

The BASIC Ph Model - An approach for building business resilience for entrepreneurs and small - medium business owners

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Introduction

The BASIC Ph model (Lahad, 1992) has been used among various populations. Usually the model has been implemented to help build personal and organizational resilience.

Up to now, the model has been applied mainly in the behavioral sciences, in the psychosocial world. Social workers, psychologists, educators and other caregivers have been trained to teach it and practice it. The world of small and medium enterprises (SME) has generally ignored the psychosocial aspects and has had little if any interest in it.

However, it is natural and logical to integrate SME methods and those focusing on self-empowerment and enhancement of the human mind in order to bring a breath of fresh air into the field and to move resilience forward in SMEs.

A community's resilience depends not only on the capacities of individual businesses but on the capacities of all the entities that cooperate or coexist with them and on which they mutually rely (Rose, 2005).

Figure 1 presents community resilience as a set of networked adaptive capacities (Norris, Stevens, Pfefferbaum, Wyche & Pfefferbaum, 2008).

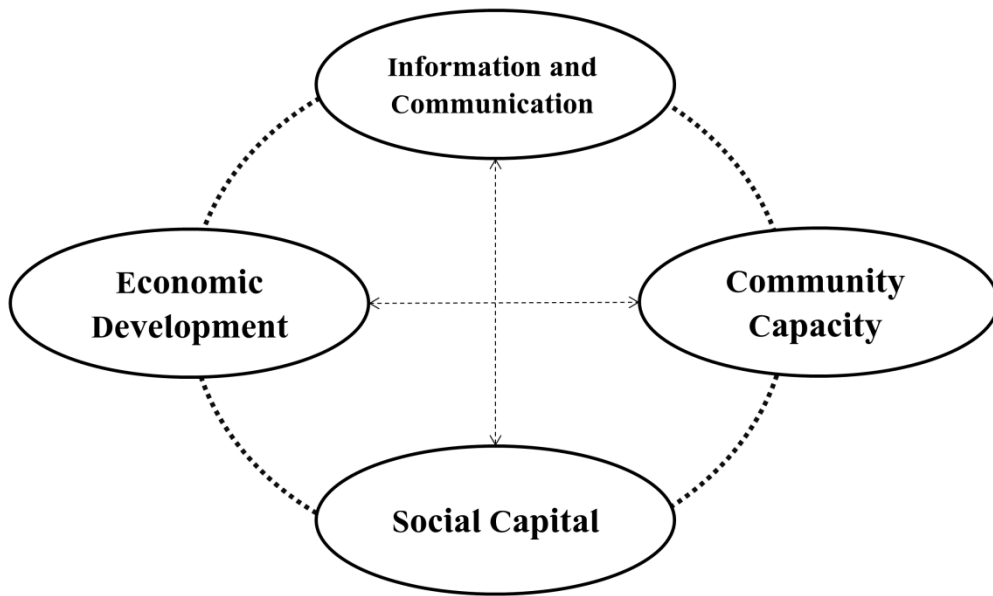


Figure 1. Community Resilience as a Set of Networked Adaptive Capacities

The capacities identified in Figure 1 are all potentially observable by using a mixture of quantitative and qualitative methodologies. Recent work advances our ability to assess various factors that influence or reflect community resilience (Bruneau et al. 2003; Centre for Community Enterprise, 2000; Gibbon et al. 2002; Pfefferbaum et al. 2005; Rose 2004).

In this chapter, we will examine the ways the BASIC Ph model is expressed among SMEs. Components of the model will be identified in business language and in appropriate consulting methods. These components and the integrative model will be used in a holistic approach to the development of resilience in the business sector.

The chapter will break new ground in this field, analyzing the situation at hand and suggesting ways to introduce this knowledge and these skills into the world of SMEs.

The importance of psychosocial aid for SMEs - A Novel Approach

Most methods provided to assist SMEs today are based on financial and marketing tools, as if almost blind to the need to invest in resilience building in this sector.

Viewing the present situation, it is obvious that what is lacking is support for the business owner - the necessity of viewing the business owners as the main asset of the business and equipping them and their employees with coping resources and with the ability to maintain and develop business continuity.

In a state of emergency, the missing link is the treatment of the SME sector and the understanding that equipping it with "soft" psychosocial aid tools is cardinal for maintaining business functioning and for a return to daily routines. Effective business continuity in a

state of emergency is necessary for the entire community in order to return to normalcy; hence, the importance of business resilience as an essential element of community resilience.

