

An Assessment of Impacts of COVID-19 on Micro, Small, and Medium Enterprises and Employees in the Tourism Sector in Cambodia



**Centre for Governance Innovation and Democracy
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● Contributors and Authors

Dr. CHHENG Kimlong, Director of Centre for Governance Innovation and Democracy and Vice President of Asian Vision Institute. He holds a PhD degree in Economics from the Australian National University, a Master's degree in Economics from Kobe University, and a Master's degree in Business Administration from Preston University. He has had over 14 years of practical experience in quantitative and qualitative research and consultancy for local research think tanks and international development agencies with extensive research and survey experience in collecting primary data from household surveys on food insecurity, food prices, land property rights, agricultural production, socio-economic characteristics, social behaviours, and conflict assessment through interviews in focus-group and key informant settings. He has tracked and researched key areas of Cambodian economy, including agriculture, trade, investment, financial sector, garment and footwear industries, oil and gas sectors, and real estate sectors.

Mr. CHUON Sophea, Deputy Director of Centre for Governance, Innovation, and Democracy of Asian Vision Institute. He holds a Master's degree in Public Policy from the University of Auckland, New Zealand. Formerly, he was a local consultant for various projects, including being a Key Resource Person Local Consultant of Department of Higher Education of Ministry of Education, Youth and Sport. He holds expertise in decentralization and local service delivery, labour economics, higher education governance with major data processing applications such as SPSS, NVivo and FieldTask.

Mr. CHHENG Mengkheang, Program Coordinator of Centre for Governance Innovation and Democracy of Asian Vision Institute. He got his Bachelor Degree of Economic, specialized in Enterprise Management from Royal University of Law and Economic in 2018, and Graduate Diploma of English Language Skills at Pannasastra University of Cambodia back in 2014. He has engaged in professional settings since 2017 by interning with a few training programs by facilitators about life skill training, personal development, team-building activities, leadership, technical and nontechnical report writing, and effective communication.

Ms. SUN Setthikun, a Research Associate of Centre for Centre for Governance Innovation and Democracy of Asian Vision Institute. She holds a Bachelor Degree in International Relations and a certificate in International Economics from the Royal University of Phnom Penh. Formerly, she was an author of an article on "Building Competency for Cambodia long-term economy Growth: Soft Skills" in "Big Book of Small Ideas" of Future Forum; and a co-author of a recent Mekong Connect article with Dr. Chheng on the topic of "Pathway to a Full-Fledged Digitalisation and E-Commerce in Cambodia in Post-COVID-19 Economic Recovery".

Ms. YANN Sophorn, a Research Fellow of Centre for Centre for Governance Innovation and Democracy of Asian Vision Institute. She holds a master degree in Public Policy majoring in policy analysis from Australian National University (ANU), and a master of Business Administrative majoring in management from Pannasastra University of Cambodia. She was a former *Youth Employability Specialist* at UNDP with extensive experiences in developing, implementing, managing, monitoring and evaluation of programs, projects, policies and offices; and preparing and presenting policy papers, concept notes, background, speeches, articles, Pechakucha talks, videos, photo stories, magazine and factsheets. She obtains sound understanding of roles of civil society, youth issues, macro and micro economic issues, public and private sector languages, and national agenda for sustainable development.

● Executive Summary

The Cambodian economy has been heavily dependent on three major sectors, namely manufacturing, agricultures, and services to generate growth. Part of the services would be the income generated from tourism, which plays crucial roles in absorbing the labor force in Cambodia's market. Unfortunately, with the prolonged pandemic globally just as much as the local community outbreak, the tourism sector of Cambodia stands vulnerable to this external crisis, pushing MSMEs and employees in the tourism sectors to experience bankruptcy, sales declines, and unemployment.

Amid the initial period of the pandemic, although tourism sector has been impacted by the border restrictions, and the absence of or dramatic decline in the international tourist inflow, Cambodia's tourism sectors could still withstand the pandemic thanked to the force of domestic tourism whereby the country did not heavily experience local community outbreak up until the end of the year 2020. Therefore, this research is done in a timely manner whereby the impact of the pandemic was at its peak and its prolonging phase, which allows the team to well-roundly get a picture of the tourism sector in the crisis period. The study was done in a mixed-method analysis to collect data on the possible obstacles in tourism sectors for SMEs and employees, carrying out both physical and phone-interview on 300 tourism MSMEs in Siem Reap, Phnom Penh, Sihanoukville, Kompot, Kep, and Monduliri, as well as 6-8 workers as case studies to support and complement the finding, whose details are in Annex.

An overall finding demonstrated that over 84% of businesses went through a decline of revenue at about the rate of 50 to over 75% of their revenues despite shifting their business model to cope with the crisis. Majority of those businesses have to reduce working hours and the number of employees, and attempt to cut off some more with less than 50% of the businesses stressed on their no hope to rehire back the employees. It has also been found that major obstacles lie within the limited capacity and capability to transform their business model, financial access due to the lack of collateral, high interest rate, and complicated procedures. Despite the vaccination rollouts, economic recovery is critical for the government as businesses are at high risk of collapse. On a positive note, in the post-COVID-19, nearly 80% of MSMEs plan to incorporate technology, health procedures and reexamine their tourist target groups and tourist sites to attract more customers.

● List of Abbreviations

ADB	Asian Development Bank
BRGS	Business Recovery Guarantee Scheme
CATA	Cambodia Association of Travel Agents
CGCS	Credit Guarantee Corporation Scheme
CHA	Cambodia Hotel Association
CRA	Cambodia Restaurant Association
CTF	Cambodia Tourism Federation
CWEA	Cambodia Women Entrepreneurs Association
FASMEC	Federation of Associations for SMEs of Cambodia
GDT	General Department of Taxation
IATA	International Air Transport Association
ILO	International Labour Organization
MoH	Ministry of Health
MoT	Ministry of Tourism
MSMEs	Micro, Small and Medium Enterprises
RGC	Royal Government of Cambodia
SCFS	SME Co-financing Scheme
SOP	Standard Operating Procedure
UNWTO	World Tourism Organization
WHO	World Health Organization
YEAC	Young Entrepreneurs Association of Cambodia

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I. Introduction

I.1. Background

Since the reopening of the Cambodian economy to the world, especially the integration of the economy into the regional and global economies over the past two decades, Cambodia has sustained economic growth on average of about 7% annually. Tourism has been a major driver of economic growth, creating jobs and providing income for many Cambodians. The tourism sector alone contributed to the economic growth of approximately 30% from 2011 to 2019 as a result of the arrival of 5.6 million foreigners a year, which created nearly 14% of employment and 30.4% jobs in related industries (MoT, 2021b). Annually, international tourists to Cambodia increase 10.7% (World Bank, 2019). Many international visitors have been from China, South Korea, the United States, the United Kingdom, and Japan (Angkor Enterprise, 2020).

However, these growth achievements have been constrained by the COVID-19 pandemic since the global outbreak that took the world in early 2020. The COVID-19 pandemic has been undermining economic activities and putting businesses in trouble. Its impact on businesses cannot be estimated and varies from one sector to another sector. In Cambodia, tourism has been hit the hardest, making a dramatic decline in foreign and national tourists (80% and 20%, respectively) with an estimated loss of \$3 billion in revenues in 2020 (MoT, 2021b). As of September 2020, nearly 30% of businesses in the tourism sector have been closed and suspended, approximately 62% of which are in Siem Reap, making a loss of around 1 billion dollars (Business Cambodia, 2020; Chea, 2020; MoT, 2021b). In addition, the close and suspension forced 50,996 people to become unemployed (MoT, 2021b). In this regard, women could face more difficulties than men since they are working in the sector. According to RGC (2018), women comprise 64% of the employment in hotels and restaurants.

Uncertainties around the COVID-19 pandemic continue as nations are still facing the outbreak and emergence of new variants. International flights have been reducing dramatically in the international aviation sector, declining 78% with a loss of \$1.2 trillion in 2020 (UNWTO, 2020; Sigala, 2020; Liu, 2020; Fotiadis et al. 2021). The IATA predicted that air traffic levels will return to 2019 by 2023 and from 2.5 to 4 years for international tourism (UNWTO, 2020). World Travel & Tourism Council (2020) pointed out that in the new normal, behaviors of international tourists have changed to the familiar, predictable, and trusted. Similarly, a survey conducted by Stansbury, Spear, Pruvot, and Alport (2020) with nearly 2,000 tourists from nine nations (United States, Canada, United Kingdom, Spain, France, Germany, Italy, China, and Australia) indicated that tourists from China, the United States, and the UK prefer travelling domestically to internationally due to multiple waves of the outbreak and the availability of vaccine in 2021. The government is also struggling with maintaining economic stability and development while providing support to vulnerable people (ADB, 2021).

Because the tourism sector relies largely on foreign tourists, these changes create more challenges and uncertainties for businesses in the tourism sector for the next few years. More people involved in employment directly and indirectly in the tourism sector are highly likely to lose their jobs, fall into poverty, and encounter debt vulnerability. Therefore, it is critical for the government to look beyond the current interventions to cope with this crisis to retain businesses survive and thousands of people can stay in employment. These are what this paper will look at.

I.2. Research Objectives

This research study uses primary data to unpack the impacts of the COVID-19 pandemic on businesses of Cambodia in the tourism sector, which is one of the sectors being adversely affected. Specifically, the study aims:

1. To understand impacts and challenges facing businesses and workers, including those led by women and female workers in the sector during the severe situation;
2. To understand attitudes of MSMEs in the sector towards the government's responses;
3. To explore preparedness of the businesses to recover in the new normal as uncertainties continue as a result of the pandemic; and
4. To provide policy inputs for those businesses, workers, and government in coping with and responding to the pandemic.

I.3. Significance of the study

This study will complement studies that were conducted about similar topics. However, studies were in 2020, and very few are early 2021 when the community outbreak of COVID-19 did not interrupt domestic tourists considerably. Therefore, findings from this study will serve as input for relevant stakeholders, especially the government and businesses, to respond to the preparation of the post-COVID-19 through several significances where most studies failed to figure out, including:

- The most recent COVID-19 impacts on businesses in the sector from the gender perspective,
- An understanding of preparedness and constraints of tourism businesses in the post-COVID-19 pandemic,
- An understanding of MSME technology adoption to respond to the business recovery in the post-COVID-19,
- A number of case studies about workers in the sector could provide an in-depth understanding of micro-level, and
- Policy options to strengthen the government system and support businesses in the post-COVID-19.

II. Literature Review

This section will look at a literature review on and related to MSMEs in the tourism sector, roles of tourism MSMEs in economic development, the impact of COVID-19 on tourism businesses, uncertainties and challenges during and after the COVID-19 pandemic, and government interventions. These will be used to provide a guiding framework for our data analysis in the next section.

II.1. Tourism MSMEs and its roles in economic development

Tourism is one of the main sectors contributing to the growth of countries around the globe. It attracts businesses to invest in facilities and infrastructure to produce and supply goods and services (Selimi, Sadiku, & Sadiku, 2017) to those travelling and staying outside of their residency (ILO, 2011). Moreover, the sector's development needs less capital than other industries since businesses are characterized by MSMEs, which provide a wide range of products and services (Selimi et al., 2017). According to REVFINE (2021), tourism enterprises involve MSMEs from various sectors, as summarized below:

- **Transportation:** airline industry, car rental, water transport, coach services, railway, and spacecraft.
- **Accommodation:** hotels, shared accommodation, hostels, camping, bed and breakfast, cruises, farmhouse accommodation and agri-tourism, and time-share accommodation.
- **Food and beverage:** restaurants, catering, bars and cafes, and nightclubs.
- **Entertainment:** casino, tourist information, shopping, and tourist guides and tours.
- **Connected industries:** financial services, travel agents, tour operators, online travel agencies, tourism organization, and education.

In this regard, MSMEs which involve directly and indirectly in the sector play important roles in promoting economic development and poverty reduction. As indicated by Kruja (2013) and Morina and Gashi (2016), MSMEs have been recognized as a catalyst in providing employment opportunities, raising living standards and facilitating poverty eradication. The governments generate millions of revenues via tax collection. Investment in businesses in the sector also creates many employment opportunities available to a large number of unskilled and semi-unskilled labour-force (Creaco & Querini, 2003; Meyer & Meyer, 2015). In Cambodia, as of 2014, SMEs accounted for 71.7% of total employment (NIS, 2015). It is also a key to absorb external technology through franchising or partnership, enabling firms to strengthen capacities and competitive advantages (Narula, 2004; Narula & Hagedoorn, 1999; Tidd & Trewhella, 1997). More importantly, although facing economic recession, SMEs were found to be durable in the competition and able to withstand the impacts and operate normally, unlike the larger firms (Chheang, Sothea, & Leng, 2010).

II.2. COVID-19 impacts on businesses and employments involving in and supporting the tourism sector

The COVID-19 pandemic has adversely impacted the tourism businesses and sector. International flights have declined dramatically since early 2020. Just within five to ten months of enduring the pandemic, the recorded number of international tourisms was marked at the drop of 900 million people; this means there was an approximate loss of 935 billion dollars; and by the end of the year, international tourism would drop to an estimate of 78% which is equivalent to 1.2 trillion dollars (UNWTO, 2020; Sigala, 2020; Liu, 2020; Fotiadis et al., 2021). In addition to this, the governments have imposed measures, including travel restrictions, border close down, and lockdown, to contain the virus outbreak.

