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Community and Household Shocks and Coping Strategies

Findings from the eighth round of the Myanmar Household Welfare Survey (July – December 2024)

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ABSTRACT

The eighth round of the Myanmar Household Welfare Survey (MHWS), a nationally and regionally representative phone survey, was conducted between October and December 2024. This round follows seven previous rounds carried out since December 2021 and reflects conditions during July – December 2024. This report presents updated insights on the conflict, climatic, service, and economic shocks households faced, as well as the coping mechanisms they employ in response.

Security conditions were difficult throughout the recall period. Seventeen percent of households reported feeling insecure in their communities, while 19 percent reported low levels of trust. Crime and violence affected 17 percent and 8 percent of communities, respectively. Insecurity remained highest in Kayah, Chin, and Kachin, while Rakhine became more insecure and isolated. Lawlessness was also widespread: 17 percent of households reported gambling and 14 percent reported drug use in their communities, especially in urban areas. Thirty-five percent of households express concerns over conscription, particularly in urban centers like Yangon and Nay Pyi Taw, as well as states like Shan and Rakhine. Additionally, 13 percent of respondents reported feeling unsafe while moving around and carrying out everyday tasks in their communities, and 3 percent reported risks of kidnapping.

Climatic shocks further compounded hardship. Nineteen percent of farming households experienced climatic shocks, with severe flooding reported by 45 percent of households in Kayin, 35 percent in Kayah, and 36 percent in Rakhine. Intense winds affected 14 percent of households in Chin. These events, like conflict, have contributed to the destruction of homes, infrastructure, and services, further deepening vulnerability.

Service disruptions further undermine wellbeing. Among households connected to the national power grid, 78 percent experienced daily power cuts lasting at least one hour. In urban Rakhine, households face up to 16 hours of outages daily. Internet access was limited for 55 percent of households, with near-total internet blackouts in Rakhine and Kachin, and over 30 percent without access in Sagaing and Kayah. Although school enrollment and access to medical services rose modestly, it remained low in conflict-affected areas, especially in Rakhine.

Economic pressures continue to mount. Food inflation reached 39 percent between September and December 2024. Prices rose sharply for leafy greens, potatoes, and chicken. Although rice prices also increased, their contribution to overall food inflation was the lowest since 2022, at 19 percent. Petrol prices rose by 7 percent in the quarter and 54 percent year-on-year. Non-food essentials such as soap (25 percent increase), paracetamol (26 percent), and toothpaste (128 percent) also saw steep price increases.

Households have resorted to increasingly desperate measures to cope. By late 2024, only 20 percent of households had any cash savings or bank deposits – just 7 percent in Kayah. Migration remains a key strategy, with about 10 percent of households reporting a migrant in Q4 2024. Borrowing played a central role: 64 percent of loans came from informal sources like friends and relatives, and were largely used to cover food, health, and daily expenses.

Amid these challenges, 52 percent of households reported giving to social services and one in four provided direct assistance to vulnerable neighbors or local food initiatives. However, if shocks continue to intensify, households' ability to cope may further erode, leaving many without the resources needed to meet even basic needs.

1. INTRODUCTION

This paper provides an overview of the shocks faced by households and communities across Myanmar, drawing on data from the eighth round of the Myanmar Household Welfare Survey (MHWS). MHWS is a nationally, regionally, and urban/rural representative phone survey that uses a novel sampling strategy and household and population weights to ensure representativeness (Lambrecht et al. 2023). The eighth round was conducted from 8 October 2024 to 23 December 2024, with most indicators reported for July-December 2024. Indicators are compared to those from the sixth round (June – November 2023) and the fourth round (July – December 2022) to assess changes over one- and two-year periods.

Data collection for Round 8 began a month after Typhoon Yagi brought heavy rainfall and winds that caused flooding across nine states/regions of Myanmar (IFRC 2024). Monsoon rains continued after the typhoon, causing widespread flooding, displacement, and livelihood loss in the affected communities (OCHA 2024a). The survey period also coincided with intensifying conflict and new displacement in the Northwest and Southeast, escalating conflict and isolation in Rakhine state, and ongoing conflict in the Northeast (OCHA 2024a). Fighting in Rakhine, which began in November 2023, escalated during the survey period by late November 2024, conflict had spread to all of Rakhine's townships, restricting the importation of food and medicine (OCHA 2024b). In the Northeast, trade was also severely disrupted due to the closure of the China-Myanmar border gates in Kachin and Northern Shan, as well as the continued closure of the main trade route from central Myanmar to Myitkyina, Kachin. By the end of the survey period in December 2024, the number of internally displaced persons (IDPs) nationwide had risen to over 3.5 million (OCHA 2024c).

The ongoing conflict led to widespread disruptions to communication infrastructure during the eighth round of data collection. Many phone lines in Kachin, Shan, Rakhine and Kayah were either disconnected or unreliable, severely limiting the survey firm's ability to reach respondents. Therefore, our sample excludes some of the most conflict-affected communities, likely understating the true extent of shocks and coping challenges on the ground.

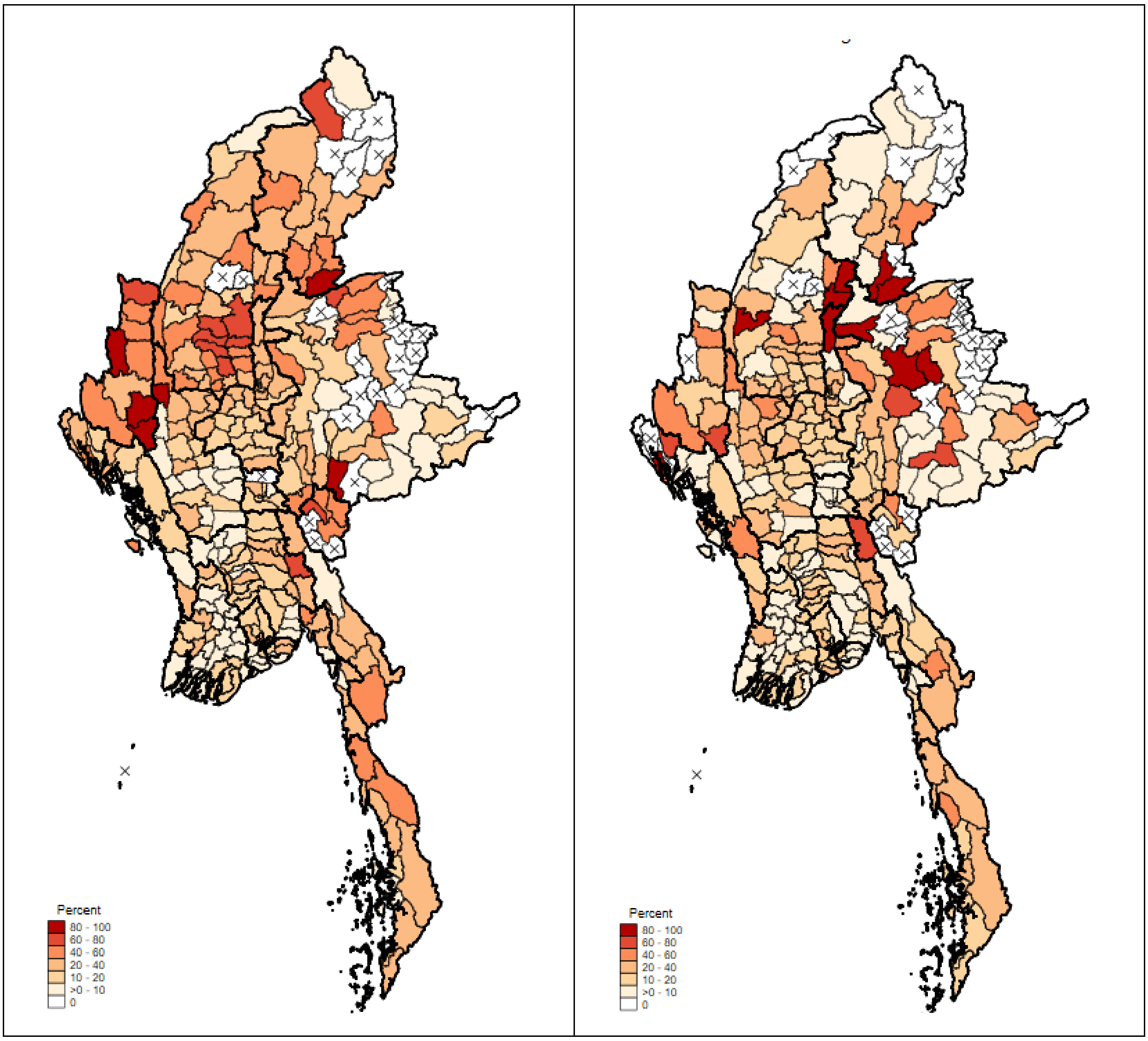
In this paper, we provide an update on security, climatic, health, service, and economic shocks that Myanmar households face. We also present an overview of coping strategies they rely on to combat these shocks, including reducing food expenditure and consumption, migration, and borrowing. The paper is organized as follows: Section 2 describes the shocks that have negatively affected Myanmar's people, including security, climatic, service, and economic shocks. Section 3 provides an overview of coping behaviors and Section 4 concludes.

2. SHOCKS

2.1. Security Shocks

In July–December 2024, 16.9 percent of households in Myanmar felt that their community was very or somewhat insecure. Urban households were more likely to report feeling insecure than rural households. Lower levels of trust, and higher levels of violence in their communities, were reported in urban areas compared to rural areas. The three states/regions where households felt the most insecure during this period were Kayah (39.2 percent of households), Chin (35.1 percent), and Kachin (29.5 percent) (Figure 1). Sagaing remained the fourth most insecure region, with 26.0 percent of households reporting insecurity. Table A.1, Table A.2, and Table A.3 present state/region results at the national, urban, and rural levels, respectively. An assessment of security shocks by state and regions is included in Appendix 1.

Figure 1. Percentage of household who felt insecure in their communities in June – November 2023 (left) and July – December 2024 (right)

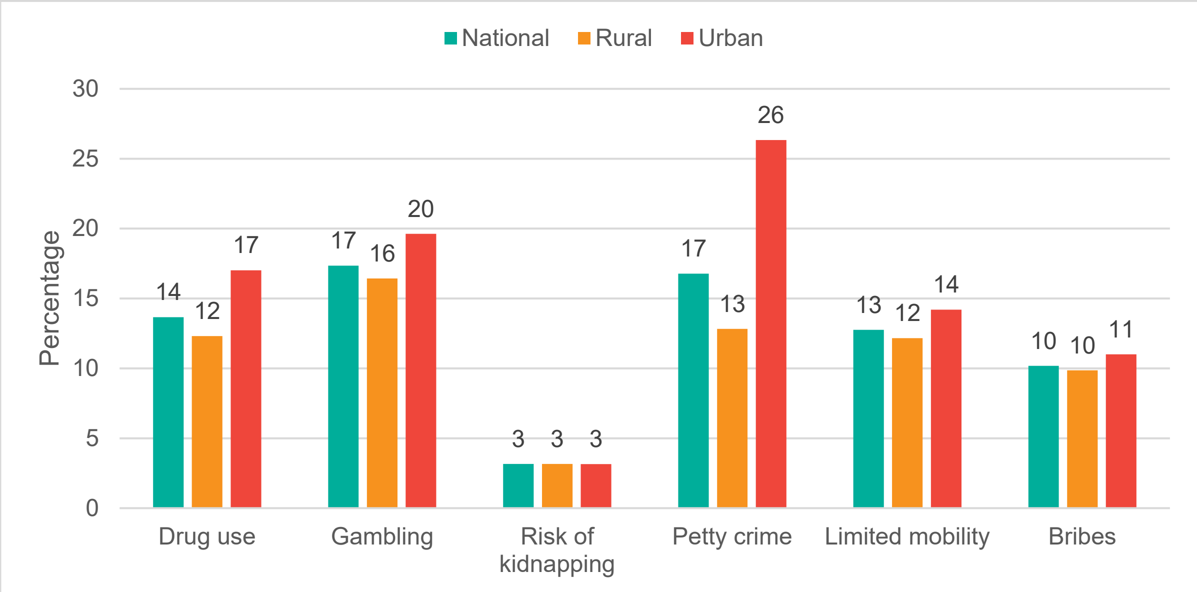


Sources: Authors' calculation based on MHWS data.

Lawlessness remains widespread across Myanmar. In July-December 2024, 17.4 percent of households reported a lot or some gambling in their community, 16.8 percent of households reported a high risk of burglary, theft, or robbery in their community, and 13.7 percent of households reported drug use in their community.[1] These issues were more prominent in urban areas than rural areas (Figure 2). Petty crime was particularly prevalent in urban areas, where 26.3 percent of urban households reported a risk of being robbed. Another major concern was that 12.8 percent of respondents felt that it was dangerous for them to move around and do everyday tasks during this period. Further, 11.0 percent of urban and 9.9 percent of rural households reported that it was common to pay bribes to authorities, the highest level reported since the question was introduced in the survey in March–June 2023. This rise is likely linked to the conscription law, as individuals may be paying bribes to avoid forced conscription. Finally, 3.2 percent of respondents reported a risk of kidnapping in their community.

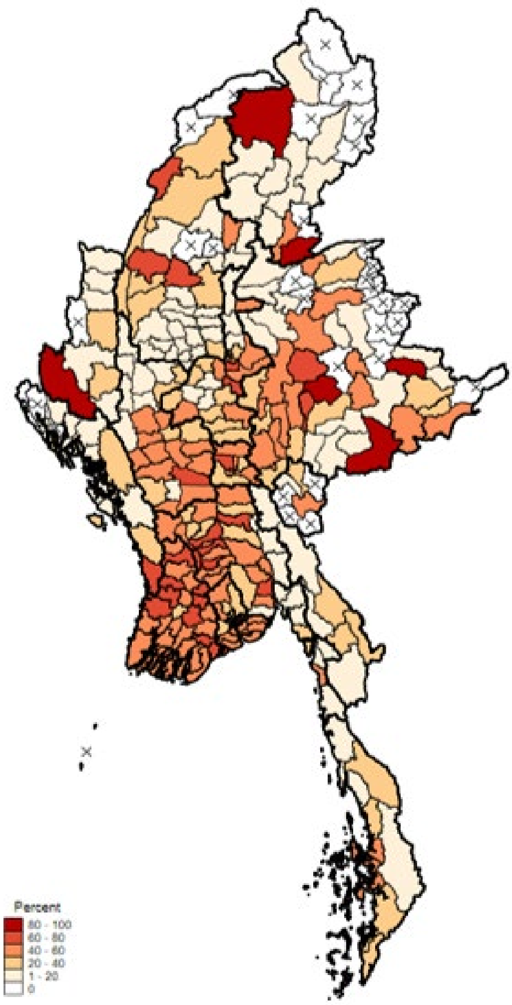
[1] Households were asked "how do you feel about the situation of gambling in your community. In your community is there 1. Yes, a lot of gambling; 2. Yes, some gambling; 3. No, not much gambling; 4. No, no gambling at all; 8. prefer not to answer; 9. Do not know. The question format is then repeated for other indicators including violence, petty crime, drug use, limited mobility, risk of kidnapping, and bribes.

