

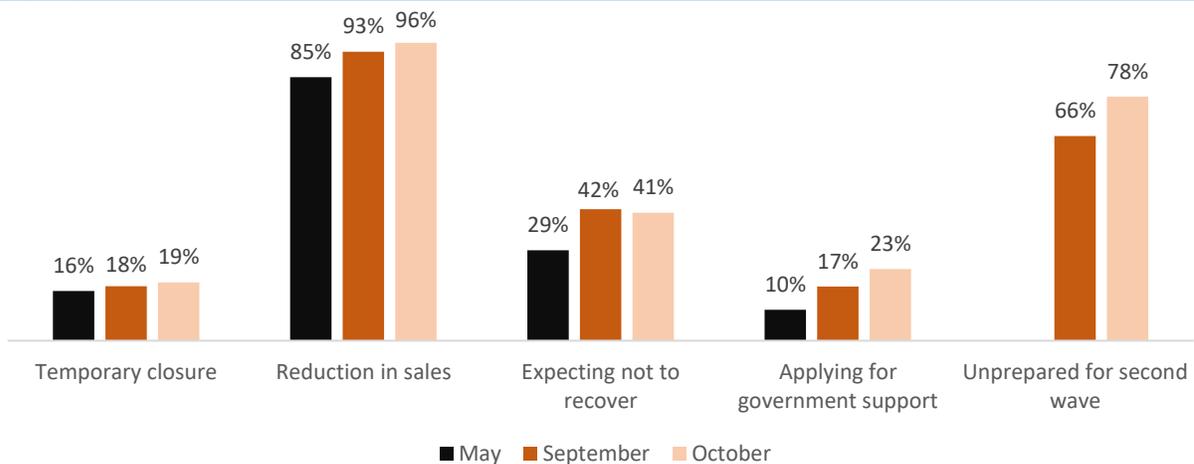
The Firm-Level Impacts of the COVID-19 Pandemic – Round 5 Detailed Results

High-level findings:

- The impacts of the second wave of stay-at-home measures are deeper and larger than the first wave.
- Close to half of all firms in Yangon were temporarily closed in October and there was a small increase in temporary closures nation-wide driven by small sized firms and those in the manufacturing sector.
- Almost all firms now report a reduction in sales as the number one concern.
- Around one-third of firms have reduced their investments during COVID-19, with service sector worst affected.
- Since the second wave, fewer firms expect to recover with just over half expecting to recover from the pandemic.

Figure 1 The impacts of the second wave are larger than the first wave but more firms are applying for government support

Share of firms reporting temporary closures, reduction in sales, expecting not to recover, applying for government support and stating they are unprepared for the second-wave



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

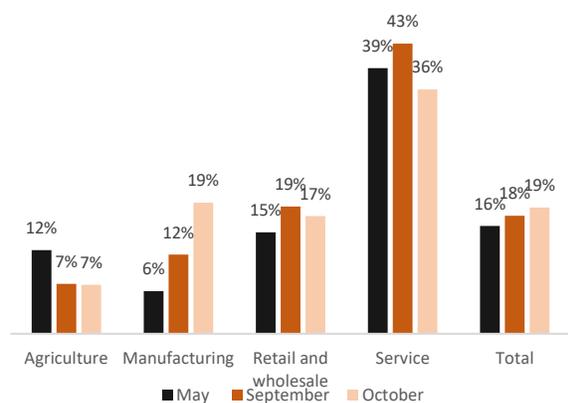
Note: The latest survey, the fifth in a series of eight surveys planned, was administered between October 13 2020 and October 28 2020 and covered a nationally representative sample of 500 firms. The figures below show the results of Round 1 (which was during the initial round of stay-at-home measures in May), Round 4 (September) and Round 5 (October). We have not shown Round 2 and Round 3 for visual reasons in the figures.

Operating status

The economic impact of the second wave of the COVID-19 pandemic remains significantly more severe on businesses than the first, according to the World Bank's firm-level survey. As government stay-at-home orders persist, the overall share of temporary closures among firms has slightly increased in October. Manufacturing firms were the only firms to report an increase in their closures in October, from 12 to 19 percent (Figure 2). The share of temporary closures declined for retail and wholesale (by 2 percentage points) and services (by 7 percentage points). Medium and Large firms continue to have the higher rates of temporary closures as they are more closely regulated by authorities to observe stay-at-home orders. Large firms

saw fewer closures in October (12 percentage point improvement), but around 1 in 3 remain temporary closed. Small firms were the only firms to experience a rise in temporary closures since September (6 percentage points).

Figure 2 Firms saw a slight increase in temporary closures in October – driven by manufacturing
Share of firms reporting temporary closures – by sector



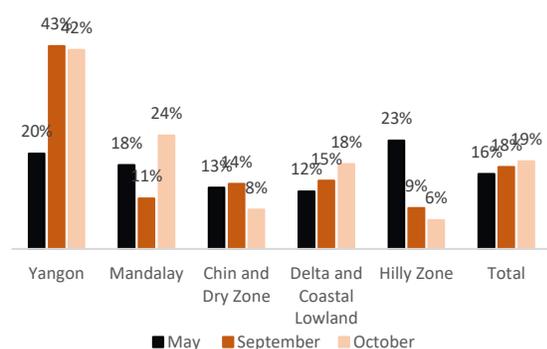
Source: The World Bank's COVID-19 firm survey

Different regional mandates have yielded varying degrees of temporary closures across Myanmar with almost half of all firms in Yangon temporarily closed, double the national average. Yangon continues to see the highest proportion of temporary closures at 42 percent, but the share of firms reporting closures in Mandalay more than doubled between September and October (from 11 to 24 percent). These results reflect a stay-at-home order introduced in certain townships of Mandalay in October. Temporary Closures in Hilly Zone and Chin and Dry Zone reported the lowest shares of closures in Myanmar (8 percent and 6 percent of firms, respectively) and temporary closures in both regions improved in October (Figure 3).

Business Performance

Firms reported fewer negative impacts from COVID-19 in October, but the vast majority of firms remain adversely affected by the pandemic. The majority of firms (87 percent) reported negative impacts of COVID-19 in October, a share that declined 6 percentage points since September. At 97 percent, nearly all firms in Mandalay reported negative impacts of COVID-19 in October. This is the highest share reported of any region in that period, followed closely by Yangon (93 percent). The least impacted firms were those in Hilly Zone and yet, even here, more than three in four firms reported negative impacts.

Figure 3 Almost half of all firms in Yangon are temporarily closed, double the national average
Share of firms reporting temporary closures – by region



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

Reduction in sales remains the top concern for nearly all firms. In October, the survey saw reduction in sales as a concern for 96 percent of firms at a rate 11-percentage points higher than in May (Figure 5). The greater share of firms reporting reductions in sales in October than May reflects the harsher impact of the second wave (Figure 4).

Firms are now less concerned with cash flow shortages and more concerned with disruptions in supply of inputs. Consistently, since May, the second greatest concern for firms has related to experiencing cash flow shortages. However, this concern shifted to disruptions of supply of inputs or raw materials by October with 29 percent of firms (nearly a 10 percentage point increase since September) reporting supply disruptions as a concern. The third most

common issue in October was difficulty making repayments on loans (27 percent), followed by a quarter of firms reporting cash flow shortages and reduction in access to credit (Figure 5). With regards to gender differences, cash flow shortages continue to be worse for fully female-owned firms. There was also a

deterioration in access to credit in October for fully-female owned firms while there has been little variation for fully-male owned firms since May (Figure 6).

