

The Firm-Level Impacts of the COVID-19 Pandemic – Round 4 DETAILED NOTE

1. Introduction

The economic impact of the second wave of the COVID-19 pandemic has been significantly more severe on businesses than the first wave, according to the World Bank’s firm-level survey. The latest survey, the fourth in a series of eight surveys planned, was administered between September 11 2020 and October 1 2020 and covered a nationally representative sample of 500 firms (Box 1). The fourth round of the survey overlaps with the beginning of the second wave of COVID-19 cases and re-introduction of stay-at-home orders that started initially in Rakhine in late August and then in Yangon in early September. The survey found that, on average, 83 percent of firms in Myanmar reported negative impacts, an increase from the 75 percent reported in August.

2. Operational Status

Firms of all sizes experienced a rise in temporary closures in September as the government imposed a stay at home order for all busiennses, except essential ones, in Yangon on 24 September to limit the acceleration in Covid-19 cases. As compared to August, all sectors except those in agriculture, saw a rise in firms temporarily closure ofclosinge (Figure 1: **After nearly fully opening up in August, firms increased their temporary closures**)

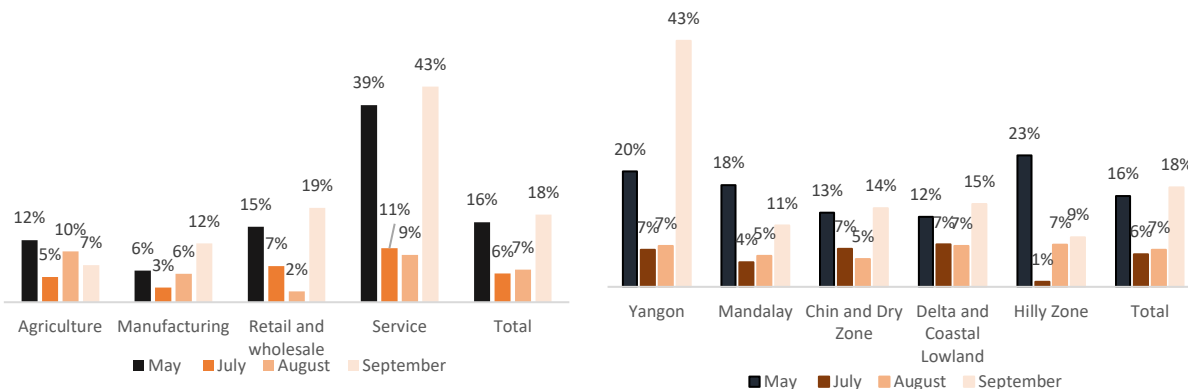
Percentage of firms reporting temporary closures – by sector. Notably, medium and large firms went from nearly eliminating temporary closures during July and August¹ to experiencing a drastic rise in temporary closures in September: an increase of 32 percentage points for medium firms and 47 percentage points for large firms. Across regions, Yangon, with most cases and the strictest stay-at home orders, experienced the greatest increase in temporary closures between August and September (a 36 percentage point increase). Chin and Dry Zone, as well Mandalay, experienced smaller increases in temporary closures (about 6 to 8 percentage point increases, respectively). The lowest increase and share of temporary closures were reported by firms in the Hilly Zone, from 7 percent in August to 9 percent of firms in September. Relative to the first set of lockdown measures introduced to prevent the spread of COVID-19 in March, all regions, except Mandalay and Delta and Coastal Lowland, saw a greater share of temporary firm closures during the second wave (Figure 2: **Firm closures were greatest in Yangon**)

Share of firms reported to be closed-by geographical area

Figure 1: After nearly fully opening up in August, firms increased their temporary closures
Percentage of firms reporting temporary closures – by sector

Figure 2: Firm closures were greatest in Yangon
Share of firms reported to be closed-by geographical area

¹ Less than five percent of medium-sized firms and less than one percent of large firms saw temporary closures in July and August.



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

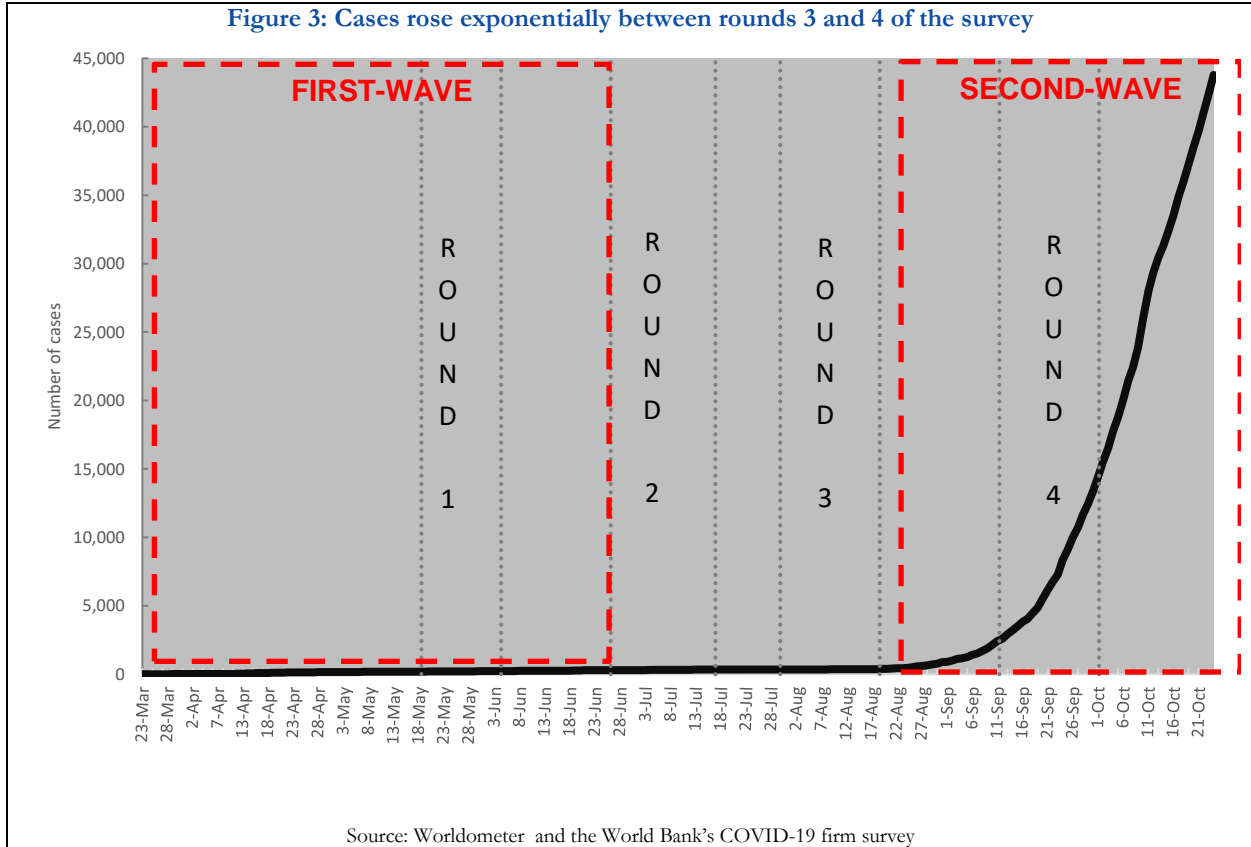
Box 1: World Bank's COVID-19 business pulse surveys in Myanmar

The World Bank has been undertaking firm-level surveys in Myanmar to understand the impact of the COVID-19 pandemic. Four rounds of nationally representative surveys have been administered in May, July, August and September of this year.² The fourth-round survey includes responses from 500 firms³ spanning a wide range of industries and firm sizes, as well as the formal and informal sectors. Out of those 500 firms, 401 firms were also surveyed in the third-round. This note provides a snapshot of how the business operation of these firms have changed since the onset of the pandemic.

² The survey was nationally representative and included firms from a wide range of sectors. Whereas firm-level surveys in Myanmar tend to focus on the manufacturing, retail/wholesale, and service sectors, the World Bank survey provided a more accurate cross-section of Myanmar's firms that encompassed the agricultural sector, small and medium enterprises (SMEs), and informal firms. Round 4 data was collected from September 11 to 1 October 2020.

³The round 4 data includes 401 of the same firms that were surveyed in round 3. The remaining firms have been substituted due to attrition reasons.