The containment has disrupted the supply chains of many sectors, including tourism, as it creates barriers to limit travel activities (Abbott, 2021; Zhong et al., 2021; Abbas et al., 2021; Yeh, 2020). Consequently, tourism businesses and workers have encountered challenges and hardships.

Businesses have moved online while enterprises are struggling to maintain their operations. Global working hours were cut down by nearly 9% by companies in 2020 (ILO, 2021a). Although a survey conducted in May 2020 with almost 30,000 business owners and managers in over 50 countries indicated that 26% of the businesses did not operate during the survey, tourism and other consumer-focused businesses have been hit hard: travel or tourism agencies (54% closed), hospitality and event services (47%), performing arts and entertainment (36%), and hotels, cafes and restaurants (32%). The survey also found that female-owned businesses were approximately 6% more likely to have closed than male-owned businesses (World Bank, 2020). In Cambodia, about 3,000 tourism-related businesses were temporarily closed or permanently closed over the nine months in 2020 (MoT, 2021b; Xinhua, 2020). Conducted with about 300 MSMEs, including those in the tourism sector, YEAC (2020) found that MSMEs have problems, including financial issues and staff. They faced a potential revenue loss of \$USD 65 million just within the first four months in 2020. Angkor Research and Consulting, Centre for Policy Studies, Future Forum, and The Asia Foundation (2021) indicated that tourism businesses changed how they operated, and approximately 50% closed their operation.

In terms of employment, millions of jobs have been lost, and many are at high risk of losing a job. However, there is a figure of that in the tourism sector. Global employment lost 114 million jobs in 2020 (ILO, 2021a). ILO (2021a) also indicated that the employment losses were higher for women (5.0 per cent) than for men. The global labour income went down 4.4% of the world's GDP (or \$3.7 trillion) in 2020 (ILO, 2020), making more than 108 million workers poor or extremely poor¹ in that year (ILO, 2021b). Global unemployment is projected to stand at 205 million people in 2022 (ILO, 2021b). It should be noted that in 2019, only 187 million were unemployed (ILO, 2021b). The impact on Cambodia's tourism business operations forced over 110,000 workers to be unemployed (MoT, 2021b; Xinhua, 2020). In this regard, women could face more difficulties than men since they are working in those sectors. Women comprise 64% of the employment in hotels and restaurants and 80% of the garment sector workforce (RGC, 2018).

II.3. Uncertainties and Challenges During and the Post-COVID-19 Pandemic

Uncertainties associated with the COVID-19 pandemic continue until now. The widespread has been under control yet since new variants have been found. Consumer acceptance of the COVID-19 vaccines is low, making the injection rate quite low. Moreover, many supply chains of businesses, especially those involved in the tourism sector, have not operated as normal yet. These would make the tourism businesses more vulnerable to the crisis while many people are at high risk of indebtedness and difficulties. Below are some of the aspects which could be constraints to tourism recovery.

II.3.1. The Continuation of the COVID-19 Crisis and the Aviation Recovery

Although vaccines have been produced and distributed to many countries, the widespread of the COVID-19 pandemic continues. Surprisingly, different variants of the COVID-19 have been identified since late 2020. Those variants are classified into two groups: variants of concern and variants of

¹ Both workers and their families earn less than \$USD 3.20 per person per day.

interest.² Currently, the world is victimised by the Delta variant. This variant has shot up from less than 10% of infections in April, but it has become the dominant COVID-19 variant in most parts of the world. Asia, EUROPE, and North America were found to have more than 80% of infections between 28 June and 27 July 2021. According to Li et al. (2021), this variant has approximately 1000 times higher viral loads than infections caused by other variants. The COVID-19 has infected over 200 million people globally and contributed to over 4 million deaths (WHO, 2021a). Currently, the WHO is monitoring a new variant Mu (called B.1.621).

New variants will constrain countries to open the borders in the coming years. Since there are questions about vaccines and new COVID-19 variants, especially the Delta, tourists, including those fully vaccinated, are afraid of the COVID-19 pandemic. Currently, countries are preparing procedures for allowing cross-border travel. These could disturb international tourists who visit abroad in the next few years. As predicted by the International Air Transport Association (IATA), the level of air traffic would return to the level of 2019 by 2023 (International Trade Centre, 2020) and from 2.5 to 4 years for international tourism (UNWTO, 2020). This is dependent on three key factors: the rate of travelers' confidence, the gradual elimination of travel restrictions, and the prevailing economic conditions.

II.3.2. Changes in International Travelers' Behaviors in the Post-COVID-19 Pandemic

It is predicted that in the post-COVID-19, there will be changes in travelers' behaviors. The changes have shifted toward the familiar, predictable, and trusted in this new era (World Travel & Tourism Council, 2020). International travelers expect to travel to be safe, and their health gets protected (International Airport Review, 2020; Serra & Leong, 2020). In this regard, two changes have been identified.

In the post-COVID-19 pandemic, international travelers prefer staying in their home country to traveling to other countries in the short term. World Travel & Tourism Council (2020) predicted that domestic vacations, extensive planning, and the outdoors would be given up in the short period after the virus disappeared. Similarly, a study conducted by Stansbury et al. (2020) with international tourists from ten countries found that people would change the ways they travel in the next two or more years from now, including the choice of destinations. The study also showed that people tend to travel less (41%) and prefer to stay and travel in their own country rather than going abroad (58% vs 37%, respectively) (Stansbury et al., 2020). Stansbury et al. (2020) also showed that fewer tourists from the United States and China are likely to go abroad in the post-COVID-19 pandemic. On the other hand, the United Kingdom, Germany, Canada, France, and Australia are highly likely to travel internationally. These suggest that new health safety protocols and systems are needed to be in place, as indicated by Tan (2020).

In terms of accommodation, there would be a change in the new normal. Stansbury et al. (2020) indicated that people from the United States and China are more likely to stay in large hotels than those from the United Kingdom. Interestingly, Chinese tourists are willing to pay more to reward themselves with better service, and they are happy with the convenience of using established mobile apps (Pengiran & Sham, 2020). Also, they are increasingly interested in understanding the local culture, including local

² Variants of concern include Alpha (B.1.17), Beta (B.1.351), Gamma (P.1), Delta (B.1.617.2)). Variants of interest consist of Epsilon (B.1.427 / B.1.429), Zeta (P.2), Eta (B.1.525), Theta (P.3), Iota (B.1.526), Kappa (B.1.617.1), Lambda (C.37).

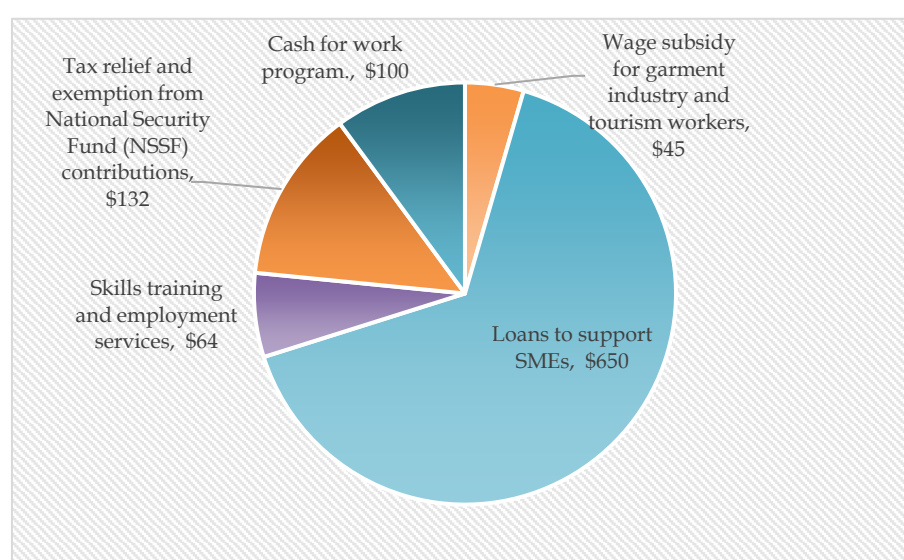
cuisine. As Cambodia has a long history, good services in large hotels, and opens to all social media networks, they can stay longer in the destination place. However, these imply that for the next few years, businesses in Cambodia involving the tourism sector will face the same situation due to the decline in international tourists, especially from China and the United States.

II.4. Government Responses and Recovery Plan for the Post-COVID-19

The Royal Government of Cambodia (RGC) has put conscious efforts not just to save to the public health crisis but economic activities amid the crisis and the post-COVID-19. Below looks at different interventions undertaken by the RGC.

Business Support and Economic Recovery. The RGC adopted a master plan to recover its economy from this unexpected crisis. Under the plan, the government allocated millions to the economic stimulus package to address and control the crisis, especially business support and economic rehabilitation. The package covers different components, as shown in Figure 1 below. By early December 2020, the government had spent \$USD 1.36 billion (5.1% of GDP) to respond to the entire COVID-19 crisis, \$990.2 million of which was allocated to economic recovery (ADB, 2021). In addition, by June 2021, the government suspended NSSF for 20,000 workers, and at least 200 businesses in the garment and textile factories and tourism industries received tax relief.

Figure 1: Components of economic stimulus package spent by the RCG by early December 2020 (in \$USD million)



Source: ADB (2021)

In addition to this, the government, via the National Bank of Cambodia, requested banks and microfinance institutions to restructure loans to firms and households by December 2020. The loan restructuring primarily allowed suspension of loan interest payments, loan repayments, and other charges. This loan restructuring was subsequently extended to the end of June 2021. As of July 2021, approximately \$USD 5 billion has received loan restructuring (YEAC, 2021).

More significantly, to help businesses, including MSMEs, access credit with soft interest rates during the crisis, the government has recently developed and adopted two projects: (I) SME Co-financing

Scheme (SCFS) and (ii) Credit Guarantee Corporation Scheme (CGCS) or Business Recovery Guarantee Scheme (BRGS). Currently, the SCFS reached Phase II with the amount of \$USD 100 million, \$USD 50 million of which is from the government through the SME Bank of Cambodia. The rest is covered by 26 participating financial institutions (PFIs). This scheme provides an interest rate between 6.5%-7.5% a year. In Phase I, \$USD 67.4 million was approved to 532 customers. Interestingly, women (at least 20%) of total borrowers accessed working capital loans from the SME bank. Under the BRGS, collateral is not necessary, and borrowers can get 70%-80% of their new loan (YEAC, 2021). At the time of writing, the government allocated \$USD 200 million to this scheme. The two projects provide loans for working capital, investment, and business expansion.

Vaccination Program. Since uncertainty continues due to the COVID-19, the government has been working hard to build a resilient community in order to resume businesses and reopen the border to receive international arrivals in the new normal. The government has been working closely with development partners and other countries to get vaccines. Through COVAX and bilateral mechanisms, millions of doses of vaccines have been arrived and vaccinated to millions of people. The latest data on vaccination show that as of 17 September 2021, 98.15% of the target 10 million people aged 18 or older received vaccines, and 87.72% for those aged between 12-17 (1,966,931 young adults) (MoH, 2021). Most recently, the government rolled out the program for younger people whose age is between 6-11.

Structural reforms. The government has implemented public-private partnerships to promote and recover tourism during and post-COVID-19. In this regard, the government has recently created a working group of the government and the private sector³ to prepare for tourism recovery and promotion (RGC, 2021). This is a good initiative to allow the private sector to be a part of the national working groups where concerns from the private sector can be raised and heard. In addition, the government established 12 sub-working groups regarding the health standard: eight in provinces and four in Phnom Penh (MoT, 2021a). At the provincial level, each group must be responsible for 2 or 3 provinces or 2 or 3 Khans for those in Phnom Penh. Moreover, amid the crisis, in mid-2020, the government created and implemented online business registration at the national level, which involved three ministries (such as MoC, MoLVT, and GDT). This hopes to provide ease and accelerate the business registration to save costs and time. The government has recently rolled out the system to Phase II, with more ministries and institutions involved (MEF, 2021). At the sub-national level, micro businesses need to register formally with the One Window Service Office available at the district and provincial levels.

Reopening the border. While important support measures have been extended into 2021, the government pays more attention to tourism recovery. The Ministry of Tourism (MoT) has prepared policies and strategies to receive international arrivals in the new normal. In early 2021, a roadmap on tourism recovery during and post-COVID-19 was adopted. The ministry also participated in the preparation of ASEAN tourism safety standards. Currently, the ministry is working hard to open receiving international tourists in the new normal. In this regard, apart from the internal meeting, the MoT conducted many meetings with different actors, including Embassies, to discuss the tourism between countries as well as travel bubbles. The ministry also provides training to workers in the sector to be ready for tourism recovery. In addition, the MoT prepared a standard operating procedure (SOP) for tourism businesses to implement. Currently, the MoT is accelerating the development of health

³ The private representatives are from the Cambodia Hotel Association, the Cambodia Tourism Federation, the Cambodia Restaurant Association, the Cambodia Association of Travel Agents, and the Pacific Asia Travel Association.

standards and measurements at the regional level. The government is also drafting a strategic plan on safe tourism.