Figure 4 *Since the onset of COVID-19, reduction in sales remains the top reported impact by firms.*
Operational impact of COVID-19 on firm – by total

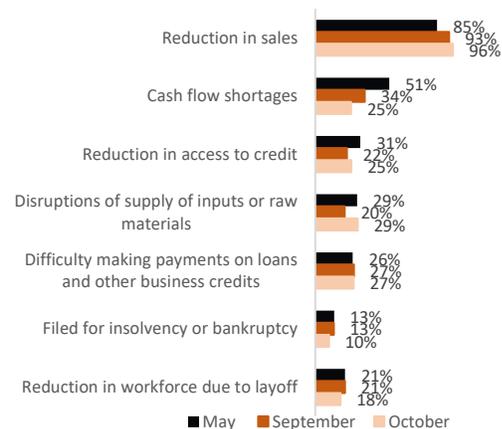
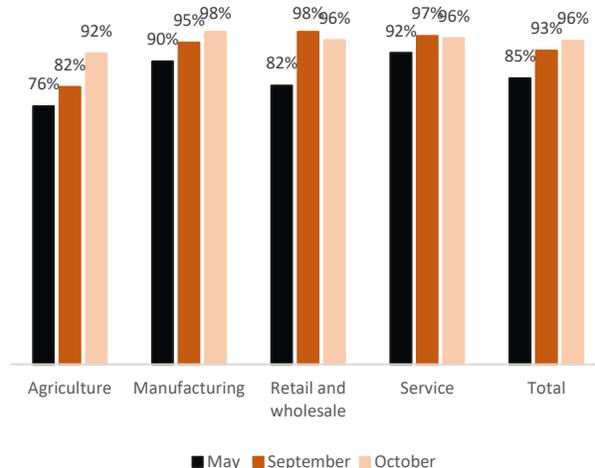


Figure 5 *More firms reported reduction in sales during the second wave.*
Share of firms reporting reduction in sales – by sector



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

Figure 6 *Cash-flow shortage is a greater operational impact for female-owned firms.*
Operational Impact of COVID-19 on firms – by gender ownership

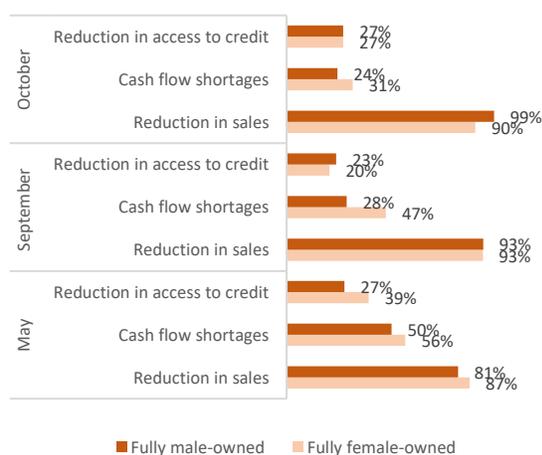
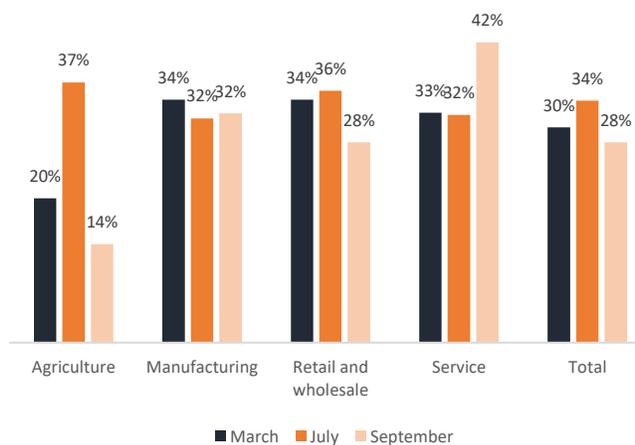


Figure 7 *Almost half of Service sector firms reported a decline in total investments in September, compared to the same month last year.*
Share of firms reporting declines in investments – by sector



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

Almost half of service sector firms reported a decline in total investments in September, compared to the same month last year. In September, 42 percent of service firms reported a decline in total investments compared to the same month last year, higher than the nation-wide average of 28 percent. Agricultural firm investments remain the least affected with only 14 percent reporting a decline in September, a large improvement since July (23 percentage point decline from 37 percent) (Figure 7). Future sales expectations in the next 3 months also remain negative with the average sales decline expected to be 26 percent lower than the

same period a year ago, slightly better than was expected last month. Firms in the service sector expect the decline to be 41 percent on average, while those in retail and wholesale expect a 21 percent decline.

Business Expectations

More than half of firms in agriculture expect to fall into arrears over the next three months. By October, 35 percent of firms expected to fall in arrears in any of their outstanding liabilities in the next 3 months. The number of agricultural firms reporting anticipating falling into arrears also increased (from 50 to 58 percent of firms), with more than half of firms now anticipating arrears (Figure 8). Other sectors saw an improvement in the share of firms anticipating arrears. Relative to September, a greater share of large firms anticipated falling into arrears – from 22 to 48 percent – at proportions comparable to those observed in the first-wave.

Expectations of a recovery among firms remain below levels seen during the first-wave in May. In October, about half of firms in manufacturing and service sector did not expect to recover but there was an improvement in agriculture with a decrease in the number of firms that do not expect to recover from the impacts of COVID-19 (Figure 9). Relative to the first wave, the latest survey results suggest that firms remain less optimistic of recovery during the second wave (the share of expectant firms not expecting for recovery was 29 percent in May – compared to 41 percent in October).

Figure 8 More than half of agricultural firms anticipate falling into arrears in next 3 months
Firms expecting to fall into arrears in next 3 months – by sector

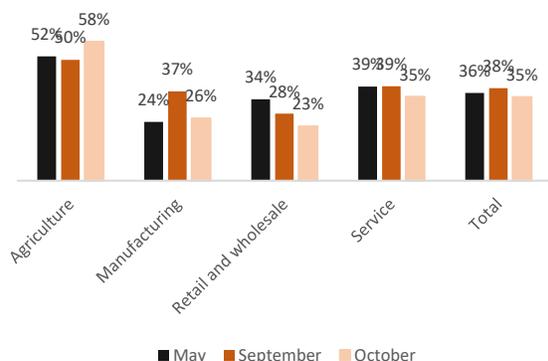
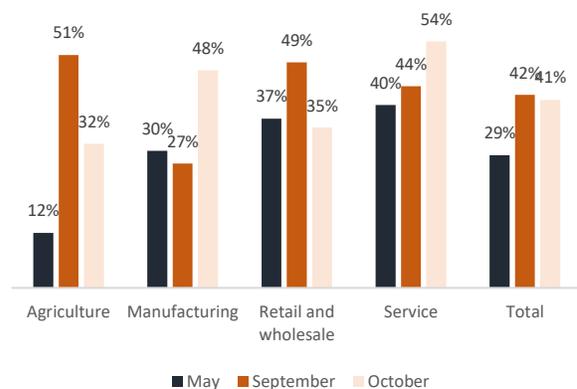


Figure 9 Fewer manufacturing and services firms expect to recover from the pandemic
Share of firms expecting business recovery from pandemic – by sector



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

Policy and Adaption

About half of firms reported access to loans/credit guarantees as the most needed government support. While access to loans/credit guarantees was also the number one priority for firms in September, the proportion then was 45 percent of firms. This share had increased by 8 percentage points to 53 percent of firms in October. Tax deferral, deduction or relief was the second most requested policy priority for firms in October with 11 percent of firms.