Figure 3: Cases rose exponentially between rounds 3 and 4 of the survey



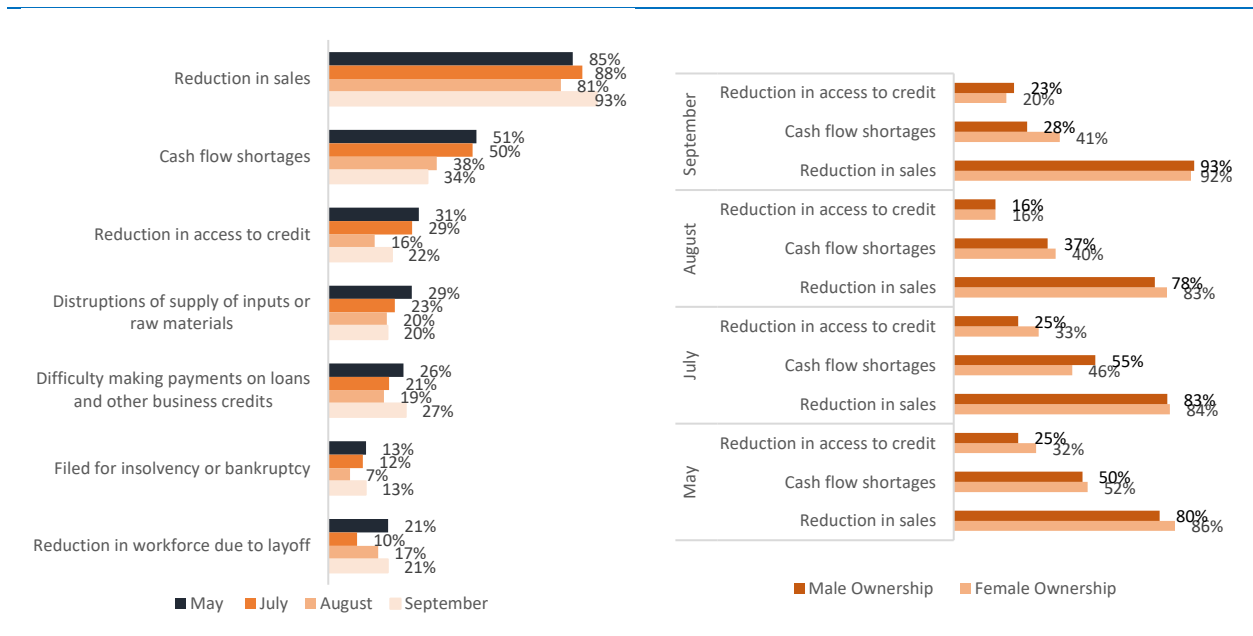
3. Business Performance

Reduction in sales remains the number one concern of the firms. The share of firms in the sample reporting a reduction in sales was 93 percent in September, a 12 percentage points increase from August. Reductions in sales is the number one concern of micro, small, and medium firms, whereas this is less of a concern for large firms (a decline of 17 percentage points relative to August). While cash flow shortages persist as the second most pressing issue affecting and reported by 34 percent of firms in September, this represents a minor improvement relative to the 38 percent of firms reporting the same in August.

Issues related to capital, however, appears to be a growing problem for a greater share of firms in September. More firms reported filing for insolvency and bankruptcy (6 percentage point increase), laying off workers (4 percentage point increase) and experiencing difficulties with making payments on loans and credit facilities (8 percentage point increase) since August (Figure 4). On gender differences, the most significant disparity between male- and female-owned firms related to cash-flow, where 41 percent of female-owned firms reported cash-flow shortages compared to 28 percent of their male-owned counterparts (Figure 5).

Figure 4: Reduction in sales remained the top issue for firms
Operational Impact of COVID-19 on firms

Figure 5: Female-owned businesses reported greater cash flow shortages
Operational Impact of COVID-19 on firms – by gender ownership

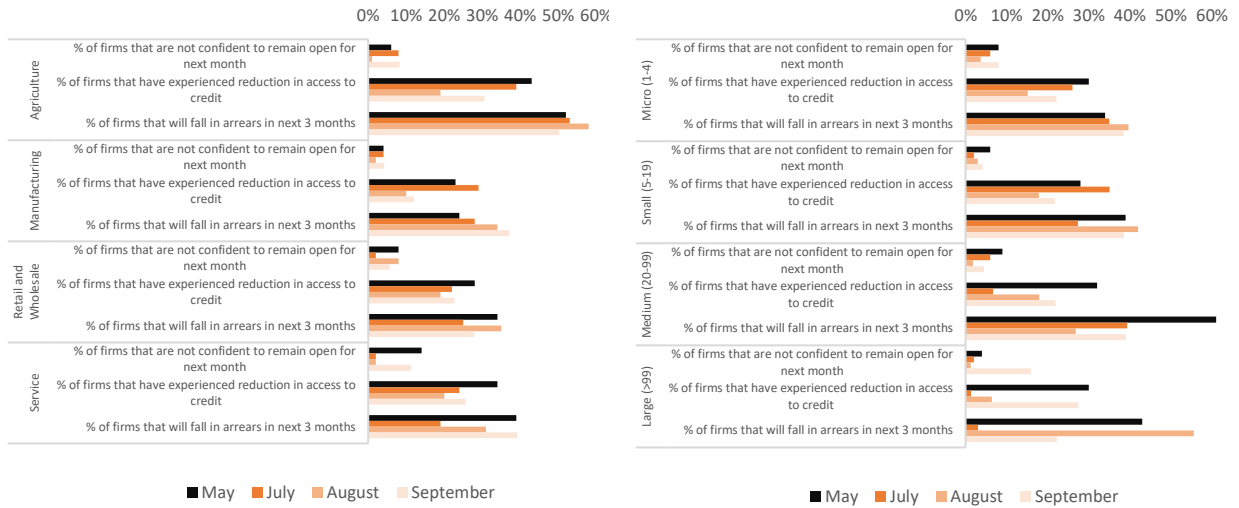


Source: The World Bank's COVID-19 firm survey

Large and services firms reported significant escalation in adverse impacts from COVID-19 in September. In September, half of surveyed firms in agriculture and about a third of retail and wholesale firms reported the likelihood of falling into arrears within the next three months. This marks a deterioration from August when this prevalence of this concern had more than halved for larger firms (from 56 to 22 percent). Large and services firms reported the lowest degree of confidence in remaining open the following month, with this figure rising by 15 and 9 percentage points from August to September, respectively. Proportionally, large firms were also more likely to report reductions in access to credit (increase of 21 percentage points) relative to firms of other sizes. Compared to other sectors, agricultural firms were observed to disproportionately experience reductions in access to credit (from 19 percent in August to 31 percent in August) (Figure 6 and Figure 7).

Figure 6: Fewer firms in September were concerned about falling into arrears
COVID-19 Impact – by sector

Figure 7: Agricultural firms disproportionately experienced reductions in access to credit
COVID-19 Impact – by size



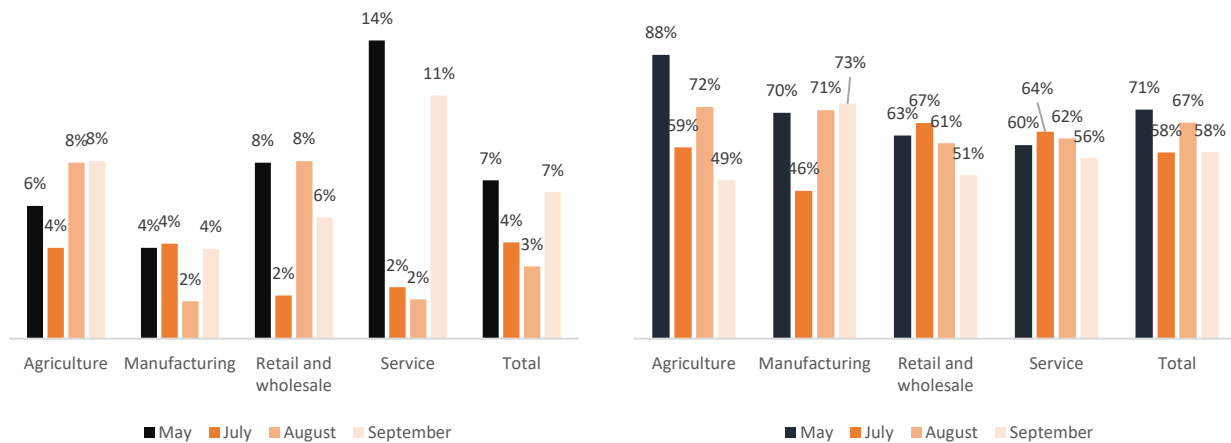
Source: The World Bank's COVID-19 firm survey

4. Business Expectations

With the onset of the second wave, firms reported less confidence that they will remain open for business. Firms in September expressed less confidence regarding their likelihood of remaining operational in one month, compared to August. This lack of confidence is more pronounced in agriculture and services, where, since August, firm confidence has fallen by 22 and 18 percentage points, respectively (Figure 8). Further, apart from those in manufacturing, firms of all sectors and sizes reported lower expectations of recovery with 58 percent of firms reporting such expectations in September as compared to 67 percent in August (Figure 9). While firm optimism around recovery rose in August, this trend was reversed by September, following the second wave of COVID-19 and associated lockdown measures in Myanmar.

