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Agricultural Input Retailers in Myanmar

Insights from the 2026 Monsoon Season

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This Research Note presents results from interviews with 405 agricultural input retailers – who provide farmers with agricultural inputs, informal credit, and other services – in Myanmar's major agro-ecological zones.

Key Findings

- **Fertilizer prices increased** by 7–9 percent while **aggregate sales volumes declined** by 10–23 percent year-over-year late in the 2026 monsoon season, though prices at the time of monsoon planting were likely much higher due to the Iran War disruptions.
- **Transportation and input procurement were the main challenges facing retailers.** Around **two-thirds of retailers** identified transportation as their most important business disruption, while nearly half reported difficulties obtaining agricultural inputs – mostly inorganic fertilizer.
- **Retailers continue to play a major role in financing agricultural production.** In 2026, **62 percent** of retailers provided credit to farmers, and among those retailers, 37 percent of their customers received inputs on credit.
- **Credit repayment risks are growing.** Sixty-eight percent of retailers that extended credit in 2025 still had customers with outstanding payments.
- Retailers carry diverse portfolios of pesticide products. Herbicides account for 45 percent of pesticide sales and the most common active ingredient is glyphosate, though 10 percent report carrying products with paraquat – a highly toxic herbicide.
- **There are large regional differences in disruptions and prices.** Coastal areas report much higher incidence of transportation and infrastructure disruptions and average urea prices were 45 percent higher than in the Delta. They are also the least likely to provide credit to farmers and to take inputs on credit from suppliers.

Recommended Actions

- **Measures that improve transportation and logistics, stabilize access to imported agricultural inputs, and expand access to formal credit** could help strengthen the resilience of Myanmar's agricultural input sector and reduce vulnerabilities throughout the agrifood system.

Background

Agricultural input retailers play a crucial role in Myanmar's agri-food system, providing farmers with fertilizers, seeds, pesticides, and other essential inputs. Their importance extends beyond input sales: many retailers also offer credit, technical advice, and market information, positioning them as key links between farmers and markets. Since 2020, the agricultural input sector has operated through repeated shocks including political instability, conflict, exchange rate volatility, and high inflation. Previous Research Notes in this series[1] have documented how these disruptions have affected input sales volumes, increased reliance on credit, and stressed the provision of support services to farmers. Recent disruptions from supply chain shocks from the Iran War add considerable stress to fertilizer markets while official reference prices are often set below prevailing market prices.[2]

This Research Note presents findings from nationwide agricultural input retailers, based on data collected in-person and over the phone between July and September 2026. The survey covered retailers across all 15 states and regions of Myanmar. The survey scope was broadened this round to include retailers supplying aquaculture and fishery inputs. The analysis maintains continuity with previous rounds by covering (i) business disruptions in the 2026 monsoon season, (ii) year-on-year changes in operations, sales, and input prices, and (iii) credit provision and transaction practices. Beyond these core topics, this round captures impacts of the Iran war and features new detail of pesticide sales.

Table 1 presents descriptive data for 405 active input retailers across Myanmar's agro-ecological zones (AEZs). To understand and analyze regional market dynamics, the sample provides comprehensive coverage across Myanmar's key agro-ecological zones, including 129 retailers in the Delta, 111 in the Dry Zone, and 88 in the Hills, with the remaining 77 retailers situated in the Coastal zone.[3]

There are substantial variations in retailer characteristics and scale across AEZs. Retailers in the Hills and Coastal zones were more likely to be located in rural areas, while those in the Dry Zone and Delta were more concentrated in urban and peri-urban areas. Retailers in the Delta operate larger businesses compared to others, reporting average sales during the previous 30 days of nearly 95 million MMK. The sales in other zones are considerably lower with 60 million MMK in the Dry Zone, 47 million MMK in the Hills and 27 million MMK in Coastal areas respectively. On average, retailers employed approximately three salaried workers for their input retail business, although businesses in the Dry Zone employed more salaried workers than those in other zones. Coastal retailers appear to operate the smallest businesses of all zones, as reflected in their lower sales volumes and smaller workforce size.

