

Business continuity framework in a COVID-19 pandemic. A case of the Zimbabwe Health Insurance Industry

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Abstract.

In today's volatile, uncertain, complex and ambiguous environment, business continuity is frequently threatened in various organizations. The emergence of the COVID-19 pandemic has triggered lifestyle changes economically, socially and businesswise. Due to restrictions and prohibitions implemented by governments, companies were forced to close down physical operations to curb the spread of the virus. The pandemic affected organizations in terms of sales revenue especially those that are still using the brick and mortar business model, thus Zimbabwean companies have not been spared from the devastating effects of the COVID-19 pandemic. This is evidenced by 88% of employees within the ZHII, who agreed that the pandemic affected membership growth due to non-payment of subscriptions by individual members, hence reducing the monthly sales revenue. Thus, it is important for companies to be prepared and adapt to such disruptive market challenges as the COVID-19 pandemic. The study explores the effects of disruptive market challenges towards business continuity with the COVID-19 pandemic as a case. A mixed method approach was adopted to assess the impacts of disruptive market challenges towards company survival. Data was collected through questionnaires and structured interviews. A sample of 65 respondents from companies within the Zimbabwe Health Insurance Industry was used. The study revealed that Innovation and business continuity planning plays a critical role in enhancing business continuity during market disruptions, as companies will be proactive rather than reactive. A business continuity-planning framework is introduced to help companies in ensuring continual business operations during disruptive market challenges.

Keywords: *COVID-19 pandemic, Business Continuity Management, Zimbabwe Health Insurance Industry, Disruptive market challenges, Innovation Continuity Planning, Business Continuity Planning*

1.0 Introduction

Market disruptions such as natural disasters, pandemics and artificial disruptions etc. affect company performance in terms of revenue generation and stakeholder value creation, thus threatening the business continuity of a company (Heikkila, et al., 2018; Schmid, et al., 2021). The emergence of the COVID-19 pandemic resulted in companies facing major financial and operational challenges in continuing their business hence calling for them to slim down or shut down their operations (Schmid, et al., 2021). Though (Schmid, et al., 2021) focused on Kenyan companies, Zimbabwean companies have not been spared by the pandemic as evidenced by the high rate of retrenchments among companies

between 2020 and 2021 especially within the banking industry (Marawanyika, 2021). In Zimbabwe, the first COVID-19 case was confirmed on 20 March 2020. On 31 March 2020, the Zimbabwean government implemented restrictions with severe noncompliance penalties. After waves of easing and tightening restrictions, multiple restrictions remained towards the end of 2020, 2021 and recently depending on the severity of the current cases and nature of the new variants, such as the current national curfew (12am-5.30am). As of 17 March 2022, the global statistics of confirmed cases and deaths is **462,758,117** and **6,056,725** respectively (WHO, 2022).

Most companies are affected as they are losing their key employees to the pandemic. Business continuity is threatened due to various prohibitions and restrictions put in place to curb the spread of the various, thus adversely affecting production and service delivery processes. Following the rapid spread of the COVID-19 pandemic, the restrictions and prohibitions has negatively affected productivity and service delivery within organisations. Constant total national lockdowns and travel restriction have forced the business world to switch to a remote working model (Írkey & Tüfekci, 2021), hence going digital is the only solution for business continuity. During this fast-developing period, companies that did not have a business continuity plan have suffered business and financial losses hence the importance of business continuity and knowledge management in predicting unforeseen circumstances such as pandemics and disasters (Írkey & Tüfekci, 2021).

Past disruptions and the recent effects of the COVID pandemic are forcing companies to secure ways of maintaining their operations and remain resilient (Heinonen & Strandvik, 2020; Schmid, et al., 2021). Companies within the Zimbabwean Health Insurance Industry (ZHII) core business is offering medical aid services to the public through member registration, claims processing and handling member queries. These companies have not been spared from the effects of the COVID-19 pandemic, as they had to constantly shut down operations during the total lockdown periods. This affected service delivery as members could not access services given the most companies within the ZHII mainly concentrates on the brick and mortar business model. Members could not be able to pay their subscriptions due on time, thus a number of memberships lapsed hence affecting the companies' revenue and membership.

Given the already volatile, uncertain, complex and ambiguous environment (VUCA) which Zimbabwean companies are operating in, a strategic managerial thinking and response to the effect of the COVID-19 pandemic is therefore required to ensure business continuity. The emergence of pandemics such as the COVID-19 pandemic stimulated unexpected attentiveness in innovation to enhance business continuity globally, nationally or at organisational level (Heinonen & Strandvik, 2020). Companies should focus on the effects of any disruption on organisational performance rather than the cause itself and have contingent plans (Kiniger-Passigli, et al., 2011). These include efforts to encourage, initiate and organize innovations further than those already planned and implemented, hence the emergence of imposed service innovations (Heinonen & Strandvik, 2020). Companies should remain proactive concerning future unforeseen market disruptions, hence the need for business continuity planning.

