

The Firm-Level Impact of the COVID-19 Pandemic – Round 3 Detailed Note

1. Introduction

As part of the COVID-19 monitoring platform, the World Bank continued the third round of a firm-level survey to monitor dynamic impacts of COVID-19. Data collection of the third-round survey was completed between July 29, 2020 and August 18, 2020, and hence, the survey results captured situations in August. As in the first round of the survey, the nationally representative World Bank survey included 500 firms spanning a wide range of industries and firm sizes, as well as firms operating in the formal and informal sectors. The third-round survey was able to include 390 of the same firms that were surveyed in the second round. Distribution of firms in the sample is detailed in the appendix.

2. Operational Status

Firms reported a gradual return to normal operations in August as compared to May¹ while the share of firms returning to normal operation was slightly fewer than June. In August, only an average of 7 percent of firms were temporarily closed, a 9-percentage point decrease compared to May, however, the share was a 1-percentage point increase compared to June. While the share of firms reporting temporary closures decreased in service and retail and wholesale sectors, an increased share of firms in agriculture and manufacturing sectors were observed in August, compared to June (Figure 1). Across firm sizes, large firms were in a better position than others, as all large firms were fully operational in June (Figure 2). While medium firms went from being the most adversely affected in May to a near complete recovery in June, the share of medium firms with temporary closures increased again in August. While firms' operational status in August improved compared to May, results suggested that firms were slightly worse off compared to June – possibly due to the second wave of COVID-19, affecting Myanmar in mid-August.

Figure 1: Agriculture and manufacturing firms increased their temporary closures

Percentage of firms reporting temporary closures – by sector

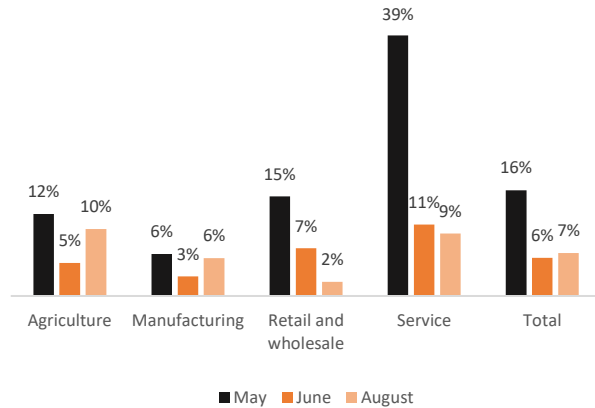
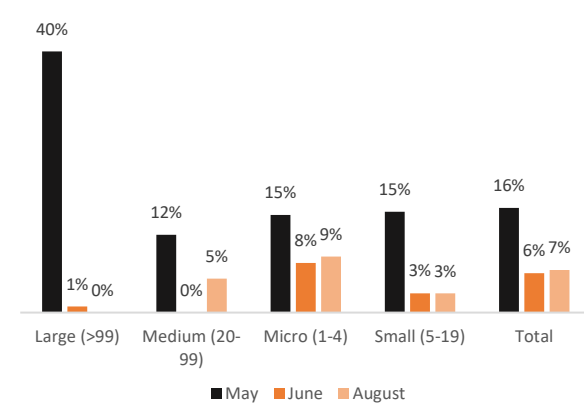


Figure 2: All large firms were operational by June, whereas smaller firms didn't fare as well.

Share of firms reporting temporary closures – by firm size



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

¹ Data for round 1 was collected in May, round 2 collected in June and round 3 collected in August. For certain questions, the survey is designed to explore the situation of firms in the exact period. For instance, there are certain questions in the survey such as exploring sales or profit in the last completed month. For such questions, March is used for round 1, May for round 2, and June for round 3. Hence, throughout this section, comparisons for contemporaneous questions use May, June and August, and comparisons for certain questions use March, May and June.

Firms that were still closed reported difficulties in reopening for business. As COVID-19 continued, the average number of weeks firms reported temporarily closure increased. Compared to results in both May and June, there was a five-week increase in the average number of weeks firms were temporarily closed in August (Figure 3), suggesting that firms that were closed since the first wave of COVID-19 had difficulties resuming operations. It would take about 16 weeks for firms to recover their operations (Figure 4).

Figure 3: All firms across sectors reported a greater average number of weeks being temporarily closed
Average weeks that firms temporarily closed – by sector

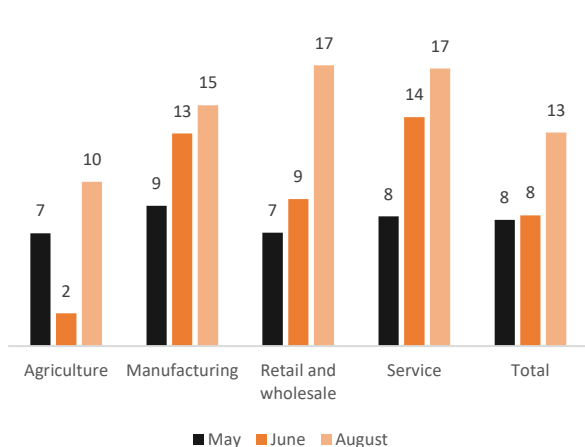
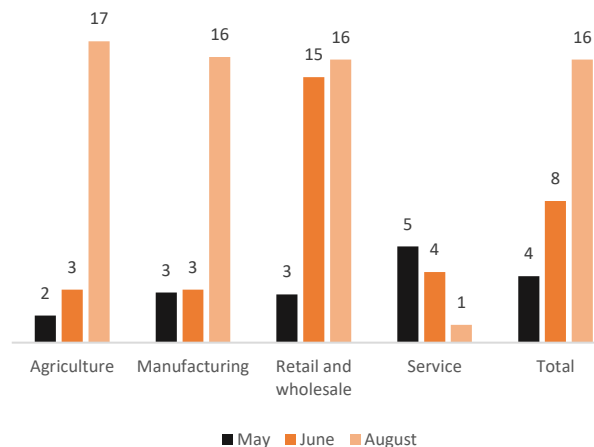


Figure 4: With the exception of services firms, all firms across sectors expect a long road to recovery
Average weeks that firms expect to recover – by sector



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

3. Business Performance

Firms' perceptions on negative impacts of COVID-19 was slightly improved. August results suggest that 75 percent of firms reported negative impacts of COVID-19 – slightly slower than the 81 percent and 79 percent of firms reporting the same in May and June, and no significant variation was observed across sectors (Figure 5). In terms of ecological zone variations, while there was a decreasing trend for firms' perceptions on negative impacts of COVID-19, firms in the Chin and Dry Zones reported the opposite with an increasing trend for negative impacts (Figure 6). While an overall decreasing trend for negative impacts of COVID-19 was reported, 75 percent of firms reporting the negative impacts of COVID-19 indicates that the economy is still susceptible to the pandemic, and the share of firms reporting the negative impacts would increase in the further rounds due to the rise of second wave of COVID-19.

Figure 5: Most firms still report negative impacts of COVID-19, with some signs of improvement
Percentage of firms reporting negative impacts of COVID-19 – by sector

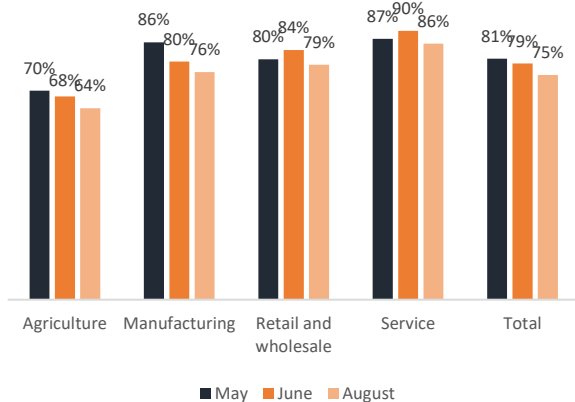
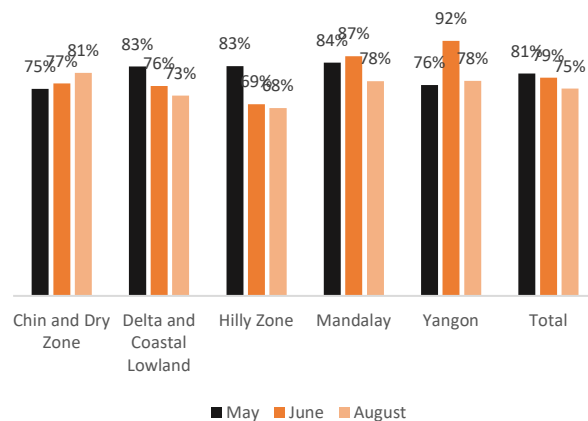


Figure 6: Other than Chin and Dry Zone firms, all other firms report decreasing negative impacts of COVID-19 on their operations
Percentage of firms reporting negative impacts of COVID-19 – by ecological zones

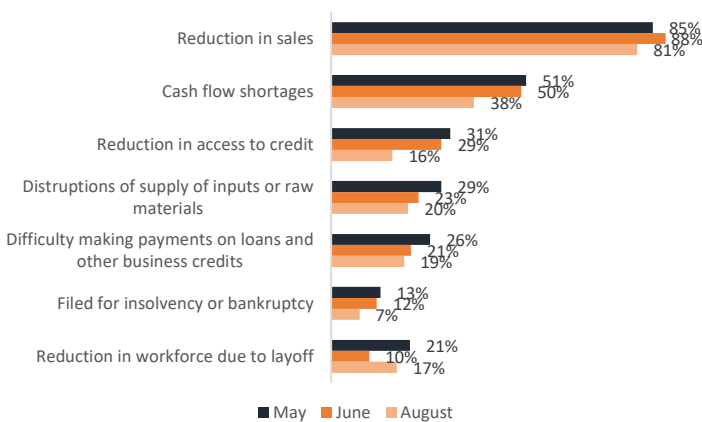


Source: The World Bank's COVID-19 firm survey

Reduction in sales and cash flow shortages were still the major areas reported by firms as the material operational impacts of COVID-19.

