

Impact of COVID-19 On Thailand's Households



Country Context

- Following remarkable achievements in poverty reduction over two decades, Thailand's progress slowed considerably from **2010** onwards. During **2016** and **2018**, a slowing economy, droughts, and declining farm, business and wage incomes resulted in increases in poverty. Poverty decreased again in **2019**, but the progress was driven by social assistance and redistribution policies rather than economic growth and productivity.
- In **2020**, GDP contracted by **6.1%** and the traditional services sector (wholesale & retail trade, accommodation & food, and transport), which employs **31%** of the working age population, suffered the most severe hit, receding by about **14.6%**.
- While the economy was projected to start recovering in **2021**, subsequent waves of COVID - 19 infections, emergence of new variants, and slow progress on vaccination triggered new strict containment measures, severely disrupting the economy. The growth forecast for **2021** has been revised downward to **2.2%** (from **3.4%**) and economic activity is not expected to return to its pre-pandemic levels until **2022**, with the recovery being projected to be slow and uneven.

Country Context

- The COVID - 19 crisis struck an economy already facing key structural problems, including aging population, low education level, large employment in low productivity sectors.
- The Government rapidly mobilized a large and diversified emergency assistance program to support poor and vulnerable population groups, bringing total social assistance to about **3.2%** of GDP, compared to just **0.8%** in **2019**. Relief programs provided vertical transfers or top ups to beneficiaries of pre-COVID programs, but the bulk of the assistance programs was allocated to informal workers and farmers who would have not been considered vulnerable prior the pandemic.
- Microsimulation models and preliminary estimates from the **2020** Thailand Socio-Economic Survey (SES) indicate that emergency social assistance programs helped to contain an increase in poverty and inequality between **2019** and **2020**.

Highlights (1)

Employment

- While national employment remained stable (at **68%**) between March **2020** and June **2021**, large variations were observed between regions and population groups;
- Employment declined in urban areas and the capital city, while it increased in rural areas and Northern zones because many of those who lost their jobs due to the pandemic returned to agriculture;
- Overall, over **50%** of respondents were affected by job losses, temporary work stoppage, reduced number of working hours or reduced pay;
- Women and individuals in low-income households were the most affected;
- Care work negatively affected the employment of married women and those with young children in their household, particularly in urban areas.

Income

- Over **70%** of households observed a decline in their income, with around **80%** of households in rural areas, the Southern region and low-income groups being affected by income declines;
- Both farming activities and nonfarm businesses were also severely affected by income declines, as about **50%** of them experienced a decline in their incomes by over a half. Households in the South and those in low-income groups were the most significantly impacted by income losses;
- Nonfarm businesses benefitted from several support mechanisms, including the 'let's go halves' scheme introduced by the Government in **2020** as part the emergency assistance program, loans and delayed payments;
- Nearly **80%** of farming households benefitted from the 'No one left behind' program and over **63%** benefitted from the farmers assistance program.

Highlights (2)

Food Security & coping mechanisms

- Around **60%** of households experienced concerns about their food security;
- Many households reported running out of food, with proportions reaching **60%** among low-income households and those with children;
- Households used several coping mechanisms during the crisis, the most common including reduction of food and nonfood consumption, reliance on Government assistance, reliance on savings and engagement in additional income generating activities;
- Low-income households also relied on help from family and friends.
- Despite significant social assistance from the Government and the fact that most households were able to buy essential food items in the week preceding the survey, around **50%** remain worried they would not be able to buy enough food the next week.

Social protection

- Over **80%** of households benefitted from the Government emergency assistance programs introduced in **2020**, with proportions approximating **90%** among low-income households and those who experienced income shocks;
- The proportion of social assistance beneficiaries almost doubled compared to **2019**;
- The 'No one left behind' program targeting informal workers and the 'We win' program targeting the poor and vulnerable had the largest coverage;
- Nearly **30%** of households benefitted from top up transfers above amounts received since **2019**;
- Around **80%** of households received their transfers through the Pao Tung mobile application and **55%** used bank transfers;
- Around **30%** of recipients faced problems due to app and internet issues, identity verification problems and incomplete/delayed payments.

Highlights (3)

Education

- Around **90%** of households had their school age children enrolled last semester, though proportions are lower in rural and lower income households, as well as those in the South;
- Concerns about catching the coronavirus, followed by lack of financial means and lack of readiness of schools, are among the main reasons for not enrolling children;
- Over half of children attended mixed (face-to-face and remote) classes and a fourth attended face-to-face only;
- Over half of children faced learning difficulties, essentially due to an inability to focus on remote learning without adult supervision, and to a lesser extent problems with accessing learning devices.

Health

- Around a third of households that needed medical assistance could not access the services due to concerns about catching the virus;
- Although nearly **60%** of the respondents have testing centers in their community, only **16%** were tested;
- Most people are aware of the availability of the vaccine and where to get it, mainly through media and social media;
- Only **6%** of respondents were vaccinated, with proportions reaching almost **40%** among health and social workers;
- About **30%** do not plan to get vaccinated, with rates reaching **36%** among low-income and low-education groups and the youth;
- Concerns about the vaccine side effects are among the main reasons for reluctance.

survey

01

Design

The Thailand rapid phone survey, funded by the World Bank, was implemented by Gallup Poll from **April 27** to **June 15, 2021**

The survey interviewed **2,000** adults aged **18 years** and older with access to mobile phones.

The survey was conducted by Computer Assisted Telephone Interviews (CATI) using random mobile phone frame-based sample design. The survey is representative at the national, urban/rural and regional levels.

The questionnaire includes the following modules

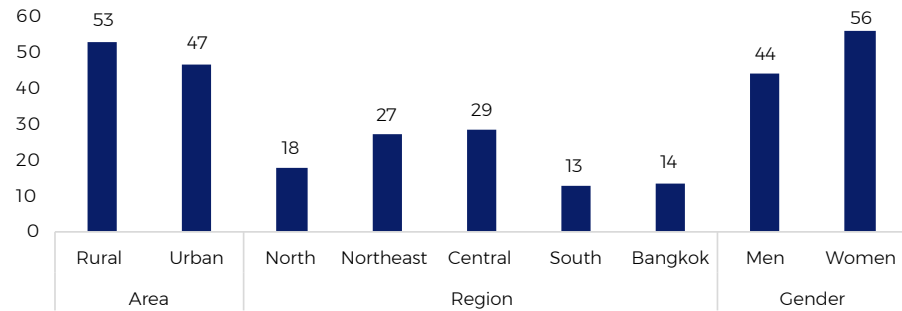
- Individual's and household's characteristics
- Access to food & food security
- Employment
- Income sources
- Access to health services & COVID - 19 vaccine
- Access to education
- Coping mechanisms and safety nets

Information from the survey complements evidence from SES surveys, providing a real-time, ground-level picture of the effects on employment and income, food security, coping mechanisms, education and health as the COVID - 19 pandemic unfolds

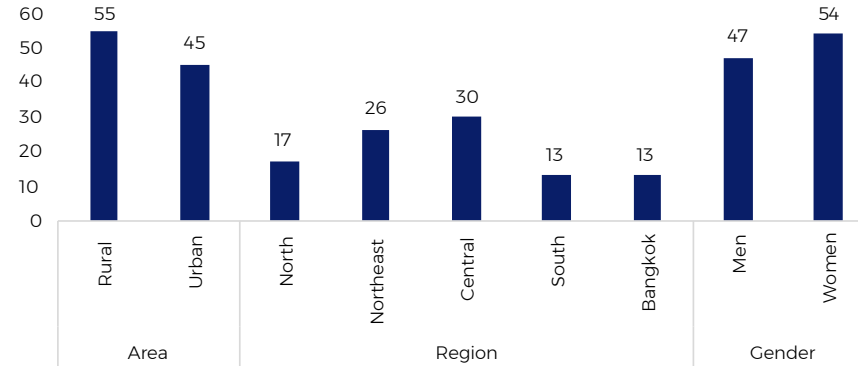
Note: the phone survey and SES 2019 show similar individual's and household demographic characteristics, but there are some divergences in terms of employment sectors due to sample design (individuals with mobile phone) and changes by the crisis

Some key characteristics of 2021 Phone survey and 2019 SES

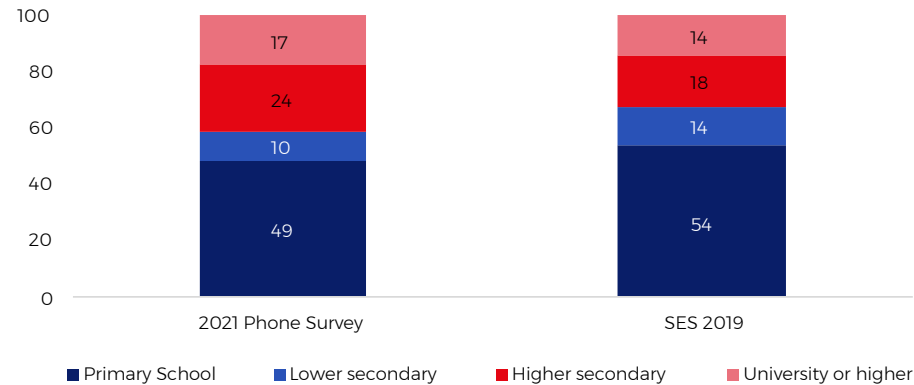
2021 Phone Survey



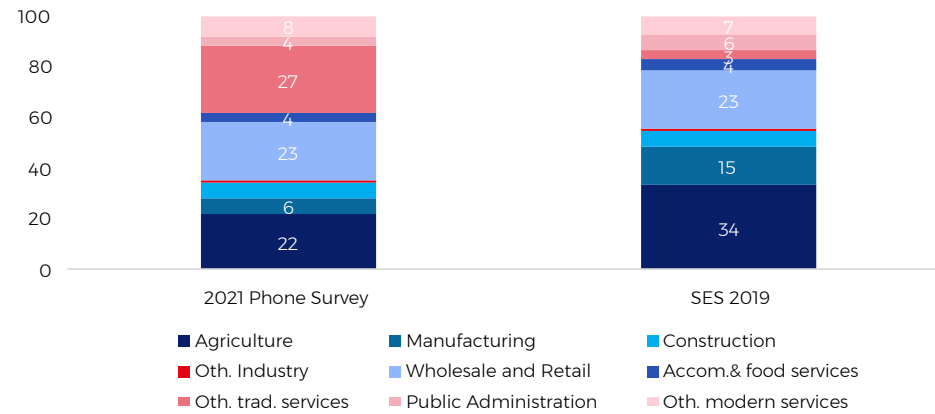
2019 SES



Education



Employment sector



Employment

02

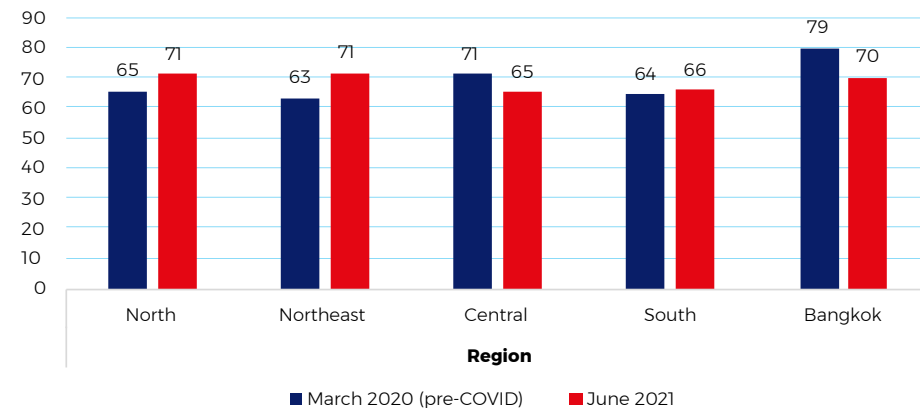
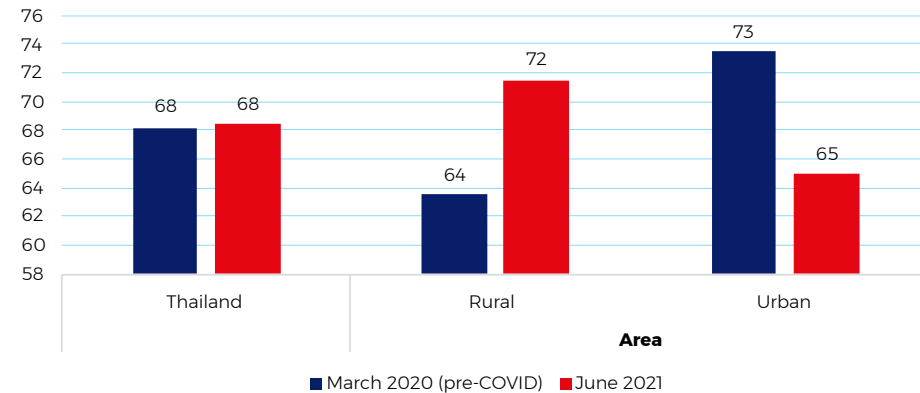
Employment rate did not change at the national level, but this hides large variations across regions

At the national level, the employment rate of individuals **aged 18** and older remained stable at **68%**.