Since 1948, in Israel, government aid organizations, the army and home front security authorities who are responsible for civil resilience in states of emergency, have dealt mainly with security and other practical aspects of civilian life (for example, *Melach*, the National Economy Emergency System which is responsible for supplying food, gas, water and raw materials). The issue of economic resilience has not been in their jurisdiction. While the concept of giving aid in states of emergency has broadened to include enhancing personal and community resilience, the target populations have solely been in education, social work and medicine – the business sector has remained untouched.

There is a call for finding the right combination of psychosocial tools, to be developed as coping tools for facing crises and preparedness for emergency, and needs for coping and maintaining business continuity routinely and in times of emergency.

This means simply introducing psychosocial knowledge into the SME world. Only the integration of business rehabilitation and development programs which include awareness of functioning under difficulties will provide the expected result. We are referring to the missing link: people and their behavior as influencing the ability to function in daily routine conditions and to cope and recover in a state of emergency.

We postulate that programs from the psychosocial world and especially programs geared at building resilience using the Integrative BASIC Ph model, can provide coping resources to business owners, unemployed persons, and all target populations related to the world of employment. These coping resources rest on the successes in building resilience on both a personal and an organizational level, making it possible to survive, and even to grow and develop, from each crisis. We support our premises with research conducted by Rapaport (2011). She examined 60 economic entities and found that continuity of business activity ensured a quick recovery in a state of emergency and a speedy return to routine functioning, both from the business-economic perspective and from the social-community perspective. According to her research, the social process, based on adaptive behavior of managers and employees, enhancing social networks in the organization and pro-social contributing behavior, is the main factor leading to a diminished negative impact on the organization's performance in a state of emergency. The conclusion is that the basis of business continuity is social, and it takes place in the interrelationship between managers and employees during a state of emergency.

Characteristics of SMEs in Israel and in the World

In Israel, there are approximately 400,000 SMEs (close to 99.3% of all businesses); they employ about 55% of all workers in the business sector in comparison to around 66% in the developed countries (Israeli Central Bureau of Statistics, 2011).

In the last few decades, the number of SMEs in the developed countries has been rapidly increasing. This can be attributed to the following factors (Nadiv & Shelach, 2010):

- An increase in the weight of the trade and service branches in the local product, in which most SMEs are concentrated.
- An increasing demand in the markets for products and services that require expertise and knowledge - an area in which SMEs have a relative advantage.
- Introducing structural reforms and liberalization has resulted in lowering entrance barriers (such as business permits, access to credit and breakdown of monopolies) for SMEs and self-employed persons.
- Rapid technological changes, such as the personal computer, the internet and cell phones have brought about an increase in the small home-business segment, such as translators and consultants.
- A relatively high unemployment rate in the developed countries has caused many unemployed people to open self-employed businesses as an employment alternative.

On the other hand, some of the great economic crises the world has been experiencing since 2009 have resulted in a drastic decrease in the number of businesses. The world economic crisis has brought about a decrease of thousands new businesses that would have opened if the economy had continued to grow, thus creating significant loss of work places (Hodorogel, 2009).

The Second Lebanon War (in Israel, 2006) had a clear, negative effect on the growth rate of businesses all over Israel. The intensity varied: on the average, businesses in the north experienced a sharp 17% decline in business transactions, while at the same time, in the previous year, they had experienced an average growth of about 8%. Businesses in other parts of Israel moved from growth to stability and experienced a less than 1% decline in comparison to the same period during the previous year.

Natural disasters like the 2010 Mount Carmel wildfire in Israel caused great long-term damage to 2,500 businesses in the vicinity of the fire, and to a similar number in the neighboring areas; the damage was especially great in the areas of tourism, trade and services. A great number of businesses remained without work. The monthly volume decreased by 60% in comparison to the same period during the previous year (Leykin & Lahad, 2011).

The main advantages of SMEs are that they are flexible, dynamic, and innovative, can respond quickly and can adjust with relative ease to fluctuations and changes in the markets.

The main disadvantages of SMEs are that they lack managerial knowledge and do not export enough. They suffer from lack of work security and are highly sensitive to recessions and states of emergency (both manmade or natural disasters) caused by insufficient financing reserves. Because of these disadvantages, quite a few SMEs are not long-lasting.