The paper is based on the link between pandemics and business continuity. An analysis of the impacts of disruptive market challenges towards business continuity will be undertaken. Innovative solutions to address or counter the effects of the business challenges brought by pandemics with the COVID-19 pandemic, as a case will be identified. A business/ Innovation Continuity Plan framework will be developed that will assist companies within the Zimbabwe Health Insurance Industry (ZHII) to deal with the effects of the COVID-19 pandemic and other future unforeseen market disruptions that will affect business performance. The suggested innovative solutions act as attempts to continue service delivery, retain customers and create customer value in changing conditions for success and strategic reorientation in response to disruptive market challenges (Heinonen & Strandvik, 2020).

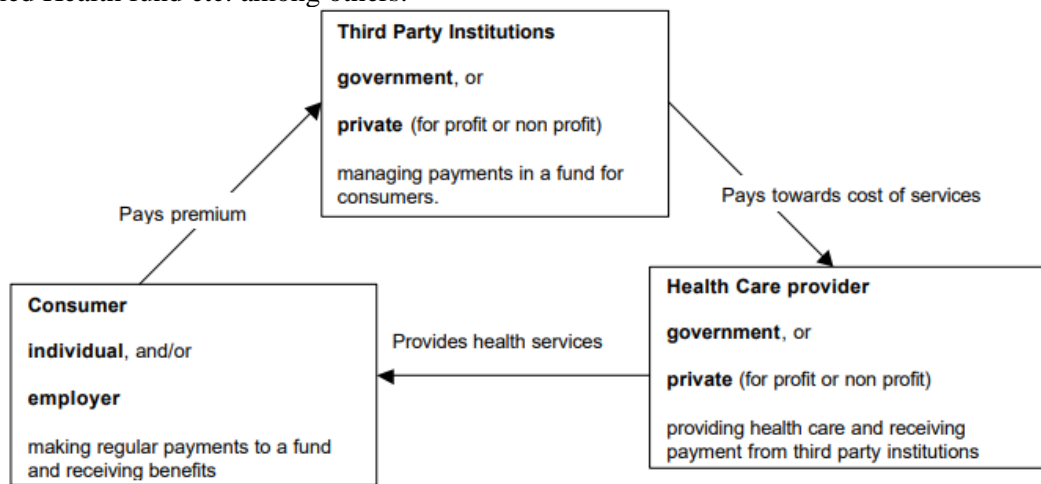
2.0 Literature Review

2.1 Health Insurance Industry

Health insurance is a contractual agreement between the insurer and the insured requiring the insurer to cover the insured's healthcare costs in exchange of a monthly premium (Kagan & Catalano, 2022).

Health insurance companies pool risks across their members and pay part of or all health-care expenses for their defined population of members from premiums contributed by individuals or employers (Faden, et al (2011). Fig 2.1 below is the health insurance process adapted from (Conn & Walford, 1998) known as the traditional medical aid concept.

Although the framework below backdates to 1998, nothing has really changed as most companies within the ZHII still use the traditional medical aid concept. This is whereby members contribute their monthly subscriptions and during an unforeseen circumstance, they can acquire health care service at no cost or at a core payment or shortfall whilst the Insurer pays the greater part of the amount to the healthcare service provider. The Zimbabwe Health Insurance Industry is gradually growing as it now has more than ten players offering medical aid services countrywide. These companies include PSMAS, CIMAS, FMH, Cellmed Health Medical Fund, Bonvie Medical Aid Scheme, Fidelity Life Medical Aid Society, Agrimed, Generation Health, Corporate 24 Medical Aid, Alliance Health, Investmed Health fund etc. among others.



