RESULTS OF MONGOLIA COVID-19 HOUSEHOLD RESPONSE PHONE SURVEY (ROUND 4)

JUNE 2021

WORLD BANK GROUP
Poverty & Equity

NATIONAL STATISTICS OFFICE OF MONGOLIA

ASIAN DEVELOPMENT BANK

MONGOLIA COVID-19 HOUSEHOLD RESPONSE PHONE SURVEY (HRPS)

- To monitor the household-level impacts of COVID-19 nearly in “real-time”, the National Statistics Office of Mongolia (NSO) and the World Bank have implemented a joint COVID-19 Household Response Phone Survey (HRPS) since May 2020. This presentation summarizes key findings of the fourth round of the HRPS that was implemented from April 19 to 30, 2021. The data collection of the Round 4 survey was financially supported by the Asian Development Bank.
  - Round 4 of the HRPS was based on a sample of 1,085 households in urban and rural areas and across four locations (Ulaanbaatar/aimag center/soum center/countryside).
  - The presentation also includes analysis comparing Round 4 to previous rounds. The Round 1 survey was implemented from May 22 to 29, 2020, Round 2 survey from August 31 to September 7, 2020, and Round 3 survey from December 3 to 14, 2020 .
- The 5th round of the survey is scheduled for late June to early July 2021.

SURVEY TIMING AND GOVERNMENT CONTAINMENT MEASURES

Timeline of pandemic and Government containment measures

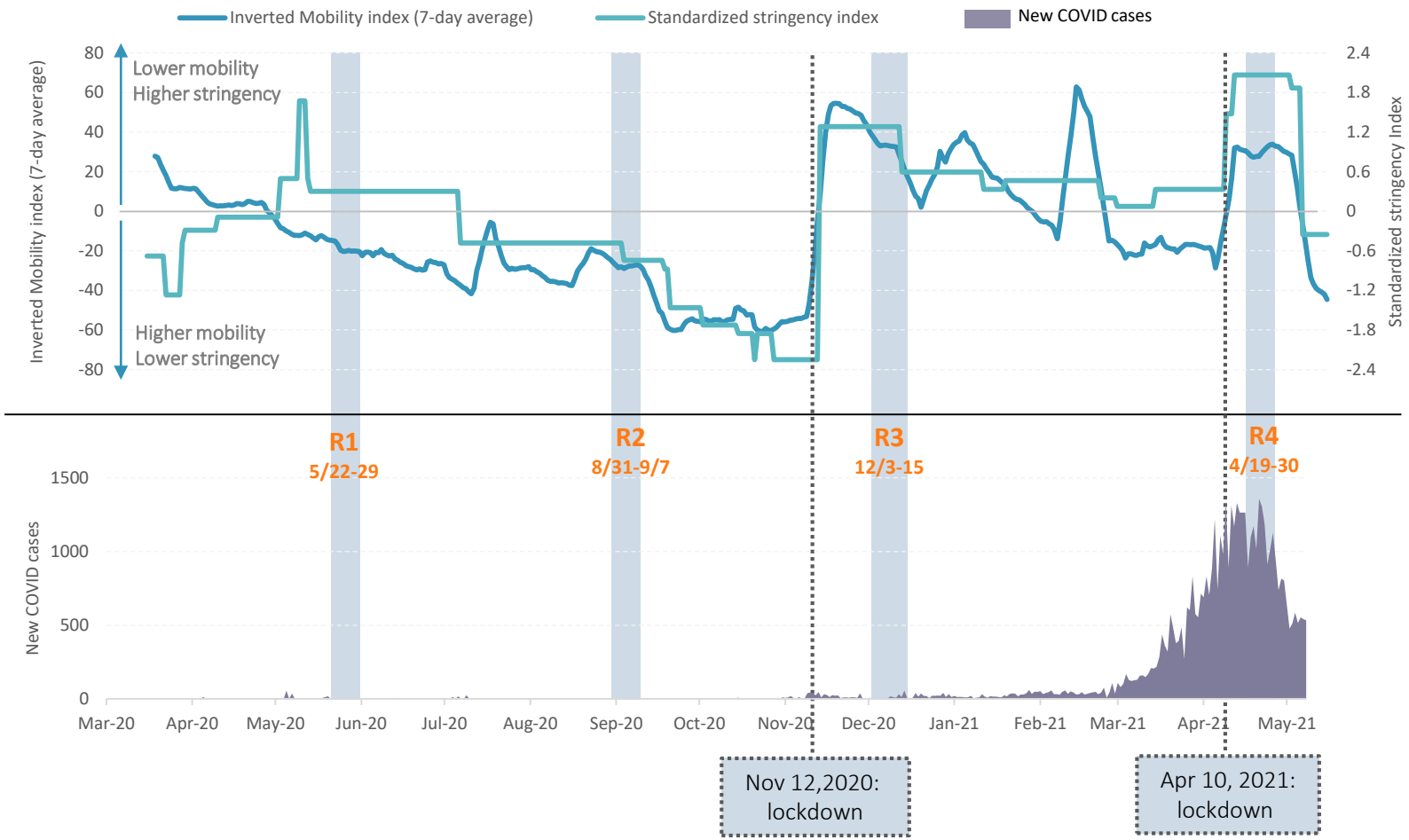
2020

- **January** – Closed borders with China, restricted international travel
- **May 31** – Measures lifted
- **Sep 1** – Schools reopen
- **Nov 12** – After first domestic transmission of COVID-19, Government of Mongolia imposes strict lockdown measures (2nd lockdown), which includes workplace closures
- **Dec 14** – Lockdown eased but most measures including school closures and ban on public gatherings remain effective
- **Dec 23** – Strict lockdown measures reinstated

2021

- **Apr 10** – After several days of more than 400 cases (on average) per day, the Government implements highest level of severity for lockdown measures
- **Apr 19** – At the beginning of the R4 survey, about 7 in 1,000 people have been infected with COVID-19
- **Apr 30** – Mongolia records all-time high of 1,356 new cases
- **Apr 30** – By the end of the R4 survey, about 11 in 1,000 people have been infected

Timing of HRPS within government containment measures, COVID cases, and mobility changes(1)



Note: (1) Oxford Stringency index reflects levels of Government's containment and closure policies in response to COVID-19 (OxCGRT). The mobility index represents the average change in time spent at grocery/pharmacy stores, retail/recreation, parks, transit stations, and workplaces compared to a baseline period (January 2020) based on Google COVID-19 Community Mobility Reports. In the figure, the mobility index has been inverted so that higher values indicate lower mobility, and the stringency index has been standardized such that zero represents the average over the shown time period.

KEY FINDINGS (Round 4)

- **Employment started to rebound after the December lockdown**
  - Work stoppages have declined between December (Round 3) and April (Round 4). Among all respondents who worked pre-pandemic, nearly half of respondents who did not work in Round 3 returned to work by Round 4. As a result, 68 percent were working by the April lockdown, 20 percentage points higher than in Round 3. 32 percent were still out of work in Round 4 but a third of those reported they had a job to return to
  - Recovery was visible for both poor and non-poor workers. Even after the April lockdown started, out of respondents working in Round 4, over 98 percent indicated being able to work as usual under the lockdown
  - While all sectors show signs of improvement in employment between Rounds 3 and 4, the service sector achieved the largest recovery and industry remains as the hardest hit sector, with employment being 44 percent lower than what it was pre-pandemic
- **Non-farm business activities remain depressed and widespread business closures continue**
  - 82 percent of households engaged in non-farm business in Round 4 were not able to operate fully, remaining almost unchanged from 85 percent in Round 3, mainly due to the government orders and other COVID-related reasons
  - Recovery of lost income in business is limited, with 88 percent of households with businesses experiencing a decline in income relative to the pre-pandemic
- **Agricultural households have seen marked improvements in income between Rounds 3 and 4, but rising input prices remain a concern for herders and farmers**
  - While the share of households with agriculture income losses declined from 62 to 36 percent between Rounds 3 and 4, 81 percent of agricultural households have reported increasing input prices for fertilizer and livestock feed compared to the previous year

KEY FINDINGS (Round 4)

- **2 out of 3 households increased or maintained total household income levels between December and April, but were still making far less than what they had been pre-pandemic**
  - The share of households reporting increase of income improved from 4 to 22 percent between Rounds 3 and 4. Despite signs of improvement from December, household incomes remained depressed relative to pre-pandemic levels and magnitudes of income losses are not trivial. Income recovery is also relatively slower among wealthier and urban households
- **The Government's unprecedented amount of cash transfer ahead of the April lockdown significantly contributed to reducing household food insecurity despite spike of food prices**
  - The average amount of Government cash transfers households received increased by almost four times from Round 3 to 4.
  - While over 70 percent of households reported suffering from a price increase of major food items, generous amount of the Government's cash assistance likely helped reduce food insecurity. Nealy 70 percent of total households spent the Government cash assistance benefits for purchasing food soon or right after they received them in Round 4. Households that primarily spent the transfer on food were less likely to be food insecure in Round 4, controlling for food insecurity status in Round 3.
  - However, the prevalence of food insecurity remains an issue for the poor and affected households who have suffered income losses under the pandemic.

KEY FINDINGS (Round 4)

- **Access to health care services has moderately improved since December**
  - Access to health care services has significantly recovered in rural areas between December and April, but as COVID-19 cases spiked in Ulaanbaatar, the recovery is marginal in urban areas
- **3 in 10 households with loans were not able to make on-time loan repayment since December**
  - Particularly, urban households are nearly 10 percentage points more likely to have delayed loan repayments compared to rural households
  - Among those who participated in the Government's COVID-19 mortgage payment deferral program, over half of program participants indicated they are unable to make repayment on time if the mortgage payment were to resume next month
- **The use of online platforms for shopping has increased amid the COVID-19 pandemic, but the frequency of online purchases remains relatively low**
  - Since February 2020, the use of online platform for shopping has increased from 23 to 32 percent, particularly among the urban residents (36 percent). Despite a surge, 80 percent of households do online shopping less than 2 times in the past month

Survey Overview (Round 4)

- **Data collection period (Round 4):** April 19 - 30, 2021
- **Sample frame:** Sub-sample of 2018 Household Socio-Economic Survey (HSES)
- **Sample size and response rate:** 1,085 households, 94.6 percent (out of 1,147 households interviewed in Round 3)
- **Average interview time:** 14.5 min
- **Representativeness:** Nation, urban/rural, and location (UB/aimag center/soum center/countryside)
- **Implementation method:** Computer-assisted telephone interviewing (CATI)
- **Sampling weights:** Weights were calculated by following the approaches outlined in Himelein, K (2014)[1].

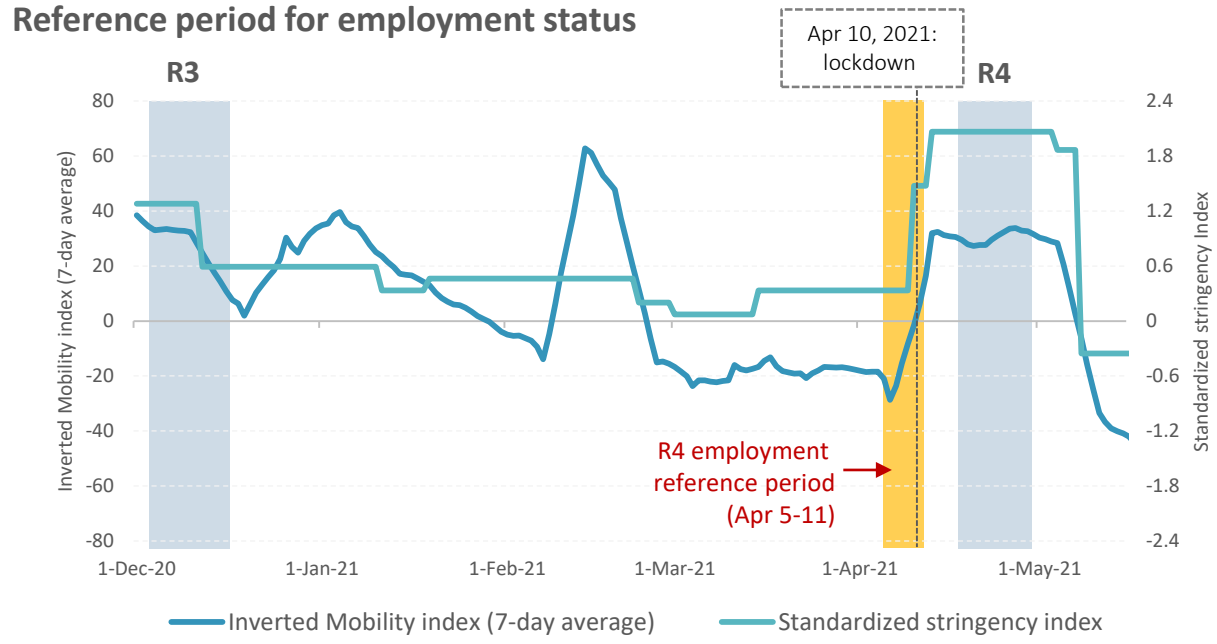
	Round 1	Round 2	Round 3	Round 4
Data collection period	May 22 to 29, 2020	August 31 to September 7, 2020	December 3 to 15, 2020	April 19 to 30, 2021
Number of respondents	1,333 households	1,212 households	1,147 households	1,085 households
Response rate	66.7 percent (out of 2,000 households sub-sampled from 2018 HSES)	90.9 percent (out of 1,333 households interviewed in Round 1)	94.6 percent (out of 1,212 households interviewed in Round 2)	94.6 percent (out of 1,147 households interviewed in Round 3)