A focused policy to encourage SMEs

The awareness of the great contribution of SMEs to the economic growth on the one hand, and the existence of impediments blocking their development on the other, have caused many developed countries to support SMEs not only via a macro-economic policy but also in a direct, focused manner through various means (Ministry of Industry, Trade and Labor; (<http://www.moit.gov.il/NR/exeres/BD1C8B15-EE80-4F4D-8BA9-50C9AA88D3B8.htm>), among them:

- Diminishing bureaucratic impediments, a government support system consisting of information centers, consultants and professional mentors.
- Partaking in financing risks and widening SME accessibility to credit by state guarantees for loans, and incentives for granting loans with good credit conditions. This includes setting up government financing funds in partnership with commercial banks.
- Developing credit institutions for low Social Economic Status (SES) entrepreneurs – Small loans given to low SES population without a guarantee. The interest on micro-credit is very high; however, its accessibility to those who cannot afford credit elevates their financial situation.
- Passing special laws to protect SMEs, including determining a high VAT threshold and making tax laws more flexible.
- Creating frameworks for business collaboration in order to take advantage of size, especially in the fields of research and development, marketing and exporting.
- Subsidizing research and development - From direct budgetary subsidizing to tax relief for investing in research and development. This kind of encouragement achieves two important social goals: it encourages start-ups and it encourages innovative technology which has a pronounced positive effect on society.
- Educating for business entrepreneurship, teaching business entrepreneurship in universities and encouraging workers and unemployed persons to set up SMEs while taking business risks.

The obvious conclusion is that this is a growing challenge. Although solutions have been offered, the majority of them have dealt with aiding the business and not viewing the business owner and the employees as the main asset. The psychosocial aspect is not considered in any government support program for business planning, setting up a business, and even less so, in the rehabilitation and survival of businesses.

The current assumption is that a business in crisis can be rehabilitated by business consultation alone. However, this does not take into consideration that rehabilitation begins in the head and the mind of the business owner.

One good example of the lack of attention to the business owner is President Obama's 2011 program for business aid, which refers only to financial issues. This program proposes to provide incentives and to enlarge government guarantees by 90%. Israel's response to the 2011 world financial crisis, led by the Ministry of Industry, Trade and Labor (MOITAL), focuses solely on bureaucratic processes (MOITAL, 2009).

Initial attempts to offer psychosocial aid as a basis for business owners hurt by the crisis were first presented in a program developed in 2009 by the Israeli Authority for SMEs. The program incorporated emotional help along with financial and marketing aid. All of the SME Development Centers offered their clients workshops on the BASIC Ph model as a basis for building business resilience and providing resources for coping with crises.

Another Israeli attempt to present this approach to businesses was made after the 2010 wildfire on Mount Carmel. MOITAL provided and subsidized unique workshops for coping with crises and uncertainty (MOITAL, 2012).

In the next section, we describe these programs and explain how the BASIC Ph model can be integrated as an additional essential component.

Analysis of basic components of the business sector using the BASIC Ph model - for business resilience

Generally speaking, one can identify the resilience language of a business or service provider by characterizing it in accord with the BASIC Ph model. For example, those who enjoy math and mental challenges (i.e., "C" Channel) may choose engineering or accounting; those who develop their bodies (i.e., "Ph" Channel) could be physical trainers in fitness clubs, cosmeticians or travel guides; sociable types (i.e., "S" Channel) will seek a profession where human relations play a great role.

Based on this assumption, which has received some support in a recent study of students' career choices (n.d.) we propose that people choose various professions and businesses in accordance with their own dominant language.

The following table is an illustration of the kind of basic assessment that both potential entrepreneurs and business consultants should make when considering a business. We believe that this is vital both in ordinary times as well as in states of emergency. This prior knowledge will serve as an advantage which will pave the way for maintaining business continuity, ability to survive, overcoming any crisis (private' organizational or economic) and enhancing the ability to return to routine activity.

Table 2: The BASIC PH model components and their expression in the SMEs world in routine times and in states of emergency