Source: Adapted from Conn & Walford (1998)

Fig 2.1. The health Insurance Process

2.2 Business Continuity (BC)

Business continuity efforts have existed historically, referring to organization's efforts to ensure the continuity of their service or product delivery in the face of disruptions (Schmid, et al., 2021). According to (Kiniger-Passigli, et al., 2011), “Business continuity is about keeping key business activities on-going after an adverse event, with the human, material and resources available at the time.” It is defined by (Schmid, et al., 2021) as, “the capability of an organization to continue the delivery of products and services within acceptable time frames at predefined capacity during a disruption.” (İrkey & Tüfekci, 2021), defined business continuity as the process of creating prevention and recovery systems to deal with potential threats to an organization. These threats can be manmade or natural, from simple power outages to fluctuations within economies, as well as pandemics and natural disasters (Schmid, et al., 2021). These authors have different views towards business continuity as (Kiniger-Passigli, et al., 2011) focused on reactive measures whilst (Schmid, et al., 2021) and (İrkey & Tüfekci, 2021) concentrated on proactive measures. However, both being reactive and proactive to unforeseen risk forms the basis of business continuity. According to Herbane, (2010) as cited by (Heikkila, et al., 2018), early literature on business continuity were mainly about disaster recovery. This meant that companies mainly focused on reactive measures after an unforeseen business challenge, however due to environmental changes, business continuity also focuses on preventive and preparedness measures.

2.3 How disruptive market challenges affect business continuity

Disasters and pandemics are inevitable and they adversely affect quality, quantity and availability of resources within a company among other things (Schmid, et al., 2021). For example, during the Cyclone Idai of 2019 most companies and schools in the Chimanimani District in Zimbabwe lost their buildings, key employees and students to the violent storms. This affected business continuity as business operations had to close down since infrastructure were destroyed; schools had to start rebuilding classroom blocks etc (Chatiza, 2019;IFRC, 2019). Global epidemic crises, such as the coronavirus (COVID-19), usually expose small and medium enterprises (SMEs) to various kinds of challenges and may put their lives at risk (Adam & Alarifi, 2021). However, with the case of the COVID-19 pandemic, even huge companies especially in Africa also suffered from the effects of the pandemic.

Disruptive market challenges also result in operational losses which disruptions do not only create immediate loss but also, when prolonged, hinder the attainment of company strategic goals (Heikkila, et al., 2018). According to (Kiniger-Passigli, et al., 2011), these disasters results in loss of both hard and soft assets. Hard assets are the tangible assets such as property, plant and equipment whilst soft assets are the intangible assets that include skills, intellectual capital, and even the brand reputation of a company. Damages to both hard and soft assets eventually result in financial losses for organisations (Kiniger-Passigli, et al., 2011). Business Continuity therefore seeks to ensure that resources and processes are resilient to enable them to continue even in the wake of adverse events, and restore promptly when disrupted (Heikkila, et al., 2018;Heinonen & Strandvik, 2020). Threats and disruptions result in revenue losses and higher costs, which leads to a decline in profitability (Kenton, 2021).

Organizations faced major financial and operational challenges to continue their business, requiring them to downsize or shut down their operations or workforce. (Schmid, et al., 2021). During this fast-developing period, companies that do not have a business continuity plan suffered business and financial losses, as they had to close operations until further notice (İrkey & Tüfekci, 2021). Only essential services, which were mainly healthcare service providers and retail outlets, operated with limited operating times. These events showed the importance of business continuity planning and knowledge management (İrkey & Tüfekci, 2021). Companies should therefore employ business continuity strategies to enhance continued operations during these unforeseen market disruptions, thus business continuity management is crucial.

2.4 Business Continuity Management (BCM)

“BCM is a management process which is practiced to counteract the negative impacts of possible threats on the continuity of organisational activities.” (Kiniger-Passigli, et al., 2011). According to (Schmid, et al., 2021) , it is a set of risk management strategies and process aimed at counteracting the various effects of disruptive marketing challenges towards companies. It focuses mainly on those risks that threaten the continuity of critical business activities. In this case, of the COVID-19 pandemic within the ZHII, critical business activities include service delivery, that is, regardless of the situation within the country, members should still have access to their medical aid services, and timeous processing of claims. Members should also be able to pay their subscriptions on time. With a futuristic and preparedness perspective, effective lessons from the COVID-19 pandemic should be implemented (Schmid, et al., 2021).

The ultimate goal of BCM is to create an organisation’s resilience, ensure service delivery regardless of an external shock having damaged assets, and prohibit access to essential resources as posited by (Kiniger-Passigli, et al., 2011). Business Continuity Management therefore reduces direct and indirect economic losses that may arise from a disruptive market challenge and the consequent business disruption (Schmid, et al., 2021). Fig 2 below shows the business continuity management framework by (Kiniger-Passigli, et al., 2011).