More firms applied for government support in October. At 23 percent, the share of firms was 6 percentage points more than the 17 percent of businesses applying for support in September. Almost half of firms in agriculture have applied for government support (Figure 10). In asking why firms were not applying for

government support, the latest survey revealed that the top reason was due to firms not knowing how to apply (21 percent of firms), followed by the fact that they did not qualify for the support (9 percent of firms), did not understand the application form (9 percent) and did not have formal documents to apply (9 percent of firms) (Figure 11).

Figure 10 More firms applied for government support
Share of firms applying for government support – by sector

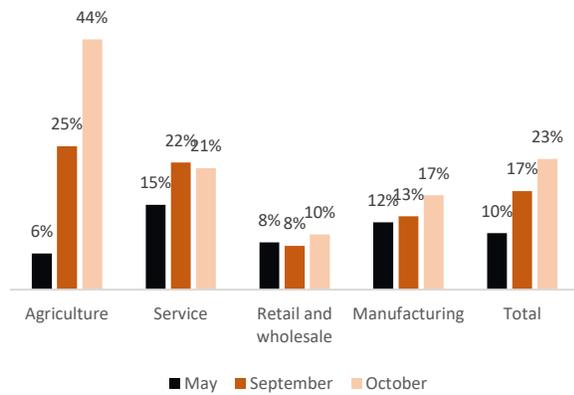
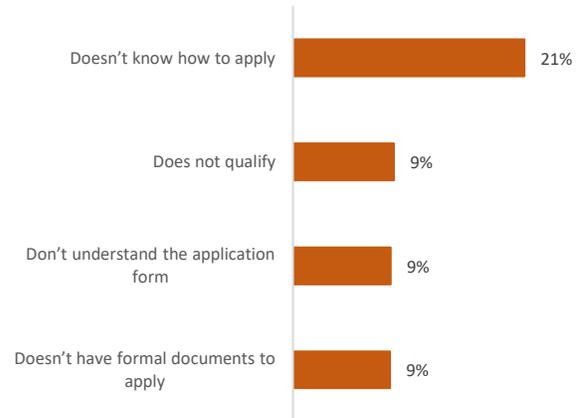


Figure 11 Not knowing how to apply was the top reason why firms refrained from applying

Major reasons for not applying for government support – by share of firms



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

A large digital divide continues in the adoption of online/digital platforms between sectors, firm sizes and regions. Agricultural firms reported the lowest share of digital adoption (10 percent in October) while 34 percent of firms in the services sector adopted digital platforms. Large and Medium sized firms are twice as likely than Small and Micro firms to adopt digital platforms. Large differences prevail across regions too, with 42 percent of firms in Yangon adopting digital platforms, more than double the adoption rates in the Hilly Zone and Chin and Dry zone. Access to IT skills remains a challenge with 25 percent of firms in Agriculture reporting a lack of IT capacity and technological skills to combat COVID-19 compared with 13 percent nationally.

Figure 12 Agriculture saw the lowest share of firms adopting digital/online platforms
Share of firms adopting online/digital platforms – by sector

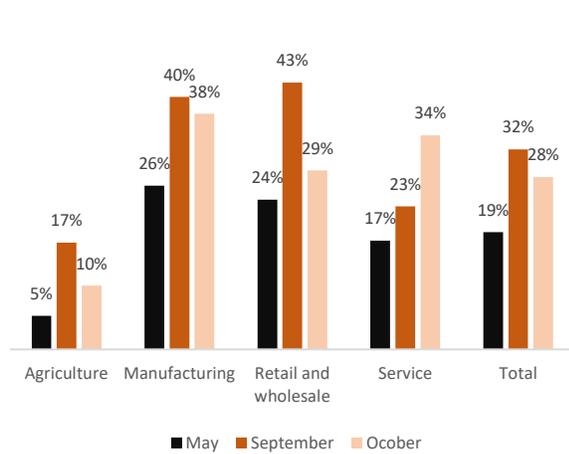
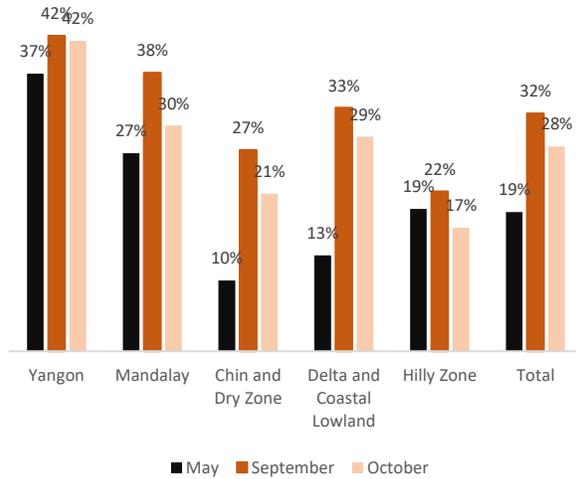


Figure 13 Firms in Yangon are twice as likely to use online/digital platforms than those in the Hilly Zone or Chin and Dry Zone
Share of firms adopting online/digital platforms – by region



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

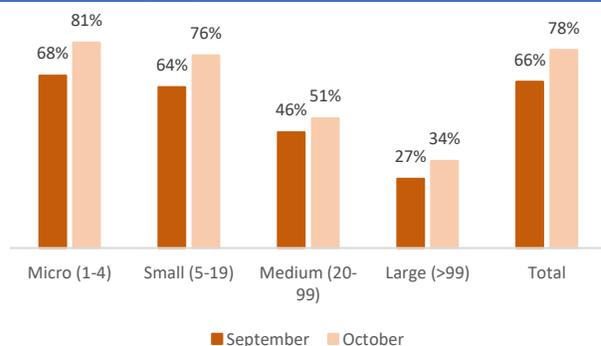
Second-wave preparedness

Firms remain unprepared as the second wave continued into October. By October, more firms (from 66 to 78 percent) reported they were unprepared for the second wave (Figure 14). The level of unpreparedness worsened for firms of all types, ranging from a 12 (manufacturing) to 14 (agriculture) percentage point increase since September. By firm size, Micro and Small firms continue to hold the highest shares of unpreparedness (at 81 and 76 percent; 12-13 percentage point increases since September, respectively) (Figure 15). Large firms remain the best prepared firms; however, by October, even this group had seen an increase in unpreparedness from 27 to 35 percent (7 percentage point increase) since September.