Agro-chemicals (63 percent) and inorganic fertilizers (60 percent) were the most commonly sold products across all retailers, followed by seeds (29 percent) and livestock or fishery inputs (19 percent). Product portfolios also varied across AEZs. Seed sales were particularly common in the Hills (40 percent) and Coastal areas (47 percent). Inorganic fertilizers were reported as the highest-margin product

[1] The Input Retailer Survey has been ongoing since 2020. The most recent Research Note was published in 2025.

Myanmar Agrifood Program for Strategy and Analysis. 2025. Monitoring the agri-food system in Myanmar: Agricultural input retailers – September 2025 survey round. Myanmar SSP Research Note 125. Washington, DC: International Food Policy Research Institute. https://hdl.handle.net/10568/177266

[2] https://myanmar.ifpri.info/2026/08/31/myanmar-july-2026-food-price-report/

[3] Agro-ecological zones (AEZs) are defined as follows: Delta (Ayeyarwady, Bago, Yangon); Dry Zone (Magway, Mandalay, Sagaing, Nay Pyi Taw); Hills (Chin, Kachin, Kayah, Kayin, Shan); and Coastal (Mon, Rakhine, Tanintharyi).

by 42 percent of retailers overall, especially in Coastal areas (60 percent). The Dry Zone was the exception where agro-chemicals were the leading highest-margin product (39 percent compared to 31 percent overall).

Table 1. Input retailer descriptive information by agro-ecological zone

		Agro-ecological zone			
	All	Delta	Dry Zone	Hills	Coastal
N of active respondents	405	129	111	88	77
Rural	34%	28%	20%	42%	55%
N of salaried workers	2.9	3.5	4.2	1.7	1.3
Sales value last 30 days (mean, million MMK)	60.2	94.8	60	47.2	26.8
Selling product categories					
Inorganic fertilizer	60%	60%	51%	63%	69%
Agro-chemicals	63%	58%	68%	69%	58%
Seed	29%	16%	23%	40%	47%
Livestock / fish inputs	19%	21%	20%	19%	16%
Highest margin product					
Inorganic fertilizer	42%	43%	32%	39%	60%
Agro-chemicals	31%	29%	39%	32%	19%
Seed	8%	5%	5%	11%	12%
Livestock / fish inputs	17%	21%	19%	17%	8%
Keeps sales records	90%	96%	90%	91%	78%
Runs Facebook/Viber business page	24%	29%	31%	11%	21%
Provides advice to farmers	54%	50%	50%	58%	60%
Provides transport services	52%	60%	60%	45%	35%

Source: Authors' calculations from the Input Retailer Survey, July–September 2026.

Most input retailers maintained sales records (90 percent), although record-keeping was somewhat less common in Coastal areas (78 percent). Around one-quarter (24 percent) operated a Facebook or Viber business page, with adoption highest in the Dry Zone (31 percent) and Delta (29 percent). Retailers also played an important advisory role in agricultural production, with 54 percent reporting that they provide advice to farmers. This role was especially common in Coastal (60 percent) and Hills (58 percent) areas. In addition, 52 percent of retailers offered transport services for customers, with such services more common in the Delta and Dry Zone (60 percent in both zones) than in the Hills (45 percent) or Coastal areas (35 percent).

Business disruptions

To understand the effects of economic disruptions on input retailers, we asked whether businesses had been affected by a list of potential disruptions during the monsoon sales season. In addition to domestic