Overall, fewer firms reported being negatively impacted by COVID-19 in August than in May and June across all categories, except for a reduction in workforce due to layoffs (Figure 7). Despite only 10 percent of firms laying off their employees in round 2, the figure almost doubled to 17 percent in round 3. While there was no significant improvement in a reduction in sales, major improvements were observed for cash flow shortages and reductions in access to credit. Only 38 percent of firms experienced cash flow shortages in August – compared to half of the firms in the previous months. Moreover, firms experiencing a reduction in access to credit reduced to almost half in August compared to the previous months. However, sales was still the worst hit area in August while the impacts of COVID-19 on other operational aspects eased.

Figure 7: Negative impacts of COVID-19 have lessened across survey rounds, except for workforce reductions
Percentage firms reporting negative impacts of COVID-19 – by category



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

The vast majority of firms experienced a reduction in sales, but firms operating in services and large firms were hit harder – the same finding across all survey rounds. Firms across sectors and sizes experienced a decrease in sales in all survey rounds, with a slight decrease in firms experiencing this setback in August. Ninety-seven percent of firms in the services sector (Figure 8) and 95 percent of large firms experienced a reduction in sales (Figure 9) in August. While agriculture firms have recovered the most between rounds, 75 percent still reported a reduction in sales.

Figure 8: Firms across all sectors experienced decreased sales in August compared to June
Percentage of firms reporting reduction in sales due to COVID-19 – by sector

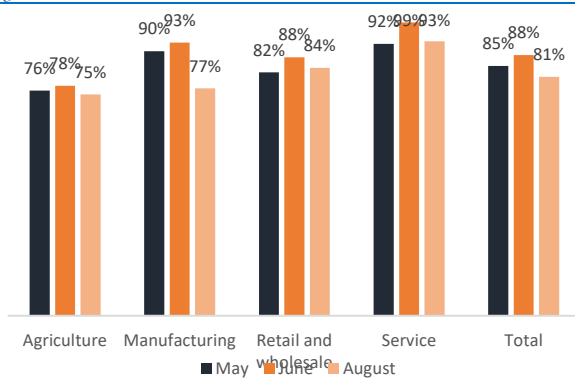
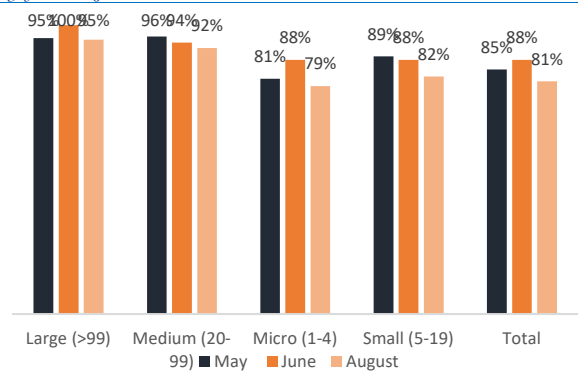


Figure 9: No firms were immune to a reduction in sales in August compared to June
Percentage of firms reporting reduction in sales due to COVID-19 – by firm size



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

While the majority of firms still suffered declines in sales and profits in June compared to the same period last year. The share of firms reporting a decrease in sales and profits compared to the same period last year decreased from June to May – even though still higher than the decline in March. While there were no material variations across sectors for both sales and profits, agricultural firms were in a better position than other firms, reporting less profit and sales decline than other firms across all rounds (Figure 10 and Figure 11).

Figure 10: All firms experienced sales decline in June compared to May with agricultural firms suffering the least...
Percentage of firms reporting reduction in sales in last completed month – by sector (yoy comparison)

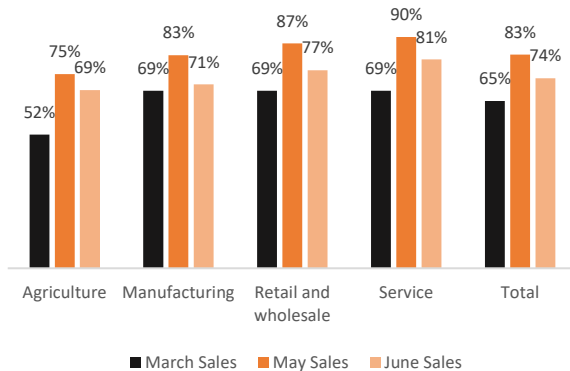
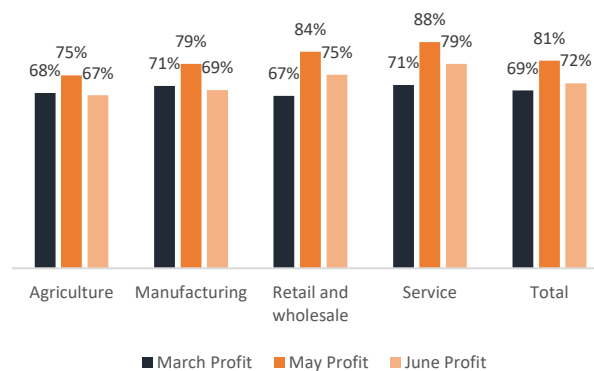


Figure 11: ...and those firms also experienced a decline in profits between June and May, with agricultural firms limiting losses to a greater degree than others.
Share of firms reporting reduction in profit in last completed month – by sector (yoy comparison)



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

Round 3 results from June suggested that firms experiencing both sales and profit declines suffered, on average, more than half of their sales and profits compared to the same period last year. An overall year-over-year (yoy) sales decline comparison improved across all sectors in June with 55 percent sales decline on average, which was slightly better than 57 and 58 percent of sales decline in the previous rounds (Figure 12). While average yoy profit decline in June was lower than in May, it was still higher than March (Figure 13). In terms of both average sales and profit decline, the manufacturing sector was worse off in June, compared to the previous rounds.

Figure 12: All firms reported sales declines of more than half their prior year performance representing a slight improvement over declines reported in May...
Percentage average sales decline – by sector (yoy comparison)

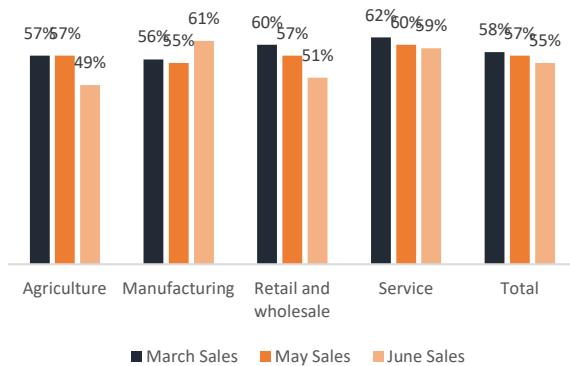
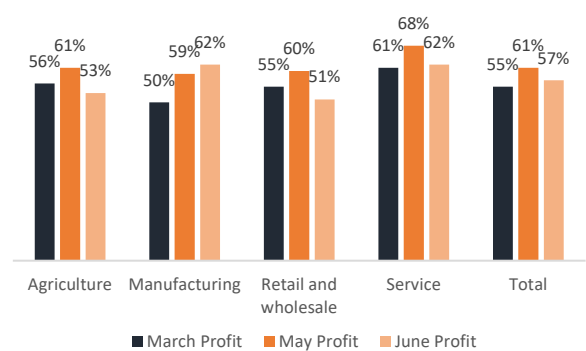


Figure 13: ...and firms reported continued profit declines, but with some improvement from May.
Percentage average profit decline – by sector (yoy comparison)



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

While overall fewer firms had outstanding loans in June than the previous rounds, the services sector had an increase in outstanding loans, and the agricultural sector remained burdened by the highest number of outstanding loans. June results suggested that 33 percent of firms had outstanding loans – lower than 43 and 35 percent of March and May respectively (Figure 14). While the share of agricultural firms with outstanding loans did not increase in June, these firms -- compared to other sectors -- had the highest share of firms with outstanding loans. In addition, the agricultural sector reported the highest number of outstanding loans across survey rounds – indicating that agricultural firms are likely to experience more financial stress to remain operational.