But employment increased **8 percentage points (pp)** in rural areas while it declined by the same proportion in urban areas

Bangkok experienced the largest decline in employment (**9 pp**) while the Northeast experienced the largest increase (**8 pp**).

Proportion of people working in June 2021 (%)

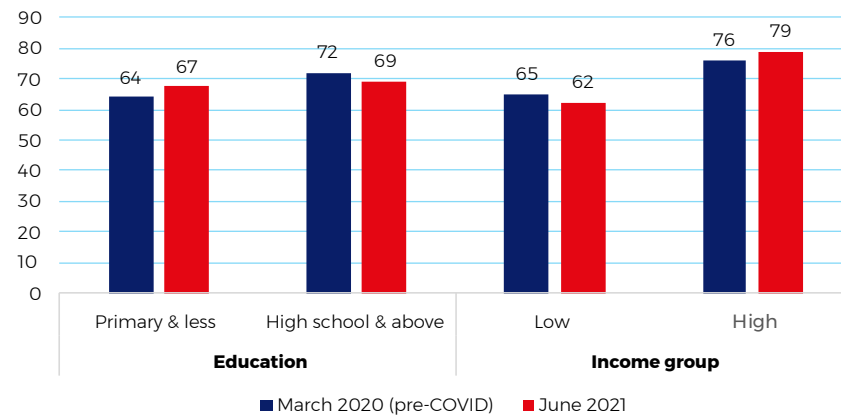
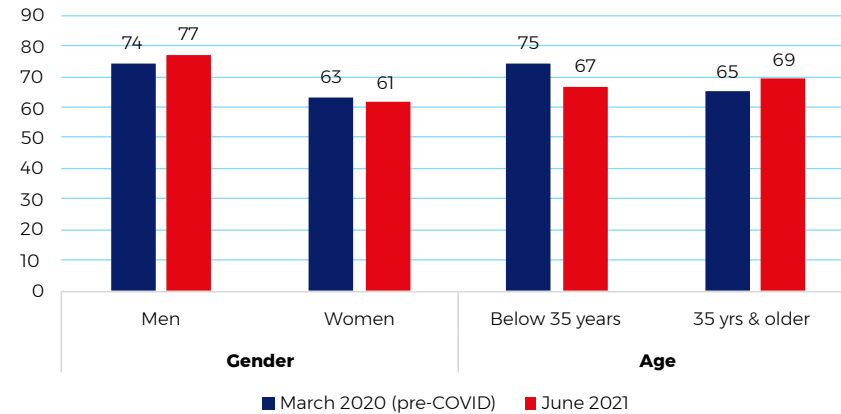


There are also large variations across population groups

Employment increased among men (**3 pp**) while it declined among women (**2 pp**).

Employment declined among the youth & educated groups, while it increased among individuals in better-off households.

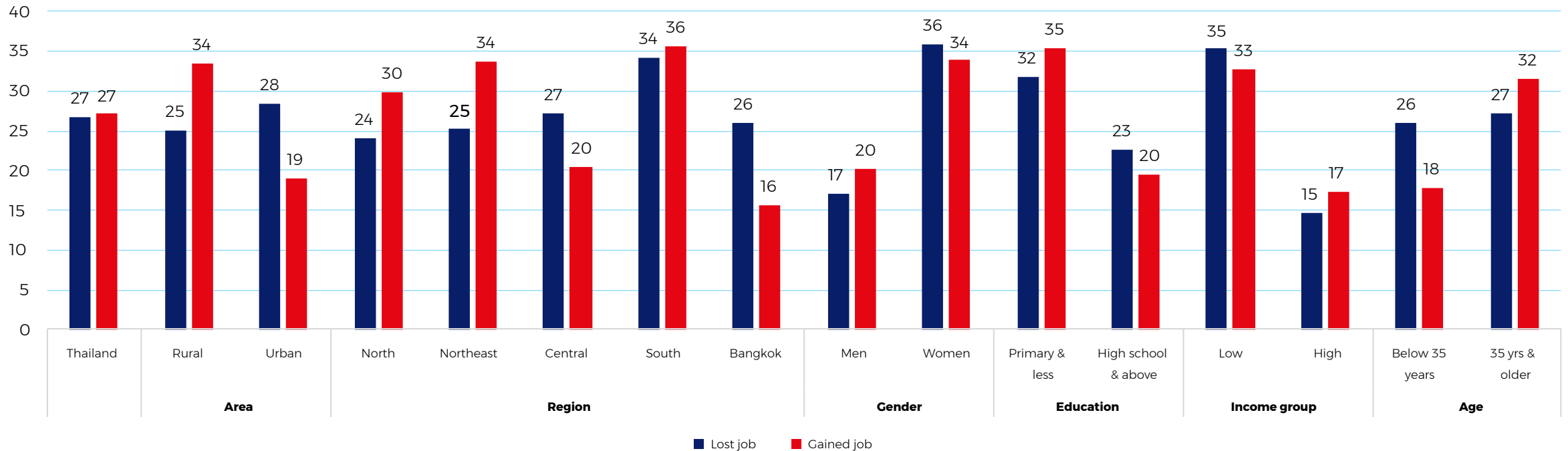
The increase of employment in vulnerable regions is a positive change, but the decline among educated, youth, women and low-income groups is worrying.



Note: Low-income group includes individuals in households where monthly income (pre-tax) is 19,000 baht or less.

Many have lost jobs between March 2020 & June 2021 and others gained jobs

Proportion of people who lost or gained jobs by June 2021 (%)



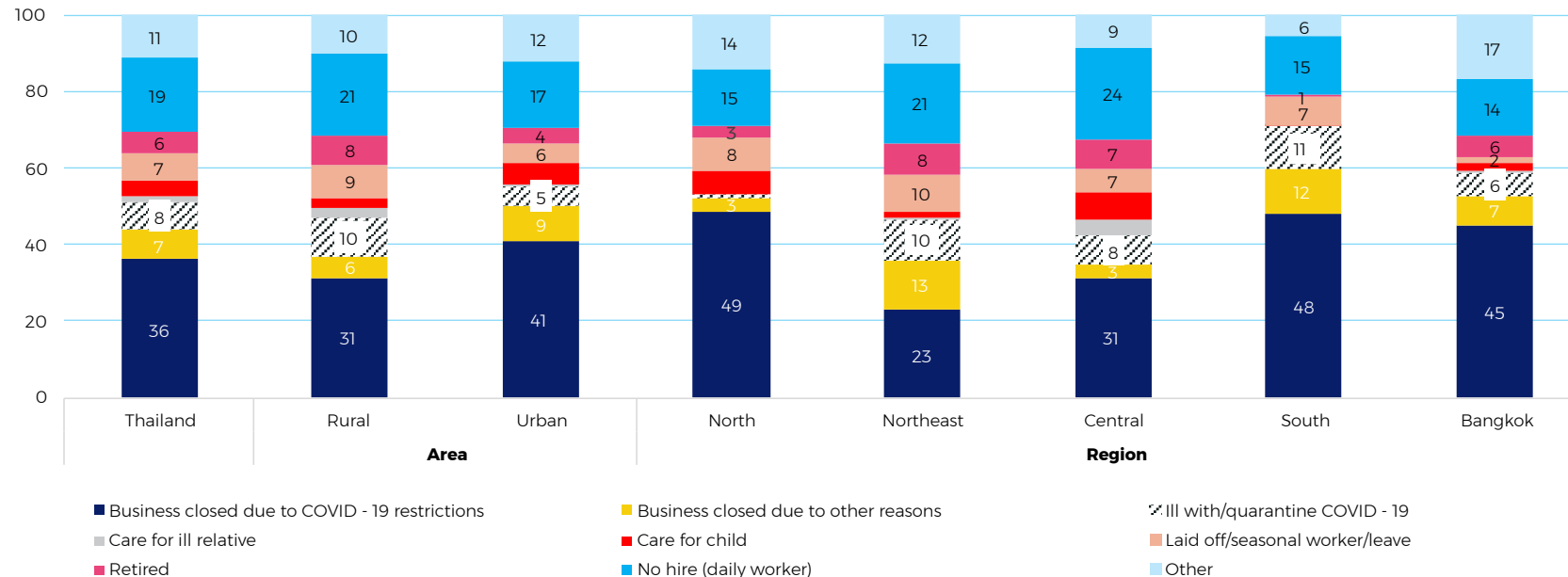
- More urban than rural people lost jobs, while more rural people were able to gain jobs.
- The proportion of those whose lost jobs is similar in northern regions and in Bangkok, however a higher proportion in northern regions was able to gain jobs.
- More women than men lost and gained jobs, but the proportion of those who gained jobs is higher than that of those who lost jobs among men, while it is lower among women.

Note: Those who lost jobs were working in March 2020 but not in June 2021; those who gained jobs were not working in March 2020 but were working in June 2021.

Business closure due to COVID -19 restrictions is the main reason for not working in most regions

- Absence of hiring of daily workers was the second most reported cause of unemployment.
- Business closure for reasons other than coronavirus legal restrictions, and infection/quarantine due to COVID - 19 were also important reasons in the Northeast and South regions.

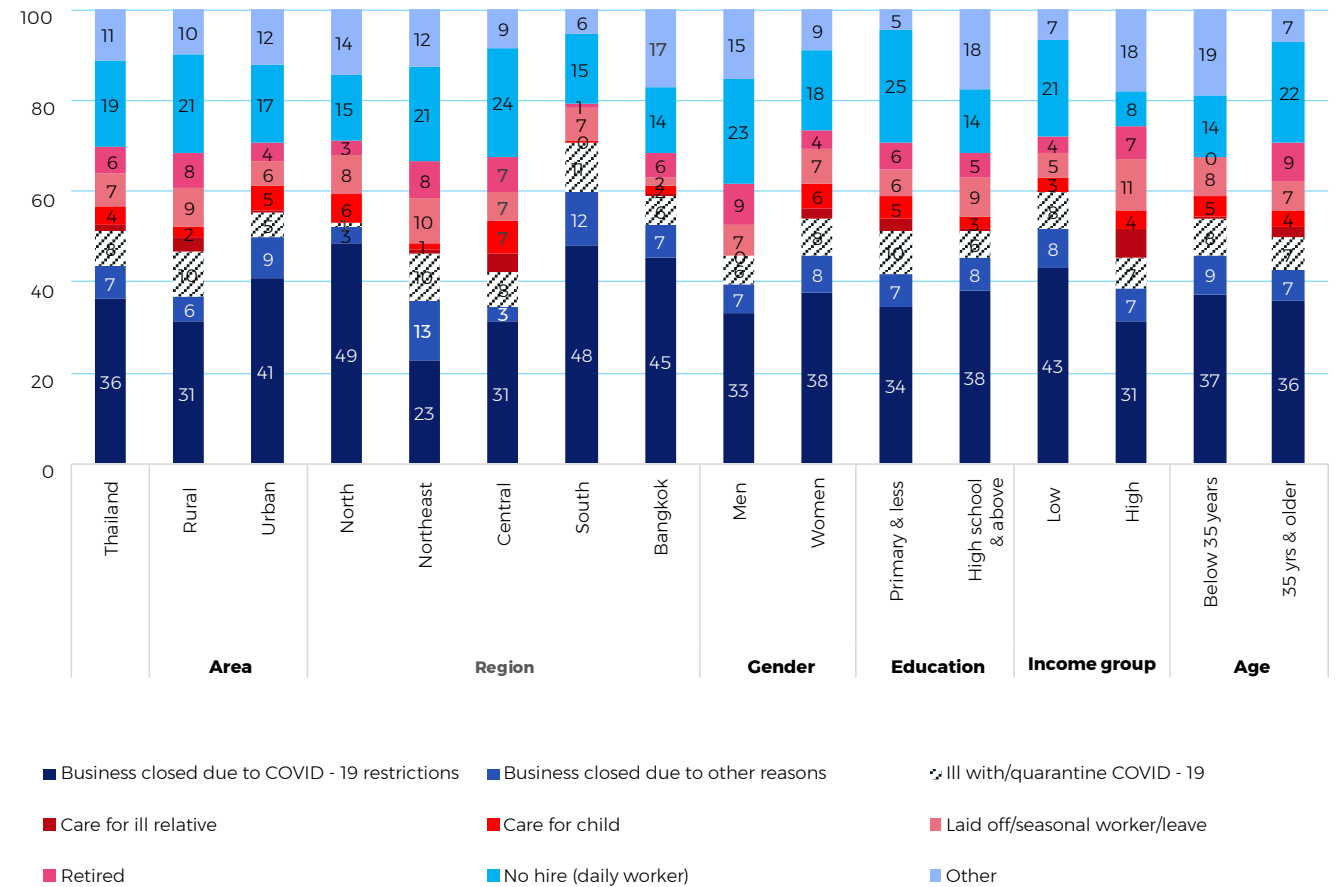
Main reason cited by people who were not working in June 2021 (%)



