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# The Effect Of COVID-19 Pandemic On Smes Management In Jordan

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**Dr. kafa Hmoud Nawaiseh**

*Kafa\_na@bau.edu.jo*

**Abstract:** *The effect of COVID-19 pandemic was severe in most countries and in all sectors. The vulnerable is the SMEs. The objective of this study is to investigate the management response of SMEs for the difficulties they face through the pandemic. Qualitative research was used. The questionnaire was used as a tool to collect data. The questionnaire was designed to collect information about the demographic characteristic of SMEs owners, the operational difficulties, the financial difficulties and the management response to COVID-19. The questionnaire was distributed on a random sample of SMEs composed of 1321 owners. The questionnaire was distributed using electronic tools. The collected data was analyzed using SPSS. The results showed that SMEs owners faced many operational difficulties (workers overload, low production, customers interests change, and low flow of raw material) and financial difficulties (low sales, low cash flow, and low turnover). The highest management response by SMEs owners was through minimizing the workers wages to 50%, to register in Social Security Foundation to support their workers, decrease the expenses and the stored stocks.*

**Keywords:** *COVID-19, operational difficulties, financial difficulties, management response*

## 1. INTRODUCTION

Small and medium enterprises form a vital role in supporting the countries' economy (Papadopoulos, Baltas and Balta, 2020). The number of SMEs forms more than 90% of the enterprises recorded (DoS, 2018). The SMEs enterprises play other important role in employing high percentage and minimize the unemployment's rates.

The SMEs are the first affected by any economic shock due to the lack of enough sources and their limited business activities and services (Shafi, Liu and Ren, 2020). The extent of damage affected SMEs depend on the economic sector they belong to. The other important factor affected SMEs through Covid-19 was the extent of digital technology use (Papadopoulos, Baltas and Balta, 2020). On the other hand, the effect will appear through the method of HR management inside SMEs and the possibility of difficulties face the staff to execute their work in place of work (Shafi, Liu and Ren, 2020).

One of the crucial issues affect the performance of SMEs at time of crisis is the continuity of cash flow as SMEs are financially fragile (Bartik *et al.*, 2020) and the possibility to provide the raw material required for production which caused a decrease of production (Abor and Quartey, 2010). The other important factor that was not considered and affected SMEs widely is the time required to end the crisis of Covid-19 (Bartik *et al.*, 2020). Most of SMEs imagined the curfews or lockdowns will stay for short periods. The continuity of these events moves SMEs to accumulative business problems.

In Jordan, Defense Orders taken by the government protect employees in all enterprises of being fired which increase the problem of high workers compared to the volume of

production. At the same time, the Defense Orders, introduced some aids for SMEs to help this sector to continue through the crisis. These problems facing SMEs will be investigated through this research and the procedures or modifications SMEs taken to solve different problems.

## 2. LITERATURE REVIEW

The performance of SMEs through Covid-19 pandemic received high interest among researchers, international organizations and governments (Bartik *et al.*, 2020; Che Omar, Ishak and Jusoh, 2020; Ganaie *et al.*, 2020). Most authors concentrated on figuring out the problems faced SMEs through pandemic. Different authors reported that SMEs are the most directly affected by the lockdowns (Fabeil, Pazim and Langgat, 2020)(OECD Secretary General, 2020). The concern about SMEs as the venerable sector was in both developed countries (US, (Carolina, 2020)(Humphries *et al.*, 2020)and developing countries; Indonesia (Winarsih, Indriastuti and Fuad, 2020); Iraq(UN Migration, 2020); Malaysia (Che Omar, Ishak and Jusoh, 2020).

Winarsih *et al.* (2020) reported some of SMEs that are highly affected including shopping centers, restaurants, transportation and markets. UN Migration (2020) reported that in Iraq the production of SMEs decreased by 52%, average sales reduction by 71%, the employment reduction decreased by 40%, and the average percentage salary reduced by 36%. In Iraq, in the construction and manufacturing sectors, the production reduced by 68%, while the sales reduced by 75%, the employment reduced by 52%, and the reduction of salaries reached 25% of SMEs (UN Migration, 2020).

The problems associated with Covid-19 pandemic were classified into two categories: financial and operational (Che Omar, Ishak and Jusoh, 2020). The financial problems were including cash flow, risk of bankruptcy, and access to stimulus package, knowing that one of the challenges that face SMEs in usual conditions is the lack of short and long-term financial sources (Carolina, 2020). On the other hand, the operational problems included operation disruption, irregularity or pause of supply chains, and vague business future. These problems considered the core of business management in pandemic.

