

The Firm-Level Impacts of the COVID-19 Pandemic – Round 6 Results

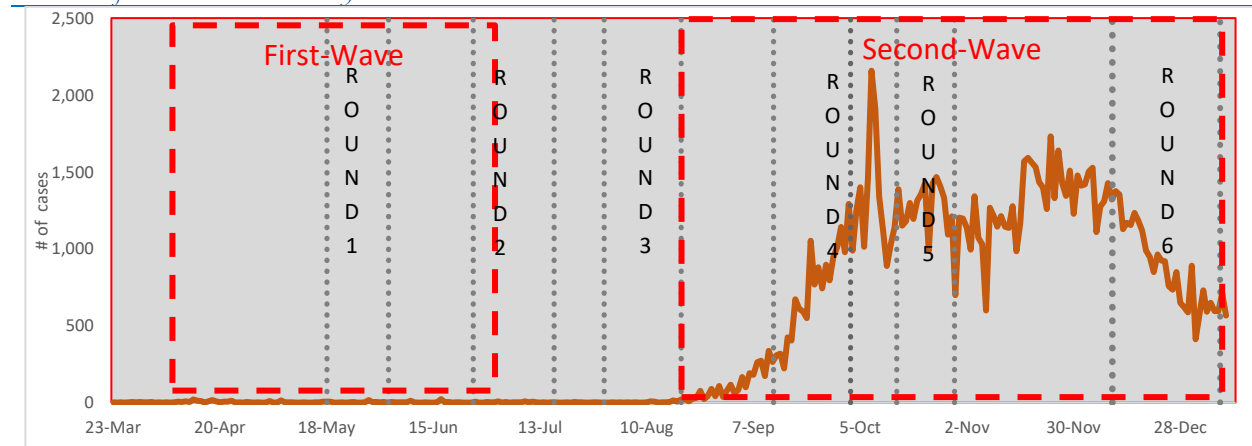
High-level findings:

- Temporary closures decreased across Myanmar in December 2020. Yangon saw a drastic decline in temporary closures while they increased in Mandalay. Across sectors, only agricultural firms reported more temporary closures.
- Half of all firms report cash flow shortages in December 2020.
- More than half of all firms have outstanding loans, double the levels two months ago.
- Though most firms are aware of government COVID-19 support loans, only a small share have taken steps to apply.

Since the beginning of the second wave in late August, the number of daily confirmed COVID-19 cases in Myanmar exponentially increased and peaked in early October. Since December, case numbers have been trending downwards, returning the case load to levels last observed in September 2020 (Figure 1).

Figure 1 Daily confirmed cases are declining in Myanmar

Number of COVID-19 cases in Myanmar across time

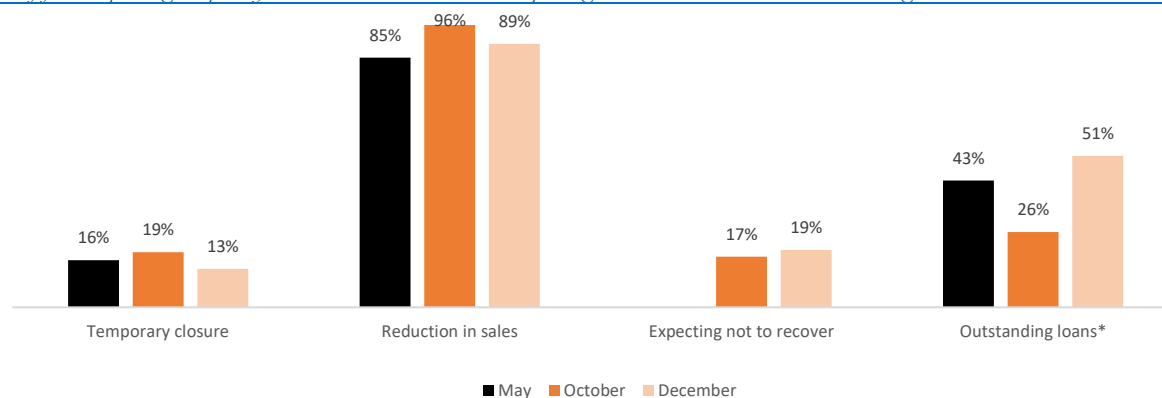


Source: The World Bank's COVID-19 firm survey

There were fewer temporary closures in December, but more than half of all firms relied on loans to combat the financial pressures of the pandemic in December. Fewer firms (13 percent) were temporary closed, less than that observed in October (19 percent) and during the first wave (16 percent in May) (Figure 2). While reduction in sales continue to be the most pressing issue reported by most firms, the recent survey findings indicate that this is improving with 96 percent of firms reporting sales reductions in October compared to 89 percent in December. In parallel, there was an increased reliance on loans, with 51 percent of firms having outstanding loans in December, double that observed in October (25-percentage point increase) and higher than the first wave (8-percentage point difference). With respect to recovery, 19 percent of firms reported having positive expectations in December, comparable to the 17 percent observed in October.

Figure 2 An increased reliance on loans while more firms continue to re-open

Share of firms reporting temporary closures, reduction in sales, expecting not to recover, and with outstanding loans



Note: *Indicator is lagged as the question designed for this indicator asked about the last completed month. In the chart, for May, the last completed month is March, for October it was September and for December was November.

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

Operating status

Fewer firms reported temporary closures spurred by a large increase of firms re-opening in Yangon.

In December, only 13 percent of firms (compared to 19 percent in October) were temporarily closed, a share that is lower than that observed in the first wave (16 percent in May). Regional differences associated with mandates were driving varying degrees of closures across Myanmar. Yangon saw a drastic decrease in reported closures: 6 percent of firms reported closures in December representing a 36-percentage point decrease from the 48 percent in October. Conversely, Mandalay experienced an increase in temporary firm closures in December (from 24 to 38 percent), attributable to stricter stay-at-home orders introduced from December 5th through the 18th (Figure 3).

Agricultural firms were the only firms to report more temporary closures in December, from 7 to 14 percent. However, services firms continued to report the highest proportion of closures (22 percent of all services firms), although this share has experienced slight decline in the second wave from 39 percent in May to 36 percent in October. Manufacturing, retail, and wholesale closures declined between October and December (from 19 to 8 percent and 17 to 12 percent, respectively) (Figure 4). Large firms reported a sizable decline in temporary closures, from 35 to 10 percent). Medium-sized firms— which had previously increased its share of closures by 25-percentage points since the first wave—reversed its trend by December, seeing a decrease of 14-percentage points from 37 to 23 percent. Small firms also reversed their trend with fewer closures between October and December.

Figure 3 A large share of firms in Yangon reopened while firms in Mandalay reported increased closures

Share of firms reporting temporary closures – by region

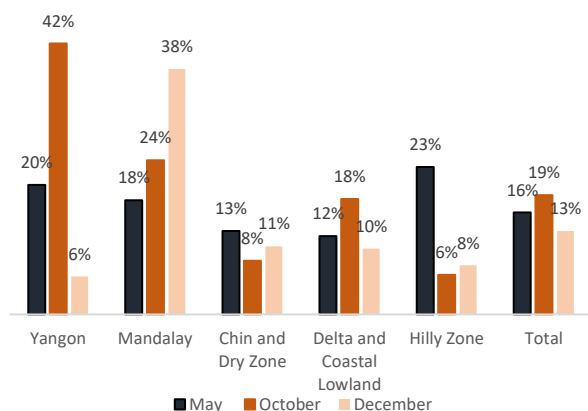
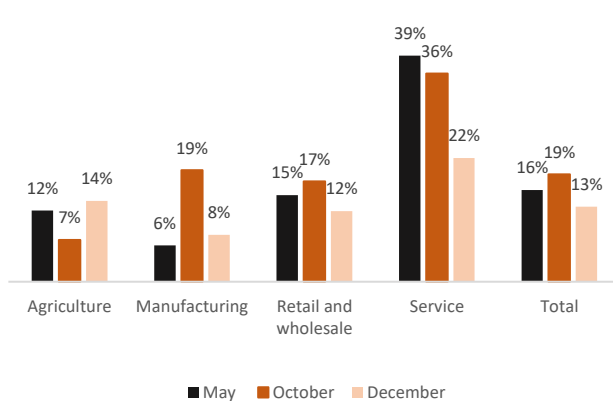


Figure 4 Only agricultural firms reported increases in temporary closures

Share of firms reporting temporary closures – by sector



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

Business Performance

As observed in the first wave, half of all firms reported being impacted by cash flow shortages. While one-quarter of firms in the October survey reported cash flow shortages, this share had effectively doubled to 49 percent by December, comparable to the findings of the first wave (51 percent in May). Reduction in access to credit remains the third most-pressing issue reported by 30 percent in December (a 5-percentage point increase since October) followed by difficulties in making payments on loans and credits reported by a quarter of firms in December (Figure 5). Previously, cash flow shortages were observed to be greater issue for fully female-owned firms. However, by December this was no longer the case, with a reduction in sales becoming a greater issue among fully female-owned firms (Figure 6).