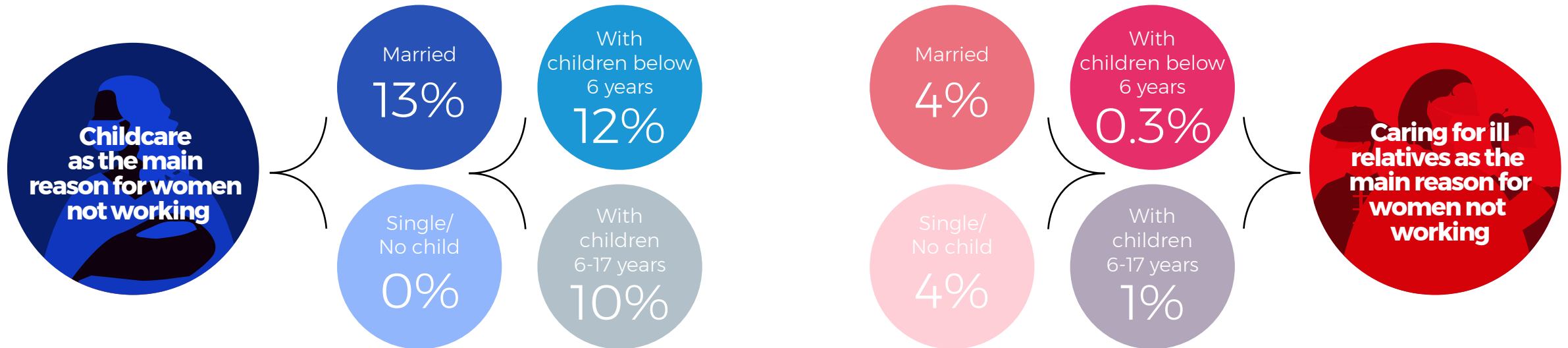
Note: Those who lost jobs were working in March 2020 but not in June 2021; those who gained jobs were not working in March 2020 but were working in June 2021.

Women and low-income groups were more severely affected by business closure due to COVID-19

- Women were more affected than men by business closure, but men were more affected by the absence of hiring of daily workers.
- People with low education were less affected by business closure due to the pandemic than those with higher education, but they were more affected by the absence of hiring of daily workers and infection by the virus.



Care work had an important impact on employment of married women and those with young children



- No men indicated childcare or caring for ill relatives as the main reason for not working compared with **8%** of women.

- The proportion of women who are not working due to childcare exceeded **12%** for married women and women who have young children below the age of six in their household.

- More married women, and more women with no children in their household, than those who are single or have children are not working to take care of ill relatives.

Note: Low-income group includes individuals in households where monthly income (pre-tax) is 19,000 baht or less.

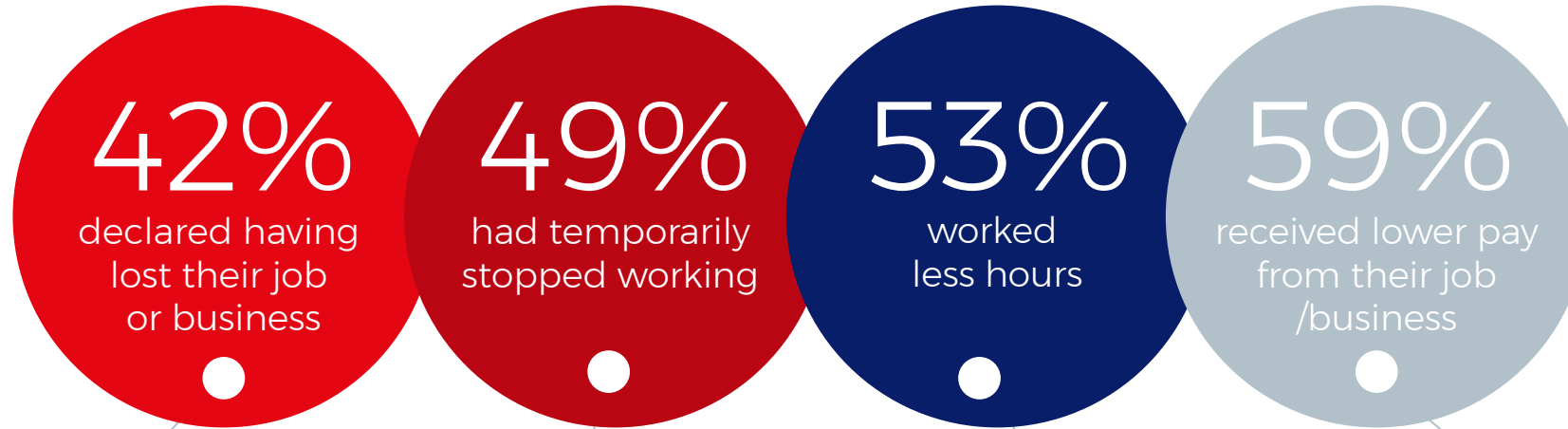
Childcare negatively affected urban and better-off women's employment

In urban areas, **14%** of women with children below **6 years** in their household and **18%** of women with children aged **6 to 17** indicated childcare as the main reason for not working compared with, respectively, **10%** and **2%** in rural areas. The proportions reach, respectively, **19%** and **22%** in the Central region.

Around **15%** of women in better-off households with children below **18 years** indicate childcare as the main reason of not working compared with **9%** of women in low-income households. Care for ill relatives strongly affected employment of married women who have no children in the Central region and those in better-off households, where, respectively, **27%** and **42%** of these women indicate care for ill relatives as the main reason for not working.

About **13%** of women with children below **18 years** were not working because they were ill with COVID - 19 or quarantining compared to **4%** for those with no children; proportions reach **22%** in rural areas.

During the Pandemic, people experienced several difficulties



Proportions are highest among

In the South **(51%)**
Women **(47%)**
Low education group **(54%)**
Low-income group **(56%)**

In the South **(57%)**
Women **(53%)**
Low education group **(58%)**
Low-income group **(60%)**

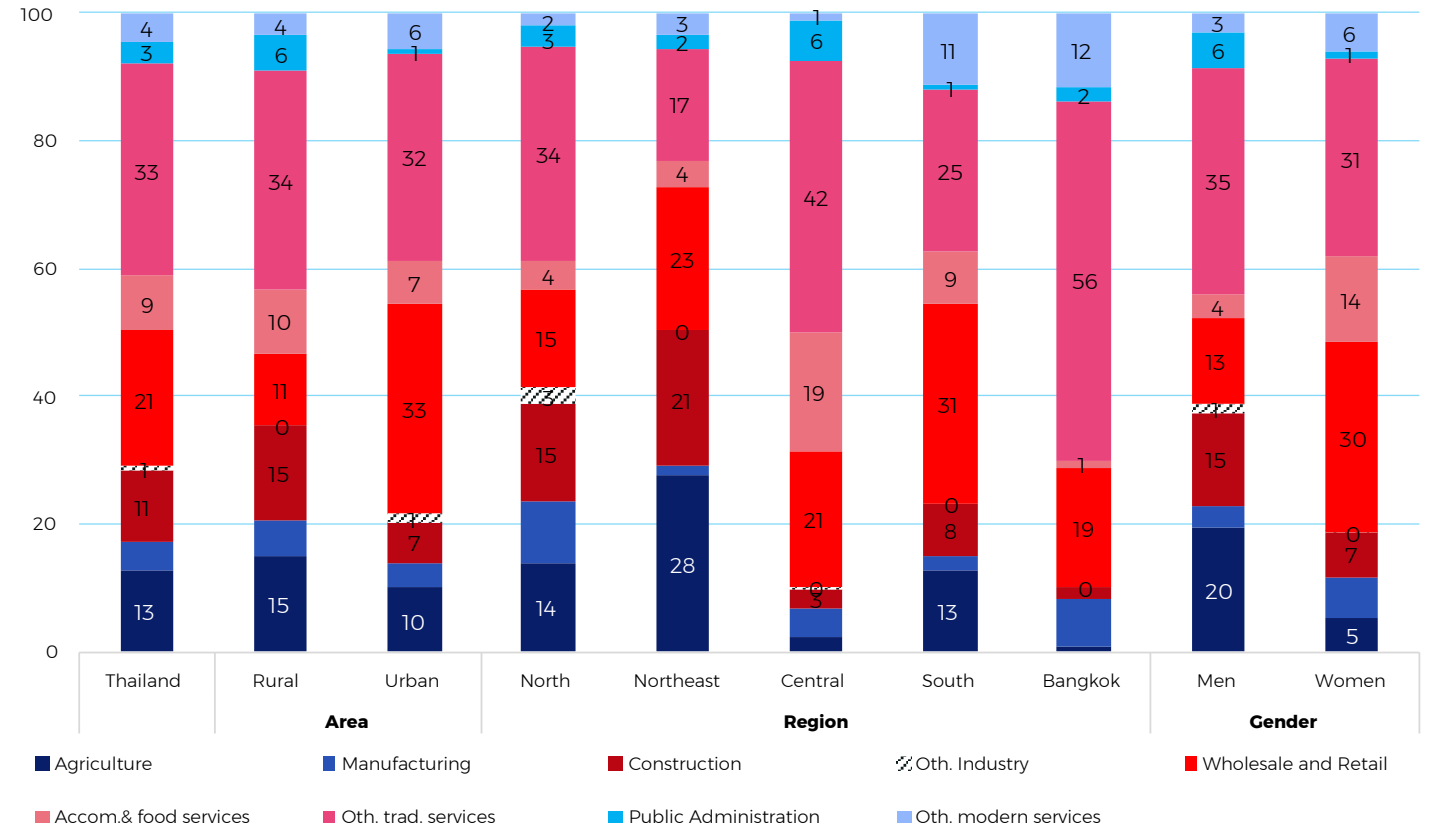
In the South **(56%)**
Men **(55%)**
Low education group **(55%)**
Low-income group **(55%)**

In the South **(61%)**
Women **(62%)**
Low education group **(65%)**
Low-income group **(67%)**

Note: Proportions are of those who indicated having experienced job/business loss, temporary work stop, and/or decline in their working hours or pay between March 2020 and June 2021 due to COVID - 19 crisis.

Traditional services and construction were the most affected sectors by job losses and temporary work stoppage

Sector of work in March 2020 of those who experienced job losses and /or temporary work stops as a result of the pandemic (%)



Note: Traditional services include wholesale & retail trade, transportation, accommodation & food, and household services; Modern services include ICT, financial services, real estate and human development.

Traditional services were most affected in urban areas and Central region

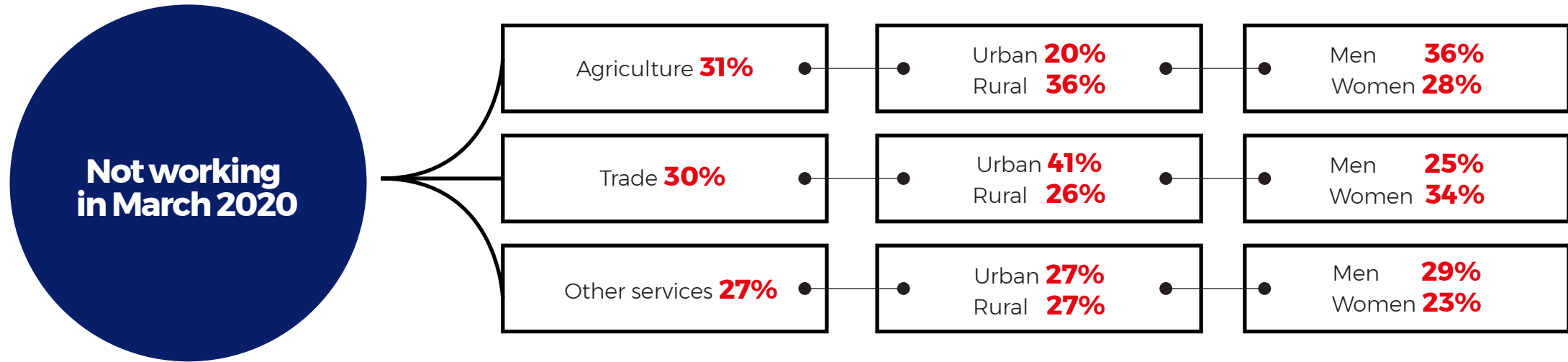
In urban areas, **72%** of those who experienced job losses or temporary work stoppage during the pandemic were working in traditional services; **33%** in wholesale & retail trade, **32%** in transport and household services and **7%** in accommodation & food services.

In rural areas, **55%** of those working in traditional services experienced job losses or temporary stoppages. Construction and agriculture were more severely affected than in urban areas.

