Content Analysis of the Economic Problems of Covid-19 Disease on Businesses: A Case Study of Tehran Province, Iran

Vali Borimnejad · Sahar Dehyouri

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Abstract
The outbreak of coronavirus in Iran, as in other countries of the world, has had a great impact on the domestic economy, which needs to be investigated. For this purpose, a survey of businesses in the services, industry and agriculture sectors in Tehran province in Iran was conducted on 12 May 2020 to 12 June 2020. For this purpose, research data were collected from 7387 businesses using a questionnaire. The results of content analysis showed that the highest frequency of problems for respondents is loans, liquidity and facilities, respectively. Then there are financial problems, payments, taxes, aid and grants, government, support and assistance. The lowest frequencies are related to the words directive and instructions, internet and politics, which show that these words are in low priority.

Keywords Covid-19 · Content analysis · Business · Iran

1 Introduction
The COVID-19 epidemic affects livelihoods by increasing the risk of mortality and measures to control the disease [1]. While the primary focus of illness was on health, what is most important (especially in low-income countries) is the socioeconomic implications and associated policies [2].
The economic effects of COVID-19 can be broadly categorized into impact on supply and demand. The results of supply are due to the reduction of working hours. The decrease in aggregate demand is due to the reduction of income from unemployment combined with quarantine [3] claimed that epidemics affect the economy through the following channels: (a) a direct impact on employment decline; (b) increasing transaction costs; (c) a sharp decline in travel and (d) a reduction in demand for services requiring proximity between people. First, reduced employment leads to reduced demand for capital, thus leading to a loss of production. Second, rising costs of importing and exporting goods and services direct to reduced trade and declining productivity. Third, a sharp decline in tourism generates less revenue, resulting in a loss of production. Finally, declining demand by households that purchase fewer services significantly reduces the consumption of goods and services. In addition, the contraction of foreign direct investment, the actual effects of financial shocks, and falling oil prices extend the economic costs associated with COVID-19. In this context, several questions arise: (a) what are the destructive effects of the Covid-19 epidemic? (b) What is the policy decision taken to reduce its impact? [4].

Businesses faced an unprecedented challenge. Their survival depends on adopting management strategies that allow them to overcome the problems caused by the sharp drop in orders and the pressure of rent, wages and taxes, and the cost of rising raw material prices due to a significant reduction in suppliers [5]. In addition, substantial changes in eating habits have occurred; people who try to avoid physical contact to prevent possible illness will have an urgent need to create a new environment [6]. Facilitating rapid supply chain adaptation is needed to meet changing consumer needs [7, 8]. More examples can be found in literary studies in which researchers have focused on COVID-19 and its implications for businesses [9–14].

On the other hand, Data Science and related technologies are critical in action against any pandemic to help governments and management figure out the best response and preparation to such pandemics. They used big data, data mining, machine learning, and several other technologies to analyze data quickly and effectively for tracking and control the spread of pandemic diseases around the world [15]. Data science techniques have been used to describe the behavior of pandemics, crop harvesting, business data mining, e-commerce fraud, and other applied problems in deriving knowledge by technical means. Data mining has become introduced for the flow of extracting knowledge, which is previously unknown, but potentially useful from a large amount of fuzzy, incomplete, noisy, and random data [16].

However, knowledge discovery by data mining from large-scale databases faces the following challenging problem from a knowledge management view.

First, the primary purpose of data mining is to find hidden patterns as decision-making support. Most scholars in the field focus on obtaining accurate models and emphasize the accuracy of data mining algorithms. Second, many data mining techniques ignore domain knowledge, expertise, users’ intentions, and situational factors [17]. Although Big Data is a relative term, depending on the nature and mix, a data set is considered significant if it contains a few terabytes to many petabytes, while it could be in the Exabyte range [18]. The rapidly emerging field of knowledge discovery in databases (KDD) has grown significantly in the past few years, and vital research interests drive this growth. Computing and storage technology has empowered people
to store and collect information from various sources. Examples of this phenomenon are in a broad spectrum of fields: retail sales, finance, banking, health care, manufacturing, monitoring and diagnosis, science data acquisition, and marketing. Modern instruments can easily measure and collect terabytes (1012 bytes) of data[19].