Figure 2. Percentage of households reporting different risks in their community over the past three months for urban and rural households, July–December 2024



Sources: Authors’ calculations based on MHWS data.

Figure 3. Percentage of household reporting risk of conscription in their communities, July – December 2024



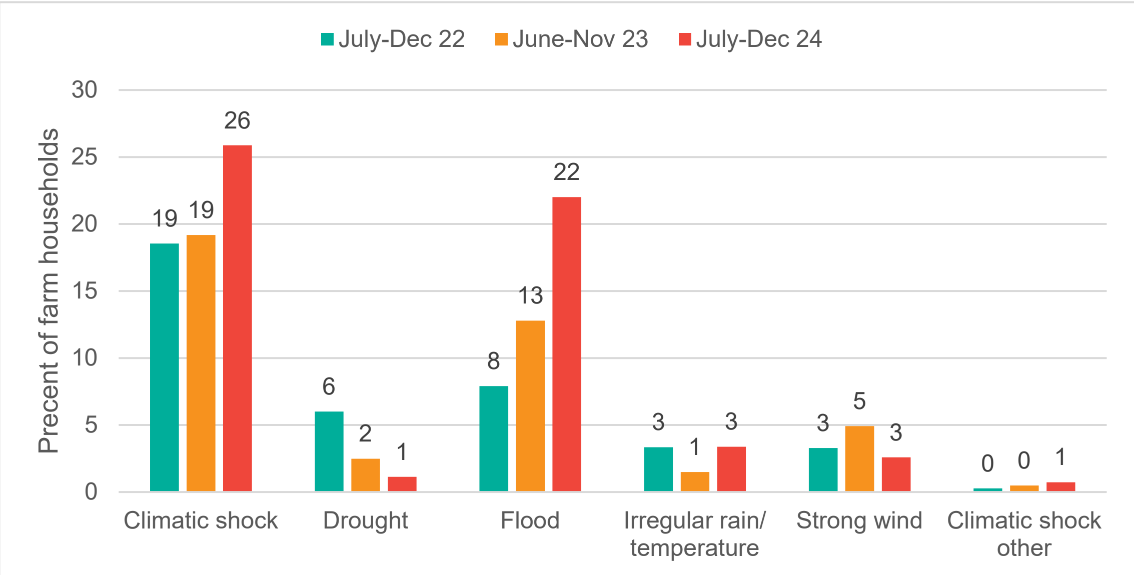
Source: Authors’ calculations based on MHWS data.

Conscription trends differ markedly from patterns of insecurity and lawlessness. Households in Ayeyarwady (52.6 percent), Nay Pyi Taw (43.9 percent), and Bago (43.1 percent reported the highest perceived risk of young adults being forced to join the military under conscription laws (Figure 3**).** Further, about 41 percent of households in Magway and Shan reported similar concerns. The share of households reporting a risk of conscription rose significantly in both Magway and Nay Pyi Taw.

2.2. Climatic Shocks

In July–December 2024, 25.9 percent of farm households reported being negatively impacted by at least one climatic shock (Figure 4). The recall period primarily covers the wet season, including the monsoon and the onset of the post-monsoon period. This time of year is typically marked by heavy rainfall, with the monsoon beginning in late May and continuing through June. The recall period followed Typhoon Yagi, which struck Myanmar in September and affected nine states and regions, causing widespread damage to homes, agricultural land, and household assets. In the aftermath, climatic shocks remained a significant concern, with the share of affected farming households notably higher than in the same period one and two years earlier. Flooding was the most common shock, reported by 22.0 percent of households. River overflows, triggered by Typhoon Yagi and sustained early rainfall, likely increased flood risks during this period. Other climatic shocks were less prevalent and included irregular rainfall or temperature (3.4 percent) and strong winds (2.6 percent).

Figure 4. Percentage of farming households experiencing climatic shocks over the past three months, January – June 2022, June – November 2023, and July – December 2024



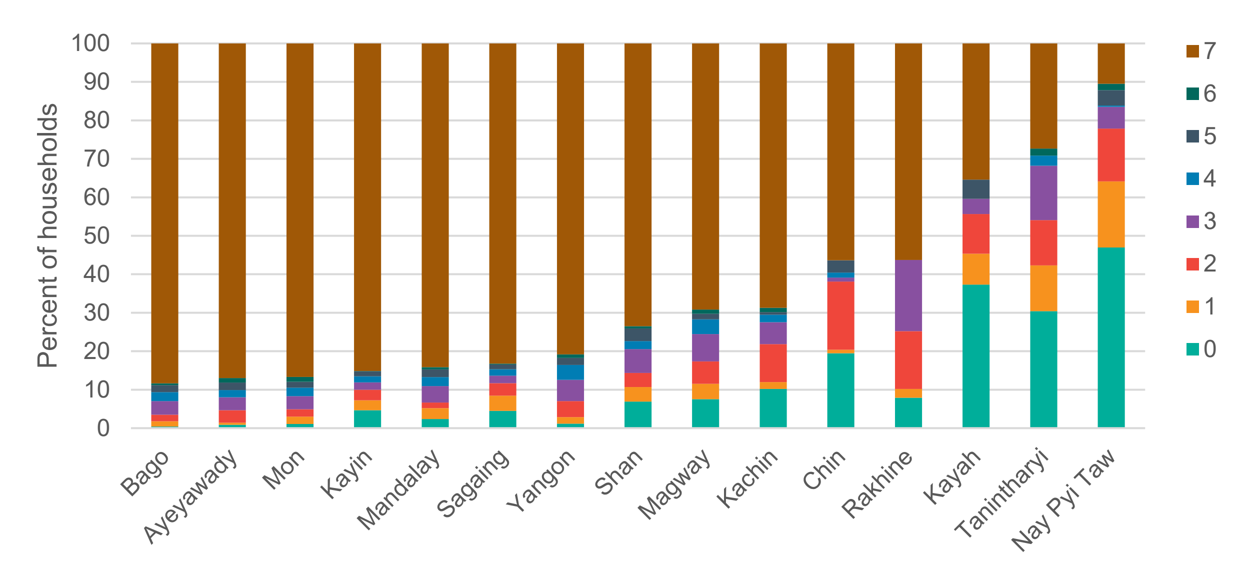
Source: Authors' calculations based on MHWS data.

Flooding was a major issue for farm households in Kayin (45.3 percent), Kayah (36.1 percent) and Rakhine (36.1 percent) (Table A.5). Further, about 25 percent of farm households in Bago, Shan, Mandalay, Ayeyarwady and Nay Pyi Taw were affected by floods. At the same time, irregular rainfall or temperature was the most prevalent climatic shock in Chin and Kachin, affecting about 11 percent of households in each state. Finally, intense winds were a significant shock in Chin and Kayah, negatively affecting 14.2 percent and 5.6 percent of households, respectively.

2.3. Service Sector Shocks

In the second half of 2024, 67.5 percent of households accessed electricity from the national grid. Among those households connected to the national or border-country grid, 75.6 percent experienced a power cut off at least one hour from 8:00 am to 8:00 pm on all seven days prior to the interview (Figure 5). Power outages were most widespread in Bago (88.0 percent), Mon (86.0 percent), and Ayeyarwady (86.0 percent). In Nay Pyi Taw, on the other hand, 46.7 percent of respondents reported no daily daytime power cuts. Kayah and Tanintharyi followed with 34.3 and 30.3 percent, respectively. While Nay Pyi Taw and Tanintharyi are among the least affected by power cuts over a 24-hour period, Kayah experiences power disruptions at night.

Figure 5. Number of days with one hour power cuts, September – December 2024



Source: Authors' calculations based on MHWS data.

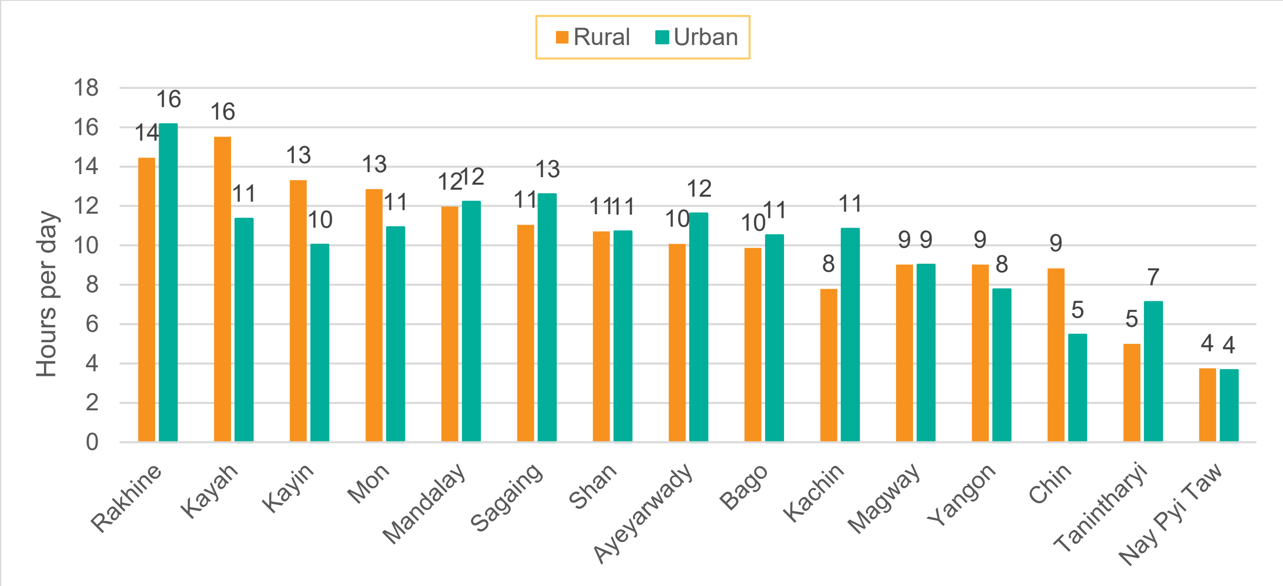
When we consider the past 24 hours, Rakhine reported the longest average duration without electricity at 15.1 hours, followed by Kayah (13.5 hours) and Kayin (12.6 hours) (Figure 6). Nay Pyi Taw was the only region largely spared by major power cuts, averaging just 4-hours of outages per day. It is also important to note that these figures exclude entire townships that we could not be reach due to electricity blackouts.[2] Therefore, it is likely that access to electricity is much worse than presented here. Twenty-nine percent of households reported that they were negatively affected by power outages, with urban residents particularly impacted (39.7 percent) (Table 1). The highest shares of negatively affected households were reported in Kayah, Yangon and Rakhine (Table A.6, Table A.7, Table A.8).

Between September and December of 2024, more than half of sampled households (54.7 percent) did not have access to the internet regularly. As with power access, this figure excludes households we could not reach due to electricity or phone connectivity issues, which are likely closely tied with internet access. During this period, 24.6 percent of households could not access the internet at all in the month prior to the survey, compared to 21.6 percent in August–October 2023, which shows that there has been a decline in access to the internet (Figure 7). There were huge regional differences in assessing the internet. Kachin (68.4 percent), Rakhine (67.5 percent) and Sagaing (60.7 percent) had the highest shares of households reporting no access to the internet in the month

[2] Thantlang in Chin, six townships in Kachin, four townships in Kayah, three townships in Rakhine, four in Sagaing, and 13 townships in Shan. There were other townships where we also did not have any responses, but this has been consistent across rounds and is due to low population size rather than connectivity issues.

prior to the survey. In Rakhine, only 5.1 percent of respondents could access the internet anytime they wanted to.

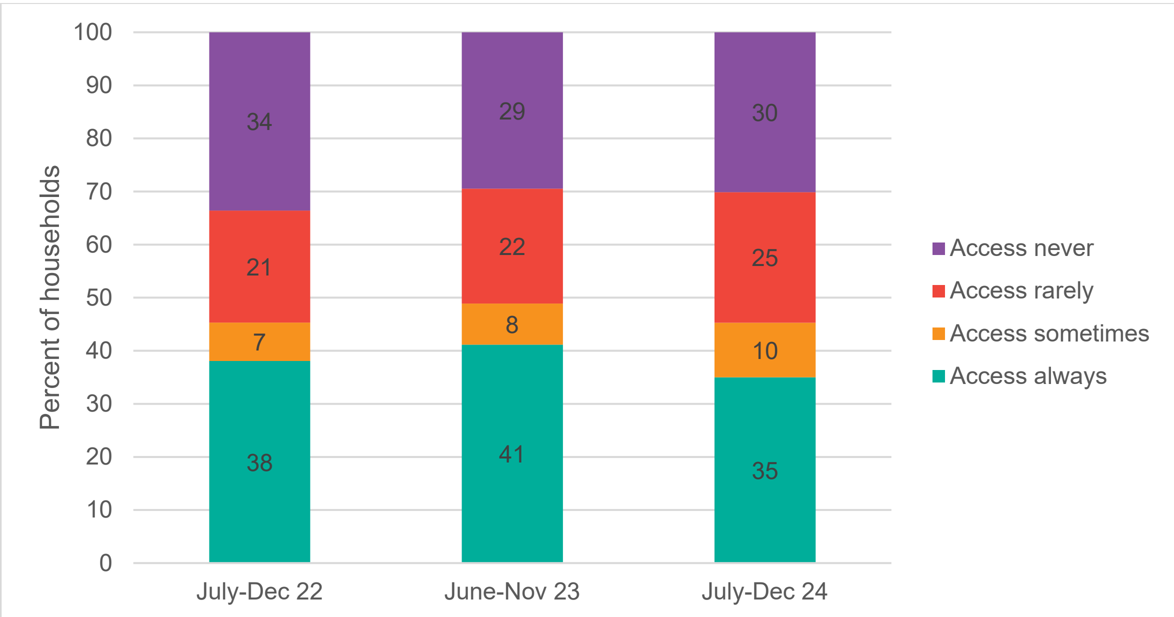
Figure 6. Number of hours in the past 24 hours without electricity, July – December 2024

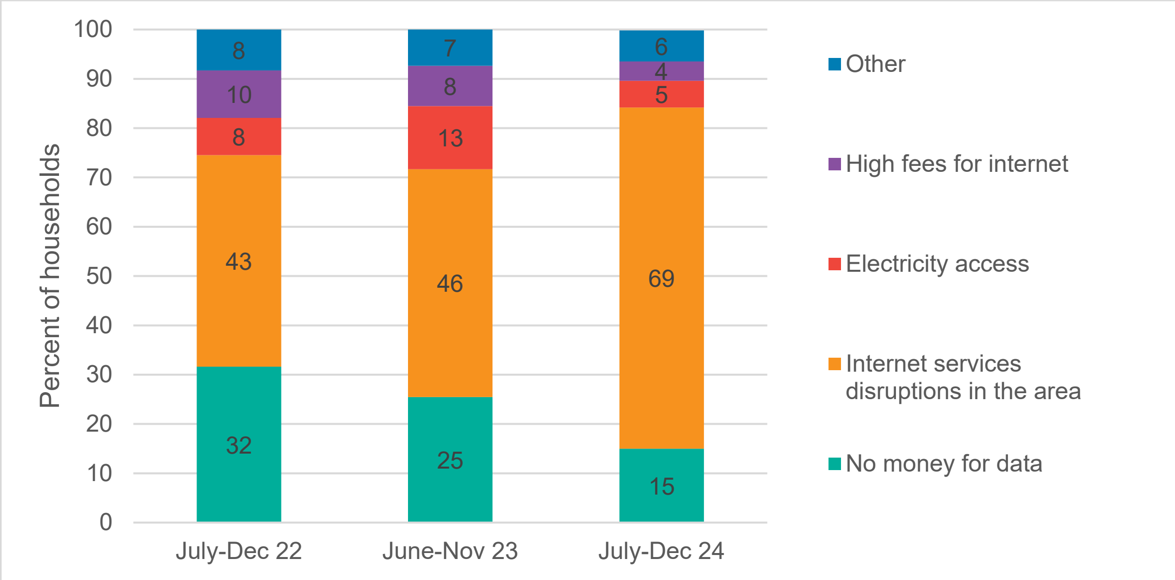


Source: Authors' calculations based on MHWS data.