Accommodation & food services sector was more affected in the Central region than in the rest of the country.

Around 15% of those who were not working in March **2020** and June **2021** did work between these periods but about **77%** lost their job due to COVID - 19.

The crisis led to important movement towards agriculture



Around **15%** for those who were working in accommodation & food services in **March 2020** and **13%** of those who were working in construction moved to agriculture by **June 2021**. Around **14%** of those who were in wholesale & retail trade sector moved to agriculture (**6%**) and to other services (**8%**).

Around **56%** of those working in **June 2021** experienced changes in their jobs since **March 2020**. Proportions are higher in rural areas (**65%**) than in urban areas (**48%**); and among men (63%) than women (**48%**). **64%** changed job because they lost their former job due to COVID - 19. Proportions are higher in urban areas (**68%**) than in rural areas (**60%**); and among women (**75%**) than men (**50%**).

Employment in agriculture increased, and traditional services seem to be slowly recovering

Around **59%** of those who experienced job losses or temporary work stop during the pandemic were working by **June 2021**. Proportions exceeded 65% in rural areas and Northern regions, and reached **69%** among men.

Around 54% of those who experienced job problems were working in traditional services by **June 2021**; **23%** in wholesale & retail trade, **27%** in transport and household services and **4%** in accommodation and food services. Around **22%** were in agriculture, with proportions exceeding **30%** in rural areas and Northern regions.

As a result of job changes, employment rate in agriculture increased from **13%** to **22%** between **March 2020** and **June 2021**; employment in wholesale & retail trade increased from **21%** to **23%**. Employment in construction declined from **10%** to **7%** and employment in accommodation & food services remained low at **4%** by **June 2021** (down from **5%** in **March 2020**).

Income & household business

03

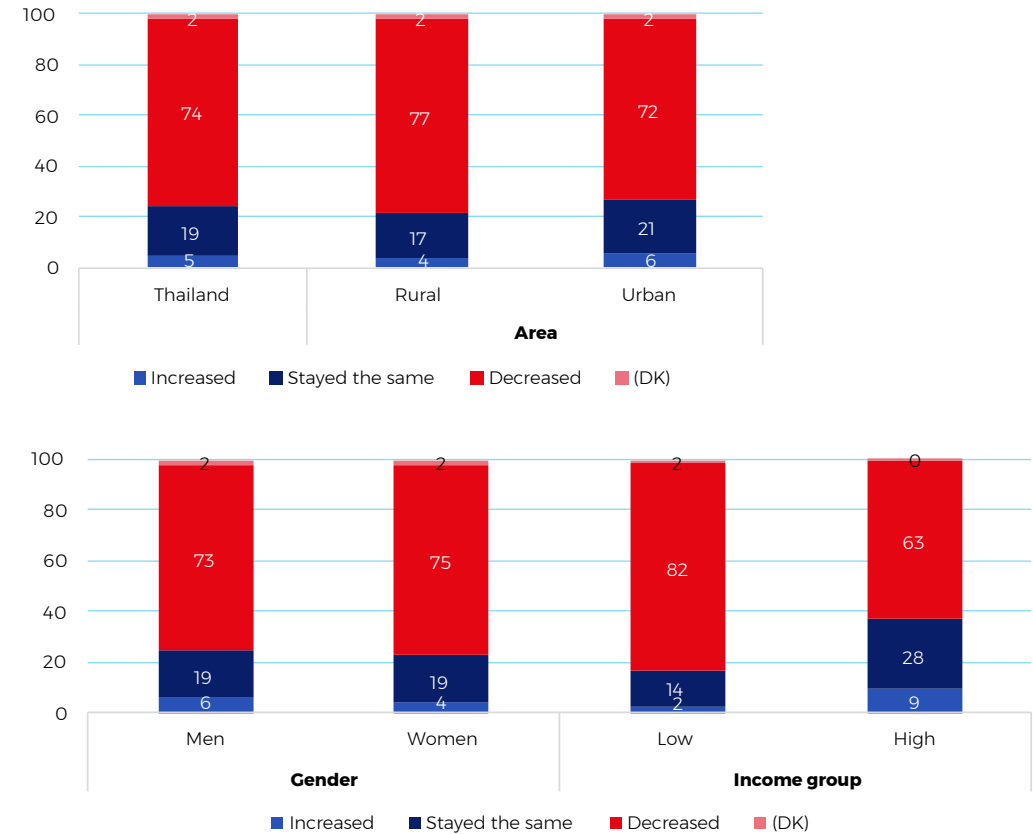
Most households experienced a decline in their income due to the pandemic

Over 70% of households experienced a decline in their income since March 2020, mainly due to the COVID - 19 crisis.

More rural households experienced a decline in their income than urban ones. At the regional level, proportions of income declines are highest in the South (84%) and lowest in Bangkok (67%).

Lower-income households seem to be more severely hit by the crisis than better-off ones.

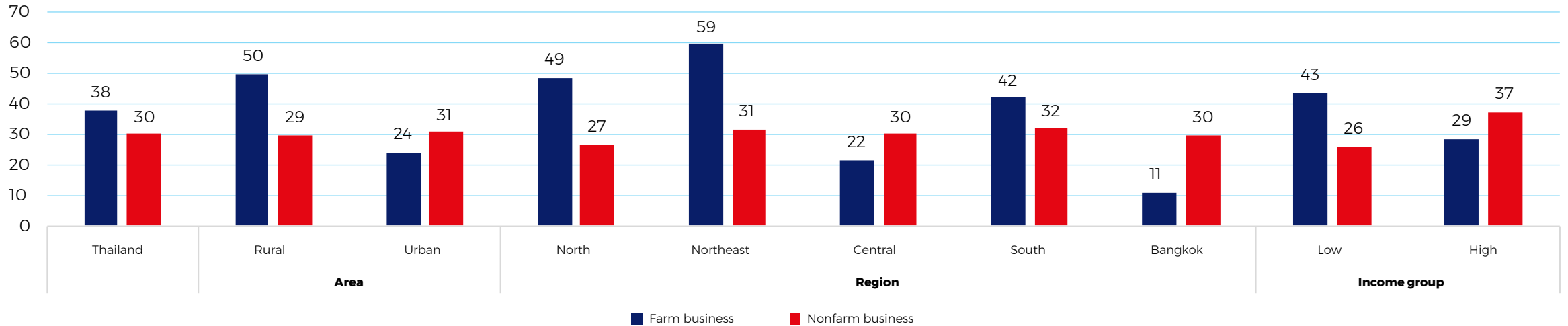
Change in overall household income (%)



Note: Low-income group includes individuals in households where monthly income (pre-tax) is 19,000 baht or less.

Few farm and nonfarm businesses started operation after March 2020

Proportion of households with members operating farm and nonfarm businesses in June 2021(%)



Over a third of households include members working in farming business. Proportions reach **50%** in rural areas and nearly **60%** in the Northeast.

9% of households' farms started operation after **March 2020** (**8%** in rural areas and **10%** in urban areas)

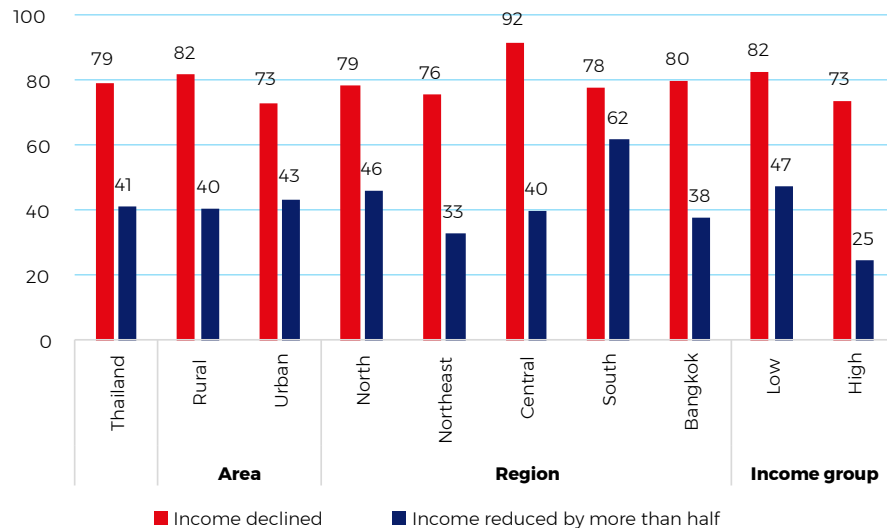
Around **30%** of households have members operating nonfarm businesses. Businesses predominantly operate in trade, accommodation & food and other non-classified services. **10%** of businesses started operation after **March 2020** (**8%** in rural areas and **12%** in urban areas)

Farm and nonfarm businesses faced many difficulties during the crisis

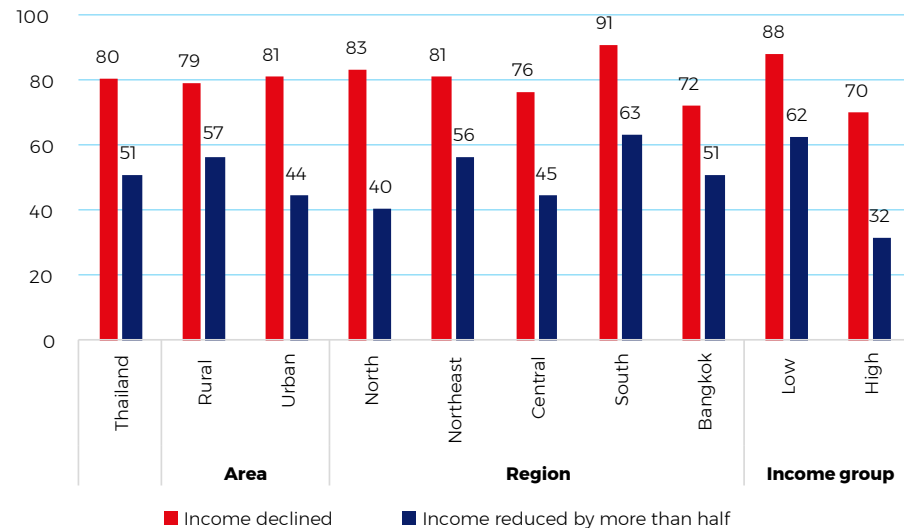
Around 10% of households in urban areas and **2%** in rural areas indicate that their household members were unable to perform their normal farming activities, essentially due to inability to sell output (**49%**) and bad weather conditions (**38%**).

Lack of customers and closure of the usual place of the business due to the pandemic resulted in severe income losses for nonfarm businesses and led many of them to close their businesses and start new ones between **March 2020** and **June 2021**.

Nearly 80% of households indicate a decline in their farm income, and around 40% report the decline was by over half



Over 80% of households indicate a decline in their nonfarm income, and over 50% report the decline was by over half

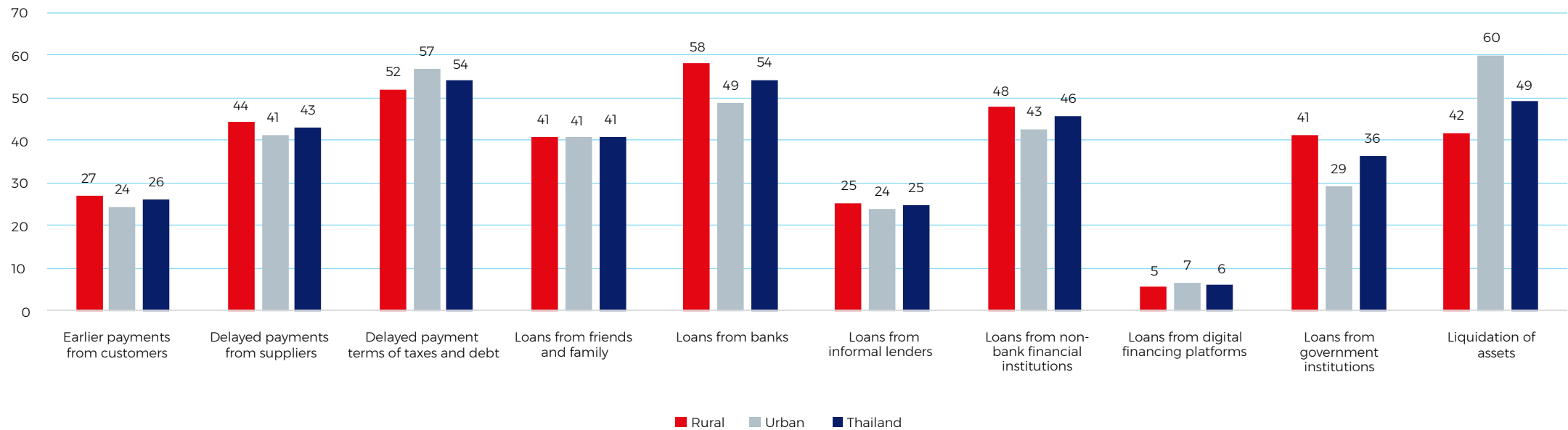


Nonfarm businesses benefitted from several support mechanisms

Around **43%** of nonfarm businesses benefitted from the 'let's go halves' scheme introduced by the Government in the **second half of 2020**. More businesses in rural areas (**49%**) and in lower-income groups (**47%**) than in urban areas (**37%**) and in better-off groups (**40%**) benefitted from the scheme.