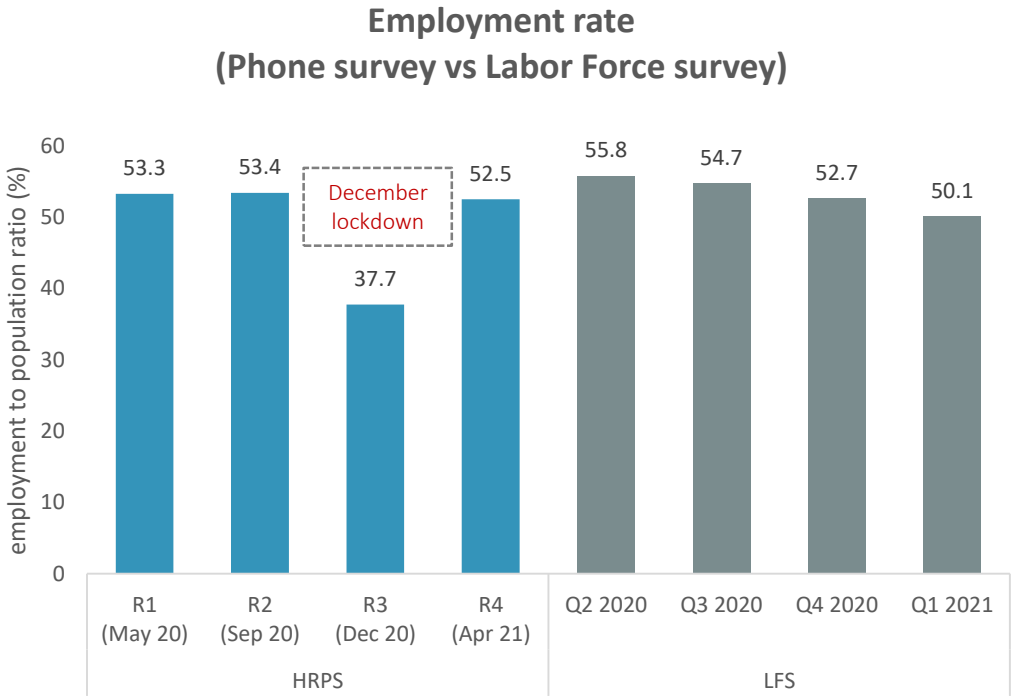
Note: 1. Himelein, K. (2014). "Weight Calculations for Panel Surveys with Subsampling and Split-off Tracking." Statistics and Public Policy

Employment: Reference period and definition of work stoppage

Reference period for R4 employment status is pre-April lockdown with eased mobility restrictions

- The reference period for employment status in Round 4 is the week of April 5, which is right before the April lockdown during which the mobility restriction was lower than in Round 3
- The definition of "work stoppage" in HRPS refers to those who did not work for permanent or temporary reasons during the survey reference period while they had worked in previous rounds or pre-pandemic(1).
- When comparing employment rates between the HRPS and the Labor force survey, differences are marginal except for the Round 3 when the HRPS data was collected during the strict lockdown period





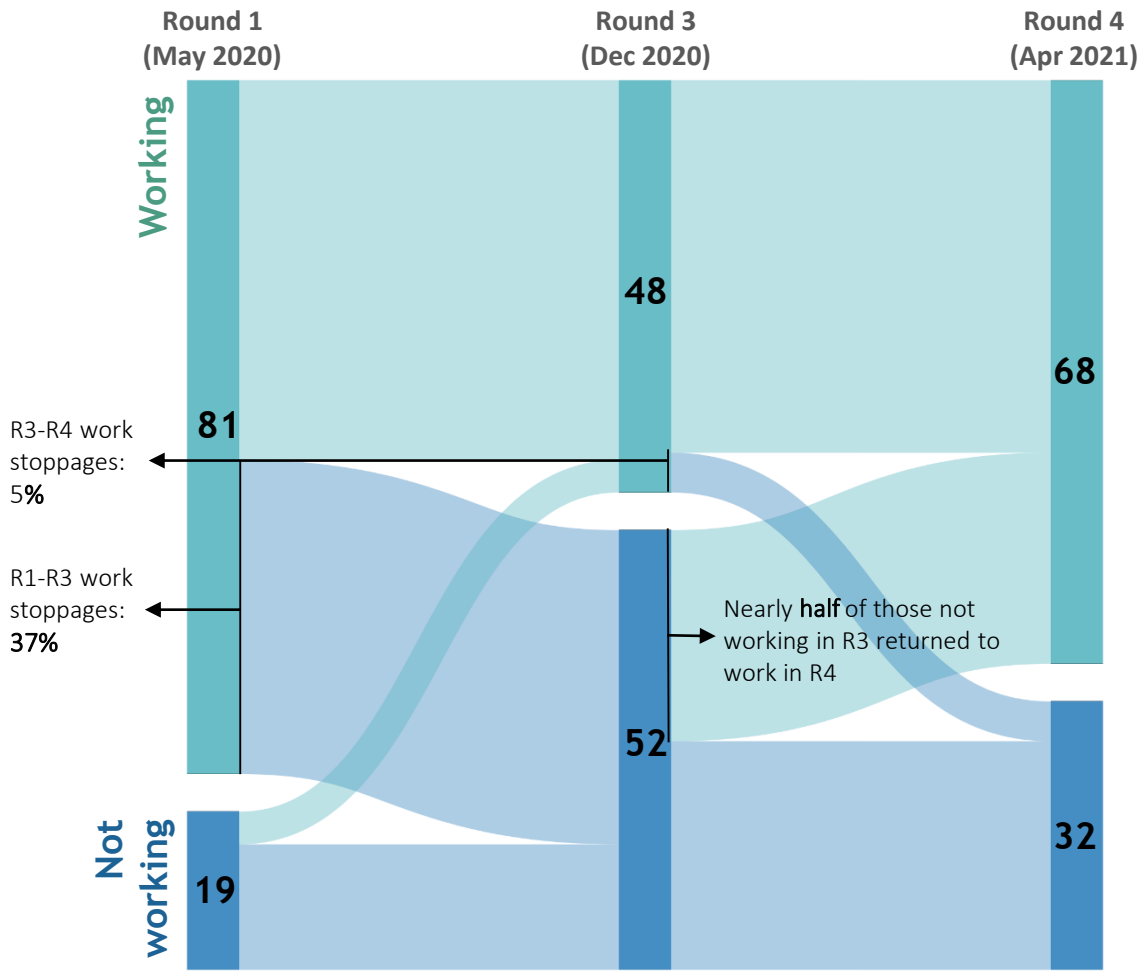
Note: (1) The definition of work stoppage is different from the definition of unemployment in the Labor Force Survey, which refers to persons who are without work, but available and seeking work during the reference period

Employment: Work stoppage under the pandemic (1)

After the December lockdown, employment started to rebound, but not to Round 1 levels (May 2020)

- Work stoppages have declined:
  - Among respondents who worked pre-pandemic, 68 percent were working in Round 4, 20 percentage points higher than in Round 3.
  - 32 percent were out of work, but a third of these individuals indicated they had a job to return to. In particular, half of male respondents who were out of work were with a job to go back to
  - Work stoppages between Rounds 3 and 4 were significantly lower than work stoppages between Rounds 1 and 3 (5 vs. 37 percent of workers)
- Some recovery in employment was visible between Rounds 3 and 4:
  - After the December lockdown was lifted, nearly half of those who were not working in Round 3 returned to work
  - Between Rounds 3 and 4, the share of respondents citing COVID-related reasons for stopping work nearly halved from 61 to 32 percent
  - Among those out of work in R4, primary reasons for stopping work were retirement (20 percent) and childcare (18 percent)
- Among respondents who were not working in Round 4, the vast majority (93%) went without pay while they were out of work
- Even after the April lockdown started, among respondents working in Round 4, over 98 percent indicated being able to work as usual

Change in employment between R1 and R4
(Among respondents working pre-pandemic)



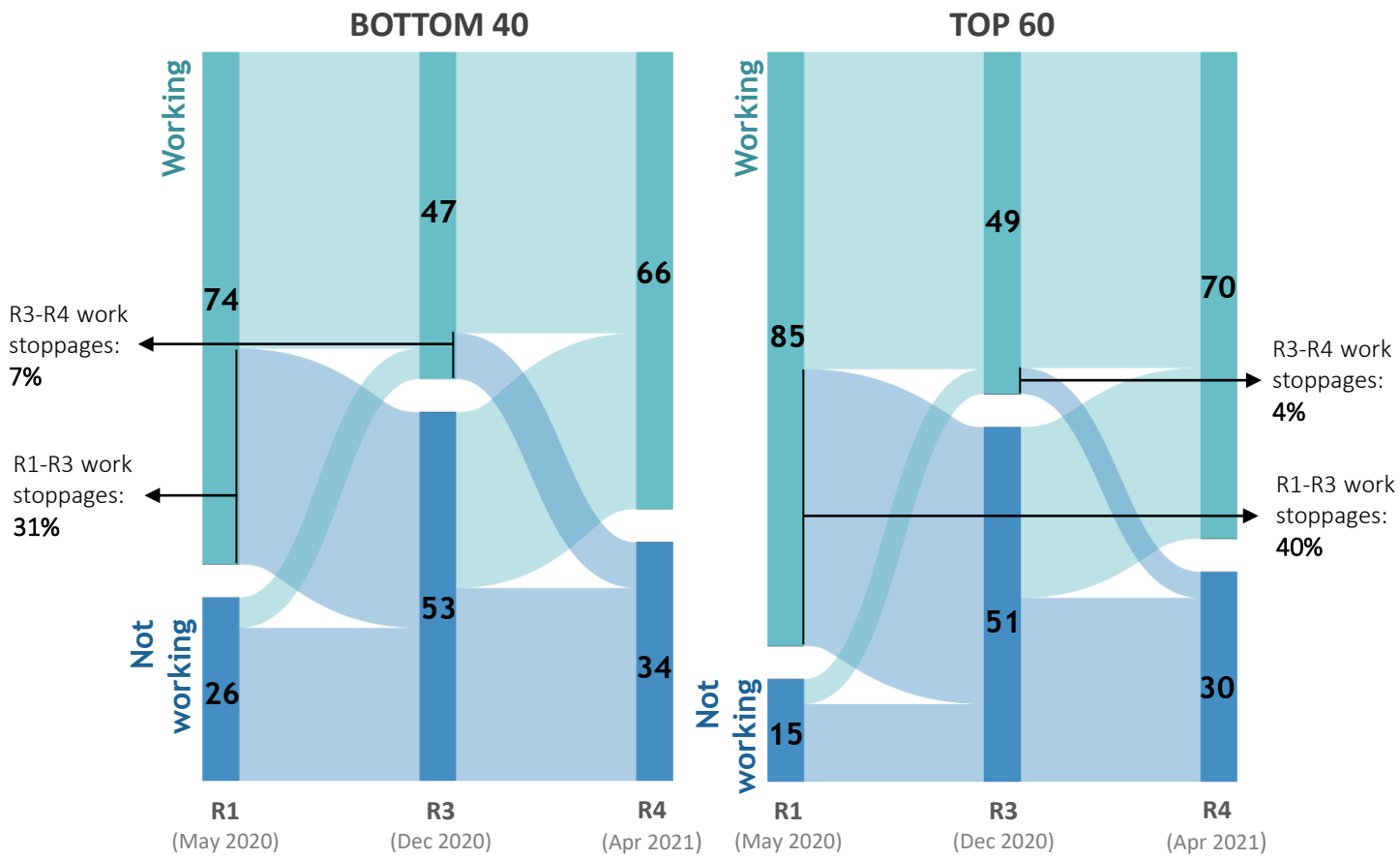
Note: The sample is restricted to subjects of the employment module who were the same across all rounds and working pre-pandemic (N=678).