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
Beliefs and values	<p>Beliefs are the strongest powers that influence existence, thoughts, expectations, actions and their results. They formulate the personality and influence how others conceive of us and react to us. Our set of beliefs dictates our actions and the way we view the world. "We create our own reality, " among other things by using beliefs that are generalizations regarding economic and business growth, such as "money attracts money," "to make money you have to work very hard."</p> <p>Superstitions or beliefs in a superior power make it possible to overcome stress, relying on faith in . perception of success or failure as an act of sheer luck</p>	<p>Join a <i>business mentor program</i> which helps pinpoint self-defeating beliefs (such as "I don't succeed," "I'm stuck," or "in this country no one lets you succeed.") and exchange them for beliefs that will support creating the desired reality.</p> <p>Developing business aptitudes involves identifying self-defeating beliefs or those that delay success and <i>financial growth</i>.</p> <p>Changing the self- defeating beliefs, together with functioning according to a goal focused work plan will result in a sense of security and control, an ability to organize the desired way of carrying on effectively and of better</p>	<p>Examining the belief component in a business -</p> <p>The impact of religion. For example, will the business be open or closed on the Sabbath?</p> <p>Adhering to an image - opening a business in an area with an image of success.</p>	<p>Follow your belief - it usually strengthens.</p>	<p>All professions related to religion, witchcraft, fortunetelling, alternative medicine.</p>

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
		outcomes, <i>financial growth</i> , and <i>achieving</i> business breakthroughs.			
<i>In crises and states of emergency</i>		Belief in the administrative method usually strengthens.			
Affect	The field of emotions and interpersonal relationships is critical in business. The encounters between the business owner and the suppliers and especially the customers are initially emotional, and then they become a business relationship. Personal attention has a strong impact on the success of a business.	Expressing warm feelings by the managers and business owners towards the staff, customers and suppliers. A business owner has to think about how he can improve his customers' purchasing experience by giving personal attention.	What emotions of the customer does the business and/or the product activate? How does branding influence the customer's feelings and cause him to buy the product and feel that it is an interesting, unique, rich and appropriate product? How does branding cause him to be a loyal customer	In order to give the customers an emotional experience, the brand producer can humanize the product and give it characteristics that represent masculinity, health, sensuality, femininity, joy, vitality, etc.	Professions: Consulting, training, extreme trips therapy which teaches how to cope with fear, fortune telling sexology.

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
			who influences others to become customers?		
<i>In crises and states of emergency</i>	Anxiety, loneliness fears, moods, total addiction to work and neglecting other aspects of life. Outbursts of rage and anger.	Try not to give in to a situation of putting things off and not making decisions. Don't reach a state of addiction to work and of neglecting family and friends. Best to find additional personal activities (like reading or art) and interpersonal ones. Invest in leisure time in order to rejuvenate. Try to lower the levels of anger by inner talking. Learn anger management, how to identify a wave of rage before it explodes, learn restraint, reserve, control and channeling anger to less harmful ways.	Instability When a business transmits panic, depression, insecurity.	Cut down image advertising. Transfer to sales advertising Depend on existing strengths.	

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
Social	<p><i>Inter-personal communication</i></p> <p>Communication is the main engine for creating business connections: De facto all business decisions are based on personal acquaintance. Competition today is very broad, products are commodities and what helps a person to choose is the personal basis. "Chemistry" is needed between two who have connected in order to do business.</p> <p><i>Creating an "empowerment_group"</i> whose purpose is to provide support on the personal level, and on the professional level in business.</p> <p><i>Creating business collaborations.</i></p>	<p>There is a need to create a network of supportive business associates, in various channels: through business networking meetings or in social networking.</p> <p>Members of the support group can be professional colleagues, and/or complementary service givers.</p> <p>It is possible to leverage the business connection that was formed for further business collaboration.</p> <p><i>Support in referring customers.</i></p>	<p>staff as friends and good relationships among the staff.</p> <p>Marketing person to person.</p>	<p>Joint advanced study courses, clearly constructing the right distance between family and work, and accordingly have the staff participate in family events-sharing experiences.</p> <p>In the world of social networks, every business has a profile in a social network and it is possible, with relative ease, to spread a warm or</p>	<p>Teaching and guiding professions, public relations, dance groups, sports, commerce, tourism.</p>

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
				cold recommendation for every professional, business or company throughout the world. .	
<i>In states of emergency</i>		Participating in personal and family support groups.	A decrease in the number of available and suitable personnel for work. Pressure of suppliers. Confusion regarding customers.	Involving the workers, creating positive experiences. Adapting workers capabilities to the current needs of the business. Letting go of costly or unsuitable employees.	

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
				Altering arrangements with suppliers and customers. Examining mergers and collaborations. Exploring new markets and new target populations.	
Imagination and Creativity	Creativity is <u>the ability to create something new</u> (Torrance, 1967) Creativity is the <u>personal ability for "self realization"</u> through characteristics such as: spontaneity, personal freedom, courage, acceptance of self, etc. (Maslow, 1962) Creativity is more than imagination. It is <u>imagination which</u>	Creative people have inter-disciplinary thinking, and can make unconventional connections, and think in opposites and in contradictions- they have the ability to unite all aspects in a new contexture. Autonomic thinking, objection to conformism, enjoyment of originality, tolerance of	Inventions and patents. Assertiveness and innovations in a competitive world.	Developing original, unconventional, exceptionally high quality products. (Madnick 1962, Gilford 1967). Selling a rose by any other name, by changing the	Artists, actors, painters, dancers, writers, game developers.