Figure 14: Fewer share of firms had outstanding loans in June...
Percentage of firms reporting outstanding loans – by sector

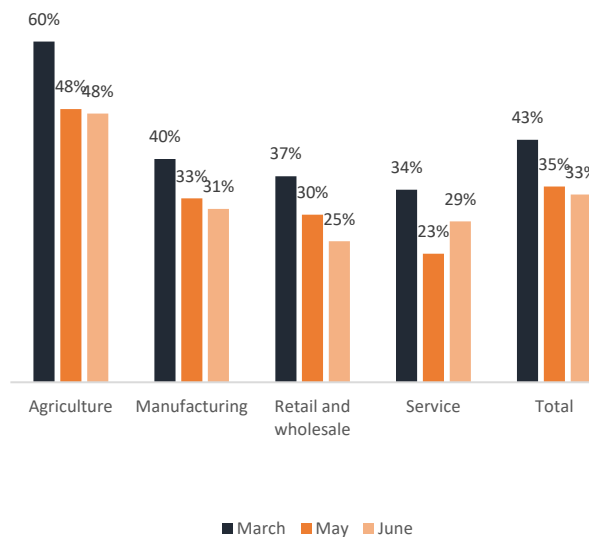
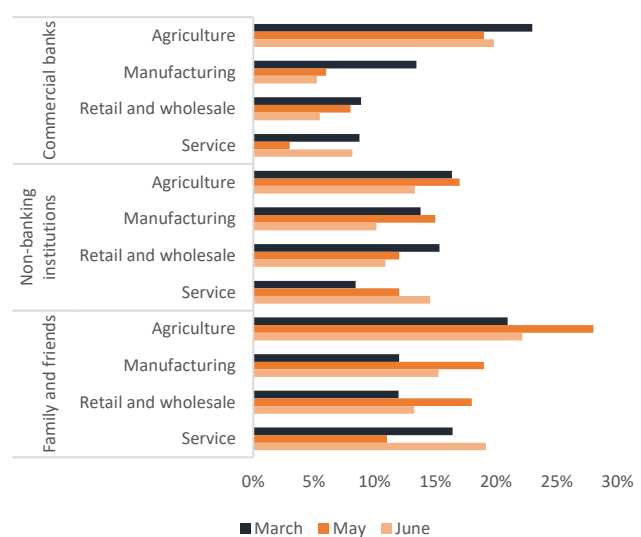


Figure 15: ...but a higher share of firms in the service sector had outstanding loans
Percentage of firms reporting funding source – by sector

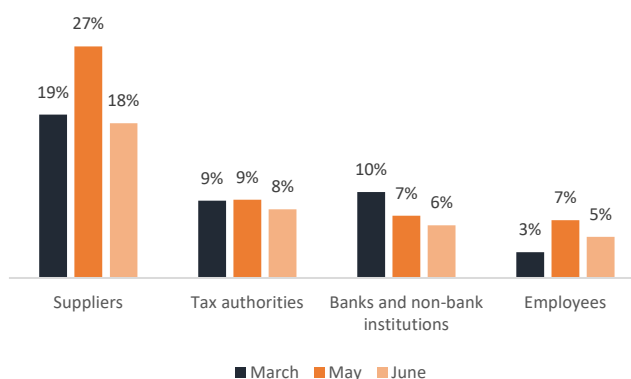


Source: The World Bank's COVID-19 firm survey

While the share of firms with outstanding loans from friends and family decreased in June compared to May, it still remained a major finance source for firms. Overall, there was a decrease in the share of firms with loans from friends and family for financing their operations, but the service sector experienced a significant increase in the share of firms which had secured loans from family and friends. In June, 19 percent of service firms had outstanding loans from family and friends – significantly higher than the 11 percent of May and the 16 percent of March (Figure 15). In addition to informal channels, service firms experienced an increased reliance on loans from commercial banks and non-banking financial institutions. Despite a reduction in the share of agricultural firms with loans from family and friends in June, family and friends still remained a principal financing source given that 22 percent of these firms had outstanding loans from family and friends in June – compared to 20 percent of the same firms reporting outstanding loans from commercial banks and 13 percent from non-banking financial institutions. These findings indicate that agricultural firms have limited access to the formal financial sector, resulting in a tendency to seek loans from friends and family to alleviate financial burdens (Figure 15).

While overall payment delays of more than one week reduced, suppliers were still the last in line to receive payments compared to other payees. The proportion of firms reporting delays to all payees had decreased by 9-percentage points from May to June (Figure 16). Despite that, 18 percent of firms reported delaying payments to suppliers for more than one week, leading to suppliers representing the last-in-line creditor compared to other payees. Employees remained the first-in-line payee with the lowest share of firms reporting delayed payments to employees.

Figure 16: Delaying payments to suppliers continued to be higher in June, whereas employees were first paid
Percentage of firms reporting delaying payments to payees – by payee category

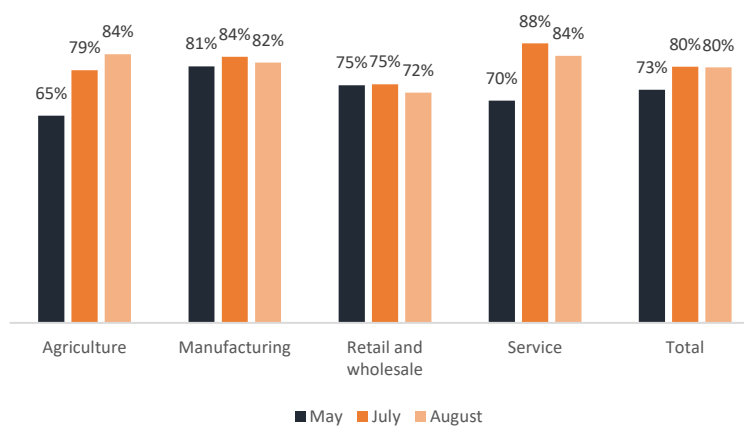


Source: The World Bank's COVID-19 firm survey

4. Business Expectations

August results suggested that the share of firms reporting confidence to stay in business remained unchanged. In August, 80 percent of firms were confident to stay in business for the subsequent month – similar to the result in July (Figure 17) – however still indicative of an improvement from the 73 percent of firms reporting the same in May. The overall higher share of firms expressing confidence to stay in business for the following month is likely driven by the increased level of confidence in the agricultural sector: 84 percent of the firms in August represented marked confidence improvements from the 79 and 65 percent of May and July, respectively.

Figure 17: Firms' confidence to stay in business for next month remained stable between July and August
Percentage of firms reporting confidence to remain operational the following month – by sector



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

However, compared to July, a fewer share of firms in other sectors reported such confidence in August, implying that a certain proportion of firms in other sectors might shut down their businesses either temporarily or permanently if the impacts of COVID-19 do not improve. Further, those firms might be at particular financial risk due to a greater likelihood of being smaller in size, and hence less likely to have access to formal financial channels.

While the share of firms reporting confidence to remain operational during the following month in August was still the same as July, the share of firms expecting to fall in arrears on outstanding repayment obligations within the next three months increased. August results suggested that 40 percent of firms expected to fall in arrears on outstanding repayment obligations within the next three months representing a 7-percentage point increase compared to July. Similar to results in May and July, over half of agricultural firms expected to fall in arrears on outstanding liabilities over the next three months – further confirming the disproportionate degree of financial vulnerability of agricultural firms to the effects of COVID-19 (Figure 18). By firm size, medium-sized firms were less likely to report being at risk of falling into arrears on outstanding liabilities at 27 percent, lower than the average of 40 percent (Figure 19). In addition, the share of medium-sized firms expecting to fall in arrears in outstanding liabilities has gradually reduced over the three survey rounds. While only 3 percent of large firms expected to fall in arrears in outstanding liabilities in July, the share of large-sized firms expecting to fall in arrears increased to 56 percent in August.