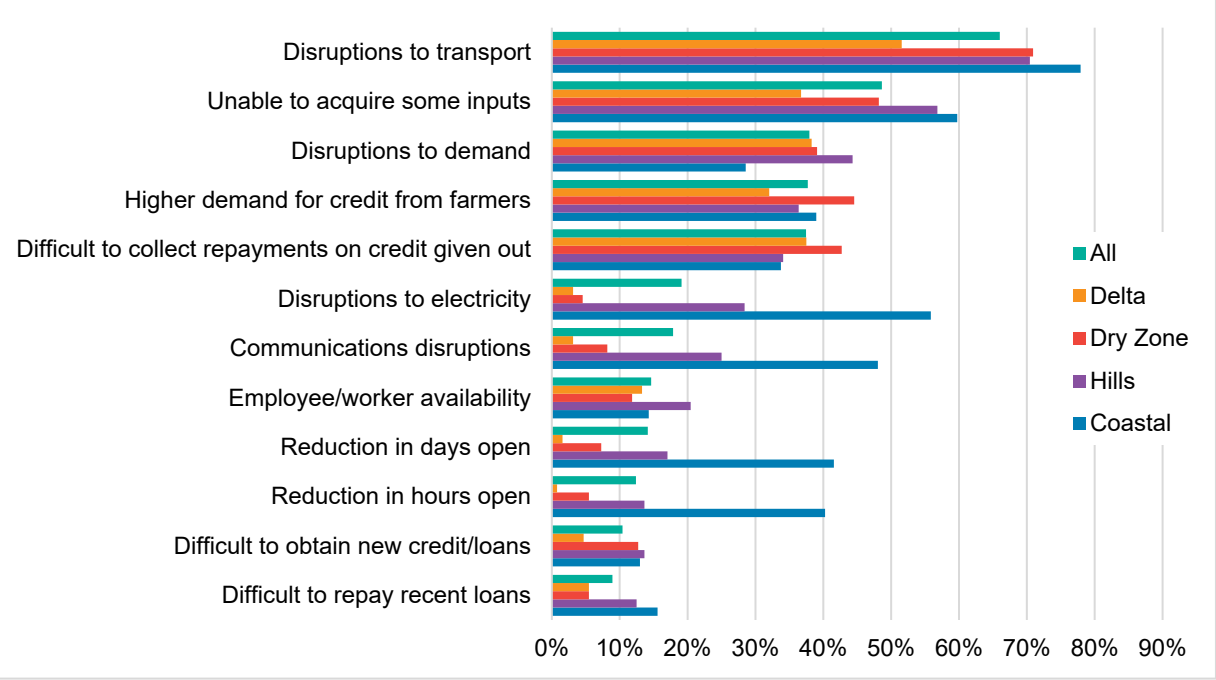
constraints, international supply chains were affected by the closure of the Strait of Hormuz following the escalation of conflict involving Iran. Given Myanmar's reliance on imported fertilizers, agro-chemicals, and other agricultural inputs, interruptions to shipments and increased transportation costs raised concerns about input availability on the ground.

Transportation-related challenges emerged as the most commonly reported disruption across all agro-ecological zones, affecting over 60 percent of all retailers peaking in the Coastal zone at nearly 80 percent (Figure 1). Beyond transportation, input availability remained an important concern, with approximately 48 percent of all retailers being unable to acquire some inputs they wanted to sell. Supply issues were particularly severe in Coastal and the Hills AEZs where over half of the surveyed retailers face difficulties in obtaining agricultural inputs. The most common inputs with supply constraints were inorganic fertilizers and pesticides, and most retailers in the coastal AEZ reported challenges acquiring multiple inputs.

Retailers also faced challenges related to market conditions and financial stress. Around one-third to one-half of retailers reported disruptions to demand, increased requests for credit from farmers, and difficulties collecting repayments on previously extended credit. The financial stress is especially pronounced in the Dry Zone, exceeding the national average for both challenges. In contrast, disruptions related to obtaining new loans or repaying existing loans by retailers were reported less frequently across all zones.

Regional differences in disruptions were evident. In terms of basic infrastructure and daily business operations, the Coastal zone faced the most severe challenges. Over 55 percent of Coastal retailers report critical electricity cuts, and nearly 50 percent experience communication breakdowns and around 40 percent of the shops were forced to reduce their operational days and hours, compared to national average of less than 15 percent.