The primary reason for limited internet access was service disruptions, as reported by 69.2 percent of households. These disruptions include service shutdowns by the operators due to military suppression and infrastructure damage caused by conflict. This has been the leading cause of limited internet access from August through October 2022. Households also reported cost-related barriers, including high internet fees (5.4 percent), and a limited budget (15.0 percent). Internet service disruptions were the primary reason for the lack of internet in Kachin (93.1 percent), Chin (90.3 percent), and Rakhine (89.7 percent).

Figure 7. Percentage of households accessing the internet (top) and barriers to internet access (bottom), September – December 2024

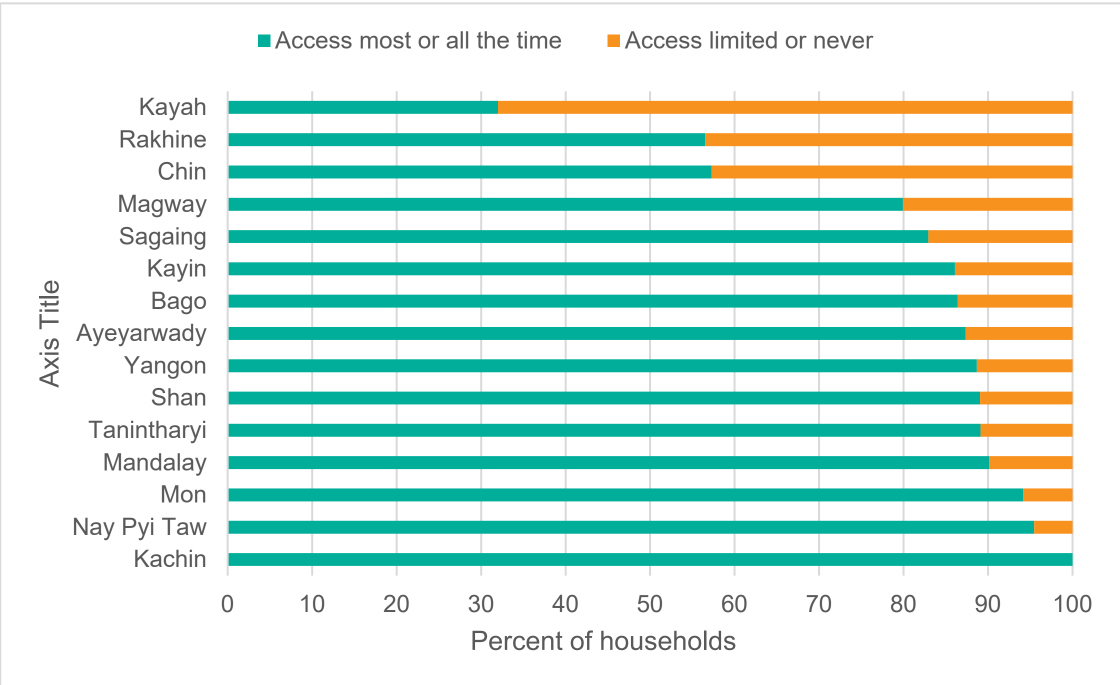




Source: Authors' calculations based on MHWS data

Among the 24.0 percent of households who needed medical services, 1.9 percent could not access medical services and 13.4 percent of households could only access medical services once or twice in the month prior to the survey. While overall access appeared adequate in July–December 2024 nationally, access in some states/regions remained limited. In Kayah (68.0 percent), Rakhine (42.4 percent), and Chin (36.3 percent), could not access medical services in the month prior to the survey. Further, in Magway and Sagaing, 20.1 and 17.1 percent of households respectively could not access medical services or could only access them once or twice in the last month (Figure 8).

Figure 8. Access to medical services in the past month, September – December 2024



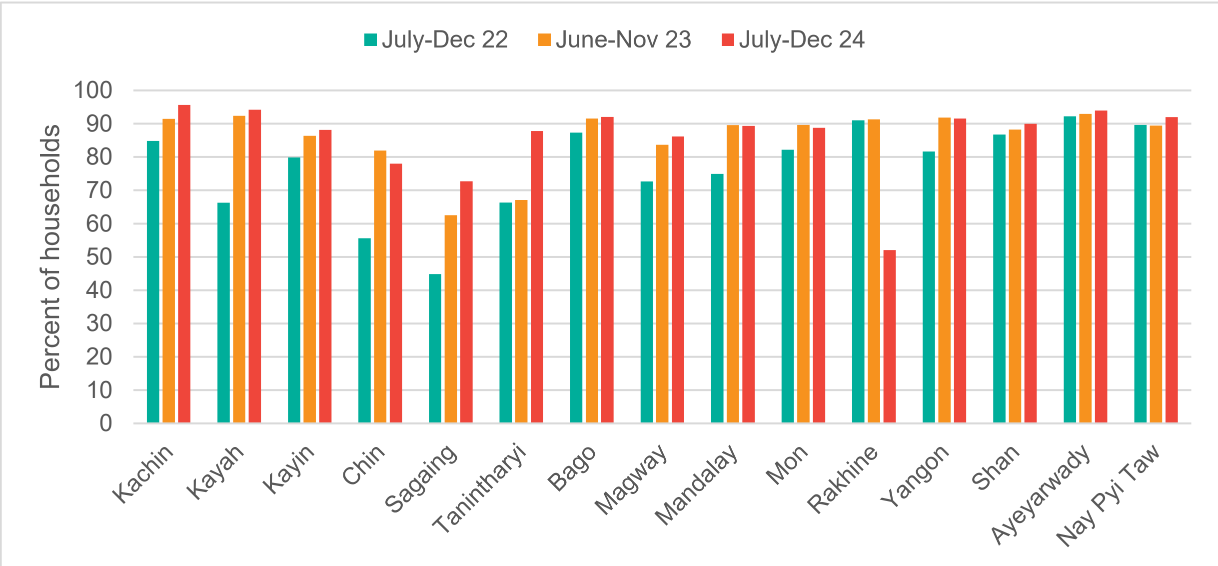
Source: Authors' calculations based on MHWS data

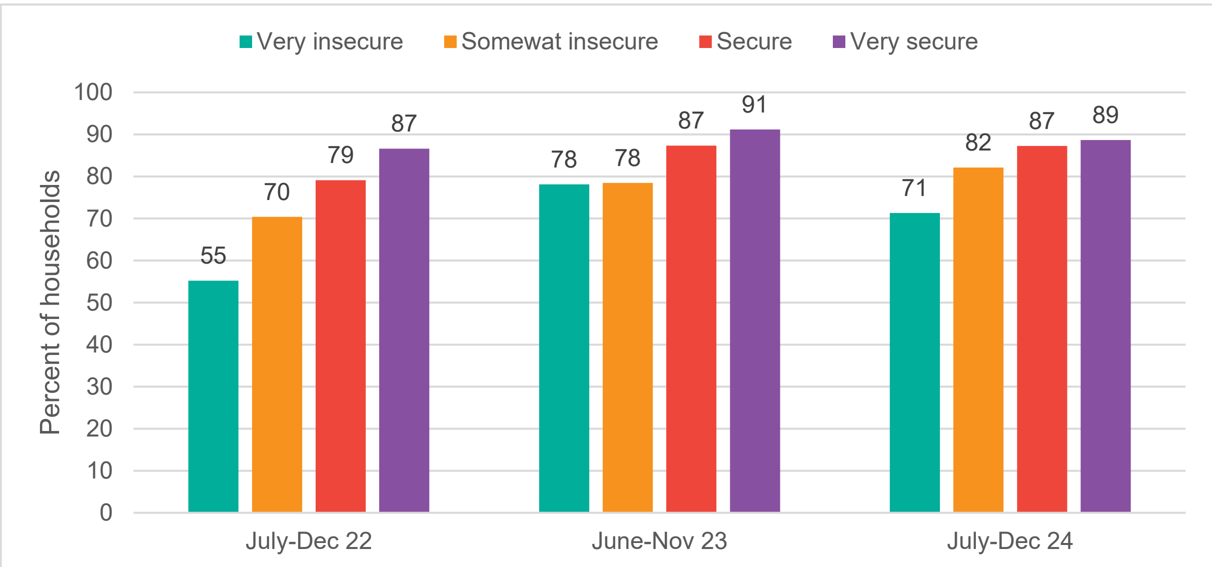
School enrollment (including public, private and international schools) improved substantially, from 52.6 percent of children aged 5 to 14 enrolled in January–June 2023 to

86.5 percent in July–December 2024. Enrollment levels were similar in both rural and urban areas between June–November 2023 and July–December 2024, although enrollment significantly increased in urban areas in the second half of 2024.

Compared to the second half of 2023, there were significant increases in school enrollment in Tanintharyi and Sagaing in the second half of 2024 (Figure 9). In contrast, enrollment declined sharply in Rakhine, which now has the lowest enrollment rate in the country, with only 52.0 percent of households reporting their children were enrolled. When considering enrollment based on households perceived security, we see that 71.3 percent households who feel very insecure have their children enrolled in school, compared to 88.7 percent among households who feel very secure.

Figure 9. Percentage of households with all children aged 5–14 enrolled in school, by state/region, January–June 2022, June–November 2023 and July–December 2024 (top) and by level of reported security (bottom)





Source: Authors' calculations based on MHWS data.

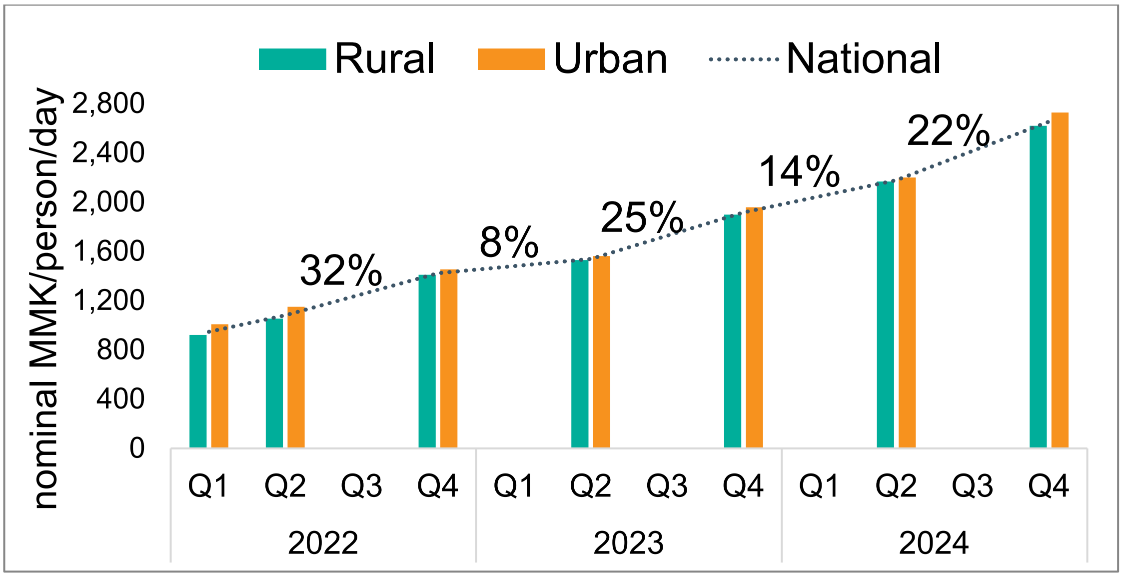
Some children were not in school because they were working. About five percent of households reported a child under fifteen who worked at least one hour a week in the three months prior to the interview. Rural children were more likely to be engaged in paid work compared to urban children—5.2 percent of rural households had a child work for wages compared to 2.7 percent of urban households. In Sagaing and Mon, 8.2 and 7.4 percent of children worked for wages for at least one hour per week in the three months leading up to the survey round. The number of children working for pay increased significantly in Tanintharyi and Mon in the second half of 2024 compared to the same period 2023.

2.4. Economic Shocks

2.4.1 Price Shocks

Food inflation reached 38.5 percent between Q4 of 2023 and Q4 of 2024 (Figure 10). The figure shows that food inflation follows a clear seasonal pattern. Food inflation is high between Q2 and Q4 of 2022 (32.0 percent), 2023 (24.0 percent) and 2024 (22.0 percent). In contrast, inflation is much lower between Q4 and Q2, at 8.2 percent in 2022/2023 and 13.8 percent in 2023/2024.

Figure 10. Cost of the food inflation basket (nominal kyat) and food inflation (percent), by round



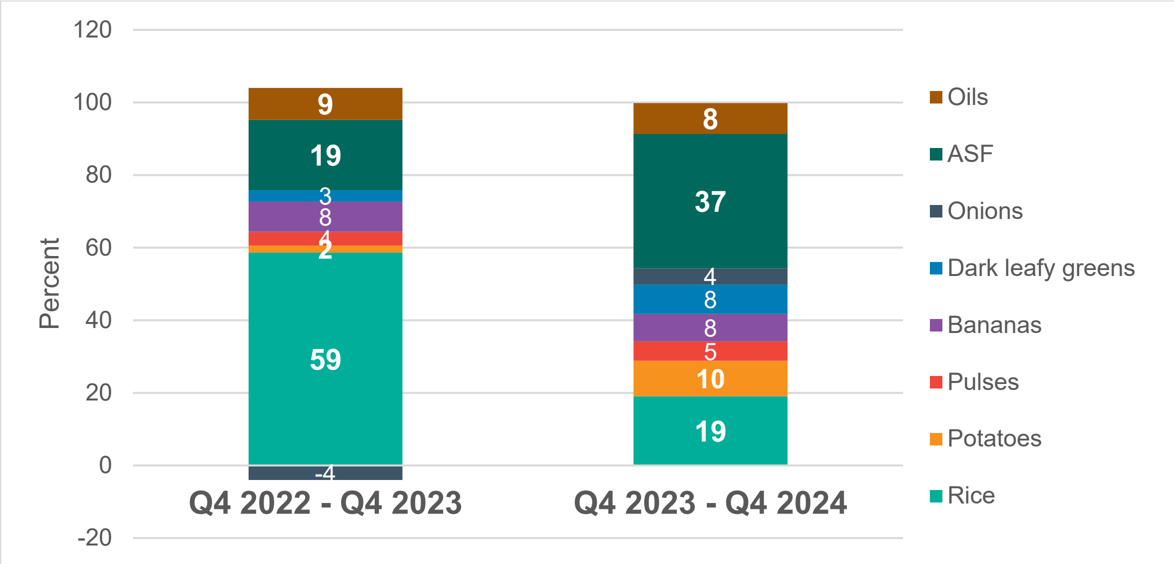
Source: Authors' calculations based on MHWS data.
Note: Percentage change noted between survey rounds refers to change in the nominal value of the food inflation basket at the national level. Quarterly survey periods are as follows: Q1 2022 refers to December 2021–February 2022; Q2 2022 refers to April 2022–June 2022; Q4 2022 refers to October 2022–December 2022; Q2 2023 refers to March 2023–June 2023; Q4 2023 refers to September 2023–November 2023; Q2 2024 refers to April 2024–June 2024, Q2 2024 refers to October 2024–December 2024 .