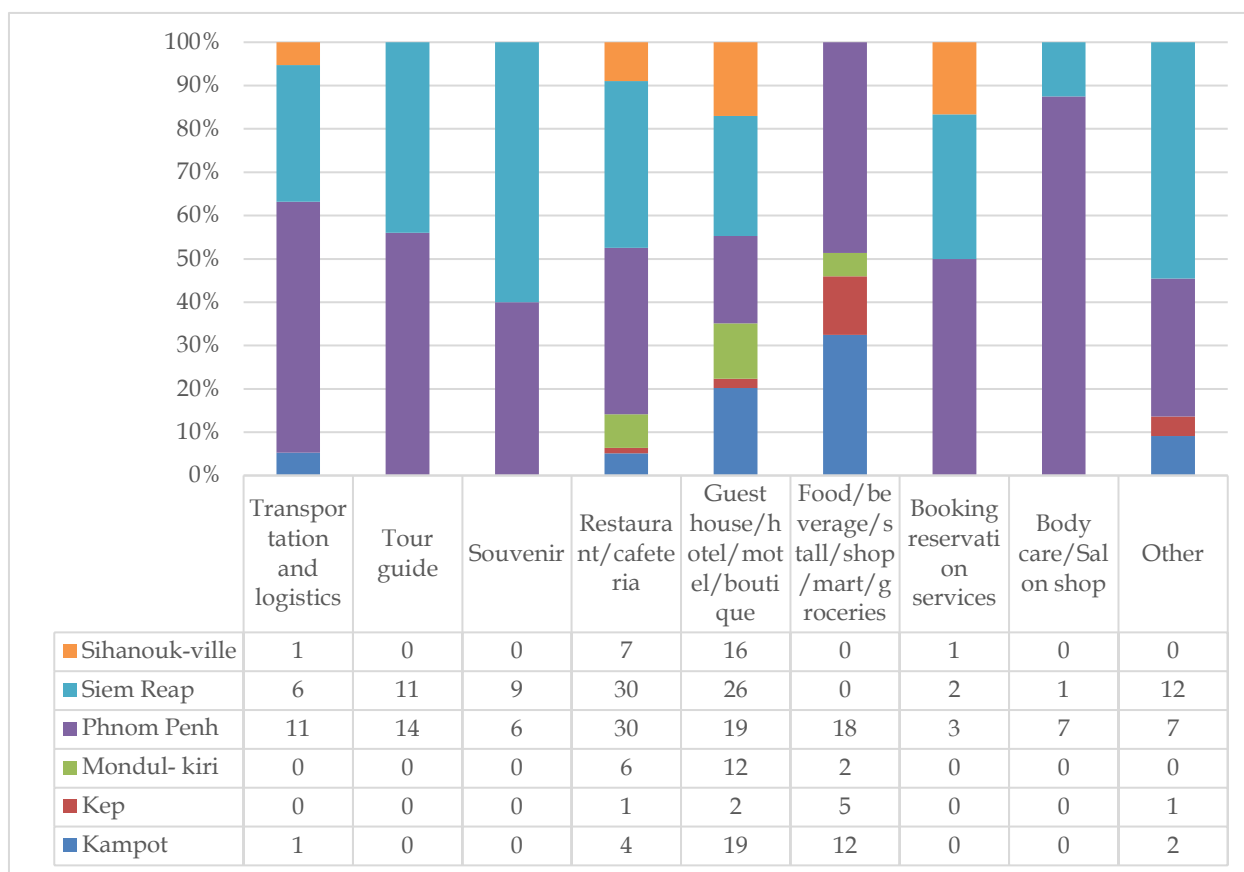
III. Research Design and Methodology

This study is a mixed-method analysis study based on qualitative and quantitative methods to collect data on the possible obstacles in tourism sectors for SMEs and employees. The research team will conduct interviews with 300 tourism sectors MSMEs in Siem Reap, Phnom Penh, Sihanoukville, Kompot/Kep, and Mondolkiri, as well as 6-8 workers as case studies to support and complement the finding, whose details are in Annex. In the data collection, due to the high risk and unpredictability of Covid-19 development, the study will use offline and online surveys and phone interviews.

To reach business owners, the team worked closely with key business associations such as YEAC, CHA, CWEA, CATA, CTF, CRA, She Investment and FASMEC, which have business members involved in the sector. The research team utilized the Google Form to post our questionnaire. Unfortunately, about 5% of the 300 businesses participated voluntarily in filling out the form. In addition to this, phone interviews were conducted by calling randomly to businesses in the selected provinces based on a contact list of businesses which were obtained from business networks/associations and websites, local authorities, and partners. There were respondents who preferred interviews individually to filling online form as they could share their challenges, concerns and needs during the pandemic crisis.

Struggling with the uncertainty of the COVID-19 pandemic and high rejection rate of businesses to the survey when calling, the research team spent approximately 6 weeks to reach the target numbers of MSMEs. Finally, 304 businesses participated in the survey; those businesses are classified into provinces as indicated in Figure 2 below. All (online and offline) responses were transferred into the online questionnaire as the central dataset.

Figure 2: The number of business types by province



IV. Data Analysis from the field

IV.1. Characteristics of Businesses Participated in the Study

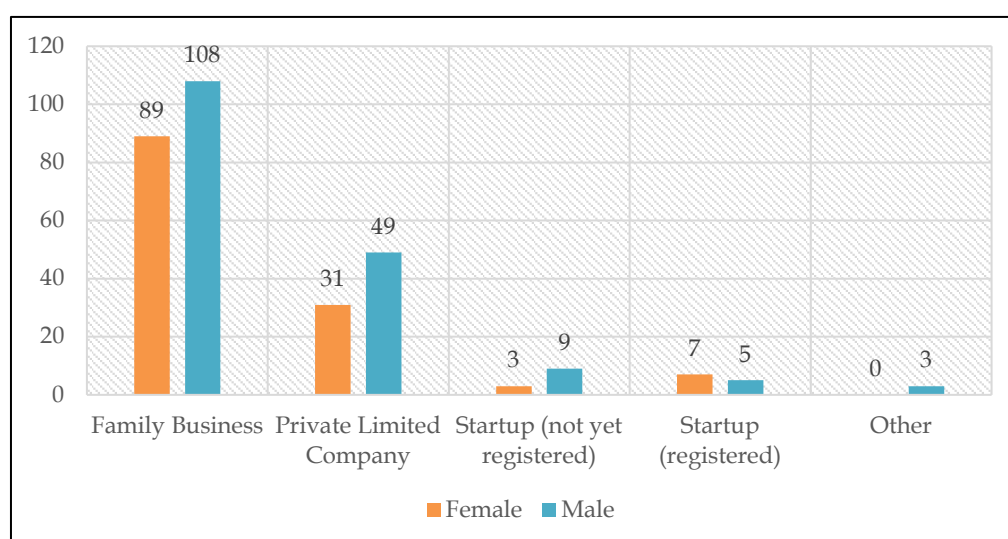
The study is participated by a total of 304 businesses who are directly or indirectly involved in the tourism sector from six target provinces such as Kampot, Kep, Mondulkiri, Phnom Penh, Siem Reap and Preah Sihanouk Ville. Those businesses are categorized into five key types of businesses: family businesses (64.8 per cent), private companies (26.3 per cent), startups with registration (4 per cent), startups with no registration (4 per cent) and other businesses. Among 304 there are 55 businesses or 18 per cent of the respondents were members of business associations. About twenty-two per cent of the interviewed enterprises target domestic clients, while the other 27.6 per cent concentrate on internationals, and around 51% have both domestic and international tourists.

Table 1: The number of business status by province

	Kampot	Kep	Mondulkiri	Phnom Penh	Siem Reap	Preah Sihanoukville	Total
Family Business	35	9	16	68	59	10	197
Private Limited Company	2	0	3	29	32	14	80
Startup (not yet registered)	1	0	1	7	3	0	12
Startup (registered)	0	0	0	10	2	0	12
Other	0	0	0	1	1	1	3
Total	38	9	20	115	97	25	304

Approximately 40 per cent of the businesses are managed and/or led by women. Most of them, around 77 per cent, were established in 2010 and after. However, there are not many businesses that are registered. It is noticed that the number of registered businesses is more for businesses led by men than that by women, as indicated in Figure 3. About 30.26 per cent of the respondents show that their businesses are registered and 13 per cent of which are led and/or managed by women.

Figure 3: The number of business status by gender



In the aspect of the educational level of the business responsive, around 50 per cent of them completed higher education, in which 39 per cent completed bachelor's degree, 9 per cent received master's degree, and 0.3 per cent held a PhD/Doctor degree. In addition, approximately 43 per cent finished high school education while less than 10 per cent completed secondary education. As presented in Table 2 nearly 50 per cent of interviewed female business owners and managers graduated high school; approximately 15 per cent finished secondary school; about 33 per cent completed a bachelor degree, and around 5 per cent graduated from a master degree.

Table 2: Percentages of educational levels by gender

	Female		Male		Total	
	#	%	#	%	#	%
Associate	1	0.77%	0	0.00%	1	0.33%
Bachelor	43	33.08%	75	43.10%	118	38.82%
High School	60	46.15%	70	40.23%	130	42.76%
Master	6	4.62%	22	12.64%	28	9.21%
PhD/Doctor	0	0.00%	1	0.57%	1	0.33%
Secondary School	17	13.08%	6	3.45%	23	7.57%
No education	1	0.77%	0	0%	1	0.33%
No answer	2	1.54%	0	0%	2	0.66%
Total	130	100%	174	100%	304	100%

By business status, as shown in Table 3, approximately 42 per cent of family businesses completed high school while 23 per cent graduated with a bachelor degree. Interestingly, those (about 8 per cent) registered as private limited companies graduated with a bachelor degree, followed by high school (5 per cent) and a master degree (2 per cent).

Table 3: Percentages of educational levels by business status

	PhD/ Doctor	Master	Bachelor	Associate	High School	Secondary School	No education
Family Business	0.43%	3.48%	22.61%	-	42.17%	7.39%	0.43%
Private Limited Company	-	2.17%	7.83%	-	5.22%	0.43%	-
Startup (not yet registered)	-	-	2.61%	-	1.30%	-	-
Startup (registered)	-	1.30%	1.30%	0.43%	0.43%	-	-
Other	-	-	-	-	0.43%	-	-

These suggest that they are more vulnerable to either shocks or crises that are challenging to adapt. Although changes in business model, products and services can respond to a small scale of customers; consequently, business survival would encounter uncertainties, including bankruptcy.

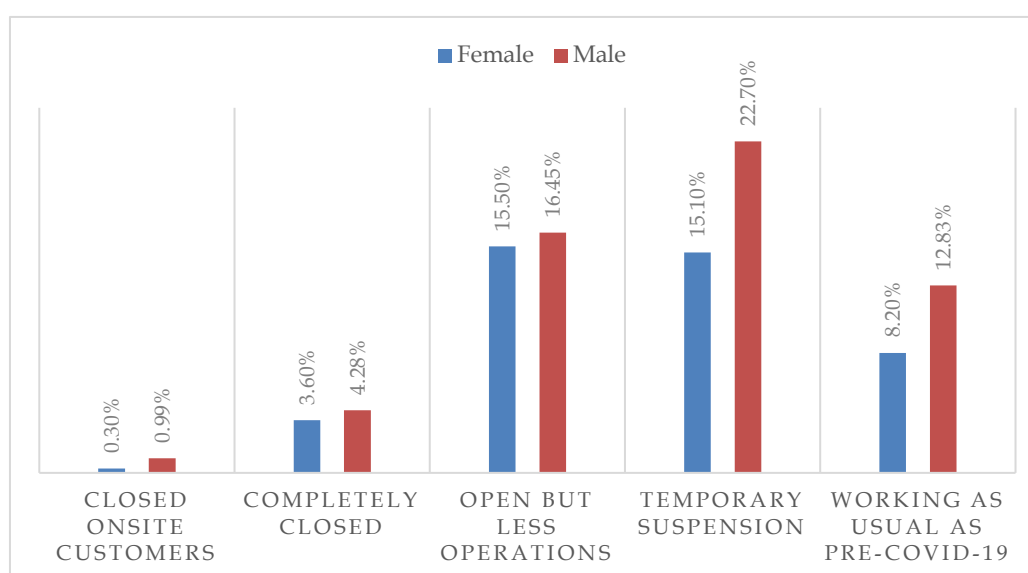
IV.2. COVID-19 Impacts on Aspects of Businesses

IV.2.1. Impacts on operations

According to the data from 304 businesses, around 8 per cent of enterprises were completely closed, 38 per cent were temporarily suspended, and 54 per cent remained operating throughout the pandemic. Nevertheless, those operators applied different approaches to their operations. About 32 per cent of those operators reduced their operation amount; several businesses or about one per cent closed onsite customers; 21 per cent did not change; they worked normally.