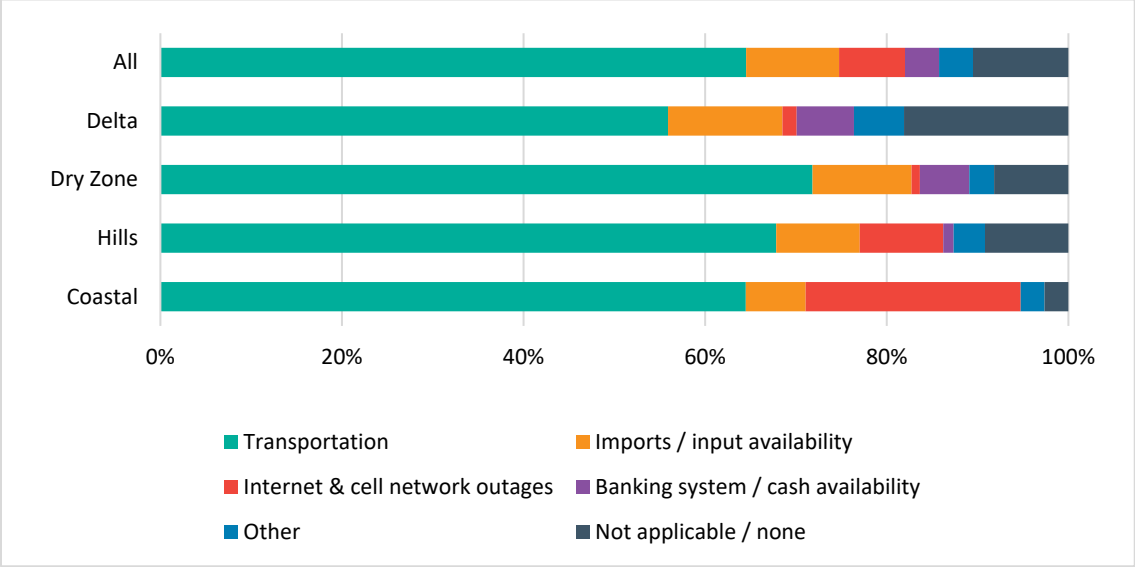
Figure 1. Disruptions experienced by input retailers in 2026 Monsoon season, by agro-ecological zone



Source: Authors' calculations from the Input Retailer Survey, July–September 2026.

When asked to identify the largest disruption affecting their business in the 2026 monsoon season, transportation related challenges had the majority of responses in each AEZ. The second most frequently reported issue in Delta and Dry Zone was imports and input availability. By contrast, disruptions related to the internet and cell network outages are the second most identified disruption in the Coastal and the Hills areas. Meanwhile, between approximately 5 to 20 percent of retailers reported that none of the listed disruptions represented a major business constraint, suggesting that the severity of disruptions continues to vary considerably across locations and retailers.

Figure 2. Main disruptions experienced by input retailers in 2026 Monsoon season, by agro-ecological zone



Source: Authors' calculations from the Input Retailer Survey, July–September 2026.

Input sales during the 2026 monsoon season

Input retailers reported continued pressure on sales volumes during the 2026 monsoon season while fertilizer prices further increased (Table 2). We note that our survey captured current prices at the time of survey (July and August 2026) and that prices earlier in the monsoon season were likely much higher due to the price spikes from the Iran War.[4] Average urea retail prices reached approximately 156,000 MMK per 50kg bag in August, while compound fertilizer averaged 169,000 MMK. Fertilizer prices were substantially higher in the Hills and Coastal zones, with mean urea prices about 20 percent higher in the Hills and 45 percent higher in Coastal areas than in the Delta. Compared to the previous monsoon season, retailers reported average year-on-year increases of 7 percent for urea and 9 percent for compound fertilizers. Price increases were observed across most agro-ecological zones and were particularly pronounced in the Hills, where urea and compound fertilizer prices rose by 13 percent and 18 percent, respectively.