In the first survey period (Q1 2022), the nominal cost of the urban food basket was 9.5 percent higher than the rural basket. Over the course of 2022 and 2024, this gap continued to narrow. Urban food costs were only 1.3 percent higher than rural costs in Q4 2024. Between the Q4 of 2023 and 2024, food inflation was about 39.0 percent in both urban and rural areas (39.3 and 38.0 percent, respectively).

The prices of most foods in our survey increased considerably over the one-year period between Q4 of 2023 and Q4 of 2024, with potatoes and dark leafy greens rising the most (124.3 and 78.6 percent, respectively). Over the same period, banana and pulse prices increased by 50.0 percent, animal source foods (ASFs) by 49.9 percent, driven largely by a 64.0 percent increase in chicken prices, and cooking oil increased by 32.1 percent.

One major change between Q4 of 2023 and Q4 of 2024 is that the price of rice increased at a lower rate (22.0 percent) compared with the rest of the food groups. Whereas over the past two years (2023 and 2022), rice prices were the largest contributor to food inflation. This is the lowest change in rice prices since between Q3 and Q1 of 2022. Figure 11 shows the semi-annual contribution to inflation by food groups between Q4 of 2022 and 2023 and Q4 of 2023 and 2024. Between 2022 and 2023, rice accounted for 58.6 percent of the rise in food costs, while ASFs accounted for 19.4 percent and oil, 8.8 percent. Between 2023 and 2024, this changed dramatically, with rice only contributing 19.0 percent to the rise in food costs while ASFs accounted for 37.0 percent.

Figure 11. Semi-annual contributions to food inflation, Q4 2022-2023, Q4 2023-2024

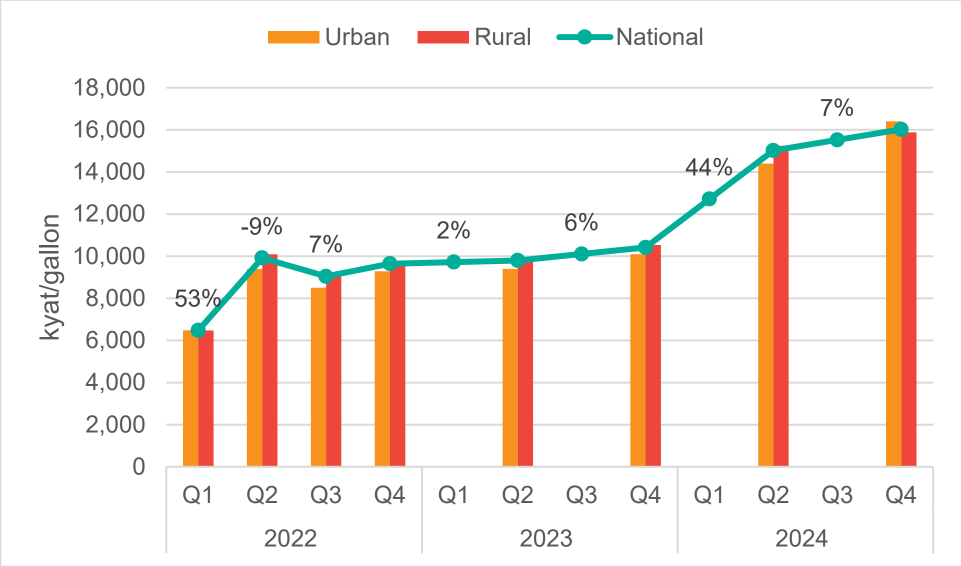


Source: Authors' calculations based on MHWS data.
Note: Percentage change refers to the total increase in the cost of the food inflation basket. Quarterly survey periods are as follows: Q1 2022 refers to December 2021–February 2022; Q2 2022 refers to April 2022–June 2022; Q4 2022 refers to October 2022–December 2022; Q2 2023 refers to March 2023–June 2023; Q4 2023 refers to September 2023–November 2023; Q2 2024 refers to April 2024–June 2024, Q2 2024 refers to October 2024–December 2024.

Petrol prices continued to rise between Q2 and Q4 of 2024, increasing by 6.7 percent following a surge of 44.2 percent between Q4 of 2023 and Q2 of 2024 (Figure 12). While rural areas were more heavily impacted by rising petrol prices in early 2022. Rural prices have consistently exceeded urban prices since Q2 2022, but this trend reserved in Q4 in 2024, when urban petrol prices rose above rural prices, making them 3.3 percent higher.

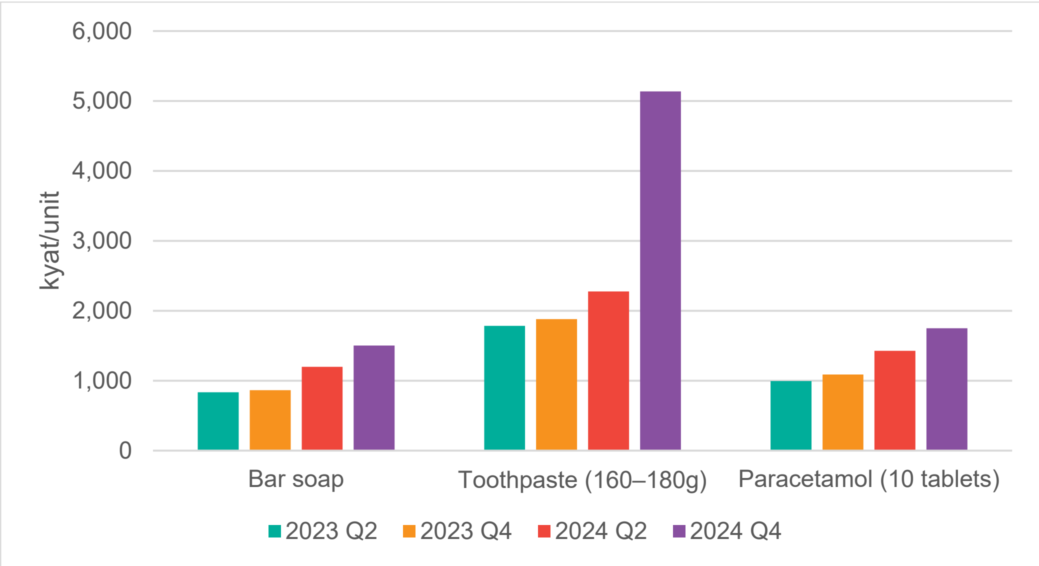
The prices of bar soap, paracetamol, and toothpaste surged again after modest increases in 2022 and 2023. Between Q4 2023 and Q2 2024, price rose by 38.8 percent for bar soap, 31.0 percent for paracetamol, and 21.1 percent for toothpaste. **This increase accelerated between Q2 and Q4 2024, with bar soap rising by 25.4 percent, paracetamol by 22.6 percent, and toothpaste by 125.5 percent (Figure 13).**

Figure 12. Petrol prices (nominal kyat/gallon) and inflation (percent), by round



Source: Authors' calculations based on MHWS data.
Note: Percentage change noted between survey rounds refers to change in petrol prices at the national level. Quarterly survey periods are as follows: Q1 2022 refers to December 2021–February 2022; Q2 2022 refers to April 2022–June 2022; Q4 2022 refers to October 2022–December 2022; Q2 2023 refers to March 2023–June 2023; Q4 2023 refers to September 2023–November 2023; Q2 2024 refers to April 2024–June 2024, Q2 2024 refers to October 2024–December 2024 .

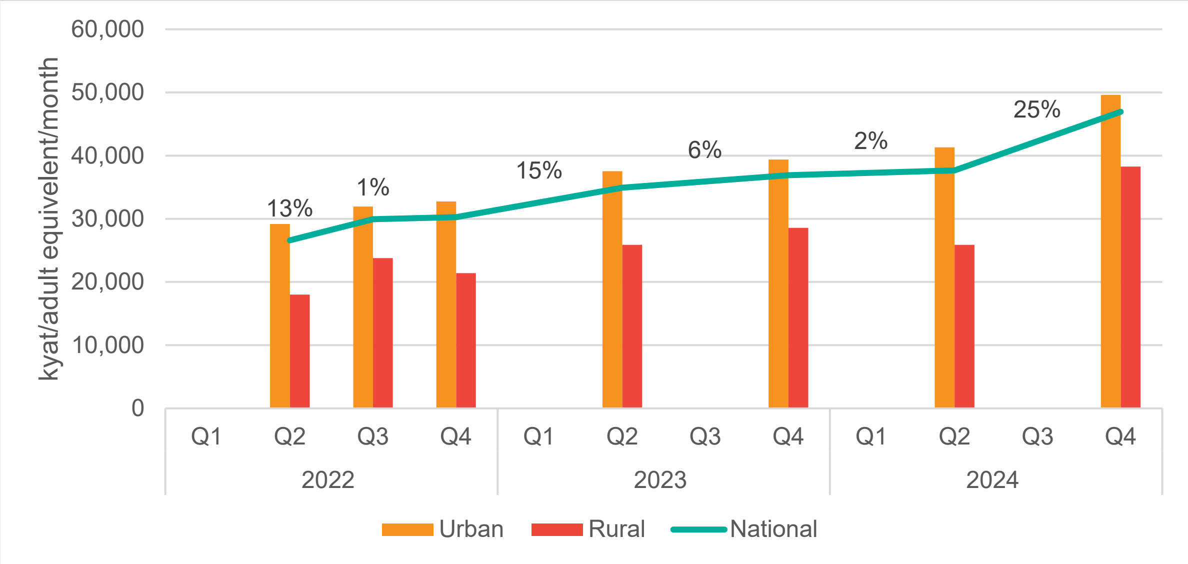
Figure 13. Hygiene and medicine prices (kyat/unit), by round



Source: Authors' calculations based on MHWS data.

The average monthly cost of renting housing increased by 24.6 percent between the Q4 of 2023 and 2024 — a much larger increase than in the two previous periods (Figure 14). Rent is a more important issue in urban areas, where 26.1 percent of households rent their dwelling, compared to only 3.1 percent in rural areas. These rent increases represent a substantial burden for urban renters. In Q4 2024, average rent accounted for 23.3 percent of average income in urban households, and 36.7 percent among urban household's dependent on non-farm wage work. Moreover, current rental increases are likely underestimated, as rents are not frequently renegotiated. Thus, in a given period, rent hikes may only increase for a fraction of renters.

Figure 14. Housing rent (nominal kyat/adult equivalent/month) and inflation (percent), by round



Source: Authors' calculations based on MHWS data.
Note: Percentage change noted between survey rounds refers to change in housing rents at the national level. Quarterly survey periods are as follows: Q1 2022 refers to December 2021–February 2022; Q2 2022 refers to April 2022–June 2022; Q3 2022 refers to July 2022–August 2022; Q4 2022 refers to October 2022–December 2022; Q2 2023 refers to March 2023–June 2023; Q4 2023 refers to September 2023–November 2023; and Q2 2024 refers to April 2024–June 2024.

Between June and December of 2024, 38.6 percent of households reported being negatively impacted by higher food prices (Table 1), a notable increase from 35.6 percent in the second half of 2023. The increase is expected for several reasons: (1) food costs were 38.5 percent higher in Q4 2024 compared to Q4 2023, including key staples like rice, vegetables and chicken; (2) real incomes declined over the same period; and (3) flooding and conflict drove up prices, with Sagaing being the only region where average food inflation remained below 30 percent.

Table 1. Percentage of households negatively impacted by economic shocks, June – November 2023 and July – December 2024

	Dec–Jan 23	Jan–Jun 24	Dec–Jan 23 vs Jan–Jun 24	Rural Jan–Jun 24	Urban Jan–Jun 24	Rural vs Urban Jan–Jun 24
Higher food prices	35.6	38.6	***	35.4	46.1	***
Higher fuel prices	31.8	38.0	***	36.8	40.8	***
Loss of employment	21.6	25.0	***	24.6	25.8	
Exchange rate fluctuation	14.9	18.9	***	17.2	22.8	***
Loss of electricity	26.3	28.8	***	24.3	39.7	***
Unable to assess money in a bank account	2.5	4.4		3.7	6.0	***
Observations	12,898	12,058		7,570	4,488	

Source: Authors' calculations based on MHWS data.

In the second half of 2024, the share of households impacted by high fuel prices increased to 38.0 percent, up from 31.8 percent in the previous quarter. While fuel prices jumped considerably between Q1 and Q2 of 2022, they stabilized at a higher level through Q4 2023 (Figure 14). However, prices rose again by 44.2 percent between Q4 2023 and Q2 2024, followed by an additional 6.7 percent increase between Q2 and Q4 of 2024, further straining household budgets. In Kayah and Rakhine, a majority of households were negatively impacted by both high food prices and high fuel prices (Table A.6).

3.4.2 Income Shocks

Twenty-nine percent of households reported being negatively impacted by a loss of employment in July–December 2024, which was higher than the level in December-June 2023 (Table 1). The impact was particularly severe in Kayah, where 64.3 percent of households reported a loss of employment between July–December 2024, while in Rakhine, 49.7 percent of households reported a loss of employment. There was also a statistically significant decline in the number of income sources per household between August–November 2023 and September–December 2024, in both rural and urban areas (MAPSA 2024). In addition to losing income streams, households continued to face numerous challenges with earning income, including reduced working hours and rising prices for farm and non-farm business inputs.

