. This

explains why some companies were able to capitalize on the BCP framework to manage the Covid-19 crisis because they already had one. This was the case for the Attijariwafa bank group, which “*began preparing its crisis plan adapted to the Covid-19 context as soon as the pandemic was announced on an international scale*” by triggering its Business Continuity Plan at the beginning of March 2020 (Attijariwafa bank, 2020). The measures taken by the group aimed, among other things, at guaranteeing the continuity of its banking services through the use of different channels, distributing employees over several geographically distant sites, resorting to teleworking, reinforcing hygiene and traffic organization, etc. (Attijariwafa bank, 2020).

During this section, we found the answer we were wondering about: the BCP was the difference between the successful and the failure companies in and outside Morocco.

And we were also surprised by discovering, during this same section that even in the banking sector, where the BCP is actually an obligation and not just an option, a company was exceeded by the Covid-19 pandemic.

5. Conclusion

Why does a company fail while facing a major risk, such as a pandemic, when there are others that manage to withstand it and even make exceptional gains thanks to their BCP?

Our paper started with a study of the multiple effects inherent to Covid-19 concluding in the presence of an exceptional situation that requires more than an adaptation effort and highlighting the alterities of business continuity management. This allowed us to see how some companies succeeded in organizing their activity and adjusting to health contingencies thanks to the business continuity plan, while others experienced great difficulties. These alterities are also observable in the Moroccan context and take on a particular dimension in the sectors hardly hit by the crisis. Thus, we strongly suggest that business continuity should be at the heart of organizations’ concerns in the future that now evolve in a dynamic and uncertain environment, characterized by the diversification of risks whose consequences are sometimes disastrous. Three attitudes are essential to succeed in this challenge: the ability to prevent the occurrence of an event, the ability to minimize the negative consequences of a disruption, and the ability to overcome the occurrence of a disruption (Westrum, 2006). Developing business continuity within organizations is ultimately a question of skills. If these skills are acquired, resilience will work.

We are not saying that having a successful BCP is easy, given or simple, because it really isn’t, but it is a real investment of time, effort and a strong collaboration that should be based on solid trust between all the parties involved in a supply chain. A huge investment but certainly a rewarding one!

We will conclude this work by mentioning the two limits/obstacles we faced because we started this study in late March 2020: the first limit was the lack of information due to the newness characteristic of the pandemic, and the second one was about the difficulty of analyzing the reaction of companies toward Covid-19. We had to wait for at least six months, because during the first months of the lockdown some government gave financial aid to businesses.

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