Figure 5 Since the onset of COVID-19, reduction in sales remains the top reported impact by firms, and cash flow shortages have again become a principal issue for half of firms.

Operational impact of COVID-19 on firm – by total

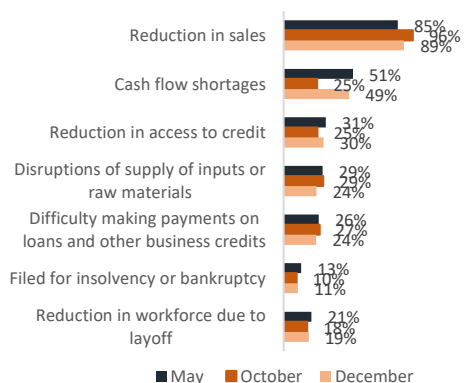
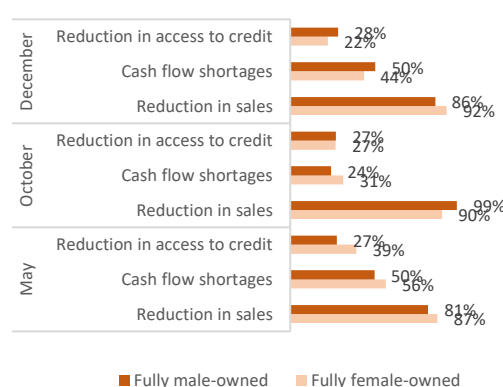


Figure 6 Reduction in sales became a greater operational impact for fully female-owned firms.

Operational impact of COVID-19 – by gender ownership



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

The share of firms relying on loans to weather the impacts of the pandemic doubled by December. With the prolonging of the pandemic, more firms needed loans to fund operations. Over half of firms reported outstanding loans in November, compared to a quarter of firms in September, a share that exceeds the proportion from the first wave (43 percent in May). Previously, firms across all sectors reported declines in outstanding loans between March and September; however, by November, firms across all sectors experienced increases in outstanding loans. Agriculture, manufacturing and services firms saw increases close to 30-percentage points and retail, and wholesale firms experienced a 20-percentage point increase. Higher shares of agricultural firms held outstanding loans from commercial banks (a 23-percentage point increase from 7 to 30 percent since September) and more manufacturing firms reported outstanding loans from non-banking financial institutions (representing a 16-percentage point increase since September). Further, of the 26 percent of firms that reported more outstanding loans from family and friends, the highest shares were observed among agricultural firms (36 percent) (Figure 7). To an extent, seasonality contributes to these findings, as some firms (for instance, those in the construction, food and beverage industries) may begin or increase their business activity following the rainy season. As firms are increasingly cash-limited, they will continue to see declines in their investments: by December, one-third of firms reported such declines, an issue that is growing and most pronounced among services firms (Figure 8).

Figure 7 More than half of firms reported having outstanding loans

Share of firms reporting outstanding loans – by sector

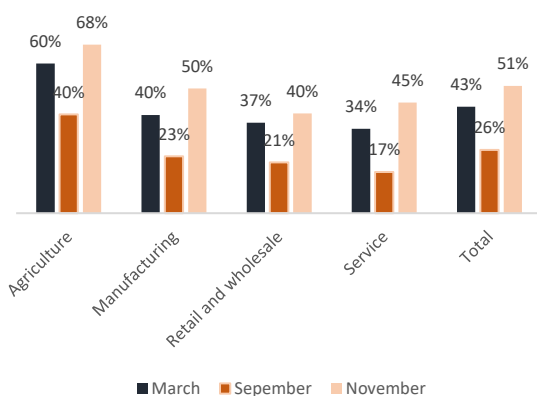
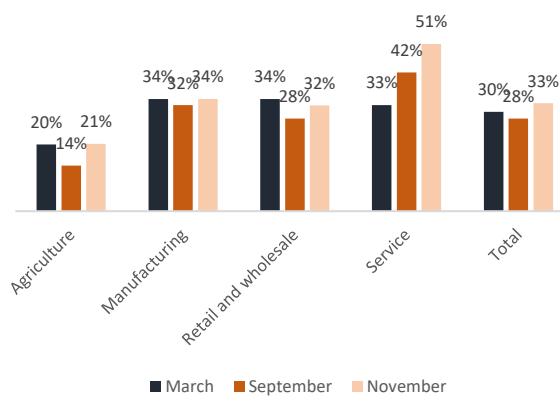


Figure 8 A third of firms saw declines in investments with firms in the services sector most adversely affected

Share of firms reporting declines in investments – by sector



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

Business Expectations

Expectations for business recovery worsened for firms as the pandemic persists. Relative to results from the first wave, firms in all sectors—other than those in services—have become less optimistic of their likelihood of recovery. However on positive developments, the latest survey indicated that only 4 percent of firms lacked confidence of remaining in business for the next month, indicating that firms have adopted adaptations to their operations, and developed some degree of resilience and confidence of their month-to-month survival as they learn to adjust to the ongoing pandemic. Sales expectations in the next three months remain negative albeit there were some improvements on reported sales expectations from previous survey rounds: in October, the average sales decline was expected to be 26 percent lower than the same period a year ago, a share that improved by 17-percentage points to 9 percent by December (**Error! Reference source not found.**).

Fewer agricultural firms expect to fall into arrears over the next three months. By December, an average of 36 percent of firms expected to fall into arrears in any of their outstanding liabilities over the next quarter, representing little to no change from October (35 percent) and May (36 percent) (Figure 10). As the second-

wave continues, the anticipation of arrears became a more pronounced concern principally for manufacturing firms (a 9-percentage point increase from October to December), while to a lesser extent, firms in the retail, and wholesale sectors (increasing from 23 to 25 percent). Agricultural firms reported the greatest improvement with 47 percent reporting an expectation to fall into arrears in December, as compared to 58 percent in October. Large firms reported the greatest improvement in their expectations of falling into arrears, with 48 percent of large firms reporting such expectations in October declining to just 19 percent of large firms reporting the same in December.

Figure 9 There has been a marked improvement in sales expectations over the next three months between survey rounds

Share of firms reporting business expectations – by share of firms

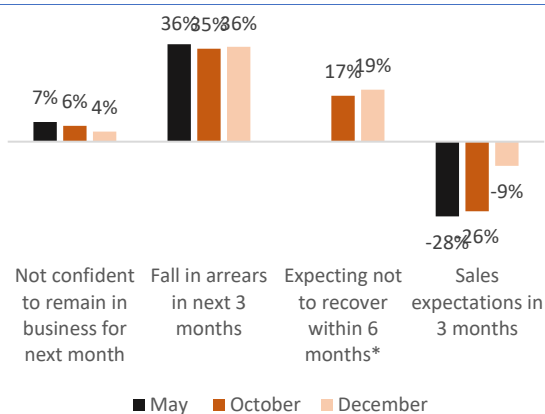
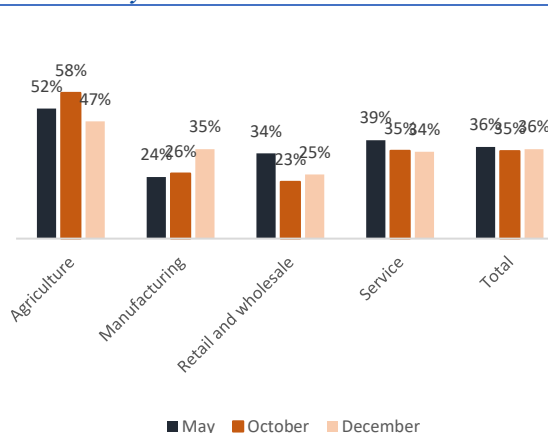