Looking at aspects of business knowledge we can discover, or the "decisions from data" which can be made:

- **Marketing.** One can tell from results of past sales campaigns who are likely to buy what and when
- **Forecasts.** Can past demands for a resource be used to forecast the pattern of demand for upcoming weeks or months?
- **Customer loyalty.** Some people transferred to another health insurer last month; can one detect the "signature" of those who defected? Can it be determined which are profitable clients whom one wishes to recapture?
- **Can one identify others like them who may be at risk of detecting and thus plan pre-emptive offerings to keep the profitable ones?**
- **Fraud.** When did it occur, and what were the key signs? Do other cases show the same characters? Provided the relevant data has been collected, is available, and is reasonably accurate, the answers to these questions, as well as a host of others, may be hidden in the organization’s data. Yet, the volume of data collected makes it impossible for humans to understand [20]. As a response to research results, the researchers have to precision data collection, data analysis, data interpretation, and the decision to publish [21].

With this introduction to data science and the need to use data mining for data processing, solve problems, and make decisions about the status of businesses in a pandemic situation, Preliminary evidence suggests that this negative shock has had different effects on different sectors of the economy. The coronavirus outbreak in Iran has also had a significant impact on the domestic economy; Iran’s economy suffered more damage due to dependence on oil, international sanctions, negative economic growth, high inflation, etc. Iran’s economy is experiencing the dual pressures of sanctions and the consequences of the Coronavirus.

Under such circumstances, the costs imposed by the corona epidemic and the resulting reduction in production could lead to higher inflation and lower economic growth. The loss of some jobs or a sharp decline in income in some sectors will reduce economic growth. As the government faces financial hardships and, in addition to declining revenues from sanctions and falling prices for oil and petroleum products, increases in Corona health care costs, resources for protectionist policies are severely limited. Therefore, it is essential that protectionist policies are adopted optimally and that unplanned protectionist policies are implemented (Figs. 1, 2).

Any policy implemented to control the corona outbreak must simultaneously examine its economic implications. In return for any policies to protect businesses and people, it must simultaneously help prevent the attack of the corona.

This study describes the economic issues related to COVID-19 in Iran and follows few studies that have been done on the economic effects of this disease in Iran. The main question of this study is: what problems have different businesses faced after
the outbreak of this disease. This research aims to identify the issues and solutions provided based on the frequency and content of the economic problems.

2 Research Method

Based on the purpose, this research is applied research to improve and perfect human societies’ behaviors, methods, tools, products, structures, and patterns. Based on the data collection method, the present study is descriptive research based on survey research. Survey research is a method of obtaining information about the views, beliefs, opinions, behaviors, motivations, or characteristics of a group of members of a community that is made possible through scientific research. Surveying can also be considered a scientific method in social research that includes traditional and standard methods for gathering information about individuals, families, or larger groups.
from different groups in society. Scrolling can be considered both a tool used to collect data and a process used when using that tool.

In this type of research, the aim is to study the distribution of characteristics of a community, and most management research is of this type. In survey research, community parameters are examined. Here, the researcher examines the research variables by selecting a sample that represents the community. Survey research is divided into two categories:

- Cross-sectional survey research
- Longitudinal survey research

The present study is a cross-sectional study that collects data on one or more attributes in a specific period.

The cross-sectional method is used to collect data on one or more traits in a period (one day, one week, one month) through community sampling. This type of research describes society based on one or more variables. This survey was from 12 May 2020 to 12 June 2020, which was done from businesses working in Tehran province’s services, industry, and agriculture sectors. In the Covid 19 disease epidemic, the SMS questionnaire, as one of the practical solutions, was used due to the lack of face-to-face access to the target group. In the meantime, Management and Planning Organization database (exploitation licenses of companies in the field of industry, services, and agriculture in the governorate of Tehran province), a statistical questionnaire was sent to a total of 380,000 people, which 56,354 people visited the questionnaire, and 7387 as sample size, completing the questionnaire (Tables 1, 2, 3).