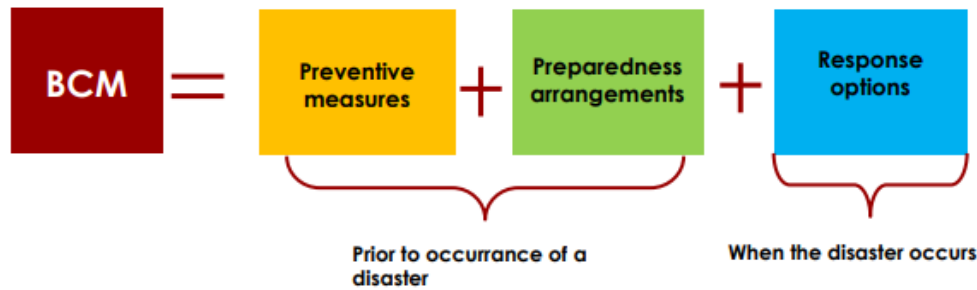


Fig 2: Business Continuity Management Framework.
Source. Adapted from Kiniger-Passigli et al (2011)

As shown on fig 2 above, BCM comprise of preventive measures as well as preparedness arrangements and response options (Kiniger-Passigli, et al., 2011). This is in line with this study as the study aims at deriving a business continuity plan, which enhances service delivery during disruptive market challenges. Preventive measures reduce the likelihood of a risk and preparedness arrangements enables a company to be pro-active in case the anticipated risks realise, hence damages or losses can be controlled or minimized. Response options are the reactive measures after the occurrence of disruptive market challenges (Kiniger-Passigli, et al., 2011), whilst preventive measures enable organisations to be proactive thus remaining resilient (Poto, 2019).

The key challenges of pandemic business continuity are the low perceived likelihood of its occurrence and the uncertainties in planning and response, especially for small and medium-sized enterprises (Schmid, et al., 2021). However, given how unexpected the COVID-19 pandemic shook economies globally and how it affected business operations, it is now of vital importance for companies to have contingent plans against such unforeseen incidents (Gustafsson, et al., 2020;Heinonen & Strandvik, 2020). Over the years from 2020, the virus is constantly changing its severity and new variants are being discovered e.g. the Delta Variant and the Omicron Variant. These variants are frequently causing global shocks as evidenced by the discovery of the Omicron variant in December 2021, which caused the UK to close its borders, and the whole globe followed suit. It is upon this background that the Industry should be prepared for such incidents. The question is, “what if another strong variant comes or a different pandemic hits the world, what are we going to do?” thus business continuity planning.

2.5 Business Continuity Planning (BCP)

‘Historic disruptions and the current impacts of the COVID-19 pandemic have driven organizations to seek tools to maintain their operations and ensure their resilience’ (Schmid, et al., 2021). Thus, business continuity planning is essential in dealing with such disruptions. According to (Schmid, et al., 2021) traditionally, business continuity developments on pandemic scenarios were not considered except for the healthcare sector (Hospitals, Labs etc.) and essential service providers. Limited guidance existed for businesses before the COVID-19 pandemic, thus this study is of great significance as it will assist companies in all sectors in having proactive measures against all risks both anticipated and unanticipated.

Poto (2019) defined a business continuity plan (BCP) as a document consisting of crucial data of the company to continue functioning through an unexpected incident. According to www.kyndryl.com (2022) and www.ibm.com (2020), it is a document outlining how a business will continue operating during an unplanned disruption in service. (TechTarget, 2021) posits that the BCP takes into consideration various unpredictable events such as natural disasters , fires, disease outbreaks and other external threats. Thus pandemics should not be spared in business continuity planning. According to

Capgemini Consulting (2016) as cited by (Poto, 2019), “furthermore, a business continuity plan is a pre-emptive blueprint that avoids and lessens disaster risk linked to an interruption of the business’s functions.” This is therefore a significant pillar of business continuity management. “Businesses are prone to a host of disasters that vary in degree from minor to catastrophic, thus BCP help companies to continue operating in the event of major disasters.” (Kenton, 2021). BCP enables companies to identify and address resiliency synchronization between processes, applications and infrastructure, thus enabling them to withstand and thrive during many threats www.ibm.com (2020)

Fig 2.3 below adopted from Allianz Global Corporate and Specialty (AGCS, 2021) shows the steps in business continuity planning.



Fig 3: Steps in business continuity planning.

Source. (AGCS, 2021)

According to the AGCS on fig 3 above, a BCP should comprise of the following key steps:

- Steering a business impact analysis (BIA) that forecasts the consequences of disruptions to business operations.
- Risk assessments, by describing possible disasters or exposures and their business impacts.
- Launching recovery point objectives (RPOs) which entail up to what point in time the business process’ recovery can proceed.
- Establishing recovery time objectives (RTOs) which define the amount of time taken to recover after the warning of the business process disturbance and the exercising and maintenance time required to test the plan against different scenarios and adjust.