Figure 4 (See below) illustrates women and men's decisions and attitudes towards their business survival are slightly different in most cases. As per responses from 304 businesses, it is noticeable that the percentage of completely closed businesses, closed onsite customers businesses and open but less operations businesses are relatively similar among businesses either owned/led by women or men for instance, 0.3% and 1%, 3.6 % and 4.3 % and 15.5% and 16.45% respectively. Nevertheless, there are higher percentages of businesses that are temporarily suspended and working as usual as pre-COVID-19 between the ones owned by women and men, namely 15% and 23%, 8% and 13%, respectively. It shows that 15.5% (open but less operations) and 8% (working as usual) are female-led businesses among operating businesses.

Figure 4: Percentages of business status by gender



When asking those temporarily suspended businesses, many businesses state that they were waiting for a better situation in order to reopen their businesses. Furthermore, the study finds that 57.39% of businesses can reopen after more than six months, and 15.65 % are able to resume their business in between three to six months. Almost 10 % can re-operate their businesses after a few months. Due to the current orders of the government, around 15% will resume the business after a few weeks.

When questioned about their rationale behind their business status, many provided similar reasons such as fewer or no customers, health security and safety concerns and government orders. Table four below shows some businesses are struggling due to cash flow problems, which will be further discussed in subsection IV.2.2. Less than 10% of the businesses are unable to pay workers and maintain their operations and encounter the increase in expenses, including rent, utilities, the Internet and so on. A few businesses raised concerns on indebtedness which will elaborate more in Section IV.5.

Table 4: Reasons causing businesses' operations status

	Closed onsite customers	Completely closed	Open but less operations	Temporary suspension	Working as usual as pre-COVID-19
Borders closed	0%	0%	0%	0.72%	0%
Government order	1.82%	2.16%	24.24%	19.42%	7.27%
Health security and safety concern	0.61%	1.44%	15.15%	36.69%	8.48%
Increase in debt	0%	4.32%	1.82%	1.44%	2.42%
Located in red zone	0%	0%	0%	0.72%	0%
Unable to pay workers and operations	0%	3.60%	6.67%	9.35%	1.82%
Increase in expenses (rent, utilities, internet, subscription, certification...)	0%	3.60%	1.82%	5.76%	3.03%
Unable to repay back loan to financial institution/Lack of finance	0%	2.16%	0%	0.72%	0%
Under self-quarantine	0%	0%	0%	0.72%	0%
Very few or no customers	1.21%	9.35%	52.73%	71.22%	33.94%
Need to support children's e-learning (as schools are closed)	0%	0.72%	0.00%	0.72%	1.21%

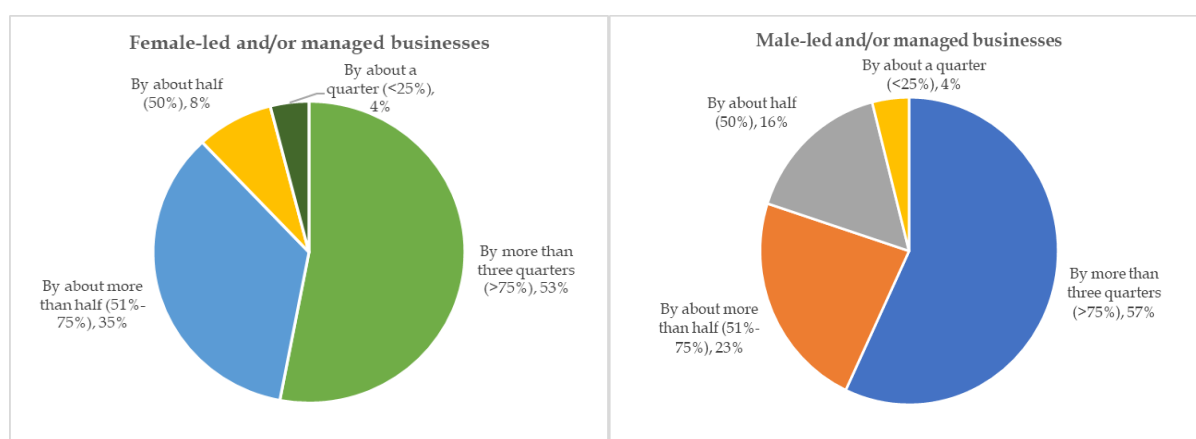
IV.2.2. Incomes and revenues dynamics

The disruptions in business operations adversely affect cash flow. Amidst 165 operating companies (92 are led by men and 73 are led by women), more than half of them have experienced decreasing revenues and sales. Based on the responses, it is remarkable that female-led and/or managed businesses are more vulnerable than men, which is 91% of women businesses experiencing decline while men's only 88%. Some businesses, or around 6 per cent of businesses, express that they did not earn any revenues/sales during the crisis.

Interestingly, besides the majority of businesses having cash flow issues, this study finds that less than 5% of the operating businesses found no change in revenues/sales and 0.6% increased revenues. Those businesses are in types of restaurants which are located in Phnom Penh and Preah Sihanoukville. This leads to the question of whether they have changed their business models or not. It will be analysed in detail in Section 4.3. Furthermore, as per businesses' responses, it is suggested that businesses in provinces that rely heavily on tourists like Siem Reap could not maintain operation as normal. While other urban areas like Phnom Penh do not depend largely on tourists, their businesses can benefit from other economic activities.

Figure 5 below demonstrates the proportion of the decline in revenues/sales by gender of business owners. When inquired about how much revenues/sales decreased for the operating businesses, over 55% reported that their revenues/sales declined by more than 75%. Nearly 29% experienced the decline by 50%-75% and 12.24% decreased the revenues/sale by about 50%. Only very few businesses (4.08%) meet the fall of the revenues/sales by less than 25%. More women businesses are experiencing a decrease than men. Many women (88%), compared to men (80%), encountered a decline of over 50% in revenue/sales.

Figure 5: The proportion of the decline in revenues/sales by gender of business owners

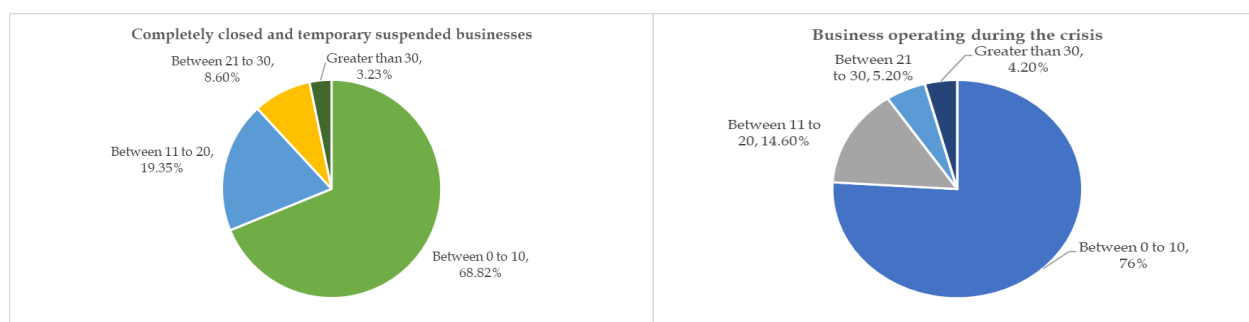


IV.2.3. Impacts on labour and employments

According to 304 business responses, prior to the COVID 19 pandemic, about 70 per cent of businesses employed staff. Unfortunately, after the pandemic was announced, 93 enterprises were completely closed and temporarily suspended businesses, and 118 were able to keep operating. Those 304 represent a total of 4,186 employees (54.25% of them are females). On average, a completely closed and a temporarily suspended business hires 14 staff (7 employees are females). Whereas the operating businesses, on average, employ 25 staff (14 are females).

As businesses struggle with cash flow, one of the business coping strategies is the reduction of expenditures. Many of the 304 MSMEs as reported in this study have reduced the number of staff. Out of 96 MSMEs that are still operating, 77% of them cut down staff from about half to more than two-thirds of their total employees, and the majority of the laid-off staff are women. Only 23% of the operating businesses have laid off all of the employees. The high proportion of laid-off was among family business and private limited companies. Those companies are companies who provide booking services, logistics and transportation, food and beverages, and accommodations. Figure 6 (See Below) entails the percentages of staff that are laid off per business operation status. It is also noted that an average of 6 to 7 female staff have been laid off per business that is completely closed and temporarily suspended and businesses that are still operating during the crisis, respectively.

Figure 6: Percentages of staff laid off by business status



In addition to employee reduction, businesses changed their business hours. Forty-nine businesses keep or shorten their staff working hours to 8 hours per day. Another 30 enterprises have kept their staff working hours greater than 8 hours per day, and 76 businesses did not reduce their staff working hours.

Due to the changes in business hours and the pandemic, the business owners have lessened a certain amount of salary of their employees. Based on the interview data among 96 MSMEs that still hire staff, 46% did not reduce paid working hours; staff work as usual, so they receive the same salary as pre-COVID-19. The remaining employers paid their employees between 30% to 80% depending on their working hours/load. On the other hand, for businesses that have shortened the working hours, their employees get paid approximately 51% to 80% of their pre-pandemic salary, while some get paid based on actual working hours.

Due to the COVID-19 crisis, employees have become unemployed and encountered challenges, especially related to financial burden. Most of the employees interviewed did not have the ability to obtain financial loans to compensate for their lost income to support their living while very few managed to earn some little income from other sources such as online small businesses and raising livestock. Few relied on support from their family. Some have received some support from the government and their employers. Staff that are severely affected is noticed by those who are in Siem Reap if compared to other tourist provinces.

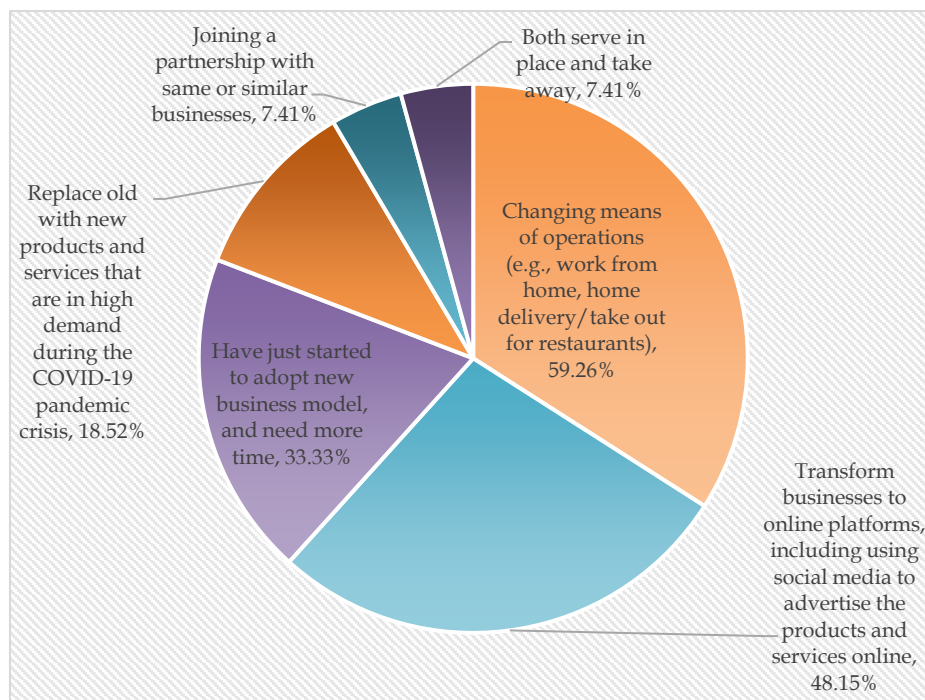
In the views of rehiring staff, a quarter of the employers, who had laid off some of their employees, do not plan to rehire but instead intend to lay off some more employees to cope with the prolonging crisis. However, they are mostly optimistic about hiring their workers back. They will employ them back as soon as the situation is better or the same as the pre-COVID-19. More specifically, 79 out of 93 completely closed and temporarily suspended businesses will rehire their old staff after the crisis. About 56 MSMEs plan to employ all staff back; only 11 consider rehiring between 10% to 50%, and the other ten businesses could rehire more than 50%.