The highest proportions of beneficiaries are in the North (**57%**) and in the South (**54%**), which also had the highest proportions of businesses experiencing income losses.

Over 50% of nonfarm businesses tried to access funding or financial services and many successfully accessed the following types of funding or financial services since the start of the COVID-19 pandemic

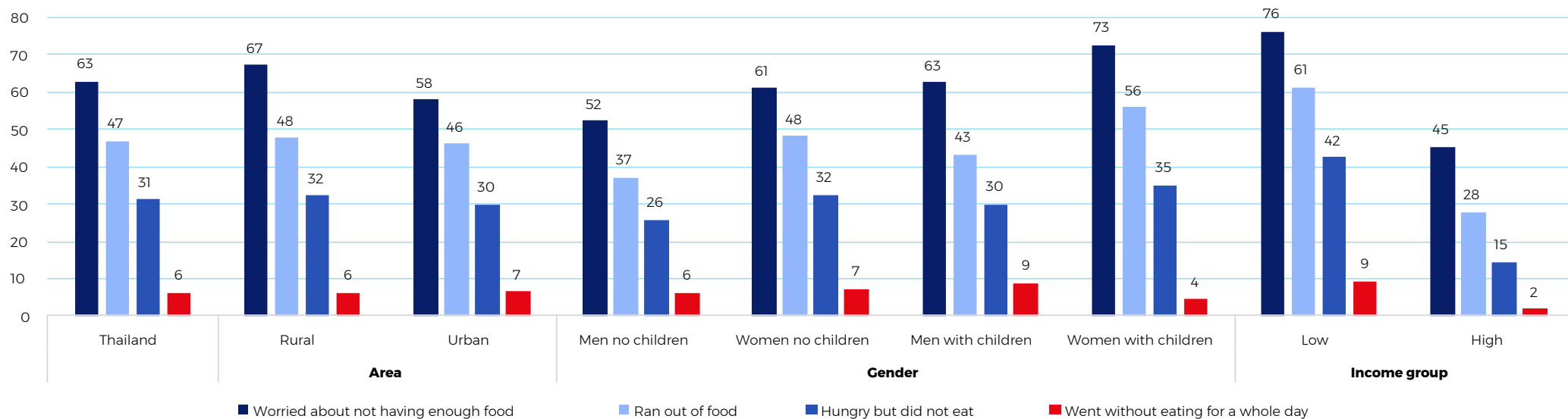


Food Security

04

Many households experienced food insecurity during the past year

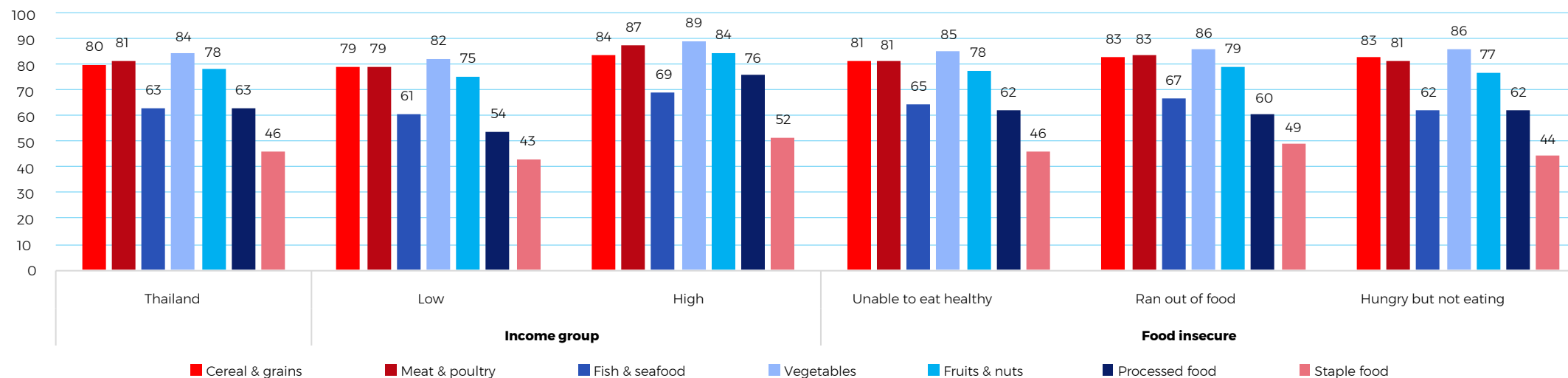
- Over **60%** of respondents reported worries in their household during the past year about not having enough food because of lack of resources. Proportions exceed **70%** among women who have children in their household and among people in low-income households.
- Around **60%** of low-income households and of women in households with children run out of food and nearly **40%** of both groups were hungry but did not eat.
- The proportion of those who went without eating for a whole day is over four times higher in low-income households than in better-off ones. Interestingly, while in households with children, more women than men worry or stay hungry, more men go without eating a whole day than women.



Many households were able to acquire essential food, but access was lower among low-income groups

- Over **60%** of households were able to buy essential food items during the week preceding the survey, with proportions being around **10 pp** higher among better-off households than low-income ones.
- Households that reported concerns about their food security seem to have been able to acquire essential food during the week preceding the survey. This could be due to recent improvements in their living conditions or a perception of food insecurity due to the persisting uncertainty.

Proportion of households that were able to buy essential food items and experienced food security concerns (%)



Note: Staple food indicates households that were able to buy all essential food items (cereals, meat, fish, vegetables and fruits) during the past week.

Coping strategies & Social protection

05

Most households reduced their consumption and relied on government assistance as a coping strategy

Around **50%** of households also used help from friends and family, with low-income households relying more on family and friends' assistance (**56%**) than better-off ones (**44%**)

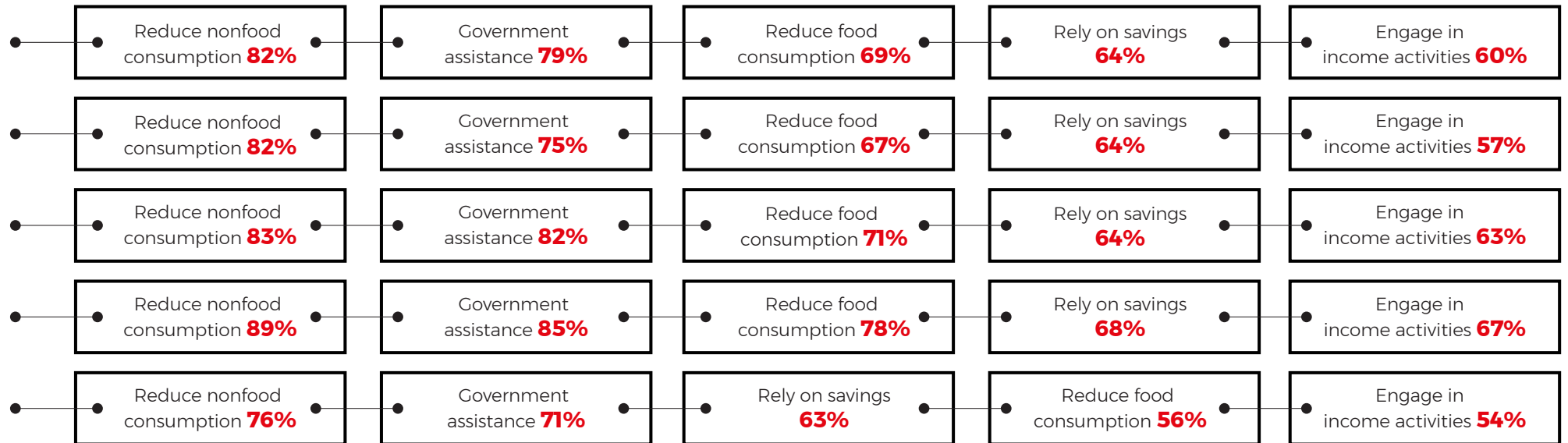
Thailand

Urban

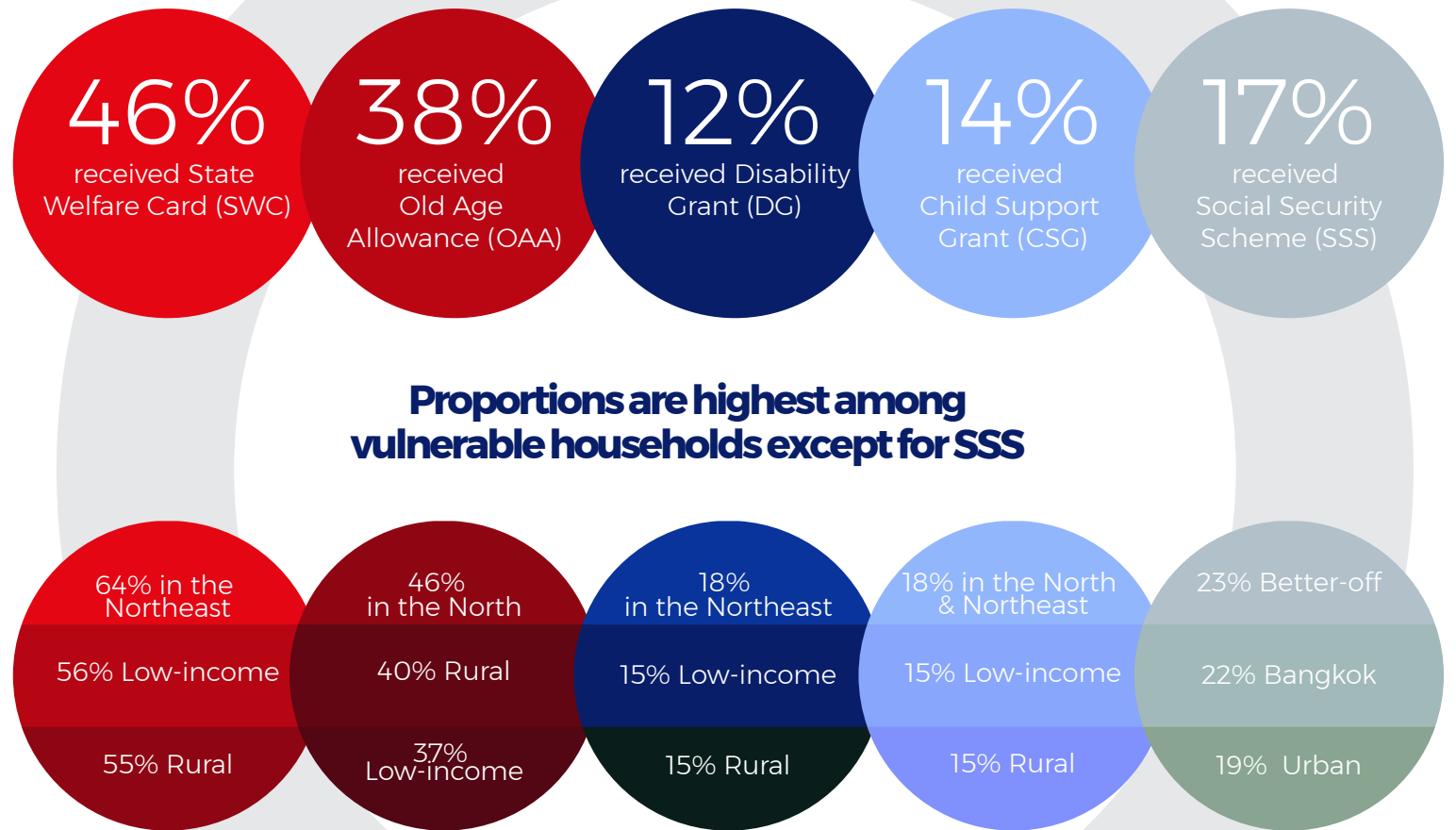
Rural

Low-income

Better-off



Prior to the crisis, households were receiving diversified social assistance programs



Note: Proportions are of those who indicated having experienced job/business loss, temporary work stop, and/or decline in their working hours or pay between March 2020 and June 2021 due to COVID19- crisis.