Figure 14 Across all sectors, most firms were unprepared for the second wave.
Share of firms reporting being unprepared for second wave of COVID-19 – by sector



Figure 15 Large firms reported the lowest share of unpreparedness.
Share of firms reporting being unprepared for second wave of COVID-19 – by size



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	81	16%
Manufacturing	166	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)	191	38%
Small (5-19)	194	39%

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)	94	19%
Large (>99)	21	4%
Total	500	100%

Table 3: Sample distribution by industry

Industry	Number of firms	Share of firms
Agriculture and Aquaculture	81	16%
Food and Beverage Products	74	15%
Textiles and Garments	25	5%
Other Manufacturing	67	13%
Retail and Wholesale	85	17%
Construction	10	2%
Accommodation	20	4%
Food and Beverage Services	61	12%
Financial Services	11	2%
Information Technology and Communication	12	2%
Health and Pharmaceutical Services	13	3%
Other Services	41	8%
Total	500	100%

Table 4: Sample distribution by ecological zone

Geographical zone	Number of firms	Share of firms
Yangon	142	28%
Mandalay	102	20%
Chin and Dry Zone	75	15%
Delta and Coastal Lowland	89	18%
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	92%	7%
Manufacturing	81%	19%
Retail and wholesale	83%	17%
Service	64%	36%
Industry		
Agriculture and Aquaculture	92%	7%
Food and Beverage Products	88%	12%
Textiles and Garments	31%	69%
Other Manufacturing	77%	23%
Retail and Wholesale	83%	17%
Construction	51%	49%
Accommodation	22%	78%
Food and Beverage Services	69%	31%
Financial Services	56%	44%
Information Technology and Communication	58%	42%
Health and Pharmaceutical Services	72%	28%
Other Services	58%	42%
Firm size		
Micro (1-4)	84%	15%
Small (5-19)	77%	23%
Medium (20-99)	63%	37%
Large (>99)	65%	35%
Female ownership		
Yes	84%	15%
No	79%	21%
Ecological zone		
Yangon	58%	42%
Mandalay	76%	24%
Chin and Dry Zone	92%	8%
Delta and Coastal Lowland	82%	18%
Hilly Zone	92%	6%
Total	81%	19%
Sample Size	363	131

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

Sector	Average weeks closed	Average weeks to resume operation
Agriculture	5	17
Manufacturing	12	2
Retail and wholesale	7	2
Service	14	6
Industry		
Agriculture and Aquaculture	5	17
Food and Beverage Products	8	3
Textiles and Garments	10	2
Other Manufacturing	15	3
Retail and Wholesale	7	2
Construction	13	2
Accommodation	11	11
Food and Beverage Services	13	5
Financial Services	8	1
Information Technology and Communication	9	5
Health and Pharmaceutical Services	7	8
Other Services	18	10
Firm-size		
Micro (1-4)	11	8
Small (5-19)	10	4
Medium (20-99)	12	6
Large (>99)	12	6
Female ownership		
Yes	13	3
No	9	8
Ecological zone		
Yangon	10	4
Mandalay	10	3
Chin and Dry Zone	12	27
Delta and Coastal Lowland	12	3
Hilly Zone	7	12
Total	11	6

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	0%	25%	59%	15%	1%
Manufacturing	0%	37%	53%	9%	1%
Retail and wholesale	3%	30%	53%	14%	0%
Service	0%	53%	42%	5%	0%
Industry					
Agriculture and Aquaculture	0%	25%	59%	15%	1%
Food and Beverage Products	0%	32%	53%	13%	1%
Textiles and Garments	0%	53%	46%	0%	0%
Other Manufacturing	0%	42%	53%	4%	0%
Retail and Wholesale	3%	30%	53%	14%	0%
Construction	0%	40%	49%	11%	0%
Accommodation	0%	61%	39%	0%	0%
Food and Beverage Services	0%	49%	44%	7%	0%
Financial Services	0%	8%	86%	6%	0%
Information Technology and Communication	0%	17%	66%	18%	0%
Health and Pharmaceutical Services	0%	46%	53%	1%	0%
Other Services	0%	66%	34%	0%	0%
Firm Size					
Micro (1-4)	1%	28%	56%	14%	0%
Small (5-19)	0%	44%	48%	7%	1%
Medium (20-99)	0%	71%	28%	1%	0%
Large (>99)	0%	41%	58%	0%	1%
Female ownership					
Yes	2%	36%	49%	13%	1%
No	0%	34%	56%	10%	0%
Ecological zone					
Yangon	0%	46%	47%	7%	0%
Mandalay	0%	32%	65%	3%	0%
Chin and Dry Zone	0%	34%	51%	13%	1%
Delta and Coastal Lowland	2%	33%	54%	11%	0%
Hilly Zone	0%	32%	46%	20%	2%
Total	1%	35%	53%	11%	0%
Sample Size	1	205	240	45	4

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	92%	28%	41%	42%	18%	12%	24%
Manufacturing	98%	26%	18%	17%	19%	6%	26%
Retail and wholesale	96%	37%	19%	22%	15%	7%	21%
Service	96%	27%	21%	19%	19%	16%	39%
Industry							
Agriculture and Aquaculture	92%	28%	41%	42%	18%	12%	24%
Food and Beverage Products	98%	16%	18%	12%	8%	3%	22%
Textiles and Garments	98%	36%	45%	31%	12%	25%	38%
Other Manufacturing	99%	39%	14%	21%	34%	8%	31%
Retail and Wholesale	96%	37%	19%	22%	15%	7%	21%
Construction	99%	41%	19%	20%	29%	16%	46%
Accommodation	100%	29%	24%	8%	26%	14%	17%
Food and Beverage Services	95%	26%	24%	16%	16%	18%	43%
Financial Services	94%	0%	5%	0%	0%	0%	0%
Information Technology and Communication	100%	28%	0%	0%	0%	0%	3%
Health and Pharmaceutical Services	100%	36%	36%	4%	6%	0%	13%
Other Services	100%	30%	13%	29%	26%	15%	36%
Firm size							
Micro (1-4)	95%	29%	22%	23%	14%	10%	23%
Small (5-19)	97%	31%	31%	29%	23%	10%	32%
Medium (20-99)	98%	18%	16%	16%	23%	8%	37%
Large (>99)	97%	55%	24%	46%	2%	3%	13%

Female ownership								
Yes	92%	26%	26%	23%	18%	9%	26%	
No	99%	32%	24%	27%	17%	10%	27%	
Ecological zone								
Yangon	98%	39%	25%	16%	18%	5%	33%	
Mandalay	96%	25%	19%	34%	14%	18%	21%	
Chin and Dry Zone	98%	17%	26%	23%	13%	10%	23%	
Delta and Coastal Lowland	94%	32%	22%	22%	20%	6%	29%	
Hilly Zone	95%	31%	35%	37%	21%	15%	24%	
Total	96%	29%	25%	25%	18%	10%	27%	
Sample Size	464	118	117	116	88	63	135	

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

Sector	Not available	Cost increased	Lower quality
Agriculture	100%	7%	0%
Manufacturing	89%	1%	3%
Retail and wholesale	92%	13%	2%
Service	82%	3%	5%
Industry			
Agriculture and Aquaculture	100%	7%	0%
Food and Beverage Products	98%	3%	0%
Textiles and Garments	100%	5%	0%
Other Manufacturing	83%	0%	4%
Retail and Wholesale	92%	13%	2%
Construction	97%	52%	52%
Accommodation	100%	0%	0%
Food and Beverage Services	96%	1%	7%
Information Technology and Communication	100%	0%	0%
Health and Pharmaceutical Services	100%	0%	0%
Other Services	24%	10%	0%
Firm size			
Micro (1-4)	93%	6%	1%
Small (5-19)	89%	6%	4%
Medium (20-99)	94%	18%	0%
Large (>99)	95%	3%	3%
Female ownership			
Yes	92%	6%	3%
No	92%	6%	1%
Ecological zone			
Yangon	97%	2%	4%
Mandalay	94%	24%	7%
Chin and Dry Zone	74%	17%	4%
Delta and Coastal Lowland	95%	0%	0%
Hilly Zone	87%	8%	0%
Total	92%	6%	2%
Sample Size	104	13	5