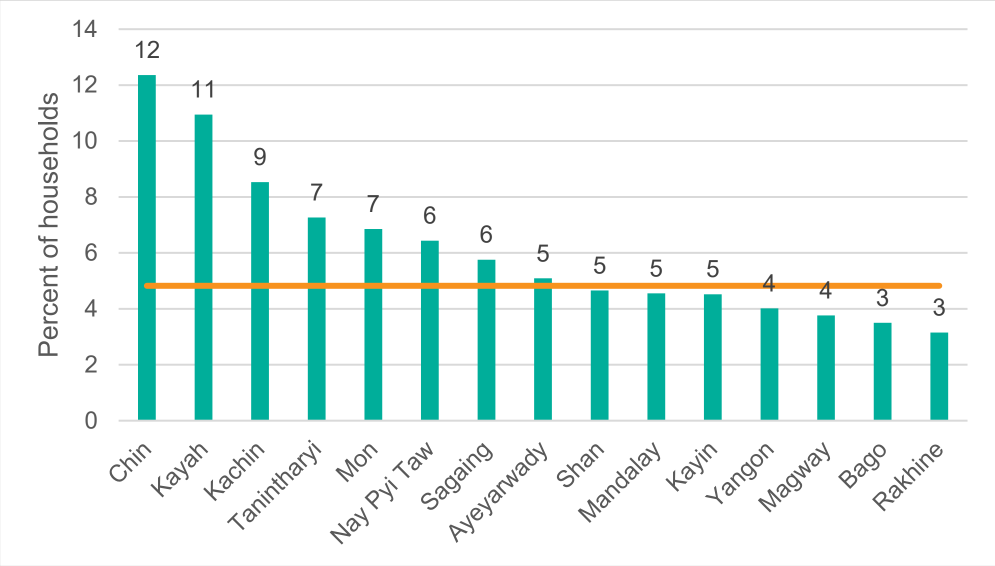
3. COPING AND INDEBTEDNESS

Shocks can be particularly damaging to household well-being when households either cannot deploy a coping mechanism to maintain their living standard or are forced to use strategies that result in permanent loss of assets, income, or safety. Between Q4 2021 and Q4 2023, the most common coping mechanisms were spending savings, reducing non-food expenditure, and reducing food expenditure. **By Q4 2024, only 19.8 percent of households reported having any savings, either in cash or in the bank**. In Kayah, this was just 7.1 per-cent of households. Around 37.0 percent of households held savings in the form of gold, but again, this was lowest in Kayah (8.4 percent), followed by Chin (11.0 percent). These figures suggests that across Myanmar, and particularly in Kayah, households lack liquid assets to cope with shocks.

Households also reported reducing their food expenditure as a coping strategy. **Thirty-two percent of households relied on less preferred foods, while 12.7 percent borrowed food, and 10.4 percent either reduced the number of meals eaten per day or reduced the portion size of those meals.** Kayah was the most food-insecure region, with households using more coping strategies than anywhere else. More than half of households (50.8 percent) ate cheaper or less preferred foods, and nearly one in five reduced meals or prioritized children's food over adults. Kachin and Rakhine also heavily relied on food-related coping strategies, especially borrowing food and reducing consumption, likely due to the combined effects of conflict, displacement, and problems accessing markets.

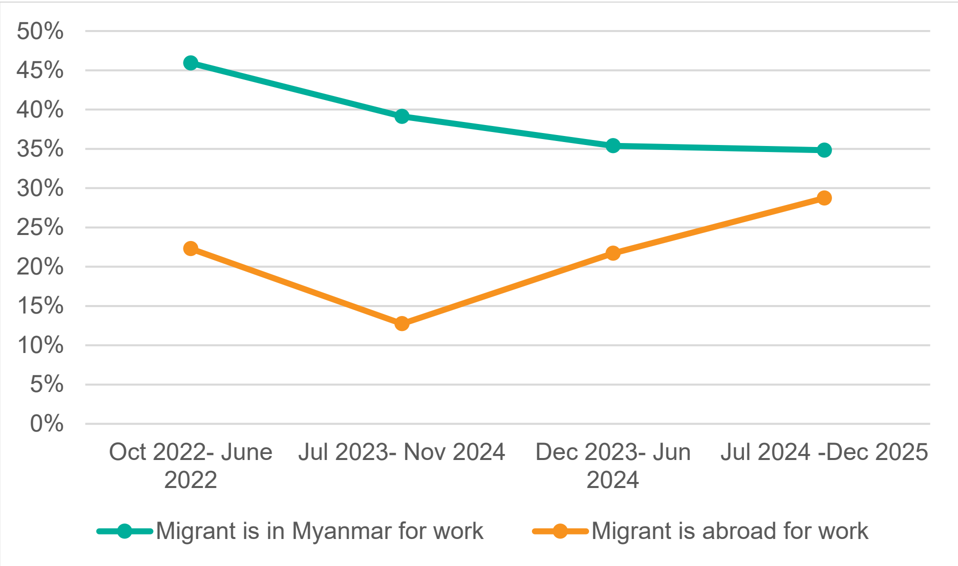
Households also resorted to risky activities to earn income. **While 5.0 percent of households nationally reported engaging in risky income-generating strategies, this figure exceeded 10.0 percent in Chin and Kayah** (Figure 15). Migration remained a crucial coping strategy. Between July and December 2024, 10.6 percent of households reported sending a migrant. Of these migrants, 60.0 percent were male and 40.7 percent female, while a concerning 17.4 percent were under the age of 15. While 34.8 percent of migrants moved within Myanmar for work, international labor migration for work increased to 28.7 percent during the period. The remaining migrants moved either within or outside Myanmar for marriage, education, or their personal safety (Figure 16).

Figure 15. Percent of households currently engaged in risky income



Source: Authors' calculations based on MHWS data.

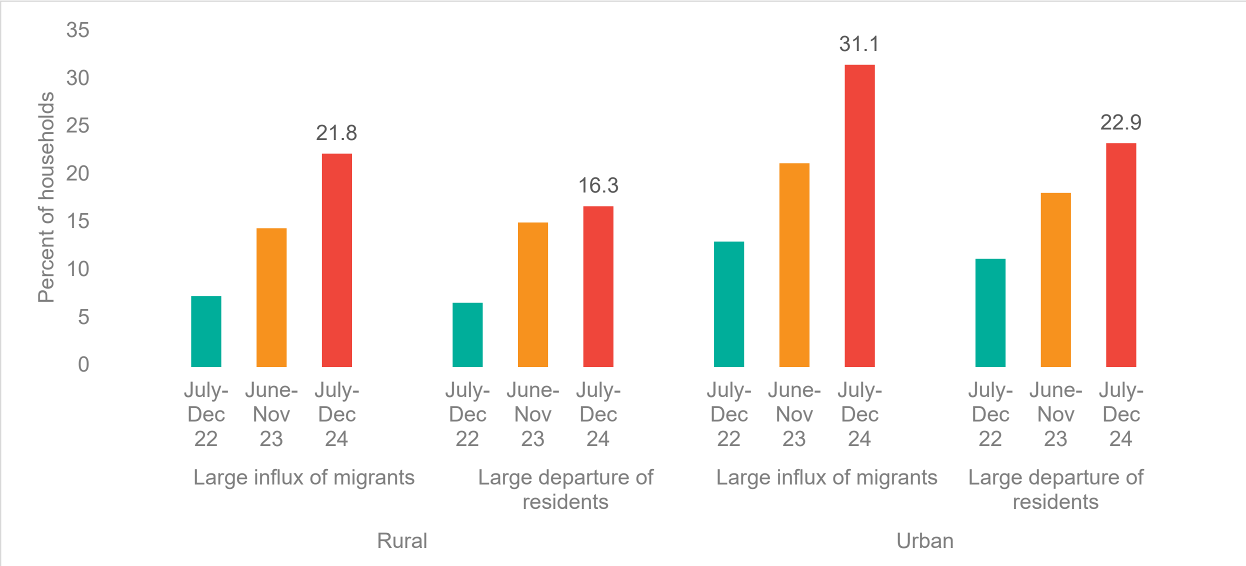
Figure 16. Percent of migrants working within or outside of Myanmar, 2022 – 2024



Source: Authors' calculations based on MHWS data.

Although, domestic migration within Myanmar in search of work has declined, displacement has increased dramatically. Figure 17 shows the increase in both large influxes of migrants into communities and large departures of residents. In July-December 2024, 31.1 percent of households in urban areas reported a large influx of migrants. Both urban and rural communities reported experiencing a large influx of migrants rather than a large departure of residents. This discrepancy suggests that communities experiencing a large departure of residents were likely underrepresented in this latest survey round.

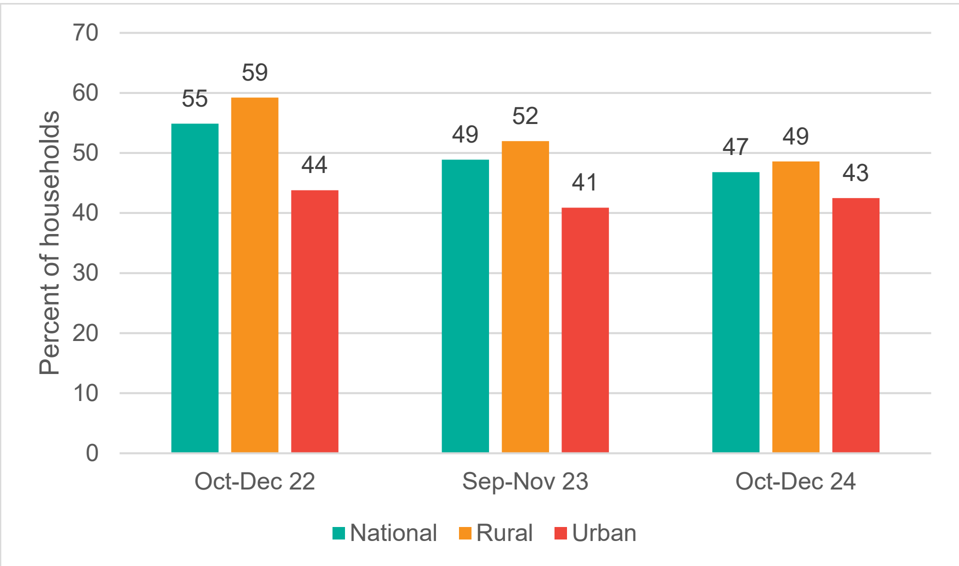
Figure 17. Percent of households reporting a large influx/outflux of migrants



Source: Authors' calculations based on MHWS data.

Borrowing is another widely used coping strategy among households in Myanmar. While debt remains widespread, its patterns and implications vary by location. Nationally, rural households still carry more debt than their urban counterparts, but the gap has narrowed over time. Rural debt has declined slightly, while urban debt has increased (Figure 18). However, aggregate debt levels provide limited insight into the severity or function of indebtedness. Debt can be productive when used to invest in agriculture or small enterprises, but it can also indicate distress when borrowed at high interest rates simply to cover food or health expenses. Alarmingly, a large share of household borrowing appears to fall into this latter, more precarious category.

Figure 18. Percentage of households who have loans, Q4 2022 – 2024

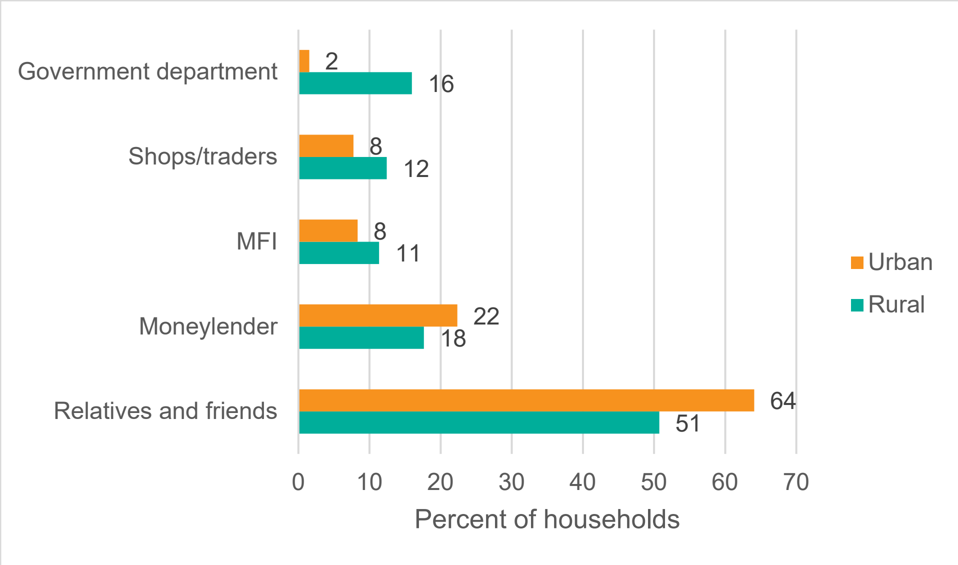


Source: Authors' calculations based on MHWS data.

Most debt in Myanmar originates from informal sources. Nationally, 64.1 percent of loans come from friends and relatives, followed by 22.3 percent from moneylenders, 8.3 percent from microfinance institutions (MFIs), and 7.7 percent from shops and traders (Figure 19). These patterns vary significantly across regions. The highest household debt levels are in Kayah, Ayeyarwady, and

Bago, where roughly 55 percent of households are in debt. However, the sources and uses of debt differ. In Ayeyarwady and Bago, relatively higher shares of households—16.1 and 20.6 percent respectively—borrow from the government, and 10.1 and 11.2 percent access loans through MFIs. In contrast, Kayah households rely far more heavily on social networks, with 57.7 percent of debt coming from relatives and friends.

Figure 19. Percent of loans of source and location, October – December 2024



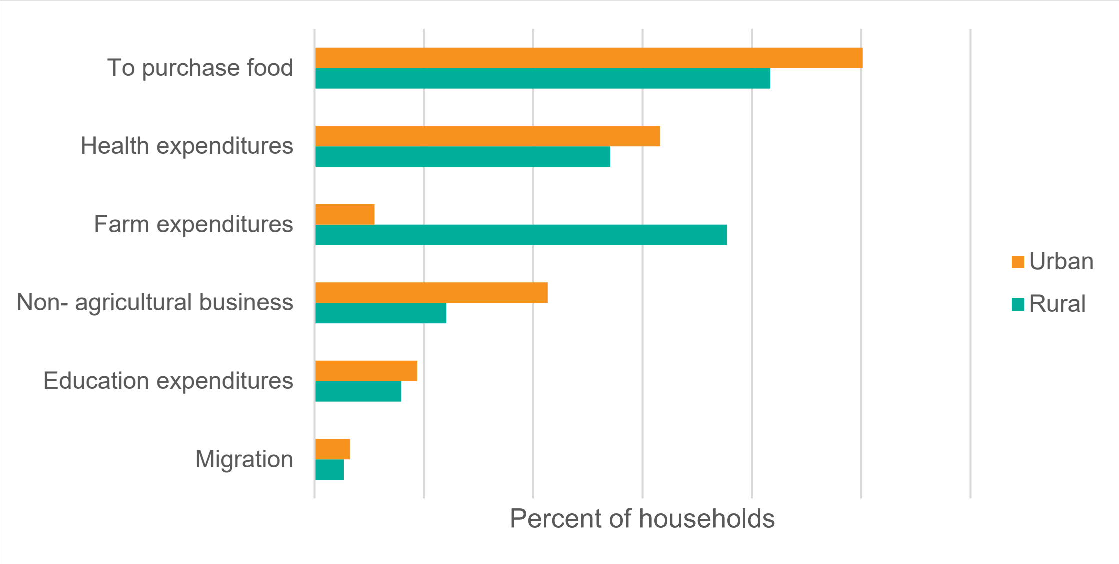
Source: Authors' calculations based on MHWS data.