Figure 18: Agricultural firms remained the outlier in reporting risks of falling in arrears

Percentage of firms expecting to fall in arrears on outstanding liabilities – by sector

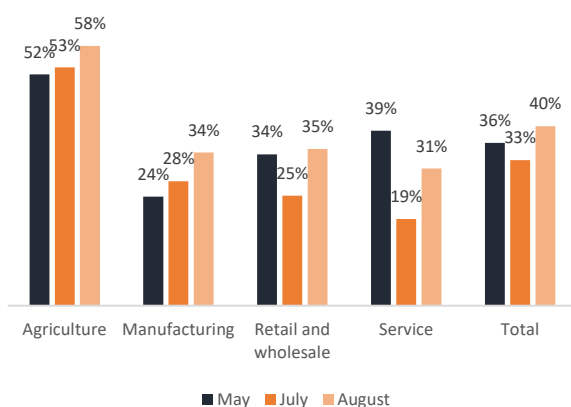
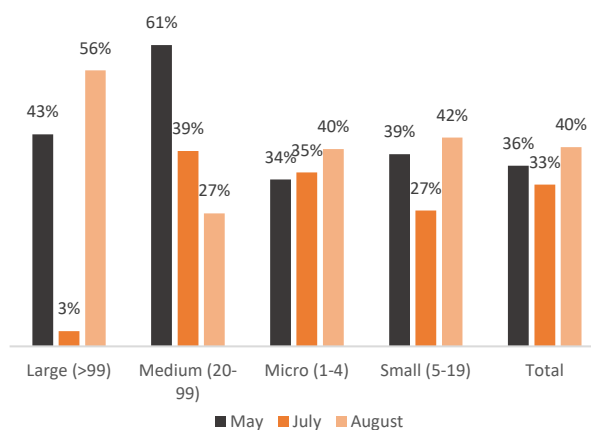


Figure 19: Expectation of firms to fall in arrears were most pronounced among small firms, and least among medium

Percentage of firms expecting to fall in arrears on outstanding liabilities – by firm size



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

Overall, firms were more optimistic about recovery in August than they were in July, but that optimism was still lower than what was reported in May. Overall, 67 percent of firms expected to recover in August: a significant 9-percentage point increase compared to July. Across sectors, this increase was principally driven by the agricultural and manufacturing sectors with a 13 and 25-percentage point increase, respectively (Figure 20) while the service sector, and retail and wholesale sectors were less optimistic in August. Across firm size, increased optimism was mainly driven by larger firms: for instance, large firms reported optimism at a 36-percentage point increase and medium-sized firms reported the same at a 20-percentage point increase (Figure 21). This finding suggests that larger firms are more optimistic than smaller firms, and that they may face less material challenges to remain operational amidst ongoing COVID-19 uncertainties with greater resources to recover.

Figure 20: Only manufacturing and agriculture firms improved in their recovery expectations in August compared to July...

Percentage of firms expecting to recover – by sector

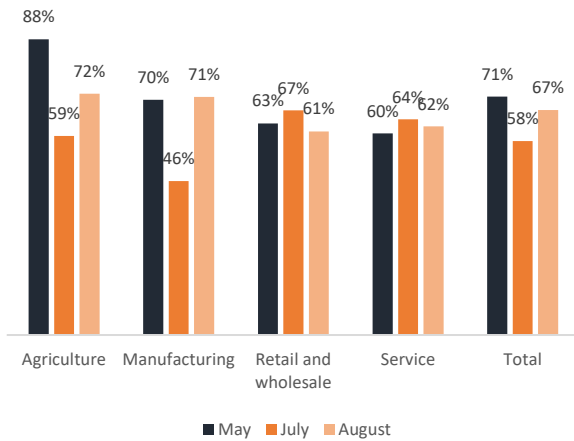
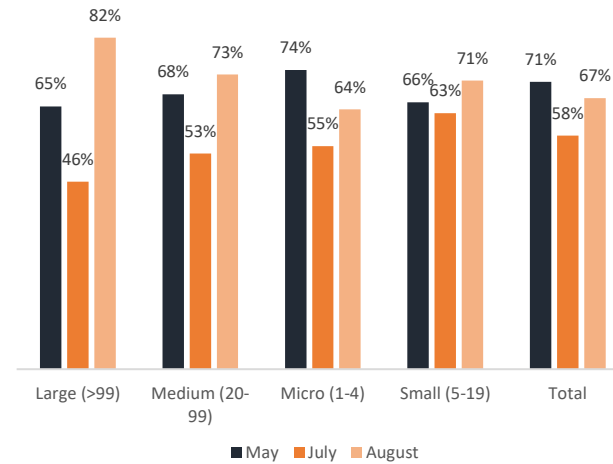


Figure 21: Larger firms reported large gains in recovery expectations from July.

Percentage of firms expecting to recover – by firm size



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

Firms' expectations in August regarding changes in sale volumes and employment in subsequent months improved as compared to July. Compared to August last year, firms reported an expectation for sales to be 12 percent lower in the following three months after being surveyed – an overall improvement compared to their expectations in July (Figure 22), driven primarily by the agriculture and service sectors. However, the service sector was the only sector that expected to experience higher average sales decline in August as compared to July. Even though an overall positive expectation is observed for expected employment change in August, service firms expected to experience decline in employment on average in the next three months (Figure 23). Agricultural firms expected the most positive outlook for a change in sales and employment among the other firms in next 3 months.

Figure 22: Firms are gradually reducing their negative sale volume expectations

Percentage average sale change expected in next 3 months – by sector

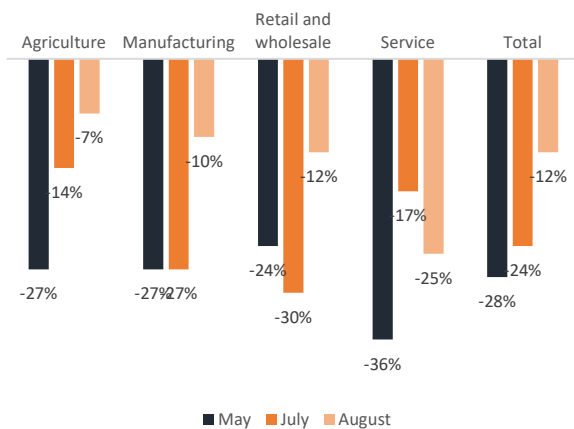
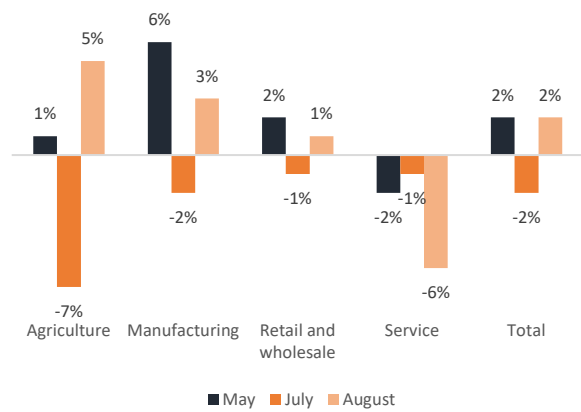


Figure 23: All firms across sectors reported positive recovery to employment rates but the service sector

Percentage average employment change expected in next 3 months – by sector



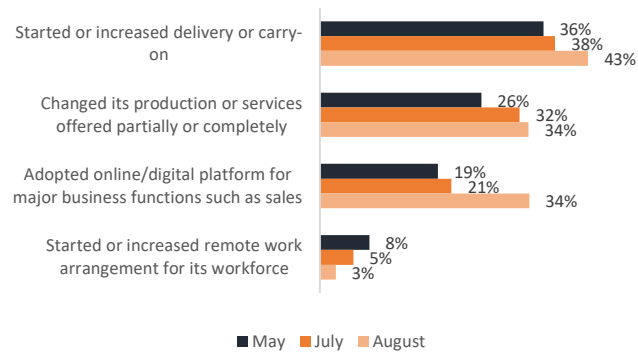
Source: The World Bank's COVID-19 firm survey

5. Policy and Adaptation

While less than half of the firms were not able to adapt to new ways of operation to mitigate COVID-19 impacts, there were slight improvements in reported adjustment mechanisms. Findings from the August survey round suggest that starting or increasing delivery services remained the most common adjustment mechanism adopted by firms in response to the pandemic – with 43 percent of firms reporting adopting this measure: a 5-percentage point increase compared to round 2 (Figure 24). The use of other adjustment mechanisms has also increased—namely a change in production or services offered—while the share of firms adopting remote working decreased in August compared to the previous rounds. One possible reason could be that the majority of firms in Myanmar were not able to adopt or utilize remote work arrangements due to technology (hardware, connectivity and software) constraints.

Figure 24: Adaptation measures adopted by firms increased over each survey round, except for remote work arrangements

Percentage of firms reporting major adjustment mechanisms



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

August survey findings suggest that, compared to July, firms were less aware of safety measures to protect employees and customers in light of the pandemic. The share of firms implementing major health and safety measures at the workplace was slightly lower in August than in July (Figure 25). Likewise, workplace measures directed at customers were also in place among a lower share of firms in August (Figure 26). In addition, a majority of firms were still unable to adopt new-normal ways of doing businesses such as reducing operating hours, enabling employees to work from home and adopting online service delivery, likely due to fundamental capacity and resource constraints with regard to the purchase and installation of IT systems or equipment which would otherwise enable employees to work from home or adopt online service delivery.