Appendix 3: Business Performance

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

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	7%	9%	14%	71%
Manufacturing	5%	1%	6%	88%
Retail and wholesale	6%	4%	9%	81%
Service	3%	0%	0%	96%
Industry				
Agriculture and Aquaculture	7%	9%	14%	71%
Food and Beverage Products	7%	1%	10%	82%
Textiles and Garments	0%	0%	0%	100%
Other Manufacturing	4%	0%	1%	96%
Retail and Wholesale	6%	4%	9%	81%
Construction	15%	0%	12%	72%
Accommodation	10%	0%	0%	90%
Food and Beverage Services	4%	0%	0%	96%
Financial Services	4%	0%	3%	93%
Information Technology and Communication	1%	9%	0%	91%
Health and Pharmaceutical Services	0%	1%	0%	99%
Other Services	0%	0%	2%	98%
Firm size				
Micro (1-4)	6%	2%	8%	83%
Small (5-19)	4%	6%	8%	82%
Medium (20-99)	2%	0%	4%	94%
Large (>99)	13%	0%	1%	86%
Female ownership				
Yes	8%	5%	8%	79%
No	4%	3%	7%	86%
Ecological zone				
Yangon	3%	0%	1%	96%
Mandalay	6%	1%	12%	81%
Chin and Dry Zone	3%	1%	9%	87%
Delta and Coastal Lowland	8%	2%	9%	80%
Hilly Zone	5%	15%	5%	75%
Total	6%	3%	8%	83%
Sample Size	23	9	31	432

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

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	19%	8%	12%	62%
Manufacturing	11%	1%	6%	83%
Retail and wholesale	6%	5%	6%	83%
Service	10%	0%	1%	89%
Industry				
Agriculture and Aquaculture	19%	8%	12%	62%
Food and Beverage Products	9%	1%	11%	79%
Textiles and Garments	0%	0%	0%	100%
Other Manufacturing	14%	0%	1%	86%
Retail and Wholesale	6%	5%	6%	83%
Construction	15%	0%	12%	72%
Accommodation	10%	0%	0%	90%
Food and Beverage Services	15%	0%	0%	85%
Financial Services	4%	0%	3%	93%
Information Technology and Communication	1%	9%	0%	91%
Health and Pharmaceutical Services	1%	1%	23%	75%
Other Services	0%	0%	2%	98%
Firm size				
Micro (1-4)	14%	2%	8%	76%
Small (5-19)	7%	7%	4%	82%
Medium (20-99)	4%	0%	1%	95%
Large (>99)	23%	0%	1%	76%
Female ownership				
Yes	13%	5%	6%	77%
No	10%	3%	7%	80%
Ecological zone				
Yangon	6%	0%	2%	93%
Mandalay	5%	1%	7%	87%
Chin and Dry Zone	10%	1%	9%	80%
Delta and Coastal Lowland	18%	3%	8%	71%
Hilly Zone	9%	13%	5%	73%
Total	11%	4%	7%	79%
Sample Size	42	8	32	413

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

Sector	Average sales decrease	Average profit decrease
Agriculture	39%	41%
Manufacturing	59%	62%
Retail and wholesale	52%	55%
Service	72%	79%
Industry		
Agriculture and Aquaculture	39%	41%
Food and Beverage Products	56%	59%
Textiles and Garments	77%	77%
Other Manufacturing	61%	64%
Retail and Wholesale	52%	55%
Construction	83%	86%
Accommodation	89%	90%
Food and Beverage Services	72%	82%
Financial Services	50%	54%
Information Technology and Communication	74%	77%
Health and Pharmaceutical Services	71%	81%
Other Services	72%	72%
Firm size		
Micro (1-4)	53%	57%
Small (5-19)	58%	61%
Medium (20-99)	73%	78%
Large (>99)	69%	75%
Female ownership		
Yes	58%	62%
No	54%	57%
Ecological zone		
Yangon	65%	72%
Mandalay	63%	62%
Chin and Dry Zone	49%	51%
Delta and Coastal Lowland	55%	57%
Hilly Zone	49%	58%
Total	56%	59%

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	7%	16%	27%
Manufacturing	4%	11%	11%
Retail and wholesale	4%	14%	7%
Service	4%	6%	8%
Industry			
Agriculture and Aquaculture	7%	16%	27%
Food and Beverage Products	1%	9%	4%
Textiles and Garments	21%	0%	17%
Other Manufacturing	7%	15%	19%
Retail and Wholesale	4%	14%	7%
Construction	21%	0%	22%
Accommodation	20%	0%	3%
Food and Beverage Services	5%	8%	6%
Financial Services	0%	0%	0%
Information Technology and Communication	0%	23%	0%
Health and Pharmaceutical Services	6%	2%	0%
Other Services	1%	2%	13%
Firm-size			
Micro (1-4)	3%	12%	15%
Small (5-19)	8%	14%	11%
Medium (20-99)	9%	3%	10%
Large (>99)	25%	0%	42%
Female ownership			
Yes	5%	16%	14%
No	5%	9%	13%
Ecological zone			
Yangon	3%	10%	13%
Mandalay	3%	10%	16%
Chin and Dry Zone	9%	6%	24%
Delta and Coastal Lowland	4%	12%	7%
Hilly Zone	5%	25%	14%
Total	5%	12%	14%
Sample Size	38	44	77

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	9%	0%	9%	4%
Manufacturing	13%	7%	1%	3%
Retail and wholesale	23%	1%	8%	1%
Service	11%	7%	4%	11%
Industry				
Agriculture and Aquaculture	9%	0%	9%	4%
Food and Beverage Products	10%	5%	0%	1%
Textiles and Garments	17%	12%	7%	0%
Other Manufacturing	16%	7%	1%	7%
Retail and Wholesale	23%	1%	8%	1%
Construction	8%	46%	5%	15%
Accommodation	1%	21%	14%	14%
Food and Beverage Services	15%	5%	4%	12%
Financial Services	0%	4%	0%	0%
Information Technology and Communication	0%	26%	0%	0%
Health and Pharmaceutical Services	5%	3%	0%	0%
Other Services	4%	8%	3%	9%
Firm size				
Micro (1-4)	12%	2%	5%	3%
Small (5-19)	17%	5%	6%	7%
Medium (20-99)	20%	10%	4%	10%
Large (>99)	37%	2%	21%	1%
Female ownership				
Yes	15%	3%	5%	5%
No	14%	4%	5%	4%
Ecological zone				
Yangon	19%	7%	8%	7%
Mandalay	21%	4%	1%	9%
Chin and Dry Zone	15%	5%	4%	3%
Delta and Coastal Lowland	11%	0%	7%	2%
Hilly Zone	10%	4%	4%	6%
Total	14%	3%	5%	4%
Sample Size	86	47	24	33