The situation is particularly stark in Chin and Rakhine. In Chin, nearly all debt is sourced from friends and relatives, with virtually no access to formal credit systems or government loans. A similar pattern emerges in Rakhine, where 66.0 percent of debt is from friends and relatives, and an additional 29.0 percent is borrowed from moneylenders, the highest reliance on moneylenders observed in the country. These figures underscore the absence of formal financial infrastructure in some of the poorest and most vulnerable regions.

Looking at how debt is used provides further insight into household vulnerability. Borrowing for food is the most common use of debt nationwide, particularly in Chin (58.2 percent), Tanintharyi (54.5 percent), and Kachin and Kayin (both at 50 percent) (Figure 20). Health expenditures are another major reason for borrowing, accounting for 28.3 percent nationally and peaking in Kayah, Rakhine, Chin, and Kayin. At the same time, debt used for productive purposes like farming is also still present, especially in Shan, Sagaing, Kachin, Bago, and Ayeyarwady, where it accounts for over one-third of borrowing. In Chin, on the other hand, only 4.3 percent of debt is used for agriculture and just 4.6 percent of debt is used for non-agricultural business, painting a grim picture of households borrowing largely for subsistence rather than investment.

Patterns of debt usage also vary widely by source. Government loans are almost entirely directed toward agriculture, with 87.6 percent used for farming. Loans from MFIs are most commonly used for agriculture (40.0 percent) and for non-agricultural business (27.9 percent). Loans from shops and traders are primarily used for food (66.3 percent), but notable shares also support agricultural (19.5 percent) and non-farm business activities (14.0 percent). Loans from relatives and friends are more diversely allocated: 44.2 percent go to food, 31.9 percent to health, 20.7 percent to farming, and 12.9 percent to non-farm businesses. In contrast, moneylenders' loans are overwhelmingly used to meet urgent needs, with 52.4 percent spent on food and 41.4 percent on health, reflecting the role of high-cost debt in emergency situations.

Figure 20. Percent of loans by use and location, October – December 2024



Source: Authors' calculations based on MHWS data.

Overall, while borrowing remains a critical coping mechanism for many households, the data suggest that debt in Myanmar is too often a tool for survival rather than a pathway to recovery or growth. Heavy reliance on informal sources, especially in underserved regions, coupled with the predominance of borrowing for basic consumption needs, underscores the fragility of household livelihoods and the urgent need for more accessible, affordable, and productive financial services.

4. CONCLUSION

As we take stock of Myanmar between July and December 2024, compared to the same period in 2022, we find a country still facing widespread insecurity and hardship across many areas. Two years later and the trajectory of conflict and hardship is worsening. While the nature and geography of suffering have evolved, the burden on households remains immense, and their means to cope appears increasingly limited.

Kayah, Chin, and Kachin have continued to be the regions where households report feeling most insecure — just as they did in late 2022. These states consistently witness some of the highest levels of reported community violence. One shift for the better was observed in Sagaing, where conflict-related violence has somewhat abated. However, the situation worsened in Rakhine, where insecurity, violence, and isolation have increased dramatically.

Another critical pattern is the persistent vulnerability of households in Kayah. Over the past two years, the highest proportion of households reporting the destruction and theft of assets has consistently come from Kayah. Further, between July and December 2022, more households in Kayah than in any other state or region reported both a large departure and a large influx of migrants. By July–December 2024, this pattern not only persisted but worsened: over 65 percent of households reported a large departure of residents from their communities. Ongoing insecurity has significantly affected daily life and mobility in Kayah, limiting economic opportunities and contributing to sustained outmigration.

Chin is another state where displacement was widespread in both 2022 and 2024. Conflict escalated in Rakhine and Kachin between July and December 2024, followed by increased displacement. These three states reported the highest levels of displacement — a stark increase compared to 2022. These trends suggest persistent and in some aera, expanding zones of vulnerability, particularly in Kayah, Chin, Kachin, and Rakhine.

Social risks have also started to emerge in communities. Drug use and gambling have become more prevalent in several ethnic regions, contributing to insecurity and household strain. In February 2024, Myanmar's military junta announced mandatory conscription for all men aged 18–35 and women aged 18–27 — a policy that has alarmed young people, especially in urban centers such as Yangon and Nay Pyi Taw and in States like Shan and Rakhine. These developments have contributed to sustained outmigration abroad, particularly among youth, threatening Myanmar's future productive capacity.

Climate-related shocks further compound existing pressures. Cyclone Mocha (May 2023) and Typhoon Yagi (September 2024) along with widespread flooding, caused significant damage to homes, infrastructure and livelihoods. These disasters affected 25.9 percent of farmers in the second half of 2024, up from 18.5 percent in late 2022. Many of the hardest-hit areas — such as Rakhine and Kayah — are also among the most affected by conflict, creating overlapping layers of vulnerability.

Meanwhile, economic pressures continue to mount. Food prices continue to increase, and inflation is driving up the cost of essential non-food goods such as soap, medicine, and toothpaste. Petrol costs are also rising, making transportation prohibitively expensive. Access to electricity is increasingly unreliable, with most regions experiencing power outages daily and averaging 10.2 hours a day – or as high as 16 hours a day in urban Rakhine. Internet access was also constrained: over 30 percent of households lacked internet access in both 2022 and 2024, with near-total blackouts in Rakhine and Kachin and limited access in Sagaing and Kayah.

Households are also confronting persistent income shocks. Our quasi-panel data — which tracks many of the same households over time — shows a significant drop in the number of income sources between 2022 and 2024. Although the share of households reporting income loss fell from 36.8 percent of households in 2022 to 25.0 percent in 2024, this likely reflects a permanent loss of income streams rather than recovery.

Households have resorted to more desperate measures to cope with these challenges. Only 19.8 percent reported having cash savings or bank deposits by late 2024 – just 7.1 percent in Kayah. Migration, as a coping strategy, has remained consistent around 10 percent indicating that a sustained proportion of the population are moving within and outside of Myanmar's borders. Moreover, borrowing is widespread and appears to play a central role in household survival. Households primarily borrow from informal sources (64.1 percent), such as friends and relatives, and use these loans on food, health, and daily expenditures rather than productive investments. Because informal loans often carry higher and more frequently compounded interest rates, reliance on them can deepen household vulnerability over time.

Amid these challenges, community support remains strong. In the last quarter of 2024, 52 percent of households reported giving to social services, such as orphanages, homes for the elderly, and charitable organizations, and one in four reported providing direct assistance to the poor, to flood-affected neighbors, or to local food initiatives. This aligns with the broader pattern of informal support systems serving as critical lifelines. However, despite this resilience, households' ability to cope may erode further if conflict and climatic shocks persist, leaving families without the resources needed to meet even their most basic daily needs.

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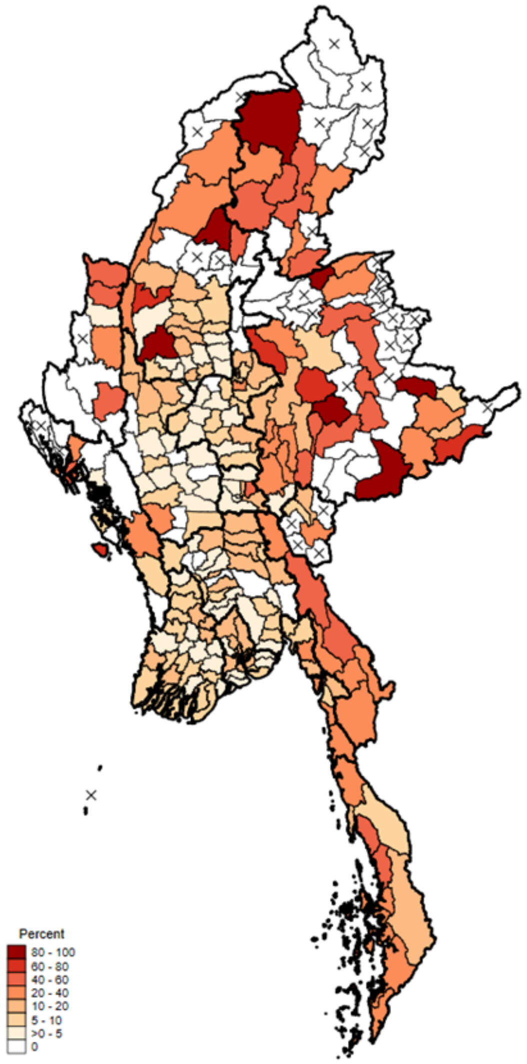
APPENDIX 1. SECURITY SHOCKS BY STATE AND REGION

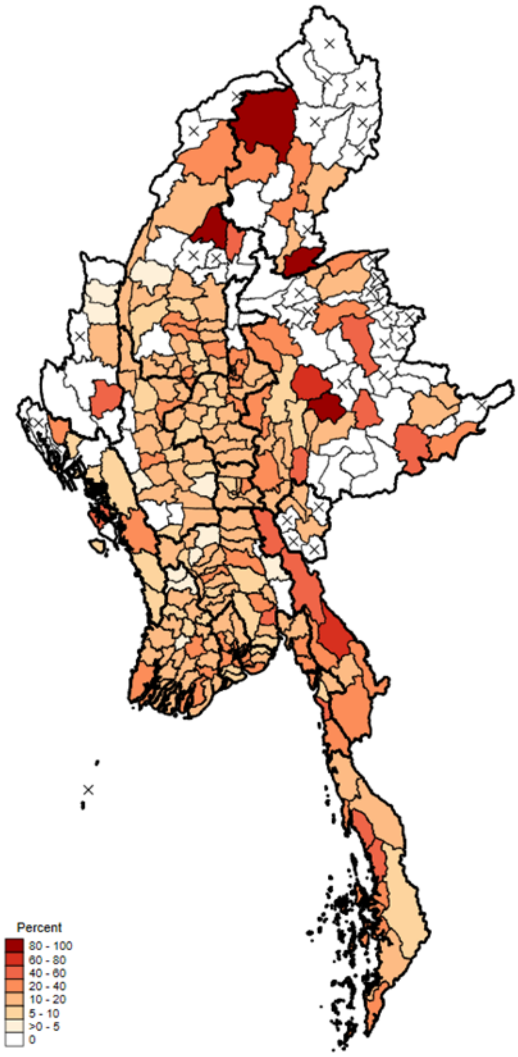
This appendix provides a regional overview of household exposure to security-related shocks between July and December 2024. Drawing on data from the eighth round of the Myanmar Household Welfare Survey, it highlights state- and region-level variation in the prevalence of social unrest, lawlessness, forced conscription risk, and population movements. Figure A.1 presents the share of households reporting key community-level security challenges during this period: drug use (Panel A), gambling (Panel B), restrictions on mobility (Panel C), perceived risk of conscription (Panel D), large outflows of residents (Panel E), and large inflows of migrants (Panel F). The analysis below summarizes how these shocks manifested across different states and regions, offering insight into localized patterns of insecurity and social disruption.

Figure A.1. Percentage of households who experience drug use (Panel A), gambling (Panel B), limited mobility (Panel C) and risk of conscription (Panel D), a large departure of residents (Panel E), a large inflow of migrants (Panel F) in their community, July–December 2024