Employment: Work stoppage under the pandemic (2)

Recovery in employment was visible for both bottom 40 and top 60 workers between Rounds 3 and 4, but work stoppages remain a problem for both groups

- Among both bottom 40 and top 60 workers, nearly half of those not working in Round 3 had returned to work in Round 4, signaling similar rates of recovery across the welfare distribution
- Compared to Rounds 1-3, work stoppages between Rounds 3-4 were significantly lower for both groups, but a significant share remained without work in Round 4 (34 percent for bottom 40, 30 percent for top 60)
- Among those who are out of work in Round 4, similar shares of bottom 40 and top 60 workers have a job to return to (31 and 33 percent, respectively)
- About 98-99 percent of both groups were able to work as usual even after the April lockdown started

Change in employment between R1 and R4
(Among respondents working pre-pandemic)



Note: The sample is restricted to subjects of the employment module who were the same across all rounds and working pre-pandemic (N for Top 60 = 446, N for Bottom 40 = 232)

Employment: Work stoppage under the pandemic (3)

Employment in the industry sector rose between Rounds 3 and 4, but has yet to return to pre-pandemic levels

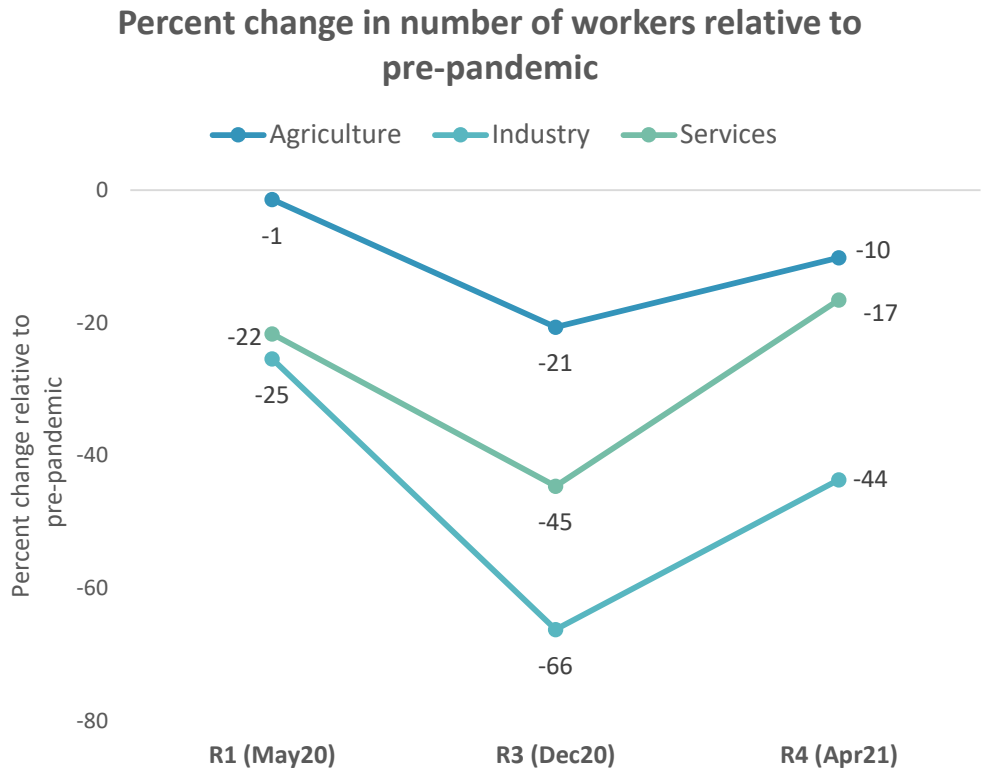
- In Round 4, the industry sector was still the hardest hit sector, with employment levels 44 percent lower than what they were pre-pandemic
- However, the industry sector saw significant recovery between Rounds 3 and 4 (22 percentage point or 33 percent increase in employment), primarily due to rebounds in manufacturing and construction

The service sector saw the largest recovery in employment between Rounds 3 and 4

- In Round 4, employment in services was 17 percent lower than it was pre-pandemic
- Recovery between Rounds 3-4 was substantial: the sector experienced a 28 percentage points (62 percent) increase in employment, which can be seen across most service subsectors, but particularly in transportation, retail, education, and other service activities

Agriculture, which was not as affected by work stoppages, also rebounded between Rounds 3 and 4

- Employment in agriculture was 10 percent lower relative to pre-pandemic levels in Round 4, and between Rounds 3-4, employment increased by 11 percentage points (52 percent)



Note: Each point represents the percentage change in the number of workers in a given sector at the time of the survey relative to pre-pandemic. The sample is restricted to respondents who were the same across all rounds and includes those who were not working pre-pandemic.

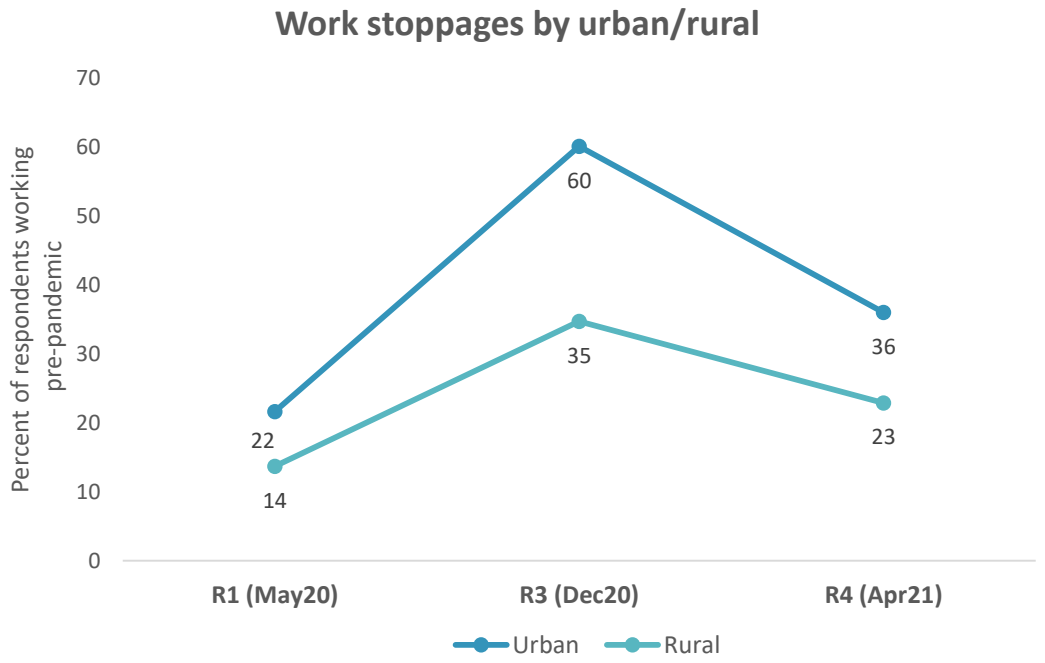
Employment: Work stoppage under the pandemic (4)

Faster employment recovery in industry and services meant that urban areas experienced a faster decline in work stoppages

- While employment losses were significantly higher among urban workers between Rounds 1 and 3, work stoppages declined by 24 percentage points (40 percent) among urban workers between Rounds 3 and 4, while they declined by 12 percentage points (34 percent) among rural workers

Despite faster recovery in urban areas, over a third of urban workers are still out of work in Round 4

- In Round 4, 36 percent of urban workers were without work, while 23 percent of rural workers were out of work
- Urban workers who have stopped working are marginally more likely to have a job to return to compared to rural workers (35 percent vs. 25 percent)



Note: Each point represents the share of respondents working pre-pandemic who were no longer working at the time of each survey.

Note: The sample is restricted to respondents who were the same across rounds and working pre-pandemic.

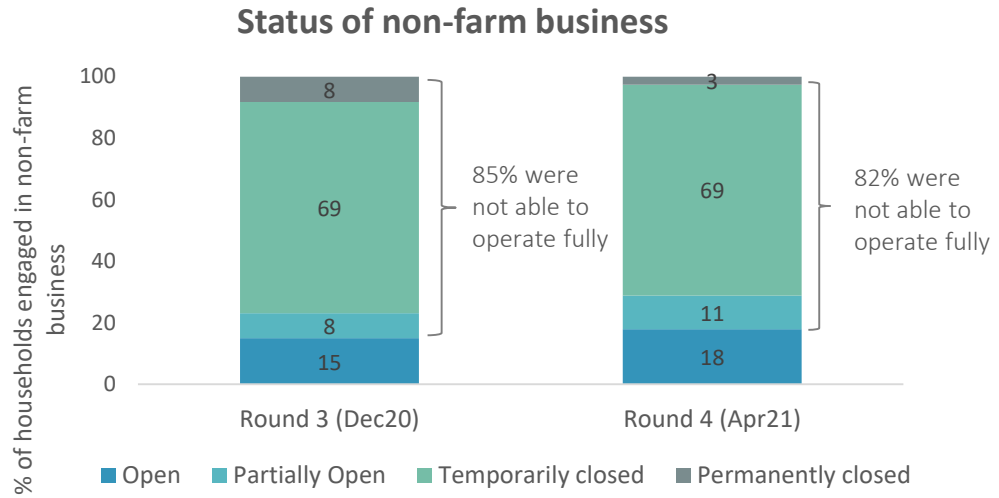
Employment: Non-farm Business (1)

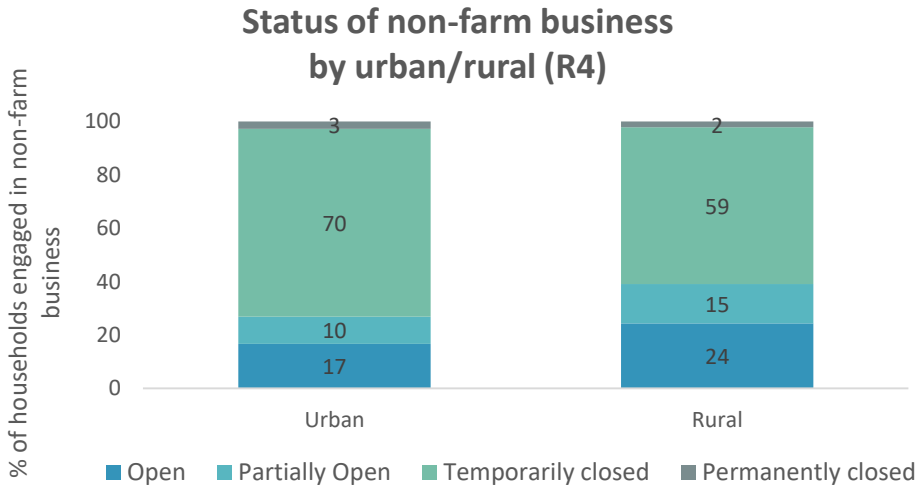
Non-farm business closures continued to be substantial, signaling ongoing difficulty for many businesses under the Government lockdown(1)

- 21 percent of total households were engaged in non-farm business activities in Round 4(2)
- 82 percent of households engaged in non-farm business in Round 4 were not able to operate fully, compared to 85 percent in Round 3
- The large majority (94 percent) of businesses that were not fully open cited government orders or other COVID-related reasons for not operating

A greater share of urban rather than rural businesses have been forced to close

- From Round 3 to Round 4, non-farm businesses in rural areas, particularly in soum centers, have been more likely than those in urban areas to be operating
- In Round 4, urban businesses were 12 percentage points more likely than rural ones to be temporarily or permanently closed