The decrease of cash flow was a result of reduction of production and low sales (Shafi, Liu and Ren, 2020)(Fabeil, Pazim and Langgat, 2020)(Winarsih, Indriastuti and Fuad, 2020)(UN Migration, 2020). This problem was very crucial effect that determines the time the SME can stand to face the regular lockdowns to protect from Covid-19(Humphries *et al.*, 2020).

Moreover, most of SMEs faced a real problem concerning management. This problem was related to the ambiguous future and lack of information about the time needed to pass this pandemic(Humphries *et al.*, 2020).

One of the management solutions is to use the assistances introduced by governments to help SMEs to continue (Humphries *et al.*, 2020). Fabeil *et al.* (2020) have shown some of management solution practiced by SMEs to face the pandemic including using the online marketing techniques, shifting for new goods production, changing the cost and pricing strategy, and reaching customers directly. Changing management strategies of some SMEs provide them a chance to continue for longer times. OECD (2020) has shown that SMEs should have alternative policies to be able to stand the crisis. Winarsih *et al.* (2020) suggested that one of management solutions is to shift for the use of digital technology relevant to the business which could be used to sustain sales and improve the income. They argued that most of owners of SMEs do not know the suitable digital technology that meets their requirements.

Jordan started taking the protection procedures a little bit late from other countries starting in mid of March, 2020. Despite the low number of COVID-19 cases reported in Jordan, the

government started to apply Defense Orders for protection of COVID-19. The dominant and frequent practices was the curfews and complete and partial lockdowns. The dominant shape of protection till mid of April was the curfew. In this period, the only sectors allowed to work was the small supermarkets and factories in industrial sector. Within one month 14 defense orders were issued to manage pandemic (UNJordan, 2020).

The purpose of the 14 defense orders varied from protecting public life to protecting the economic sectors through the pandemic. Some authors showed that one of the effects of COVID-19 is to decrease the number of working staff. This behavior was stopped through the defense orders. On the other hand, the defense orders allowed the organization to decrease the wages by 50%, while the other 50% will be covered by Social Security Department in Jordan. The third action was taken is allotting half million JDs by Central Bank of Jordan to help SMEs to stand the pandemic through giving loans with very low interest rates. These loans were directed to SMEs in Jordan (UNJordan, 2020).

On 21 March through 11<sup>th</sup> May, complete curfew was applied. All the sectors are closed. Only the sectors allowed are the small grocery stores and the movement on foot. Through this period, licenses were issued for some people whose work is very essential for production to supply the markets with their needs of grocery and agricultural products. At the stage, only MSMEs were working for specific announce times, while the citizens are not allowed to use their cars to move from area to another. The percentage of working sectors did not exceed 10% of the total economic activities in Jordanian economy.

Through June and then, the government announced lockdowns from mid night to morning hours. The economic activities allowed to work started to increase under specific protection protocols. Through the previous periods the borders were closed for any movements except the trading goods with other countries. Through the period started from 1<sup>st</sup> June, the SMEs started to practice their activities with high restrictions due to low supply and low sales. The parts explain the severity of suffering of SMEs in Jordan. This calls for this research to study the type of management practiced through SMEs to adopt with COVID-19 to be able to continue.

### **3. METHODOLOGY**

The effect of COVID-19 on countries' economies was severe. The highest effect was on SMEs as fragile sector of the economy. This leads to investigate the effect of Covid-19 pandemic on management of SMEs in Jordan. Quantitative research approach was used to collect data. Questionnaire was the tool used to collect the data. The questionnaire was designed to collect data about business inputs, processing and outputs management under Covid-19 pandemic. The first part of the questionnaire was designed to collect the characteristics of the sample (age, experience, sector, number of employees, locations of business, and the experience of previous business crisis if any). The second part was concerned with the management of operational process. The third part is concerned with financial management. The fourth part was related to human resources management. Five Likert scale was used (Strongly agree: 5 to strongly disagree:1).

Simple random sample composed of 1500 SMEs was selected. The distributed questionnaire was targeting business owners of SMEs. The questionnaire was distributed on different SMEs business sectors. The questionnaire was distributed through WhatsApp and emails. The recovered and filled questionnaires was 1432 forming a response rate of 95.5% of the sample. Through the revision of the collected questionnaires only 1321 were qualified to be used for analysis. The collected data was entered to SPSS (Version 22) for analysis purposes.

Different analysis procedures were used to reach the objectives of this research. Frequencies and percentages were used to find out the demographic characteristics of the sample, means

and standard deviations were used to measure the trend for the problems and management procedures can be applied in SMEs, normal distribution was used to figure out the proper inferential statistical procedures can be applied.