The sample size is important because it affects the statistical power at the same time. Statistical power influences the statistical test significance. also, the sample size could be introduced as representative of the research population [22–24] proposed four methods to determine the sample size for the research. Sample size from the published tables is one of them, and applying formulas to calculate the sample size. This method provides the sample size for predefined criteria. Using formulas for a different combination of precision, confidence, and variability, the researcher can determine the sample size. In this method, the researcher can customize the sample size based on the precision and type of the research. To sample size calculating, when mean is the research parameter, the confidence interval contains an estimate, above

| Options                        | Frequency | Frequency percentage |
|--------------------------------|-----------|----------------------|
| Less than 25% Revenue loss     | 691       | 9.40%                |
| Income loss 26–50%             | 1522      | 20.6                 |
| Revenue drop 75–51             | 1636      | 22.20%               |
| More than 75% revenue drop     | 2493      | 33.80%               |
| Revenue increase               | 653       | 8.90%                |
| No change in income            | 382       | 5.20%                |
| Total                          | 7377      | 100.00%              |
### Table 2 The biggest effects they will get from this disease

| Options                                | Frequency | Percentage (%) |
|----------------------------------------|-----------|----------------|
| Problem in paying rent/loan            | 4840      | 65.60          |
| Employee dismissal/reduction of hours  | 2285      | 31             |
| Difficulty in obtaining supply/inventory | 4904    | 66.50          |
| Cash flow problem                      | 4700      | 63.70          |
| Problem of debt obligations            | 4452      | 60.30          |
| Difficulty meeting demand for goods or services by 2020 | 2020    | 27.40          |
| Employment issues                      | 695       | 9.40           |
| Difficulty in rescheduling events      | 1985      | 26.90          |
| Other (with mention of case)           | 444       | 6              |
| Total                                  | 7377      | 100            |

### Table 3 The expectation of changing business option

| Options                                                   | Frequency | Percentage (%) |
|-----------------------------------------------------------|-----------|----------------|
| Reduce working hours                                      | 2475      | 33.60          |
| Delay in season opening date                              | 1100      | 14.90          |
| Operation, closed (temporarily)                           | 2912      | 39.50          |
| Operation, closed (permanently)                           | 849       | 11.50          |
| Increase in services (for example, long hours for shopping) | 484       | 6.60           |
| Reduce working hours for the workforce                    | 1232      | 16.70          |
| Reduce labor wages                                         | 1338      | 18.10          |
| Adjust the workforce                                       | 1535      | 20.80          |
| Renegotiate rent and mortgage payments                     | 1780      | 24.10          |
| Rebuild the business                                       | 1330      | 18             |
| Invest in workforce safety (e.g., purchase cleaning supplies and protective equipment) | 818 | 11.10 |
| Invest in telecommuting capabilities (e.g., buying laptops for employees, etc.) | 292 | 4 |
| Change suppliers or renegotiate with them                  | 645       | 8.70           |
| Form a business disability insurance claim file            | 623       | 8.40           |
| Apply for a business loan or assistance                    | 2624      | 35.60          |
| No changes                                                | 305       | 4.10           |
| Other: (mentioning the case)                              | 248       | 3.40           |
| Total                                                     | 7377      | 100            |
or below a margin of error. The margin of error for the $\alpha$ confidence interval is $Z$ (acceptance region) times the standard error. For 95% confidence interval $Z = 1.96$, for 99% confidence interval $Z = 2.56$. It shows the accuracy of the estimate and is based on the variability of the estimate.

In this research, the Cochran formula is used to calculate the actual sample size for the required level of precision, confidence level, and the estimated proportion of the attribute present in the population. Cochran formula is most suitable for a large population [24] developed an equation to find the sample size for the large population proportion.

$$n = \frac{Z^2pq}{d^2} + \frac{1}{N} \left( \frac{Z^2pq}{Z^2} - 1 \right)$$

(1)

The "$n$" is the sample size, "$Z^2$" is the area under the acceptance region in a normal distribution ($1- \alpha$), $d$ is the preferred level of precision that it was estimated 1.35., $p$ is the estimated proportion of an attribute that is present in the population, and $q$ is $1-p$.

$$N = (1.96)^2(0.5)(0.5)/(1.35)^2/1 + 1/380000(1.96)^2(0.5)(0.5)/(1.96)^2 - 1 = 711$$

The collected data were analyzed using SPSS software.

While content analysis is a qualitative way to examine the content of anything with a focus on the message it conveys, in this method, the researcher encodes the range with a qualitative approach but analyzes the number of these codes quantitatively. However, meta-analysis falls into the category of qualitative research methods but focuses heavily on small quantities. The meta-analysis was used to evaluate the paper notions effect size by the focus on CMA2 software.