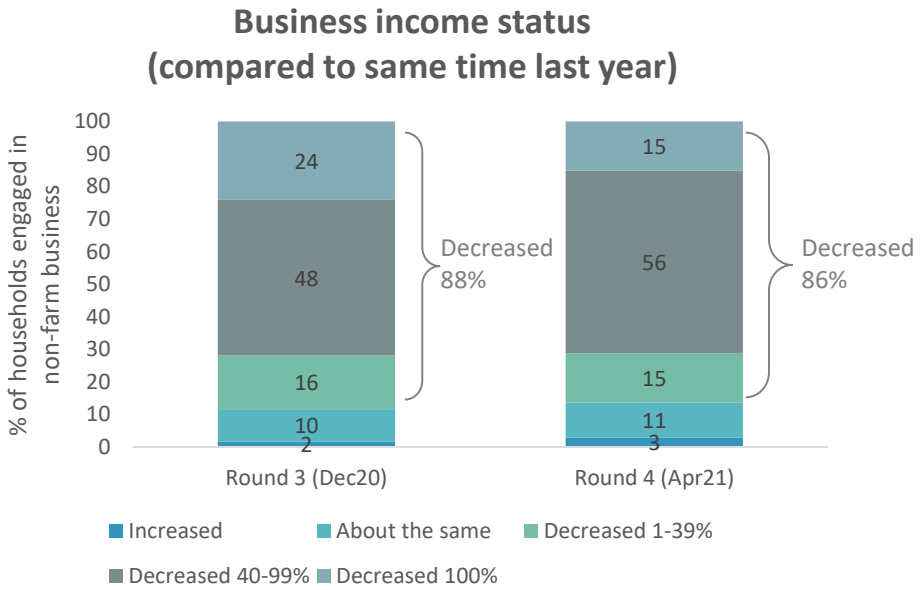


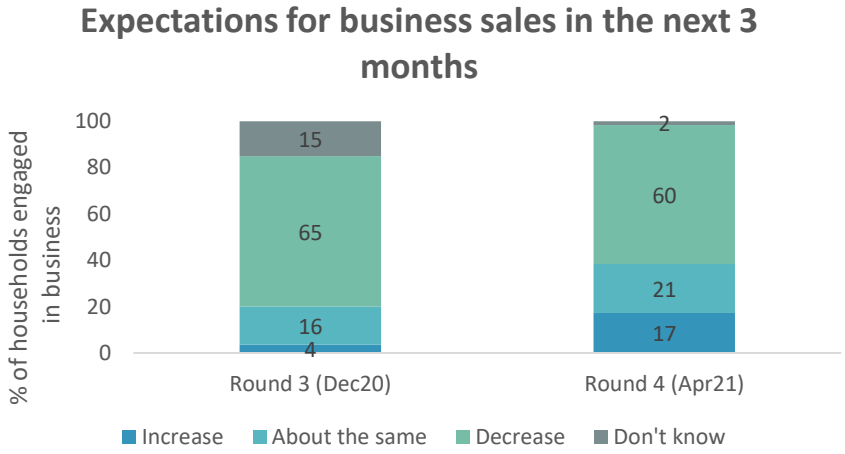
Note: (1) R4 survey asked the status of non-farm business as of the interview timing which is any day between April 19 and 30 during the April lockdown
(2) About 6 percent of households were no longer engaged in non-farm business in Round 4 despite being engaged in Round 3. This was offset but another 5 percent of households reporting being engaged in Round 4 but not in Round 3.

Employment: Non-farm Business (2)

While there was a slight improvement in business incomes and outlook, substantial income losses due to mandated closures continued for most households in Round 4

- Between Rounds 3 and 4, recovery in business income was limited:
  - In Round 3, 88 percent of households with businesses experienced a decline in business income relative to the same time in 2020, while in Round 4, 86 percent did so
  - In both Rounds 3 and 4, about 71 percent of business households experienced losses of 40% or higher. However, the share with a 100% decline (no income) decreased by 9 percentage points between Rounds 3 and 4
- Business outlook has improved slightly since Round 3
  - 17 percent of households with non-farm businesses said they expect sales to increase in the next three months in Round 4, while in Round 3, only 4 percent of households expected sales to pick up
  - Retail and transportation businesses in particular have more positive business outlooks



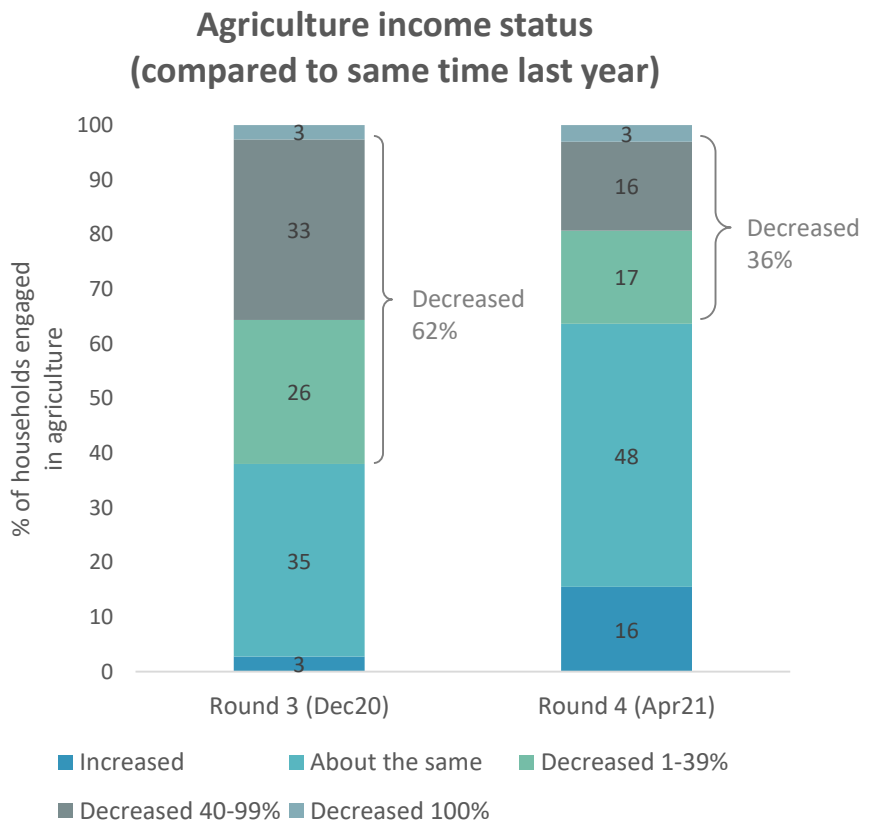


Note: R4 survey asked the status of non-farm business as of the interview timing which is any day between April 19 and 30 during the April lockdown

Employment: Agriculture (1)

Agricultural households have seen marked improvements in income between Rounds 3 and 4

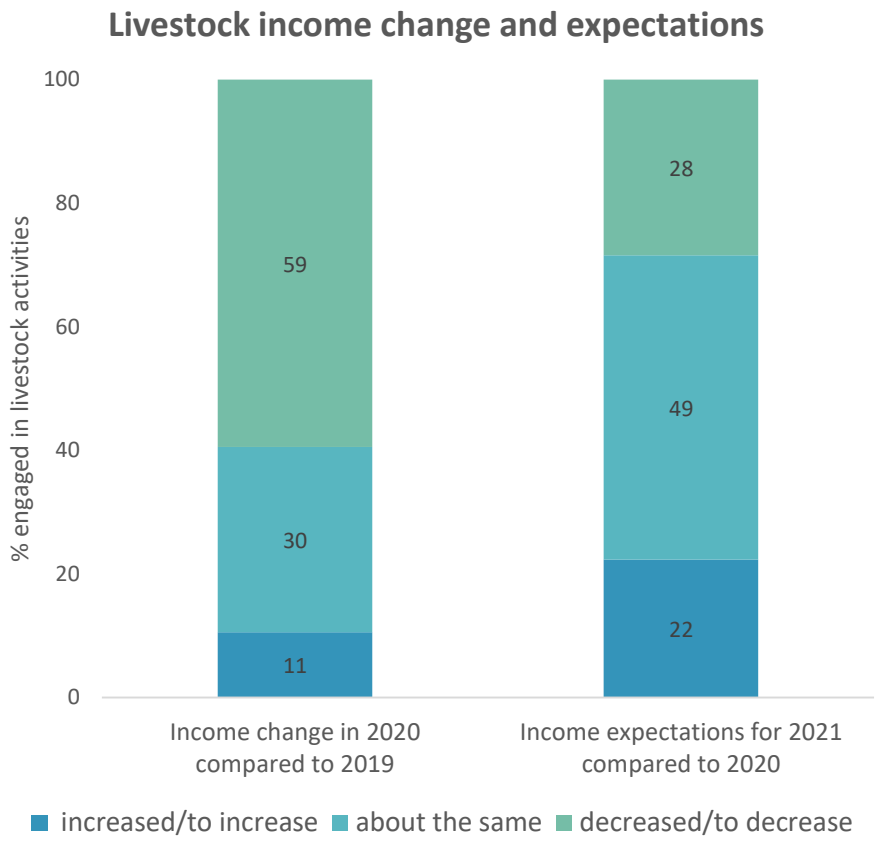
- In Round 4, 19 percent of total households were engaged in farming and/or livestock activities
- Agricultural households have seen a faster recovery between Rounds 3 and 4
  - Prevalence of income losses among farming/herding households significantly declined from 62 percent to 36 percent between Rounds 3 and 4.
  - In Round 4, nearly half of agricultural households maintained the same income levels and 16 percent experienced increasing income
- However, 36 percent of agricultural households still had lower income compared to the previous year in Round 4
- Compared to non-farm businesses, agricultural activities have been less affected by the pandemic
  - From Rounds 1-4, more than 96 percent of households engaged in agriculture report being able to work as usual
  - The prevalence and magnitude of income losses have also been lower among agricultural households than business households:
    - In Rounds 3 and 4, respectively 36 percent and 19 percent of farming/herding households experienced losses of 40% or more



Employment: Agriculture (2)

Rising input prices, however, remain a concern for herders and farmers

- Despite signs of recovery, 81 percent of agricultural households in Round 4 have reported increasing input prices for fertilizer and livestock feed compared to the previous year
- 59 percent of households engaged in livestock in 2020 reported a decline in income from livestock activities relative to 2019
- And the majority of herder households also do not expect significant recovery in income during 2021
  - 49 percent expect their income earned from livestock activities to stay about the same in 2021 compared to 2020, while 28 percent anticipate a further decrease in income
    - The primary reason households have reported for a decline is a decrease in ownership or production of livestock, COVID-19-related changes, and higher input costs
  - Only 22 percent said they anticipated income earned from livestock activities to increase in 2021 compared to 2020, primarily due to expectations that livestock output prices would increase



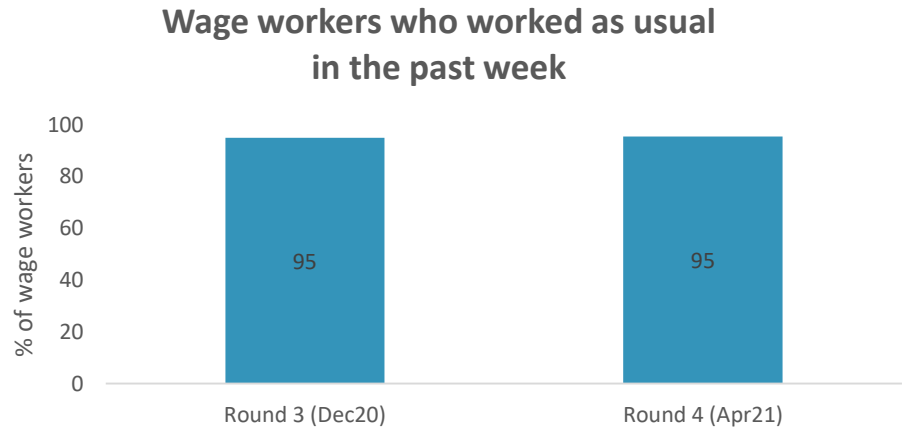
Employment: Wage

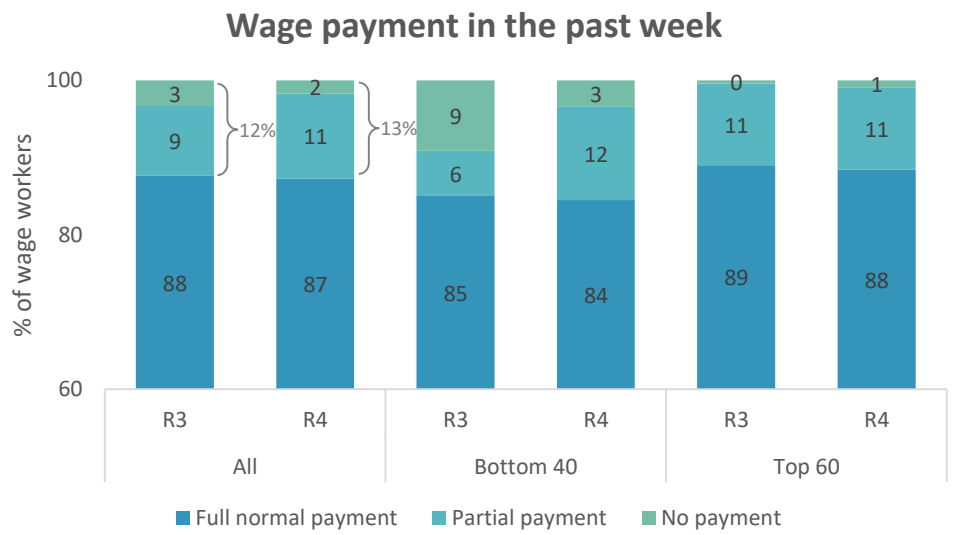
The vast majority of wage workers continue to work as usual and receive full payment in Round 4