Table 1: Summary of IV and DV

Variable	Source
IV: COVID-19 consequences	
Operational difficulties	
HR practices	(GlobalCommunities, 2020)(Humphries <i>et al.</i> , 2020)
Raw material supply	(Shafi, Liu and Ren, 2020)
Time management	(Bartik <i>et al.</i> , 2020)(Humphries <i>et al.</i> , 2020)
Digital technologies applications	(Papadopoulos, Baltas and Balta, 2020)
Financial difficulties	
Sales reduction	(Shafi, Liu and Ren, 2020)(GlobalCommunities, 2020)
Cash flow	(Shafi, Liu and Ren, 2020)(Bartik <i>et al.</i> , 2020)(Carolina, 2020)(OECD Secretary General, 2020)
Demand change	(Shafi, Liu and Ren, 2020)(OECD Secretary General, 2020)
Management response	
Using digital marketing	(Papadopoulos, Baltas and Balta, 2020)
Registering in Social Security Foundation	(Che Omar, Ishak and Jusoh, 2020)
Reducing Wages	(UN Migration, 2020)
Managing current expenses	(UN Migration, 2020)
Managing Stock	
Change the marketing chains	(Fabeil, Pazim and Langgat, 2020)

### Validity and Reliability analysis

The final form of questionnaire was distributed on a group of experts in the same field to check out the validity. The notes and feedback were collected reflected on the final questionnaire. The final form of the questionnaire was distributed on pilot sample composed of 20 business owners outside the original sample. Cronbach's Alpha was used to test reliability. The results in Table 1 shows that all the variables have Alpha values more than 0.6 which is acceptable in such a research.

Table 1: Reliability analysis using Cronbach's Alpha

Variable	Alpha value
Operational difficulties	0.81
Financial difficulties	0.92
Management response	0.93

## 4. RESULTS AND DISCUSSION

### Demographic characteristics

The results showed that most of the studied sample was males (84.18%). Most of the sample included enterprises of the service sector (72.07%), while the rest of the sample was from the industrial sector (27.93%). Most of the participated in the study were aged more than 20

years. The highest percentage of age ranged from 31 to 40 years old (56.09%). The least age group was for owners aged more than 60 years (1.14%).

Most of the sample has experience in business 5-10 years (47.16%). The least experience recorded for more than 15 years (12.26%). The highest experience in the same field of work was recorded for 11-15 years (54.43%). The high experience of the sample indicates that the owners passed in different conditions and situations that require experience to solve and continue working.

Most of the studied enterprises have workers less than 6 (68.8%). Most of the studied enterprises located in the capital (69.42%), while the rest of enterprises are located in other governorates. Marginal number of these enterprises faced shocks through practicing their work (0.3%), while the rest of enterprises running their business regularly before the pandemic (99.70%) (Table 1).

Table 2: The demographic characteristics of the studied samples

Demographic character	Frequency	Percentage
Gender		
Male	1112	84.18
Female	209	15.82
Economic Sector		
Services	952	72.07
Industrial	369	27.93
Age		
Less than 20 years	2	0.15
20-30 years	237	17.94
31-40 years	741	56.09
41-50 years	208	15.75
41-60 years	118	8.93
More than 60 years	15	1.14
Experience		
Less than 5 years	115	8.71
5-10 years	623	47.16
11-15 years	421	31.87
More than 15 years	162	12.26
Experience in same business		
Less than 5 years	52	3.94
5-10 years	231	17.49
11-15 years	719	54.43
More than 15 years	319	24.15
Number of employees		
Less than 4	614	46.48
4-6	295	22.33
7-9	412	31.19
Location of business		
Inside Capital (Amman)	917	69.42
Outside Capital (other governorates)	404	30.58
Experience of business shocks		
Yes	4	0.30
No	1317	99.70

### Operational difficulties

The application of National Defense Law (NDL) started on 17<sup>th</sup> March, 2020 (UNJordan, 2020). The violations of NDL will lead to penalties include fines and prison. The first curfew applied in Jordan through NDL order 2 starting on 21<sup>st</sup> March. The curfew included the lockdown of all activities and the closure of borders including the international flights. Citizens for two weeks were allowed to shop travelling by foot and the small grocery shops were allowed to open only. Movement within the same governorate or from governorate to another required the issue of permission.