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
	<p><u>is tied with an unbreakable bond, to will and effort.</u> (Osborne, 1965)</p> <p>Hence, creativity has an aspect of doing, of realizing. Creativity reflects a continuum that starts with an idea that turns into action, into a realization of the idea and its application.</p>	<p>situations with dual meanings, disorder, and asymmetry. He enjoys the challenge of facing them.</p> <p>Raising a few innovative solutions for every problem is a way to enhance the ability to compete.</p> <p>First think like a child: branch out, widen, raise many ideas and solutions and only then come together and cut down the ideas and keep the logical applicable ones.</p>		<p>name, color, packaging, TV advertisements, etc.</p>	
<p><i>In crises and states of emergency</i></p>		<p>To develop creative ways to view the crisis as an opportunity.</p>	<p>Coping in creative ways with failures and crises.</p>	<p>A creative person tries to turn failure into a lucrative invention.</p> <p>Creative people develop a keen</p>	

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
				<p>ability to see the potential inherent in every situation. Every situation of either/or is an opportunity to be creative.</p> <p>Creative people tend to think in terms of the future and less in terms of the present.</p>	
Cognition	<p>Very pedantic planning by the manager must be at the basis of any business that wants to maximize its success in the SMEs world.</p> <p>The main component in the success of every business idea has to be cognitive.</p>	<p>At the organizational stages of setting up a business, the entrepreneur must make a complete and precise list of things to do. S/he must use outside services in fields about which they do not have enough knowledge. There must be focused management and</p>	<p>The organizational profile – The formal definition of the business entity and the organizational structure.</p>	<p>Building all of the formal systems in an orderly fashion.</p> <p>From the establishment of the business, it has to be registered as a</p>	<p>Professions in the fields of science, technology, engineering, out of space research, computers, statistics, production factories, banking</p>

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
	The manager has to have all data concerning the business and its surroundings and to act according to clear rules, detailed in the business plan process.	coordination between all of the active systems in the business.	Appropriate records keeping and financial statements. Computer programs suitable for personnel, financial projects? and customer management.	company or individual proprietorship, while arranging financing. The method of financial reports must be arranged as well as setting up a bookkeeping system.	and capital market advocacy and accountancy.
Getting to know and understand advanced technology systems	Business owners with a clear business vision have to close the technological gap and adopt creative technological devices in order to fully realize their business potential.	Business owners who build a business that "thinks" technology will quickly see the result in their profits.	Suitable computer programs and advanced technological equipment which emphasizes the data base and the various analytical methods in the business.		

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<i>In a state of emergency</i>	Analyzing the situation- understanding the facts and figures of the difficult situation.	Adjusting one's personal situation to the times. Good management of the bank account according to priorities.	Analyzing the situation - a decline in all financial indexes of the business.	Closer management of cash flow, redefining the credit limit, minimizing expenditures as much as possible, carefully enlarging the income.	
Physical	Body Language-One should get acquainted with and understand his/her body language and that of the others in the business. Is the physical channel presence prominent or subdued? Does the entrepreneur have a tendency for physical work? Does s/he exercise to relax?	In every negotiation and every job interview, <i>the body language</i> of the business owner plays a significant role. The owner who can control his/her own body language, and can read the body language of the person s/he is dealing with, gains a significant advantage.	<i>The size of the business</i> is a determining factor for better or for worse. <i>Efficient planning of the interior of the business-</i> Is there a well-appointed reception room? Were acoustics considered? Esthetics - planning of space	The physical planning of the location should coincide with the business objectives. It should maintain a respectable and attractive exterior. Does the business project modesty or arrogance;	Extreme trips, horseback riding, fitness centers, guided tours, cosmetics, physiotherapy.