Figure 25: August saw declines in firms providing health and safety measures for employees, where only disinfection measures increased...

Measures adopted by firms for safety of employees – by percentage

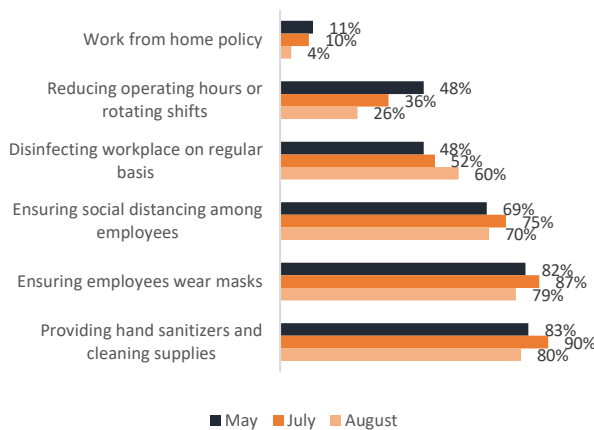
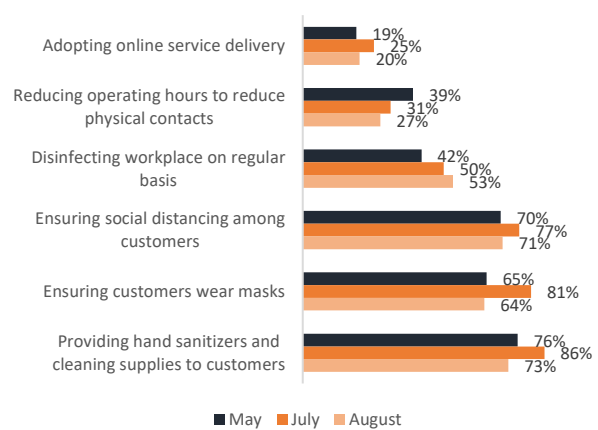


Figure 26: ...with similar trends for health and safety measures for customers.

Measures adopted by firms for safety of customers – by percentage



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

While a slightly decreasing share of firms were aware of economic support programs offered by the government in August, an increasing share of firms applied for the support. Compared to July, slightly fewer firms were aware of COVID-19 related government support in August. Across sectors, a significant decrease was observed in the manufacturing sector, while awareness among retail and wholesale firms significantly increased (Figure 27). Despite fewer share of firms being aware of the support, an increasing share of firms—at 20 percent—applied to receive support, representing a 3-percentage point increase with respect to July (Figure 28). Almost one third of service firms have now applied for government support. The agriculture sector accounts both for the largest share of firms in absolute and incremental terms that were aware of support programs, however, the share of these firms applying for the support decreased by 7-percentage points in August when compared to July.

Figure 27: Firms fluctuated in their reported awareness of government support initiatives...

Percentage of firms that were aware of government support – by sector

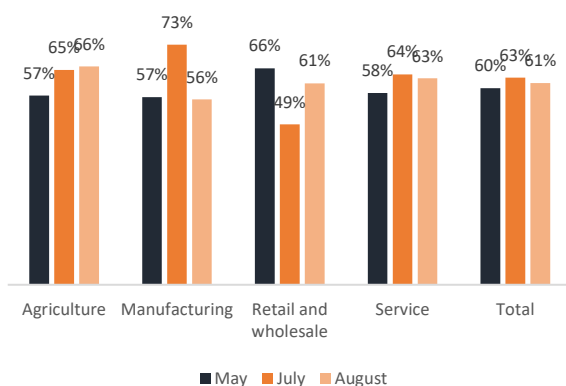
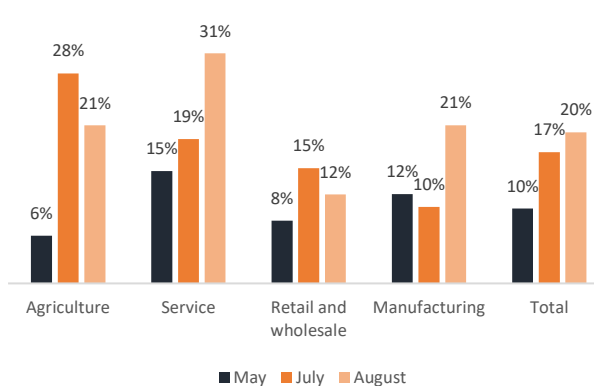


Figure 28: ...but overall, more firms applied for support.

Percentage of firms that applied the government support – by sector

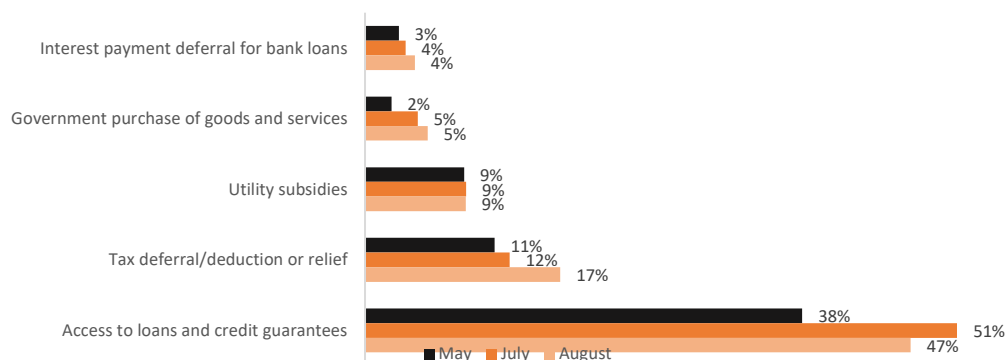


Source: The World Bank's COVID-19 firm survey

August survey responses confirm that access to loans and credit guarantees is still the most urgent government policy priority for firms. Unchanged from May and July results, about half of the firms reported that loans and credit guarantees were the most needed policy priority (Figure 29). Generally, firms' reported government policy response priorities remain relatively similar among three rounds.

Figure 29: Firms again confirmed that the most needed government policy response is enhancing access to loans and credit

Percentage of firms reporting most urgent government policy response to deal with COVID-19 impacts



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 zone², industry³ and firm size. The distribution of samples by sector, firm size, industry and zone are in Table 1, Table 2, Table 3 and Table 4. To allow interference from sample to population, the responses are weighted using inverse probability weights.

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

Table 1: Sample distribution by sector

Sector	Number of firms	Share of firms
Agriculture	86	17%
Manufacturing	168	34%
Retail and wholesale	84	17%
Service	162	32%
Total	500	100%

Table 2: Sample distribution by firm size

Firm size	Number of firms	Share of firms
Micro (1-4)	189	38%
Small (5-19)	194	39%
Medium (20-99)	93	19%
Large (>99)	24	5%
Total	500	100%

Table 3: Sample distribution by industry

² 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.

³ Mining and quarrying industry was dropped as not enough sample were not interviewed.

Industry	Number of firms	Share of firms
Agriculture and Aquaculture	86	17%
Food and Beverage Products	78	16%
Textiles and Garments	28	6%
Other Manufacturing	62	12%
Retail and Wholesale	84	17%
Construction	9	2%
Accommodation	18	4%
Food and Beverage Services	60	12%
Financial Services	11	2%
Information Technology and Communication	11	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	100	20%
Chin and Dry Zone	80	16%
Delta and Coastal Lowland	89	16%
Hilly Zone	91	18%
Total	500	100%

Appendix 2: Operational Status

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

Sector	Open	Temporarily closed
Agriculture	90%	10%
Manufacturing	94%	6%
Retail and wholesale	98%	2%
Service	91%	9%
Industry		
Agriculture and Aquaculture	90%	10%
Food and Beverage Products	92%	8%
Textiles and Garments	100%	0%
Other Manufacturing	97%	3%
Retail and Wholesale	98%	2%
Construction	100%	0%
Accommodation	100%	0%
Food and Beverage Services	94%	6%
Financial Services	96%	4%
Information Technology and Communication	100%	0%
Health and Pharmaceutical Services	100%	0%
Other Services	75%	25%
Firm size		
Micro (1-4)	91%	9%
Small (5-19)	97%	3%
Medium (20-99)	95%	5%
Large (>99)	100%	0%
Female ownership		
Yes	91%	9%
No	95%	5%
Ecological zone		
Yangon	93%	7%
Mandalay	95%	5%
Chin and Dry Zone	95%	5%
Delta and Coastal Lowland	93%	7%
Hilly Zone	93%	7%
Total	94%	7%
Sample Size	472	28