Through the period 17<sup>th</sup> March to 28<sup>th</sup> March, the permissions were given for specific sectors including bakeries, small grocery shops, pharmacies, food production factories, and medical productions factories. At this period all SMEs stopped working except those practiced one of the mentioned activities (UNJordan, 2020). Through this period the government recognized the extent of damage faced the daily workers and workers in SMEs. As a result through NDL order 4 released to allow the foundation of Himmata Watan Fund. This fund was founded to give aids for the daily workers who stopped working due to the pandemic.

The order 6 was issued on 8<sup>th</sup> April to protect workers in all enterprises; micro, small, medium and large enterprises. Business owners were not allowed to fire any worker since the start of the pandemic. This indicates that business owners should continue pay the workers despite the conditions of work.

Through the pandemic business owners showed that the customers trends have been changed ( $m=4.3$ ,  $st. dev.=0.42$ ). Also, they showed that the pandemic shifted the interest for specific goods ( $m=4.3$ ,  $st. dev.=0.25$ ). Through the pandemic first stage elongated from 17<sup>th</sup> March to 24 April, the interests were directed to grocery goods and pharmaceutical products. Through this period, citizens were not allowed to use their vehicles to move from an area to another in all governorates. Moreover, the working sectors included the activities related to food and pharmaceutical needs.

On the other hand, the low working hours decreased the production ( $m=4.2$ ,  $st. dev.=0.18$ ), which was affected also by the decrease of raw material flow ( $m=3.9$ ,  $st. dev.=0.61$ ). The low production and the change of interests cause workers overburden ( $m=3.5$ ,  $st. dev.=0.19$ ). This reflects the complexity the owners live under COVID-19 pandemic.

The change of operational management was not significant to adapt with pandemic. The agreement of SMEs who shifted to find alternative marketing methods was moderate ( $m=3.1$ ,  $st. dev.=0.23$ ). Also, there was not any attempt from owners to reach the customers directly ( $m=2.5$ ,  $st. dev.=0.51$ ). Also, the use of previous reservations to determine the extent of demand was not applied ( $m=2.3$ ,  $st. dev.=0.31$ ).

The continuous curfew and the complete lockdowns restricted the ability of SMEs owners to take any action to change the operations or to find alternatives to improve their performance. The overburden and the continuous expenses without income increased the load and make it difficult to recover to return to the usual conditions. Even by the mid of May when the curfew and lockdowns were minimum, the night lockdowns and customers interests restricted the demand for some services. Customers started to avoid any activity that violates social distancing or increase the contact with others.

Table 3: SMEs owners' trends of the operational difficulties

Variable	Mean	St.Dev.
The trends of customers changed causing low demand on enterprise goods through the pandemic	4.3	0.42
The pandemic determined the type of goods required for different times	4.3	0.25
The low working hours through COVID-19 pandemic lowered the production	4.2	0.18

The raw material flow decreased through the pandemic	3.9	0.61
The number of workers at the enterprise form overburden through COVID-19 crisis	3.5	0.19
The enterprise alternative marketing methods to compensate the low sales working hours	3.1	0.23
The enterprise tried to reach the customers directly to distribute their goods	2.5	0.51
The enterprise used previous reservation to figure out the demand on different goods	2.3	0.31

### Financial difficulties

The government offered to introduce help for workers in different organizations especially the SMEs conditioned with the registration of these enterprises in Social Security Foundation (SSF). Through this order the owners of business were allowed to decrease wages by 50% and the other 50% will paid by SSF. This behavior allowed the owners to solve part of their financial problems. On the other hand, Central Bank of Jordan offered five hundred millions as a loans for SMEs with very low interest rate to help these foundations to continue. Through these two orders, SMEs owners were able to manage part of their financial problems.

Despite the taken procedures to alleviate the effect of pandemic on different sectors in Jordan, SMEs receive some assistance but the original income based on sales was decreased ( $m=4.5$ ,  $st. dev.=0.13$ ). Customers' concentration on specific goods affect the sales of other products in services and industrial sectors ( $m=4.1$ ,  $st. dev.=0.71$ ). Consequently, the cash flow of SMEs has been affected widely ( $m=4.1$ ,  $st. dev.=0.11$ ). The ability of SMEs to meet the required payments has decreased ( $m=3.6$ ,  $st. dev.=0.23$ ), which makes the owners to use personal debts to meet their needs ( $m=3.6$ ,  $st. dev.=0.12$ ) or delay the payments. The possibility to get loans to support their businesses was low ( $m=2.1$ ,  $st. dev.=0.31$ ). In this regard, the financial aids introduced and its amount was not able to satisfy wide number of SMEs.