Figure 8: As COVID-19 persists firms report less confidence in remaining open
Share of firms reporting less confidence that they can remain open by the next month – by sector

Figure 9: Compared to the first wave, fewer firms expect to recover
Share of firms expecting that they will recover from COVID-19 – by sector



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

5. Policy and Adaptation

There appears to be a decline in firm awareness of government support programs in September relative to August. While more than half of firms are aware of government support for COVID-19, this share dropped from 61 percent of firms in August to 54 percent by September (Figure 10). This decline may be a result of ambiguities of continued or new support programs in the second wave of the pandemic. As with previous months, a large proportion (45 percent) of firms in September reported that their priority need for government intervention is access to loans or credit guarantees. Across firm size, all types of firms experienced a slight decrease in adaptation except for small size firms. Seventy-one percent of firms were satisfied with government policies, support and measures in relation to the pandemic and more than half (54 percent) believe that the government has led a good balanced response. However, the level of satisfaction with the government's support is lower than average among large firms (34 percent) (Figure 11).

Figure 10: More than half of firms are aware of government support
Share of firms aware of government support – by size

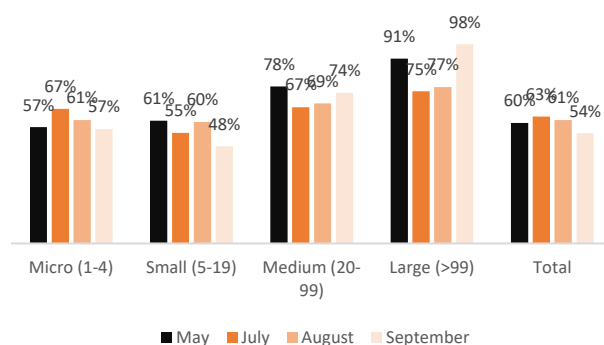
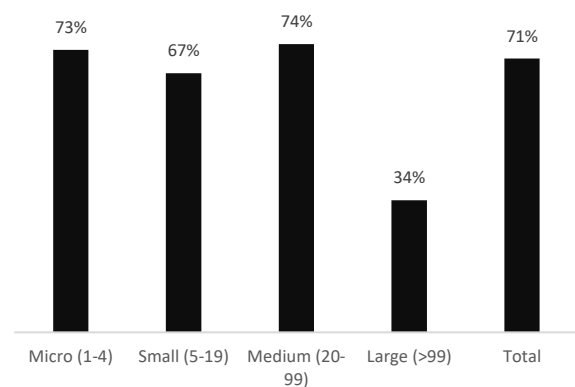


Figure 11: All but large firms are satisfied with the government's handling of COVID-19
Share of firms satisfied with the government's handling of COVID-19 – by size



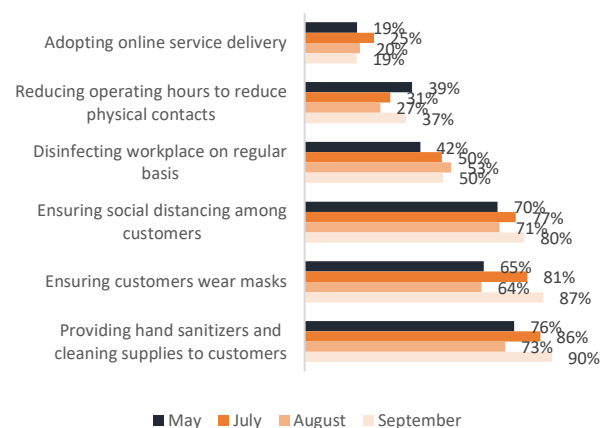
Source: The World Bank's COVID-19 firm survey

Firms' coping mechanisms to COVID-19 have not changed between August and September. However, by September, more firms (5 percentage points higher) have increased or commenced remote work. Digital adaptation is growing but remains underdeveloped: 28 percent of firms responded that they do not have any challenges with selling goods or services online. Nearly one in five firms reported that their greatest challenge firms face is the lack of IT capacity and technological skills.

While overall online and digital platform adaptation for major business functions were lower in September, adaptation rates among the manufacturing and retail and wholesale firms slightly increased. Agricultural and micro firms, however, were less likely to rely on digital platforms to combat the restrictions. However, the adaptation of agricultural and micro firms continues to be much improved since May (12 and 17 percentage point increases respectively).

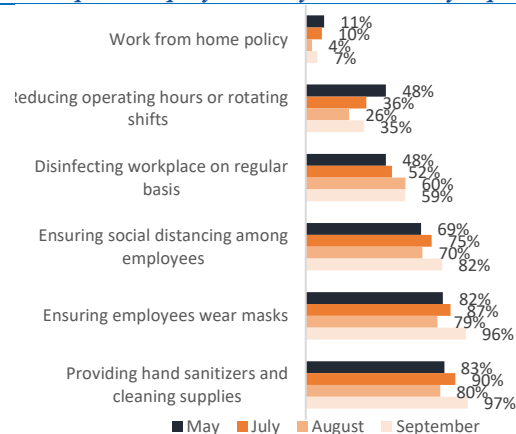
With the second wave, firms are also reporting increases in their adoption of customer and employee safety measures. The top safety provision by firms directed at customers and employees remains (in this order): the provision of hand sanitizers and cleaning supplies (up 17 percentage points), ensuring the wearing of masks (increased about 20 percentage points) and social distancing (around 80 percent of surveyed firms). Interestingly, more than half of firms reported disinfecting workplaces for customer safety reasons while 69 percent stated doing so as an employee safety measure (Figure 12 and Figure 13).

Figure 12: Firms improved customer safety in September
Adopted customer safety measures by reported firms



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

Figure 13: Firms improve safety measures for their employees in September
Adopted employee safety measures by reported firms



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

6. Second Wave

Firms are not well-prepared to withstand the second wave. In relation to firms' preparedness for the second wave of COVID-19 transmissions in Myanmar, firms across all sectors (66 percent) reported that they were not ready, and agricultural, micro, and smaller firms were found to be the least prepared (73, 68, and 64 percent, respectively). Of the preparedness measures adopted by firms, 18 percent reported implementing policies or enforcing social distancing and other safety measures at the workplace, 15 percent secured materials through its supply chain to continue operations, 4 percent of firms both rotated employees for shift-work and separately, secured additional finances to mitigate bankruptcy risk, and 1 percent invested in IT and related remote work equipment (Figure 14). As firms prepare for the rise in COVID-19 cases, most firms reported preferring restrictions on travel (69 percent), the size of gatherings (57 percent) and the enforcement of late-night curfews (47 percent) to measures such as forced reduction in business operating hours (Figure 15).

Figure 14: Firms prepared for the second wave with social distancing and safety measures
Preparedness measures adopted by firms

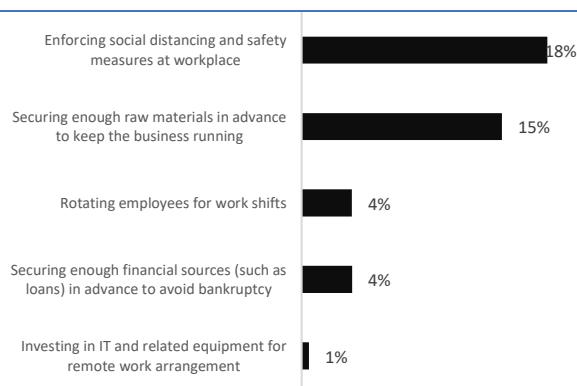
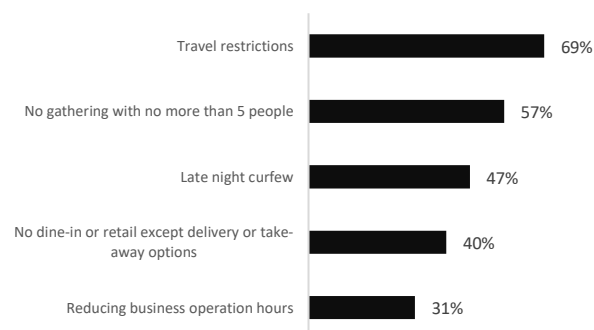