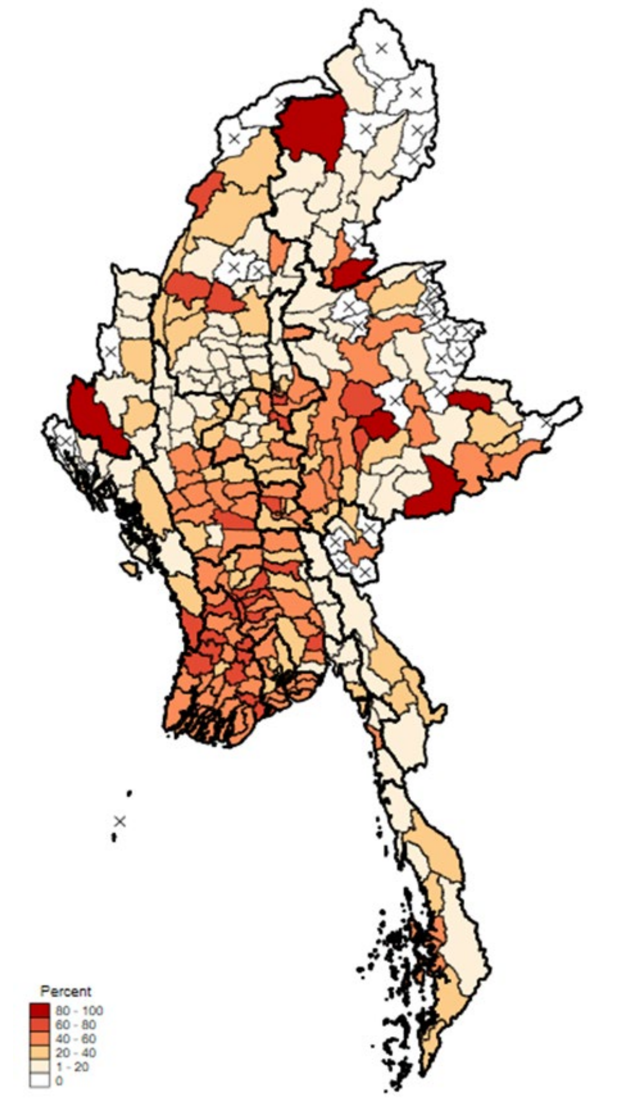
A: Drug Use



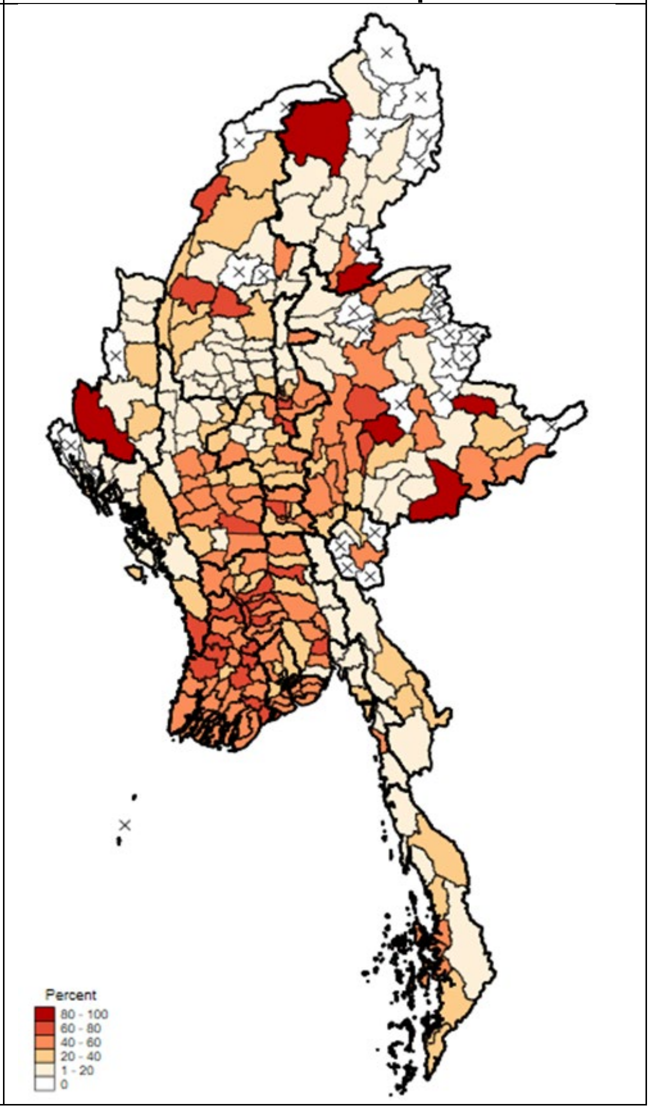
B: Gambling



C: Limited Mobility

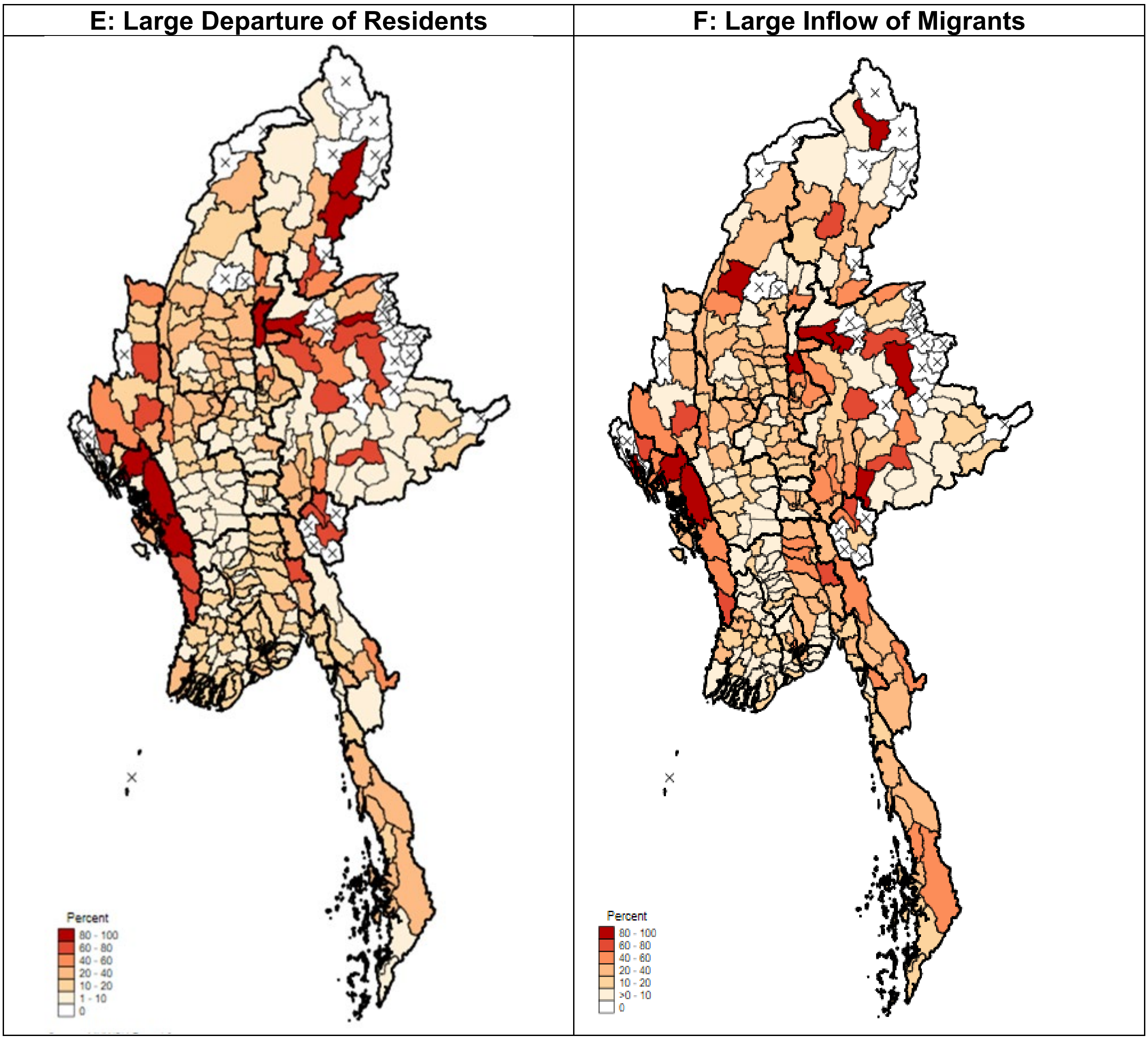


D: Risk of Conscription



In July–December 2024, Kachin experienced some of the highest levels of lawlessness and insecurity in the country, compounded by serious social problems. Insecurity was reported by 29.5 percent of households, and 48.1 percent reported high drug use—the highest rate nationally (Table A.1, Table A.4, and Figure A.1). Petty crime affected 35.6 percent, while 10.9 percent of households reported a risk of kidnapping. Limited mobility impacted 20.4 percent of households. Migration pressures were also significant, with 38.9 percent of households reporting large influxes and 34.4 percent reporting large departures. Violence was also high at 14.6 percent. Household-level crime included theft (11.0 percent) and bribery (1.4 percent). Forced conscription concerns were moderate at 17.3 percent. Overall, Kachin faces deep challenges of insecurity, social disorder, and population movement, making it one of the more unstable regions.

Shan was also facing multiple stressors, from lawlessness and vice to a growing fear of conscription and population movement (Figure A.1). Around 15.3 percent of households reported feeling insecure, and 19.0 percent cited that petty crime was a significant issue. Drug use was reported by 28.7 percent, and gambling by 19.0 percent. Conscription fears were among the highest nationally at 40.8 percent. Mobility was less of an issue (9.1 percent), but kidnapping risk (3.1 percent) and bribery (4.6 percent) were notable.



Source: Authors' calculations based on MHWS data.

In July–December 2024, before the earthquake, Mandalay had moderate insecurity, considerable migration, but was relatively stable compared to more conflict-affected regions (Figure A.1). Insecurity was reported by 17.8 percent of households, while mobility limitations affected 16.0 percent. Petty crime (18.8 percent), gambling (18.3 percent), and drug use (8.1 percent) were lower than in the Northeast. The risk of forced conscription was cited by 36.2 percent of households, indicating considerable anxiety for families with young men and women despite overall moderate security levels. Migration figures were also substantial, with 25.8 percent of households reporting a large influx of migrants.

Magway was experiencing a marked deterioration in lawlessness and risk of conscription in July–December 2024, with many indicators worsening significantly between the second half of 2023 and that of 2024 (Figure A.1). Reports of limited mobility doubled from 9.4 percent to 19.0 percent between June–November 2023 and the second half of 2024. Kidnapping risk rose from 1.5 percent to 5.5 percent, and bribery increased from 6.2 percent to 11.0 percent. Insecurity was reported by nearly 19.8 percent of households. Forced recruitment was a growing concern, with 40.6 percent of households citing a conscription risk—up from earlier periods. In comparison, households in Sagaing reported moderate insecurity and lawlessness, an improvement from previous periods.

Nay Pyi Taw, as the home of the military government, is emerging as a conscription hotspot, despite relatively low levels of community insecurity and violence (Figure A.1). The risk of forced military recruitment was reported by 43.9 percent of households, one of the highest nationally, and an increase from earlier rounds. In contrast, only 8.8 percent of households felt insecure, and violence was among the lowest at 2.7 percent. Mobility restrictions affected 5.6 percent of households, while drug use (9.0 percent) and gambling (14.9 percent) remained moderate.

Kayah shows exceptionally high migration alongside persistent insecurity and low social trust. **Feelings of insecurity were reported by 39.2 percent of households in Kayah—the highest in the country—accompanied by very low social trust at 48.1 percent.** Migration was extreme, with 57.4 percent of households experiencing large influxes and 66.5 percent experiencing large departures. While drug use and risk of conscription were relatively low (13.8 percent and 18.2 percent, respectively), petty crime affected 18.2 percent of households. Mobility limitations were moderate at 17.8 percent. Kayah appears severely strained by continued conflict, the resulting population shifts, and widespread distrust.

Although households in Kayin reported moderate insecurity, 23.4 percent reported feeling insecure, they reported high levels of social vices. Drug use and gambling were reported by 35.3 percent and 36.6 percent respectively, the highest gambling rate nationally. Petty crime was 21.4 percent, and mobility restrictions affected 11.1 percent of households. Risk of kidnapping was relatively high as well, at 4.1 percent. Further, forced conscription was also a concern for 19.9 percent of households. Mon and Tanintharyi, on the other hand, exhibited less insecurity and lawlessness in July–December 2024, compared to the rest of the southeast. Though it should be noted that in Tanintharyi drug use was reported by 28.7 percent of households and the risk of conscription was among the highest nationally at 33.6 percent.

Households in Ayeyarwady reported the highest conscription fears, 52.6 percent. Six percent of households surveyed reported paying bribes during the survey period—the highest of any region and likely linked with the high conscription rate. Similar to Ayeyarwady, Bago is characterized by low insecurity and migration, but with high conscription concerns. The risk of conscription in Bago was extremely high at 43.1 percent.

While Yangon reflects relatively better social trust and security, households are facing increasing pressure from migration, vice, and conscription. Petty crime (24.4 percent), gambling (18.3 percent), and drug use (13.6 percent) were significant. Further, the risk of conscription was a major issue, with 34.9 percent of households reporting this concern. Population movement was also considerable, with 26.7 percent of households reporting large influxes of migrants.

Chin continued to struggle with restricted mobility and insecurity. Insecurity was reported by 35.1 percent of households in Chin, with 31.7 percent reporting low social trust. **Limited mobility affected 23.3 percent of households in Chin, the highest nationally, while petty crime impacted 26.9 percent.** Risk of kidnapping was 6.1 percent, higher than most regions.

Rakhine remains vulnerable to both community-level insecurity and household-level crime. **Insecurity affected 23.3 percent of households in Rakhine, one of the higher rates nationally, while petty crime (27.9 percent) and theft (13.9 percent) were among the highest.** Mobility restrictions were reported by 11.8 percent of households, and kidnapping risk stood at 6.2 percent. Migration pressures were also significant: 43.5 percent of households reported a large influx of migrants, and 43.0 percent saw large departures. The risk of conscription dropped to 17.8 percent, reflecting possible shifts in policy or enforcement.

APPENDIX 2. TABLES

Table A.1 Percentage of households experiencing community and household insecurity in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Community															
Feels insecure	40.3	67.7	34.3	54.8	37.2	31.3	15.2	24.9	18.6	18.4	32.5	18.5	23.0	12.7	8.7
Low levels of social trust	26.3	48.5	33.3	41.5	25.4	31.6	18.6	21.2	21.2	18.9	24.6	24.5	26.8	18.5	23.8
Violence	15.8	13.2	11.7	14.3	15.3	12.5	5.3	8.4	9.7	8.1	12.6	8.8	11.5	2.0	3.5
Number of observations	435	240	394	243	1,334	370	1,228	1,026	1,537	539	527	1,872	1,578	1,540	300

Source: Authors' calculations based on MHWS data.

Table A.2 Percentage of urban households experiencing community and household insecurity in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Community															
Feels insecure	35.6	63.2	25.0	56.8	32.7	23.9	16.7	25.8	19.5	14.8	32.8	20.8	19.1	15.2	8.7
Low levels of social trust	24.9	54.6	23.7	20.0	29.4	32.9	20.8	22.6	25.3	19.4	24.4	28.2	25.4	17.7	23.5
Violence	10.8	15.5	13.0	14.2	17.0	11.1	3.7	10.5	9.2	5.9	16.5	10.5	11.9	2.0	2.7
Number of observations	160	22	145	86	286	92	316	145	555	187	160	1,367	547	235	87

Source: Authors' calculations based on MHWS data.

Table A.3 Percentage of rural households experiencing of community and household insecurity in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Community															
Feels insecure	42.5	69.0	36.5	54.2	38.1	33.6	14.9	24.7	18.2	19.7	32.4	13.7	24.6	12.3	8.8
Low levels of social trust	27.0	46.7	35.5	47.1	24.6	31.2	18.2	21.0	19.4	18.8	24.6	17.0	27.4	18.7	23.9
Violence	17.9	12.5	11.4	14.3	14.9	12.9	5.6	8.1	9.8	8.9	11.9	5.3	11.3	2.0	3.8
Number of observations	275	218	249	157	1,048	278	912	881	982	352	367	505	1,031	1,305	213

Source: Authors' calculations based on MHWS data.

Table A.4 Percentage of households experiencing of lawlessness in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Drug Use	49.6	15.4	24.7	17.4	12.4	28.5	5.5	3.2	8.0	25.5	10.7	14.2	27.4	5.7	9.4
Gambling	23.9	18.5	27.0	2.6	15.8	19.6	18.0	12.3	18.3	24.4	19.2	17.6	20.0	17.4	20.4
Risk of kidnapping	9.1	10.1	1.8	5.9	3.1	2.5	1.0	2.8	2.4	1.9	1.7	2.6	4.1	0.9	1.0
Petty Crime	30.5	26.4	21.6	16.9	12.4	16.1	10.3	9.1	18.4	18.3	18.2	24.7	20.3	10.6	11.2
Limited mobility	25.6	22.4	15.9	31.4	18.9	20.6	9.5	10.1	14.7	11.5	15.4	13.7	11.7	5.7	7.8
Bribes	10.9	9.7	11.2	7.8	6.8	8.9	7.1	6.5	6.7	10.0	11.1	11.7	9.1	9.1	5.8
Conscription	26.3	14.4	22.4	17.4	17.4	36.1	45.1	34.1	39.9	18.2	28.9	45.0	41.6	60.6	34.2
Number of observations	435	240	394	243	1,334	370	1,228	1,026	1,537	539	527	1,872	1,578	1,540	300

Source: Authors' calculations based on MHWS data.

Table A.5 Percentage of farm households experiencing climatic shocks in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Negatively affected by any natural or climatic shock	19.5	24.5	27.6	20.4	17.3	14.9	12.7	15.6	11.8	16.3	9.2	16.6	13.7	9.4	12.9
Drought	3.9	3.3	0.6	0.6	2.3	4.2	1.7	3.9	1.2	0.5	0.9	0.0	1.9	0.6	0.4
Flood	6.3	5.6	2.9	1.2	3.5	0.0	3.0	1.3	1.3	6.5	3.1	3.5	3.8	0.9	2.1
Irregular rainfall or temperature	6.6	3.3	10.2	1.1	7.2	10.4	6.3	9.9	7.5	6.7	4.1	9.5	4.9	7.0	4.7
Strong wind	5.9	15.0	15.2	19.0	6.1	2.4	3.1	2.9	2.2	5.8	1.9	4.0	4.6	1.0	7.5
Number of observations	435	240	394	243	1,334	370	1,228	1,026	1,537	539	527	1,872	1,578	1,540	300

Source: Authors' calculations based on MHWS data.

