

Challenges faced by Firms in 2021 – Results from Myanmar COVID-19 Monitoring Platform (Firm Survey Round 7)

High-level findings:

In round 7 of the Firm Survey, conducted in June 2021:

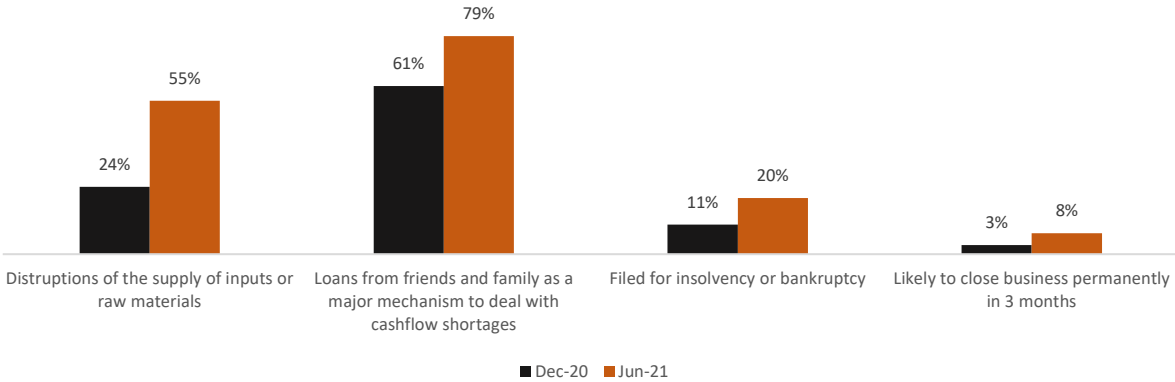
- 76 percent of firms reported more severe impacts since February 2021 than what they experienced in 2020 due to COVID-19.
- Although temporary closures were slightly lower than in December 2020, firms reported operating at only 63 percent of their full capacity on average in June 2021.
- Only around half of all firms reported being confident that they would remain in business in the next month, and only a quarter believed they could recover to pre-February levels by the end of 2021.
- Lack of internet access has reportedly become a major challenge for firms since February 2021.

Note: The latest survey was administered between June 1, 2021 and June 18, 2021 and covered a nationally representative sample of 500 firms. The figures below show the results of Round 6 (December 2020) and Round 7 (June 2021).

Survey results indicate that firms have been exposed to a range of operational challenges since February 2021, worsening their performance.

Results from the Myanmar COVID-19 Monitoring Platform (firm survey round 7) indicate that firms’ operations have been disrupted in the aftermath of the February 2021 coup (Figure 1). Supply chain disruptions have become a pressing issue for firms. In June 2021, the share of firms reporting disruptions to the supply of inputs and raw materials was 55 percent, more than 2 times higher than that reported in December 2020. Among firms experiencing cashflow issues, loans from friends and family as a major mechanism to deal with cashflow shortages increased from 61 percent in December 2020 to 79 percent in June 2021. This suggests that banking disruptions have further limited firms’ access to formal financial channels, causing firms to seek financial access more through informal channels. Moreover, the number of firms that filed for insolvency or bankruptcy increased from 11 percent in December 2020 to 20 percent in June 2021. Operational challenges have deteriorated firms’ expectations as an increasing number of firms reported that they were likely to close business permanently in next 3 months.

Figure 1: Share of firms reporting disruptions of the supply of inputs or raw materials, loans from friends and family as a major mechanism, filed for insolvency or bankruptcy, and likely to close business permanently in 3 months



Note: Questions are designed slightly differently for December 2020 and June 2021. For December 2020, firms were asked to report how they had been impacted since the beginning of COVID-19, while for June 2021, firms reported how they had been impacted since February 2021.
 Source: The World Bank’s COVID-19 firm survey round 7.

Operational Status

While fewer firms were temporarily closed in June 2021 than in December 2020, firms have reported reducing the number of employees since February

Fewer firms reported temporary closures compared to December 2020, spurred by a large increase of firms re-opening in Mandalay, while temporary closures in Chin and the Dry Zone increased significantly. In June 2021, only 11 percent of firms—compared to 13 percent in December 2020—were temporarily closed, and those firms have been closed for 14.5 weeks on average since February 2021. However, there were varying degrees of closures across Myanmar (Figure 2). Mandalay saw a large decrease in reported closures: 18 percent of firms reported closures in June, less than half of the 38 percent in December when stricter stay-home restrictions were imposed. On the other hand, Chin and the Dry Zone experienced a significant increase in temporary firm closures in June (from 11 to 19 percent), and firms in this zone have temporarily closed for 18.5 weeks on average—significantly higher than the national average of 14.5 weeks. Firms in the Hilly Zone experienced a slight increase in temporary closures. The increase in temporary closures in both regions is likely to be attributable to conflict and security concerns, while the resurgence of COVID-19 cases is likely to drive up closures significantly in July and August.

Figure 2: Share of firms reporting temporary closures – by region

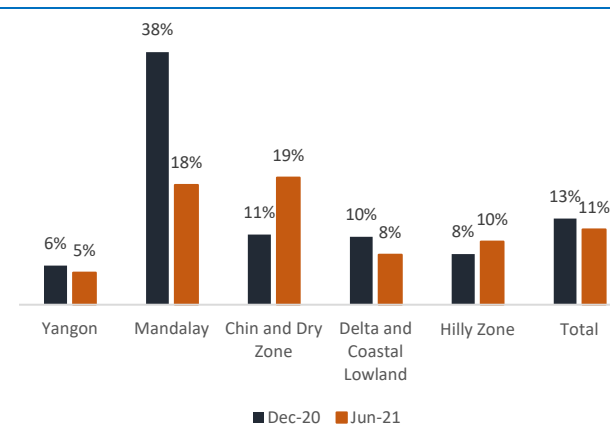
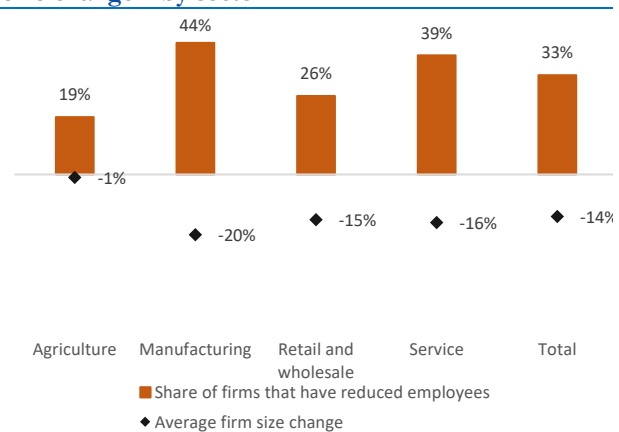


Figure 3: Share of firms reporting reductions in employees in June 2021 – by sector, and average firm size change – by sector



Source: The World Bank's COVID-19 firm survey round 7

Since February 2021, a third of firms have reduced employees. Firms across all sectors have reduced employees, however, manufacturing firms reported the largest employment impacts (with 44 percent of firms reporting reduced employee numbers), followed by service firms (39 percent), retail and wholesale firms (26 percent), and agriculture firms (19 percent) (Figure 3). Likewise, manufacturing firms have experienced the largest firm-size reduction (in terms of the number of employees) with an average 20 percent decrease, while agricultural firms have only experienced an average firm-size reduction of 1 percent. As the agricultural sector has the weakest productivity of all sectors in the Myanmar economy, this may imply a labor shift from more productive sectors to less productive sectors, which could hamper the structural transformation of the economy and the skill development of employees to the extent it persists.

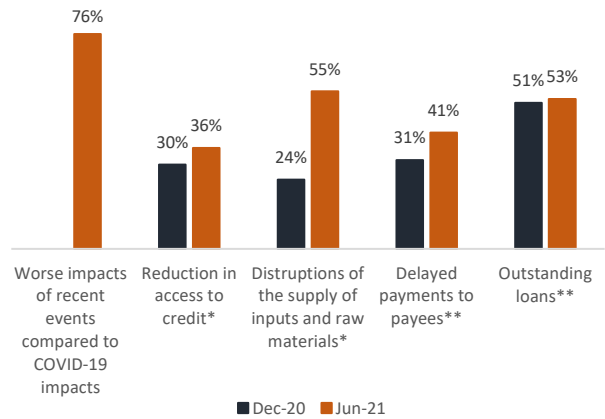
Business performance

Firms have faced increased challenges since February, and performance has worsened

More than three-quarters of firms across the country said the impact of the February 2021 coup was worse than what was experienced during COVID-19 last year (Figure 4). More than half of firms reported having outstanding loans in June (53 percent). The share of firms experiencing disruptions to the supply of inputs and raw materials increased from 24 percent in December 2020 to 55 percent in June 2021. In addition, the aftermath of the coup has exposed firms to financial difficulties. For instance, 41 percent of firms delayed payment to payees such as suppliers, a 10-percentage point increase since December 2020, in part reflecting banking sector issues. Moreover, 36 percent of firms experienced reduced access to credit in June 2021, a 6-percentage point increase since December 2020.

The firms that remained open did not operate at their full capacity, with average production levels lower than two-thirds normal activity, with the Mandalay region worst affected. Despite 89 percent of firms reporting that their businesses were open, firms operated only at an average of 63 percent of their capacity. In Mandalay, firms operated only at 50 percent capacity in June 2021 (Figure 5), although temporary closures were lower than in December 2020. Given operational challenges, firms have experienced declines in both sales and profits. Compared with January 2021, 57 percent of firms experienced a sales decline and 58 percent of firms experienced a profits decline in June 2021 (Figure 6). The average sales decline was 38 percent, and average profit decline was 59 percent.