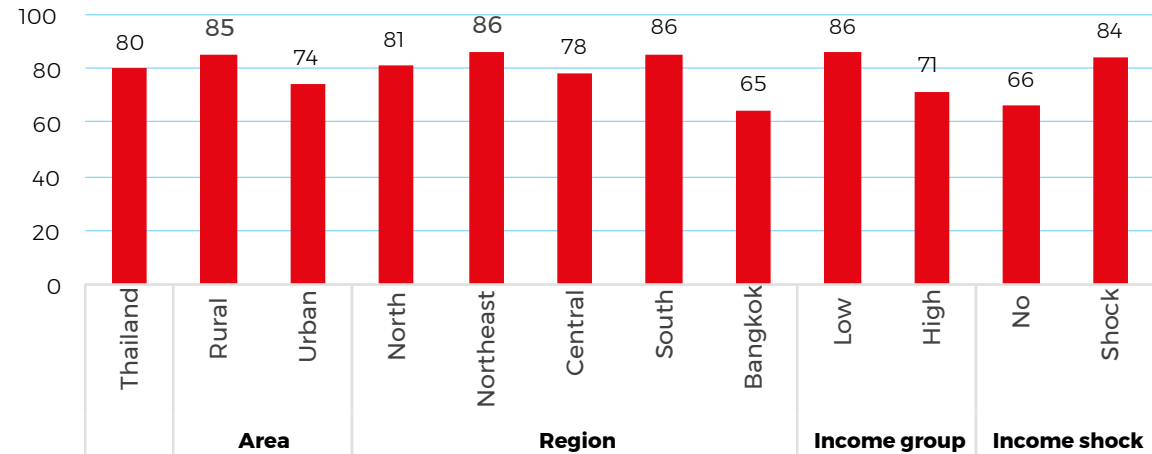
During the crisis, the Government mobilized a large emergency assistance program covering over 80% of households

Around **47%** of those who were not receiving the SWC and **31%** of those who were not receiving any assistance before **March 2020** benefitted from the emergency transfer program.

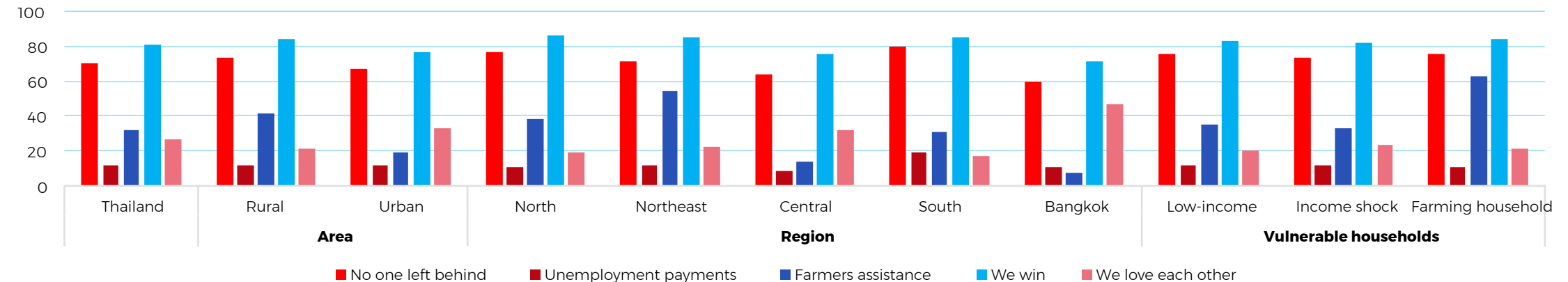
The *No one left behind* targeting informal workers and the *We win program* targeting the poor and vulnerable had the largest coverage.

Over **60%** of farming households benefitted from the Farmers assistance program.

Households receiving any social assistance since March 2020 (%)



Main assistance programs received (%)



Most transfers were received through mobile applications, and many household faced issues

In the second half of **2020**, the government introduced the 'let's go halves' scheme for general consumption. Around **60%** of households were able to register for the program.

Top up transfers were provided to beneficiaries of **2019** assistance programs.

Around **28%** of households benefitted from top up transfers; **36%** in the Northeast and over **30%** among low income and rural households.

Over **80%** of households received transfers through the Pao Tung application and **55%** received bank transfers.

Vulnerable households used also cash-in person and regular payment modes, but rates remain below **20%**.

Around **30%** of households faced problems while collecting transfers. Most problems are related to app/internet, identity check and delayed payments.

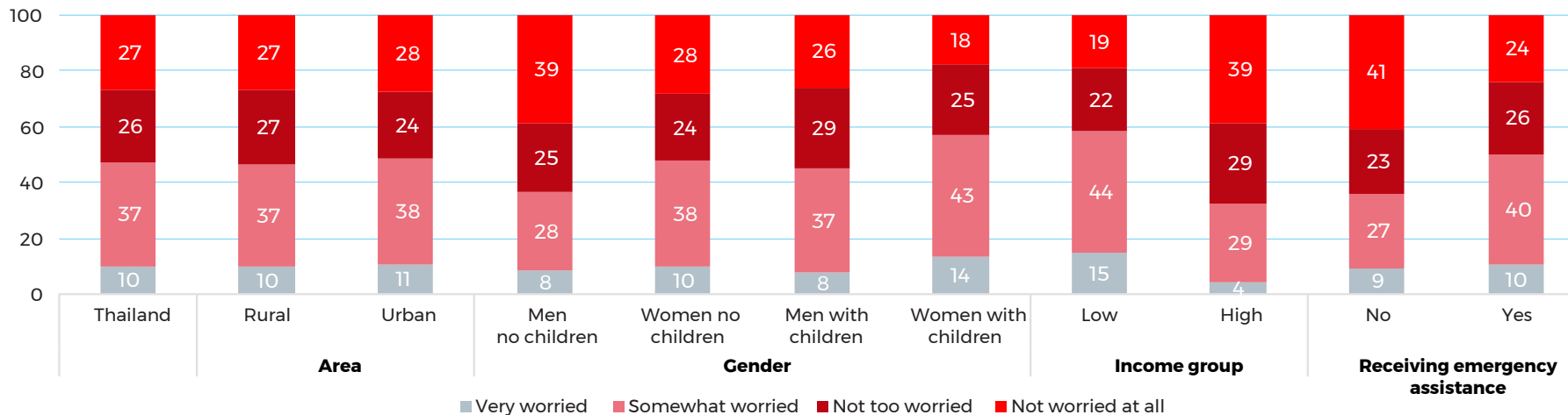
Note: Top up are transfers received above those usually perceived from SWC, OAA, DG, CSG or SSS.

Despite the large social assistance, problems persist

Proportion of people who lost or gained jobs by June 2021 (%)

- Around **26%** of households (**31%** in urban areas and **23%** in rural areas) sought assistance from government programs since **March 2020** and have not been able to register or were turned down. Around **42%** were considered ineligible and **12%** were asked to pay a bribe.
- Around **46%** were unsatisfied with the Government response to the COVID - 19 crisis, with proportions reaching **57%** among better-off households and **63%** among households in Bangkok. The proportion of those who are unsatisfied is lower among those receiving assistance (**45%**) than those not receiving (**50%**).
- Many households remain concerned about their food security.

Proportion of households worried about having enough to eat in the next week (%)



Education

06

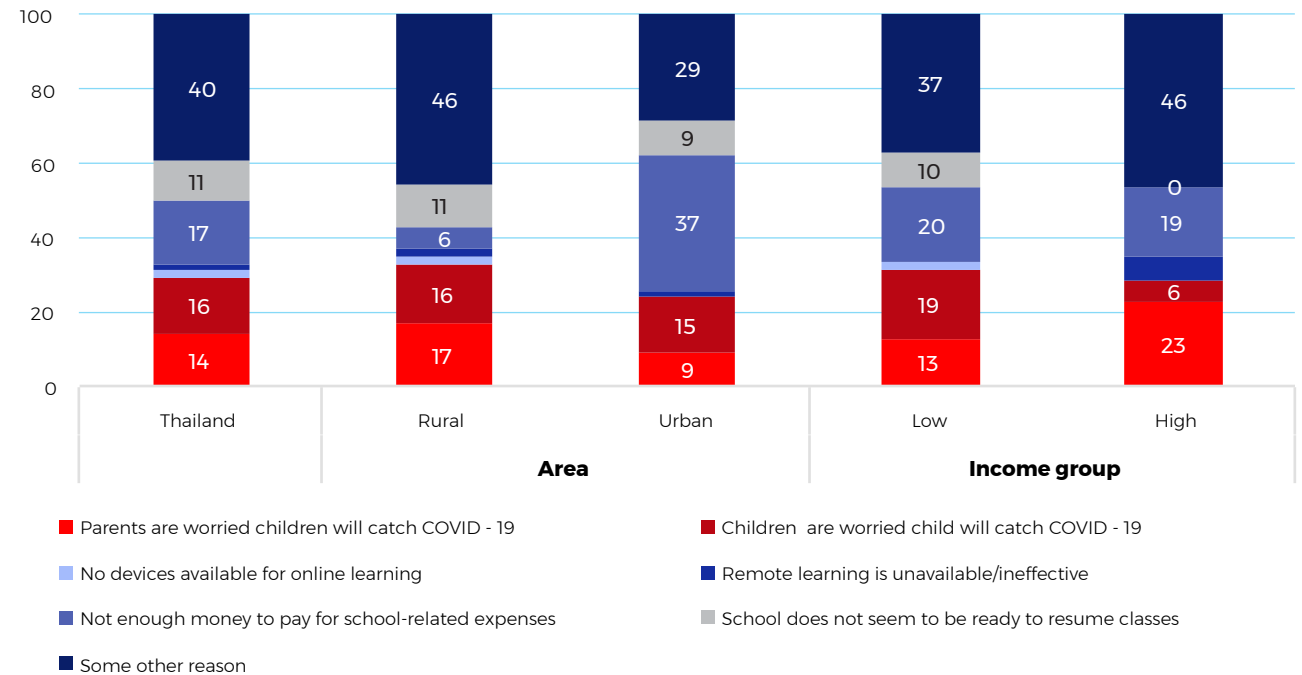
Most children were enrolled in school last semester

✓ Around **90%** of households had all their children aged **6 to 17 years** enrolled in school last semester.

✓ Proportions are lower in rural areas (**89%**) than in urban areas (**91%**) and among lower income households (**86%**) than better-off ones (**96%**).

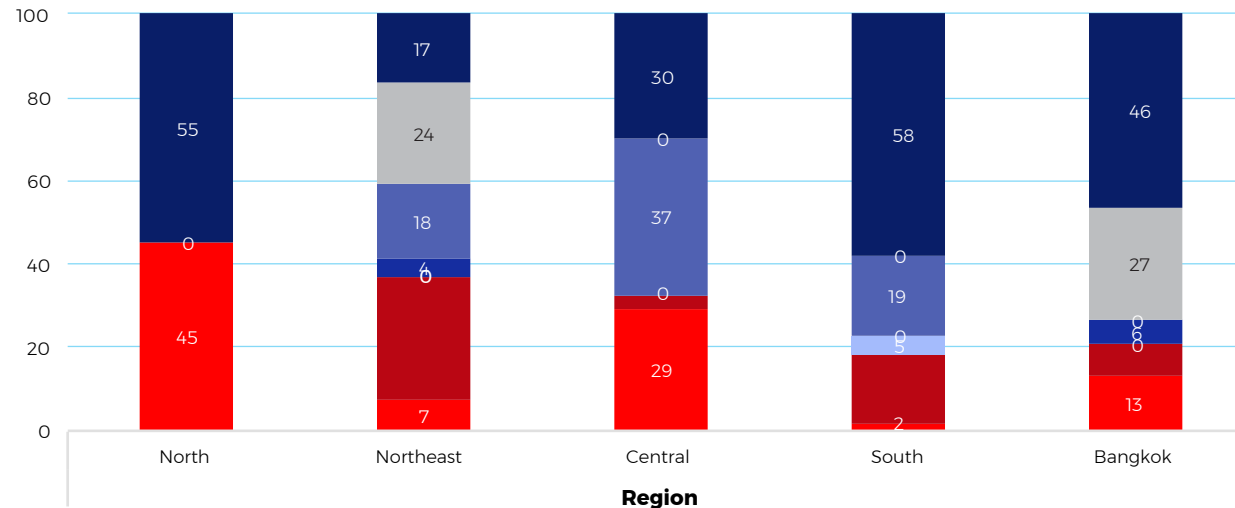
Concerns among parents and children about catching the Coronavirus, followed by lack of financial resources and lack of schools' readiness, are among the main reasons why children were not enrolled. In urban areas, lack of financial resources seems to be most prevalent reason for not enrolling children.