### 3 Finding

#### 3.1 Descriptive Results

#### 3.1.1 Predicted Effects

The following questions asking to target population to determined the effects and changes that they expect on their business to face during 2020 due to pandemic.

Asking them, if they expect their business income to be affected by this disease, by the end of June 2020, how much do they expect their business income to change?

Also, asked enterpriser owners, what are their expectations about business income to be affected by this disease, and how much decrease in revenue do they expect from their business from the end of June to the end of September 2020?

28% of them select the “more than 75% revenue drop” option to answer this question. This means that most of them believed that this situation affects their business and decreases their performance by more than 70%.
In the answer to the question, do they feel that their business has enough cash reserves to cope with revenue reduction? Most of them said that they haven’t enough cash to cope with this situation and 71% of them said “No”.

When was asked by the respondents, what are the biggest effects they will get from this disease in the next season? Majority 66.50% of them answered Difficulty in obtaining supply/inventory.

When asked by the respondents, which of the following changes does your business expect in the coming months? Majority 35.60% of them answered that they apply for a business loan or assistance.

3.2 Content Analysis

Content analysis is an observational research method used to systematically evaluate the symbolic content of all forms of recorded communication. This method has advantages: it is sensitive to the context from which the information is obtained. It is a reliable source of data and is the experimental starting point for generating new research evidence [25].

4 Results and Discussion

For scientific content analysis, the guidelines proposed by [25, 26] was followed. In order to reduce the level of individual mentality in the sample selection phases, analysis units and categories, we enlisted the help of a group of experts. These experts helped us choose different questions and keywords. The delegation consisted of ten members from the fields of tourism, agriculture, industry and services. After the stage, the audience was asked to express the problems created for their business after the outbreak of the disease and to make suggestions to solve these problems. The result of this question was 3598 suggestions, the content analysis of which is given in the form of the following keywords in Table 4. As can be seen, the most proposed proposal with 1627 frequencies is related to the terms loan, liquidity and facility. Then there are issues
| Required support                                           | Total |
|-----------------------------------------------------------|-------|
| 1  Loan + liquidity + facilities                         | 1627  |
| 2  Financial                                              | 1073  |
| 3  the payment                                            | 872   |
| 4  Taxation                                               | 862   |
| 5  Help + Grant                                           | 746   |
| 6  Government                                             | 705   |
| 7  Support                                                | 470   |
| 8  discount + reduction + exemption + free                | 467   |
| 9  Insurance                                              | 378   |
| 10 Profit                                                 | 362   |
| 11 Interest                                               | 329   |
| 12 Rent                                                   | 287   |
| 13 Supply                                                 | 245   |
| 14 Job + Business                                         | 235   |
| 15 Bank                                                   | 231   |
| 16 Installments                                           | 216   |
| 17 Price                                                  | 208   |
| 18 Materials                                              | 180   |
| 19 Electricity                                            | 174   |
| 20 Gratuitously                                           | 165   |
| 21 Coronavirus                                            | 152   |
| 22 Gas                                                    | 131   |
| 23 Currency                                               | 118   |
| 24 Market                                                 | 98    |
| 25 Private                                                | 98    |
| 26 Damage                                                 | 83    |
| 27 Complications                                          | 82    |
| 28 Municipality                                           | 78    |
| 29 Economy                                                | 69    |
| 30 Fund                                                   | 58    |
| 31 Postponement + delay                                   | 57    |
| 32 Unemployed                                             | 57    |
| 33 Distribution                                           | 51    |
| 34 Subsidy                                                | 51    |
| 35 Qard al-Hasna<sup>a</sup>                              | 48    |
| 36 Phone                                                  | 42    |
| 37 Export                                                 | 39    |
| 38 Stability                                              | 38    |
related to financial issues (with 1073 frequencies), payment (872 frequencies), taxes (862 frequencies), aid and grant (746 frequencies), government (705 frequencies), support (407 frequencies).

The lowest frequencies are related to the words directive and instructions, internet and politics, which indicates that these words are in low priority.

To progress in content analysis, Comprehensive meta-analysis was used. Comprehensive Meta-Analysis (Version 2) is a program developed specifically for use in meta-analysis. It includes three modules—Data entry, Data Analysis, and High resolution plots.