Figure 4: Share of firms reporting challenges



Note: *Question is designed slightly differently for December 2020 and June 2021. For December 2020, firms were asked whether they have experienced difficulties (indicators with *) since the beginning of COVID-19, while for June 2021, firms were asked to respond with regard to difficulties experienced since February 2021 instead of COVID-19.

** Firms were asked to report on the last completed month. In the chart, for December 2020, the last completed month is November 2020; for June 2021, it was May 2021.

Source: The World Bank's COVID-19 firm survey round 7

Figure 5: Average operation capacity of firms in June 2021 – by region

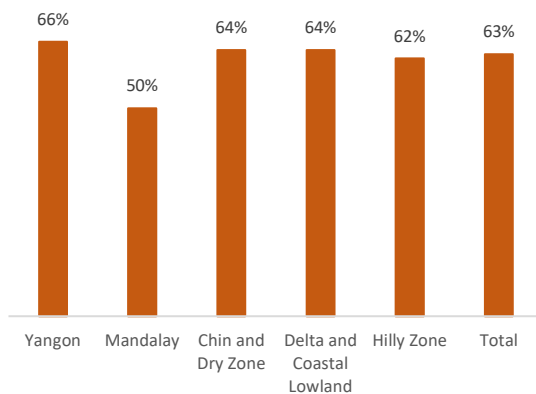
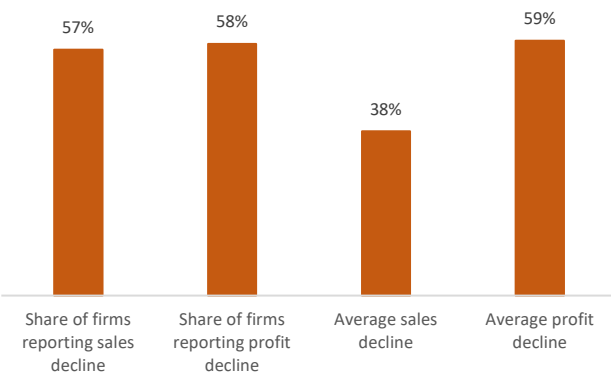


Figure 6: Share of firms reporting sales and profit decline, and average sales and profit decline in June 2021



Note: Firms were asked to report on the last completed month. In the chart, for June 2021, the question asked respondents to report their findings for May 2021.

Source: The World Bank's COVID-19 firm survey round 7

Given supply chain and banking disruptions, access to inputs and raw materials has become a growing concern. Since February 2021, 55 percent of firms have experienced disruptions to their supply of inputs or raw materials, more than double the 24 percent reporting the same in December 2020. By sector, agriculture saw a significant increase in reported disruptions where 67 percent of firms reported inputs or raw materials disruptions, more than double the 30 percent of firms reporting the same in December (Figure 7). These disruptions to inputs (mainly seeds and fertilizer) may have a material impact on the agricultural sector given Myanmar’s status as a major agricultural producer of products such as rice and maize in the monsoon season, commencing in late May. Operations could be delayed and employment opportunities reduced, given that agricultural firms are typically small, informal and employ casual labor. Furthermore, because Myanmar’s manufacturing firms rely on imports for raw materials, supply chain and banking disruptions have caused disruptions of inputs or raw materials. Consistent with that, 43 percent of manufacturing firms experienced disruptions in June 2021, compared to 17 percent of firms in December 2020. Likewise, the share of firms reporting disruptions in the retail and wholesale sectors and the service sector increased. In terms of firm size, larger firms experiencing disruption have increased significantly: 71 percent of medium firms reported disruptions representing a significant increase from the 13 percent observed in December 2020, while 74 percent of large firms reported disruptions, as compared with 17 percent observed in December 2020 (Figure 8).

Figure 7: Share of firms experiencing disruptions of supply of inputs or raw materials – by sector

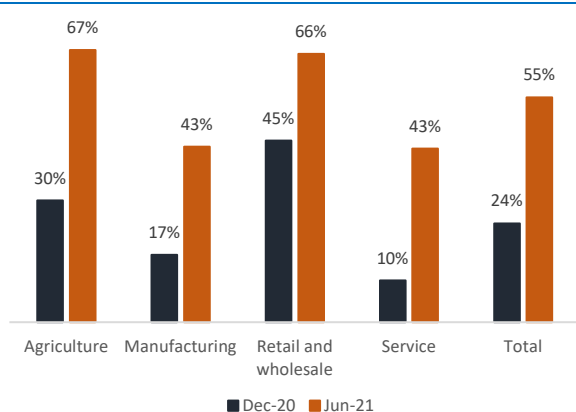
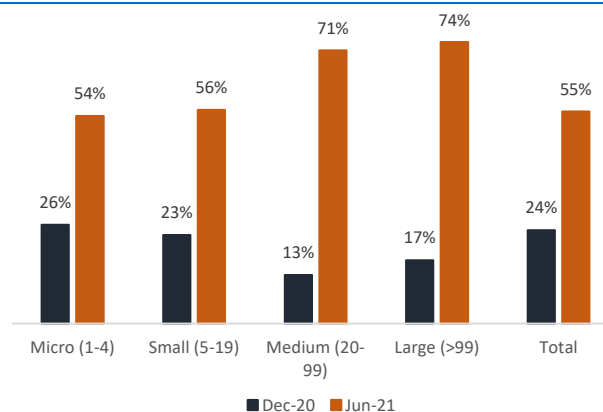


Figure 8: Share of firms experiencing disruptions of supply of inputs or raw materials – by firm size



Note: Questions were designed slightly differently for December 2020 and June 2021. For December 2020, firms were asked whether they have experienced disruptions since the beginning of COVID-19, while for June 2021, firms were asked about disruptions experienced since February 2021 as opposed to the beginning of COVID-19.

Source: The World Bank’s COVID-19 firm survey round 7

About half of all firms have experienced difficulty making payments to suppliers and employees since February 2021. Limited banking access has been the main reason that firms have found it hard to make payments (rather than reduced revenue; Figures 9 and 10). The exception was the agricultural sector, where 50 percent of firms experienced payment difficulties due to reduced revenue, compared to 45 percent due to limited banking access (Figure 9). This could be in part attributable to the fact that agricultural firms have less access to banking services than other firms.

Figure 9: Share of firms reporting difficulty making payments due to reduced revenue and limited banking access in June 2021 – by sector

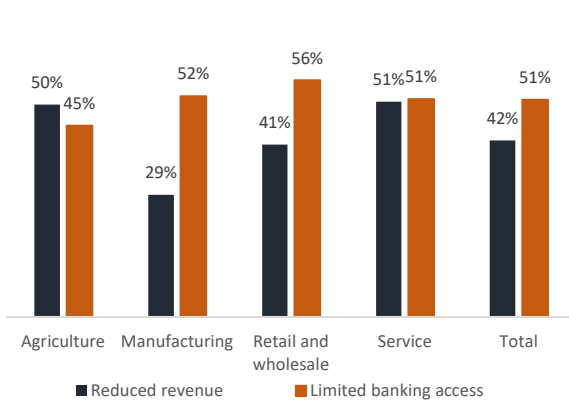
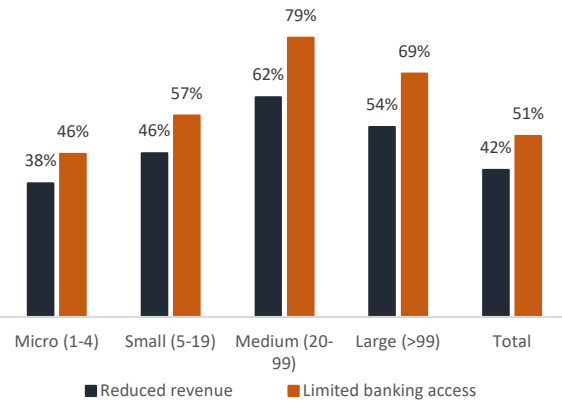


Figure 10: Share of firms reporting difficulty making payments due to reduced revenue and limited banking access in June 2021 – by firm size



Source: The World Bank's COVID-19 firm survey round 7

Faced with limited access to financing from banking and non-banking institutions, firms have increasingly relied on loans from family and friends as a major source of financing. The number of firms with outstanding loans from all sources grew by 2-percentage points in June 2021 compared to that observed in December 2020. 38 percent of firms reported outstanding loans from friends and family, compared to 26 percent observed in December 2020 (Figure 11). However, the survey results show a 2-percentage point increase for firms with outstanding loans from commercial banks and a 5-percentage point decrease in firms with outstanding loans from non-banking financial institutions in June 2021, compared with what was observed in December 2020.

Figure 11: Share of firms with outstanding loans from each lender

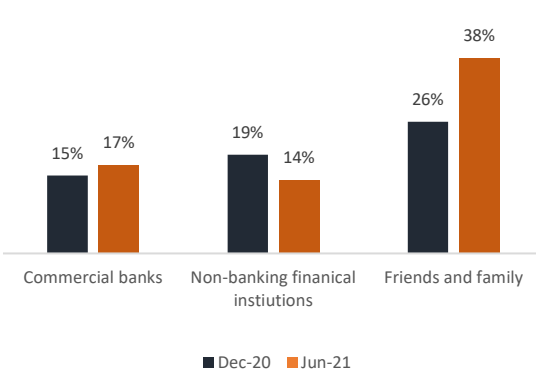
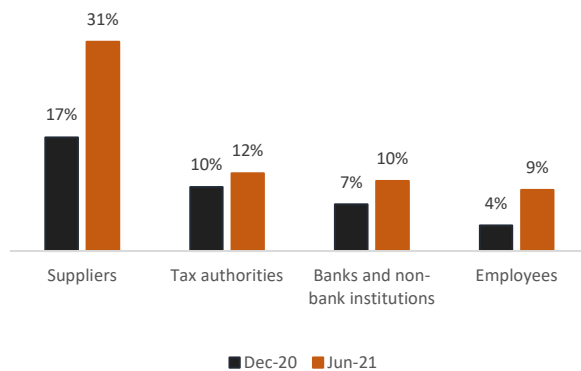


Figure 12: Share of firms reporting delayed payments to each payee



Note: Firms were asked to report on the last completed month. In the chart, for December 2020, the last completed month is November 2020; for June 2021 it was May 2021.