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%	3%	21%	54%	22%
Manufacturing	1%	3%	22%	47%	27%
Retail and wholesale	1%	5%	19%	57%	18%
Service	7%	8%	13%	43%	30%
Industry					
Agriculture and Aquaculture	0%	3%	21%	54%	22%
Food and Beverage Products	0%	3%	18%	53%	25%
Textiles and Garments	2%	0%	25%	46%	27%
Other Manufacturing	1%	3%	28%	39%	29%
Retail and Wholesale	1%	5%	19%	57%	18%
Construction	0%	0%	21%	28%	52%
Accommodation	14%	17%	44%	18%	7%
Food and Beverage Services	8%	3%	7%	47%	35%
Financial Services	0%	0%	4%	83%	13%
Information Technology and Communication	0%	0%	40%	40%	20%
Health and Pharmaceutical Services	0%	0%	65%	2%	33%
Other Services	3%	19%	21%	36%	21%
Firm size					
Micro (1-4)	2%	4%	21%	50%	23%
Small (5-19)	1%	4%	18%	51%	25%
Medium (20-99)	1%	14%	12%	54%	18%
Large (>99)	0%	0%	12%	49%	39%
Female ownership					
Yes	1%	4%	21%	53%	21%
No	2%	5%	18%	49%	26%
Ecological zone					
Yangon	2%	3%	13%	53%	30%
Mandalay	3%	0%	30%	51%	17%
Chin and Dry Zone	0%	4%	22%	46%	28%
Delta and Coastal Lowland	2%	5%	17%	50%	27%
Hilly Zone	2%	9%	21%	57%	11%
Total	2%	4%	20%	51%	24%
Sample Size	13	19	111	213	139

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	48%	39%	11%	2%	1%
Manufacturing	48%	29%	17%	6%	0%
Retail and wholesale	39%	39%	17%	5%	0%
Service	36%	42%	15%	2%	5%
Industry					
Agriculture and Aquaculture	48%	39%	11%	2%	1%
Food and Beverage Products	44%	29%	20%	7%	0%
Textiles and Garments	54%	15%	29%	2%	0%
Other Manufacturing	52%	32%	10%	5%	1%
Retail and Wholesale	39%	39%	17%	5%	0%
Construction	50%	28%	21%	1%	0%
Accommodation	28%	39%	19%	14%	0%
Food and Beverage Services	36%	46%	10%	1%	7%
Financial Services	9%	83%	8%	0%	0%
Information Technology and Communication	20%	49%	14%	17%	0%
Health and Pharmaceutical Services	33%	36%	31%	0%	0%
Other Services	39%	32%	27%	2%	0%
Firm size					
Micro (1-4)	43%	38%	14%	4%	1%
Small (5-19)	45%	33%	18%	3%	1%
Medium (20-99)	41%	39%	16%	4%	1%
Large (>99)	25%	65%	10%	0%	0%
Female ownership					
Yes	50%	32%	14%	4%	0%
No	38%	40%	16%	4%	2%
Ecological zone					
Yangon	36%	42%	17%	2%	2%
Mandalay	42%	39%	18%	1%	0%
Chin and Dry Zone	39%	47%	11%	2%	0%
Delta and Coastal Lowland	44%	30%	17%	8%	2%
Hilly Zone	56%	29%	11%	2%	2%
Total	43%	37%	15%	4%	1%
Sample Size	221	161	88	20	5

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

Sector	Share of firms
Agriculture	58%
Manufacturing	26%
Retail and wholesale	23%
Service	35%
Industry	
Agriculture and Aquaculture	58%
Food and Beverage Products	24%
Textiles and Garments	34%
Other Manufacturing	27%
Retail and Wholesale	23%
Construction	39%
Accommodation	35%
Food and Beverage Services	37%
Financial Services	0%
Information Technology and Communication	28%
Health and Pharmaceutical Services	3%
Other Services	31%
Firm size	
Micro (1-4)	35%
Small (5-19)	33%
Medium (20-99)	35%
Large (>99)	48%
Female ownership	
Yes	30%
No	38%
Ecological zone	
Yangon	28%
Mandalay	35%
Chin and Dry Zone	44%
Delta and Coastal Lowland	30%
Hilly Zone	40%
Total	35%
Sample Size	184

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

Sector	Sales change	Employment change	Investment change
Agriculture	-23%	-1%	-4%
Manufacturing	-24%	-4%	-8%
Retail and wholesale	-21%	2%	-1%
Service	-41%	-9%	-4%
Industry			
Agriculture and Aquaculture	-23%	-1%	-4%
Food and Beverage Products	-16%	-2%	-3%
Textiles and Garments	-28%	-1%	-5%
Other Manufacturing	-33%	-5%	-13%
Retail and Wholesale	-21%	2%	-1%
Construction	-57%	-9%	3%
Accommodation	-70%	-18%	-24%
Food and Beverage Services	-32%	-4%	9%
Financial Services	-30%	0%	0%
Information Technology and Communication	-27%	-1%	-27%
Health and Pharmaceutical Services	-61%	-19%	-23%
Other Services	-52%	-17%	-18%
Firm size			
Micro (1-4)	-25%	-1%	-4%
Small (5-19)	-25%	-4%	-3%
Medium (20-99)	-40%	-11%	-16%
Large (>99)	-24%	-2%	-8%
Female ownership			
Yes	-23%	-3%	-2%
No	-28%	-2%	-6%
Ecological zone			
Yangon	-31%	-5%	-2%
Mandalay	-35%	-2%	-7%
Chin and Dry Zone	-20%	-3%	-1%
Delta and Coastal Lowland	-25%	-2%	-7%
Hilly Zone	-23%	-1%	-2%
Total	-26%	-2%	-4%

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	27%	12%	2%	10%
Manufacturing	37%	38%	5%	38%
Retail and wholesale	10%	26%	6%	29%
Service	38%	36%	10%	34%
Industry				
Agriculture and Aquaculture	27%	12%	2%	10%
Food and Beverage Products	50%	41%	6%	34%
Textiles and Garments	9%	23%	0%	28%
Other Manufacturing	24%	36%	5%	44%
Retail and Wholesale	10%	26%	6%	29%
Construction	33%	0%	69%	81%
Accommodation	15%	0%	5%	19%
Food and Beverage Services	48%	52%	4%	26%
Financial Services	30%	0%	33%	30%
Information Technology and Communication	41%	9%	34%	60%
Health and Pharmaceutical Services	49%	0%	10%	19%
Other Services	14%	6%	26%	56%
Firm size				
Micro (1-4)	22%	22%	4%	24%
Small (5-19)	36%	38%	7%	31%
Medium (20-99)	45%	41%	17%	63%
Large (>99)	14%	19%	22%	43%
Female ownership				
Yes	28%	29%	9%	24%
No	27%	27%	3%	30%
Ecological zone				
Yangon	22%	28%	13%	42%
Mandalay	36%	38%	3%	30%
Chin and Dry Zone	29%	36%	14%	21%
Delta and Coastal Lowland	22%	26%	0%	29%
Hilly Zone	35%	12%	2%	17%
Total	27%	28%	6%	28%