2.6 Strategies to deal with the effects of disruptive market challenges for business continuity.

According to various authors, technological innovations and business continuity management are the main strategies to deal with challenges brought by disruptive market challenges. (Heinonen & Strandvik, 2020), posited that to ensure survival during disruptive market challenges, public and private organizations need to have business collaborations, implement marketing research to understand the changing customer contexts and develop the agility of the organizations’ capabilities and network of partners.

The emergence of the COVID-19 pandemic was an opportunity for companies to embrace innovation and digital technologies (Ali, et al., 2020; Gorzelany-Dziadkowiec, 2021). According to Schumpeter 1960 as cited by (Gorzelany-Dziadkowiec, 2021), innovation is defined as, “the introduction of a new

product, production method, opening a new market, access to a new source of materials, and reorganisation of an industry.” The pandemic prompted companies to adopt to remote working models, online service delivery became rampant for business continuity (Heinonen & Strandvik, 2020; Schmid, et al., 2021). Thus, it was an opportunity for companies to shift from the brick and mortar business model to the brick and click business model. Pandemics inspires new directions and approaches to innovation, which might actually be beneficial even after the disruptive market challenges as posted by (Heinonen & Strandvik, 2020). Innovation has become a necessity for all contemporary enterprises that want to survive in a world characterized by competition, technological change, and recurring crises (Adam & Alarifi, 2021). Management therefore need to embrace the changes brought by the COVID-19 pandemic as an opportunity to become more innovative and creative while remaining resilient amidst disruptive market challenges. According to (Baregheh, et al., 2009), organisations had to innovate in response to evolving customer expectations, lifestyles, changing technologies, markets and structures. The emergence of the COVID-19 triggered lifestyle changes and adaptations to technologies thus innovation and business continuity planning are the only solutions to enhance business continuity. COVID-19 has forced countries into lockdown while imposing inconvenience in the corporate and medical sectors, the tourism sector, and almost all industries (Ali, et al., 2020).

Significant technological changes were driven by disasters and outbreaks of infectious diseases hence the tremendous technological changes today (Gorzelany-Dziadkowiec, 2021). The COVID-19 emergency has urged companies to operate in new ways to face supply chain interruptions, shifts in customer demand, and risks to workforce health (Margherita & Heikkila, 2021). For example, due to the frequent lockdowns, companies adopted the remote working model hence they had to purchase laptops and other tools of trade for their employees. Companies now use computer-based application tools like teams, zoom and google meet among others, which were not popular before the pandemic. From 2020, most companies have reduced rental and travelling costs as employees are still working from home thus benefiting the companies. (Heinonen & Strandvik, 2020), introduced the concept of imposed service innovations which they defined as actions for resilience and renewal, rather than differentiation and growth during severe disruptions. According to (Gorzelany-Dziadkowiec, 2021), as a response to a crisis, innovation can significantly contribute to adaptability as she posited that; “in the time of the COVID-19 pandemic, stronger innovation can be a success driver after the crisis. Although her focus was on the aftermath of the crisis, innovation is still a success driver even during the peak of the crisis as it enables critical business operations to function amidst the pandemic or disaster.

The organizational ability to respond to critical contingencies is crucial for business leaders in the perspective of continuing business (Margherita & Heikkila, 2021). The COVID-19 pandemic revealed flaws in corporate business continuity and disaster recovery plans, as well as specific pandemic plans (TechTarget, 2021). BCM addresses the effects of disruptive market challenges by reducing the identified weaknesses, mitigating their impact, and bringing the situation back to normal as soon as possible after an adverse event (Kiniger-Passigli, et al., 2011). The Covid-19 global pandemic highlights the importance of business continuity planning for current and future operational disruptions (AGCS, 2021). Effective continuity management, robust planning and risk assessments assist organizations in adapting to unforeseen circumstances. Furthermore, handling a crisis in a successful manner with minimized losses and delivery delays will certainly contribute to enhance the reputation of the firm and the confidence of its customers as posited by (Kiniger-Passigli, et al., 2011).

2.7 Conceptual Framework

The study is based on the effects of pandemics towards business continuity. It focuses on the analysis of the impact of disruptive market challenges towards business continuity. The study will determine innovative ways that pose as a solution to the business challenges brought by pandemics with the COVID-19 pandemic as a case. A business/ Innovation Continuity Plan framework has been developed that will assist companies within the Zimbabwe Health Insurance Industry to deal with the effects of the COVID-19 pandemic and other future unforeseen market disruptions which will affect business

performance. The variables under study are pandemics and business continuity. There is a relationship between these variables. The COVID-19 pandemic is the independent variable, which has an impact on business continuity that is the dependent variable. The effects of pandemics trigger companies to become innovative and creative thus enhancing business continuity. The effects of pandemics negatively affect business continuity whilst service innovations pose as a solution to enhance business continuity during disruptive market challenges.