Source: The World Bank's COVID-19 firm survey round 7

Reflecting widespread liquidity shortfalls, a growing share of firms has delayed payments. In June 2021, 31 percent of firms delayed payments to suppliers; almost two times higher than that observed in December 2020. In addition, the share of firms delaying payments to other payees have also increased since December 2020, including to tax authorities (by 2-percentage points), banks and non-bank institutions (by 3-percentage points), and employees (by 5-percentage points) (Figure 12).

Adaptations

The majority of firms reported that they had not adjusted their operations since February 2021, and the lack of internet access has been a major challenge for online services and digital financial services

The majority of firms have not yet adjusted their operations since February 2021. In June, 37 percent of firms changed their production or services offered partially or completely. Given limited internet access, 30 percent of firms switched from online/digital to traditional platforms. For adjustments related to business performance improvement, 19 percent of firms shifted focus to refurbishments and renovations, and 18 percent of firms shifted focus to improving internal systems and operations. Despite sales reduction being a major issue, a lesser number of firms adjusted activities directly related to improving sales, with 16 percent of firms reporting discounts and promotions, and 12 percent of firms reporting a shift to focus on marketing activities. Only 11 percent of firms reported that they have shifted focus to new activities unrelated to their core business (Figure 13).

Figure 13: Share of firms reporting adjustments made since February 2021



Source: The World Bank's COVID-19 firm survey round 7

Lack of internet access has been a major challenge for firms to access online and digital financial services since February 2021. 78 percent of firms reported lack of internet access as a major challenge for online and digital financial services. Across sectors, retail and wholesale firms were less adversely affected than other firms, with 68 percent of the firms reporting lack of internet, 10-percentage points less than the national average (Figure 14). Larger firms tended to be less affected with only 60 percent of large firms reporting a lack of internet access (Figure 15). This could be partly explained by the fact that large firms were able to afford the use of fiber-optic broadband services which were the least disrupted, while smaller firms would rely more on mobile data which suffered greater disruptions.

Figure 14: Share of firms reporting lack of internet access – by sector

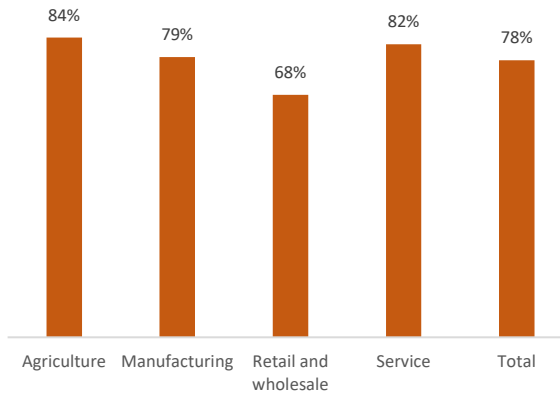
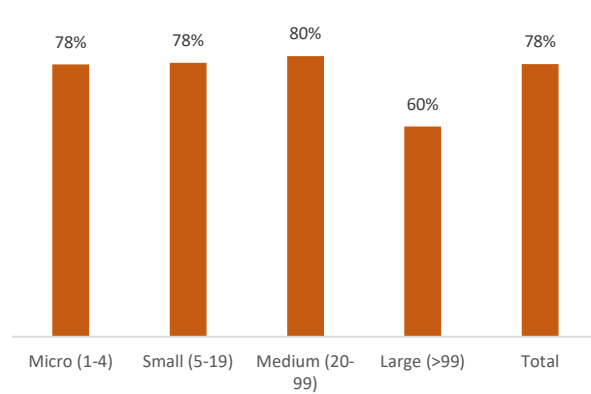


Figure 15: Share of firms reporting lack of internet access – by size



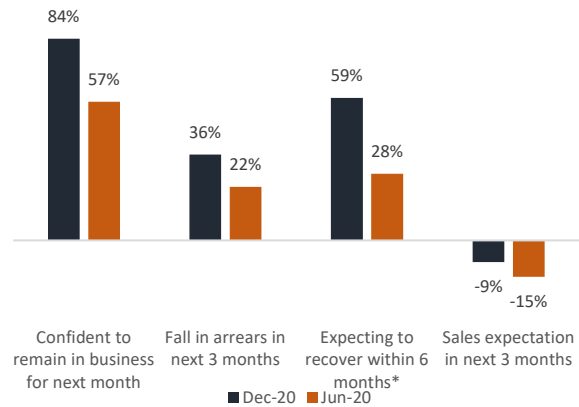
Source: The World Bank's COVID-19 firm survey round 7

Business expectations

Business expectations have deteriorated

Firms' future expectations remain negative and have further declined. In June 2021, only 57 percent of firms were confident to remain in business for the next month—a large decline of 27-percentage points—compared with that observed in December 2020 (Figure 16). In addition, only 28 percent of firms expected to recover to levels seen before February 2021 within the next 6 months (in December 2020, 59 percent of firms had expected to recover back to pre-COVID-19 levels within the next 6 months). Firms expect that sales would decline by another 15 percent on average in the next 3 months compared to same period last year (when firms in Myanmar struggled with the second wave of COVID-19). These results indicate that firms' expectations about the evolution of the business environment, even when compared with the already bleak outlook last year, were further worsened in the aftermath of the February 2021

Figure 16: Firms' expectations to remain in business for the next month, expecting to fall in arrears in the next 3 months, expecting to recover within the next 6 months, and average sales decline in the next 3 months



Note: *Question is designed slightly differently for December 2020 and June 2021. For December 2020, firms were asked to report their expectations to recover back to pre-COVID levels while for June 2021, firms reported their expectation to recover back to levels prior to February 2021.

Source: The World Bank's COVID-19 firm survey round 7

Appendix 1: Methodology

The World Bank contracted Thura Swiss, a research and consulting firm, to conduct High-Frequency Phone Survey (HFPS) for impacts of COVID-19 and recent political situation on firms in Myanmar. The HFPS for firms is a multi-topic and multi-round survey designed collect information on operational impacts, sales impacts, financial impacts, resilience, government policy and adjustment mechanisms. The survey is to be implemented from May 2020 to March 2021 with 8 rounds spaced by 3 to 4 weeks. The questionnaire will be adapted as situation in Myanmar evolves.

In this survey, the sample frame is all firms in Myanmar, and this survey used the sample frame based on two sources. The first source is Myanmar Business Survey (MBS) 2015, which included 14,331 businesses representing 126,928 businesses nationally. However, the MBS survey did not cover agriculture and financial firms. Since the HFPS intends to cover all sectors across Myanmar, the firm list provided by Thura Swiss is used to have a sampling frame for agricultural and financial firms. Combining these two sources, the sampling frame used in this survey covered 169,964 firms. From this frame, 500 firms were randomly selected based on three stratum – geographical zone¹, industry² and firm size. The distribution of samples by sector, firm size, industry and zone are in Table 1, Table 2, Table 3 and Table 4. To allow interference from sample to population, the responses are weighted using inverse probability weights.

The design of the questionnaire was based on existing enterprise surveys such as the World Bank Enterprise Survey (ES), FCI's Business Pulse Survey, the ES COVID-19 survey, and experience of the World Bank team. The questions were designed to assess operational impacts, sales impacts and financial impacts that firms experienced due to COVID-19. In addition, the questionnaire also explored resilience of firms, adjustment mechanisms that they have taken and opinion on the government support and policy.

Table 1: Sample distribution by sector

Sector	Number of firms	Share of firms
Agriculture	74	15%
Manufacturing	165	33%
Retail and wholesale	93	19%
Service	168	34%
Total	500	100%

Table 2: Sample distribution by firm size

Firm size	Number of firms	Share of firms
Micro (1-4)	213	43%
Small (5-19)	181	36%
Medium (20-99)	79	16%
Large (>99)	27	5%
Total	500	100%

¹ States and regions are grouped into zones based on their economic and geographic characteristics. Two of the five zones are single regions, Yangon and Mandalay. The Hilly Zone includes the states of Kachin, Kayah, and Shan. The Delta and Coastal Lowland Zone includes Ayeyarwaddy region, Rakhine region, Mon state, Bago region, Tanintharyi region, and Kayin state. Chin and the Dry Zone includes Chin state, Sagaing region, Magwe region, and Nay Pyi Taw.

² Mining and quarrying industry was dropped as not enough sample were not interviewed.