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

Sector	Average Weeks Closed	Average weeks to resume operation
Agriculture	10	17
Manufacturing	15	16
Retail and wholesale	17	16
Service	17	1
Industry		
Agriculture and Aquaculture	10	17
Food and Beverage Products	14	16
Textiles and Garments		
Other Manufacturing	17	
Retail and Wholesale	17	16
Construction		
Accommodation		
Food and Beverage Services	15	
Financial Services	10	
Information Technology and Communication		
Health and Pharmaceutical Services		
Other Services	17	1
Firm-size		
Micro (1-4)	12	18
Small (5-19)	16	13
Medium (20-99)	16	4
Large (>99)		
Female ownership		
Yes	12	18
No	14	14
Ecological zone		
Yangon	17	12
Mandalay	9	21
Chin and Dry Zone	20	2
Delta and Coastal Lowland	12	19
Hilly Zone	8	13
Total	13	16

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%	18%	47%	28%	8%
Manufacturing	1%	23%	54%	17%	6%
Retail and wholesale	1%	13%	66%	15%	5%
Service	0%	27%	59%	9%	6%
Industry					
Agriculture and Aquaculture	0%	18%	47%	28%	8%
Food and Beverage Products	0%	15%	59%	16%	10%
Textiles and Garments	0%	27%	62%	10%	0%
Other Manufacturing	2%	34%	43%	19%	1%
Retail and Wholesale	1%	13%	66%	15%	5%
Construction	0%	10%	68%	23%	0%
Accommodation	0%	36%	64%	0%	0%
Food and Beverage Services	0%	20%	64%	9%	7%
Financial Services	0%	0%	60%	6%	33%
Information Technology and Communication	0%	10%	81%	7%	2%
Health and Pharmaceutical Services	0%	6%	85%	6%	3%
Other Services	0%	55%	35%	8%	2%
Firm Size					
Micro (1-4)	1%	24%	51%	19%	6%
Small (5-19)	1%	11%	64%	18%	6%
Medium (20-99)	0%	17%	65%	11%	6%
Large (>99)	0%	1%	83%	16%	1%
Female ownership					
Yes	0%	22%	57%	18%	3%
No	1%	18%	54%	19%	8%
Ecological zone					
Yangon	2%	8%	70%	15%	5%
Mandalay	0%	18%	59%	12%	10%
Chin and Dry Zone	0%	27%	53%	12%	7%
Delta and Coastal Lowland	1%	22%	51%	21%	5%
Hilly Zone	0%	16%	52%	28%	4%
Total	1%	19%	56%	18%	6%
Sample Size	2	89	298	78	33

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	75%	19%	52%	19%	16%	13%	20%
Manufacturing	77%	17%	27%	10%	17%	6%	19%
Retail and wholesale	84%	32%	38%	19%	18%	5%	14%
Service	93%	9%	34%	20%	18%	7%	27%
Industry							
Agriculture and Aquaculture	75%	19%	52%	19%	16%	13%	20%
Food and Beverage Products	71%	23%	23%	6%	16%	6%	9%
Textiles and Garments	94%	3%	48%	13%	19%	8%	49%
Other Manufacturing	82%	11%	29%	15%	18%	6%	27%
Retail and Wholesale	84%	32%	38%	19%	18%	5%	14%
Construction	67%	23%	13%	27%	13%	0%	63%
Accommodation	100%	0%	22%	19%	23%	0%	19%
Food and Beverage Services	92%	4%	30%	24%	19%	6%	31%
Financial Services	21%	0%	3%	5%	0%	0%	0%
Information Technology and Communication	97%	57%	13%	1%	1%	0%	38%
Health and Pharmaceutical Services	89%	5%	9%	7%	21%	0%	9%
Other Services	99%	53%	53%	6%	13%	10%	16%
Firm size							
Micro (1-4)	79%	22%	40%	15%	14%	9%	13%
Small (5-19)	82%	17%	33%	18%	23%	5%	27%
Medium (20-99)	92%	17%	48%	18%	12%	6%	29%

Large (>99)	95%	17%	36%	6%	3%	0%	34%
Female ownership							
Yes	83%	20%	40%	16%	16%	8%	21%
No	78%	20%	37%	16%	19%	7%	18%
Ecological zone							
Yangon	85%	32%	25%	13%	24%	7%	31%
Mandalay	87%	5%	23%	4%	6%	3%	16%
Chin and Dry Zone	78%	17%	54%	16%	17%	6%	16%
Delta and Coastal Lowland	82%	24%	37%	19%	17%	6%	19%
Hilly Zone	68%	21%	45%	26%	22%	18%	14%
Total	81%	20%	38%	16%	17%	7%	19%
Sample Size	405	72	186	83	92	39	127

Table 9: The Major Reasons for the Firms Experiencing Shortage of Inputs – by Share of Firms

Sector	Not available	Cost increased	Lower quality
Agriculture	53%	66%	11%
Manufacturing	79%	16%	0%
Retail and wholesale	72%	10%	0%
Service	99%	9%	0%
Industry			
Agriculture and Aquaculture	53%	66%	8%
Food and Beverage Products	75%	14%	36%
Textiles and Garments	100%	50%	0%
Other Manufacturing	90%	20%	13%
Retail and Wholesale	72%	10%	4%
Construction	0%	100%	0%
Accommodation			
Food and Beverage Services	100%	24%	24%
Information Technology and Communication	100%	0%	0%
Health and Pharmaceutical Services	100%	100%	0%
Other Services	100%	0%	0%
Firm size			
Micro (1-4)	62%	27%	17%
Small (5-19)	89%	21%	5%
Medium (20-99)	94%	15%	4%
Large (>99)	100%	100%	0%
Female ownership			
Yes	65%	28%	13%
No	76%	24%	14%
Ecological zone			
Yangon	100%	29%	5%
Mandalay	100%	0%	0%
Chin and Dry Zone	79%	57%	16%
Delta and Coastal Lowland	48%	14%	17%
Hilly Zone	82%	24%	13%
Total	71%	26%	13%
Sample Size	58	21	7

Appendix 3: Business Performance

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

Sector	Don't know	Increase	Remain the same	Decrease
Agriculture	4%	2%	24%	69%
Manufacturing	4%	5%	20%	71%
Retail and wholesale	9%	0%	14%	77%
Service	9%	4%	6%	81%
Industry				
Agriculture and Aquaculture	4%	2%	24%	69%
Food and Beverage Products	4%	7%	24%	64%
Textiles and Garments	0%	0%	10%	90%
Other Manufacturing	5%	2%	14%	79%
Retail and Wholesale	9%	0%	14%	77%
Construction	33%	0%	24%	43%
Accommodation	11%	0%	7%	82%
Food and Beverage Services	11%	5%	5%	79%
Financial Services	11%	0%	78%	11%
Information Technology and Communication	10%	4%	12%	74%
Health and Pharmaceutical Services	0%	3%	3%	94%
Other Services	0%	2%	6%	91%
Firm size				
Micro (1-4)	7%	3%	19%	72%
Small (5-19)	5%	2%	16%	77%
Medium (20-99)	2%	4%	7%	87%
Large (>99)	7%	0%	12%	81%
Female ownership				
Yes	10%	2%	15%	73%
No	3%	3%	19%	74%
Ecological zone				
Yangon	3%	2%	10%	86%
Mandalay	2%	0%	21%	77%
Chin and Dry Zone	7%	2%	15%	77%
Delta and Coastal Lowland	7%	4%	17%	72%
Hilly Zone	11%	5%	24%	60%
Total	6%	3%	17%	74%
Sample Size	32	17	75	376

Table 11: Profit in June 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 June compared to the same period last year

Sector	Average sales decrease	Average profit decrease
Agriculture	49%	53%
Manufacturing	61%	62%
Retail and wholesale	51%	51%
Service	59%	62%
Industry		
Agriculture and Aquaculture	49%	53%
Food and Beverage Products	61%	61%
Textiles and Garments	53%	57%
Other Manufacturing	63%	64%
Retail and Wholesale	51%	51%
Construction	47%	66%
Accommodation	70%	75%
Food and Beverage Services	53%	55%
Financial Services	60%	52%
Information Technology and Communication	56%	59%
Health and Pharmaceutical Services	52%	52%
Other Services	76%	79%
Firm size		
Micro (1-4)	57%	58%
Small (5-19)	52%	54%
Medium (20-99)	56%	63%
Large (>99)	49%	60%
Female ownership		
Yes	60%	64%
No	51%	50%
Ecological zone		
Yangon	48%	50%
Mandalay	61%	65%
Chin and Dry Zone	59%	60%
Delta and Coastal Lowland	56%	56%
Hilly Zone	48%	51%
Total	55%	57%

Table 13: Outstanding loans from commercial banks, non-banking financial institutions, friends and family in June