Figure 10 Agricultural firms improved in their expectations of falling into arrears, while manufacturing firms notably worsened their outlook

Firms reporting expectations to fall into arrears in next 3 months – by sector



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

Policy and Adaptions

More than half of firms reported that access to loans/credit guarantees remained the most pressing form of government support. Awareness of the government's COVID-19 loans programs was only 61 percent of firms (Figure 11). Services and medium firms were the most aware (81 and 85 percent, respectively) while agricultural firms were the least (40 percent). While service and agricultural firms were the most likely to apply for such loans (at 30 percent and 26 percent, respectively), only one in five firms overall applied for the loans. Application rates were the highest among services (30 percent) and medium (43 percent) firms (Figure 13). For those firms that did apply, 69 percent were successful in their application. Of the 17 and 26 percent (respectively) of micro and agricultural firms applied for the loans, 90 and 79 percent (respectively) of these firms received the loans (Figure 12). In the case of large firms—which enjoy better access to formal channels of information and to resources—all those which applied were ultimately successful in receiving funding (Figure 13).

Figure 11 More than half of firms are aware of government's COVID-19 loan schemes
Share of firms reporting awareness of COVID-19 loan – by sector

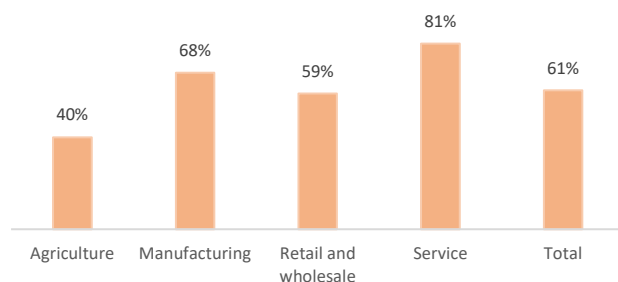
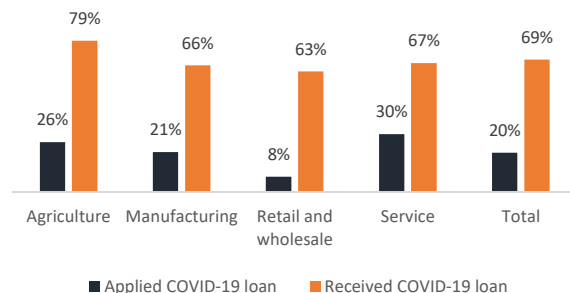


Figure 12 The majority of firms that applied successfully received government COVID-19 loans
Share of firms applying and receiving COVID-19 loan – by sector



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

Not knowing how to apply remains the top reason why firms are not applying for loans. One-fifth of firms continue to state a lack of awareness of the application process as the main deterrent to applying, representing no change from the fifth survey round. The persistency of low procedural awareness indicates that there is scope for further outreach, training and awareness of government support programs. Lack of access to authorities or government agencies (10 percent) and lack of qualification (10 percent) were equally reported as the second-most pronounced deterrent (Figure 14).

Figure 13 Most firms that applied for government's COVID-19 loan received the loan
Share of firms applying and receiving COVID-19 loan – by size

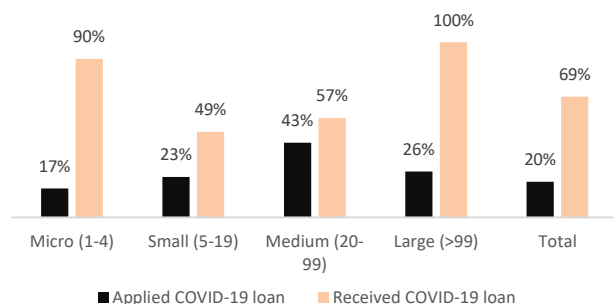
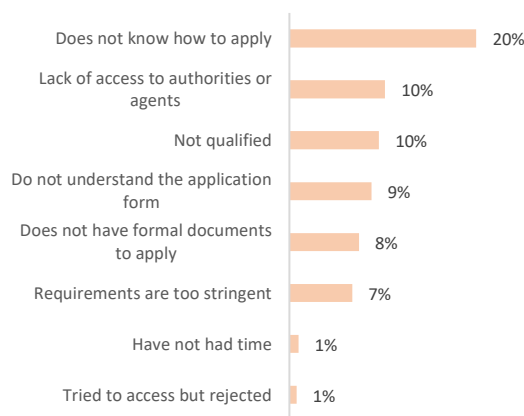


Figure 14 A lack of awareness on how to apply remains the top reason why firms failed applying
Major reasons for not applying for support – by firm size of firms



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

Hilly Zone, Chin and Dry Zone saw improvements in the share of firms adopting online/digital platforms. Overall, in December, 25 percent of firms in Myanmar reported having adopted new technologies, (Figure 15 Figure 16). Services firms continue to see the highest proportion of adoption (34 percent) and the share of retail and wholesale firms has steadily increased with time (24 percent in May to 31 percent in December). Agricultural firms continue to see a digital divide, reporting the lowest shares of adoption (remaining at the 10 percent noted in October), largely attributable to the labor-intensive nature of agricultural work as compared to other sectors (Figure 16).

Figure 15 A quarter of firms in all regions are adopting online/digital platforms to mitigate the impacts of COVID-19

Share of firms adopting online/digital platforms – by region

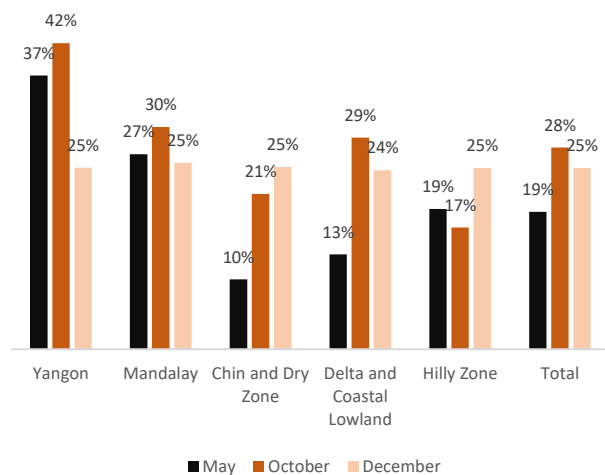
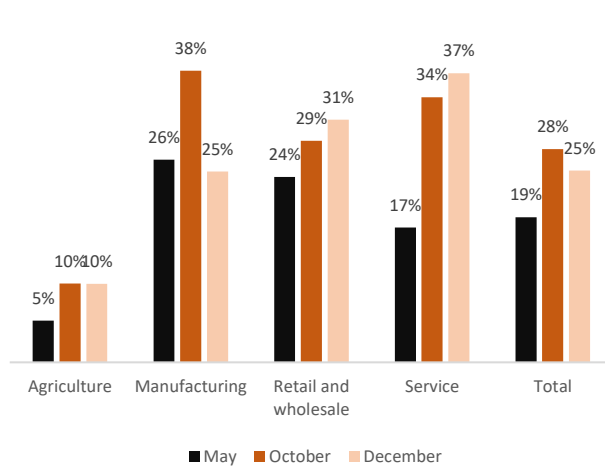


Figure 16 Agriculture saw the lowest share of firms adopting digital/online platforms

Share of firms adopting online/digital platforms – by sector



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

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 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 inference 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	77	15%
Manufacturing	166	33%
Retail and wholesale	88	18%
Service	169	34%
Total	500	100%

Table 2: Sample distribution by firm size

Firm size	Number of firms	Share of firms
Micro (1-4)	191	38%
Small (5-19)	198	40%

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.