Table 3: Sample distribution by industry

Industry	Number of firms	Share of firms
Agriculture and Aquaculture	74	15%
Food and Beverage Products	82	16%
Textiles and Garments	22	4%
Other Manufacturing	61	12%
Retail and Wholesale	93	19%
Construction	12	2%
Accommodation	19	4%
Food and Beverage Services	63	13%
Financial Services	11	2%
Information Technology and Communication	10	2%
Health and Pharmaceutical Services	11	2%
Other Services	42	8%
Total	500	100%

Table 4: Sample distribution by ecological zone

Geographical zone	Number of firms	Share of firms
Yangon	144	29%
Mandalay	100	20%
Chin and Dry Zone	77	15%
Delta and Coastal Lowland	90	18%
Hilly Zone	89	18%
Total	500	100%

Appendix 2: Operational Status

Table 5: Current operational status of firms – by share of firms

Sector	Open	Temporarily closed
Agriculture	84%	16%
Manufacturing	90%	9%
Retail and wholesale	94%	6%
Service	84%	16%
Industry		
Agriculture and Aquaculture	84%	16%
Food and Beverage Products	89%	10%
Textiles and Garments	90%	10%
Other Manufacturing	92%	8%
Retail and Wholesale	94%	6%
Construction	92%	8%
Accommodation	87%	13%
Food and Beverage Services	83%	17%
Financial Services	100%	0%
Information Technology and Communication	100%	0%
Health and Pharmaceutical Services	39%	61%
Other Services	85%	15%
Firm size		
Micro (1-4)	86%	14%
Small (5-19)	93%	7%
Medium (20-99)	95%	5%
Large (>99)	100%	0%
Ecological zone		
Yangon	95%	5%
Mandalay	82%	18%
Chin and Dry Zone	81%	19%
Delta and Coastal Lowland	92%	8%
Hilly Zone	90%	10%
Ownership by gender		
Fully female owned	92%	8%
Fully male owned	84%	16%
Partially female owned	98%	2%
Total	88%	11%
Sample Size	432	53

Table 6: Average weeks closed and expected average weeks to resume operation

Sector	Average weeks closed	Average weeks to be Resumed
Agriculture	13	
Manufacturing	12	4
Retail and wholesale	12	4
Service	17	13
Industry		
Agriculture and Aquaculture	13	
Food and Beverage Products	20	
Textiles and Garments	14	4
Other Manufacturing	9	
Retail and Wholesale	12	4
Construction	16	
Accommodation		
Food and Beverage Services	17	10
Financial Services		
Information Technology and Communication		
Health and Pharmaceutical Services	16	
Other Services	16	22
Firm size		
Micro (1-4)	15	11
Small (5-19)	13	
Medium (20-99)	12	3
Large (>99)		
Ecological zone		
Yangon	15	4
Mandalay	15	25
Chin and Dry Zone	18	4
Delta and Coastal Lowland	18	10
Hilly Zone	2	1
Ownership by gender		
Fully female owned	16	14
Fully male owned	14	9
Partially female owned	14	4
Total	15	10

Appendix 3: Business Performance

Table 7: Impacts of the coup on firms – by share of firms

Sector	Don't know (spontaneous)	Very negative	Negative	No effect at all	Positive
Agriculture	3%	39%	42%	13%	2%
Manufacturing	1%	40%	50%	9%	1%
Retail and wholesale	0%	42%	45%	13%	0%
Service	1%	54%	42%	3%	0%
Industry					
Agriculture and Aquaculture	3%	39%	42%	13%	2%
Food and Beverage Products	0%	28%	59%	11%	1%
Textiles and Garments	4%	69%	16%	11%	0%
Other Manufacturing	2%	52%	42%	5%	0%
Retail and Wholesale	0%	42%	45%	13%	0%
Construction	0%	54%	35%	11%	0%
Accommodation	0%	74%	26%	0%	0%
Food and Beverage Services	2%	53%	40%	6%	0%
Financial Services	0%	92%	0%	8%	0%
Information Technology and Communication	0%	53%	36%	11%	0%
Health and Pharmaceutical Services	0%	75%	25%	0%	0%
Other Services	0%	51%	49%	0%	0%
Firm size					
Micro (1-4)	2%	43%	42%	13%	1%
Small (5-19)	0%	44%	51%	4%	1%
Medium (20-99)	3%	45%	48%	4%	1%
Large (>99)	13%	26%	52%	7%	2%
Ecological zone					
Yangon	1%	50%	42%	7%	1%
Mandalay	3%	50%	44%	4%	0%
Chin and Dry Zone	0%	42%	49%	9%	0%
Delta and Coastal Lowland	2%	40%	45%	13%	1%
Hilly Zone	0%	40%	45%	11%	4%
Ownership by gender					
Fully female owned	0%	48%	47%	5%	0%
Fully male owned	2%	44%	42%	12%	0%
Partially female owned	1%	36%	53%	7%	3%
Total	1%	43%	45%	10%	1%
Sample Size	7	207	221	45	7

Table 8: Impacts of the coup on firm operations – by share of firms

Sector	Reduction in sales	Disruptions of supply of inputs or raw materials	Cash flow shortages	Reduction in access to credit	Reduction in workforce due to layoff	Filed for insolvency or bankruptcy
Agriculture	78%	67%	63%	43%	25%	22%
Manufacturing	90%	43%	59%	25%	42%	7%
Retail and wholesale	95%	66%	40%	41%	31%	20%
Service	93%	43%	43%	33%	36%	39%
Industry						
Agriculture and Aquaculture	78%	67%	63%	43%	25%	22%
Food and Beverage Products	83%	27%	50%	23%	27%	7%
Textiles and Garments	98%	81%	39%	22%	65%	23%
Other Manufacturing	99%	60%	73%	28%	58%	6%
Retail and Wholesale	95%	66%	40%	41%	31%	20%
Construction	100%	41%	89%	15%	48%	23%
Accommodation	100%	27%	49%	52%	27%	3%
Food and Beverage Services	91%	43%	45%	25%	34%	32%
Financial Services	92%	0%	0%	81%	92%	0%
Information Technology and Communication	100%	67%	89%	49%	25%	40%
Health and Pharmaceutical Services	85%	35%	84%	64%	10%	61%
Other Services	96%	46%	35%	42%	40%	54%
Firm size						
Micro (1-4)	89%	54%	51%	34%	32%	21%
Small (5-19)	89%	56%	53%	38%	35%	21%
Medium (20-99)	86%	71%	67%	32%	46%	17%
Large (>99)	80%	74%	42%	19%	34%	10%
Ecological zone						
Yangon	96%	58%	59%	30%	33%	24%
Mandalay	99%	54%	43%	39%	37%	20%
Chin and Dry Zone	97%	57%	69%	39%	29%	18%
Delta and Coastal Lowland	83%	51%	50%	37%	41%	24%
Hilly Zone	75%	64%	31%	27%	16%	15%
Ownership by gender						
Fully female owned	92%	36%	54%	30%	28%	24%
Fully male owned	87%	57%	51%	35%	40%	17%
Partially female owned	93%	66%	54%	41%	19%	29%
Total	89%	55%	52%	36%	34%	21%

Table 9: Impacts of the coup on firm operations – by share of firms

Sector	Difficulty making payments on loans and other business credits?	Difficulty making payments to suppliers and employees due to reduced revenue	Difficulty making payments to suppliers and employees due to limited bank	Limited internet access impacting business operation	Damage to any business assets or location
Agriculture	53%	50%	45%	0%	11%
Manufacturing	18%	29%	52%	5%	3%
Retail and wholesale	23%	41%	56%	4%	12%
Service	29%	51%	51%	3%	16%
Industry					
Agriculture and Aquaculture	53%	50%	45%	0%	11%
Food and Beverage Products	13%	16%	40%	8%	1%
Textiles and Garments	12%	75%	77%	4%	10%
Other Manufacturing	25%	40%	65%	0%	4%
Retail and Wholesale	23%	41%	56%	4%	12%
Construction	22%	100%	75%	25%	17%
Accommodation	28%	32%	48%	25%	14%
Food and Beverage Services	33%	51%	41%	1%	14%
Financial Services	81%	81%	92%	92%	11%
Information Technology and Communication	46%	78%	67%	100%	29%
Health and Pharmaceutical Services	76%	70%	80%	6%	62%
Other Services	20%	52%	70%	1%	17%
Firm size					
Micro (1-4)	30%	38%	46%	3%	6%
Small (5-19)	32%	46%	57%	3%	16%
Medium (20-99)	27%	62%	79%	9%	10%
Large (>99)	30%	54%	69%	19%	4%
Ecological zone					
Yangon	34%	46%	62%	7%	16%
Mandalay	24%	39%	54%	1%	13%
Chin and Dry Zone	42%	58%	50%	4%	5%
Delta and Coastal Lowland	28%	36%	52%	2%	10%
Hilly Zone	20%	28%	37%	1%	8%
Ownership by gender					
Fully female owned	26%	37%	38%	2%	8%

Fully male owned	30%	42%	54%	3%	10%
Partially female owned	38%	44%	55%	3%	9%
Total	31%	42%	51%	3%	10%
Sample Size	137	216	277	34	53

Table 10: Major reasons for the firms experiencing shortage of inputs – by share of firms

Sector	Note available	Cost increased	Lower quality
Agriculture	41%	76%	5%
Manufacturing	89%	79%	26%
Retail and wholesale	60%	75%	6%
Service	61%	79%	15%
Industry			
Agriculture and Aquaculture	41%	76%	5%
Food and Beverage Products	88%	67%	41%
Textiles and Garments	94%	83%	7%
Other Manufacturing	89%	85%	20%
Retail and Wholesale	60%	75%	6%
Construction	100%	92%	30%
Accommodation	48%	86%	12%
Food and Beverage Services	74%	89%	23%
Financial Services			
Information Technology and Communication	100%	64%	21%
Health and Pharmaceutical Services	45%	96%	0%
Other Services	36%	58%	0%
Firm size			
Micro (1-4)	57%	73%	13%
Small (5-19)	63%	84%	7%
Medium (20-99)	91%	86%	15%
Large (>99)	88%	36%	0%
Ecological zone			
Yangon	86%	79%	16%
Mandalay	65%	86%	9%
Chin and Dry Zone	30%	77%	5%
Delta and Coastal Lowland	68%	79%	16%
Hilly Zone	64%	63%	7%
Ownership by gender			
Fully female owned	82%	77%	5%
Fully male owned	57%	75%	12%
Partially female owned	60%	83%	13%
Total	61%	77%	11%
Sample Size	180	189	32