IV.3. Preparedness and adaptation to the new normal

IV.3.1. Readiness to new business models

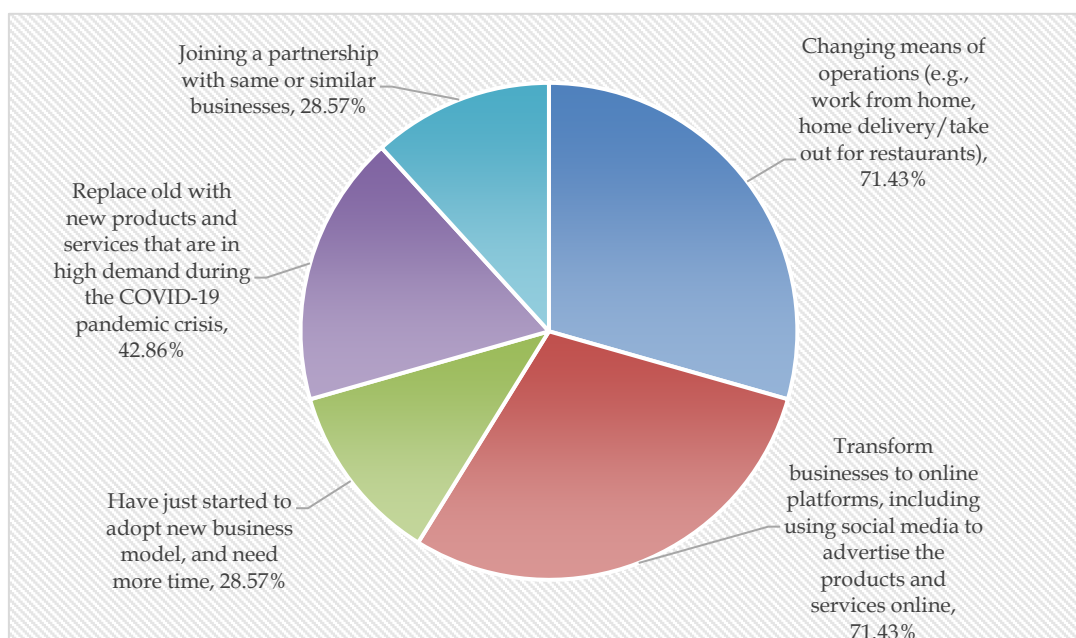
Among those 165 MSMEs still operating, 16.36% of them adopt new business models, while the other 84% keep their business models. Seven of the businesses changed business models are led and/or managed by women, and 64 of the businesses that did not change the nature of supply are led and/or managed by women.

Figure 7: The proportion of new forms of business



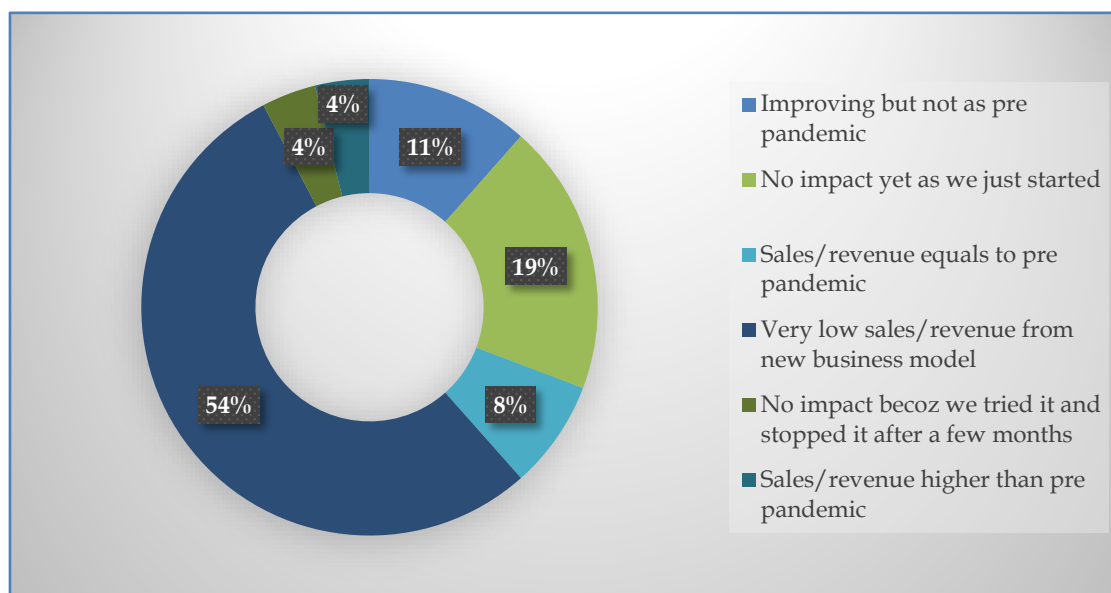
As illustrated in Figure 7, approximately 60% of the businesses adapt to the changed environment by changing means of operations, for example, shifting from working onsite to work from home, from eating into home delivery or take away. Forty-eight per cent of the businesses have applied online platforms to promote their sales. About 18% have changed their products, while around 7% decided to join a partnership with another similar company. Another 7.41% chose to offer only take away services. As shown in Figure 8, over half of female-led and/or managed businesses changed operations and transformed businesses online by using Facebook. Approximately 43% replaced old with new products and services in high demand during the pandemic crisis.

Figure 8: The percentages of businesses led/or managed by women



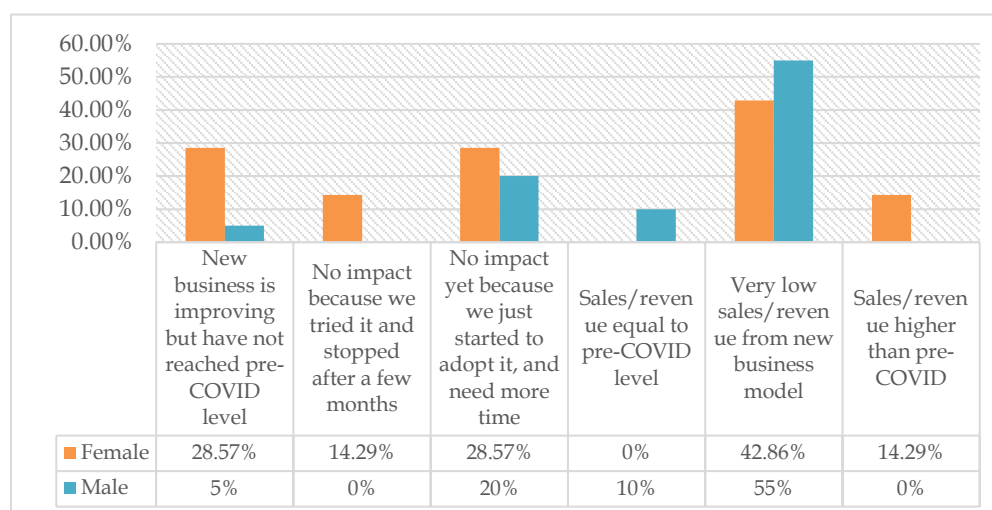
After adopting the new business models, as shown in Figure 9, only one business (4%) reported that its sales or revenues were higher than pre-pandemic's. On another note, two companies (8%) claimed that their revenues were to some extent the same as pre-COVID-19. Furthermore, around 11% or to be exact three companies presented some improvements, yet it was not at the same level as pre-pandemics. On the contrary, more than half of the new business models, 54%, have noticed that their sales were very low. One company (4%) has closed due to no improvement.

Figure 9: How successful are the new business models



Compared to men, among the businesses still operating, as shown in Figure 10, MSMEs led and/or managed by women have adopted a new business model, and impact varies. Approximately 29% of the businesses led and/or managed by women have just adopted a new model, while 14% have changed a new business model for a while with no positive impact. Another 30 per cent cannot point out whether their successes since the new business model have recently been practised and need more time. Although changing the business model, sales/revenues did not improve, and men are higher than women. Over 50 per cent of male owners found very low sales/revenues while 43 per cent of female owners.

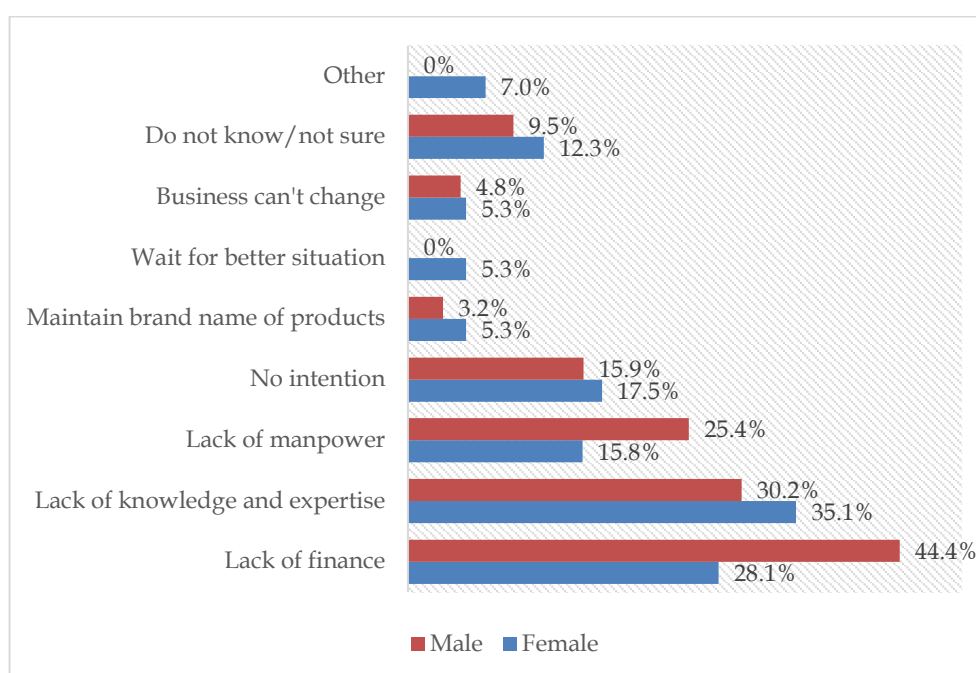
Figure 10: The percentages of the level of success in changing business models by gender



Out of 138 companies that have not changed to new business models, 18 businesses plan to adopt new businesses, while 120 do not wish to change. The majority (12) of the 18 businesses intend to transform their business into online platforms. While some (5) will replace their old products with new products and one more company is considering closing down. In order to adopt a new business model, about 39% of the companies planning to change business models do not need more than three months. Roughly 17% require 6-10 months, while 22.2% need 3-5 months and 22.2% need longer than ten months.

Nevertheless, because they have constraints and difficulties, those who do not change the business model shared reasons that hinder remodeling of the businesses during the crisis, such as lack of finance (36.7%), limited knowledge and expertise (32.5%) and lack of workforce (20.8%). Compared to men, as presented in Figure 11, women have met more difficulties than men have. This study also finds that 5% of businesses, especially accommodation-related businesses and massage services, cannot adopt a new model due to the non-flexibility of services and business value. Around 17 per cent have no intention to change, and 4.2 per cent are maintaining the brand name of their products/services.

Figure 11: Reasons constraining to the remodeling of businesses



Additionally, in order to carry on, business recognize and have indicated three main areas as priorities: better customer services, hygiene and cleanliness, and improving networking, communication and marketing. Among those 165 MSMEs that are still operating, roughly 78 per cent of the respondents emphasize the importance of providing better customer service to maintain and attract more customers while retaining loyal customers. Fifty per cent advise adjusting the price and products. Twenty-six per cent of businesses voted for networking and better communication. MSMEs understand that in this time of crisis, utilizing networks and providing better communication can help reach out to more clients, build trust, and keep on coming again and again.

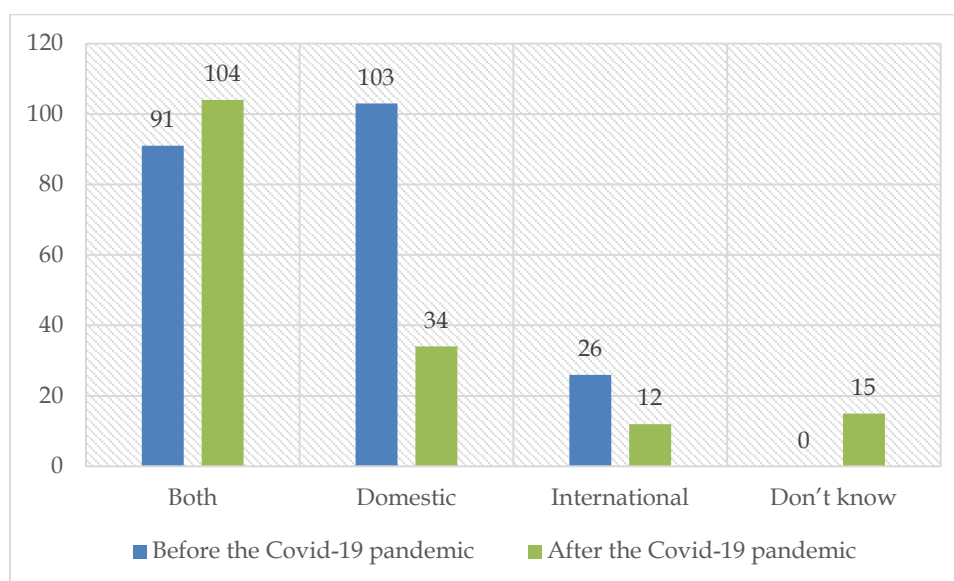
To attract more customers, seventy-four per cent of those that are still running indicate that they will advertise more on social media like Facebook. The other 19 per cent will apply another marketing

strategy which is to offer more attractive promotion packages. Only 12 will advertise more through local and international associations/membership/partners. Interestingly, the rest will reach and advertise on other platforms to target direct customers.

Additionally, as per provided data, MSMEs hypothesized that they change their target tourist sites following customers preferences. For instance, they will change tourist sites. Nearly 50 per cent will focus more on cultural tourism and historical sites, and 41 per cent and 30 per cent will change to natural/eco-tourism sites and coastal sites, respectively.