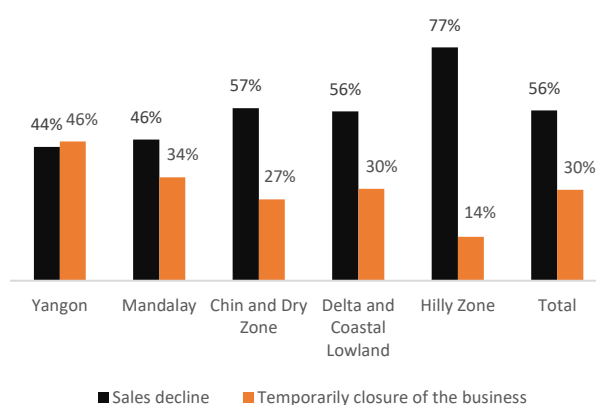
Figure 15: Most firms prefer that travel restrictions be reinstated
Firms' support of Government COVID-19 mitigation strategies



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

As confirmed infection rates rose between August and September, more firms in Myanmar reported restrictions as a concern. When asked about second wave restrictions, 39 percent of firms reported they are ‘very concerned’, with most concern noted among service (45 percent) and medium-sized firms (43 percent). Declining sales continue to be the area of business most impacted by the second wave, reported by 56 percent of firms. Firms in Hilly Zone reported the highest concern over sales decline (77 percent) while firms in Yangon expressed the greatest concern (46 percent) over temporary business closures (Figure 16). More than half of the firms in the services sector are likely to temporarily close their businesses, while agricultural firms reported being the least likely to temporarily close. While sales decline reportedly has major impacts for smaller firms, temporary business closures are likely to have the greatest material impact on larger firms.

Figure 16: Firms in Yangon reported greatest concerns for temporary closures as an impact of the second wave
Share of firms reporting sales declines and temporary closures as major concerns from Second Wave – by geographical region



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 January 2021 with 6 to 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 zone⁴, industry⁵ 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	83	17%
Manufacturing	164	33%
Retail and wholesale	85	17%
Service	168	34%
Total	500	100%

Table 2: Sample distribution by firm size

Firm size	Number of firms	Share of firms
Micro (1-4)	186	37%
Small (5-19)	202	40%
Medium (20-99)	90	18%

⁴ 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.

⁵ Mining and quarrying industry was dropped as not enough sample were not interviewed.

Large (>99)	22	44%
Total	500	100%

Table 3: Sample distribution by industry

Industry	Number of firms	Share of firms
Agriculture and Aquaculture	83	17%
Food and Beverage Products	77	15%
Textiles and Garments	25	5%
Other Manufacturing	62	12%
Retail and Wholesale	85	17%
Construction	12	2%
Accommodation	18	4%
Food and Beverage Services	62	12%
Financial Services	11	2%
Information Technology and Communication	12	2%
Health and Pharmaceutical Services	13	3%
Other Services	40	8%
Total	500	100%

Table 4: Sample distribution by ecological zone

Geographical zone	Number of firms	Share of firms
Yangon	140	28%
Mandalay	101	20%
Chin and Dry Zone	80	16%
Delta and Coastal Lowland	89	18%
Hilly Zone	90	18%
Total	500	100%

Appendix 2: Operational Status

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

Sector	Open	Temporarily closed
Agriculture	93%	7%
Manufacturing	88%	12%
Retail and wholesale	81%	19%
Service	57%	43%
Industry		
Agriculture and Aquaculture	93%	7%
Food and Beverage Products	90%	10%
Textiles and Garments	67%	34%
Other Manufacturing	90%	10%
Retail and Wholesale	81%	19%
Construction	37%	63%
Accommodation	29%	71%
Food and Beverage Services	71%	29%
Financial Services	70%	30%
Information Technology and Communication	71%	29%
Health and Pharmaceutical Services	94%	6%
Other Services	20%	80%
Firm size		
Micro (1-4)	84%	16%
Small (5-19)	82%	18%
Medium (20-99)	63%	37%
Large (>99)	53%	47%
Female ownership		
Yes	83%	17%
No	82%	18%
Ecological zone		
Yangon	57%	43%
Mandalay	89%	11%
Chin and Dry Zone	86%	14%
Delta and Coastal Lowland	85%	15%
Hilly Zone	91%	9%
Total	82%	18%
Sample Size	383	117

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

Sector	Average Weeks Closed	Average weeks to resume operation
Agriculture	4	7
Manufacturing	4	5
Retail and wholesale	4	6
Service	8	11
Industry		
Agriculture and Aquaculture	4	7
Food and Beverage Products	3	4
Textiles and Garments	7	5
Other Manufacturing	3	4
Retail and Wholesale	4	6
Construction	3	2
Accommodation	2	13
Food and Beverage Services	8	11
Financial Services	1	2
Information Technology and Communication	2	7
Health and Pharmaceutical Services	1	2
Other Services	10	11
Firm-size		
Micro (1-4)	6	9
Small (5-19)	5	5
Medium (20-99)	7	12
Large (>99)	3	3
Female ownership		
Yes	7	7
No	5	8
Ecological zone		
Yangon	5	6
Mandalay	8	5
Chin and Dry Zone	8	10
Delta and Coastal Lowland	4	5
Hilly Zone	7	26
Total	6	8

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

Sector	Don't know	Very negative	Negative	No effect at all	Positive
Agriculture	1%	36%	51%	12%	0%
Manufacturing	0%	34%	63%	4%	0%
Retail and wholesale	0%	44%	47%	7%	2%
Service	0%	68%	31%	1%	0%
Industry					
Agriculture and Aquaculture	1%	36%	51%	12%	0%
Food and Beverage Products	0%	35%	61%	5%	0%
Textiles and Garments	0%	65%	31%	4%	0%
Other Manufacturing	0%	27%	71%	2%	0%
Retail and Wholesale	0%	44%	47%	7%	2%
Construction	0%	47%	47%	5%	0%
Accommodation	0%	58%	42%	0%	0%
Food and Beverage Services	0%	64%	35%	1%	0%
Financial Services	0%	1%	51%	18%	30%
Information Technology and Communication	0%	16%	84%	0%	0%
Health and Pharmaceutical Services	0%	61%	11%	28%	0%
Other Services	0%	84%	15%	1%	0%
Firm Size					
Micro (1-4)	1%	40%	52%	8%	0%
Small (5-19)	0%	45%	49%	4%	2%
Medium (20-99)	0%	72%	27%	0%	1%
Large (>99)	0%	48%	52%	0%	0%
Female ownership					
Yes	0%	45%	48%	6%	1%
No	1%	41%	52%	6%	0%
Ecological zone					
Yangon	0%	63%	35%	2%	0%
Mandalay	0%	42%	50%	5%	3%
Chin and Dry Zone	0%	36%	53%	10%	1%
Delta and Coastal Lowland	1%	41%	53%	5%	0%
Hilly Zone	0%	36%	55%	9%	0%
Total	0%	43%	50%	6%	1%
Sample Size	1	230	234	32	3

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	82%	29%	58%	31%	22%	14%	32%
Manufacturing	95%	15%	23%	12%	29%	15%	26%
Retail and wholesale	98%	24%	24%	23%	16%	13%	22%
Service	97%	11%	34%	26%	11%	6%	28%
Industry							
Agriculture and Aquaculture	82%	29%	58%	31%	22%	14%	32%
Food and Beverage Products	93%	13%	16%	7%	18%	9%	22%
Textiles and Garments	96%	38%	31%	22%	20%	27%	21%
Other Manufacturing	99%	14%	31%	17%	46%	21%	31%
Retail and Wholesale	98%	24%	24%	23%	16%	13%	22%
Construction	77%	15%	5%	8%	36%	0%	52%
Accommodation	100%	0%	39%	7%	12%	3%	16%
Food and Beverage Services	98%	11%	41%	32%	9%	6%	26%
Financial Services	78%	8%	3%	1%	0%	3%	33%
Information Technology and Communication	100%	33%	14%	1%	5%	0%	26%
Health and Pharmaceutical Services	99%	8%	0%	6%	6%	0%	6%
Other Services	95%	11%	16%	14%	17%	8%	39%
Firm size							
Micro (1-4)	93%	17%	35%	22%	19%	15%	21%
Small (5-19)	93%	28%	35%	22%	23%	10%	35%
Medium (20-99)	95%	11%	19%	22%	18%	8%	40%