Sector	Commercial Banks	Non-banking financial institutions	Family and friends
Agriculture	20%	13%	22%
Manufacturing	5%	11%	19%
Retail and wholesale	5%	10%	15%
Service	8%	15%	13%
Industry			
Agriculture and Aquaculture	20%	13%	22%
Food and Beverage Products	5%	9%	15%
Textiles and Garments	20%	10%	8%
Other Manufacturing	3%	14%	27%
Retail and Wholesale	5%	10%	15%
Construction	13%	0%	0%
Accommodation	14%	0%	0%
Food and Beverage Services	4%	19%	17%
Financial Services	6%	0%	0%
Information Technology and Communication	0%	0%	0%
Health and Pharmaceutical Services	5%	0%	2%
Other Services	23%	4%	4%
Firm-size			
Micro (1-4)	8%	13%	21%
Small (5-19)	11%	11%	14%
Medium (20-99)	26%	3%	16%
Large (>99)	27%	4%	4%
Female ownership			
Yes	7%	18%	17%
No	12%	7%	19%
Ecological zone			
Yangon	6%	9%	11%
Mandalay	7%	7%	13%
Chin and Dry Zone	10%	12%	19%
Delta and Coastal Lowland	13%	14%	22%
Hilly Zone	9%	16%	19%
Total	10%	12%	18%
Sample Size	51	41	70

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

Sector	Suppliers	Tax authorities	Banks and non-bank financial institutions	Employees
Agriculture	9%	5%	9%	9%
Manufacturing	20%	14%	8%	5%
Retail and wholesale	30%	4%	2%	0%
Service	7%	6%	4%	3%
Industry				
Agriculture and Aquaculture	9%	5%	9%	9%
Food and Beverage Products	14%	14%	3%	0%
Textiles and Garments	29%	3%	5%	0%
Other Manufacturing	27%	18%	18%	14%
Retail and Wholesale	30%	4%	2%	0%
Construction	7%	0%	0%	3%
Accommodation	0%	18%	0%	13%
Food and Beverage Services	9%	3%	5%	3%
Financial Services	0%	4%	0%	0%
Information Technology and Communication	20%	20%	0%	0%
Health and Pharmaceutical Services	0%	61%	5%	0%
Other Services	4%	10%	3%	3%
Firm size				
Micro (1-4)	14%	7%	8%	5%
Small (5-19)	25%	9%	3%	5%
Medium (20-99)	16%	15%	7%	6%
Large (>99)	44%	1%	28%	0%
Female ownership				
Yes	21%	9%	4%	6%
No	15%	7%	8%	4%
Ecological zone				
Yangon	25%	6%	2%	3%
Mandalay	16%	8%	3%	2%
Chin and Dry Zone	22%	12%	4%	9%
Delta and Coastal Lowland	14%	7%	9%	6%
Hilly Zone	16%	6%	9%	1%
Total	18%	8%	6%	5%
Sample Size	88	48	25	29

Appendix 4: Business Expectations

Table 15: Firms' confidence to remain open in next month

Sector	Not very confident	Not confident	Neutral	Confident	Very confident
Agriculture	0%	1%	14%	51%	34%
Manufacturing	1%	1%	16%	52%	30%
Retail and wholesale	1%	7%	19%	33%	39%
Service	0%	2%	14%	36%	48%
Industry					
Agriculture and Aquaculture	0%	1%	14%	51%	34%
Food and Beverage Products	0%	1%	19%	56%	23%
Textiles and Garments	1%	0%	16%	57%	26%
Other Manufacturing	2%	1%	13%	45%	40%
Retail and Wholesale	1%	7%	19%	33%	39%
Construction	0%	10%	30%	20%	40%
Accommodation	0%	1%	33%	39%	28%
Food and Beverage Services	0%	1%	13%	28%	57%
Financial Services	0%	0%	4%	39%	57%
Information Technology and Communication	0%	0%	3%	70%	26%
Health and Pharmaceutical Services	0%	0%	2%	76%	22%
Other Services	1%	2%	17%	58%	22%
Firm size					
Micro (1-4)	1%	3%	16%	43%	38%
Small (5-19)	0%	3%	19%	45%	34%
Medium (20-99)	1%	1%	7%	55%	36%
Large (>99)	0%	1%	11%	32%	56%
Female ownership					
Yes	1%	4%	23%	42%	30%
No	0%	2%	10%	47%	41%
Ecological zone					
Yangon	0%	1%	9%	43%	48%
Mandalay	2%	3%	16%	51%	28%
Chin and Dry Zone	1%	1%	14%	56%	28%
Delta and Coastal Lowland	0%	5%	22%	39%	34%
Hilly Zone	0%	3%	14%	34%	49%
Total	0%	3%	16%	44%	36%
Sample Size	4	13	83	210	190

Table 16: How likely firms are to shut down business in next 3 months

Sector	Not very likely	Not likely	Neutral	Likely	Very Likely
Agriculture	44%	34%	16%	6%	0%
Manufacturing	51%	33%	10%	5%	1%
Retail and wholesale	70%	21%	6%	2%	1%
Service	50%	27%	16%	3%	4%
Industry					
Agriculture and Aquaculture	44%	34%	16%	6%	0%
Food and Beverage Products	54%	32%	10%	5%	0%
Textiles and Garments	66%	22%	1%	10%	0%
Other Manufacturing	43%	38%	14%	4%	2%
Retail and Wholesale	70%	21%	6%	2%	1%
Construction	59%	20%	20%	0%	0%
Accommodation	59%	13%	28%	0%	0%
Food and Beverage Services	56%	28%	14%	2%	0%
Financial Services	90%	6%	0%	4%	0%
Information Technology and Communication	16%	60%	20%	3%	0%
Health and Pharmaceutical Services	16%	76%	7%	0%	0%
Other Services	28%	24%	21%	8%	19%
Firm size					
Micro (1-4)	54%	28%	14%	4%	1%
Small (5-19)	55%	33%	7%	3%	2%
Medium (20-99)	55%	21%	16%	9%	0%
Large (>99)	74%	14%	11%	0%	0%
Female ownership					
Yes	53%	31%	13%	2%	1%
No	55%	28%	10%	6%	1%
Ecological zone					
Yangon	54%	33%	9%	4%	0%
Mandalay	61%	25%	9%	3%	2%
Chin and Dry Zone	43%	37%	11%	8%	1%
Delta and Coastal Lowland	56%	28%	10%	4%	2%
Hilly Zone	55%	23%	21%	0%	0%
Total	54%	29%	12%	4%	1%
Sample Size	255	152	66	22	5

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

Sector	Share of firms
Agriculture	58%
Manufacturing	34%
Retail and wholesale	35%
Service	31%
Industry	
Agriculture and Aquaculture	58%
Food and Beverage Products	26%
Textiles and Garments	48%
Other Manufacturing	44%
Retail and Wholesale	35%
Construction	34%
Accommodation	22%
Food and Beverage Services	31%
Financial Services	41%
Information Technology and Communication	0%
Health and Pharmaceutical Services	3%
Other Services	35%
Firm size	
Micro (1-4)	40%
Small (5-19)	42%
Medium (20-99)	27%
Large (>99)	56%
Female ownership	
Yes	39%
No	41%
Ecological zone	
Yangon	25%
Mandalay	20%
Chin and Dry Zone	47%
Delta and Coastal Lowland	48%
Hilly Zone	47%
Total	40%
Sample Size	183

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

Sector	Sales change	Employment change
Agriculture	-7%	5%
Manufacturing	-10%	3%
Retail and wholesale	-12%	1%
Service	-25%	-6%
Industry		
Agriculture and Aquaculture	-7%	5%
Food and Beverage Products	-18%	6%
Textiles and Garments	-23%	-2%
Other Manufacturing	4%	1%
Retail and Wholesale	-12%	1%
Construction	-18%	6%
Accommodation	-54%	0%
Food and Beverage Services	-21%	1%
Financial Services	-21%	18%
Information Technology and Communication	-38%	5%
Health and Pharmaceutical Services	-48%	-4%
Other Services	-32%	-38%
Firm size		
Micro (1-4)	-7%	0%
Small (5-19)	-19%	4%
Medium (20-99)	-13%	-1%
Large (>99)	-42%	-1%
Female ownership		
Yes	-19%	5%
No	-6%	-2%
Ecological zone		
Yangon	-13%	-1%
Mandalay	-10%	3%
Chin and Dry Zone	-26%	0%
Delta and Coastal Lowland	-8%	-1%
Hilly Zone	-3%	9%
Total	-12%	2%