Accompanying the higher prices, retailers reported declining fertilizer sales volumes. Aggregate urea sales volumes declined by 10 percent compared to the 2025 monsoon season, while compound fertilizer

[4] Early results from the Myanmar Agricultural Performance Survey – a nationwide survey of farmers – show median urea prices increased by 20 percent. Year-over-year changes in farmer use of urea on their largest plot show similar declines to our volume change estimates.

sales fell even more sharply, by 23 percent. Although reductions were observed in most AEZs, the reduction in volumes was not uniform. Urea sales contracted most strongly in Coastal areas (-24 percent) and the Delta (-18 percent), while declines were more modest in the Dry Zone (-2 percent) and Hills (-7 percent). For compound fertilizers, the steepest decline was observed in the Hills (-35 percent), whereas sales changed little in the Dry Zone and Coastal areas.

Table 2. Year-over-year changes in fertilizer prices and sales

	All	Delta	Dry Zone	Hills	Coastal
Urea					
Prices (July/August 2026)					
Mean	155,952	137,329	137,771	166,533	198,780
Median	138,000	130,000	130,000	160,000	180,000
Price change (mean)*	7%	11%	-2%	13%	10%
Aggregate sales volume change*	-10%	-18%	-2%	-7%	-24%
Compound					
Prices (July/August 2026)					
Mean	168,944	153,139	157,454	180,186	204,361
Median	150,000	150,000	150,000	180,000	190,000
Price change (mean)*	9%	10%	6%	18%	6%
Aggregate sales volume change*	-23%	-13%	-1%	-35%	-1%

Note: *Price and volume changes calculated from recall data among subset of retailers that sold input in both 2026 and 2025 monsoon seasons

Source: Authors' calculations from the Input Retailer Survey, July–September 2026.

Credit

Credit remains an important component of agricultural input retailing and input retailers continue to play a key role in financing agricultural production (Table 3). In 2026, 62 percent of retailers reported providing credit to farmers, a slight increase over the 2025 monsoon season. Credit provision was most common in the Delta and Dry Zone, and less prevalent in Coastal areas. Among retailers offering credit, an average of 37 percent of their customers received inputs on credit, again slightly higher than 2025. The share of customers receiving credit was particularly high in the Delta, where nearly half of all customers were reported to purchase inputs on credit.

Credit volumes, however, declined overall relative to 2025, and varied considerably across agro-ecological zones. Among retailers extending credit, those in the Delta provided the largest volumes with a median of 16 million MMK. Outstanding repayments are a common challenge. More than two-thirds of retailers that provided credit in 2025 reported having customers with unpaid balances at the time of survey, and the median number of farmers in arrears was five. Repayment challenges were especially pronounced in the Hills, where 78 percent of retailers reported outstanding repayments.

At the same time, demand for agricultural credit remains strong. Nearly half of the retailers reported being asked for credit frequently. The median monthly interest rate ranged from 3 to 5 percent, with highest rates reported in the Coastal zones.

Retailers themselves also rely on credit to finance their business. In 2026, 37 percent of retailers purchased inputs on credit from suppliers, with the highest incidence observed in the Hills (48 percent). Among users of supplier credit, slightly less than half of all inputs were acquired on credit, indicating the importance of trade credit in supporting retail operations. In contrast, relatively few retailers relied on formal business loans (less than 10 percent).