Large (>99)	78%	54%	32%	27%	16%	0%	38%
Female ownership							
Yes	92%	21%	41%	20%	17%	16%	28%
No	93%	20%	28%	23%	24%	11%	26%
Ecological zone							
Yangon	93%	33%	18%	14%	25%	11%	30%
Mandalay	89%	12%	28%	11%	21%	6%	13%
Chin and Dry Zone	92%	20%	36%	26%	16%	10%	29%
Delta and Coastal Lowland	94%	18%	39%	31%	24%	18%	34%
Hilly Zone	94%	23%	42%	11%	12%	14%	14%
Total	93%	20%	34%	22%	21%	13%	27%
Sample Size	444	96	145	103	86	50	140

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

Sector	Not available	Cost increased	Lower quality
Agriculture	91%	22%	4%
Manufacturing	77%	45%	22%
Retail and wholesale	97%	21%	3%
Service	41%	1%	0%
Industry			
Agriculture and Aquaculture	91%	22%	4%
Food and Beverage Products	78%	67%	45%
Textiles and Garments	78%	11%	4%
Other Manufacturing	76%	30%	0%
Retail and Wholesale	97%	21%	3%
Construction	100%	0%	0%
Accommodation	37%	0%	0%
Food and Beverage Services	100%	0%	0%
Information Technology and Communication	100%	0%	0%
Health and Pharmaceutical Services	100%	100%	0%
Other Services	50%	0%	0%
Firm size			
Micro (1-4)	85%	24%	13%
Small (5-19)	86%	28%	1%
Medium (20-99)	82%	35%	24%
Large (>99)	68%	5%	0%
Female ownership			
Yes	78%	19%	2%
No	93%	32%	13%
Ecological zone			
Yangon	88%	56%	33%
Mandalay	82%	19%	11%
Chin and Dry Zone	87%	21%	0%
Delta and Coastal Lowland	77%	21%	0%
Hilly Zone	97%	5%	0%
Total	85%	26%	8%
Sample Size	79	26	7

Appendix 3: Business Performance

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

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	10%	1%	16%	72%
Manufacturing	7%	1%	9%	83%
Retail and wholesale	13%	5%	7%	75%
Service	10%	0%	7%	84%
Industry				
Agriculture and Aquaculture	10%	1%	16%	72%
Food and Beverage Products	11%	1%	12%	76%
Textiles and Garments	3%	0%	11%	86%
Other Manufacturing	3%	1%	4%	92%
Retail and Wholesale	13%	5%	7%	75%
Construction	29%	0%	0%	71%
Accommodation	13%	0%	0%	87%
Food and Beverage Services	2%	0%	7%	91%
Financial Services	17%	0%	43%	40%
Information Technology and Communication	0%	13%	0%	87%
Health and Pharmaceutical Services	0%	1%	31%	68%
Other Services	31%	0%	3%	65%
Firm size				
Micro (1-4)	13%	2%	7%	78%
Small (5-19)	5%	2%	16%	78%
Medium (20-99)	8%	1%	7%	84%
Large (>99)	4%	0%	5%	91%
Female ownership				
Yes	15%	3%	9%	72%
No	5%	1%	11%	83%
Ecological zone				
Yangon	8%	1%	5%	87%
Mandalay	16%	2%	11%	71%
Chin and Dry Zone	12%	1%	13%	74%
Delta and Coastal Lowland	8%	3%	5%	83%
Hilly Zone	9%	2%	21%	68%
Total	10%	2%	10%	78%
Sample Size	46	11	46	397

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

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	6%	3%	23%	67%
Manufacturing	11%	5%	15%	69%
Retail and wholesale	12%	0%	13%	75%
Service	11%	4%	6%	79%
Industry				
Agriculture and Aquaculture	6%	3%	23%	67%
Food and Beverage Products	14%	7%	16%	63%
Textiles and Garments	0%	0%	10%	90%
Other Manufacturing	9%	2%	14%	75%
Retail and Wholesale	12%	0%	13%	75%
Construction	54%	0%	24%	22%
Accommodation	11%	0%	0%	89%
Food and Beverage Services	14%	5%	5%	76%
Financial Services	11%	0%	78%	11%
Information Technology and Communication	10%	4%	12%	74%
Health and Pharmaceutical Services	1%	3%	3%	92%
Other Services	1%	0%	8%	91%
Firm size				
Micro (1-4)	11%	3%	16%	70%
Small (5-19)	9%	2%	15%	74%
Medium (20-99)	6%	3%	5%	85%
Large (>99)	7%	0%	12%	81%
Female ownership				
Yes	15%	2%	11%	72%
No	6%	4%	19%	72%
Ecological zone				
Yangon	7%	2%	9%	81%
Mandalay	2%	0%	20%	77%
Chin and Dry Zone	11%	2%	12%	75%
Delta and Coastal Lowland	11%	4%	14%	70%
Hilly Zone	17%	5%	22%	55%
Total	10%	3%	15%	72%
Sample Size	53	16	66	365

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

Sector	Average sales decrease	Average profit decrease
Agriculture	49%	54%
Manufacturing	54%	53%
Retail and wholesale	57%	59%
Service	60%	64%
Industry		
Agriculture and Aquaculture	49%	54%
Food and Beverage Products	47%	46%
Textiles and Garments	54%	54%
Other Manufacturing	61%	60%
Retail and Wholesale	57%	59%
Construction	44%	53%
Accommodation	80%	88%
Food and Beverage Services	57%	62%
Financial Services	29%	32%
Information Technology and Communication	44%	50%
Health and Pharmaceutical Services	50%	52%
Other Services	67%	68%
Firm size		
Micro (1-4)	56%	58%
Small (5-19)	51%	54%
Medium (20-99)	64%	66%
Large (>99)	42%	56%
Female ownership		
Yes	56%	61%
No	53%	54%
Ecological zone		
Yangon	55%	58%
Mandalay	55%	53%
Chin and Dry Zone	53%	48%
Delta and Coastal Lowland	56%	60%
Hilly Zone	52%	61%
Total	54%	57%

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

Sector	Commercial Banks	Non-banking financial institutions	Family and friends
Agriculture	15%	18%	25%
Manufacturing	6%	9%	15%
Retail and wholesale	6%	9%	22%
Service	19%	15%	15%
Industry			
Agriculture and Aquaculture	15%	18%	25%
Food and Beverage Products	5%	2%	12%
Textiles and Garments	14%	0%	4%
Other Manufacturing	6%	20%	21%
Retail and Wholesale	6%	9%	22%
Construction	5%	0%	29%
Accommodation	11%	0%	22%
Food and Beverage Services	22%	22%	17%
Financial Services	0%	0%	0%
Information Technology and Communication	0%	13%	0%
Health and Pharmaceutical Services	0%	4%	34%
Other Services	14%	1%	9%
Firm-size			
Micro (1-4)	6%	16%	25%
Small (5-19)	18%	8%	11%
Medium (20-99)	21%	1%	12%
Large (>99)	20%	7%	3%
Female ownership			
Yes	14%	13%	20%
No	7%	12%	19%
Ecological zone			
Yangon	11%	0%	8%
Mandalay	10%	11%	12%
Chin and Dry Zone	12%	10%	24%
Delta and Coastal Lowland	11%	20%	25%
Hilly Zone	5%	13%	18%
Total	10%	13%	20%
Sample Size	56	43	78

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	18%	7%	11%	9%
Manufacturing	24%	1%	3%	5%
Retail and wholesale	26%	10%	3%	0%
Service	7%	24%	3%	3%
Industry				
Agriculture and Aquaculture	18%	7%	11%	9%
Food and Beverage Products	17%	1%	2%	0%
Textiles and Garments	22%	0%	14%	0%
Other Manufacturing	35%	2%	3%	14%
Retail and Wholesale	26%	10%	3%	0%
Construction	53%	0%	0%	3%
Accommodation	7%	33%	0%	13%
Food and Beverage Services	8%	28%	0%	3%
Financial Services	0%	0%	0%	0%
Information Technology and Communication	3%	1%	10%	0%
Health and Pharmaceutical Services	4%	1%	0%	0%
Other Services	4%	14%	9%	3%
Firm size				
Micro (1-4)	24%	7%	5%	5%
Small (5-19)	14%	12%	4%	5%
Medium (20-99)	12%	11%	4%	6%
Large (>99)	20%	0%	0%	0%
Female ownership				
Yes	20%	10%	8%	6%
No	20%	8%	3%	4%
Ecological zone				
Yangon	26%	17%	2%	7%
Mandalay	16%	8%	3%	3%
Chin and Dry Zone	12%	9%	4%	4%
Delta and Coastal Lowland	24%	8%	9%	5%
Hilly Zone	21%	3%	9%	7%
Total	20%	9%	6%	5%
Sample Size	98	43	25	30