- The share of wage workers who were able to work as usual in the past week did not change between Round 3 and 4 at 95 percent
  - Business closures due to COVID-19 was the primary reason for not being able to work as usual in Round 4 (78 percent)
- In Rounds 3 and 4, about 12-13 percent of wage workers reported they were unable to receive full payment in the week preceding the survey
  - This suggests that despite the lockdowns, the majority of wage workers were able to continue receiving full payment

The share of wage workers receiving no payment has diminished for the bottom 40

- Between Rounds 3 and 4, the share of bottom 40 wage workers that were receiving no payment decreased from 9 to 3 percent
- Top 60 workers did not see much change between Rounds 3 and 4



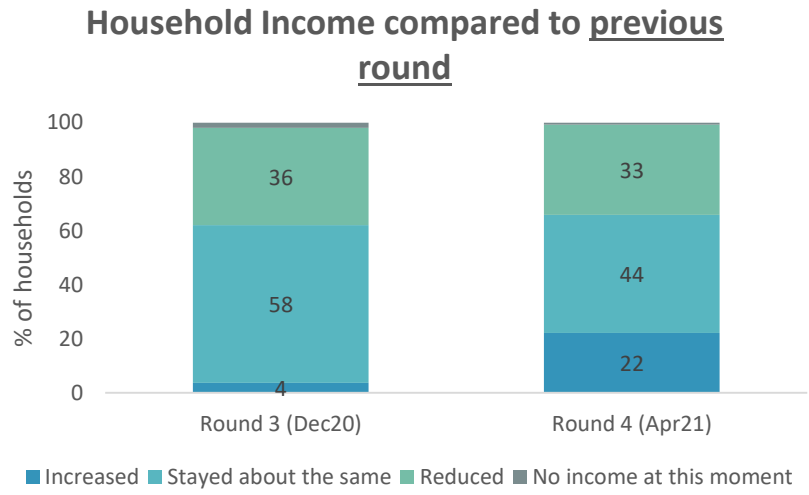


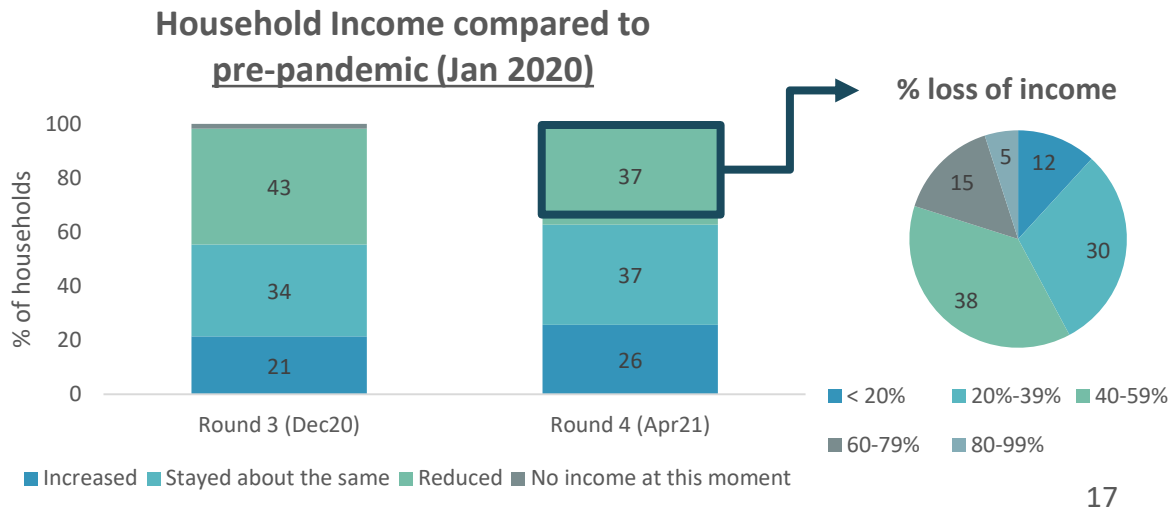
Note: Bottom 40/Top 60 is based on the 2018 HSES.

Total Household Income (1)

Total household income has recovered since Round 3 but is well below pre-pandemic levels

- Between Rounds 3 and 4, while 1 in 3 households continue to report reductions in total household income, the share of households reporting an increase in income rose from 4 to 22 percent
- While there are signs of improvement from December, household incomes remained depressed relative to pre-pandemic levels and magnitudes of income losses are not trivial
  - Out of households with income reductions compared to pre-pandemic, 30 percent experienced a 20-40% loss, and another 58 percent suffered more than a 40 percent loss of income



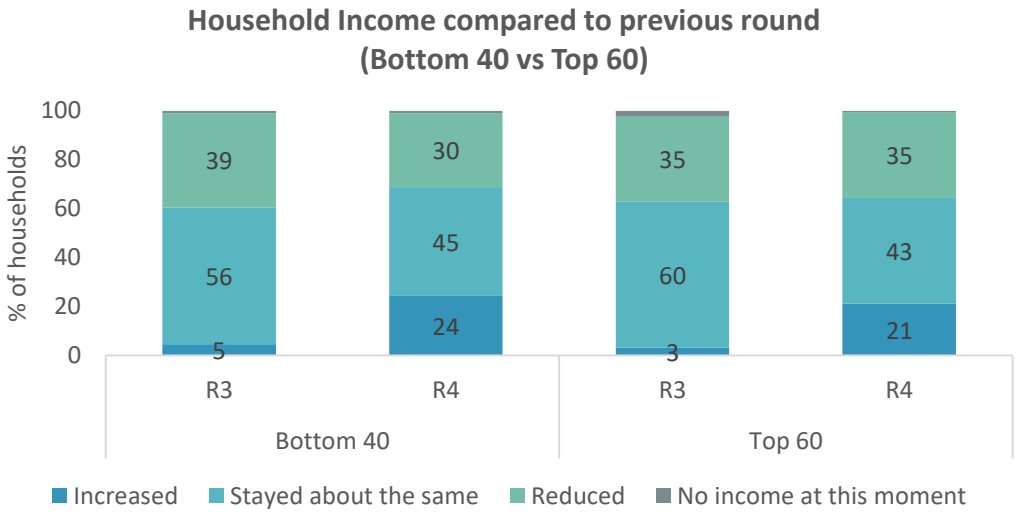


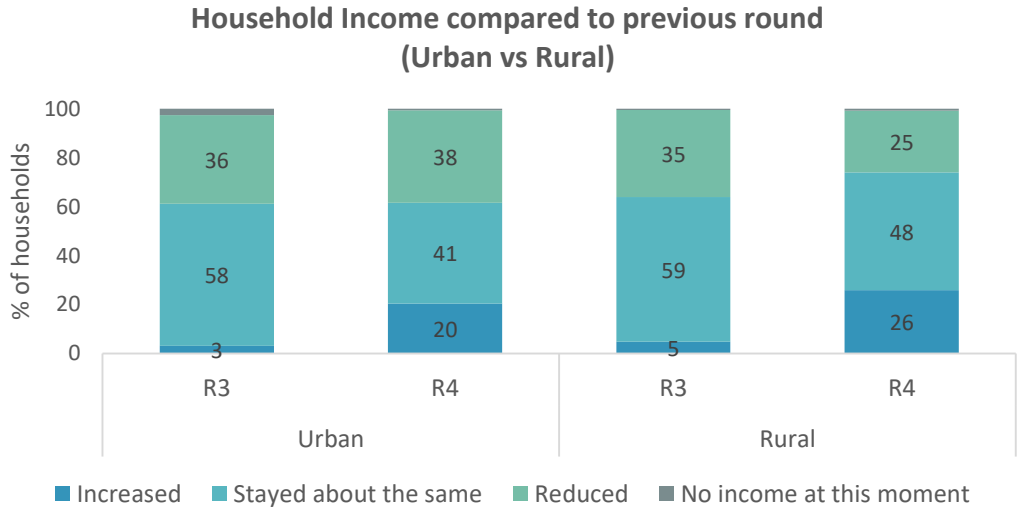
Note: Bottom 40/Top 60 is based on the 2018 HSES.

Total Household Income (2)

Income recovery is relatively slower among wealthier and urban households between Rounds 3 and 4

- The December lockdown (R3) brought widespread income shocks regardless of household income class and residential location: Across groups (Bottom40/Top60, Urban/Rural), 35-39 percent of households experienced income losses between Rounds 2 and 3
- In turn, between Rounds 3 and 4, the share of households in the bottom 40 experiencing income reductions went down by nearly 9 percentage points (39→30%), but it remained unchanged at 35 percent for the top 60 households
- In rural areas, the share of households with income losses declined by 10 percentage points between Rounds 3 and 4, while it increased by 2 percentage points in urban areas, leaving 38 percent suffering income losses in Round 4





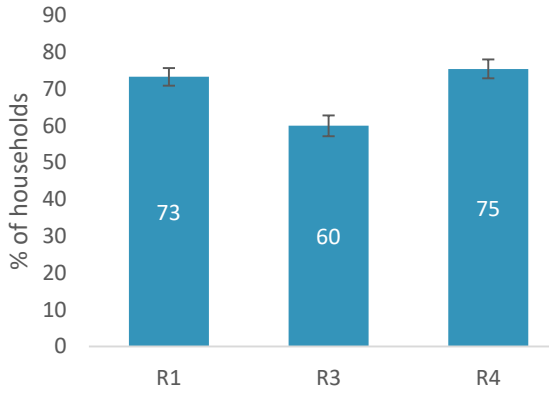
Note: Bottom 40/Top 60 is based on the 2018 HSES.

Shocks and Coping strategies (1)

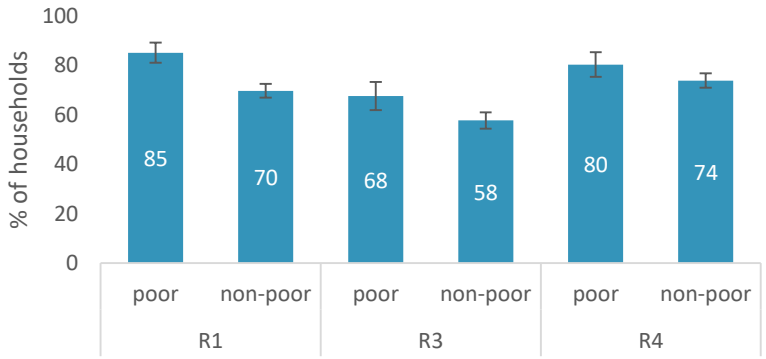
The share of households reporting shocks substantially increased from 60 to 75 percent between Rounds 3 and 4 – mainly due to the recent food price increase

- The share of households that experienced shocks worsened by 15 percentage points to 75 percent in Round 4
- Among households that experienced shocks since last December, almost all households (96%) suffered from a price increase of major food items
  - Food CPI inflation rate (YoY) went up from 4 to 8 percent in November 2020. While remaining above 8 percent, it further hiked up to 12 percent in April 2021
- Poor households who were already in vulnerable conditions are more likely to have experienced shocks throughout the pandemic. In Round 4, the poor are by 6 percentage points more likely to have faced shocks compared to the non-poor households

Housheolds experienced shocks since previous rounds



Poor vs Non-poor households experienced shocks since previous rounds



Type of shocks (Round 4)

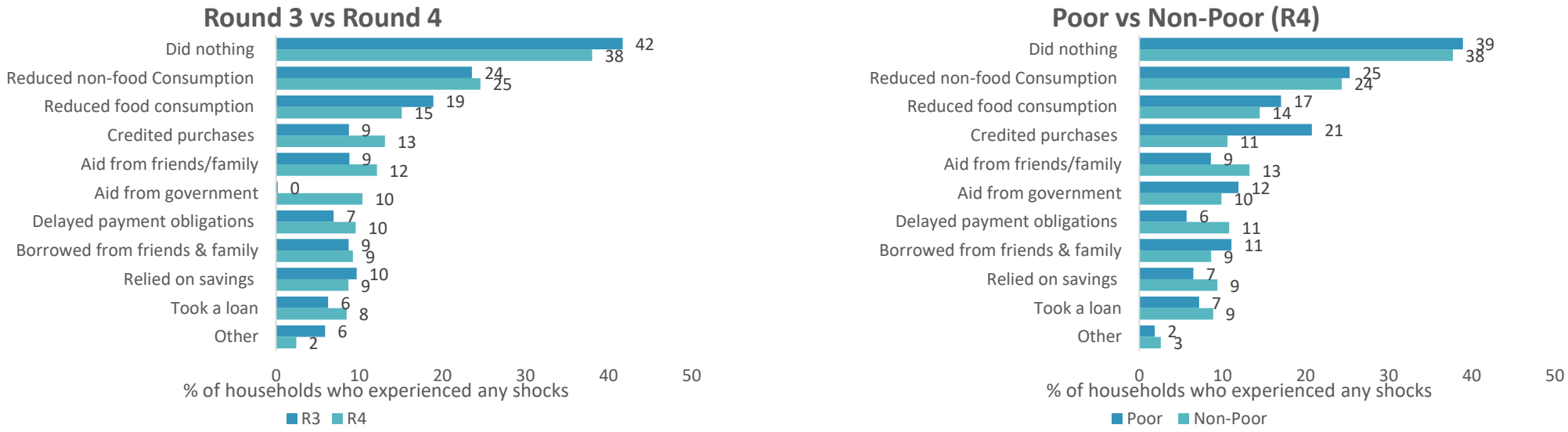
Note: Poverty status is based on the 2018 HSES.