More interestingly, many enterprises plan to change their types of tourists to attract more customers and target customers that have stronger purchasing power. Figure 12 illustrates those businesses, especially domestic tourists' businesses, will expand their services not only for domestic but also for international tourists. Having said so, there are some MSMEs (15) who say they do not know which tourist groups should focus more on in the post-COVID-19 pandemic.

Figure 12: The comparison between MSEMs related to tourist group before and after the COVID-19 pandemic



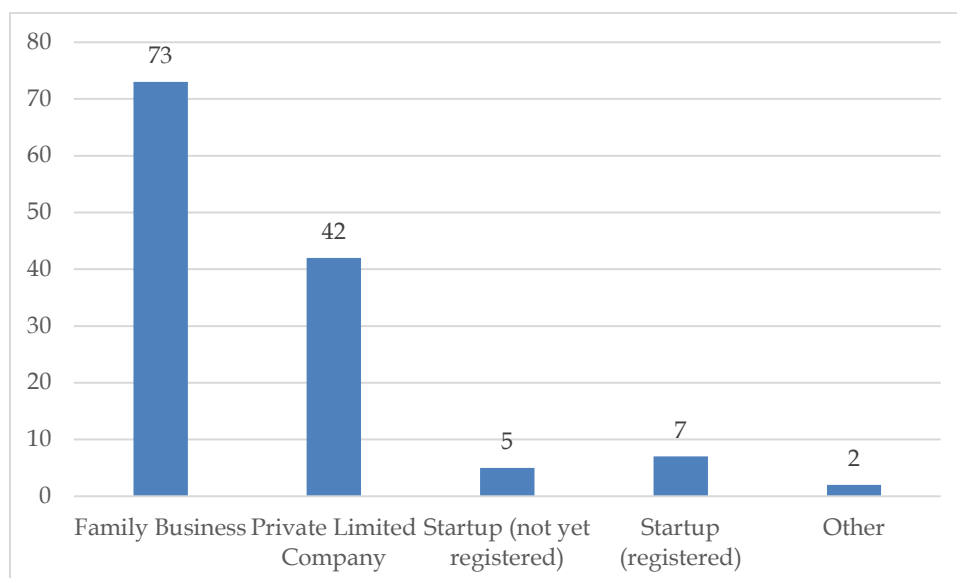
IV.3.2. Technology adoption in businesses

COVID-19 has, to some extent, driven businesses to take benefits from technology in providing services and goods to customers. Among 165 enterprises that are still up and running, although some businesses have already started using online platforms, there will be more businesses in the future. About 78% of the companies have the intention to utilize social media or other digital platforms for their business benefits and gains. However, about 21% have shown no intention of taking benefits from any digital platforms. Female-led/managed businesses have slightly higher percentages than men, 82% and 75%, respectively. A higher rate is also found in family businesses than other enterprise types, as pictured in Figure 13 below.

When asking why not using digital platforms, over 60% of them reported that they have no belief that they would make many differences, and nearly 40% raised concerns about the shortage of skilled people to manage it. In terms of technology knowledge, businesses (11.11%) do not know where to start as it is too new to them. Although many can access the Internet, 5.56% raised issues related to the lack of a

stable internet. Other reasons are a lack of capital and no need for an online platform to serve their business (around 3%, respectively).

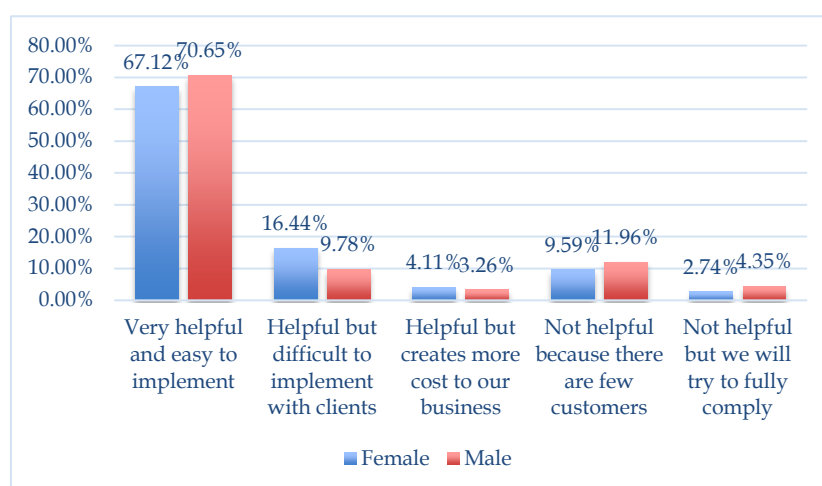
Figure 13: The number of operating enterprises planning to use technology in business promotion by status



IV.3.3. Safety, cleanness, and health measures

As a part of adapting to the new normal, with instructions from the government, particularly on safety guidelines, most businesses (about 70%) find the government instructions helpful and very easy to apply at the workplace. Approximately 13% indicate that it is helpful but difficult to implement with clients, while almost 15% report that it is not helpful, but roughly 37% of them will try to comply with it fully, and many (75%) find it unhelpful because there are few customers. The findings do not differentiate much between female and male-led/managed businesses, as shown in Figure 14 below.

Figure 14: Perception on safety measures by gender



Nonetheless, since it is a pandemic, ensuring health and safety protocols is an essential preventive measure required by the government. Securing a hygiene, healthy, and safe environment is intensively demanded by the government and important to businesses in the post-COVID-19 pandemic. MSMEs agree to abide by the health and safety protocol requirements set by the government. About 42 per cent of businesses that are still operating indicate that tourism MSMEs should enhance the health and safety standards so that they can stay in business during the COVID-19 crisis and beyond.

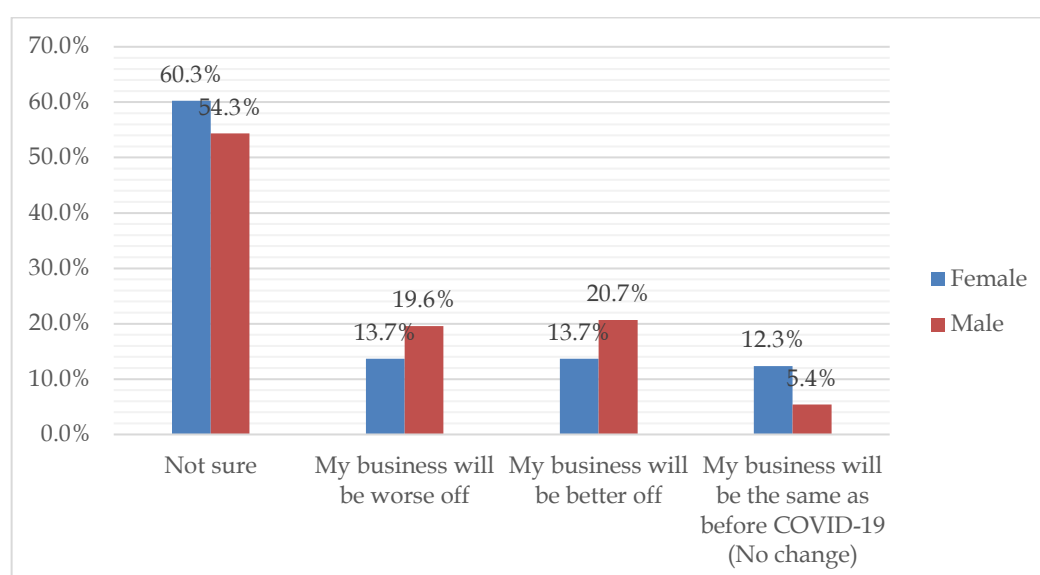
Moreover, when asking how soon they can adapt their business to the new government instructions, 87% of companies submitted that they could follow the government's new instructions as long as the government provides a proper timeline, information, criteria and guidelines to follow. The rest needs a few months to be able to adopt the new government instructions. However, some argue that they find it difficult to implement, especially with some customers and when additional costs will be required.

IV.4. Perception of the remaining businesses

Although, ADB (2020) expects that the service sector economy will be better off gradually, from 3.3 per cent to 6.2 per cent in 2021 and 2022, respectively. MSMEs in the tourism sector following this study have pessimistic views for their future. As indicated in previous sections, businesses in the tourism sector are striving to stay in the market. Some have managed to operate normally, or some have lessened their working hours. Many have had declines in revenues/sales and increase in expenses. Looking forward to the next twelve months, more than half (57%) of businesses expressed uncertainty; they were unsure what would happen. About 79% thought there would be fewer customers for their business. Approximately 54% foresaw that the economy would be weaker in general, while 7.1% could give any reasons as they are unsure what will happen in the next 12 months. About 3.6% concern about hiring labour and more barriers to export/import.

Businesses who believe they would be better off are about one per cent less than those who predict that their businesses would be worse off, which are 17 % and 18 %, respectively. About 8.6 per cent foresee that in the following year, their businesses would go back as pre-pandemic. Notwithstanding, around 26 per cent of the operating businesses have optimistic views about their business. Figure 15 presents the perception of owners and managers in the next 12 months by gender. About eighty-one per cent expect that there would be more customers (or new customers) for their business, while 51 per cent anticipate that the economic condition would become stronger overall. Eighteen per cent of MSMEs think that their operations would be more efficient if better use of digital technology to reach new markets.

Figure 15: The perception of owners and managers in the next 12 months by gender



IV.5. Challenges and constraints to the improvement of businesses

Businesses have undergone challenges, particularly the extreme loss of profit whereby the revenue has dropped by a minimum of 50 per cent in comparison to the pre-pandemic period. Around 20 per cent of the respondents select safety measures and provision as one of the major challenges. About 30 per cent of the respondents stressed the accessibility to emergency loans to keep business operation, their concern on measures upon domestic travelers and international travelers, the annual tax as money is needed to survive during the crisis, the criteria to get a government relief program, and the credit for MSMEs. The most challenging barrier that all respondents have mentioned is, last but not least, the issue of managing the health risks from COVID-19. Many have believed that only when the situation gets back to normal will their businesses be able to be lifted out of the current economic situation gradually.

To persist those challenges and keep the businesses, about 26 per cent or 87 MSMEs of the operating businesses are considering taking out financial loans to cope with the pandemic for some more time. However, over half (51.5 %) reported that they do not need additional loans or finance, while 22.4 % are not sure whether they need it at the time of the interview. Thirty-two per cent of completely closed and temporarily suspended businesses claim that they will need additional loans or finance, while nearly 50 per cent do not need any. The remaining percentage of MSMEs are not sure about it yet.

Those who need more finance or loan, 62 per cent of them will be able to obtain additional loans or finance. But 38 per cent could not have the capacity to do so. Approximately 42.4 per cent of those who are not able to receive more finance mentioned that they run out of collateral, while 12 per cent are unable to pay interest rate and loans. The loan interest rate is high for them. They have other expenses to pay for. A few mentions of complicated loan procedures. Table 5 entails the percentage of each business group in terms of obtaining a loan or not.

Table 5: The percentages of businesses whether would need additional loan or finance by operations and gender

		Closed onsite customers	Completely closed	Open but less operations	Temporary suspension	Working as usual as pre-COVID-19
Female	No	1.37%	14.0%	31.5%	35.1%	20.55%
	Not sure yet	0%	1.8%	12.3%	22.8%	12.33%
	Yes	0%	3.5%	20.5%	22.8%	1.37%
Male	No	2.17%	7.3%	23.91%	40.2%	23.9%
	Not sure yet	0%	2.4%	9.78%	14.6%	10.9%
	Yes	1.09%	6.1%	20.65%	29.3%	8%

Amidst those who do not need additional loans or finance (152 businesses), 36 per cent of them mention that they are not able to afford financial loans, given there are few or no customers. About 28 % of them are unable to pay interest and loan while 13 % are encountering an increase in debt and 7.2 % run out of collateral. Although many businesses have financial problems, 23 out of the 152 MSMEs are able to manage funds to support their business at the time of interview as well as in the future; some of them have financial support from their family and other businesses.

Box 1: Loan procedures and challenges during the COVID-19 crisis from the financial institutions' perspective

The COVID-19 crisis forced financial institutions (FIs) to do loan restructuring. As of July 2021, FIs processed the loan restructuring for about \$USD 5 billion. More importantly, many borrowers cannot repay banks or MFIs as regularly as in the pre-COVID-19 pandemic. Banks and MFIs are struggling in giving loans to businesses during this period. This is because FIs must highly pay attention to contribute to the stability of the whole financial sector. In principle, the banks or MFIs have to evaluate a loan application based on criteria before providing a loan or financial credit to a borrower. Those criteria include a history of loan repayment; a registered certificate or business license; an audited financial statement, the history of current loans, loan duration, and interest rate. During the COVID-19 crisis, another condition was imposed whether the borrower is in the loan restructuring. Of these, the first four conditions are crucial in obtaining a loan. As a result, the borrower can gain a lower interest rate (0.5% lower than the normal interest rate).