Medium (20-99)	91	18%
Large (>99)	20	4%
Total	500	100%

Table 3: Sample distribution by industry

Industry	Number of firms	Share of firms
Agriculture and Aquaculture	77	15%
Food and Beverage Products	73	15%
Textiles and Garments	26	5%
Other Manufacturing	67	13%
Retail and Wholesale	88	18%
Construction	11	2%
Accommodation	18	4%
Food and Beverage Services	60	12%
Financial Services	11	2%
Information Technology and Communication	12	2%
Health and Pharmaceutical Services	15	3%
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	103	21%
Chin and Dry Zone	75	15%
Delta and Coastal Lowland	86	17%
Hilly Zone	92	18%
Total	500	100%

Appendix 2: Operational Status

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

Sector	Open	Temporarily closed
Agriculture	86%	14%
Manufacturing	92%	8%
Retail and wholesale	88%	12%
Service	78%	22%
Industry		
Agriculture and Aquaculture	86%	14%
Food and Beverage Products	99%	1%
Textiles and Garments	78%	22%
Other Manufacturing	85%	15%
Retail and Wholesale	88%	12%
Construction	67%	33%
Accommodation	18%	82%
Food and Beverage Services	84%	16%
Financial Services	95%	5%
Information Technology and Communication	91%	9%
Health and Pharmaceutical Services	100%	0%
Other Services	72%	28%
Firm size		
Micro (1-4)	90%	10%
Small (5-19)	82%	18%
Medium (20-99)	77%	23%
Large (>99)	90%	10%
Female ownership		
Yes	89%	11%
No	85%	15%
Ecological zone		
Yangon	94%	6%
Mandalay	62%	38%
Chin and Dry Zone	89%	11%
Delta and Coastal Lowland	90%	10%

Hilly Zone	92%	8%
Total	87%	13%
Sample Size	435	75

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

Sector	Average weeks closed	Average weeks to resume operation
Agriculture	9	8
Manufacturing	9	2
Retail and wholesale	16	2
Service	22	9
Industry		
Agriculture and Aquaculture	9	8
Food and Beverage Products	29	1
Textiles and Garments	13	2
Other Manufacturing	5	2
Retail and Wholesale	16	2
Construction	9	2
Accommodation	17	9
Food and Beverage Services	22	10
Financial Services	5	2
Information Technology and Communication		
Health and Pharmaceutical Services		
Other Services	23	9
Firm-size		
Micro (1-4)	12	10
Small (5-19)	14	4
Medium (20-99)	26	7
Large (>99)	33	2
Female ownership		
Yes	14	8
No	14	6
Ecological zone		
Yangon	23	10
Mandalay	12	3
Chin and Dry Zone	16	20
Delta and Coastal Lowland	15	3
Hilly Zone	7	5

Total	14	6
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Table 7: Impacts of COVID-19 on firms – by share of firms

Sector	Don't know	Very negative	Negative	No effect at all	Positive	Very positive
Agriculture	1%	20%	53%	25%	1%	0%
Manufacturing	0%	32%	63%	5%	0%	0%
Retail and wholesale	0%	31%	59%	6%	3%	2%
Service	0%	55%	43%	2%	0%	0%
Industry						
Agriculture and Aquaculture	1%	20%	53%	25%	1%	0%
Food and Beverage Products	0%	32%	60%	8%	0%	0%
Textiles and Garments	0%	54%	46%	0%	0%	0%
Other Manufacturing	0%	27%	70%	3%	0%	0%
Retail and Wholesale	0%	31%	59%	6%	3%	2%
Construction	0%	29%	71%	0%	0%	0%
Accommodation	0%	58%	42%	0%	0%	0%
Food and Beverage Services	0%	58%	41%	0%	0%	0%
Financial Services	0%	5%	89%	6%	0%	0%
Information Technology and Communication	0%	18%	73%	9%	0%	0%
Health and Pharmaceutical Services	0%	21%	76%	2%	0%	0%
Other Services	0%	51%	43%	5%	0%	0%
Firm Size						
Micro (1-4)	1%	25%	62%	11%	2%	0%
Small (5-19)	0%	43%	47%	9%	0%	1%
Medium (20-99)	0%	59%	38%	2%	1%	0%
Large (>99)	0%	46%	53%	0%	1%	0%
Female ownership						
Yes	1%	29%	59%	10%	0%	1%
No	0%	34%	54%	10%	2%	0%
Ecological zone						
Yangon	0%	36%	56%	5%	0%	3%
Mandalay	0%	58%	35%	6%	0%	0%

Chin and Dry Zone	0%	34%	59%	7%	0%	0%
Delta and Coastal Lowland	1%	23%	66%	7%	3%	0%
Hilly Zone	0%	25%	45%	30%	0%	0%
Total	0%	32%	56%	10%	1%	0%
Sample Size	1	186	263	34	6	1

Table 8: Effects of COVID-19 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	Difficulty making payments on loans and other business credits?
Agriculture	76%	30%	61%	36%	15%	16%	16%
Manufacturing	96%	17%	41%	25%	21%	7%	34%
Retail and wholesale	90%	45%	49%	35%	13%	10%	12%
Service	97%	10%	41%	21%	26%	10%	34%
Industry							
Agriculture and Aquaculture	76%	30%	61%	36%	15%	16%	16%
Food and Beverage Products	95%	13%	29%	33%	12%	7%	26%
Textiles and Garments	92%	12%	60%	25%	23%	16%	45%
Other Manufacturing	97%	23%	56%	13%	32%	7%	43%
Retail and Wholesale	90%	45%	49%	35%	13%	10%	12%
Construction	100%	0%	65%	64%	6%	17%	41%
Accommodation	100%	0%	57%	15%	32%	0%	40%
Food and Beverage Services	97%	11%	43%	24%	24%	9%	36%
Financial Services	92%	0%	44%	47%	0%	5%	5%
Information Technology and Communication	89%	29%	20%	11%	15%	11%	28%
Health and Pharmaceutical Services	100%	8%	18%	18%	9%	0%	23%
Other Services	98%	7%	36%	14%	34%	14%	26%
Firm size							
Micro (1-4)	87%	26%	46%	31%	14%	8%	19%
Small (5-19)	93%	23%	51%	26%	25%	15%	29%
Medium (20-99)	99%	13%	71%	31%	33%	21%	62%
Large (>99)	100%	17%	30%	30%	10%	1%	18%

Female ownership								
Yes	94%	28%	46%	32%	13%	10%	19%	
No	86%	22%	50%	28%	23%	12%	29%	
Ecological zone								
Yangon	95%	18%	57%	31%	19%	9%	26%	
Mandalay	90%	26%	41%	26%	9%	10%	22%	
Chin and Dry Zone	91%	27%	46%	32%	13%	16%	20%	
Delta and Coastal Lowland	84%	25%	52%	31%	29%	9%	24%	
Hilly Zone	93%	24%	45%	26%	12%	11%	31%	
Total	89%	24%	49%	30%	19%	11%	24%	
Sample Size	447	98	241	150	94	60	148	

Table 9: Major reasons for the firms experiencing shortage of inputs – by share of firms

Sector	Not available	Cost increased	Lower quality
Agriculture	86%	42%	18%
Manufacturing	84%	20%	3%
Retail and wholesale	100%	17%	0%
Service	54%	27%	0%
Industry			
Agriculture and Aquaculture	86%	42%	18%
Food and Beverage Products	84%	16%	0%
Textiles and Garments	100%	0%	0%
Other Manufacturing	83%	24%	5%
Retail and Wholesale	100%	17%	0%
Construction	0%	0%	0%
Accommodation	0%	0%	0%
Food and Beverage Services	54%	24%	0%
Information Technology and Communication	54%	46%	0%
Health and Pharmaceutical Services	100%	0%	0%
Other Services	50%	50%	0%
Firm size			
Micro (1-4)	90%	21%	1%
Small (5-19)	88%	31%	16%
Medium (20-99)	59%	64%	11%
Large (>99)	100%	4%	4%
Female ownership			
Yes	91%	15%	0%
No	87%	35%	11%
Ecological zone			
Yangon	79%	33%	4%
Mandalay	100%	9%	0%
Chin and Dry Zone	84%	29%	0%
Delta and Coastal Lowland	91%	28%	12%
Hilly Zone	89%	17%	4%
Total	89%	25%	5%
Sample Size	68	27	4

Appendix 3: Business Performance

Table 10: Sales in November 2020 compared to the same period last year – by share of firms