Sample Size	162	144	54	175
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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	80%	83%	44%	0%	9%	34%
Manufacturing	99%	99%	90%	7%	43%	69%
Retail and wholesale	100%	100%	84%	6%	37%	72%
Service	95%	95%	91%	11%	64%	69%
Industry						
Agriculture and Aquaculture	80%	83%	44%	0%	9%	34%
Food and Beverage Products	100%	100%	91%	8%	42%	85%
Textiles and Garments	82%	82%	79%	9%	4%	28%
Other Manufacturing	100%	100%	90%	4%	50%	54%
Retail and Wholesale	100%	100%	84%	6%	37%	72%
Construction	100%	100%	100%	80%	81%	62%
Accommodation	100%	100%	100%	6%	64%	79%
Food and Beverage Services	94%	94%	91%	8%	65%	76%
Financial Services	100%	100%	97%	36%	36%	92%
Information Technology and Communication	100%	100%	100%	25%	38%	38%
Health and Pharmaceutical Services	100%	100%	45%	23%	53%	100%
Other Services	94%	94%	92%	19%	64%	33%
Firm-size						
Micro (1-4)	91%	92%	69%	3%	35%	58%
Small (5-19)	98%	98%	87%	8%	36%	66%
Medium (20-99)	95%	95%	87%	17%	49%	78%
Large (>99)	100%	100%	78%	30%	34%	73%
Female ownership						
Yes	92%	93%	73%	6%	33%	68%

No	95%	96%	79%	5%	39%	57%
Ecological zone						
Yangon	95%	95%	91%	16%	46%	74%
Mandalay	93%	93%	90%	5%	42%	64%
Chin and Dry Zone	89%	89%	75%	9%	29%	56%
Delta and Coastal Lowland	97%	98%	73%	0%	37%	56%
Hilly Zone	92%	94%	62%	2%	30%	69%
Total	94%	94%	77%	5%	36%	62%
Sample Size	404	406	353	46	164	282

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	58%	62%	39%	8%	26%	4%
Manufacturing	91%	95%	88%	48%	55%	14%
Retail and wholesale	88%	99%	80%	32%	71%	5%
Service	92%	92%	85%	57%	61%	25%
Industry						
Agriculture and Aquaculture	58%	62%	39%	8%	26%	4%
Food and Beverage Products	89%	92%	87%	50%	52%	11%
Textiles and Garments	98%	100%	81%	3%	30%	0%
Other Manufacturing	94%	100%	90%	51%	62%	22%
Retail and Wholesale	88%	99%	80%	32%	71%	5%
Construction	100%	100%	100%	67%	100%	0%
Accommodation	84%	84%	84%	32%	67%	0%
Food and Beverage Services	93%	94%	88%	68%	71%	30%
Financial Services	100%	100%	100%	36%	92%	32%
Information Technology and Communication	100%	100%	99%	41%	50%	9%
Health and Pharmaceutical Services	100%	100%	67%	56%	100%	11%
Other Services	87%	87%	70%	10%	18%	8%
Firm size						
Micro (1-4)	78%	83%	70%	37%	47%	8%
Small (5-19)	91%	96%	81%	32%	66%	15%
Medium (20-99)	94%	95%	84%	30%	65%	27%
Large (>99)	99%	99%	75%	27%	72%	13%
Female ownership						

Yes	78%	88%	71%	34%	54%	8%
No	86%	88%	76%	36%	53%	14%
Ecological zone						
Yangon	89%	91%	88%	36%	70%	22%
Mandalay	92%	96%	83%	41%	65%	23%
Chin and Dry Zone	78%	81%	73%	37%	43%	8%
Delta and Coastal Lowland	78%	86%	71%	36%	53%	6%
Hilly Zone	88%	94%	63%	26%	46%	9%
Total	83%	88%	74%	35%	54%	11%
Sample Size	338	353	306	129	247	60

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	54%	44%	14%
Manufacturing	46%	21%	8%
Retail and wholesale	56%	10%	7%
Service	56%	17%	11%
Industry			
Agriculture and Aquaculture	54%	44%	14%
Food and Beverage Products	44%	31%	13%
Textiles and Garments	71%	18%	2%
Other Manufacturing	46%	9%	3%
Retail and Wholesale	56%	10%	7%
Construction	62%	42%	23%
Accommodation	51%	29%	16%
Food and Beverage Services	51%	24%	16%
Financial Services	70%	0%	0%
Information Technology and Communication	57%	0%	0%
Health and Pharmaceutical Services	89%	0%	0%
Other services	66%	3%	3%
Firm size			
Micro (1-4)	46%	20%	9%
Small (5-19)	62%	27%	11%
Medium (20-99)	71%	34%	14%
Large (>99)	95%	3%	4%
Female ownership			
Yes	51%	22%	7%
No	54%	24%	12%
Ecological zone			
Yangon	69%	14%	7%
Mandalay	44%	10%	2%
Chin and Dry Zone	60%	30%	15%
Delta and Coastal Lowland	48%	20%	12%
Hilly Zone	44%	42%	4%
Total	53%	23%	10%
Sample Size	283	62	32

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

Sector	Not very satisfied	Not satisfied	Neutral	Satisfied	Very satisfied
Agriculture	4%	1%	14%	47%	34%
Manufacturing	4%	6%	36%	29%	25%
Retail and wholesale	0%	2%	20%	59%	19%
Service	5%	3%	26%	39%	28%
Industry					
Agriculture and Aquaculture	4%	1%	14%	47%	34%
Food and Beverage Products	7%	9%	42%	21%	21%
Textiles and Garments	0%	2%	11%	49%	39%
Other Manufacturing	1%	3%	31%	36%	29%
Retail and Wholesale	0%	2%	20%	59%	19%
Construction	0%	15%	0%	55%	29%
Accommodation	0%	0%	50%	33%	17%
Food and Beverage Services	0%	4%	21%	39%	36%
Financial Services	0%	4%	3%	53%	40%
Information Technology and Communication	0%	0%	1%	59%	40%
Health and Pharmaceutical Services	0%	0%	12%	78%	11%
Other services	19%	1%	35%	34%	11%
Firm size					
Micro (1-4)	5%	3%	27%	40%	25%
Small (5-19)	0%	2%	19%	51%	28%
Medium (20-99)	1%	11%	20%	38%	31%
Large (>99)	0%	0%	18%	67%	16%
Female ownership					
Yes	5%	4%	22%	48%	21%
No	2%	2%	26%	40%	30%
Ecological zone					
Yangon	1%	2%	16%	43%	39%
Mandalay	1%	0%	20%	53%	26%
Chin and Dry Zone	7%	3%	27%	40%	23%
Delta and Coastal Lowland	4%	4%	26%	47%	19%
Hilly Zone	0%	3%	28%	32%	37%
Total	3%	3%	24%	43%	26%
Sample Size	7	15	114	221	138

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

Sector	Too restrictive	Moderately restrictive	Good balance	Not strong enough
Agriculture	5%	11%	71%	13%
Manufacturing	2%	9%	59%	31%
Retail and wholesale	1%	5%	71%	23%
Service	2%	7%	61%	31%
Industry				
Agriculture and Aquaculture	5%	11%	71%	13%
Food and Beverage Products	0%	3%	61%	36%
Textiles and Garments	0%	2%	89%	10%
Other Manufacturing	4%	17%	52%	27%
Retail and Wholesale	1%	5%	71%	23%
Construction	11%	0%	32%	57%
Accommodation	0%	5%	53%	42%
Food and Beverage Services	3%	7%	61%	29%
Financial Services	0%	14%	45%	41%
Information Technology and Communication	0%	9%	77%	14%
Health and Pharmaceutical Services	0%	30%	42%	28%
Other services	0%	4%	63%	33%
Firm size				
Micro (1-4)	3%	8%	64%	25%
Small (5-19)	1%	8%	69%	21%
Medium (20-99)	0%	12%	59%	29%
Large (>99)	0%	9%	69%	21%
Female ownership				
Yes	4%	5%	66%	25%
No	2%	10%	65%	23%
Ecological zone				
Yangon	1%	7%	68%	23%
Mandalay	3%	8%	66%	23%
Chin and Dry Zone	3%	5%	73%	19%
Delta and Coastal Lowland	2%	8%	57%	33%
Hilly Zone	5%	12%	72%	10%
Total	2%	8%	66%	24%
Sample Size	10	57	310	118