The objective of this study is to produce a business continuity plan, which incorporates service innovations (mainly imposed service innovations) as ways of being proactive and reactive to disruptive market challenges. The COVID-19 pandemic and more disasters to come pose as opportunities for companies to continuously innovate in a bid to adapt to the changes brought by the disruptive market challenges (Gorzalany-Dziadkowiec, 2021) hence Innovation Continuity Planning.

Schmid, et al (2021) below provides a framework for business continuity management that integrates the various steps in BCM and BCP. Therefore, a comprehensive framework will form the basis of this study.

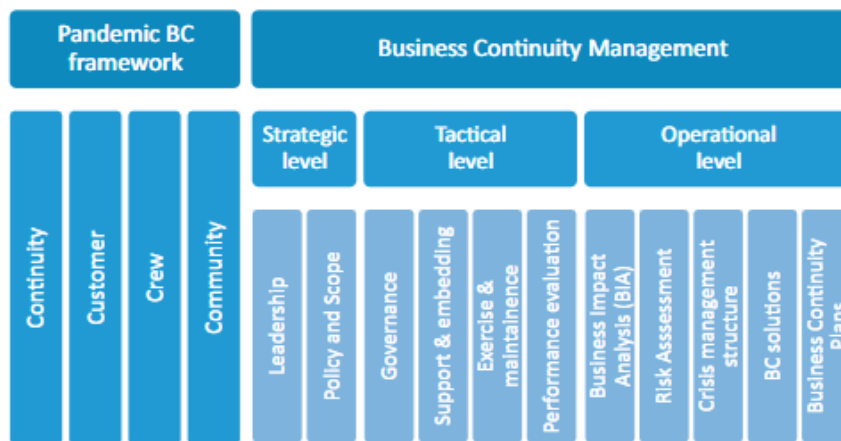


Fig 4 Conceptual Framework

Source: Adapted from Schmid, et al (2021)

Schmid, et al (2021), split the BCM components into three levels namely the strategic responsibilities, tactical responsibilities and operational responsibilities. Strategic responsibilities are managed at executive level and these include leadership, policy, and scope, tactical responsibilities are addressed at director level and these include governance, performance evaluations etc. and lastly the operational responsibilities, which are implemented by risk or business continuity managers. This implies that business continuity planning entails involvement of all organisational levels as posited by (AGCS, 2021).

Since the study aimed at developing a BC innovation plan, the focus was mainly on the operational level responsibilities. These operational level responsibilities by (Schmid, et al., 2021) are actually business continuity planning steps according to (AGCS, 2021). Schmid, et al (2021), also included the Koonin’s 4C pandemic business continuity framework, which are continuity, customer, crew and community. Continuity are the measures, which prioritises critical services during a pandemic and backups of essential supportive resources. Customer referred to alternative service delivery apart from the existing service delivery hence agreeing with (Heinonen & Strandvik, 2020) on the need for imposed service innovations during pandemics, this is in relation to reduction of physical contact and potential communication channels. Crew includes all hygiene and distancing measures to keep both staff and members safe, dealing with sick employees or internal cases, encouragement of protective behaviours and communication plans. Lastly, community includes availability of resources, business collaborations, and identifying and following guidance from credible local and international health

authorities (Schmid, et al., 2021). This study will incorporate the 4C’s into the business continuity plan, as they are the elements, which pose as solutions to the effects of the pandemic and enhances preparedness.

The steps in continuity planning will be supported by (Rise, 2021) who provided a framework for Innovation Continuity Planning below. An innovation continuity plan is “The process of developing and executing strategies to address potential business opportunities that occur during a disaster (Rise, 2021). This does not only ensure company survival, but also continues to create new values during and after the disaster. Hence, it is important to incorporate innovation continuity planning in business continuity planning as both focuses on enhancing business continuity whilst the latter emphasises on innovation and creativity in enhancing business continuity.