Nevertheless, enterprises cannot respond 100% to these criteria. Businesses have no proper financial record or financial statement and a registered certificate. During the COVID-19 crisis, businesses declined a large number of incomes. Many do not have a good history of loan repayment. Therefore, both banks and MFIs mitigate some of the criteria in practice. Many banks and MFIs look at only the history of loan repayment. If it is good, the borrower could obtain a loan.

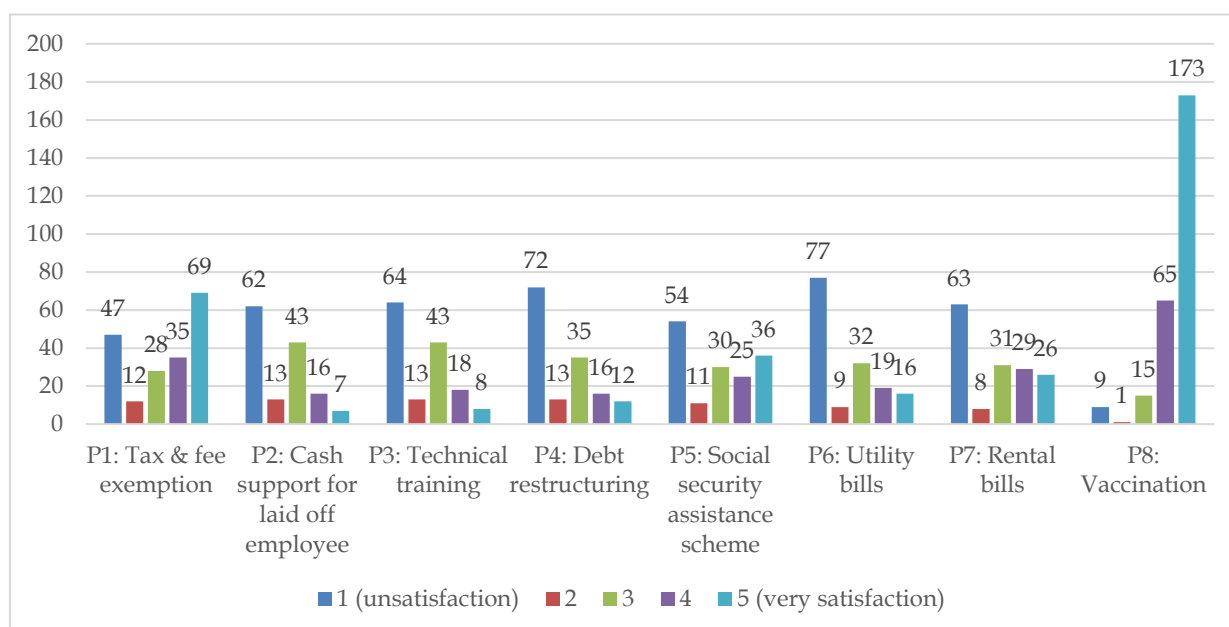
Source: YEAC (2021)

IV.6. Perception on government interventions

The government has undertaken interventions to overcome the crisis, with the intention to ease the economic pressures and social-economic consequences. The government has initiated assistance measures involving tax exemption, financial assistance to laid-off employees, provision of technical training, debt restructuring, social security schemes, exemption on utility bills, negotiated rental bills and vaccination.

Ninety-five per cent of the interviewee are satisfied with the provision of vaccination that is free for everyone regardless of age, nationalities, and background. As shown in Figure 16, the second most mentioned intervention that businesses have heard of is a tie of tax exemption, social security scheme and the negotiated rental bills, which accounts for 50 per cent. Nearly 49 per cent of the businesses claim they have received the tax exemption scheme, while around 20 per cent report they have benefited from the social security scheme. Only 24 per cent have rental bills successfully negotiated. The third most heard interventions are the cash support for laid-off employees and technical training (30%), in which 7 per cent have been given financial support for being laid off, and 12 per cent have participated in the technical training. In terms of loan restructuring, some businesses or 9 per cent appreciated the support. However, as shared by some business owners, they have no capacity to pay back the interest. Lastly, they are the debt restructuring scheme and exemption on utility bills, which account for it is marked at 11 per cent and with 7 per cent respectively.

Figure 16: The number of MSMEs rate the program



Looking into the satisfaction of the government response, when asking all businesses to what extent the program has helped their businesses, the reaction toward each scheme and intervention varies. As indicated by Figure 14 above, MSMEs find that the programs have been supportive to some extent by pointing out the two measures that help their enterprises. Many (173) of the respondents mentioned that they have been very satisfied with the vaccination rollout program of the government, understanding that this is a means toward curb the spread and processing toward the new normal so that they can resume or run their business soon. Besides this program, approximately 23% of the respondents reported that the tax and fee exemption scheme support their business a lot by reducing the businesses' economic pressure. However, in terms of loan restructuring, few businesses (only 9%) appreciated the support. As shared by some business owners, with no capacity to pay back, they decided to pay the interest only to the bank or MFI even though they ultimately found no help. Very few businesses reported that they were allowed to take a new loan but had to deposit it just to pay monthly interest.

V. Conclusion and Suggestions

V.1. Conclusion

The COVID-19 pushes MSMEs and employees to be vulnerable to revenue, sales decline, and unemployment. Despite the vaccination rollouts, economic recovery is critical for the government as businesses are at high risk of collapse. This study finds that over 84% of businesses declined revenues (from about 50-over 75% of their revenues) although they changed their business model during the crisis. This resulted from the limited capacity and capability to transform their businesses model. To cope with the pandemic, businesses have to reduce working hours and the number of employees in which less than 50% of the businesses could not rehire all back. The study also finds that over half of the businesses face obstacles with financial access due to collateral, high interest rate, and complicated procedures. Many businesses are those in the informal sector, like family businesses. This requires immediate actions as the interventions, except the vaccination program, have supported little to businesses. On a positive note, in the post-COVID-19, nearly 80% of MSMEs plan to incorporate technology, health procedures and reexamine their tourist target groups and tourist sites to attract more customers.

V.2. Suggestions

V.2.1. Policy Recommendations

This study gives some recommendations to respond to the economic recovery while managing the public health crisis.

1. **Reopening the border to receive safe tourists:** Opening vaccinated tourists is an urgent mechanism for post-pandemic recovery. Therefore, we recommend the government consider the following policy options:
 - Conduct rapid tests on international arrivals upon arrival and departure from Cambodia to foster tourism. The government should cover all costs that are associated with the tests. If the test is found positive on any international arrivals, the state should cover up to 30% of treatment.
 - Tourists, including international tourists, must follow the safety guidelines strictly, especially the use of QR code.
2. **Extending the exemption taxes and fees for impacted businesses:** Businesses are facing enormous challenges, especially financial burdens. Therefore, the government should extend the tax and fee exemption for the impacted MSMEs in the tourism sector to at least mid-2022 while observing the improvement of safety tourism.
3. **Reviewing relevant legal frameworks related to credit and interest rates:** Credit accessing with low interest rates has been already intervened by the government through the two financing schemes. However, if demands by businesses were larger than the amount that financial institutions can afford, two options below should be considered to inject more money into the market during the crisis:
 - The government should review the availability of reserve requirements in order for all registered financial institutions (RFIs) to increase their lending capacity to many businesses. In doing so, the state should ensure that interest rates do not exceed 7%.

- RFIs, which are receiving deposits and providing loans, should encourage those with money but no demand to deposit their money in any banks or MFIs by offering interest rates between 5.5%-6.5% per annum.

4. **Decentralizing the implementation of health safety measures to a proper agent:**

Below are some of the suggestions that can be useful to implementing public health safety measures and regulations in place to support the reopening of the tourism sector and assist local businesses in the tourism sector recover.

- The government should decentralize the implementation of health safety measures with businesses to the District, the Municipality, or Khan Administration since these two tiers of administration have an appropriate territory size (not too big) and are closer to businesses than the central government. In this regard, the provincial administration will be responsible for monitoring the implementation.
- For each tourism site, the security officer should enforce the prevailing health measures for the tourists visiting the tourist attractions as well as those tourism-related and tourism supporting service sectors.

Of note, through the Sub-National Democratic Development Reform (or Decentralization and De-concentration Reform), three tiers of sub-national administrations (include commune/sangkat, district/municipality/khan, and province/capital) were created. Strengthening the authority of those administrations is a key objective of the reform.

5. **Adopting technology into businesses:** Registered businesses receive protection from the government. Many of them are also members of business associations. However, tourism businesses which have not registered are vulnerable to the crisis. Moreover, many non-registered businesses in this study received low education, mostly just finished high school. Therefore, the government should give some attention to those MSMEs as they provide job opportunities to people. In this regard, the attention should be in the form of capacity development: the use of technology in business such as advertisement, financial records and management, and hospitality.

V.2.2. Research Gaps

Since this study addressed only the COVID-19 impact on different aspects of businesses, challenges, and preparedness for post COVID-19 pandemic, further research should be conducted so that relevant stakeholders, especially the government, to create and strengthen business ecosystem in the post-pandemic while helping vulnerable workers/population. Below are a few proposed topics.

1. **A call for further support and intervention from local and national authorities for skill developments.** In the new normal, it is inevitably required business and workers to obtain a new set of skills which should be further studied in order to cope with the new business environment.
2. **Logistics and technology adoption in MSMEs should be explored more.** Although MSMEs reported that they are using technology in their businesses, it is still limited to use social media such as Facebook. In the post-COVID-19 pandemic, a better logistics and technology use will help stakeholders, especially businesses and the government, to create a comprehensive system

of logistics combining with technology, which ultimately make local business mature and can compete with foreign businesses in the future.

3. **A demand for extending Social Protection and Assistance Schemes for those individuals who are affected by the pandemic.** It is observed that employees and their dependents of those who lost jobs or incomes due to the pandemic have been striving to survive yet there is limited support from either employers and government and non-government bodies on either monetary, materials, food/supply, temporary jobs, shelters, and trainings, in coping and recovering from the crisis.

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● Annex

A. Cases of workers in the sector⁴

Case 1: Employee who has received support from the workplace

Miss. Chinda has been working in an International Boutique Hotel in Preah Sihanouk province for nearly two years. She is 28 years old and unmarried. She has five siblings, and they finished high school. Some siblings have been working in a coffee shop, and others have been working in various jobs. Before the COVID-19 pandemic, her mother borrowed money to run a small grocery shop. Currently, her mother closed her groceries shop because there were no customers. Her mother now stays home to look after her grandchildren.

During the first outbreak of COVID-19 in early 2020, the Hotel was closed. All staff were asked to take breaks from work for two to three months. During the breaks, Chinda did not receive any salary. After the COVID-19 situation was better, she was employed again and received the same full salary (250 US Dollars per month) as before COVID-19. Later there was the second outbreak in early 2021. Chinda was asked again to take a break from her work. During the second break, she received 50% of her full month salary (125 US Dollars per month). This time, she was not staying in a room arranged by the Hotel. Currently, Yin has been promoted to a higher position and received a higher salary based on the hotel policies and guidelines.

Since the first and second outbreak of COVID-19 in Cambodia, Chinda has never received any monetary support from the government. Yet, she used to receive a call and guidance from the Department of Tourism in Preah Sihanouk informing her about the opportunity to study online. However, she could not study because the schedule was overlapped with her working hours. Neither has she received any training opportunities from any association/non-governmental organisation. Fortunately, the Hotel provides support to staff. The Hotel regularly makes payroll on the 5th day in the following month. If any staff is severely struggling for their family, the staff can request an advanced salary. The company has supported it so far. Chinda does not want to change to a new job in another company because this company is good and always helps its employees. The company informed the staff that the company would employ them back after the temporary breaks as soon as the COVID-19 situation becomes better. The Hotel has employed them back. There were new staff hired, and a few old staff have left and found other new jobs.

The current serious challenge for Chinda and her siblings is that they have to work to earn income to help their mother pay the debt. Fortunately, the moneylender understands the difficulties of her family situation. The lender allowed her to pay back as much as she could. The lender did not force her to pay all at once. If she compares her current family situation to the pre-COVID-19, the pre-COVID-19 is better because her mother could earn some income from her small grocery shop.

⁴ Names of workers were changed to keep privacy and confidentiality of respondents

Case 2: Employee who has not had a job yet

Mr. Vanly is 33 years old and finished grade 7. Vanly is married and has two children (6 years old and five months old). The oldest child has not been enrolled to study yet due to COVID-19. Vanly has been unemployed since the first outbreak of COVID-19 in early 2020. Vanly was a Sale and Marketing Manager in an international souvenir shop in Siem Reap province. Vanly had been working for the shop for about ten years. Apart from the shop, Vanly worked part-time as a real estate agent. Unfortunately, since the outbreak of COVID-19 in early 2020, the shop was closed, and the real estate did not have any customers. He lost all his income.

Currently, Vanly is jobless and staying at home with his wife and two children. When Vanly was working at the shop, he received a salary of 700 US dollars per month and some income from the part-time job. Because of COVID19, he lost all sources of his income. During the first outbreak of COVID-19, the shop owner announced the temporary closure of the business due to the fact that there were no tourists. The shop owner said when the COVID-19 situation is better and when he can reopen the business, he will call staff back to work. That said, the shop is still closed. Vanly has been trying to find a new job but he has not found one yet. No salary, no new job to work at, he decided to borrow money from his siblings for daily expenses. Sometimes he borrowed money from his parents whom he used to support before the crisis of COVID-19.