The diuretic meta-analysis We’ll be working with a meta-analysis that assessed the ability of diuretics to reduce the risk of pre-eclampsia (PE), a potentially fatal event in business population. Required support were randomly assigned to treatment with a diuretic or to a control, and the researchers tracked the number in on group that developed PE.

For each study the program shows the odds ratio, lower and upper limit, Z-value and P-value (Table 6). Toward the right is a forest plot where the odds ratio for each study is represented by a point, and bounded by its confidence interval. On this plot, an odds ratio of 1.00 represents no treatment effect. For most studies the odds ratio falls below 1.00, indicating that Required support with diuretics were less likely to develop PE. For a few option the odds ratio falls above 1.00, indicating that Required support with diuretics were more likely to develop PE.

The confidence interval bounding each option reflects the precision of the estimate, with small option tending to have wide confidence intervals and large option tending to have narrow confidence intervals. We are using the 95% confidence interval in this picture so the study will be statistically significant (p < 0.05) if and only if the confidence interval excludes the null value of 1.0.

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Table 4 (continued)

| Required support   | Total |
|--------------------|-------|
| 39 Regulations + Law | 33    |
| 40 Dollar          | 29    |
| 41 Dealer          | 24    |
| 42 Demand          | 18    |
| 43 Quota           | 12    |
| 44 Petrol          | 10    |
| 45 Instructions    | 8     |
| 46 Internet        | 6     |
| 47 Politics        | 5     |

Islam prohibits interest, so the Islamic banking system involves the products which do not include riba (interest) and which are according to Shari’ah principles, therefore it is also called the interest-free banking [27] A. Salman and H. Nawaz, “Islamic financial system and conventional banking: A comparison,” Arab economic and business journal, vol. 13, no. 2, pp. 155–167, 2018
The bottom line on this plot is marked “Fixed” and shows the combined effect for the 28 option, using the fixed effect model. To wit, the odds ratio is 0.67 with 95% confidence interval of 0.000–0.000, z-value of −1.47 and p-value < 0.000.

Apart from the support of the respondents mentioned in Table 4. Other practical policy suggestions were made by a group of respondents, the most important of which are as follows.

Another topic of discussion in content analysis is the effects on businesses and occupations following the outbreak of Covid 19 disease. The results of content analysis resulting from this question are shown in Table 5. According to the respondents, 5571 changes were presented since the outbreak of the disease, which is the most change that has affected the customers of these businesses (1745 frequency), followed by the words closing and closing (1303 frequency), decrease and decline (657 (frequency), sales (539 frequency), telecommuting (234), labor (172), ordering goods (142) and so on.

At the bottom of the table are protocol (28 frequencies), training (26 frequencies), online (25 frequencies), supply (13 frequencies). The important point here is that businesses may pay little attention to online education and protocol compliance, which

| Problem                  | Frequencies |
|--------------------------|-------------|
| Customer + Client        | 1745        |
| Closed + closed          | 1303        |
| Decrease + drop          | 657         |
| Sales                    | 539         |
| Teleworking              | 234         |
| Power                    | 172         |
| Order                    | 142         |
| Activity                 | 140         |
| Expensive                | 137         |
| Unemployed               | 116         |
| the fear                 | 104         |
| Cancel + Cancel          | 103         |
| Adjustment               | 78          |
| Virtual                  | 54          |
| Bankruptcy               | 47          |
| Demand                   | 44          |
| the debt                 | 35          |
| Protocol                 | 28          |
| Education                | 26          |
| Online                   | 25          |
| Supply                   | 13          |
can be due to the surprise of these businesses and the unpreparedness for such an unexpected event.

5 Practical Suggestions

Regarding change made in business, presenting a plan in unemployment insurance based on government regulations and capabilities seems to be effective. Therefore, the following three solutions can be defended:

a. Unemployment Insurance Beneficiaries: According to the Unemployment Insurance Law adopted in 1990, this fund covers all beneficiaries of the Social Security Law subject to the Labor Law, and in return, retirees, the disabled, foreign nationals, self-employed and self-employed, voluntary insured, and construction workers do not take. General conditions for using unemployment insurance are involuntary unemployment, the readiness of the unemployed person, subject to the provisions of the Labor Law, and Social Security. Also, one of the necessary conditions for unemployment insurance applicants is that the applicant must have paid insurance premiums for fixed-term contracts in the last workshop for more than one year and permanent contracts for at least 6 months.