Table 11: Reasons for not having cashflow shortages – by share of firms

Sector	Sales has been going well	Have access to commercial banks	Have access to non-banking financial institutions	Others
Agriculture	28%	13%	0%	61%
Manufacturing	66%	2%	5%	32%
Retail and wholesale	52%	5%	2%	32%
Service	52%	7%	10%	34%
Industry				
Agriculture and Aquaculture	28%	13%	0%	61%
Food and Beverage Products	69%	1%	8%	31%
Textiles and Garments	8%	8%	0%	87%
Other Manufacturing	73%	1%	0%	21%
Retail and Wholesale	52%	5%	2%	32%
Construction	28%	0%	0%	72%
Accommodation	15%	1%	0%	54%
Food and Beverage Services	61%	2%	9%	29%
Financial Services	81%	81%	0%	0%
Information Technology and Communication	100%	0%	0%	0%
Health and Pharmaceutical Services	36%	0%	0%	64%
Other Services	45%	14%	14%	40%
Firm size				
Micro (1-4)	46%	8%	6%	43%
Small (5-19)	59%	3%	1%	31%
Medium (20-99)	74%	8%	0%	13%
Large (>99)	37%	47%	0%	26%
Ecological zone				
Yangon	50%	3%	0%	47%
Mandalay	32%	10%	4%	37%
Chin and Dry Zone	40%	0%	0%	58%
Delta and Coastal Lowland	60%	4%	5%	27%
Hilly Zone	56%	15%	10%	41%
Ownership by gender				

Fully female owned	46%	2%	12%	38%
Fully male owned	49%	3%	0%	46%
Partially female owned	59%	21%	11%	14%
Total	51%	6%	4%	38%
Sample Size	125	18	6	80

Table 12: Impacts of the coup compared to impacts of COVID-19 in 2020 - by share of firms

Sector	Worse	Same	Better
Agriculture	77%	22%	0%
Manufacturing	71%	29%	1%
Retail and wholesale	77%	23%	1%
Service	78%	14%	8%
Industry			
Agriculture and Aquaculture	77%	22%	0%
Food and Beverage Products	66%	34%	0%
Textiles and Garments	76%	18%	6%
Other Manufacturing	76%	23%	1%
Retail and Wholesale	77%	23%	1%
Construction	92%	8%	0%
Accommodation	67%	29%	4%
Food and Beverage Services	69%	18%	13%
Financial Services	92%	8%	0%
Information Technology and Communication	100%	0%	0%
Health and Pharmaceutical Services	100%	0%	0%
Other Services	95%	5%	0%
Firm size			
Micro (1-4)	77%	21%	2%
Small (5-19)	73%	26%	1%
Medium (20-99)	71%	22%	6%
Large (>99)	76%	24%	0%
Ecological zone			
Yangon	79%	17%	5%
Mandalay	81%	19%	1%
Chin and Dry Zone	72%	25%	3%
Delta and Coastal Lowland	74%	26%	0%
Hilly Zone	77%	20%	4%
Ownership by gender			
Fully female owned	72%	27%	1%
Fully male owned	77%	22%	1%
Partially female owned	75%	21%	4%
Total	76%	23%	2%
Sample Size	362	104	14

Table 13: Sales in the last completed month compared to January 2021 – by share of firms

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	7%	7%	41%	46%
Manufacturing	2%	11%	27%	60%
Retail and wholesale	3%	12%	14%	71%
Service	11%	8%	32%	49%
Industry				
Agriculture and Aquaculture	7%	7%	41%	46%
Food and Beverage Products	0%	9%	32%	58%
Textiles and Garments	10%	48%	15%	27%
Other Manufacturing	3%	8%	23%	67%
Retail and Wholesale	3%	12%	14%	71%
Construction	31%	12%	16%	41%
Accommodation	0%	6%	50%	44%
Food and Beverage Services	13%	9%	31%	47%
Financial Services	0%	0%	8%	92%
Information Technology and Communication	0%	11%	14%	75%
Health and Pharmaceutical Services	61%	16%	3%	20%
Other Services	8%	8%	31%	53%
Firm size				
Micro (1-4)	6%	9%	30%	55%
Small (5-19)	4%	10%	27%	60%
Medium (20-99)	6%	21%	18%	55%
Large (>99)	50%	0%	2%	48%
Ecological zone				
Yangon	6%	10%	14%	70%
Mandalay	13%	19%	18%	50%
Chin and Dry Zone	3%	8%	29%	60%
Delta and Coastal Lowland	4%	10%	32%	54%
Hilly Zone	5%	3%	41%	51%
Ownership by gender				
Fully female owned	3%	7%	31%	60%
Fully male owned	7%	9%	27%	58%
Partially female owned	3%	13%	31%	53%
Total	5%	10%	28%	57%
Sample Size	45	57	113	272

Table 14: Profit in the last completed month compared to January 2021 – by share of firms

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	13%	6%	32%	49%
Manufacturing	4%	9%	30%	57%
Retail and wholesale	6%	9%	18%	68%
Service	16%	4%	20%	60%
Industry				
Agriculture and Aquaculture	13%	6%	32%	49%
Food and Beverage Products	1%	6%	40%	53%
Textiles and Garments	10%	48%	6%	36%
Other Manufacturing	7%	7%	21%	64%
Retail and Wholesale	6%	9%	18%	68%
Construction	27%	11%	19%	44%
Accommodation	8%	8%	48%	36%
Food and Beverage Services	16%	5%	26%	53%
Financial Services	0%	0%	8%	92%
Information Technology and Communication	11%	11%	14%	64%
Health and Pharmaceutical Services	61%	16%	3%	20%
Other Services	15%	3%	7%	76%
Firm size				
Micro (1-4)	9%	6%	26%	59%
Small (5-19)	8%	9%	25%	57%
Medium (20-99)	9%	15%	21%	55%
Large (>99)	51%	0%	0%	49%
Ecological zone				
Yangon	7%	8%	14%	71%
Mandalay	12%	7%	20%	61%
Chin and Dry Zone	10%	4%	34%	51%
Delta and Coastal Lowland	9%	10%	26%	55%
Hilly Zone	8%	4%	26%	63%
Ownership by gender				
Fully female owned	6%	3%	39%	52%
Fully male owned	12%	8%	19%	61%
Partially female owned	3%	9%	32%	56%
Total	9%	7%	25%	58%
Sample Size	58	42	97	290

Table 15: Change in firm size (in terms of the number of employees) compared to January 2021 – by share of firms

Sector	Decrease	Same	Increase
Agriculture	19%	67%	14%
Manufacturing	44%	53%	3%
Retail and wholesale	26%	73%	1%
Service	39%	47%	13%
Industry			
Agriculture and Aquaculture	19%	67%	14%
Food and Beverage Products	39%	60%	2%
Textiles and Garments	23%	71%	6%
Other Manufacturing	51%	44%	4%
Retail and Wholesale	26%	73%	1%
Construction	13%	87%	0%
Accommodation	68%	29%	4%
Food and Beverage Services	34%	45%	21%
Financial Services	0%	100%	0%
Information Technology and Communication	24%	76%	0%
Health and Pharmaceutical Services	66%	34%	0%
Other Services	41%	56%	3%
Firm size			
Micro (1-4)	28%	66%	7%
Small (5-19)	40%	55%	5%
Medium (20-99)	46%	45%	9%
Large (>99)	65%	35%	0%
Ecological zone			
Yangon	31%	68%	2%
Mandalay	32%	61%	7%
Chin and Dry Zone	25%	66%	9%
Delta and Coastal Lowland	42%	49%	8%
Hilly Zone	20%	79%	1%
Ownership by gender			
Fully female owned	35%	61%	4%
Fully male owned	33%	61%	6%
Partially female owned	31%	60%	9%
Total	33%	61%	6%
Sample Size	113	210	22

Table 16: Outstanding loans from commercial banks, non-banking financial institutions, friends and family – by share of firms

Sector	Commercial banks	Non-banking financial institutions	Friends or family
Agriculture	28%	21%	38%
Manufacturing	20%	8%	44%
Retail and wholesale	9%	14%	31%
Service	9%	15%	38%
Industry			
Agriculture and Aquaculture	28%	21%	38%
Food and Beverage Products	23%	10%	38%
Textiles and Garments	5%	10%	13%
Other Manufacturing	18%	5%	57%
Retail and Wholesale	9%	14%	31%
Construction	8%	3%	54%
Accommodation	1%	25%	42%
Food and Beverage Services	11%	17%	34%
Financial Services	0%	0%	0%
Information Technology and Communication	50%	50%	47%
Health and Pharmaceutical Services	66%	65%	64%
Other Services	4%	9%	44%
Firm size			
Micro (1-4)	15%	15%	40%
Small (5-19)	21%	14%	37%
Medium (20-99)	17%	4%	22%
Large (>99)	19%	0%	22%
Ecological zone			
Yangon	19%	8%	38%
Mandalay	16%	7%	41%
Chin and Dry Zone	27%	21%	35%
Delta and Coastal Lowland	13%	16%	48%
Hilly Zone	11%	13%	15%
Ownership by gender			
Fully female owned	16%	18%	36%
Fully male owned	17%	14%	40%
Partially female owned	18%	11%	35%
Total	17%	14%	38%
Sample Size	77	62	179

Table 17: Delaying payments more than one week to suppliers, tax authorities, banks and non-bank institutions and employees– by share of firms