Appendix 4: Business Expectations

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

Sector	Not very confident	Not confident	Neutral	Confident	Very confident
Agriculture	0%	8%	29%	37%	25%
Manufacturing	0%	4%	10%	40%	45%
Retail and wholesale	0%	5%	21%	44%	30%
Service	2%	9%	23%	37%	28%
Industry					
Agriculture and Aquaculture	0%	8%	29%	37%	25%
Food and Beverage Products	0%	5%	10%	39%	46%
Textiles and Garments	0%	5%	7%	74%	14%
Other Manufacturing	0%	3%	12%	36%	49%
Retail and Wholesale	0%	5%	21%	44%	30%
Construction	0%	5%	39%	21%	35%
Accommodation	15%	2%	61%	14%	9%
Food and Beverage Services	2%	10%	14%	40%	34%
Financial Services	0%	0%	0%	90%	10%
Information Technology and Communication	0%	16%	13%	51%	20%
Health and Pharmaceutical Services	2%	0%	8%	59%	31%
Other Services	2%	7%	43%	31%	16%
Firm size					
Micro (1-4)	0%	8%	21%	38%	33%
Small (5-19)	1%	4%	20%	43%	33%
Medium (20-99)	1%	4%	25%	31%	40%
Large (>99)	0%	16%	7%	29%	49%
Female ownership					
Yes	0%	7%	21%	38%	33%
No	1%	6%	19%	41%	33%
Ecological zone					
Yangon	1%	13%	16%	30%	40%
Mandalay	1%	1%	38%	39%	21%
Chin and Dry Zone	0%	11%	26%	39%	24%
Delta and Coastal Lowland	0%	2%	14%	45%	39%
Hilly Zone	2%	7%	18%	38%	35%
Total	1%	6%	20%	40%	33%
Sample Size	6	30	113	200	151

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	49%	28%	18%	5%	0%
Manufacturing	45%	40%	13%	2%	0%
Retail and wholesale	25%	50%	22%	3%	0%
Service	42%	21%	33%	3%	0%
Industry					
Agriculture and Aquaculture	49%	28%	18%	5%	0%
Food and Beverage Products	46%	40%	13%	1%	0%
Textiles and Garments	33%	46%	15%	6%	0%
Other Manufacturing	45%	41%	12%	3%	0%
Retail and Wholesale	25%	50%	22%	3%	0%
Construction	65%	3%	18%	13%	0%
Accommodation	24%	31%	45%	0%	0%
Food and Beverage Services	52%	24%	22%	1%	0%
Financial Services	49%	37%	14%	0%	0%
Information Technology and Communication	27%	56%	14%	3%	0%
Health and Pharmaceutical Services	87%	11%	2%	0%	0%
Other Services	14%	12%	64%	9%	2%
Firm size					
Micro (1-4)	36%	38%	22%	3%	0%
Small (5-19)	45%	36%	16%	2%	0%
Medium (20-99)	61%	13%	15%	10%	1%
Large (>99)	26%	22%	39%	14%	0%
Female ownership					
Yes	44%	32%	21%	3%	0%
No	36%	41%	19%	3%	0%
Ecological zone					
Yangon	39%	28%	27%	5%	0%
Mandalay	40%	37%	21%	0%	2%
Chin and Dry Zone	33%	45%	13%	8%	0%
Delta and Coastal Lowland	42%	37%	20%	1%	0%
Hilly Zone	46%	32%	20%	2%	0%
Total	40%	37%	20%	3%	0%
Sample Size	222	153	99	22	4

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

Sector	Share of firms
Agriculture	50%
Manufacturing	37%
Retail and wholesale	28%
Service	39%
Industry	
Agriculture and Aquaculture	50%
Food and Beverage Products	36%
Textiles and Garments	35%
Other Manufacturing	39%
Retail and Wholesale	28%
Construction	50%
Accommodation	35%
Food and Beverage Services	48%
Financial Services	4%
Information Technology and Communication	23%
Health and Pharmaceutical Services	52%
Oher Services	16%
Firm size	
Micro (1-4)	38%
Small (5-19)	39%
Medium (20-99)	39%
Large (>99)	22%
Female ownership	
Yes	41%
No	37%
Ecological zone	
Yangon	31%
Mandalay	43%
Chin and Dry Zone	35%
Delta and Coastal Lowland	41%
Hilly Zone	42%
Total	38%
Sample Size	187

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

Sector	Sales change	Employment change
Agriculture	-18%	-6%
Manufacturing	-37%	-4%
Retail and wholesale	-28%	32%
Service	-33%	5%
Industry		
Agriculture and Aquaculture	-18%	-6%
Food and Beverage Products	-26%	13%
Textiles and Garments	-50%	14%
Other Manufacturing	-46%	-22%
Retail and Wholesale	-28%	32%
Construction	-54%	-5%
Accommodation	-92%	19%
Food and Beverage Services	-26%	9%
Financial Services	-6%	-4%
Information Technology and Communication	-25%	38%
Health and Pharmaceutical Services	-43%	2%
Other Services	-68%	-15%
Firm size		
Micro (1-4)	-28%	9%
Small (5-19)	-29%	7%
Medium (20-99)	-46%	-4%
Large (>99)	-38%	8%
Female ownership		
Yes	-25%	17%
No	-33%	-2%
Ecological zone		
Yangon	-47%	1%
Mandalay	-31%	15%
Chin and Dry Zone	-33%	24%
Delta and Coastal Lowland	-19%	6%
Hilly Zone	-28%	-5%
Total	-29%	8%

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	24%	17%	0%	17%
Manufacturing	42%	53%	10%	40%
Retail and wholesale	28%	41%	12%	43%
Service	42%	40%	11%	23%
Industry				
Agriculture and Aquaculture	24%	17%	0%	17%
Food and Beverage Products	40%	65%	13%	45%
Textiles and Garments	44%	34%	7%	45%
Other Manufacturing	44%	40%	7%	33%
Retail and Wholesale	28%	41%	12%	43%
Construction	11%	0%	60%	79%
Accommodation	60%	10%	4%	33%
Food and Beverage Services	49%	56%	1%	16%
Financial Services	45%	4%	30%	37%
Information Technology and Communication	77%	30%	29%	74%
Health and Pharmaceutical Services	18%	8%	11%	11%
Other Services	18%	6%	37%	38%
Firm size				
Micro (1-4)	27%	37%	7%	30%
Small (5-19)	43%	39%	9%	34%
Medium (20-99)	44%	54%	13%	58%
Large (>99)	55%	61%	36%	67%
Female ownership				
Yes	30%	37%	11%	29%
No	36%	39%	6%	35%
Ecological zone				
Yangon	43%	37%	20%	42%
Mandalay	29%	46%	5%	38%
Chin and Dry Zone	33%	44%	16%	27%
Delta and Coastal Lowland	29%	37%	3%	33%
Hilly Zone	39%	27%	1%	22%
Total	33%	38%	8%	32%
Sample Size	192	181	64	198

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	89%	91%	60%	6%	16%	40%
Manufacturing	100%	99%	92%	7%	34%	62%
Retail and wholesale	99%	99%	88%	7%	47%	61%
Service	92%	97%	86%	9%	49%	84%
Industry						
Agriculture and Aquaculture	89%	91%	60%	6%	16%	40%
Food and Beverage Products	100%	100%	88%	7%	36%	56%
Textiles and Garments	94%	94%	81%	9%	42%	58%
Other Manufacturing	100%	98%	98%	7%	30%	69%
Retail and Wholesale	99%	99%	88%	7%	47%	61%
Construction	100%	100%	92%	62%	50%	87%
Accommodation	100%	100%	100%	22%	62%	100%
Food and Beverage Services	91%	98%	84%	0%	44%	86%
Financial Services	100%	100%	100%	78%	63%	93%
Information Technology and Communication	82%	82%	82%	40%	62%	50%
Health and Pharmaceutical Services	100%	100%	100%	17%	56%	72%
Other Services	92%	92%	87%	27%	62%	74%
Firm-size						
Micro (1-4)	94%	95%	80%	6%	30%	51%
Small (5-19)	97%	99%	84%	7%	40%	70%
Medium (20-99)	100%	100%	86%	17%	67%	79%
Large (>99)	100%	100%	100%	41%	24%	100%
Female ownership						
Yes	95%	98%	81%	9%	34%	53%

No	96%	96%	82%	5%	36%	65%
Ecological zone						
Yangon	98%	98%	85%	15%	59%	73%
Mandalay	92%	92%	81%	11%	41%	59%
Chin and Dry Zone	93%	96%	89%	12%	34%	72%
Delta and Coastal Lowland	98%	98%	81%	1%	29%	53%
Hilly Zone	94%	98%	68%	1%	15%	39%
Total	96%	97%	82%	7%	35%	59%
Sample Size	428	430	382	60	173	296