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	51%	17%	19%	12%
Manufacturing	30%	41%	16%	13%
Retail and wholesale	34%	29%	22%	15%
Service	27%	36%	19%	18%
Industry				
Agriculture and Aquaculture	51%	17%	19%	12%
Food and Beverage Products	20%	47%	20%	13%
Textiles and Garments	67%	30%	2%	0%
Other Manufacturing	37%	35%	12%	16%
Retail and Wholesale	34%	29%	22%	15%
Construction	34%	50%	0%	15%
Accommodation	76%	18%	2%	4%
Food and Beverage Services	22%	31%	24%	23%
Financial Services	11%	80%	6%	3%
Information Technology and Communication	31%	42%	18%	9%
Health and Pharmaceutical Services	7%	12%	58%	23%
Other services	35%	50%	6%	9%
Firm size				
Micro (1-4)	33%	32%	20%	15%
Small (5-19)	41%	28%	18%	14%
Medium (20-99)	46%	32%	9%	12%
Large (>99)	60%	18%	14%	8%
Female ownership				
Yes	38%	33%	17%	13%
No	34%	29%	21%	16%
Ecological zone				
Yangon	33%	27%	22%	18%
Mandalay	28%	35%	28%	8%
Chin and Dry Zone	34%	44%	12%	10%
Delta and Coastal Lowland	36%	26%	17%	21%
Hilly Zone	48%	25%	22%	6%
Total	36%	31%	19%	14%
Sample Size	193	153	91	58

Table 26: 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	77%	0%	0%	6%	1%	16%
Manufacturing	59%	2%	0%	34%	1%	4%
Retail and wholesale	73%	3%	2%	21%	1%	1%
Service	65%	1%	1%	17%	10%	6%
Industry						
Agriculture and Aquaculture	77%	0%	0%	6%	1%	16%
Food and Beverage Products	50%	0%	0%	44%	0%	6%
Textiles and Garments	47%	2%	2%	49%	0%	0%
Other Manufacturing	73%	4%	0%	18%	2%	2%
Retail and Wholesale	73%	3%	2%	21%	1%	1%
Construction	37%	0%	0%	61%	0%	2%
Accommodation	58%	11%	0%	24%	7%	0%
Food and Beverage Services	66%	0%	1%	10%	15%	8%
Financial Services	88%	0%	0%	9%	0%	3%
Information Technology and Communication	66%	0%	0%	34%	0%	0%
Health and Pharmaceutical Services	80%	5%	0%	12%	0%	3%
Other services	65%	3%	0%	31%	0%	2%
Firm size						
Micro (1-4)	72%	1%	1%	17%	2%	8%
Small (5-19)	64%	2%	0%	26%	2%	5%
Medium (20-99)	42%	9%	1%	34%	3%	11%
Large (>99)	90%	2%	0%	7%	0%	0%
Female ownership						
Yes	68%	2%	1%	20%	4%	4%
No	69%	1%	0%	20%	1%	9%
Ecological zone						
Yangon	67%	3%	0%	26%	1%	3%
Mandalay	47%	5%	1%	25%	11%	12%
Chin and Dry Zone	66%	1%	1%	21%	1%	10%
Delta and Coastal Lowland	77%	0%	0%	19%	1%	3%
Hilly Zone	74%	1%	1%	14%	1%	9%
Total	69%	1%	1%	20%	2%	7%
Sample Size	281	11	4	105	9	27

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	6%	8%	0%	3%	0%
Manufacturing	12%	17%	0%	1%	2%
Retail and wholesale	9%	11%	0%	3%	4%
Service	19%	15%	1%	1%	4%
Industry					
Agriculture and Aquaculture	6%	8%	0%	3%	0%
Food and Beverage Products	18%	21%	0%	0%	1%
Textiles and Garments	11%	2%	0%	0%	0%
Other Manufacturing	5%	15%	0%	2%	2%
Retail and Wholesale	9%	11%	0%	3%	4%
Construction	1%	52%	0%	21%	11%
Accommodation	57%	0%	0%	1%	9%
Food and Beverage Services	19%	22%	2%	0%	5%
Financial Services	75%	4%	30%	0%	0%
Information Technology and Communication	34%	0%	9%	0%	0%
Health and Pharmaceutical Services	10%	8%	0%	0%	4%
Other services	13%	2%	0%	2%	2%
Firm size					
Micro (1-4)	9%	14%	0%	2%	0%
Small (5-19)	11%	11%	1%	2%	5%
Medium (20-99)	34%	8%	2%	5%	10%
Large (>99)	56%	14%	10%	6%	13%
Female ownership					
Yes	10%	13%	0%	2%	3%
No	12%	13%	0%	2%	2%

Ecological zone					
Yangon	13%	7%	2%	5%	2%
Mandalay	10%	15%	0%	1%	6%
Chin and Dry Zone	16%	17%	0%	4%	2%
Delta and Coastal Lowland	10%	13%	0%	0%	2%
Hilly Zone	6%	10%	0%	2%	1%
Total	11%	13%	0%	2%	2%
Sample Size	85	58	6	14	23

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	33%	44%	29%	24%	71%
Manufacturing	39%	59%	48%	37%	64%
Retail and wholesale	40%	66%	36%	32%	52%
Service	48%	61%	52%	38%	59%
Industry					
Agriculture and Aquaculture	33%	44%	29%	24%	71%
Food and Beverage Products	48%	61%	58%	41%	62%
Textiles and Garments	32%	66%	32%	39%	63%
Other Manufacturing	28%	55%	37%	32%	66%
Retail and Wholesale	40%	66%	36%	32%	52%
Construction	11%	27%	12%	12%	12%
Accommodation	52%	77%	48%	32%	50%
Food and Beverage Services	52%	58%	59%	39%	65%
Financial Services	36%	87%	37%	37%	45%
Information Technology and Communication	66%	88%	52%	45%	43%
Health and Pharmaceutical Services	42%	50%	47%	19%	47%
Other services	36%	65%	37%	36%	46%
Firm size					
Micro (1-4)	42%	62%	44%	37%	67%
Small (5-19)	35%	48%	35%	25%	51%
Medium (20-99)	35%	54%	40%	20%	56%
Large (>99)	25%	73%	27%	17%	53%
Female ownership					
Yes	42%	57%	41%	39%	59%

No	37%	58%	41%	27%	63%
Ecological zone					
Yangon	47%	55%	44%	29%	53%
Mandalay	54%	69%	48%	35%	67%
Chin and Dry Zone	36%	63%	43%	30%	71%
Delta and Coastal Lowland	32%	56%	36%	33%	54%
Hilly Zone	41%	47%	40%	35%	70%
Total	39%	57%	41%	32%	62%
Sample Size	185	279	189	151	291

Appendix 7: Questionnaires for the firm-level impacts of the COVID-19 pandemic – round 5

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
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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 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

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

³ Could be 3-month if survey period is short

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		

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

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)	