Table A.6 Percentage of households experiencing negative economic shocks in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Higher food prices	47.3	92.1	38.0	37.3	33.5	44.7	33.6	33.8	33.6	36.0	54.1	37.4	36.7	29.5	28.2
Higher fuel prices	48.8	88.6	38.7	44.9	39.6	43.9	33.3	33.8	38.1	40.5	53.7	31.2	44.7	33.8	31.5
Loss of employment	31.7	72.1	25.0	33.1	21.5	27.8	18.0	22.7	18.0	20.0	45.0	16.1	24.0	16.5	12.9
Exchange rate fluctuation	15.9	12.9	15.0	12.1	9.9	18.9	10.3	8.9	12.3	11.4	19.6	16.4	13.3	8.6	8.3
Loss of electricity	29.1	6.0	32.4	18.4	28.4	32.3	31.8	25.7	42.9	33.2	22.2	51.5	34.8	17.3	26.8
Unable to assess money in bank account	2.7	1.8	4.5	10.8	2.5	2.8	1.4	1.4	1.7	4.5	6.9	3.4	2.7	1.5	1.2
Number of observations	435	240	394	243	1,334	370	1,228	1,026	1,537	539	527	1,872	1,578	1,540	300

Source: Authors' calculations based on MHWS data.

Table A.7 Percentage of urban households experiencing negative economic shocks in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Higher food prices	45.6	86.5	38.7	41.6	42.0	46.9	34.3	50.0	38.5	35.9	50.2	40.1	40.4	34.3	32.1
Higher fuel prices	45.1	82.6	40.2	51.0	45.7	39.3	34.9	45.5	42.8	37.7	49.3	30.6	46.3	38.3	31.7
Loss of employment	24.7	70.2	22.3	32.5	26.0	19.4	16.6	26.3	21.3	21.9	47.7	16.7	27.0	19.1	10.2
Exchange rate fluctuation	13.9	39.6	18.5	20.8	15.3	18.0	11.8	18.7	17.2	16.5	25.8	20.0	14.9	9.7	10.1
Loss of electricity	33.1	14.6	41.3	41.9	41.2	38.8	50.1	48.8	50.5	42.7	25.5	56.0	40.5	40.6	30.4
Unable to assess money in bank account	3.7	3.5	5.6	8.0	4.5	0.0	2.0	1.4	2.2	5.2	12.3	4.4	2.9	1.9	1.1
Number of observations	160	22	145	86	286	92	316	145	555	187	160	1367	547	235	87

Source: Authors' calculations based on MHWS data.

Table A.8 Percentage of rural households experiencing negative economic shocks in the past three months, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
Higher food prices	48.1	93.7	37.9	36.1	31.8	44.0	33.4	31.3	31.5	36.0	54.9	31.6	35.1	28.7	26.8
Higher fuel prices	50.5	90.3	38.4	43.3	38.3	45.3	32.9	32.0	36.0	41.4	54.5	32.4	44.0	33.1	31.4
Loss of employment	34.8	72.6	25.6	33.2	20.6	30.5	18.3	22.1	16.5	19.3	44.5	14.8	22.8	16.1	13.9
Exchange rate fluctuation	16.8	5.2	14.2	9.8	8.8	19.1	10.1	7.5	10.2	9.6	18.5	9.0	12.6	8.4	7.6
Loss of electricity	27.2	3.6	30.4	12.2	25.9	30.2	28.1	22.2	39.6	30.0	21.6	42.2	32.4	13.6	25.4
Unable to assess money in bank account	2.3	1.3	4.3	11.5	2.1	3.7	1.3	1.4	1.5	4.2	5.9	1.3	2.6	1.4	1.3
Number of observations	275	218	249	157	1,048	278	912	881	982	352	367	505	1,031	1,305	213

Source: Authors' calculations based on MHWS data.

Table A.9 Most important challenges for farm/non-farm wage or salary incomes, by rounds and rural/urban

	Jan–June 22	Dec–June 23	Jan–June 24	Jan–June 24 Rural	Jan–June 24 Urban
No difficulty	53.9	65.8	70.7	70.4	71.3
Reduced working hours / less work	21.6	16.8	11.3	12.7	8.8
Low/reduced wages	10.5	5.6	7.2	6.6	8.2
Not safe to travel to work location	7.4	3.8	3.5	3.3	3.9
Unable to work due to health problems of worker or other household members	2.9	2.2	1.6	1.8	1.2
Not safe at work location	1.8	1.7	1.5	1.4	1.8
Not able to reach work location	1.2	0.7	1.0	1.1	0.8
Late payment/Wages are not paid	0.2	1.6	1.1	1.1	1.2
High transportation costs	-	1.3	2.0	1.6	2.7
Number of observations	4,240	4,892	4,817	2,629	2,188

Source: Authors' calculations based on MHWS data.

Table A.10 Most important challenges for farm/non-farm wage or salary incomes, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
No difficulty	61.1	24.7	66.6	52.7	71.5	70.3	75.7	68.9	70.1	74.8	62.1	73.9	71.6	67.7	77.2
Reduced working hours/less work	14.0	32.3	7.1	26.9	10.1	9.6	10.6	18.3	10.5	5.8	23.3	6.9	10.3	12.8	12.3
Low/reduced wages	8.9	9.5	7.9	14.6	5.2	7.3	5.7	3.9	6.8	6.8	1.0	8.6	8.4	11.2	3.9
Not safe to travel to work location	5.9	15.6	6.0	5.0	7.7	1.0	3.3	3.2	4.7	5.6	3.8	2.3	3.3	0.9	0.9
Unable to work due to health problems of worker or other household members	0.8	7.0	2.3	0.7	0.9	6.2	2.0	2.0	1.1	2.0	0.0	1.4	1.7	2.1	0.0
Not safe at work location	2.6	2.4	4.0	0.0	2.0	2.9	0.9	1.7	2.0	1.3	1.0	1.4	1.5	1.3	0.0
Not able to reach work location	0.4	3.2	5.1	0.0	0.8	0.0	0.4	0.4	1.4	1.7	0.0	1.1	1.4	0.6	1.5
Late payment/wages are not paid	0.9	0.0	0.4	0.0	0.8	1.7	0.6	1.0	0.6	0.4	3.3	1.4	0.2	1.7	2.9
High transportation cost	4.4	5.3	0.7	0.0	1.0	1.0	0.8	0.5	2.3	1.5	5.7	2.8	1.5	1.7	1.3
Number of observations	147	81	135	81	364	125	398	337	643	165	160	1012	582	460	127

Source: Authors' calculations based on MHWS data.

Table A.11 Most important challenges for crop production, by rounds and rural/urban

	Jan–June 22	Dec–June 23	Jan–June 24	Jan–June 24 Rural	Jan–June 24 Urban
No difficulties	29.1	46.8	53.4	53.9	42.4
High prices of inputs or mechanization	28.8	15.1	7.6	7.6	7.7
Weather problems	14.3	13.1	11.2	11.3	9.2
Water/irrigation supply problems	4.5	5.0	4.8	4.6	8.7
Pest and disease problems	8.6	6.5	7.1	7.1	6.2
Disruption to banking services access	2.2	2.3	1.7	1.7	1.0
Difficulties hiring workers	3.5	3.8	4.5	4.1	14.0
Unable to acquire enough inputs or mechanization	2.6	3.1	4.0	4.1	2.3
High prices of fuel	5.4	2.3	3.9	3.8	5.5
I cannot reach my own farm	1.0	1.5	1.9	1.9	3.1
Number of observations	3,292	3,545	3,685	3,466	219

Source: Authors' calculations based on MHWS data.

Table A.12 Most important challenges for crop production, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
No difficulty	39.4	10.3	45.3	52.8	55.8	44.2	53.2	62.0	55.6	48.4	34.5	46.3	56.4	52.9	72.4
High prices of inputs or mechanization	7.9	21.3	3.1	3.1	6.8	5.7	5.2	4.6	5.6	6.0	15.5	7.1	14.1	6.0	10.3
Weather problems	17.1	40.8	8.5	8.0	13.8	6.7	11.6	18.3	16.3	8.6	7.2	9.6	10.1	4.5	2.7
Water/irrigation supply problems	5.7	8.1	11.0	11.4	5.8	9.2	3.5	4.0	5.2	5.9	2.8	3.2	4.5	3.8	1.4
Pest and disease problems	8.4	0.0	11.1	17.9	3.6	3.4	11.5	2.4	3.3	14.2	9.5	22.7	3.0	10.3	6.9
Disruption to banking service access	3.9	0.0	3.0	0.4	1.0	3.4	0.5	0.7	1.9	0.6	3.2	3.7	2.5	1.7	0.0
Difficulties hiring workers	5.7	5.2	6.0	0.7	3.5	7.4	6.1	3.1	5.9	6.2	1.0	2.5	3.3	6.3	1.9
Unable to acquire enough inputs or mechanization	5.5	0.0	3.0	1.9	3.8	8.6	4.7	2.5	3.1	3.6	13.5	3.5	2.3	3.7	2.6
High price of fuel	2.9	9.1	3.7	0.8	2.8	3.7	3.3	2.3	2.2	3.1	4.5	1.5	2.0	10.6	0.9
I cannot reach my own farm	3.4	0.0	5.2	3.2	3.2	7.6	0.2	0.2	0.9	3.5	8.3	0.0	1.8	0.3	0.9
Number of observations	109	15	85	94	593	83	452	387	366	132	113	123	510	545	78

Source: Authors' calculations based on MHWS data.

Table A.13 Most important challenges for crop sales, by rounds and rural/urban

	Jan–June 22	Dec–June 23	Jan–June 24	Jan–June 24 Rural	Jan–June 24 Urban
No difficulties	62.5	82.3	75.2	75.4	69.2
Low prices for crops	21.8	9.3	12.8	12.5	19.2
Buyers or traders cannot reach the farm or I cannot reach them	6.6	4.6	6.4	6.5	4.4
Not many traders	4.7	1.7	2.8	2.7	4.8
High price of fuel/high transportation cost	3.0	1.5	2.1	2.1	1.3
Payment problems	1.0	0.5	0.4	0.4	0.4
Markets are closed	0.5	0.1	0.3	0.2	0.7
Number of observations	3292	3545	3687	3372	210

Source: Authors' calculations based on MHWS data.

Table A.14 Most important challenges for crop sales, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
No difficulty	56.6	0.0	79.0	47.4	72.9	70.8	79.6	80.7	84.1	74.3	47.1	69.8	69.9	84.0	89.4
Low prices for crops	24.6	41.8	10.1	3.0	9.0	8.1	12.9	14.0	10.0	13.8	12.1	19.1	20.2	9.8	8.6
Buyers or traders cannot reach the farm or I cannot reach them	10.4	43.5	9.9	43.5	12.2	7.6	4.0	3.7	2.4	4.8	16.1	3.0	4.3	2.5	2.1
Not many traders	4.0	10.1	0.0	1.5	3.6	1.3	1.0	0.4	1.2	5.8	15.7	4.9	3.8	0.8	0.0
High price of fuel/high transportation Cost	1.2	0.0	1.0	3.2	1.8	12.2	0.9	0.3	2.1	1.4	8.7	3.3	1.4	2.1	0.0
Payment problems	1.2	0.0	0.0	0.0	0.0	0.0	1.4	0.3	0.2	0.0	0.0	0.0	0.3	0.8	0.0
Markets are closed	1.9	4.5	0.0	1.3	0.5	0.0	0.1	0.7	0.0	0.0	0.4	0.0	0.1	0.0	0.0
Number of observations	109	17	85	94	593	83	452	387	366	132	113	123	510	545	78

Source: Authors' calculations based on MHWS data.

Table A.15 Most important challenges for farm or non-farm enterprises, by round and rural/urban

	Jan–June 22	Dec–June 23	Jan–June 24	Jan–June 24 Rural	Jan–June 24 Urban
No difficulties	39.5	54.5	50.2	53.3	46.0
High prices of raw materials or supplies	13.9	10.4	13.1	11.7	15.1
Fewer/no customers interested in buying products	15.7	11.6	9.3	7.9	11.4
Customers cannot reach my business, or I cannot reach customers	6.2	5.7	7.5	7.6	7.4
High prices of fuel/high transport costs	10.7	3.7	7.0	7.2	6.6
Unable to acquire enough raw materials/supplies (availability)	5.8	4.5	6.6	6.6	6.7
Consumer debt	0.5	3.3	1.6	1.9	1.3
Electricity/energy supply problems	2.5	2.8	2.8	2.0	3.9
Disruption to banking services, access to cash or loans	4.4	1.9	0.6	0.6	0.6
Difficulties hiring workers	0.8	1.6	1.2	1.4	0.9
Number of observations	3330	3066	3126	1552	1574

Source: Authors' calculations based on MHWS data.

Table A.16 Most important challenges for farm or non-farm enterprises, by state/region

	Kachin	Kayah	Kayin	Chin	Sagaing	Tanintharyi	Bago	Magway	Mandalay	Mon	Rakhine	Yangon	Shan	Ayeyarwady	NPT
No difficulty	45.9	6.6	50.1	48.3	49.5	53.8	50.4	48.7	52.2	54.1	49.2	43.7	56.4	55.0	54.6
High price of raw materials or supplies	8.0	14.4	10.3	30.3	14.7	18.8	15.4	14.0	14.7	14.6	7.0	14.3	12.1	9.5	16.4
Fewer/no customers interested in buying products	9.7	67.9	13.6	2.8	7.9	11.0	8.9	7.3	7.9	9.8	13.7	9.3	9.9	8.9	6.5
Customers cannot reach my business or I cannot reach customers	11.4	3.3	12.8	8.3	12.2	7.0	5.5	8.6	5.9	6.0	11.5	8.1	4.6	4.3	9.1
High prices of fuel/high transportation costs	9.5	5.5	4.0	0.0	6.2	1.9	7.1	9.2	5.5	9.2	5.1	9.9	7.4	5.5	4.1
Unable to acquire enough raw materials/supplies (availability)	8.3	2.3	4.2	5.9	5.4	1.0	7.5	5.6	7.1	4.6	11.3	6.4	4.8	8.3	4.9
Customer debt	0.0	0.0	0.4	0.0	0.0	2.8	1.9	2.6	1.2	0.4	1.0	1.4	0.8	4.1	1.8
Electricity/energy supply problems	4.9	0.0	4.6	4.4	2.0	0.5	2.0	2.5	2.8	1.3	1.2	5.3	2.5	1.8	0.0
Disruption to banking services, access to cash or loans	1.3	0.0	0.0	0.0	1.3	1.2	1.0	0.6	0.8	0.0	0.0	0.3	1.1	0.1	1.1
Difficulties hiring workers	1.0	0.0	0.0	0.0	0.7	2.2	0.4	0.9	1.9	0.0	0.0	1.3	0.3	2.6	1.5
Number of observations	120	12	125	19	259	100	251	179	413	164	157	588	286	382	71

Source: Authors' calculations based on MHWS data.

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