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	6%	4%	33%	57%
Manufacturing	8%	1%	4%	87%
Retail and wholesale	5%	5%	16%	75%
Service	1%	1%	1%	97%
Industry				
Agriculture and Aquaculture	6%	4%	33%	57%
Food and Beverage Products	13%	2%	6%	80%
Textiles and Garments	0%	0%	0%	100%
Other Manufacturing	4%	0%	2%	94%
Retail and Wholesale	5%	5%	16%	75%
Construction	1%	0%	0%	99%
Accommodation	7%	0%	0%	93%
Food and Beverage Services	0%	1%	0%	99%
Financial Services	0%	0%	7%	93%
Information Technology and Communication	0%	0%	0%	100%
Health and Pharmaceutical Services	0%	1%	2%	97%
Other Services	4%	0%	5%	91%
Firm size				
Micro (1-4)	8%	3%	16%	73%
Small (5-19)	2%	3%	12%	83%
Medium (20-99)	3%	0%	1%	96%
Large (>99)	9%	0%	1%	90%
Female ownership				
Yes	7%	2%	12%	79%
No	4%	4%	16%	76%
Ecological zone				
Yangon	1%	3%	6%	90%
Mandalay	8%	1%	7%	84%
Chin and Dry Zone	3%	1%	18%	78%
Delta and Coastal Lowland	8%	4%	16%	73%
Hilly Zone	7%	3%	21%	69%
Total	6%	3%	14%	77%
Sample Size	25	10	44	412

Table 11: Profit in November 2020 compared to the same period last year – by share of firms

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	7%	5%	21%	67%
Manufacturing	9%	1%	3%	87%
Retail and wholesale	8%	5%	14%	74%
Service	2%	0%	1%	98%
Industry				
Agriculture and Aquaculture	7%	5%	21%	67%
Food and Beverage Products	13%	2%	4%	81%
Textiles and Garments	0%	0%	0%	100%
Other Manufacturing	5%	0%	2%	93%
Retail and Wholesale	8%	5%	14%	74%
Construction	1%	0%	0%	99%
Accommodation	7%	0%	0%	93%
Food and Beverage Services	0%	0%	0%	100%
Financial Services	0%	0%	7%	93%
Information Technology and Communication	0%	0%	0%	100%
Health and Pharmaceutical Services	2%	1%	0%	98%
Other Services	4%	0%	3%	92%
Firm size				
Micro (1-4)	9%	3%	11%	76%
Small (5-19)	3%	2%	10%	85%
Medium (20-99)	4%	0%	1%	95%
Large (>99)	16%	0%	1%	83%
Female ownership				
Yes	9%	2%	10%	79%
No	6%	3%	11%	81%
Ecological zone				
Yangon	3%	3%	4%	90%
Mandalay	9%	0%	5%	86%
Chin and Dry Zone	4%	4%	15%	77%
Delta and Coastal Lowland	9%	4%	8%	79%
Hilly Zone	10%	0%	19%	70%
Total	7%	3%	10%	80%
Sample Size	37	9	31	414

Table 12: Average sales and profit decrease in November compared to the same period last year

Sector	Average sales decrease	Average profit decrease
Agriculture	40%	37%
Manufacturing	53%	56%
Retail and wholesale	63%	64%
Service	67%	71%
Industry		
Agriculture and Aquaculture	40%	37%
Food and Beverage Products	46%	50%
Textiles and Garments	65%	69%
Other Manufacturing	58%	61%
Retail and Wholesale	63%	64%
Construction	74%	74%
Accommodation	95%	96%
Food and Beverage Services	66%	70%
Financial Services	65%	66%
Information Technology and Communication	61%	59%
Health and Pharmaceutical Services	60%	60%
Other Services	68%	70%
Firm size		
Micro (1-4)	51%	50%
Small (5-19)	63%	66%
Medium (20-99)	74%	78%
Large (>99)	47%	57%
Female ownership		
Yes	58%	60%
No	54%	55%
Ecological zone		
Yangon	65%	68%
Mandalay	68%	71%
Chin and Dry Zone	46%	48%
Delta and Coastal Lowland	53%	52%
Hilly Zone	54%	55%
Total	56%	57%

Table 13: Outstanding loans from commercial banks, non-banking financial institutions, friends and family – by share of firms

Sector	Commercial Banks	Non-banking financial institutions	Family and friends
Agriculture	30%	18%	36%
Manufacturing	10%	27%	17%
Retail and wholesale	6%	15%	26%
Service	15%	13%	23%
Industry			
Agriculture and Aquaculture	30%	18%	36%
Food and Beverage Products	9%	15%	24%
Textiles and Garments	37%	16%	15%
Other Manufacturing	7%	47%	9%
Retail and Wholesale	6%	15%	26%
Construction	32%	0%	33%
Accommodation	16%	8%	34%
Food and Beverage Services	17%	15%	21%
Financial Services	35%	21%	18%
Information Technology and Communication	38%	20%	10%
Health and Pharmaceutical Services	23%	0%	15%
Other Services	6%	7%	28%
Firm-size			
Micro (1-4)	14%	21%	25%
Small (5-19)	16%	17%	27%
Medium (20-99)	28%	15%	25%
Large (>99)	38%	3%	21%
Female ownership			
Yes	17%	22%	29%
No	14%	17%	23%
Ecological zone			
Yangon	15%	16%	23%
Mandalay	22%	19%	16%
Chin and Dry Zone	12%	22%	32%
Delta and Coastal Lowland	13%	21%	23%
Hilly Zone	18%	14%	34%
Total	15%	19%	26%
Sample Size	86	83	126

Table 14: Delaying payments more than one week to suppliers, tax authorities, banks and non-bank institutions and employees due to COVID-19 – by share of firms

Sector	Suppliers	Tax authorities	Banks and non-bank financial institutions	Employees
Agriculture	13%	10%	11%	3%
Manufacturing	15%	6%	6%	3%
Retail and wholesale	22%	13%	7%	5%
Service	18%	10%	2%	4%
Industry				
Agriculture and Aquaculture	13%	10%	11%	3%
Food and Beverage Products	19%	5%	4%	1%
Textiles and Garments	28%	26%	16%	11%
Other Manufacturing	7%	4%	7%	5%
Retail and Wholesale	22%	13%	7%	5%
Construction	9%	30%	32%	6%
Accommodation	0%	5%	6%	0%
Food and Beverage Services	23%	13%	2%	5%
Financial Services	0%	0%	0%	0%
Information Technology and Communication	9%	2%	0%	12%
Health and Pharmaceutical Services	44%	18%	8%	37%
Other Services	7%	4%	2%	0%
Firm size				
Micro (1-4)	14%	4%	6%	1%
Small (5-19)	22%	19%	9%	8%
Medium (20-99)	27%	15%	14%	7%
Large (>99)	3%	0%	4%	14%
Female ownership				
Yes	19%	6%	7%	1%
No	15%	12%	7%	6%
Ecological zone				
Yangon	23%	10%	7%	6%
Mandalay	19%	17%	8%	3%
Chin and Dry Zone	16%	4%	6%	3%
Delta and Coastal Lowland	13%	10%	8%	3%
Hilly Zone	20%	9%	5%	4%
Total	17%	10%	7%	4%
Sample Size	102	56	40	32

Appendix 4: Business Expectations

Table 15: Firms' confidence to remain open in the next month – by share of firms

Sector	Not very confident	Not confident	Neutral	Confident	Very confident
Agriculture	3%	4%	6%	60%	26%
Manufacturing	0%	1%	20%	51%	27%
Retail and wholesale	0%	4%	8%	57%	30%
Service	0%	1%	17%	58%	23%
Industry					
Agriculture and Aquaculture	3%	4%	6%	60%	26%
Food and Beverage Products	0%	2%	15%	47%	37%
Textiles and Garments	0%	0%	24%	64%	12%
Other Manufacturing	0%	1%	28%	54%	17%
Retail and Wholesale	0%	4%	8%	57%	30%
Construction	0%	1%	16%	83%	0%
Accommodation	0%	12%	45%	17%	26%
Food and Beverage Services	0%	1%	15%	61%	23%
Financial Services	0%	0%	0%	51%	49%
Information Technology and Communication	0%	0%	1%	78%	21%
Health and Pharmaceutical Services	0%	0%	62%	28%	10%
Other Services	1%	2%	17%	60%	21%
Firm size					
Micro (1-4)	0%	2%	10%	58%	29%
Small (5-19)	3%	3%	16%	55%	23%
Medium (20-99)	0%	9%	19%	46%	25%
Large (>99)	0%	2%	26%	40%	32%
Female ownership					
Yes	0%	1%	8%	56%	34%
No	2%	4%	16%	57%	22%
Ecological zone					
Yangon	0%	6%	18%	57%	20%
Mandalay	1%	2%	16%	55%	25%
Chin and Dry Zone	0%	5%	18%	50%	27%
Delta and Coastal Lowland	2%	1%	8%	59%	30%
Hilly Zone	0%	3%	10%	60%	28%
Total	1%	3%	12%	56%	27%
Sample Size	4	18	79	248	142