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
	Does s/he keep a physical distance from others, or does s/he invade personal space?		and density??, Is it dull? A mess? -The color of the business is conceived differently... Does the business owner sit in the front or the rear?	efficiency and planning or freedom; discretion or openness and cooperation? It is very important to have a spacious, attractive, inviting entrance in order to lure customers. It is important to create a pleasant and comfortable work environment for the workers - it will benefit the business.	
<i>In crises and states</i>	Expressions of fatigue – Are they prominent? Are mistakes being made because of lack of sleep? Are	It is recommended to identify the changes and find a suitable	<i>Physical damage</i> to the business, the need to reduce its	One has to make a priority list, to examine what is	Secure houses and cars, renovations,

The model component	Means of expression in the business owner	Behavioral recommendations	Means of expression in every business	Organizational recommendations	Kind of business that is a typical representative of the language
<i>of emergency</i>	there expressions of irritability towards workers, customers or family members? Are there signs of psychosomatic illnesses or, on the contrary, is there a feeling of arousal, happiness, or of being energetic?	physical exercise for relaxation and serenity.	size or shorten opening hours.	indispensable and to arrange a physically worthy replacement.	extreme activity trainers.

Filling in the missing link- A psychosocial view is important as an aid tool for SMEs.

How can government and aid organizations address the various needs of the business sector in daily routine conditions and in states of emergency?

When there is a crisis, business aid programs are activated by consultants and advisors. The aid includes attempts to shorten bureaucracy, enlarge credit, reduce required guarantees and assign a mentor and personal accompanier to business owners. All of these can surely help the business owner cope with routine difficulties and crises in states of emergency - but this is insufficient. Most of the tools and consultant services are short-term and focus on the business itself and only deal with the immediate future.

For daily routine conditions, we suggest that the aid presently given, which focuses mainly on the intellect, reality and social aspects be extended to include the broad psychosocial field, which puts the person - the business owner at the center.

We propose that the consultants be taught the extended application of the Integrative Resilience Model- BASIC Ph, as a tool for long-term response, which will teach the business owners a different perspective, a different way of coping and achieving.

Table 3: Classification of the focus of the consulting methods according to the BASIC PH model

The BASIC Ph component	The Focus of the Consulting Method
Beliefs and values	Consulting with a rabbi or any spiritual leader. Discussing ways of thinking involving beliefs and values.
Affect	All personal support methods: A consultant, who is a caregiver - or a business mentor, teaches how to cope with conflicts and gives emotional reinforcement when decisions are being made.
Social	Group training, all BNI methods, a consultant who is centered on marketing and obtaining a market segment.
Imagination and Creativity	Consulting methods based on imagination and creative thinking - teaching how to alternate between worlds - for example, the Complexity Code method that teaches how to order organizational chaos, consulting methods such as Sit, which are based on creative reconstructing of the business components, consulting based on game theory.
Cognition	The consultant who is proficient in cognitive activities accompanies the business owner financially, analyzes sensitive issues with him and for him, presents him with data to be used as a basis for making decisions, and teaches him to use up-to-date computer technology to obtain and present data.
Physical	Emphasis on physical proximity - a consultant who will accompany the business owner when choosing a location, who will attend important meetings with him/her, and who will be present at board and staff meetings. The physical closeness is the most important aspect. Business insights will emerge from it.

There are numerous and varied consulting methods. Their effectiveness depends on making the correct choice of each method and of course, the right combination.

Summary- Building business resilience

As previously emphasized, getting to know and delving into and applying the Integrative Resilience Model can give the entrepreneur and the business owner new perspectives which can help him/her build a more robust business in a suitable fashion, enhance the chance of succeeding in the long run, and strengthen the capability to cope with and to manage various crises under routine conditions.

Special attention must be accorded to building resilience for states of emergency.

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In states of emergency - we recommend constructing a set of formal and informal procedures for coping and managing crises, based on experiences in routine conditions, identifying strengths according to the BASIC Ph model and applying them correctly as a tool for coping and managing, and ultimately returning to routine. This will be founded on the business owner's strengths, the strengths of the business, and the advantages of the consultant. Thus, helping to maintain business and functional continuity, ability to move on and have personal and business growth, knowing that this aspect has been dealt with and having experience with it in routine times can create islands of resilience in an organization, so that there will be confidence in the existing strengths if and when the next crisis erupts, and using the model can alleviate levels of pressure, anxiety and insecurity .

It is important to note: Most of us *are not* capable of altering our behavior patterns under regular or extreme pressure. However, if we are aware of these patterns, we can *manage* them: and when it is relevant, exploit them to our advantage and for the benefit of the business. In cases where our reactions prove to be detrimental to the business, it is important to activate someone on our behalf. Business resilience will lead to the formation of a network of business resilience and will contribute to stronger community resilience.

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