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	28%	27%	0%	30%
Manufacturing	41%	57%	5%	36%
Retail and wholesale	30%	53%	3%	39%
Service	37%	26%	2%	27%
Industry				
Agriculture and Aquaculture	28%	27%	0%	30%
Food and Beverage Products	43%	53%	6%	30%
Textiles and Garments	41%	42%	0%	49%
Other Manufacturing	38%	66%	5%	40%
Retail and Wholesale	30%	53%	3%	39%
Construction	43%	20%	33%	88%
Accommodation	37%	0%	3%	21%
Food and Beverage Services	32%	31%	1%	22%
Financial Services	70%	0%	36%	72%
Information Technology and Communication	38%	17%	0%	80%
Health and Pharmaceutical Services	19%	2%	0%	22%
Other Services	55%	10%	8%	46%
Firm size				
Micro (1-4)	32%	44%	1%	34%
Small (5-19)	35%	43%	5%	30%
Medium (20-99)	52%	40%	7%	59%
Large (>99)	60%	30%	4%	74%
Female ownership				

Yes	35%	45%	3%	28%
No	33%	41%	2%	38%
Ecological zone				
Yangon	33%	37%	4%	40%
Mandalay	28%	37%	3%	38%
Chin and Dry Zone	36%	38%	5%	31%
Delta and Coastal Lowland	30%	48%	1%	33%
Hilly Zone	47%	55%	1%	26%
Total	34%	43%	3%	34%
Sample Size	191	177	23	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	52%	54%	47%	0%	10%	42%
Manufacturing	89%	93%	82%	6%	33%	61%
Retail and wholesale	91%	91%	84%	4%	38%	62%
Service	84%	84%	64%	3%	21%	79%
Industry						
Agriculture and Aquaculture	52%	54%	47%	0%	10%	42%
Food and Beverage Products	85%	91%	87%	8%	34%	70%
Textiles and Garments	92%	92%	67%	0%	1%	66%
Other Manufacturing	94%	96%	78%	6%	38%	46%
Retail and Wholesale	91%	91%	84%	4%	38%	62%
Construction	100%	100%	100%	22%	0%	89%
Accommodation	100%	100%	93%	7%	42%	90%
Food and Beverage Services	82%	82%	58%	1%	17%	79%
Financial Services	95%	95%	95%	34%	34%	50%
Information Technology and Communication	71%	71%	71%	0%	43%	71%
Health and Pharmaceutical Services	100%	100%	99%	0%	15%	100%
Other Services	87%	87%	75%	14%	33%	74%
Firm-size						
Micro (1-4)	68%	74%	63%	2%	25%	53%
Small (5-19)	91%	87%	77%	6%	27%	66%
Medium (20-99)	94%	94%	88%	8%	23%	76%
Large (>99)	100%	100%	89%	13%	16%	100%
Female ownership						
Yes	78%	78%	66%	4%	26%	56%

No	79%	82%	72%	3%	26%	62%
Ecological zone						
Yangon	95%	96%	72%	4%	39%	69%
Mandalay	77%	71%	59%	6%	17%	65%
Chin and Dry Zone	74%	70%	68%	6%	20%	51%
Delta and Coastal Lowland	75%	83%	76%	1%	31%	56%
Hilly Zone	75%	79%	66%	1%	12%	62%
Total	79%	80%	70%	4%	26%	60%
Sample Size	370	375	323	23	114	278

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	72%	47%	44%	10%	37%	11%
Manufacturing	90%	79%	84%	36%	47%	21%
Retail and wholesale	78%	77%	71%	30%	58%	26%
Service	81%	93%	84%	31%	82%	18%
Industry						
Agriculture and Aquaculture	43%	47%	44%	10%	37%	11%
Food and Beverage Products	61%	67%	88%	42%	61%	23%
Textiles and Garments	37%	85%	50%	1%	59%	22%
Other Manufacturing	90%	95%	87%	35%	22%	19%
Retail and Wholesale	71%	77%	71%	30%	58%	26%
Construction	89%	89%	85%	22%	67%	26%
Accommodation	90%	100%	93%	49%	90%	0%
Food and Beverage Services	70%	95%	85%	25%	84%	17%
Financial Services	93%	93%	93%	13%	28%	0%
Information Technology and Communication	80%	80%	61%	66%	76%	15%
Health and Pharmaceutical Services	100%	100%	99%	79%	94%	10%
Other Services	81%	81%	74%	52%	69%	25%
Firm size						
Micro (1-4)	59%	67%	72%	30%	51%	19%
Small (5-19)	72%	80%	67%	24%	55%	20%
Medium (20-99)	83%	92%	79%	21%	65%	23%
Large (>99)	78%	100%	100%	32%	100%	69%
Female ownership						

Yes	62%	70%	82%	25%	55%	19%
No	66%	74%	71%	30%	52%	20%
Ecological zone						
Yangon	71%	80%	81%	78%	67%	36%
Mandalay	53%	69%	79%	62%	66%	12%
Chin and Dry Zone	69%	77%	77%	70%	47%	15%
Delta and Coastal Lowland	61%	68%	75%	80%	44%	18%
Hilly Zone	71%	75%	74%	52%	54%	19%
Total	64%	73%	77%	71%	53%	20%
Sample Size	322	357	345	309	260	69

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

Sector	Aware of government support²	Applied to government support²
Agriculture	66%	21%
Manufacturing	56%	21%
Retail and wholesale	61%	12%
Service	63%	31%
Industry		
Agriculture and Aquaculture	66%	21%
Food and Beverage Products	63%	31%
Textiles and Garments	49%	3%
Other Manufacturing	48%	5%
Retail and Wholesale	61%	12%
Construction	59%	16%
Accommodation	43%	17%
Food and Beverage Services	62%	29%
Financial Services	94%	7%
Information Technology and Communication	30%	0%
Health and Pharmaceutical Services	82%	0%
Other services	69%	44%
Firm size		
Micro (1-4)	61%	18%
Small (5-19)	60%	22%
Medium (20-99)	69%	39%
Large (>99)	77%	7%
Female ownership		
Yes	63%	21%
No	59%	20%
Ecological zone		
Yangon	62%	18%
Mandalay	67%	23%
Chin and Dry Zone	58%	29%
Delta and Coastal Lowland	56%	15%
Hilly Zone	70%	19%
Total	61%	20%
Sample Size	308	66

Appendix 6: Questionnaires for the Firm-Level Impact of the COVID-19 Pandemic – round 3

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	
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5. What is the main industry of activity of your establishment? (a5) [Instruction: To be filled out by enumerator based on question a4].

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

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

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

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

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

8. When was this establishment established? (a8)

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

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

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

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

10. How many employees did this establishment have in January 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

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? (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 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 production (b6a)	1	2	-9	-5
Reduction of sales (b6b)	1	2	-9	-5
Disruption of the supply of inputs and raw materials (b6c)	1	2	-9	-5
Cash flow shortages (b6d)	1	2	-9	-5
Reduction in access to credit (b6e)	1	2	-9	-5
Reduction in workforce due to layoff (b6f)	1	2	-9	-5
Filed for insolvency or bankruptcy (b6g)	1	2	-9	-5
Having difficulty making payments on loans and other business credits (b6h)	1	2	-9	-5
Having difficulty selling products or services to customers (b6i)	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)

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

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 (d3e)		-9
Had their salary, wages, or benefits reduced (d3f)		-9
Had their hours reduced (d3g)		-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
Equity finance (new shareholders or greater capital increase from existing owners/shareholders)	3
Loans from friends or family	4
Delaying payments to suppliers/workers/authorities	5
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 months⁴, what is the expected change in sales that you anticipate for this establishment compared to the same period last year? (g5)

Sales change (%)	
Don't know	-9

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

Employment change (%)	
Don't know	-9

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

Investment change (%)	
Don't know	-9

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

⁴ Could be 3-month if survey period is short

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
No	2
Don't know (spontaneous)	-9

3. Did any of these measures involve any of the following: (h3)

	Yes	No	Don't know (spontaneous)
Improved access to credit such as lower interest loans (h3a)	1	2	-9
Tax exemptions or reductions (h3b)	1	2	-9
Relaxation of export and import procedures (h3c)	1	2	-9
Utility subsidies (h3d)	1	2	-9
Salary subsidies (h3e)	1	2	-9
Others (h3f)	Please specify		

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

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

5. Since the COVID-19, has the government made following procedures easier? (h5)

	Yes	No	Don't know	Not applicable
Export/import license procedures (h5a)	1	2	-9	-5
Customs clearance procedures (h5b)	1	2	-9	-5
Port clearance procedures (h5c)	1	2	-9	-5
Tax related procedures (h5d)	1	2	-9	-5
Company registration procedures (h5e)	1	2	-9	-5
Others (h5f)	Please specify			

6. 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

I. Adjustment mechanisms

1. Has this establishment made any of the following adjustment due to the COVID-19? (i1)

	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

2. What is the share of employees currently working remotely from home? (i2) [Ask only if i1c=1]

Share of employees	%
Don't know (spontaneous)	-9

3. In the last completed month, has the share of workers working from home increased or decreased? (i3)

Increased	1
Decreased	2
No change	3
Don't know (spontaneous)	-9

4. 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		

5. 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		

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

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

Date (End_01)	
Time (End_02)	