Table 16: Likelihood to shut down business in next 3 months – share of firms

Sector	Not very likely	Not likely	Neutral	Likely	Very likely
Agriculture	62%	26%	9%	0%	3%
Manufacturing	57%	34%	4%	4%	1%
Retail and wholesale	48%	45%	6%	0%	1%
Service	42%	36%	20%	3%	0%
Industry					
Agriculture and Aquaculture	62%	26%	9%	0%	3%
Food and Beverage Products	67%	26%	1%	5%	1%
Textiles and Garments	52%	38%	4%	6%	0%
Other Manufacturing	43%	45%	7%	3%	2%
Retail and Wholesale	48%	45%	6%	0%	1%
Construction	14%	69%	17%	1%	0%
Accommodation	46%	13%	35%	5%	0%
Food and Beverage Services	44%	32%	21%	3%	0%
Financial Services	29%	68%	3%	0%	0%
Information Technology and Communication	29%	60%	11%	0%	0%
Health and Pharmaceutical Services	19%	43%	37%	0%	0%
Other Services	38%	46%	13%	2%	0%
Firm size					
Micro (1-4)	59%	32%	7%	0%	2%
Small (5-19)	43%	40%	12%	4%	1%
Medium (20-99)	58%	27%	3%	6%	6%
Large (>99)	35%	53%	10%	2%	0%
Female ownership					
Yes	59%	31%	6%	2%	1%
No	50%	37%	10%	1%	2%
Ecological zone					
Yangon	44%	39%	13%	4%	0%
Mandalay	54%	31%	11%	2%	2%
Chin and Dry Zone	57%	30%	8%	3%	3%
Delta and Coastal Lowland	52%	39%	7%	1%	1%
Hilly Zone	62%	32%	3%	0%	2%
Total	53%	35%	8%	2%	2%
Sample Size	239	175	50	18	9

Table 17: Share of firms falling into arrears in outstanding liabilities in next 3 months

Sector	Share of firms
Agriculture	47%
Manufacturing	35%
Retail and wholesale	25%
Service	34%
Industry	
Agriculture and Aquaculture	47%
Food and Beverage Products	31%
Textiles and Garments	44%
Other Manufacturing	40%
Retail and Wholesale	25%
Construction	31%
Accommodation	12%
Food and Beverage Services	37%
Financial Services	6%
Information Technology and Communication	40%
Health and Pharmaceutical Services	20%
Other Services	34%
Firm size	
Micro (1-4)	32%
Small (5-19)	42%
Medium (20-99)	33%
Large (>99)	19%
Female ownership	
Yes	32%
No	38%
Ecological zone	
Yangon	34%
Mandalay	34%
Chin and Dry Zone	40%
Delta and Coastal Lowland	32%
Hilly Zone	40%
Total	36%
Sample Size	184

Table 18: Expected average sales, employment and investment change in next 3 months

Sector	Sales change	Employment change	Investment change
Agriculture	-3%	-1%	15%
Manufacturing	-9%	-1%	-5%
Retail and wholesale	-6%	10%	10%
Service	-19%	-2%	8%
Industry			
Agriculture and Aquaculture	-3%	-1%	15%
Food and Beverage Products	-4%	-2%	0%
Textiles and Garments	-24%	-1%	5%
Other Manufacturing	-13%	-1%	-11%
Retail and Wholesale	-6%	10%	10%
Construction	5%	-6%	-9%
Accommodation	-27%	-2%	1%
Food and Beverage Services	-19%	0%	12%
Financial Services	-23%	0%	8%
Information Technology and Communication	-18%	8%	20%
Health and Pharmaceutical Services	-23%	0%	1%
Other Services	-15%	-12%	-2%
Firm size			
Micro (1-4)	-5%	2%	4%
Small (5-19)	-13%	1%	10%
Medium (20-99)	-36%	-2%	11%
Large (>99)	-12%	-1%	1%
Female ownership			
Yes	-5%	3%	4%
No	-11%	0%	7%
Ecological zone			
Yangon	-1%	4%	12%
Mandalay	-19%	-1%	-5%
Chin and Dry Zone	-23%	-2%	9%
Delta and Coastal Lowland	1%	5%	5%
Hilly Zone	-11%	-1%	8%
Total	-9%	2%	6%

Appendix 5: Policy and Adaptation

Table 19: Share of firms with adjustment mechanisms

Sector	Changed its production or services offered partially or completely	Started or increased delivery or carry-on	Started or increased remote work arrangement for its workforce	Adopted online/digital platform for major business functions such as sales
Agriculture	14%	5%	1%	10%
Manufacturing	27%	38%	13%	25%
Retail and wholesale	28%	32%	10%	31%
Service	25%	40%	11%	37%
Industry				
Agriculture and Aquaculture	14%	5%	1%	10%
Food and Beverage Products	29%	39%	12%	36%
Textiles and Garments	28%	29%	14%	22%
Other Manufacturing	24%	39%	15%	10%
Retail and Wholesale	28%	32%	10%	31%
Construction	17%	1%	55%	74%
Accommodation	15%	0%	5%	13%
Food and Beverage Services	29%	56%	4%	34%
Financial Services	21%	0%	24%	52%
Information Technology and Communication	62%	11%	42%	33%
Health and Pharmaceutical Services	64%	2%	9%	20%
Other Services	10%	7%	31%	52%
Firm size				
Micro (1-4)	20%	29%	11%	20%
Small (5-19)	27%	24%	4%	30%
Medium (20-99)	47%	43%	13%	56%
Large (>99)	46%	32%	17%	28%
Female ownership				
Yes	19%	27%	13%	32%
No	26%	29%	6%	19%
Ecological zone				
Yangon	29%	36%	4%	25%
Mandalay	17%	13%	3%	25%
Chin and Dry Zone	23%	31%	7%	25%
Delta and Coastal Lowland	26%	31%	15%	24%
Hilly Zone	17%	22%	7%	25%
Total	23%	28%	9%	25%

Sample Size	147	128	56	171
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Table 20: Share of firms having protective measures against COVID-19 in place for employees' safety

Sector	Ensuring employees wear masks	Providing hand sanitizers and cleaning supplies	Ensuring social distancing among employees	Work from home policy	Reducing operating hours or rotating shifts	Disinfecting workplace on daily basis
Agriculture	77%	77%	48%	1%	16%	25%
Manufacturing	94%	94%	77%	14%	33%	49%
Retail and wholesale	87%	87%	82%	3%	30%	55%
Service	97%	97%	84%	11%	55%	68%
Industry						
Agriculture and Aquaculture	77%	77%	48%	1%	16%	25%
Food and Beverage Products	98%	98%	81%	13%	41%	51%
Textiles and Garments	94%	94%	88%	3%	28%	69%
Other Manufacturing	90%	90%	71%	18%	24%	44%
Retail and Wholesale	87%	87%	82%	3%	30%	55%
Construction	100%	100%	100%	76%	52%	32%
Accommodation	100%	100%	100%	4%	52%	67%
Food and Beverage Services	98%	98%	83%	7%	58%	68%
Financial Services	84%	84%	84%	47%	58%	87%
Information Technology and Communication	100%	100%	100%	45%	52%	44%
Health and Pharmaceutical Services	99%	99%	76%	51%	68%	82%
Other Services	88%	88%	88%	31%	31%	67%
Firm-size						
Micro (1-4)	85%	85%	63%	7%	29%	35%
Small (5-19)	93%	93%	83%	7%	32%	63%
Medium (20-99)	100%	100%	92%	16%	47%	73%
Large (>99)	100%	100%	100%	16%	76%	90%
Female ownership						
Yes	88%	88%	74%	8%	28%	47%