B. Duration of receiving benefits: According to the announced policy, people have eight days from the day they become unemployed to register in the system, and if they are covered by unemployment insurance for unpredictable events (such as Corona) in 3 months (March, April, and May). They receive an unemployment insurance pension and will return to work after completing this period according to Article 14 of the Labor Law.

J. Categories covered by Corona Unemployment Insurance: The Unemployment Insurance Guidelines state that ten categories of economic activities and sub-sectors have been affected by the Coronavirus, and their businesses have been unexpectedly damaged. Their worker’s Activities are also subject to the Labor Law and Unemployment Insurance. They can benefit from unemployment insurance benefits for three months according to the legal rules.

Also, practical options could be suggested as follows:

- Faster review of tax returns for financial planning
- Stabilizing the exchange rate to be able to estimate the prices of materials and equipment
- Supporting businesses and startups through TV
- Stop importing manufactured goods with the ability to be manufactured in Iran, supporting Iranian interests, cutting off bulk exports (such as saffron, dates, nuts, agricultural products), supporting consumer-ready exports, building agricultural conversion factories, preventing import smuggling, expansion, and support of knowledge-based companies.
- State-owned companies pay their claims on time.
- Create free places for vendors.
- Assistance and support for the development of digital marketing infrastructure, assistance and support for the formation of an export club, service and support for
individuals and legal entities to produce added value, review of distribution and distribution companies

- Creating a sales market for manufactured products for free
- Using non-cash donations in the form of coupons of the '80s
- Provide food support basket
- Creating economic prosperity and helping small businesses through advertising in audio-visual media at the provincial and national levels and laying the groundwork for e-commerce and remote sending services.
- Creating cross-sectional and seasonal exhibitions in critical and famous places. Excellent facilities provide a place for production to high-yield enterprises and small businesses, creating specialized markets in the fields of arts and crafts and introducing artists’ products to different countries.
- The economic problems, the pressure of unemployment and lack of money, and worries about the future in this challenging time have harmed the people. Through the media and continuously with the presence of specialists and experts, psychological help should be given.
- Identify more innovative businesses other than knowledge-based companies, technology, and startups and support these market-making companies that came to the aid of industry and the production sector in the face of sanctions against the production of consumer necessities and industry intermediaries.
- To ensure the safety of workers who have or have had coronary heart disease in their families, the government and the Ministry of Health should be able to provide