Sector	Suppliers	Tax authorities	Banks and non-bank	Employees
Agriculture	31%	9%	10%	5%
Manufacturing	28%	8%	12%	10%
Retail and wholesale	36%	14%	4%	6%
Service	31%	18%	16%	18%
Industry				
Agriculture and Aquaculture	31%	9%	10%	5%
Food and Beverage Products	31%	12%	9%	3%
Textiles and Garments	25%	8%	5%	9%
Other Manufacturing	23%	2%	17%	19%
Retail and Wholesale	36%	14%	4%	6%
Construction	64%	8%	15%	9%
Accommodation	3%	3%	1%	3%
Food and Beverage Services	26%	19%	18%	17%
Financial Services	0%	0%	0%	0%
Information Technology and Communication	25%	0%	11%	11%
Health and Pharmaceutical Services	64%	0%	0%	0%
Other Services	43%	21%	17%	22%
Firm size				
Micro (1-4)	29%	12%	9%	8%
Small (5-19)	35%	12%	14%	11%
Medium (20-99)	48%	11%	12%	9%
Large (>99)	26%	11%	19%	16%
Ecological zone				
Yangon	38%	16%	16%	7%
Mandalay	32%	11%	4%	11%
Chin and Dry Zone	37%	9%	12%	10%
Delta and Coastal Lowland	23%	13%	11%	10%
Hilly Zone	36%	7%	7%	6%
Ownership by gender				
Fully female owned	27%	10%	8%	4%
Fully male owned	29%	11%	11%	11%
Partially female owned	40%	16%	10%	9%
Total	31%	12%	10%	9%
Sample Size	182	63	63	59

Table 18: Major mechanism to deal with cashflow shortages - by share of firms

Sector	Loans from banks	Loans from non-banks	Loans from friends or family	Delaying payments
Agriculture	5%	10%	83%	2%
Manufacturing	16%	2%	76%	6%
Retail and wholesale	3%	7%	80%	10%
Service	4%	17%	75%	4%
Industry				
Agriculture and Aquaculture	5%	10%	83%	2%
Food and Beverage Products	27%	0%	73%	1%
Textiles and Garments	0%	14%	66%	20%
Other Manufacturing	8%	2%	80%	10%
Retail and Wholesale	3%	7%	80%	10%
Construction	0%	3%	94%	3%
Accommodation	2%	54%	44%	0%
Food and Beverage Services	5%	13%	76%	6%
Financial Services				
Information Technology and Communication	0%	0%	81%	19%
Health and Pharmaceutical Services	0%	0%	100%	0%
Other Services	2%	19%	78%	0%
Firm size				
Micro (1-4)	10%	9%	78%	2%
Small (5-19)	3%	6%	81%	10%
Medium (20-99)	11%	0%	74%	14%
Large (>99)	31%	0%	51%	18%
Ecological zone				
Yangon	8%	2%	84%	6%
Mandalay	1%	5%	75%	19%
Chin and Dry Zone	11%	18%	67%	4%
Delta and Coastal Lowland	10%	3%	84%	4%
Hilly Zone	0%	11%	88%	0%
Ownership by gender				
Fully female owned	7%	10%	75%	8%
Fully male owned	10%	7%	79%	5%
Partially female owned	1%	9%	85%	5%
Total	8%	8%	79%	6%
Sample Size	12	18	164	21

Appendix 4: Business Expectations

Table 19: Firms' confidence to remain open in next month, with current level of cashflow – by share of firms

Sector	Not very confident	Not confident	Neutral	Confident	Very confident
Agriculture	0%	8%	41%	49%	2%
Manufacturing	1%	8%	25%	57%	10%
Retail and wholesale	0%	6%	35%	47%	12%
Service	2%	13%	35%	42%	9%
Industry					
Agriculture and Aquaculture	0%	8%	41%	49%	2%
Food and Beverage Products	0%	2%	23%	71%	4%
Textiles and Garments	2%	13%	8%	24%	53%
Other Manufacturing	1%	14%	29%	43%	12%
Retail and Wholesale	0%	6%	35%	47%	12%
Construction	2%	8%	73%	17%	0%
Accommodation	19%	21%	56%	3%	2%
Food and Beverage Services	0%	9%	29%	55%	7%
Financial Services	0%	0%	81%	11%	8%
Information Technology and Communication	0%	29%	0%	71%	0%
Health and Pharmaceutical Services	61%	4%	32%	1%	2%
Other Services	1%	18%	41%	27%	13%
Firm size					
Micro (1-4)	1%	7%	37%	47%	9%
Small (5-19)	1%	10%	28%	54%	7%
Medium (20-99)	0%	9%	35%	47%	8%
Large (>99)	10%	1%	28%	54%	7%
Ecological zone					
Yangon	1%	4%	27%	55%	12%
Mandalay	0%	13%	30%	47%	10%
Chin and Dry Zone	1%	11%	32%	52%	5%
Delta and Coastal Lowland	0%	8%	40%	45%	7%
Hilly Zone	2%	5%	31%	50%	12%
Ownership by gender					
Fully female owned	1%	5%	30%	55%	9%
Fully male owned	0%	9%	36%	47%	8%
Partially female owned	1%	11%	30%	51%	7%
Total	1%	8%	34%	49%	8%
Sample Size	8	45	161	230	43

Table 20: Likelihood to shut down business in next 3 months – share of firms

Sector	Not very likely	Not likely	Neutral	Likely	Very likely
Agriculture	29%	54%	12%	4%	0%
Manufacturing	24%	51%	19%	6%	1%
Retail and wholesale	21%	48%	20%	11%	0%
Service	14%	40%	37%	7%	2%
Industry					
Agriculture and Aquaculture	29%	54%	12%	4%	0%
Food and Beverage Products	24%	57%	16%	3%	0%
Textiles and Garments	46%	35%	16%	4%	0%
Other Manufacturing	20%	44%	23%	11%	1%
Retail and Wholesale	21%	48%	20%	11%	0%
Construction	0%	46%	47%	0%	7%
Accommodation	20%	44%	15%	21%	0%
Food and Beverage Services	10%	46%	36%	5%	2%
Financial Services	8%	81%	11%	0%	0%
Information Technology and Communication	0%	86%	14%	0%	0%
Health and Pharmaceutical Services	6%	32%	1%	0%	61%
Other Services	19%	30%	44%	7%	0%
Firm size					
Micro (1-4)	22%	50%	23%	4%	1%
Small (5-19)	22%	46%	18%	13%	0%
Medium (20-99)	37%	41%	14%	4%	4%
Large (>99)	29%	34%	36%	1%	0%
Ecological zone					
Yangon	23%	37%	29%	9%	2%
Mandalay	23%	47%	17%	13%	1%
Chin and Dry Zone	22%	57%	14%	6%	1%
Delta and Coastal Lowland	22%	48%	24%	7%	0%
Hilly Zone	25%	51%	22%	2%	0%
Ownership by gender					
Fully female owned	22%	47%	25%	6%	1%
Fully male owned	26%	46%	20%	7%	1%
Partially female owned	13%	57%	20%	9%	1%
Total	22%	49%	21%	7%	1%
Sample Size	100	231	113	34	9

Table 21: Share of firms falling into arrears in outstanding liabilities in next 3 months and expecting to recover to levels before February 2021

Sector	Fall in arrears	Expectations to recover
Agriculture	34%	33%
Manufacturing	12%	18%
Retail and wholesale	18%	23%
Service	27%	40%
Industry		
Agriculture and Aquaculture	34%	33%
Food and Beverage Products	11%	24%
Textiles and Garments	29%	10%
Other Manufacturing	12%	10%
Retail and Wholesale	18%	23%
Construction	21%	23%
Accommodation	2%	19%
Food and Beverage Services	33%	46%
Financial Services	0%	0%
Information Technology and Communication	17%	24%
Health and Pharmaceutical Services	4%	32%
Other Services	21%	36%
Firm size		
Micro (1-4)	23%	27%
Small (5-19)	21%	28%
Medium (20-99)	19%	31%
Large (>99)	6%	16%
Ecological zone		
Yangon	19%	28%
Mandalay	26%	19%
Chin and Dry Zone	25%	36%
Delta and Coastal Lowland	23%	26%
Hilly Zone	16%	25%
Ownership by gender		
Fully female owned	21%	26%
Fully male owned	21%	27%
Partially female owned	26%	30%
Total	22%	28%
Sample Size	108	144

Appendix 5: Adaptations

Table 22: Share of firms with adjustment mechanisms

Sector	Changed production or services offered partially or completely	Started or increased delivery or carry-on	Started or increased remote work arrangement for its workforce	Shifted focus to marketing activities	Shifted focus to improving internal systems and operations	Shifted focus to refurbishments and renovations
Agriculture	16%	23%	10%	15%	26%	20%
Manufacturing	19%	45%	11%	12%	12%	14%
Retail and wholesale	21%	43%	7%	7%	16%	18%
Service	28%	37%	19%	13%	21%	24%
Industry						
Agriculture and Aquaculture	16%	23%	10%	15%	26%	20%
Food and Beverage Products	21%	48%	15%	7%	4%	8%
Textiles and Garments	28%	57%	16%	60%	17%	23%
Other Manufacturing	17%	39%	6%	12%	21%	21%
Retail and Wholesale	21%	43%	7%	7%	16%	18%
Construction	41%	36%	71%	25%	36%	33%
Accommodation	35%	16%	2%	8%	22%	25%
Food and Beverage Services	26%	36%	3%	15%	21%	30%
Financial Services	11%	0%	0%	0%	92%	92%
Information Technology and Communication	75%	53%	17%	0%	28%	25%
Health and Pharmaceutical Services	9%	0%	0%	0%	13%	13%
Other Services	30%	42%	47%	11%	21%	14%
Firm size						
Micro (1-4)	18%	35%	13%	11%	15%	16%
Small (5-19)	24%	41%	8%	13%	25%	24%
Medium (20-99)	35%	25%	8%	16%	24%	25%

Large (>99)	41%	10%	27%	24%	39%	36%
Ecological zone						
Yangon	19%	32%	9%	14%	14%	16%
Mandalay	26%	42%	9%	23%	16%	23%
Chin and Dry Zone	27%	36%	9%	12%	16%	12%
Delta and Coastal						
Lowland	20%	41%	15%	6%	23%	22%
Hilly Zone	9%	29%	9%	12%	16%	19%
Ownership by gender						
Fully female owned	19%	55%	8%	6%	11%	14%
Fully male owned	23%	35%	12%	14%	18%	20%
Partially female owned	16%	29%	14%	8%	26%	19%
Total	21%	37%	11%	12%	18%	19%
Sample Size	124	180	55	70	94	106