Reason school age children were not enrolled (%)



There are important variations in children's school enrollment between regions

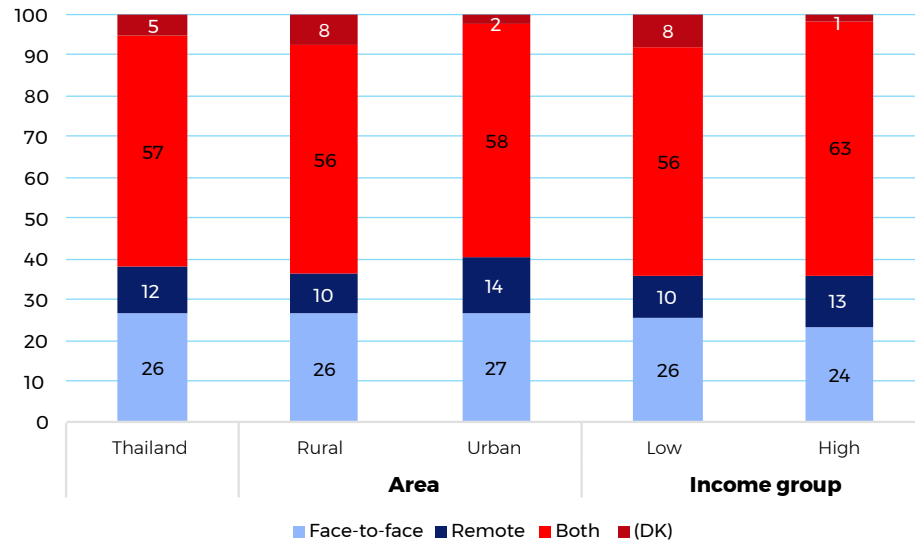
✓ While **95%** of households in the Central region had all their children enrolled in school last semester, only **79%** in the South did so.



In the South, lack of financial resources, followed by concerns among children about catching COVID - 19, seem to be among the most frequent reasons for not enrolling children, though over half of respondents did not give a specific reason.

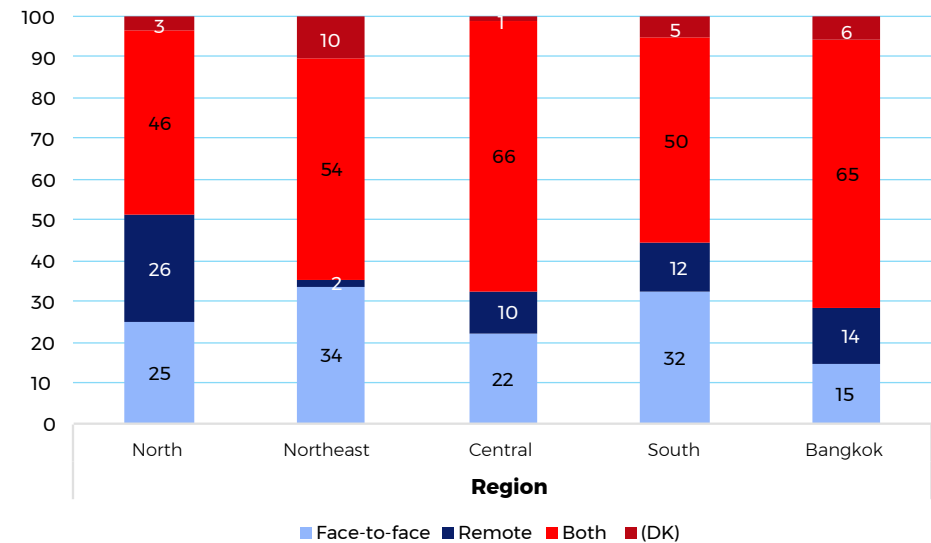
Most enrolled children attended both face-to-face and remote classes

School attendance mode of enrolled children (%)



Remote attendance is slightly higher among children in urban and better off households than those in rural and lower income households.

The North region has the highest remote attendance rate, while Bangkok has the highest mixed (face-to-face and remote) attendance rate.



Many children faced learning difficulties due to their incapacity to focus on remote learning

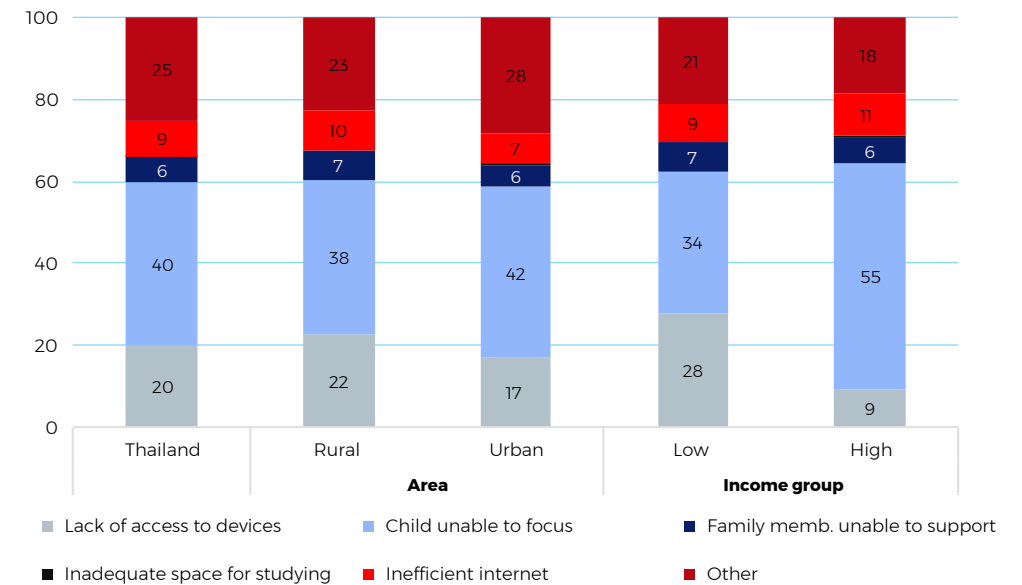
School attendance mode of enrolled children (%)

- ✓ Around **57%** of respondents indicated that enrolled children in their households faced learning issues.
- ✓ Proportions are similar in rural and urban areas as well as among lower income and better off households.
- ✓ However, proportions are highest in the Central region (**66%**) and Bangkok (**62%**) and lowest in the Northeast (**43%**).

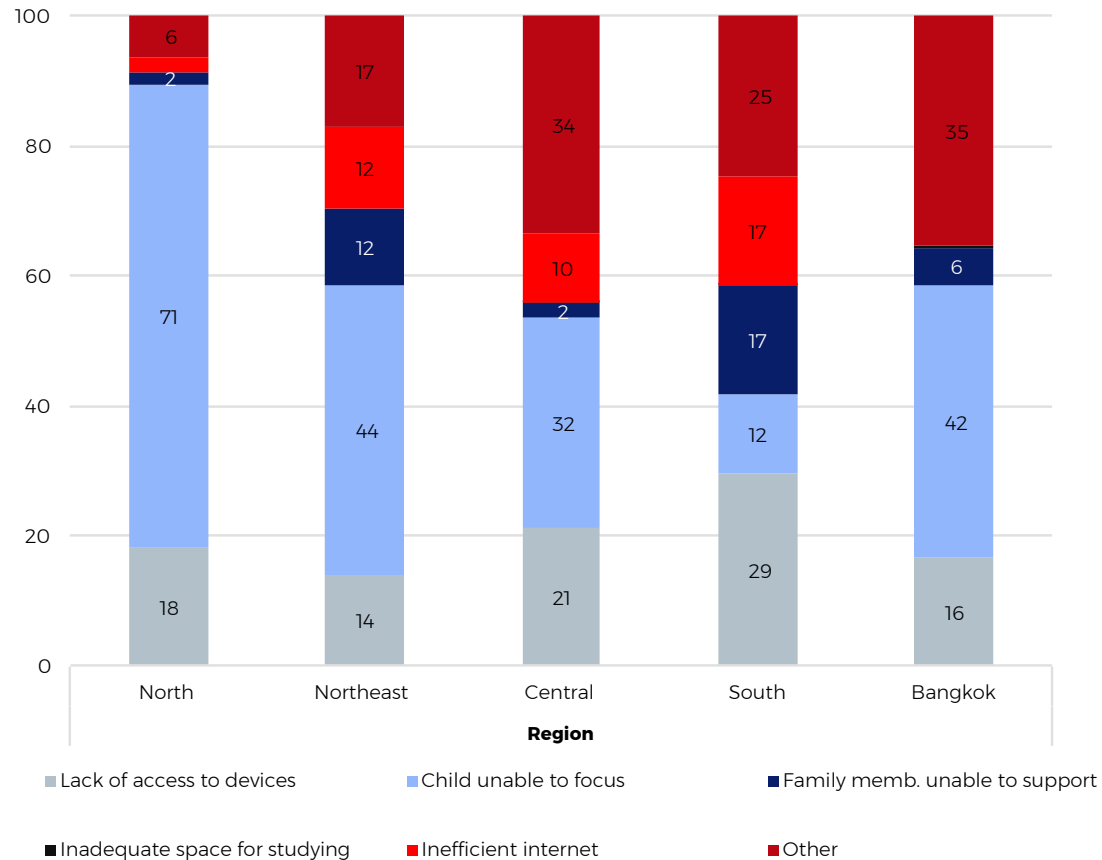
The inability of children to focus on remote learning without adult supervision is one of the biggest difficulties children faced.

Children in rural and low-income households seem also to have faced problems in accessing learning devices.

Main difficulties experienced by school enrolled children (%)



Access to learning devices was a serious issue in the South



Inability of children to focus on remote learning seems to be a serious issue in the North, while children in the South seem to be mainly affected by the lack of access to learning devices.

Most households will send their children to in-person classes if hygiene protocols are in place

Nearly **90%** of households indicate that they will send their school-aged children to face-to-face classes next semester if schools offer adequate hygiene protocols.

Less urban households (**85%**) than rural ones (**91%**) will send their children to face-to-face classes.

Proportions are lowest in Bangkok at **73%**.

Over **40%** of reluctant households indicate that they would be convinced to send their school-aged children to in-person classes when the majority of the population is vaccinated.

Proportions reach **47%** in urban areas and **43%** in Bangkok.

Around **22%** indicate that nothing will convince them to send their children to in-person classes, and that they prefer to wait for next school year, with the proportion reaching **47%** in the North.

Health

07

Fear of catching COVID-19 prevented many households from accessing medical services

Around **57%** of households needed medical assistance since **March 2020**.
Proportions reach over **60%** in Bangkok and in the South.

Arounds **32%** of those who needed medical assistance were not able to access medical services.
Proportions are highest in the North and among low-income households at over **40%**, and lowest in the Central region (**26%**) and among better-off households (**23%**).

Fear from catching Coronavirus (**50%**), followed by lack of financial resources (**23%**), is the most common reason for inability to access medical services.

Lack of financial resources is more frequent among households in the Northeast (**40%**) and lower income groups (**32%**) than those in the Central region (**8%**) and better-off groups (**7%**).

Access to and use of COVID-19 tests is quite limited

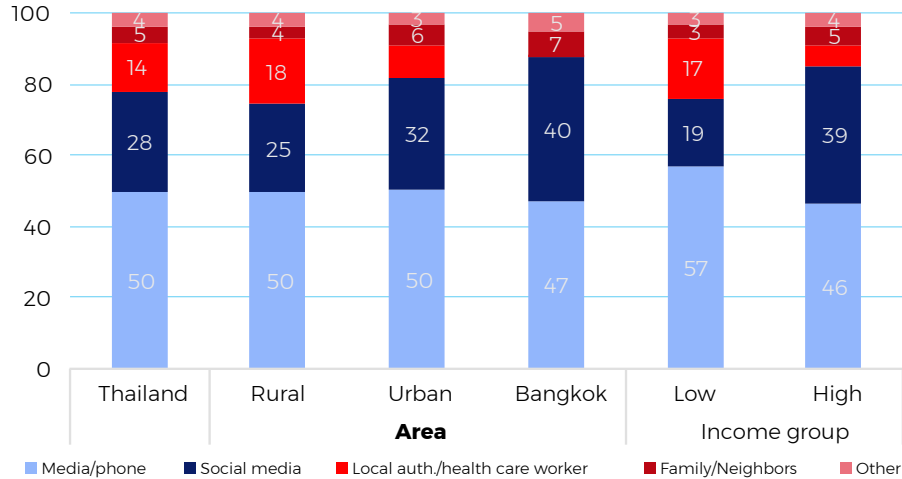
Around **52%** of households have COVID-19 testing centers available in their community.
Proportions are highest in the Central region at **58%** and lowest in Bangkok at **32%**.

Only **16%** of respondents have been tested for Coronavirus.
Proportions are lowest in the Northeast (**9%**) and highest in Bangkok (**26%**).
More men (**18%**) than women (**14%**) were tested.

Around **62%** of those who were tested took a swab test and **19%** took the rapid test.
Only a third of those who were tested in the North and Northeast took the swab test compared with nearly **80%** in the Central region and in Bangkok.
More women (**65%**) than men (59%) took the swab test.