No	88%	88%	70%	7%	33%	47%
Ecological zone						
Yangon	98%	98%	90%	8%	44%	76%
Mandalay	67%	67%	60%	1%	28%	42%
Chin and Dry Zone	90%	90%	62%	6%	28%	36%
Delta and Coastal Lowland	92%	92%	76%	12%	32%	48%
Hilly Zone	87%	87%	65%	5%	23%	31%
Total	88%	88%	72%	8%	31%	47%
Sample Size	389	389	345	51	156	235

Table 21: Share of firms having protective measures against COVID-19 in place for customers' safety

Sector	Ensuring customers wear masks	Providing hand sanitizers and cleaning supplies	Ensuring social distancing among customers, and between customers and employees	Reducing operating hours to reduce physical contacts	Disinfecting workplace on daily basis	Adopting online service delivery
Agriculture	69%	71%	65%	14%	27%	3%
Manufacturing	93%	96%	76%	29%	34%	13%
Retail and wholesale	99%	99%	93%	42%	54%	14%
Service	96%	96%	88%	49%	61%	20%
Industry						
Agriculture and Aquaculture	69%	71%	65%	14%	27%	3%
Food and Beverage Products	95%	100%	80%	30%	32%	14%
Textiles and Garments	90%	100%	98%	35%	72%	30%
Other Manufacturing	90%	90%	65%	26%	29%	8%
Retail and Wholesale	99%	99%	93%	42%	54%	14%
Construction	100%	100%	100%	2%	3%	0%
Accommodation	72%	72%	72%	19%	35%	0%
Food and Beverage Services	98%	98%	89%	55%	63%	22%
Financial Services	100%	100%	100%	59%	94%	0%
Information Technology and Communication	84%	100%	100%	53%	53%	19%
Health and Pharmaceutical Services	100%	100%	99%	66%	83%	2%
Other Services	90%	90%	90%	12%	54%	15%
Firm size						
Micro (1-4)	84%	87%	71%	29%	31%	5%
Small (5-19)	99%	99%	95%	38%	60%	22%
Medium (20-99)	94%	96%	95%	47%	72%	53%
Large (>99)	100%	100%	100%	33%	62%	5%
Female ownership						

Yes	93%	93%	83%	33%	40%	10%
No	87%	90%	78%	32%	44%	14%
Ecological zone						
Yangon	97%	97%	97%	48%	70%	26%
Mandalay	75%	77%	75%	35%	48%	22%
Chin and Dry Zone	87%	94%	69%	21%	36%	8%
Delta and Coastal Lowland	90%	90%	79%	35%	37%	8%
Hilly Zone	95%	94%	88%	24%	33%	6%
Total	89%	91%	80%	32%	42%	12%
Sample Size	360	365	337	150	209	67

Table 22: Share of firms that were aware of government support, applied to government support and received government loans

Sector	Aware of government support?	Applied to government support?	Received government loans?
Agriculture	40%	26%	79%
Manufacturing	68%	21%	66%
Retail and wholesale	59%	8%	63%
Service	81%	30%	67%
Industry			
Agriculture and Aquaculture	40%	26%	79%
Food and Beverage Products	63%	31%	80%
Textiles and Garments	89%	28%	32%
Other Manufacturing	71%	6%	15%
Retail and Wholesale	59%	8%	63%
Construction	100%	11%	0%
Accommodation	90%	15%	87%
Food and Beverage Services	85%	38%	69%
Financial Services	97%	48%	56%
Information Technology and Communication	71%	0%	
Health and Pharmaceutical Services	37%	12%	100%
Other services	70%	8%	28%
Firm size			
Micro (1-4)	54%	17%	90%
Small (5-19)	69%	23%	49%
Medium (20-99)	85%	43%	57%
Large (>99)	67%	26%	100%
Female ownership			
Yes	60%	25%	73%
No	61%	17%	65%
Ecological zone			
Yangon	71%	15%	65%
Mandalay	62%	23%	59%
Chin and Dry Zone	71%	21%	34%
Delta and Coastal Lowland	56%	23%	97%
Hilly Zone	45%	17%	74%
Total	61%	20%	69%
Sample Size	334	82	47

Table 23: Satisfaction with government's response to the pandemic – share of firms

Sector	Not very satisfied	Not satisfied	Neutral	Satisfied	Very satisfied
Agriculture	0%	8%	29%	39%	24%
Manufacturing	1%	8%	13%	61%	17%
Retail and wholesale	0%	8%	31%	44%	17%
Service	1%	6%	30%	42%	20%
Industry					
Agriculture and Aquaculture	0%	8%	29%	39%	24%
Food and Beverage Products	1%	11%	14%	61%	13%
Textiles and Garments	0%	7%	19%	66%	9%
Other Manufacturing	0%	5%	12%	61%	22%
Retail and Wholesale	0%	8%	31%	44%	17%
Construction	21%	1%	19%	59%	0%
Accommodation	0%	1%	59%	29%	11%
Food and Beverage Services	2%	8%	31%	34%	25%
Financial Services	0%	1%	56%	35%	8%
Information Technology and Communication	0%	0%	29%	51%	20%
Health and Pharmaceutical Services	2%	4%	40%	49%	5%
Other services	0%	2%	20%	67%	11%
Firm size					
Micro (1-4)	0%	8%	17%	55%	20%
Small (5-19)	1%	7%	40%	35%	17%
Medium (20-99)	5%	11%	28%	36%	20%
Large (>99)	1%	18%	35%	42%	4%
Female ownership					
Yes	0%	12%	24%	48%	15%
No	0%	5%	26%	47%	22%
Ecological zone					
Yangon	0%	5%	22%	61%	12%
Mandalay	0%	6%	44%	39%	10%
Chin and Dry Zone	0%	3%	18%	56%	24%
Delta and Coastal Lowland	0%	13%	21%	42%	24%
Hilly Zone	1%	6%	32%	43%	18%
Total	0%	8%	25%	47%	19%
Sample Size	6	37	133	222	93

Table 24: Opinion on government response to the pandemic – share of firms

Sector	Too restrictive	Moderately restrictive	Good balance	Not strong enough
Agriculture	1%	6%	70%	22%
Manufacturing	1%	23%	48%	27%
Retail and wholesale	2%	6%	59%	33%
Service	0%	16%	56%	28%
Industry				
Agriculture and Aquaculture	1%	6%	70%	22%
Food and Beverage Products	1%	34%	37%	27%
Textiles and Garments	0%	16%	66%	18%
Other Manufacturing	1%	9%	60%	29%
Retail and Wholesale	2%	6%	59%	33%
Construction	1%	5%	50%	44%
Accommodation	0%	19%	27%	54%
Food and Beverage Services	0%	16%	62%	22%
Financial Services	0%	0%	38%	62%
Information Technology and Communication	0%	0%	69%	31%
Health and Pharmaceutical Services	0%	6%	93%	1%
Other services	0%	18%	42%	40%
Firm size				
Micro (1-4)	1%	13%	57%	29%
Small (5-19)	2%	12%	63%	23%
Medium (20-99)	2%	24%	36%	39%
Large (>99)	1%	6%	40%	53%
Female ownership				
Yes	1%	15%	53%	31%
No	1%	11%	62%	25%
Ecological zone				
Yangon	0%	10%	66%	23%
Mandalay	3%	13%	62%	23%
Chin and Dry Zone	2%	22%	48%	28%
Delta and Coastal Lowland	1%	10%	55%	34%
Hilly Zone	1%	10%	71%	19%
Total	1%	13%	58%	27%
Sample Size	9	66	277	139