Shocks and Coping strategies (2)

Government COVID-19 relief assistance helped households for coping with shocks in Round 4

- Among households coping with shocks, the selection preference of coping methods was not largely changed over rounds. About 2 out of 5 households did not take any actions against shocks and reducing food or non-food consumption has been the most common coping mechanism for both poor and non-poor households over time
- In Round 4, it seems that the Government's one-time cash transfer has helped households to deal with shocks: the share of households using government aid as coping strategy increased to 10 percent
- Poor households tend to make credited purchases and borrow from friends and family rather than relying on formal financial instruments

How did your household cope with shocks? (multiple answers)



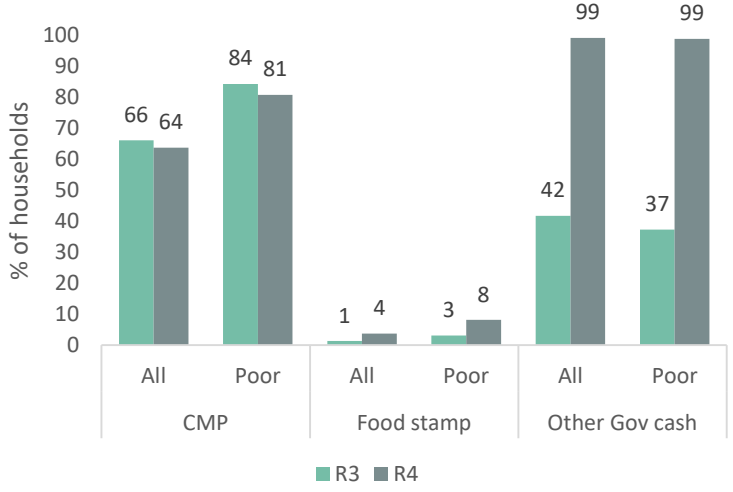
Note: Poverty status is based on the 2018 HSES.

Safety Nets: Social assistance (1)

Government's cash transfers ahead of the April lockdown (MNT300,000 ($105) per every citizen) substantially contributed to mitigating COVID-19 negative impacts on households

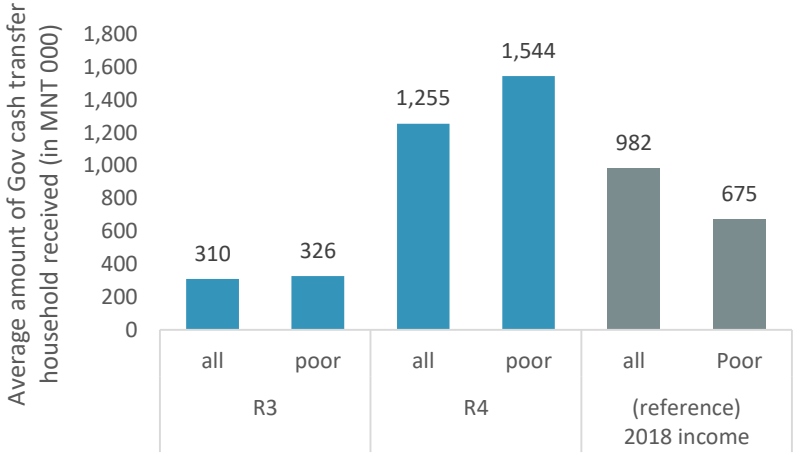
- The Government's one-time cash assistance was swiftly distributed ahead of the April lockdown, increasing the coverage of other Government cash transfer from 42 to 99 percent between Rounds 3 and 4
- The average amount of Government cash transfer households received in the past 30 days increased by almost four times from Round 3 to 4
  - For the poor households, the average amount households received from the Government (MNT1,544 thousands) is equivalent to more than 2 months income (compared to the 2018 nominal average monthly household income for the poor)
- As a result, between Rounds 3 and 4, the share of households that reported Government assistance completely mitigating the impacts of the pandemic has tripled, from 9 percent to 28 percent. In Round 4, another 71 percent said it partially contributed to mitigating shocks

Coverage of social protection programs



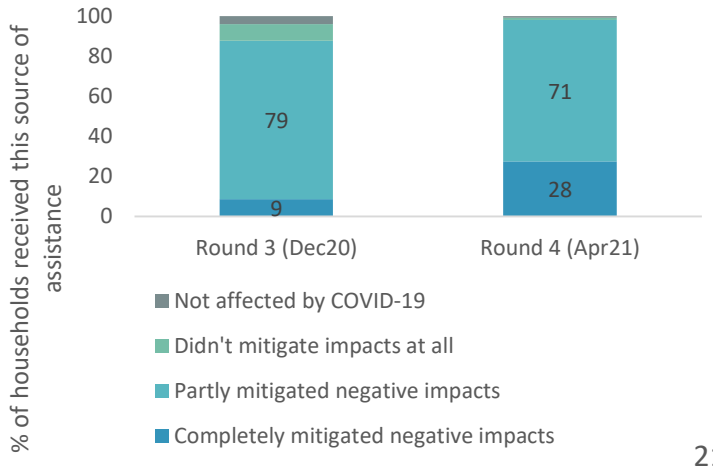
Note: CMP = Child Money Program.

Average amount of government cash transfer in the past 30 days



Note: Include CMP, Food stamp and other government cash transfer. 2018 income is based on nominal average monthly household income from the 2018 HSES

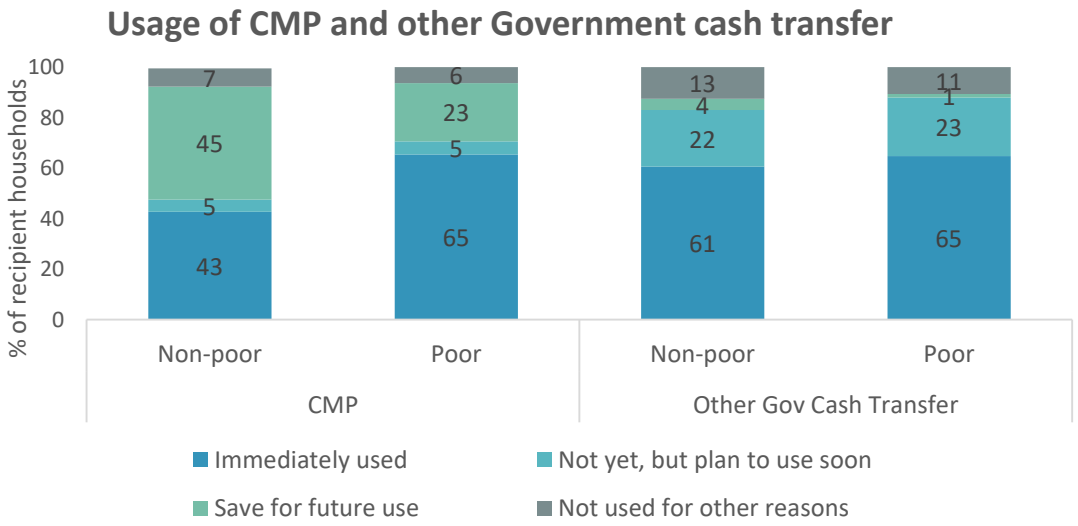
Perception of usefulness of other government direct cash transfers

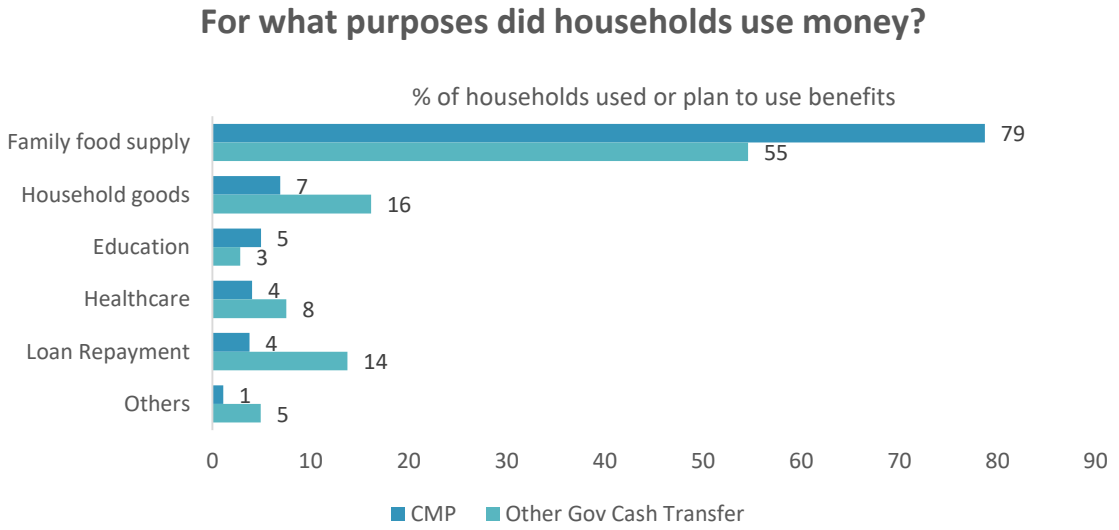


Safety Nets: Social assistance (2)

Poor households are more likely to use Government cash transfers immediately, mainly for purchasing food and household goods

- The majority of both poor and non-poor households (83-88 percent) used Government's cash assistance immediately or soon after households received the money
- 70 percent of poor households were planning to spend Child Money benefits over a short time rather than saving, while 45 percent of the non-poor plan to save the money for later use
- Out of beneficiaries who immediately used Child Money Program (CMP) benefits, 4 out of 5 used CMP benefits for purchasing food for their families. On the other hand, usage of other Government cash assistance is more diversified. While over half of households used for food, 16 and 14 percent of households used for purchasing household goods and repaying loan, respectively



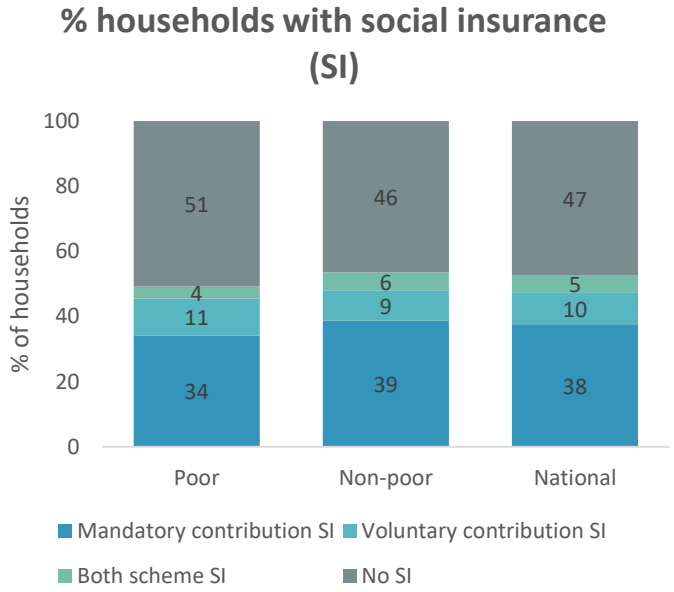


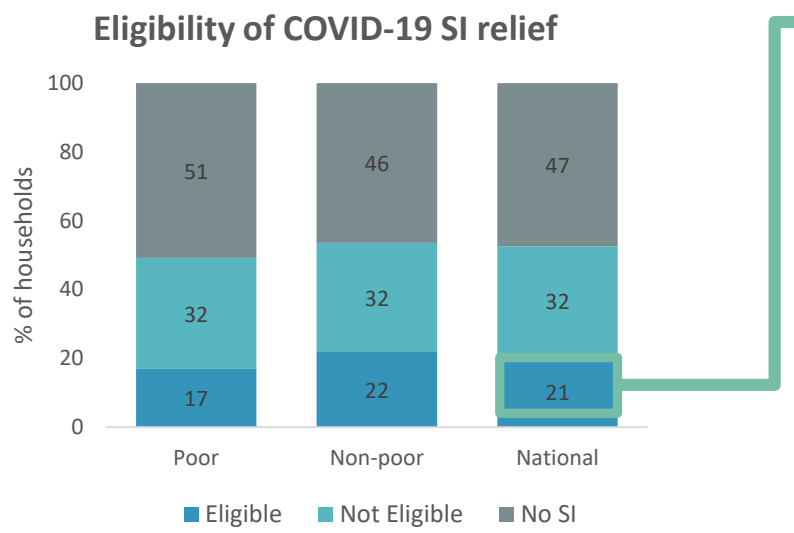
Note: CMP = Child Money Program.