### Table 6 Meta-Analysis report

| Study name | Statistics for each study | Events/Total | Ev. | Weight (Fixed) | Model | Weight (Random) | Relative weight | Residual (Fixed) |
|------------|---------------------------|--------------|-----|----------------|-------|-----------------|-----------------|-----------------|
| Loans + liquidity + facilities | 0.004 | 0.004 | 0.005 | 219.326 | 0.000 | 1687.930000 | 14.33 | 54.91 |
| Financial | 0.003 | 0.003 | 0.003 | 191.969 | 0.000 | 1273.930000 | 9.46 | 36.47 |
| the payment | 0.002 | 0.002 | 0.003 | 175.182 | 0.000 | 972.930000 | 7.63 | 19.04 |
| Trade | 0.002 | 0.002 | 0.002 | 170.493 | 0.000 | 885.930000 | 7.51 | 16.57 |
| Net assets | 0.002 | 0.002 | 0.002 | 150.927 | 0.000 | 746.930000 | 6.50 | 13.19 |
| Government | 0.002 | 0.002 | 0.002 | 168.809 | 0.000 | 705.930000 | 6.22 | 11.16 |
| Support | 0.001 | 0.001 | 0.001 | 145.932 | 0.000 | 470.930000 | 4.15 | 0.03 |
| discount + reduction + exemption | 0.001 | 0.001 | 0.001 | 144.707 | 0.000 | 467.930000 | 4.13 | 0.03 |
| Insurance | 0.001 | 0.001 | 0.001 | 134.319 | 0.000 | 378.930000 | 3.34 | 0.42 |
| Profit | 0.001 | 0.001 | 0.001 | 132.271 | 0.000 | 362.930000 | 3.20 | 0.00 |
| Interest | 0.001 | 0.001 | 0.001 | 127.830 | 0.000 | 329.930000 | 2.81 | 0.45 |
| Rent | 0.001 | 0.001 | 0.001 | 121.721 | 0.000 | 297.930000 | 2.54 | 0.45 |
| Supply | 0.001 | 0.001 | 0.001 | 114.946 | 0.000 | 245.930000 | 2.17 | 10.39 |
| Job + Business | 0.001 | 0.001 | 0.001 | 112.317 | 0.000 | 235.930000 | 2.09 | -10.73 |
| Bank | 0.001 | 0.001 | 0.001 | 112.511 | 0.000 | 231.930000 | 2.04 | -10.99 |
| Installments | 0.001 | 0.001 | 0.001 | 108.789 | 0.000 | 216.930000 | 1.91 | -11.53 |
| Price | 0.001 | 0.001 | 0.001 | 106.279 | 0.000 | 208.930000 | 1.64 | -11.88 |
| Materials | 0.000 | 0.000 | 0.001 | 102.672 | 0.000 | 180.930000 | 1.59 | -12.37 |
| Electricity | 0.000 | 0.000 | 0.001 | 101.930 | 0.000 | 174.930000 | 1.54 | -13.20 |
| Grasotes | 0.000 | 0.000 | 0.001 | 90.420 | 0.000 | 105.930000 | 1.46 | -13.54 |
| Non importers | 0.000 | 0.000 | 0.000 | 86.427 | 0.000 | 152.930000 | 1.34 | -14.01 |
| Gas | 0.000 | 0.000 | 0.000 | 93.232 | 0.000 | 131.930000 | 1.76 | -14.76 |
| Energy | 0.000 | 0.000 | 0.000 | 87.724 | 0.000 | 118.930000 | 1.04 | -15.09 |
| Market | 0.000 | 0.000 | 0.000 | 81.786 | 0.000 | 98.930000 | 0.87 | -15.58 |
| Private | 0.000 | 0.000 | 0.000 | 81.786 | 0.000 | 98.930000 | 0.87 | -15.58 |
| Drainage | 0.000 | 0.000 | 0.000 | 76.782 | 0.000 | 63.930000 | 0.73 | -16.15 |
| Compensations | 0.000 | 0.000 | 0.000 | 76.420 | 0.000 | 62.930000 | 0.73 | -16.15 |
| Municipality | 0.000 | 0.000 | 0.000 | 74.933 | 0.000 | 70.930000 | 0.69 | -16.15 |
| Economic | 0.000 | 0.000 | 0.000 | 71.544 | 0.000 | 69.930000 | 0.63 | -15.18 |
| Food | 0.000 | 0.000 | 0.000 | 69.177 | 0.000 | 58.930000 | 0.55 | -16.15 |
| Postpone + delay | 0.000 | 0.000 | 0.000 | 68.409 | 0.000 | 55.930000 | 0.50 | -16.15 |
| Unemployed | 0.000 | 0.000 | 0.000 | 68.409 | 0.000 | 55.930000 | 0.50 | -16.15 |
| Distribution | 0.000 | 0.000 | 0.000 | 43.688 | 0.000 | 51.930000 | 0.45 | -16.15 |
| Subsidy | 0.000 | 0.000 | 0.000 | 43.688 | 0.000 | 51.930000 | 0.45 | -16.15 |
a free corona testing kit once in fifteen days to help ensure the health safety of the workshops.

- Giving shares of listed companies to producers
- Examine the problems in detail.
- Free international exhibitions for handicraft artists
- The state and the nation were also preserved.
- Training classes for better management to fight the Coronavirus for businesses

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**Data Availability**  Data and codes such as interviews, questionnaires, extracted codes, and formulas are available upon request to the first corresponding author.

**Conflict of interest**  The authors declare that they have no competing interests.

**Consent for Publication**  Collaborators were informed through prior informed consent that the results would be presented in a scientific article and gave their approval to publish them in the present format.

**Author Contributions**  Dr. Borimnejad and Dr. Dehyouri designed the study; Dr. Dehyouri conducted fieldwork and statistical analyses. All authors contributed to writing the manuscript. All authors read and approved the final version of the manuscript.

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