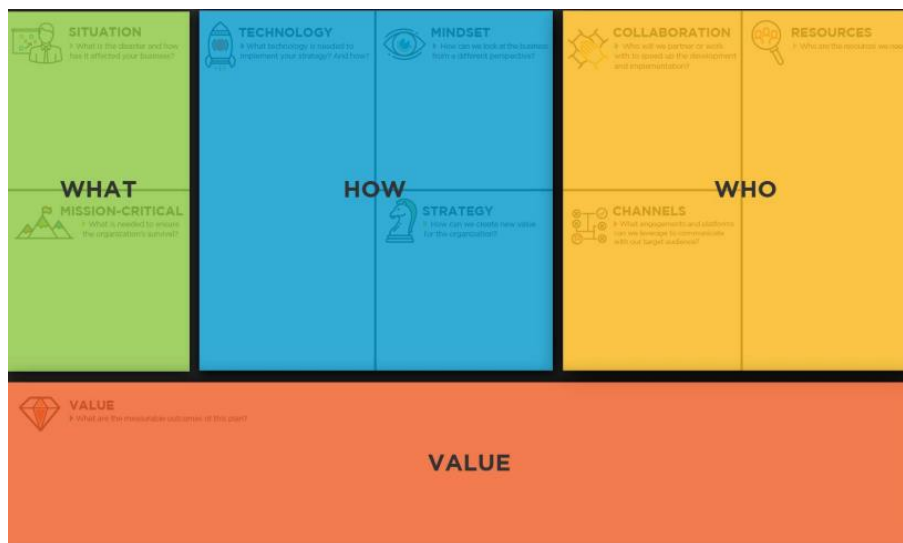


Fig 5 Innovation Continuity Plan framework.

Source. Adapted from Rise (2021)

2.8 Proposed study Framework

Below is the proposed conceptual framework developed for this study. It is a summary of the business continuity management framework by (Schmid, et al., 2021) and the innovation continuity planning framework by (Rise, 2021) explained above. According to the Author, in todays world where technology and innovation takes the lead, Business Continuity Management should also constitute of Innovation Continuity Planning.

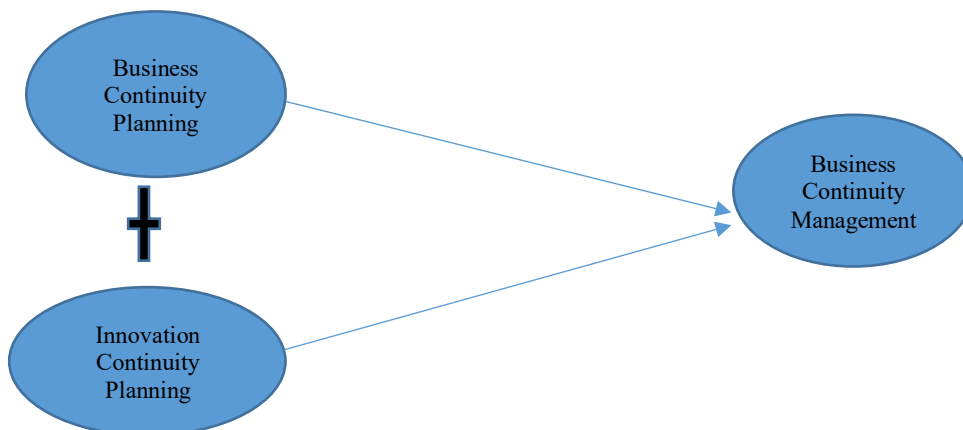


Fig. 6 Conceptual framework

3.0 Methodology

The study adopted a pragmatism philosophy, which makes use of both quantitative and qualitative methods. A mixed method approach was used. As part of qualitative research, structured interviews and document analysis were conducted; a descriptive survey was used for quantitative data collection. Document analysis as part of secondary research were print and electronic documents forms part of literature. In this study, these included journals, newspapers and company newsletters. It is a qualitative research method as according to (Saunders, et al., 2019), as it required data to be examined and interpreted to gain understanding, elicit meaning and develop empirical evidence. A review of prior literature in relation to the study was undertaken and data obtained was incorporated into the study. As part of quantitative data collection, online questionnaires were distributed to respondents and each respondent had an equal chance of clicking the link. A sample population of 65 respondents within the ZHII was used for the study. Structured interviews were conducted to management while questionnaires were send to employees and members. Closed ended questionnaires were asked to allow respondents to indicate their views on the impact of COVID-19 towards business continuity.