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	77%	78%	62%	23%	37%	10%
Manufacturing	87%	89%	82%	32%	43%	11%
Retail and wholesale	92%	95%	84%	46%	56%	27%
Service	88%	96%	90%	46%	74%	30%
Industry						
Agriculture and Aquaculture	77%	78%	62%	23%	37%	10%
Food and Beverage Products	79%	82%	77%	32%	34%	13%
Textiles and Garments	85%	92%	52%	12%	47%	45%
Other Manufacturing	98%	99%	93%	36%	54%	5%
Retail and Wholesale	92%	95%	84%	46%	56%	27%
Construction	100%	100%	100%	65%	85%	0%
Accommodation	100%	100%	100%	55%	100%	10%
Food and Beverage Services	84%	95%	88%	45%	82%	37%
Financial Services	100%	100%	100%	47%	93%	30%
Information Technology and Communication	86%	86%	84%	44%	73%	21%
Health and Pharmaceutical Services	100%	100%	100%	55%	68%	0%
Other Services	99%	100%	96%	43%	33%	7%
Firm size						
Micro (1-4)	85%	87%	78%	34%	42%	14%
Small (5-19)	88%	93%	81%	41%	61%	26%
Medium (20-99)	96%	98%	92%	53%	75%	29%
Large (>99)	100%	100%	100%	32%	95%	67%

Female ownership						
Yes	82%	86%	73%	34%	46%	19%
No	91%	93%	86%	39%	55%	18%
Ecological zone						
Yangon	93%	98%	93%	47%	67%	25%
Mandalay	86%	86%	84%	32%	56%	30%
Chin and Dry Zone	83%	90%	80%	41%	59%	21%
Delta and Coastal Lowland	86%	86%	78%	40%	42%	17%
Hilly Zone	86%	92%	65%	15%	37%	9%
Total	87%	90%	80%	37%	50%	19%
Sample Size	374	391	354	163	270	79

Table 22: Share of firms that were aware of government support, applied to government support and perceived that government support were helpful for business continuity

Sector	Aware of government support?	Applied to government support?	Helpful for business continuity
Agriculture	52%	25%	19%
Manufacturing	53%	22%	11%
Retail and wholesale	57%	8%	9%
Service	57%	13%	7%
Industry			
Agriculture and Aquaculture	52%	25%	19%
Food and Beverage Products	44%	22%	18%
Textiles and Garments	72%	12%	13%
Other Manufacturing	63%	25%	2%
Retail and Wholesale	57%	8%	9%
Construction	61%	13%	9%
Accommodation	50%	14%	21%
Food and Beverage Services	64%	14%	6%
Financial Services	75%	0%	0%
Information Technology and Communication	37%	0%	0%
Health and Pharmaceutical Services	46%	14%	0%
Other services	40%	11%	10%
Firm size			
Micro (1-4)	57%	14%	8%
Small (5-19)	48%	24%	18%
Medium (20-99)	74%	18%	8%
Large (>99)	98%	34%	53%
Female ownership			
Yes	51%	9%	7%
No	57%	24%	15%
Ecological zone			
Yangon	59%	13%	6%
Mandalay	56%	5%	4%
Chin and Dry Zone	54%	24%	16%
Delta and Coastal Lowland	52%	22%	16%
Hilly Zone	55%	11%	6%
Total	54%	17%	11%
Sample Size	307	68	45

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

Sector	Not very satisfied	Not satisfied	Neutral	Satisfied	Very satisfied
Agriculture	2%	1%	23%	45%	29%
Manufacturing	7%	7%	24%	25%	37%
Retail and wholesale	1%	3%	20%	48%	29%
Service	1%	1%	29%	37%	32%
Industry					
Agriculture and Aquaculture	2%	1%	23%	45%	29%
Food and Beverage Products	9%	9%	36%	23%	23%
Textiles and Garments	0%	2%	33%	35%	31%
Other Manufacturing	4%	5%	6%	27%	58%
Retail and Wholesale	1%	3%	20%	48%	29%
Construction	0%	15%	5%	34%	45%
Accommodation	2%	0%	33%	43%	23%
Food and Beverage Services	1%	1%	24%	35%	40%
Financial Services	0%	3%	50%	17%	30%
Information Technology and Communication	0%	0%	17%	49%	34%
Health and Pharmaceutical Services	0%	2%	11%	55%	32%
Other services	2%	2%	41%	40%	14%
Firm size					
Micro (1-4)	3%	3%	21%	40%	33%
Small (5-19)	2%	3%	28%	37%	30%
Medium (20-99)	1%	7%	18%	35%	39%
Large (>99)	2%	0%	64%	22%	12%
Female ownership					
Yes	5%	3%	31%	39%	22%
No	1%	3%	16%	38%	41%
Ecological zone					
Yangon	1%	5%	30%	30%	34%
Mandalay	1%	0%	22%	36%	41%
Chin and Dry Zone	3%	1%	24%	47%	25%
Delta and Coastal Lowland	5%	5%	17%	38%	35%
Hilly Zone	2%	2%	33%	41%	22%
Total	3%	3%	23%	39%	32%
Sample Size	15	17	109	214	145

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

Sector	Too restrictive	Moderately restrictive	Good balance	Not strong enough
Agriculture	1%	26%	61%	12%
Manufacturing	1%	23%	54%	21%
Retail and wholesale	3%	21%	53%	22%
Service	4%	21%	59%	16%
Industry				
Agriculture and Aquaculture	1%	26%	61%	12%
Food and Beverage Products	0%	23%	48%	28%
Textiles and Garments	7%	24%	58%	11%
Other Manufacturing	2%	24%	62%	12%
Retail and Wholesale	3%	21%	53%	22%
Construction	0%	0%	76%	24%
Accommodation	0%	34%	47%	19%
Food and Beverage Services	5%	15%	66%	13%
Financial Services	1%	9%	36%	54%
Information Technology and Communication	0%	14%	86%	0%
Health and Pharmaceutical Services	0%	11%	86%	3%
Other services	0%	37%	42%	22%
Firm size				
Micro (1-4)	3%	22%	57%	18%
Small (5-19)	1%	26%	56%	18%
Medium (20-99)	3%	22%	55%	20%
Large (>99)	0%	8%	60%	32%
Female ownership				
Yes	4%	23%	53%	20%
No	1%	23%	60%	16%
Ecological zone				
Yangon	0%	20%	47%	32%
Mandalay	5%	16%	64%	14%
Chin and Dry Zone	0%	30%	55%	15%
Delta and Coastal Lowland	3%	21%	57%	19%
Hilly Zone	3%	28%	60%	9%
Total	2%	23%	57%	18%
Sample Size	14	99	293	94

Appendix 6: Second Wave

Table 25: Concerned for second wave impacts and restrictions – share of firms

Sector	Very concerned	Moderately concerned	Slightly concerned	Not concerned at all
Agriculture	39%	23%	18%	20%
Manufacturing	43%	32%	13%	12%
Retail and wholesale	32%	36%	19%	13%
Service	45%	37%	6%	12%
Industry				
Agriculture and Aquaculture	39%	23%	18%	20%
Food and Beverage Products	30%	35%	16%	20%
Textiles and Garments	36%	39%	19%	6%
Other Manufacturing	62%	27%	9%	3%
Retail and Wholesale	32%	36%	19%	13%
Construction	81%	0%	19%	0%
Accommodation	32%	42%	9%	17%
Food and Beverage Services	40%	43%	3%	14%
Financial Services	57%	40%	0%	3%
Information Technology and Communication	23%	53%	11%	13%
Health and Pharmaceutical Services	64%	7%	0%	29%
Other services	61%	20%	12%	7%
Firm size				
Micro (1-4)	39%	30%	14%	17%
Small (5-19)	39%	34%	17%	10%
Medium (20-99)	43%	34%	8%	15%
Large (>99)	38%	26%	28%	8%
Female ownership				
Yes	35%	33%	18%	13%
No	43%	30%	11%	16%
Ecological zone				
Yangon	38%	33%	9%	20%
Mandalay	31%	42%	13%	15%
Chin and Dry Zone	41%	32%	12%	15%
Delta and Coastal Lowland	41%	32%	16%	11%
Hilly Zone	39%	20%	24%	16%
Total	39%	31%	15%	15%
Sample Size	222	154	62	62