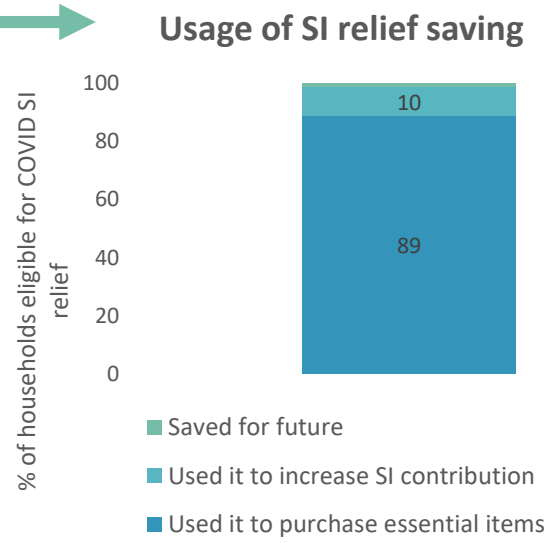
Safety Nets: Social insurance

While only 20% of households qualified, the Government's social insurance contribution relief program continued to help eligible households to purchase essential items

- Exemption of social insurance (SI) contributions has been provided in response to the COVID-19 pandemic since April 2020
- Half of households have social insurance (either voluntary or mandatory contribution) and only 20 percent of households are qualified for the COVID-19 social insurance exemption
  - Poor households are less likely to be enrolled in social insurance but there is no statistically significant difference between poor and non-poor in relief qualification
- Nearly 90 percent of relief qualified households used money saved by social insurance contribution relief for purchasing household essential items rather than saving for future or increasing SI contributions
- Results of the coverage and usage of SI COVID relief remain unchanged between Round 2 (Sep 2020) and Round 4 (Apr 2021)



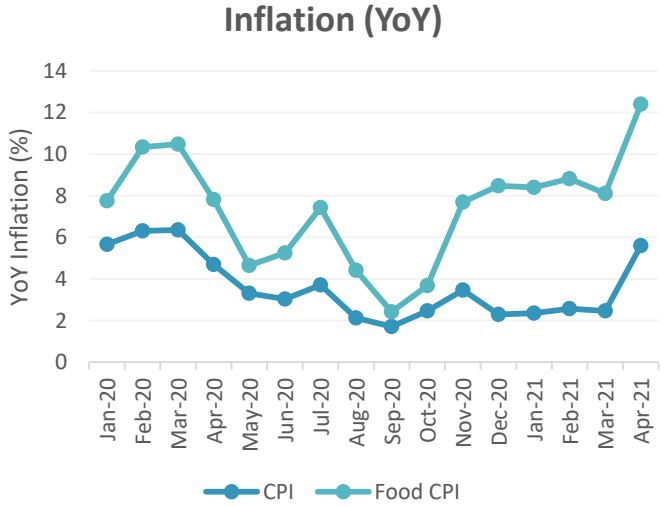


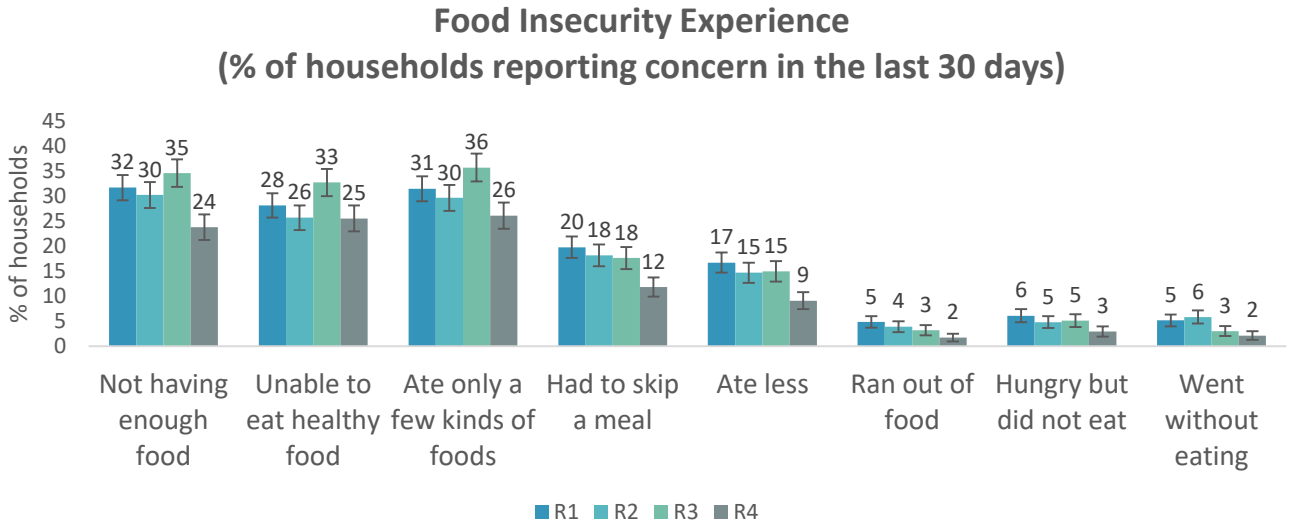


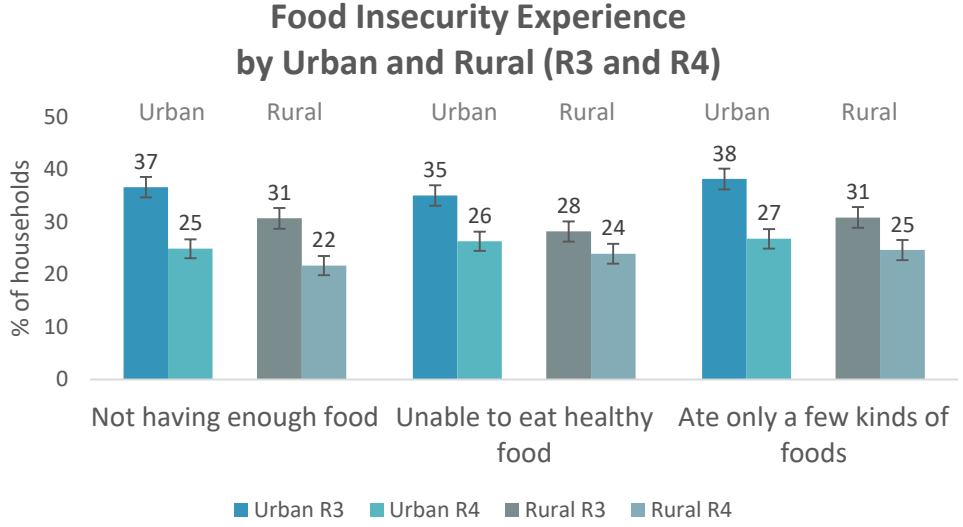
Food security (1)

Food insecurity improved between December and April despite huge spike of food prices

- Food CPI inflation rate (YoY) for April 2021 surged to 12 percent
- However, the state of food insecurity improved between Rounds 3 and 4. The share of households without sufficient food decreased from 35 percent in December to 24 percent in April. The prevalence of severe food insecurity (without food, went without eating) was almost eliminated.
- By location, food insecurity for urban households has remarkably improved. In Round 3, urban households were by 6-7 percentage points more likely to have experienced moderate food insecurity than rural households, but in Round 4 the gap has narrowed and there were no statistically significant differences between urban and rural



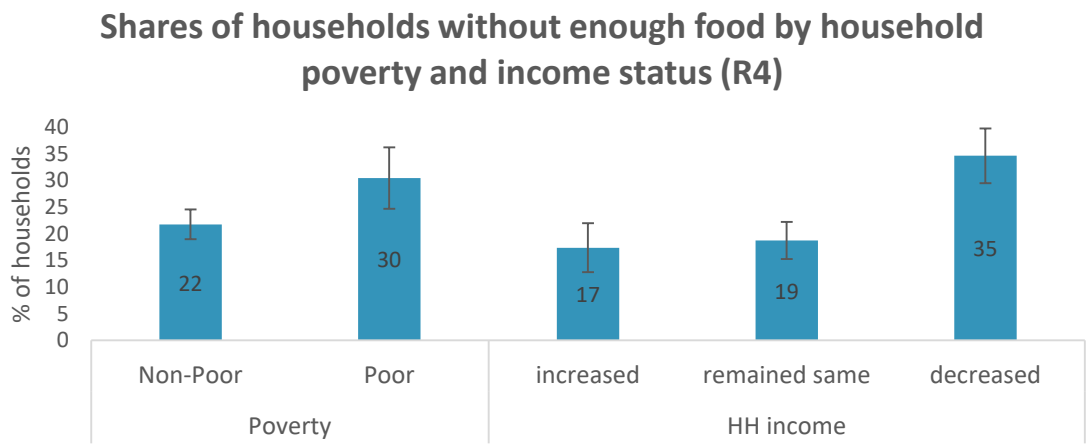


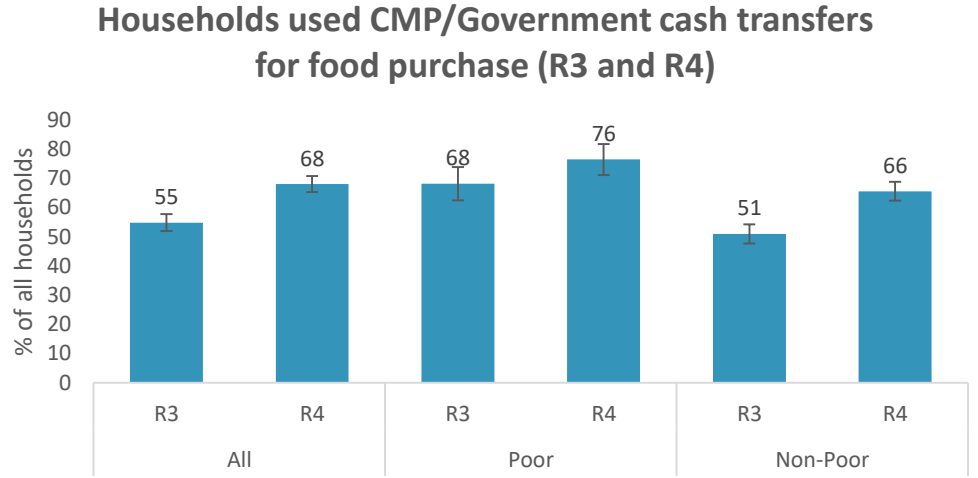


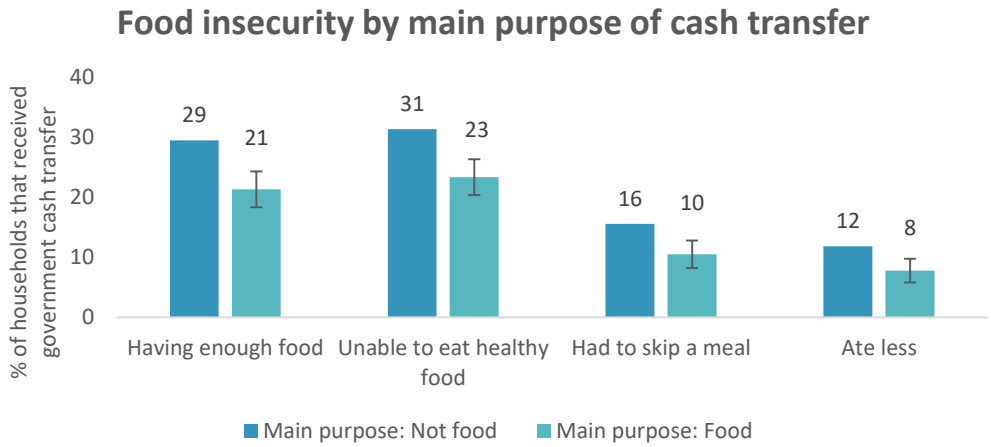
Food security (2)