Table 3. Credit detail by AEZ

Credit					
	All	Delta	Dry Zone	Hills	Coastal
Credit out to farmers					
Share providing credit, 2026	62%	66%	66%	60%	53%
Share providing credit, 2025 (recall)	60%	65%	65%	59%	47%
Change (pp)	+2%	+1%	+2%	+1%	+6%
Conditional share of farmers receiving credit, 2026	37%	47%	34%	32%	25%
Conditional share of farmers receiving credit, 2025	34%	44%	30%	31%	25%
Change (pp)	2%	3%	4%	1%	0%
Conditional value of credit out, 2026 (median, million MMK)	5.0	16.0	4.0	5.0	0.6
Conditional value of credit out, 2025 (median, million MMK)	5.7	15.0	4.0	4.0	0.9
Change (%)	-12%	7%	0%	25%	-33%
Gave credit in 2025: farmers with outstanding payment	68%	72%	56%	78%	67%
Number of farmers not repaid (median, if any)	5	7	5	6	3
Most common repayment period: after harvest	68%	80%	77%	62%	36%
Asked for credit frequently	45%	40%	56%	45%	32%
Agrees to credit always / most of the time	26%	33%	21%	21%	29%
Monthly interest charged (median %, if stated)	3.0	3.0	4.0	4.0	5.0
Credit in for inputs and loans					
Share taking inputs on credit from suppliers, 2026	37%	38%	36%	48%	23%
Conditional share of inputs on credit, 2026	44%	48%	44%	45%	35%
Took a loan for the business, 2026	9%	5%	7%	11%	14%

Source: Authors' calculations from the Input Retailer Survey, July–September 2026.

Pesticides detail

About two-thirds of our sample sold pesticides of some kind. Pesticides have important benefits for farmers in reducing labor use and mitigating damage from weeds, pests, and diseases, but they also carry several health and environmental risks. To better understand pesticide sales, we asked a subset of retailers – mostly in the Delta, Dry Zone, and Hills AEZs – additional questions on pesticides.

Table 4 highlights that retailers that sell pesticides carry a wide variety of products. On average shops sell 7 herbicide products, 13 insecticides, and 9 fungicides, from multiple brands. Herbicides account for the highest share of all sales of pesticides at 45 percent, with insecticides accounting for 33 percent and fungicides at 21 percent. We also asked retailers what their best-selling product in each category was and were able to identify the active ingredients. 79 percent of best-selling herbicide products contain glyphosate, while best-selling insecticide products are more diverse in their active ingredients. Alarmingly, 10 percent of retailers reported selling a product containing Paraquat, a highly toxic chemical that is officially restricted in Myanmar and many countries.

Table 4. Pesticide detail

	Herbicide	Insecticide	Fungicide
N products	7.0	13.4	8.8
N brands	5.6	7.4	5.0
Share of all pesticide sales	45%	33%	21%
Best selling active ingredient	Glyphosate (79%)	Emamectin benzoate (40%)	Mancozeb
		Cypermethrin (35%)	
		Lambda-cyhalothrin (35%)	

Note: Conditional on selling pesticides. Percentages of retailers' whose best selling product in each category contains the active ingredient in parentheses.

Source: Authors' calculations from the Input Retailer Survey, July–September 2026.

Discussion

Fertilizer markets were under considerable strain in the 2026 monsoon season. Retail prices rose 7–9 percent year on year, and sales volumes fell, compound by −23 percent, and urea by −10 percent. Prices were much higher in the Hills and Coastal zones than in the Delta and Dry Zone. These patterns fit the wider disruptions retailers reported. Transport bottlenecks, difficulty obtaining inputs, and communication and market disruptions remain the main constraints. Domestic conditions and the recent international supply-chain disruptions affecting imported inputs have likely reinforced them. Coastal retailers face the hardest conditions with the smallest businesses, the highest prices, the most frequent infrastructure disruptions, and the steepest drop in urea sales.

Retailers also reported stronger demand for credit from farmers and ongoing difficulties collecting repayments. This suggests liquidity constraints may have limited farmers' ability to keep up input use as prices rose. More than two-thirds of retailers that gave credit in 2025 still had unpaid farmer balances. At the same time, many retailers depend heavily on credit from their own suppliers. Together, these results show how heavily input markets and farm production rely on informal and trade-based credit, and how much financial risk retailers carry as informal lenders.

Most retailers sell pesticide products, and among them, they sell many products from many brands. Herbicides account for the largest percentage of pesticide sales and glyphosate is the most common active ingredient sold. Overall, the results highlight the complexity in pesticide product retail.

Measures to ease transport constraints, stabilize access to imported fertilizer, and widen access to formal credit for farmers and retailers would help sustain this link in the agri-food system, especially in the Coastal and Hills zones.

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