3.1 Discussions of results and conclusions

This study produced a business continuity-planning framework for the ZHII. The industry can adopt the framework to remain resilient during disruptive market challenges such as the COVID-19 pandemic. According to research findings from both literature review and data collection, disruptive market challenges result in service delivery disruptions, financial and operational losses (Schmid, et al., 2021; Irkey & Tüfekci, 2021). Accordign to study findings from management 88% of the employees within the ZHII attested that their respective companies suffered financial losses due to non payment of subcritptions due by individual members during the peak of the pandemic. This resulted in the lapsing of memberships hence the membership growth and revenue generation was adversely affected. Service delivery was disrupted as 100% of employees within the ZHII agreed that their respective companies did not have online platforms were members could submit their calims and invoices for refunds and advance payments respectively. This was also supported by 48% of members who attested that they were not able to submit their claims online whilst the rest of the members were neutral, implying that they were unaware given they did not have any claims to submit. Although these companies adopted the remote working model and shift working, claims processing and payments were delayed as staff members were overwhelmed as evidenced by 89% of employees and 52% of members who agreed that the timeous processing and payment of claims was affected by the COVID-19 pandemic. The research findings shows that business continuity planning and innovation plays an important role in ensuring company survival during disruptive market challenges as posited by (Kiniger-Passigli, et al., 2011)and (Gorzelay-Dziadkowiec, 2021). According to the research findings, on average, 89% of employees who responded to questionnaires agreed that business continuity planning and innovation are the best strategies to enhance business continuity during disruptive market challenges.

In summary, most companies within the Zimbabwe Health Insurance Industry did not have proper business continuity plans when the pandemic struck, thus most of their business activities were adversely affected. 50% of employees within various companies were not even aware of business continuity management processes within their respective organisations depicting that these companies did not involve employees in business continuity management and they failed to communicate their business continuity plans.

Basing on research findings, staff training and development and business collaborations are important elements to ensure success of business continuity and innovation plans within organisations. The developed business continuity-planning framework will assist companies within the ZHII to be proactive against disruptive market challenges as they have proper guidelines to follow through. During the course of the research study, the researcher discovered that some companies within the ZHII had business continuity plans in place, but they failed to implement them, thus they suffered from the effects of the pandemic. For future studies, the author therefore recommends a study on the implementation of business plans during disruptive market challenges.

Proposed Business Continuity planning framework

BCP ELEMENT	RESPONSIBLE UNIT	TIMELINES	PROCEDURE
Business Impact Analysis	All functional Units	Yearly basis	<ul style="list-style-type: none"> ✓ Defining company core business ✓ Identification of company critical business functions. ✓ Customer journey mapping ✓ Mapping departmental interdependencies ✓ Assessing potential business continuity events ✓ Identification of key recovery priorities ✓ Identifying key resources needed to enhance business continuity
Risk Assessment	All functional units in liaison with Risk Management	Yearly basis	<ul style="list-style-type: none"> ✓ Identification of potential threats that are likely to disrupt continued business operations within the organisations ✓ Identification of sources of disruption risk e.g. internal or external, local, regional or global. ✓ Defining the threats and vulnerabilities ✓ Establishing the likelihood and impacts of the threats ✓ Scenario Analysis which forms the basis of strategies that enhances business continuity and innovation
Business Continuity and recovery plans	All functional Units	Yearly basis	<ul style="list-style-type: none"> ✓ Establishment of continuity steps ✓ Establishment of downtime procedures and recovery time objectives ✓ Provision of a service delivery recovery guide during a disruptive market challenge this includes preventive measures, preparedness arrangements and response actions ✓ Provision of a standardised procedure manual for managing disruptive market challenges both at departmental level and at corporate level ✓ Development of continuity solutions incorporating service and technological Innovations
Resilience Strategy	All functional Units	Yearly basis	<ul style="list-style-type: none"> ✓ Identification of strategies to recover key business functions. ✓ Determining how the situation can be stabilized and ensuring continual of core business operations ✓ Identification of innovations that ensure continued business operations regardless of the nature of disruptive market challenge
Awareness, Training and Development	Human Capital Department	Yearly basis	<ul style="list-style-type: none"> ✓ Identification of potential business collaborations to facilitate staff training to maintain an all level awareness, understanding and involvement of employees in business continuity preparations and execution of plans. ✓ Identification of employee training needs ✓ Ensuring culture transformation trainings are executed.
Testing and Exercising	BCM committee (Representatives various functional units), ICT	Yearly basis	<ul style="list-style-type: none"> ✓ Testing reliability and sustainability of recovery strategies ✓ Continuous improvement of identified recovery strategies ✓ Resource auditing, ensuring available resources and infrastructure meet the recovery needs
Monitoring and Evaluation	Executive Team, Risk anagement, BCM committee	Yearly basis or during and after a potential threat/risk	<ul style="list-style-type: none"> ✓ Facilitating of response actions when a non-conformity arises ✓ Ensuring all business continuity programs are fully executed ✓ Ensuring BCP remains the most effective strategy for managing disruptive market challenges. ✓ Measuring the planned recovery strategies versus the executed

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