Table 23: Share of firms with adjustment mechanisms

Sector	Shifted to new business activities unrelated to my core business	Provided discounts and promotions	Upskilling or training employees	Shifted from online/digital platform to traditional platform
Agriculture	9%	15%	10%	23%
Manufacturing	12%	6%	10%	36%
Retail and wholesale	12%	23%	7%	37%
Service	13%	23%	24%	24%
Industry				
Agriculture and Aquaculture	9%	15%	10%	23%
Food and Beverage Products	18%	6%	6%	22%
Textiles and Garments	4%	48%	60%	56%
Other Manufacturing	4%	2%	10%	52%
Retail and Wholesale	12%	23%	7%	37%
Construction	11%	6%	42%	52%
Accommodation	9%	47%	27%	41%

Food and Beverage Services	8%	18%	22%	17%
Financial Services	0%	0%	0%	11%
Information Technology and Communication	17%	3%	46%	42%
Health and Pharmaceutical Services	9%	22%	15%	24%
Other Services	21%	28%	26%	32%
Firm size				
Micro (1-4)	14%	13%	8%	24%
Small (5-19)	6%	21%	17%	42%
Medium (20-99)	12%	20%	31%	35%
Large (>99)	16%	27%	25%	19%
Ecological zone				
Yangon	8%	20%	20%	30%
Mandalay	11%	25%	17%	37%
Chin and Dry Zone	9%	21%	9%	16%
Delta and Coastal				
Lowland	15%	9%	9%	34%
Hilly Zone	10%	14%	12%	37%
Ownership by gender				
Fully female owned	17%	16%	10%	24%
Fully male owned	9%	16%	11%	37%
Partially female owned	12%	15%	17%	16%
Total	11%	16%	12%	30%
Sample Size	59	102	102	175

Table 24: Share of firms reporting major challenges with online services and digital financial services

Sector	Lack of IT capacity	High prices charged by online platforms	High prices for online advertising	Lack of internet	Others
Agriculture	26%	14%	8%	84%	7%
Manufacturing	22%	11%	1%	79%	2%
Retail and wholesale	18%	10%	10%	68%	0%
Service	26%	16%	12%	82%	2%
Industry					
Agriculture and Aquaculture	26%	14%	8%	84%	7%
Food and Beverage Products	19%	7%	1%	79%	0%
Textiles and Garments	21%	20%	0%	79%	17%
Other Manufacturing	26%	16%	1%	79%	3%
Retail and Wholesale	18%	10%	10%	68%	0%
Construction	75%	64%	71%	92%	0%
Accommodation	46%	8%	0%	91%	0%
Food and Beverage Services	22%	16%	11%	76%	0%
Financial Services	81%	0%	0%	92%	0%
Information Technology and Communication	61%	29%	15%	100%	0%
Health and Pharmaceutical Services	12%	2%	0%	35%	0%
Other Services	30%	17%	15%	92%	6%
Firm size					
Micro (1-4)	18%	9%	4%	78%	1%
Small (5-19)	29%	18%	12%	78%	6%
Medium (20-99)	34%	16%	5%	80%	0%
Large (>99)	19%	9%	0%	60%	0%
Ecological zone					
Yangon	26%	10%	6%	80%	2%
Mandalay	33%	22%	4%	76%	0%
Chin and Dry Zone	22%	12%	9%	87%	2%
Delta and Coastal Lowland	18%	10%	9%	71%	5%
Hilly Zone	25%	14%	4%	81%	0%
Ownership by gender					
Fully female owned	11%	7%	2%	76%	0%
Fully male owned	23%	13%	8%	79%	4%
Partially female owned	37%	19%	9%	76%	0%
Total	23%	13%	7%	78%	3%
Sample Size	115	58	26	358	6

Appendix 6: Questionnaires for the firm-level impacts in 2021 – Round 7

Phone interview introduction and consent form:

Good morning/afternoon/evening.

I am calling from [insert implementing contractor], on behalf of the World Bank. This establishment was randomly selected to participate in a survey, and the purpose of this survey is to better understand the current situation of businesses in Myanmar. I anticipate that this survey/interview will take less than [insert number of minutes] minutes to complete.

The results of the survey will be used by the World Bank to monitor private sector development and to assess impacts of the recent events on businesses. All information and opinions you provide will be anonymized and kept confidential. Your name, the name of your establishment, detailed contact information will not be used in any document based on this survey. Participating in this survey is completely voluntary, and you can stop participating in this survey at any time. Please call [Insert number of the supervisor] if you have any further questions or want to withdraw from the survey.

0. Do you agree to participate in this survey?

Yes	1	Continue with survey questions
No	2	Thank them for their time

1. Date and time of the interview (start) [Instruction: To be completed by interviewer/supervisor]

Date (start_01)	
Time (start_02)	

A. Screener and General Characteristics

1. What is name of the establishment? (a1) [Instruction: To be completed before interview]

Name of the establishment	
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2. Location of the establishment [Instruction: To be completed before interview. For street address (a2a), please check with respondents first if they are comfortable of their street address being included in the survey. If respondents are not comfortable and insert “Not Applicable” (-5).

	Name	Not Applicable
Street address (a2a)		-5
Township (a2b)		
State/region (a2c)		

3. Is this establishment located in the industry zone? (a3) [Instruction: To be completed before interview]

Yes – Headquarters is in the zone	1
Yes – Branches, factory and warehouse are in the zone	2

No	3
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4. What type of product or service represents this establishment's largest share of annual sales? (a4)

Product or service with largest share of annual sales	
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5. What is the main industry of activity of your establishment? (a5) [Instruction: To be filled out by enumerator based on question a4].

Sector	Industry Name	Code
Agriculture	Agriculture and Aquaculture	1
Manufacturing	Food and Beverage Products	3
	Textiles and Garments	4
	Other Manufacturing	5
Retail and wholesale	Retail and Wholesale	6
Services	Construction	7
	Accommodation	8
	Restaurants or Food and Beverage services	9
	Financial Services	10
	Information Technology and Communication	12
	Health and Pharmaceutical Services	13
	Other Services	14

6. Is this establishment formally registered with any level government authority at present a business registration certificate/license and other necessary certificates/licenses/permits to operate a business? (a6)

Yes	1
No	2
Don't know (spontaneous)	-9

7. What is the firm's ownership status? (a7)

Private owned by national(s)	1
Private owned by foreigner(s)	2
Joint venture owned by national and foreign company(s)	3
Other (Specify)	4
Don't know	-9

8. When was this establishment established? (a8)

Year this establishment was established	
Don't know (spontaneous)	-9

9. Amongst the owners of this establishment, are there any female? (a9)

Yes	1	Go to a10
No	2	
Don't know (spontaneous)	-9	

	Number
What percentage of the establishment is owned by a female(s) (a9a)	% owned by female(s)

10. How many employees did this establishment have in January 2021? (a10)

	Number
Number of full-time employees (a10a)	
Number of part-time employees (a10b)	

11. What was the total share of female employees in January 2021? (a11)

	Number
Female full-time employees (a11a)	Share (%)
Female part-time employees (a11b)	Share (%)

12. What was the value of total sales of this establishment in January 2021? (a12)

	Number
Value of sales	
Don't know (Spontaneous)	-9

13. Do you usually export any of your products overseas? (a13)

Yes	1
No	2
Don't know (spontaneous)	-9

14. What was the total value of investment, including equipment, machines, software and buildings of this establishment in January 2021? (a14)

	Number
Value of investment	
Don't know (Spontaneous)	-9

15. Have your plans to invest and expand the business in 2021 changed since February 2021? (a15)

Yes	1
No	2
Don't know (spontaneous)	-9

16. Does this establishment have an official business bank account? (a17)

Yes	1
No	2
Don't know (spontaneous)	-9

17. Is this establishment located in urban or rural area? (a18)

Urban	1
Rural	2
Don't know (spontaneous)	-9

B. Impacts on overall operation

1. How many days did this establishment operate in the last completed month? (b1)

Days the establishment operated	(insert number of days)
Don't know (spontaneous)	-9

2. What is the current status of this establishment? (Instruction: If business is closed to public, but operates, it should be considered open) (b2)

Open	1	Go to question (b2a)
Temporary closed	2	Go to question (b3)
Don't know (spontaneous)	-9	Go to question (b5)

What percent of capacity for production or service did this establishment operate in the last completed month? (Instruction: Only ask this question if b2=1, then go to question b5)

Percent	(insert percent)
Don't know (spontaneous)	-9

3. For how many weeks has this establishment been closed due to recent events since February 1, 2021? (b3)

Weeks the establishment has been closed	(insert number of weeks)
Don't know (spontaneous)	-9

4. In how many weeks do you expect that this establishment will resume full operations? (b4)

Number of weeks that the establishment	(insert number of weeks)
Don't know (uncertain)	-9

5. Overall, the effect of the recent events on this establishment was [inset options]? (b5)

Very negative	1	
Negative	2	
No effect at all	3	
Positive	4	Go to Section C
Very positive	5	
Don't know (spontaneous)	-9	