Appendix 6: Second Wave

Table 25: Share of firms reporting expected major impacts of the second wave

Sector	Sales decline	Employee lay-off	Reduced operation hours	Temporarily closure of the business	Permanent closure of the business	No impact at all
Agriculture	65%	5%	0%	8%	0%	22%
Manufacturing	62%	6%	6%	17%	1%	8%
Retail and wholesale	61%	1%	6%	16%	0%	16%
Service	70%	0%	1%	22%	0%	6%
Industry						
Agriculture and Aquaculture	65%	5%	0%	8%	0%	22%
Food and Beverage Products	79%	2%	3%	7%	0%	9%
Textiles and Garments	36%	0%	1%	48%	14%	0%
Other Manufacturing	42%	12%	12%	26%	0%	7%
Retail and Wholesale	61%	1%	6%	16%	0%	16%
Construction	50%	1%	0%	38%	0%	12%
Accommodation	34%	0%	2%	63%	0%	1%
Food and Beverage Services	74%	0%	0%	19%	0%	6%
Financial Services	50%	0%	21%	21%	0%	9%
Information Technology and Communication	38%	0%	13%	20%	29%	0%
Health and Pharmaceutical Services	54%	26%	0%	18%	0%	2%
Other services	69%	0%	0%	23%	0%	8%
Firm size						
Micro (1-4)	63%	3%	5%	11%	0%	18%
Small (5-19)	66%	4%	1%	22%	0%	7%
Medium (20-99)	64%	1%	8%	25%	1%	1%
Large (>99)	62%	0%	0%	1%	27%	10%
Female ownership						
Yes	70%	0%	2%	11%	0%	16%
No	59%	6%	5%	18%	1%	12%
Ecological zone						
Yangon	73%	0%	1%	16%	1%	9%
Mandalay	64%	2%	1%	27%	2%	5%
Chin and Dry Zone	76%	4%	1%	10%	0%	9%
Delta and Coastal Lowland	51%	6%	8%	17%	0%	17%
Hilly Zone	68%	1%	0%	6%	0%	25%

Total	64%	3%	4%	15%	0%	14%
Sample Size	319	10	13	82	8	59

Phone interview introduction:

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 to better understand the impact of the COVID-19 pandemic on businesses in Myanmar.

The results of the survey will be used to inform government responses aiming to support businesses during the crisis. All information and opinions you provide will be anonymized. Neither your name nor the name of your establishment will be used in any document based on this survey.

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

Date (start_01)	
Time (start_02)	

[Instruction: Section A is to be asked only for the first round]

A. Screener and General Characteristics

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

Name of the establishment	
---------------------------	--

2. Location of the establishment [Instruction: To be completed before interview]

	Name
Street address (a2a)	
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

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	
---	--

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 2020? (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 2020? (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 2020? (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 2020? (a14)

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

15. Does this establishment have an official bank account under the name of this establishment? (a17)

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

16. 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 your establishment? (Instruction: If business is closed to public, but operates, it should be considered open) (b2)

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

3. For how many weeks has the establishment been closed due to the COVID-19 since March 2020? (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 COVID-19 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 issues due to the COVID-19? (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

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. For how many weeks has this establishment been closed due to the second wave since September 2020? (b8)

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

9. 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
This establishment is categorized as an essential businesses (b9d)	1	2	-9
Others (specify) (b9e)			

10. Compared to the first wave, has the impacts of the second wave 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 2020 with the same month in 2019, 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 in 2020 with the same month in 2019, 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 COVID-19 in March, 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

E. Impacts on finance

1. Do you 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 Covid-19 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 of the Covid-19 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 not this establishment 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 2020? **(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 2020 with the same month in 2019, 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 pre-COVID time 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 months³, 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

³ Could be 3-month if survey period is short

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. Policies

1. Are you aware of government's COVID-19 loan to support businesses in response to the crisis? (h1)

Yes	1	Go to question no. h5
No	2	
Don't know (spontaneous)	-9	

2. Since the COVID-19, has this establishment applied for government's COVID-19 loan to support businesses? (h2)

Yes	1	Go to question no. h2_yes
No	2	Go to question no. h2_no
Don't know (spontaneous)	-9	Go to question no. h6

Did you receive the loan? (h2_yes) [Instruction: Ask this question only to those that answered "Yes" in question h2].

Yes	1	Go to question no. h4
No	2	Go to question no. h6
Don't know (spontaneous)	-9	Go to question no. h6

Why have you not applied for the government's COVID-19? (h2_no) [SELECT ALL THAT APPLY]

[Instruction: Ask this question only to those that answered "No" in question h2].

	Yes	No	Don't Know
My establishment doesn't have formal documents to apply (h2a)	1	2	-9
My establishment doesn't know how to apply (h2b)	1	2	-9
My establishment does not qualify (h2c)	1	2	-9
I've been too busy and haven't had time (h2d)	1	2	-9
Lack of access to authorities or agents (h2e)	1	2	-9
Requirements are too stringent (h2f)	1	2	-9
I don't understand the application form (h2g)	1	2	-9
I have tried to access but have been rejected (h2h)	1	2	-9

Others (Specify) (h2i)	
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3. How helpful was the government COVID-19 loan for business continuity? (h4) [Instruction: Ask this question only to those that answered “Yes” in question h2_yes].

Not very helpful	1
Not helpful	2
Neutral	3
Helpful	4
Very helpful	5

- When (in month) did you receive the loan? (h4a) [Instruction: Ask this question only to those that answered “Yes” in question h2_yes].

Insert month	
Don't know (spontaneous)	-9

4. What would be the most needed policy to support this establishment over the COVID-19 crisis? (h6) [Select only one option]

Tax deferral/deduction or relief	1
Interest payment deferral for bank loans	3
Principal payment deferral for bank loans	4
Utility subsidies	5
Access to loans and credit guarantees	6
Salary subsidies	7
Government purchase of goods and services	8
Relaxation of export and import procedures	9
Others (please specify)	11

5. How satisfied are you with the ways that government has responded and handled the current pandemic situation? (h7)

Not very satisfied	1
Not satisfied	2
Neutral	3
Satisfied	4
Very satisfied	5

6. Do you think the government's response to the pandemic has been? (h8)

Too Restrictive	1
Moderately Restrictive	2
Good balance	3
Not strong enough	4

I. Adjustment mechanisms

1. Has this establishment made any of the following adjustment due to the COVID-19? (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
Adopted online/digital platform for major business functions such as sales, marketing and payment (i1d)	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

2. In response to the COVID-19, did you set the following measures at your workplace for safety of your employees? (i4)

	Yes	No	Not Applicable
Ensuring employees wear masks (i4a)	1	2	-5
Providing hand sanitizers and cleaning supplies (i4b)	1	2	-5
Ensuring social distancing among employees (i4c)	1	2	-5
Work from home policy (i4d)	1	2	-5
Reducing operating hours or rotating shifts (i4e)	1	2	-5
Disinfecting workplace on regular basis (i4f)	1	2	-5
Others (i4g)	Please specify		

3. In response to the COVID-19, did you set the following measures at your workplace for safety of your customers? (i5)

	Yes	No	Not Applicable
Ensuring customers wear masks (i5a)	1	2	-5
Providing hand sanitizers and cleaning supplies (i5b)	1	2	-5
Ensuring social distancing among customers, and between customers and employees (i5c)	1	2	-5
Reducing operating hours to reduce physical contacts (i5d)	1	2	-5
Disinfecting workplace on regular basis (i5e)	1	2	-5
Adopting online service delivery (i5f)	1	2	-5
Others (i5g)	Please specify		

4. Has your establishment experienced any of the following challenges with online services and digital financial services since the beginning of Covid-19? (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
Others (i6e)	Please specify		

J. Possible impact of the second wave of restrictions

1. What is the major impact of the pandemic on this establishment due the second wave? (j2)

Sales decline	1
Employee lay-off	2
Reduced operation hours	3
Temporarily closure of the business	4
Permanent closure of the business	5
No impact at all	6

2. How many weeks do you expect that the current restrictive measures to continue in the city where your establishment locates? (j6)

Number of weeks	
Don't know (Spontaneous)	-9

3. Is this establishment under the exception list that the government allows to continue operation during stay-at-home period with restrictive measures? (j7)

Yes	1	Skip question j8
No	2	Go to question j8
Don't know (spontaneous)	-9	Skip question j8
Not applicable	-5	Skip question j8

4. If no, do the employees of this establishment still go to workplace? (j8)

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

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

K. Control Questions

1. The name of the respondent (j1)

Name	
------	--

2. What option best reflect your main occupation in this establishment? (j2)

Owner, CEO or CFO	1
Manager	2
Accountant or lawyer	3
Other	Please specify

3. Contact information (j3)

Email (j3a)	
Phone number (j3b)	

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	
---------------------------	--

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

Date (End_01)	
Time (End_02)	