The Government cash assistance likely helped reduce food insecurity, but the poorest and those most affected by the pandemic still have high rates of food insecurity

- Nearly 70 percent of all households spent the Government cash assistance benefits for purchasing food in Round 4. In particular, while 51 percent of non-poor households used them for food in Round 3, 66 percent spent it on food in Round 4
- Households that primarily spent the transfer on food were less likely to be food insecure in Round 4, controlling for food insecurity status in Round 3
- Although the situation has improved since Round 3, the prevalence of food insecurity remains an issue for the poor and households suffering income losses under the pandemic







Note: The second bar (Main purpose for transfer was food) shows conditional means from a regression controlling for food insecurity in Round 3. Error bars (95% confidence intervals) indicate whether the food insecurity results in the second bars are significantly different from the first bars "main purpose for transfer was not food"

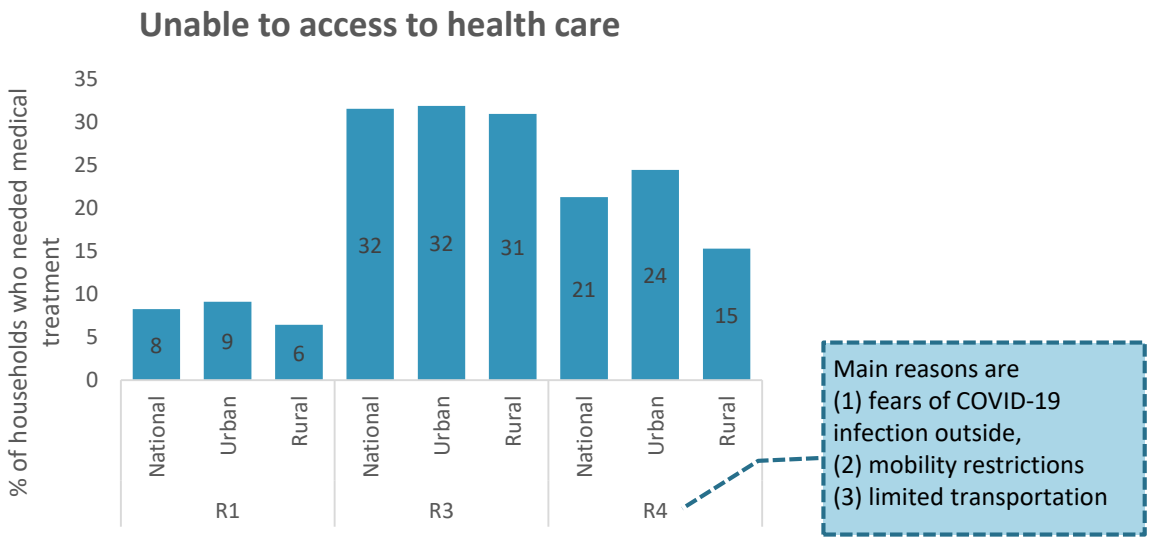
Access to health and financial services

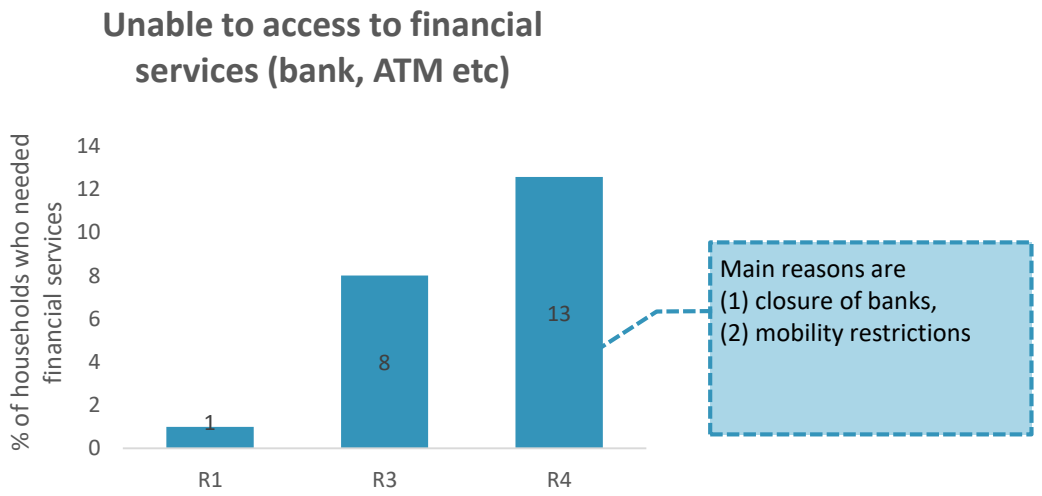
Access to health care services has moderately improved since December, but its recovery is slower in urban areas

- Access to health care services has significantly recovered in rural areas between December and April, but as COVID-19 cases spiked in Ulaanbaatar, the recovery is marginal in urban areas

Access to financial services has slightly deteriorated under the April's lockdown

- Of those who needed financial services in the last 30 days, 13 percent were unable to access, mainly due to closures of banks and mobility restrictions under the lockdown





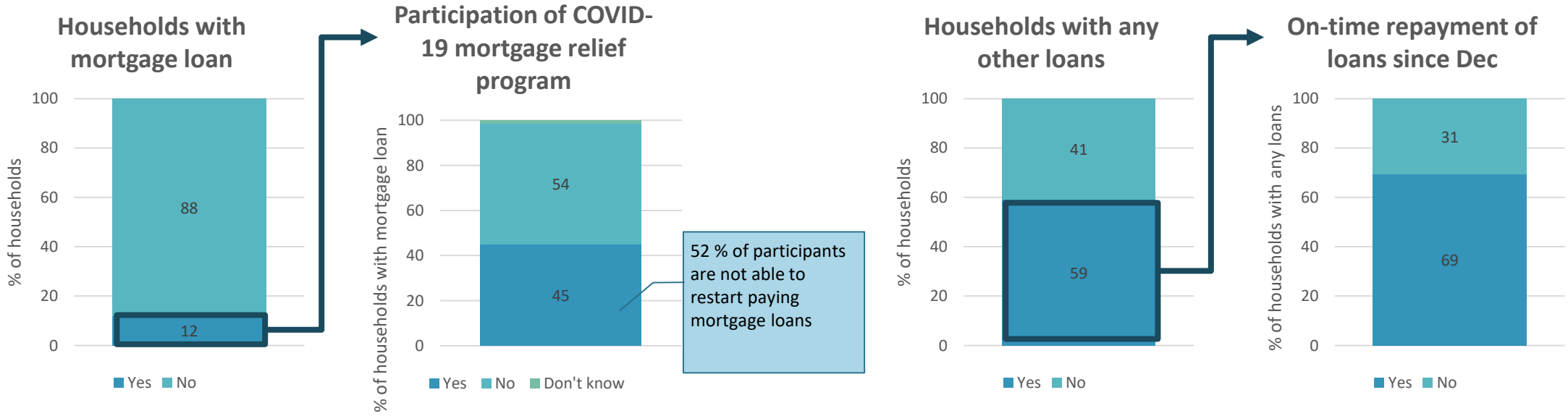
Household loan

Nearly half of households who own mortgage loans participated in the Government's COVID-19 mortgage payment relief program

- 12 percent of total households currently own mortgage loan. Out of those, 45 percent participated in the Government's COVID-19 mortgage payment deferral program. Half of program participants used the money retained from the relief program for purchasing food and another quarter for purchasing other essential items
- Over 50 percent of households participating in the program reported they would be unable to make repayments on time, if mortgage payments were to resume next month

3 in 10 households with loans were not able to make on-time loan repayments since December 2020

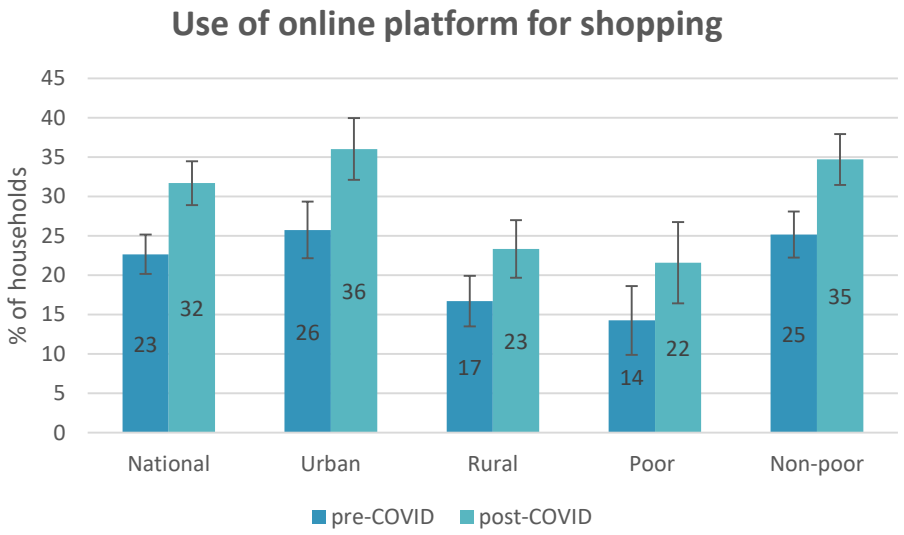
- While there is no statistically significant difference between poor and non-poor, urban households are nearly 10 percentage points more likely to have delayed loan repayments compared to rural households

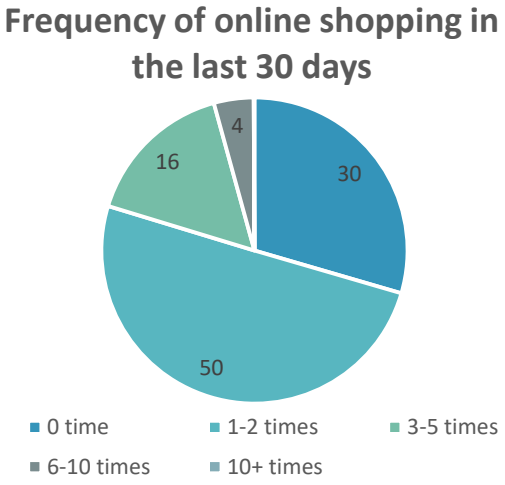
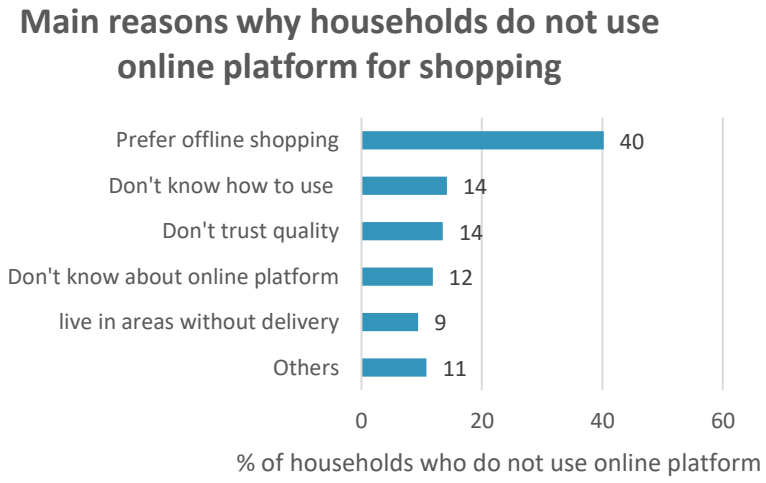


Access to e-commerce

The use of online platforms for shopping has increased amid the COVID-19 pandemic, but frequency of online purchases remains relatively low

- Prior to the pandemic, less than 1 in 4 households used an online platform to purchase food and household & personal items
- Since Feb 2020, usage of online platforms for shopping has increased by nearly 10 percentage points to 32 percent, particularly among the urban residents (36 percent)
- Although households are more likely to use online shopping, 80 percent of households use the online mode less than 2 times per month
- Main reasons for not using online platform are households' preference for in-person shopping (40 percent), followed by lack of knowledge on how to use an e-commerce platform (14 percent) and lack of trust on quality from online shopping (14 percent)
- The vast majority (94 percent) of online platform user households made payments with bank transfer (Bank, ATM, internet banking, mobile banking)





Among households who have used online platform to shop since the pandemic (Feb 2020)