6. Did this establishment experience any of the following since Feb 2021? (b6)

	Yes	No	Don't know (spontaneous)	Not applicable
Reduction of sales (b6b)	1	2	-9	-5
Disruption of the supply of inputs and raw materials (b6c)	1	2	-9	-5
Cash flow shortages (b6d)	1	2	-9	-5
Reduction in access to credit (b6e)	1	2	-9	-5
Reduction in workforce due to layoff (b6f)	1	2	-9	-5
Filed for insolvency or bankruptcy (b6g)	1	2	-9	-5
Having difficulty making payments on loans and other business credits (b6h)	1	2	-9	-5
Having difficulty making payments to suppliers and employees due to reduced revenue (b6j)	1	2	-9	-5
Having difficulty making payments to suppliers and employees due to limited banking access (b6k)	1	2	-9	-5
Limited internet access impacting business operation (b6l)	1	2	-9	-5
Damage to any business assets or location (b6m)	1	2	-9	-5

7. What was the main reason for the disruption in intermediate materials? (b7) (Choose all that apply)
[Instruction: Only ask if b6c=1]

	Yes	No	Don't know (spontaneous)
Not available (b7a)	1	2	-9
Cost increased (b7b)	1	2	-9
Lower quality (b7c)	1	2	-9
Others (specify) (b7d)			

8. Why did you not experience cash flow shortage? (b9) (Instruction: Only ask this question if b6d=2, and select all that apply)

	Yes	No	Don't know (spontaneous)
Sales has been going well (b9a)	1	2	-9
This establishment can still have access to commercial banks (b9b)	1	2	-9

This establishment can still have access to non-banking financial institutions (b9c)	1	2	-9
Others (specify) (b9e)			

9. Compared to the COVID impacts, has the impacts of the recent events been ___ on this establishment?

	Yes	No	Don't know (spontaneous)
Worse (b10a)	1	2	-9
The same (b10b)	1	2	-9
Better (b10c)	1	2	-9

C. Impacts on Sales

1. Comparing this establishment's sales for the last completed month in 2021 with January 2021, did the sales? (c2)

Increase	1	
Remain the same	2	Go to question c3
Decrease	3	
Don't know (spontaneous)	-9	Go to question c3

	Percent
Increased by how much? (c2a)	

	Percent
Decreased by how much? (c2b)	

2. Comparing this establishment's profit for the last completed month with January 2021, did profit? (c3)

	Profit	
Increase	1	
Remain the same	2	Go to question c4
Decrease	3	
Don't know (spontaneous)	-9	Go to question c4

	Percent
Increased by how much? (c3a)	
Decreased by how much? (c3b)	

D. Impacts on labor

1. How many employees did this establishment have in the last completed month? (d1)

	Number
Number of full-time employees (d1a)	
Number of part-time employees (d1b)	

2. What was the total share of female employees in the last completed month? (d2)

	Share
Female full-time employees (d2a)	
Female part-time employees (d2b)	

3. In the last completed month, how many full-time workers were: (d3) [Instruction: Insert 0 if none of the following activities happen]

	Number	Don't know (spontaneous)
Hired (male) (d3a)		-9
Hired (female) (d3b)		-9
Laid-off (male) (d3c)		-9
Laid-off (female) (d3d)		-9
Granted unpaid leave of absence (male) (d3e)		-9
Granted unpaid leave of absence (female) (d3f)		
Had their salary, wages, or benefits reduced (male) (d3g)		-9
Had their salary, wages, or benefits reduced (female) (d3h)		-9
Had their hours reduced (male) (d3i)		-9
Had their hours reduced (female) (d3j)		-9

4. Since the beginning of February 2021, by what percent has this establishment size changed in terms of number of full-time employees? (d4)

Percent change	(Insert percent change)
Don't know (spontaneous)	-9
Not applicable	-5

5. Did this establishment face any difficulties finding labor to fill available positions if any labors are hired? (d5) [Instruction: Ask only if d3a>0 or d3b>0]

Yes	1
No	2
Don't know (spontaneous)	-9

E. Impacts on finance

1. Does this establishment have any outstanding loans from following institutions/individuals? (e2)

	Yes	No	Don't know (Spontaneous)
Commercial banks (e2a)	1	2	-9
Non-banking financial institutions (microfinance institutions, credit cooperatives, credit unions, or finance companies) (e2b)	1	2	-9
Friends or family members (e2c)	1	2	-9

2. In the last completed month, did this establishment delay payments due to the recent events for more than one week to? (e3)

	Yes	No	Don't know (spontaneous)
Suppliers (e3a)	1	2	-9
Tax authorities (e3b)	1	2	-9
Banks and non-bank financial institutions (e3c)	1	2	-9
Employees (for salary) (e3d)	1	2	-9

3. Since the beginning of February 2021 what is the main mechanism used by this establishment to deal with cash flow shortages? [Instruction: Ask only if b6d=2] (e4)

Loans from commercial banks	1
Loans from non-banking financial institutions (microfinance institutions, credit cooperatives, credit unions, or finance companies)	2
Loans from friends or family	4
Delaying payments to suppliers/workers/authorities	5
Don't know (spontaneous)	-9

4. How long (in months) will your establishment be able to service its debt/s in the current situation? [Instruction: Ask only if b6d=2] (e5)

	Number
Months	
Don't know (Spontaneous)	-9

5. Why did this establishment not have outstanding loans? [instruction: Ask only if e2a=2, e2b=2 and e2c=2, and select all that apply]

	Yes	No	Don't know (spontaneous)
This establishment can pay all outstanding loans on time (e6a)	1	2	-9

This establishment has enough savings to finance my expenses (e6b)	1	2	-9
This establishment have never had access to finance through formal and informal channels (e6c)	1	2	-9
This establishment no longer need loans due to reduced production (e6d)	1	2	-9
This establishment cannot access any new loans (e6e)			
Others (specify) (e6f)	1	2	-9

F. Impacts on Investment

1. What was the total value of investment, including equipment, machines, software and buildings of this establishment in the last completed month in 2021? (f1)

	Number
Value of total investment	
Don't know (Spontaneous)	-9

2. Comparing this establishment's total value of investment for the last completed month in 2021 with January 2021, did the total investment? (f2)

Increase	1	
Remain the same	2	Go to section G
Decrease	3	
Don't know (spontaneous)	-9	Go to section G

	Percent
Increased by how much? (f2a)	

	Percent
Decreased by how much? (f2b)	

G. Response and resilience for business continuity

1. With your current cash flow, how confident are you that your business can remain open for the next month? (g1)

Not very confident	1
Not confident	2
Neutral	3
Confident	4
Very confident	5

2. If the current situation does not improve, how likely is that you will need to close your business permanently in 3 months? (g2)

Not very likely	1
Not likely	2
Neutral	3
Likely	4
Very likely	5

3. Do you anticipate that this establishment will fall in arrears in any of its outstanding liabilities in the course of the next 3 months? (g3)

Yes	1
No	2
Don't know (spontaneous)	-9

4. Do you expect this establishment business to recover back to levels before Feb 2021 in next 6 months? (g4)

Yes	1	
No	2	Go to question g6
Not applicable	-5	
Don't know (spontaneous)	-9	

5. Looking ahead to the next 3 months, what is the expected change in sales that you anticipate for this establishment compared to the same period last year? (g5)

Sales change (%)	
Don't know	-9

6. Looking ahead to the next 3 months, what is the expected change in employment that you anticipate for this establishment compared to the same period last year? (g6)

Employment change (%)	
Don't know	-9

7. Looking ahead to the next 3 months, what is the expected change in investment that you anticipate for this establishment compared to the same period last year? (g7)

Investment change (%)	
Don't know	-9

H. Adjustment mechanisms

1. Has this establishment made any of the following adjustment due to the recent events? (i1) [Select all that apply]

	Yes	No	Don't know (spontaneous)
Changed its production or services offered partially or completely (i1a)	1	2	-9
Started or increased delivery or carry-on (i1b)	1	2	-9
Started or increased remote work arrangement for its workforce (i1c)	1	2	-9
Shifted focus to marketing activities (i1e)	1	2	-9
Shifted focus to improving internal systems and operations (i1f)	1	2	-9
Shifted focus to refurbishments and renovations (i1g)	1	2	-9
Shifted focus to new business activities unrelated to my core business (i1h)	1	2	-9
Provided discounts and promotions (i1i)	1	2	-9
Upskilling or training employees (i1j)	1	2	-9
Switched from online/digital platform for major business functions such as sales, marketing and payment to traditional platforms (such as pen and paper, cash payment of instead of digital payment) (i1k)	1	2	-9

2. Has your establishment experienced any of the following challenges with online services and digital financial services since February 2021? (i6)

	Yes	No	Not Applicable
Lack of IT capacity, skills or technology within the business (i6a)	1	2	-5
High prices charged by online platforms, marketplaces or sellers (i6b)	1	2	-5
High prices for online advertising (i6c)	1	2	-5
Did not experience any challenges selling goods or services online (i6d)	1	2	-5
Lack of internet access (i6e)	1	2	-5
Others (i6f)	Please specify		

The survey ends here. I would like to gather a few final details.
Thank you for your time and cooperation.

I. Control Questions

1. The name of the respondent (j1) [Instruction: Select “Not applicable” if respondents do not feel comfortable providing their names]

Name	
Not applicable	-5

2. What option best reflect your main occupation in this establishment? (j2) [Instruction: Select “Not applicable” if respondents do not feel comfortable providing their titles]

Owner, CEO or CFO	1
Manager	2
Accountant or lawyer	3
Other	Please specify
Not applicable	-5

3. Contact information (j3) [Instruction: Select “Not applicable” if respondents do not feel comfortable providing contact info details]

	Email/Phone number	Not applicable
Email (j3a)	Insert email address	-5
Phone number (j3b)	Insert phone number	-5

4. Would like you to participate in the future rounds of the survey? (j4)

Yes	1
No	2

5. Number of calls attempted (j5) [Instruction: To be completed by interviewer/supervisor]

Number of calls attempted	
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6. Date and time of the interview (end) [Instruction: To be completed by interviewer/supervisor]

Date (End_01)	
Time (End_02)	