Table 26: Share of firms reporting expected major impacts of the second wave

Sector	Sales decline	Employee lay-off	Reduced operation hours	Temporary closure of the business	Permanent closure of the business	No impact at all
Agriculture	71%	7%	2%	8%	6%	5%
Manufacturing	50%	7%	1%	38%	3%	1%
Retail and wholesale	60%	1%	3%	27%	1%	8%
Service	37%	1%	0%	53%	2%	7%
Industry						
Agriculture and Aquaculture	71%	7%	2%	8%	6%	5%
Food and Beverage Products	65%	0%	2%	32%	0%	1%
Textiles and Garments	30%	0%	2%	63%	2%	4%
Other Manufacturing	37%	16%	0%	41%	6%	0%
Retail and Wholesale	60%	1%	3%	27%	1%	8%
Construction	16%	0%	0%	75%	0%	8%
Accommodation	59%	9%	1%	30%	0%	1%
Food and Beverage Services	44%	0%	0%	46%	3%	7%
Financial Services	66%	0%	0%	19%	0%	15%
Information Technology and Communication	23%	15%	0%	30%	5%	27%
Health and Pharmaceutical Services	67%	0%	0%	27%	0%	6%
Other services	16%	0%	1%	75%	0%	7%
Firm size						
Micro (1-4)	55%	5%	1%	29%	3%	6%
Small (5-19)	59%	4%	3%	29%	3%	3%
Medium (20-99)	41%	2%	2%	52%	1%	2%
Large (>99)	26%	0%	1%	66%	1%	6%
Female ownership						
Yes	61%	2%	1%	26%	2%	8%
No	51%	7%	2%	34%	4%	2%
Ecological zone						
Yangon	44%	3%	0%	46%	2%	4%
Mandalay	46%	2%	10%	34%	5%	2%
Chin and Dry Zone	57%	7%	1%	27%	3%	5%
Delta and Coastal Lowland	56%	6%	1%	30%	2%	5%
Hilly Zone	77%	0%	0%	14%	4%	4%

Total	56%	4%	2%	30%	3%	5%
Sample Size	215	13	9	161	14	26

Table 27: Share of firms having preparative measures for the second wave

Sector	Social distancing and safety measures at workplace	Securing raw materials in advance	Investing in IT and related equipment for remote work arrangement	Securing enough financial sources (such as loans) in advance to avoid bankruptcy	Rotating employees for work shifts
Agriculture	13%	11%	0%	3%	3%
Manufacturing	17%	17%	1%	3%	5%
Retail and wholesale	18%	20%	0%	6%	2%
Service	29%	7%	2%	3%	5%
Industry					
Agriculture and Aquaculture	13%	11%	0%	3%	3%
Food and Beverage Products	19%	22%	0%	0%	6%
Textiles and Garments	13%	21%	0%	14%	5%
Other Manufacturing	14%	11%	1%	5%	3%
Retail and Wholesale	18%	20%	0%	6%	2%
Construction	48%	8%	3%	0%	5%
Accommodation	46%	2%	2%	4%	19%
Food and Beverage Services	28%	8%	2%	3%	3%
Financial Services	52%	4%	1%	0%	47%
Information Technology and Communication	50%	3%	26%	0%	3%
Health and Pharmaceutical Services	60%	31%	0%	0%	9%
Other services	25%	3%	3%	5%	7%
Firm size					
Micro (1-4)	16%	14%	0%	2%	2%
Small (5-19)	21%	15%	1%	7%	5%
Medium (20-99)	33%	25%	2%	1%	18%
Large (>99)	67%	21%	2%	1%	36%
Female ownership					
Yes	17%	13%	1%	0%	4%

No	19%	16%	0%	7%	4%
Ecological zone					
Yangon	18%	21%	2%	7%	10%
Mandalay	9%	22%	1%	6%	1%
Chin and Dry Zone	9%	12%	0%	4%	6%
Delta and Coastal Lowland	26%	13%	0%	2%	2%
Hilly Zone	20%	9%	0%	3%	2%
Total	18%	15%	1%	4%	4%
Sample Size	122	72	14	20	46

Table 28: Share of firms reporting preferred restrictions for the second wave

Sector	Late night curfew	No gathering with more than 5 people	No dine-in or retail except delivery or take-away options	Reducing business operation hours	Travel restrictions
Agriculture	44%	51%	31%	31%	77%
Manufacturing	48%	56%	36%	25%	69%
Retail and wholesale	52%	68%	52%	39%	70%
Service	43%	53%	45%	31%	54%
Industry					
Agriculture and Aquaculture	44%	51%	31%	31%	77%
Food and Beverage Products	55%	62%	37%	37%	70%
Textiles and Garments	41%	50%	28%	19%	81%
Other Manufacturing	40%	47%	35%	10%	67%
Retail and Wholesale	52%	68%	52%	39%	70%
Construction	14%	16%	8%	5%	71%
Accommodation	55%	51%	53%	27%	59%
Food and Beverage Services	50%	51%	54%	38%	60%
Financial Services	52%	81%	46%	37%	86%
Information Technology and Communication	73%	80%	60%	63%	77%
Health and Pharmaceutical Services	5%	9%	5%	5%	63%
Other services	24%	58%	19%	14%	33%
Firm size					
Micro (1-4)	55%	61%	46%	35%	72%
Small (5-19)	33%	52%	31%	25%	64%
Medium (20-99)	42%	44%	30%	25%	68%
Large (>99)	46%	81%	37%	43%	66%
Female ownership					
Yes	43%	55%	38%	33%	71%
No	52%	59%	42%	29%	68%

Ecological zone					
Yangon	36%	47%	37%	26%	57%
Mandalay	40%	51%	36%	32%	56%
Chin and Dry Zone	45%	59%	34%	30%	69%
Delta and Coastal Lowland	60%	69%	49%	38%	74%
Hilly Zone	36%	43%	37%	22%	82%
Total	47%	57%	40%	31%	69%
Sample Size	200	255	168	136	339

Appendix 7: Questionnaires for the firm-level impacts of the COVID-19 pandemic – round 4

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. In January 2020, what was the value planned investments for 2020? (a15)

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

16. What percentage of these investments have you implemented or still plan to implement this year? (a16)

Percentage	
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 (which is 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)			

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

E. Impacts on finance

1. In the last completed month, did 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

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? (g4)

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

5. Looking ahead to the next 3 months⁶, 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

⁶ Could be 3-month if survey period is short

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 any local or national government support issued in response to the crisis since the COVID-19? (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 any national or local government measures issued in response to the crisis? (h2)

Yes	1	Go to question no. h4
No	2	Go to question no. h2_no
Don't know (spontaneous)	-9	Go to question no. h6

Why have you not applied for any national or local government measures issued in response to the crisis? (h2_no) [SELECT ALL THAT APPLY] [Instruction: Ask this question only to those that answered "No" in question h2].

	Code
My establishment doesn't have formal documents to apply (h2a)	1
My establishment doesn't know how to apply (h2b)	2
My establishment does not qualify (h2c)	3
I've been too busy and haven't had time (h2d)	4
Lack of access to authorities or agents (h2e)	5
Requirements are too stringent (h2f)	6
I don't understand the application form (h2g)	7
I have tried to access but have been rejected (h2h)	8
Others (h2i)	9

3. Were these supports helpful for your business continuity? (h4)

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

4. What would be the most needed policy to support this establishment over the COVID-19 crisis? (h6)

Tax deferral/deduction or relief	1
Reduction of public holidays	2
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
Cash transfers to customers	10
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
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J. Possible impact of the second wave of restrictions

1. How concerned are you about a second wave of restrictions and spread affecting this establishment? (j1)

Very concerned	1	Go to question no. j3
Moderately concerned	2	
Slightly concerned	3	
Not concerned at all	4	

2. What would be the major impact of the pandemic on this establishment due to 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

3. Is this establishment prepared for a second wave of the pandemic? (j3)

Yes	1	Go to question no. j5
No	2	
Don't know (spontaneous)	-9	

4. How have you prepared for the second wave to remain resilient? (j4) [Select all that applies]

Enforcing social distancing and safety measures at workplace (j4a)	1
Securing enough raw materials in advance to keep the business running (j4b)	2
Investing in IT and related equipment for remote work arrangement (j4c)	3
Securing enough financial sources (such as loans) in advance to avoid bankruptcy (j4d)	4
Rotating employees for work shifts (j4e)	5
Others (j4f)	6

5. Which measures are you in favor off if the government must introduce restrictive measures again due to a second wave? (j5) [Select all that applies]

Late night curfew (j5a)	1
No gathering with more than 5 people (j5b)	2
No dine-in or retail except delivery or take-away options (j5c)	3

Reducing business operation hours (j5d)	4
Travel restrictions (j5e)	5

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)	