Most people are aware of the availability of the vaccine, mainly through media and social media

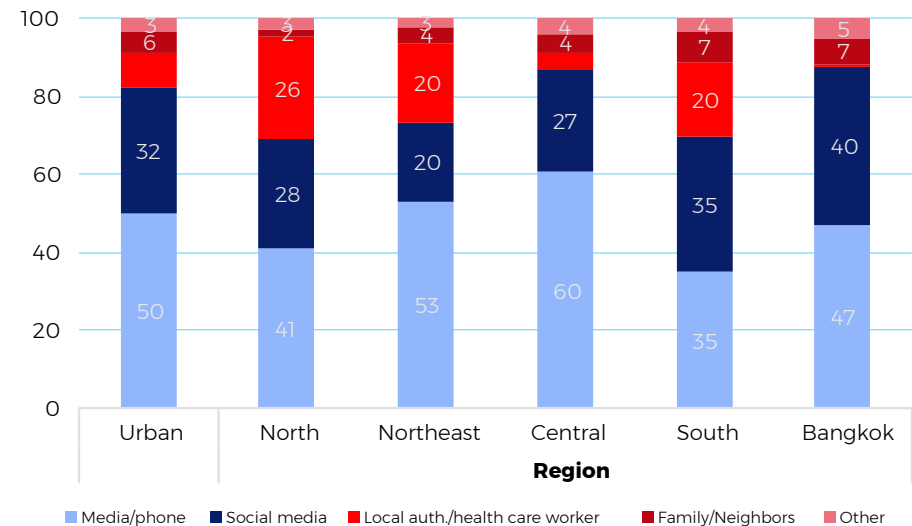
First heard about the availability of the vaccine through (%)



Over **90%** of respondents indicate that the vaccine is available in the country and about **66%** know where they can get it.

Most people heard about the vaccine for the first time through TV and to a lesser extent Facebook & Twitter.

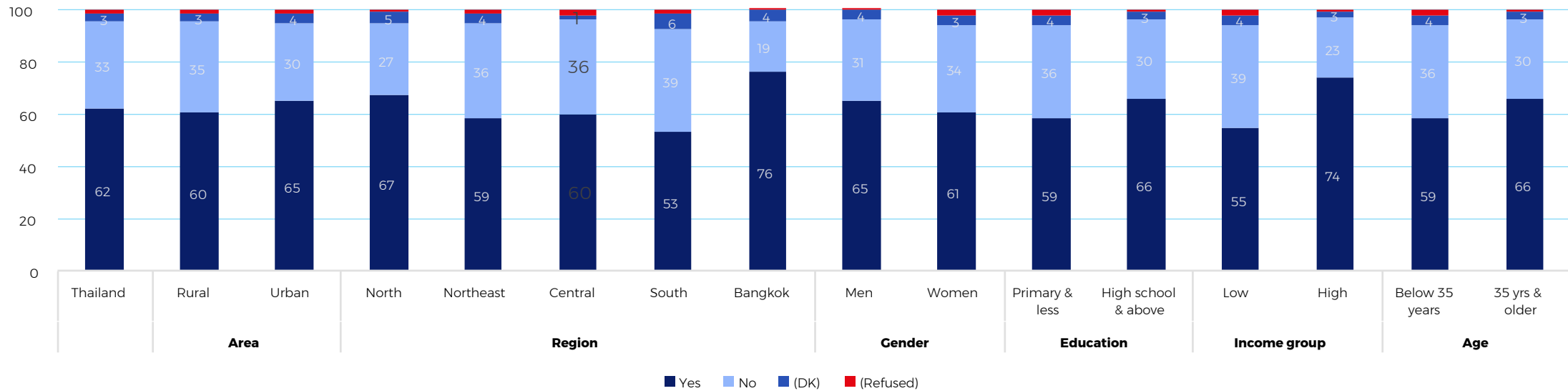
People in more vulnerable regions and groups also heard about the vaccine from healthcare workers and local authorities.



Vaccine hesitancy is high among low education and low-income groups, and to a lesser extent the youth

- Around **6%** of respondents indicate they have been vaccinated. At the regional level, proportions vary from the low of **4%** in the North to the high of **14%** in the South.
- The highest proportions of those who were vaccinated are among health & social workers (**38%**), those in public administration (**19%**) and those in accommodation & food services (**12%**). Around **3%** or less of trade, manufacturing and construction workers were vaccinated.
- Around a third of respondents do not plan to get vaccinated, and rates exceed **36%** among low income, low education and younger groups.

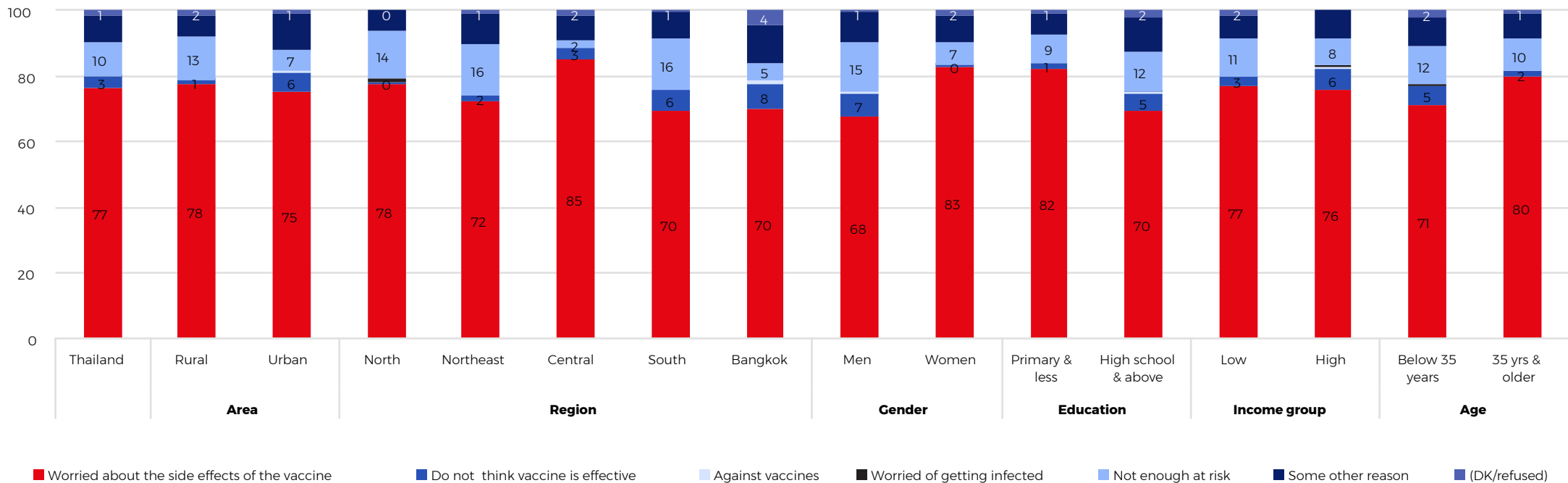
Proportion of people who plan to get the vaccine (%)



Vaccine hesitancy is driven by concerns about the side effects of the vaccine

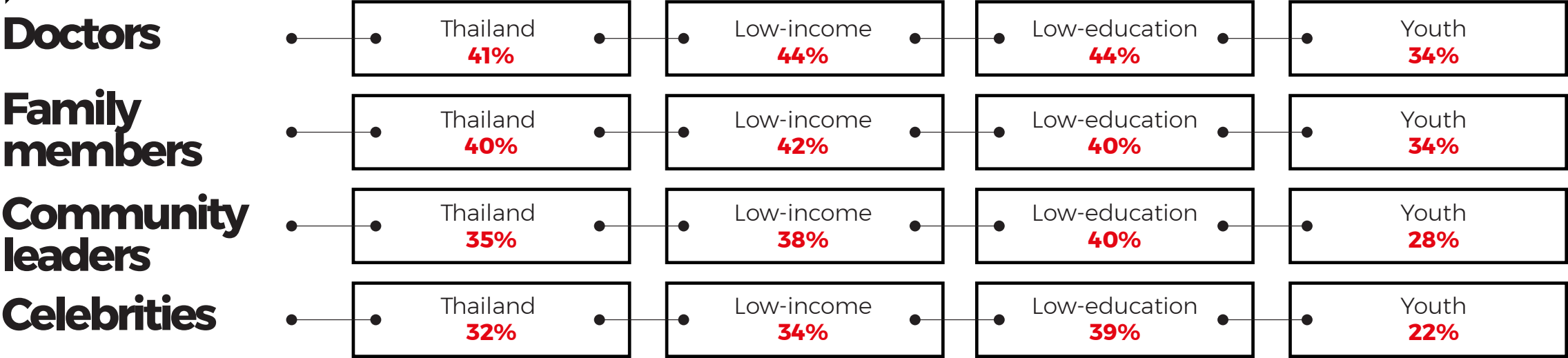
- Nearly **80%** of those who do not plan to get the vaccine are worried about its side effects. Concerns are highest among women, low education and older groups.
- Around **10%** believe they are not enough at risk, and proportions are higher among those outside Bangkok and the Central region, men and the youth.

Main reason why people do not plan to get the vaccine (%)



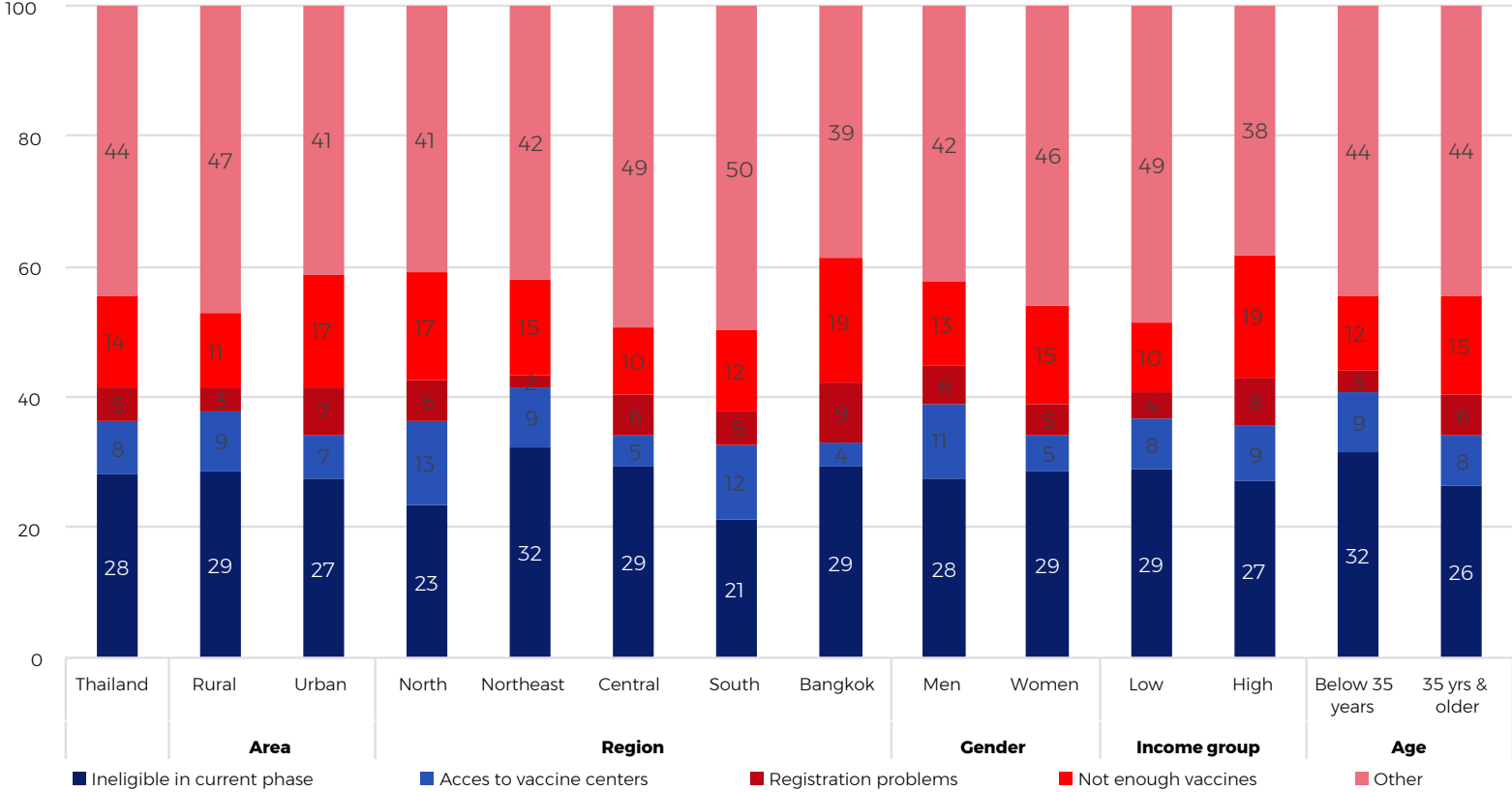
People would be more convinced to get the vaccine if doctors and family members get vaccinated

Would be more likely to receive the vaccine if the following receive it...



Ineligibility in the current phase, followed by shortage of vaccines, is among the main difficulties people encounter for getting vaccinated

Access to vaccine centers seem also problematic in the North and the South, as well as for men. However, many espondents could not list specific difficulties.



Note: Traditional services include wholesale & retail trade, transportation, accommodation & food, and household services; Modern services include ICT, financial services, real estate and human development.