Table 4: SMEs owners' trends of the operational difficulties

Variable	Mean	St.Dev.
The total sales have been reduced through the pandemic	4.5	0.13
Customers' trends have been changed through the pandemic which affected the sales	4.1	0.71
The cash flow to the enterprise has been decreased widely though the pandemic	4.1	0.11
The ability of enterprise to satisfy the payments of supplies decreased through the pandemic	3.6	0.23
Personal debts enabled me to meet the business needs	3.6	0.12
It was possible to get loans to meet the financial needs	2.1	0.31

### Management Responses

There were many management responses taken by SMEs owners to meet the pandemic. The first and widely used among SMEs owners was the decrease of workers' wages by 50% ( $m=4.1$ ,  $st. dev.=0.11$ ). This action was allowed by DNL orders. This management behavior decreased the expenses and the burden of enterprise to meet the pandemic period which may elongate for long times. The second action taken by SMEs was the registration of their enterprises and workers in SSF ( $m=3.9$ ,  $st.dev.=0.21$ ).

To avoid the deterioration of quality of goods or its expiry, SMEs planned their production to meet the customers needs to avoid any storage process which contributed to decrease the expenses ( $m=3.8$ ,  $st. dev.=0.71$ ). All the previous procedures and actions made at SMEs were directed to minimize the current expense of enterprises ( $m=3.4$ ,  $st. dev.=0.91$ ).

Owners of SMEs showed negative attitudes to use digital marketing to expand sales and to increase the number of direct customers they reach ( $m=2.6$ ,  $st.dev=0.31$ ). The avoidance of using such tools may be resulted of the low experiences for the usage of electronic tools in marketing or the unsuitability of products to be marketed using electronic tools. The owners of SMEs did not show any attitudes to revise their plans to meet long lockdowns ( $m=2.1$ ,  $st. dev.=1.1$ ), getting short or long loans ( $m=1.5$ ,  $st.dev.=0.91$ ), or changing their activities. The last three management practices require good knowledge to change the plans to meet the current stages needs. Moreover, shifting to a new activity requires a new experiences and financial support to build new production lines.

Table 5: SMEs owners' trends of the management response

Variable	Mean	St.Dev
Decrease the workers' wages	4.1	0.11
Registration in Social Security Foundation	3.9	0.21
Decreasing the produced goods to avoid any expiry due to long curfews	3.8	0.71
Decrease the enterprise current expenses	3.4	0.91
Using digital marketing to expand the sales of the enterprise	2.6	0.31
Increase stock to meet demands	2.1	0.61
Revising the enterprise plans to meet long time lockdowns	2.1	1.1
Getting short or long-term loans to meet the financial requirements of the enterprise to continue	1.5	0.91
Changing the enterprise activity to meet the new attitudes of market according to COVID-19 pandemic	1.1	1.6

## 5. CONCLUSIONS AND RECOMMENDATIONS

The objective of this work to figure out the new shifts of management taken by SMEs owners under COVID-19 pandemic through the operational and financial difficulties they face. The study used the questionnaire that was distributed electronically to avoid any contact or violating the NDL orders that avoid contact with others. The most operational difficulties SMEs faced was the low production connected to the low working hours and the low ability of SMEs to provide raw materials for production. The curfew and continuous lockdowns increase the overburden of workers as the NDL order stopped firing any worker since the start of the pandemic.

The complete closure of some service and industrial activities accumulated the expenses of different SMEs and restricted the ability of owners to find alternatives to sustain their work. The consequences of curfews and lockdowns was the low sales if there is any and the low cash flow. Despite the governmental attempts to alleviate the effect of the pandemic on SMEs and giving loans to help this important sector, but this behavior was not enough to help wide range of businesses. On the other hand, most owners thinking was concentrated on minimizing the costs through decreasing wages and current expenses resulted of expired goods. The behavior that SMEs tend to utilize was the registration of their enterprises on SSF to include their workers in social security program to allow them to benefit from defense orders to get monthly payments to compensate for the decrease of salary.

The management response of SMEs' owners was within the limits allowed by NDL orders which concentrated on protecting workers and helping owners to continue. The first management response was the decrease of wages of workers and the registration is SSF. These two managing processes decreased the costs and increase the aids received by SMEs. Owners tried to avoid any extra productions to avoid losses may resulted of expiry. Most of the enterprises did use alternative plans to change their activities that satisfy the customers needs through the pandemic. In this regard, the only shift of concern was the production of some medical sterilizations' materials or the medical masks which are highly needed in this stage.

The study recommended that there should be more deep evaluation for the different taken decisions and the economic activities to minimize the losses, increase production and help SMEs to continue in the short and long as the pandemic end date is not known. The production process in SMEs should continue with application of most protection procedures to protect workers and reserve the public benefits.

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