The challenge for Vanly is the joblessness, the zero income. Vanly has no debt. He does not know what to do to improve his family situation during this pandemic. His current livelihood is much more difficult than the pre-COVID-19. Before, he had a good salary and had enough money for daily expenses, but now he has nothing. Vanly is very stressed and under depression nowadays.

Since the first outbreak of COVID-19, Vanly has received a small donation from the local authority, such as dried noodles, rice, fish sauce and soy sauce. Vanly has not received any financial support from any local authorities or government. There has not been any association/non-governmental organization providing any training or other support to him.

Case 3: An online business could secure a family income during the crisis

Mr. Mory is 37 years old and holds a bachelor degree. Mory is married and has two children. He is the family head of 5 family members, including a mother-in-law, a nanny. Mory has been the General Manager in an international travel agency in Siem Reap province. Before the first outbreak of COVID-19 in Cambodia in early 2020, his wife was working in a private company. However, due to the COVID-19, her company was closed. So currently, only Mory is the only person who has to raise income to support household expenses.

Mory has been working since 2013. During the first outbreak of COVID-19 in 2020, he received his full salary. Later, because there was no booking or income, the company announced the closure, cut down staff numbers, and reduced salaries from at least 40 per cent. Nowadays, the company has laid off all staff but kept Mory, and he receives 20 per cent of his previous salary. The company has informed staff that when the COVID19 situation is better and when the company is able to reopen the business, the company will employ them back.

Mory has a loan to pay back. However, the 20 per cent stipend is not able to cover all expenses for his family and the loan. So, he initiated an online business and could earn more income. Fortunately, the company that he works for has helped him with some money to pay for his loan for the house that he is living in. As a result, Mory does not seem to have a major challenge in terms of finance since he could earn extra income from his online business.

In terms of support from other actors, since the outbreaks of COVID-19, Mory has not received any monetary, materials, or food support from any local authorities or government. In addition, no association/non-governmental organisation has provided him with any training or other support that he and his family need.

Case 4: Employee who has been in the job and received full salary

Mr. Choeun is 31 years old and holds a bachelor degree. Choeun is married and has one child (2 years old). Choeun has been working as a General Manager in a resort owned by a Chinese in Kep province for seven years. Before the first outbreak of COVID-19 in early 2020, his wife was running a small grocery shop, and she could raise a good income to pay for the home loan. However, since then she could not earn any more income. She has to close down her shop due to no customers. She is staying home to take care of their child.

During the first outbreak of COVID-19, the resort was not closed, but there were no guests. Choeun worked and received a full salary. Within these two years, Choeun has been receiving the same salary, no increment or deduction. During the pandemic, the resort has cut down some staff, and some staff have resigned because they were afraid of COVID-19. Choeun does not want to change his job because he is well aware of and understands the difficulties that the company has. And the hotel owner also understands the challenges which Choeun has been facing.

Choeun is the single source of income for the family. His salary is to cover all daily expenses and his loan. If he compares his current family situation to the previous one, the current situation is more difficult because his wife completely loses her income, and daily expenses are increasing. Choeun said he did not have any choice but trying to work from the bottom of his heart to help the hotel because if he looked at others, they were much more difficult than him. To help to earn more money, he wanted his wife to sell stuff online. However, his wife could not do it because she lacks of online marketing knowledge and skills.

Before the pandemic, Choeun used to participate in training with the Department of Tourism in Kep province. Since the first outbreak of COVID-19 until today, Choeun has not received any money, materials, nor food support from any local authorities or the government. Choeun is aware that the government wants to assist the most vulnerable poor. However, during the outbreaks, Choeun has not received any training from any local authorities nor government. And there has been no association/non-governmental organization providing any training or other support that he and his family need.

Case 5: Employee who receives vocational support from the government

Mr. Sopheak is 30 years old and holds a bachelor degree. Sopheak is married. He has a cousin and a father who are depending on him. Sopheak has been the Marketing Representative for a Thai company for three years. He is based in Phnom Penh. Sopheak is a focal person who prepares events and meetings related to Thai markets in Cambodia and Laos.

Before COVID-19, Sopheak was able to work part-time at a few places. Due to the fact that he did not have enough time and there were lots of changes in working approach (from onsite to online), Sopheak decided to drop those part-time jobs and focused only on the company's Marketing Representative. Before, he frequently travelled but nowadays, he totally works online. Sopheak has received a good salary from this job, and he does not want to change to a new job because he completely loves his job and enjoys the benefits. During the crisis of COVID-19, he receives the same amount of salary as pre-COVID-19's.

Currently, Sopheak is struggling with paying back the loan that a private bank granted him prior to COVID-19 to purchase a plot of land to build his house. The COVID-19 has limited him from the opportunity to work part-time, so he lost some of his income. If he compares his family situation during and before COVID-19, he said the current situation is a bit more difficult than the previous situation. However, he is not seriously affected by COVID-19 in overall.

Since the outbreaks of COVID-19, Sopheak has not received any support such as money, materials, nor food from any local authorities nor government. However, Sopheak always participates in training and events in places or online organized by the Ministry of Tourism and Young Entrepreneur Association in Cambodia and Ministry of Tourism of Thailand.

Case 6: Employee who receives monetary support from the government

Ms. Hany is 38 years old. Hany is a single mother of two children (14 and 9 years old). Hany finished year one at a private university in Siem Reap, majoring in International Relations. Hany has been working for an international hotel in Siem Reap since 2003. Due to COVID-19, her children could not study. The school closed the onsite study.

Hany has been working for the hotel for about 18 years. During the outbreaks of COVID-19 in early 2020, the hotel was temporarily closed and announced to all staff to take some breaks from two to three months. During the temporary breaks, Hany received full salary; however, the COVID-19 situation has been worse than before, and the hotel remained closed. Since then, the hotel reduced her salary to 50 per cent and then to 70 per cent of her salary. Hany was trying to find other jobs but could not get any.

Hany does not have a loan or debt. She is living with and at her mother's house. The critical challenge that Hany is facing today is joblessness, the low income that she earns. As she earns less, she is very strict and careful in any expense that she will make. Hany is trying to work in other businesses, such as helping friends to sell books and products online. She said the current family situation is much more difficult than before COVID-19. All of her income is now divided into 10 or 15 parts, and she cannot eat anything as she wants anymore.

After the second outbreak of COVID-19 in 2021, Hany has received financial support from the government, which is 40 US dollars per month; however, she does not receive other support such as materials or food. During the COVID-19 outbreaks, the company approached her to join training on barista and bartender skills at the Department of Vocational Training in Siem Reap. Unfortunately, she could not participate because she was busy with selling books and products online.

Case 7: Employee who survives without income

Mr. Darong is 42 years old and holds a bachelor's degree in hospitality and Tourism at a university in Siem Reap. Darong is married and has a small child aged one year and nine months old. Darong and his wife have been working as the Freelance Tour Guide since 2006.

His work totally relies on tourists. During the outbreaks of COVID-19 in 2020, Darong and his wife lost all their incomes, and they returned to live in their home in a suburb of Siem Reap to prevent from COVID-19 infections. They do not earn any income. But they have been planting fruit trees, raising livestock, fish and frogs, and growing vegetables at home. Therefore, they have enough food to eat and are able to share some with their neighbours. During the COVID-19 pandemic, Darong did not try to find any new job because there were no customers/tourists at all.

Although Darong does not earn any cash, he has enough food for his family. Neither Darong has any outstanding loan that he has to worry about. Since the first outbreaks of COVID19 in Cambodia in early 2020, Mr. Darong has not received any support such as money, materials, nor food from any local authorities or government because he was late to enroll for the support. However, there was a call from the Department of Tourism inviting him to participate in training, but he was busy with taking care of his wife, who had just delivered a baby. Apart from this, Darong has never accessed any training nor support from any association/non-governmental organization.

B. Questionnaire for interviewing businesses

Questionnaire Number:

Rapid Survey Research:

COVID-19 Impacts on Employees and employers of MSMEs in tourism in Cambodia

Questionnaire for Phone and Face-to-Face Interview

We are a group of researchers from the Asian Vision Institute, Cambodia, conducting the study on COVID-19 impacts on employees and employers of MSMEs in tourism in Cambodia. This study aims to provide a comprehensive understanding of challenges and needs of businesses in the tourism sector during the period of the COVID-19 crisis and how they coped or responded to the crisis. It also attempts to understand areas for improvement for both businesses themselves and the government to maintain good economic activities and development.

Part 1: Respondent and Business Information

1. Details of respondent
 - Name of respondent:
 - Phone/Contact number:
 - Gender: M / F
 - Age:
 - Business's location: District/Khan:Province/Capital:
 - Marital status: Single / Married / Divorced / Separated / Other
 - Number of dependents in household:
 - Educational background: Secondary School / High School / Bachelor / Master / PhD/Doctor
2. How do you describe yourself in relation to this business?
 - a) Business owner
 - b) Manager
 - c) Personnel/Staff
 - d) Other (Specify):
3. What type of business do you own/work? *[Select one]*
 - Restaurant/cafeteria
 - Hospitality, hotel & tourism (Guest house/hotel/motel/boutique/resort and such)
 - Food/beverage/stall/shop/mart/groceries
 - Transportation (bus, air ticket, taxi) and logistic (import and export)
 - Tour guide
 - Booking reservation services
 - Souvenir
 - Agriculture (supply food)
 - Body care/Salon shop
 - Media and entertainment

- Money exchange
 - Other (Specify):
4. Who are your main target clients prior to COVID-19?
- a) Domestic
 - b) International
 - c) Both
5. When did your business/company start? (Year):
6. Are you/your company a member of any business association or club? *[Select more than one]*
- Young Entrepreneurs Association of Cambodia (YEAC)
 - Cambodia Chamber of Commerce (CCC)
 - Cambodia Women Entrepreneurs Association (CWEA)
 - Business Network International (BNI)
 - Cambodia Restaurant Association (CRA)
 - SHE Investment
 - Cambodia Hotel Association
 - Cambodia Food Manufacture Association
 - Cambodia Association of Travel Agents
 - Federation of Associations For Small and Medium Enterprises of Cambodia (FASMEC)
 - Cambodia Freight Forwarder Association- CAMFFA)
 - Other (Specify):.....
7. What is your business type?
- Private Limited Company
 - Family Business
 - Startup (registered)
 - Startup (not yet registered)
 - Other (Specify):.....

Part 2: Business Operations During COVID19 Pandemic

1. The government has enacted and implemented restrictions to reduce the spread of COVID-19, which has affected the operations of businesses. How would you describe your current operations?
- a) Working as usual
 - b) Completely closed
 - c) Temporary suspension
 - d) Open but less operations
 - e) Closed onsite customers
 - f) Increased operations (e.g. increased working hours to get more customers)
2. What are the primary reasons for complete closure/temporary suspension? *[Select more than one]*
- a) Government order
 - b) Very few or no customers
 - c) Shortage of supplies

- d) Lack of finance, including payment for workers and operation
- e) Health security and safety concern
- f) Need to support children's e-learning (as schools are closed)
- g) Increase in debt
- h) Increase in expenses (rent, utilities, internet, subscription, certification...)
- i) Unable to repay back loan to financial institution
- j) Other (please specify).....

[If completely closure jump to question #9]

3. If temporary suspension, how soon were you able to resume operations during COVID-19 pandemic?

- a) Already resumed normal operations
- b) Within a week
- c) After 1-3 weeks
- d) After 1-2 months
- e) After 3-6 months
- f) After more than 6 months

[Jump to question #9]

4. What is the primary reason for your current operations? *[Select more than one]*

- a) Government order
- b) Very few or no customers
- k) Shortage of supplies
- l) Unable to pay workers and operations
- m) Health security and safety concern
- n) Need to support children's e-learning (as schools are closed)
- o) Increase in debt
- p) Increase in expenses (rent, utilities, internet, subscription, certification...)
- q) Other (please specify).....

5. How has the COVID-19 pandemic affected the revenue/sales of your business during the pandemic?

- a) Increase
- b) The same (No change)
- c) Decrease
- d) No sale/revenue

6. If it increases, by how much?

- a) Less than 10%
- b) Between 10% to 40%
- c) Between 41% to 60%
- d) Between 61% to 85%
- e) Between 86% to 100%
- f) Greater than 100%

7. If it decreases, by how much?

- a) By about a quarter (<25%)
- b) By about half (50%)

- c) By about more than half (51%-75%)
 - d) By more than three quarters (>75%)
8. If no sales/revenue/decrease, is the survival of your business at risk because of COVID-19?
- a) No, not at all
 - b) Yes, at low risk (20%-30%)
 - c) Yes, at moderate risk (50%-60%)
 - d) Yes, at high risk (>70%)
9. Will you need additional loan/finance?
- a) Yes [Jump to question #11]
 - b) No
10. If no, what should be the reasons?
- a) Run out of collateral
 - b) Unable to pay interest and loan
 - c) Very few or no customers
 - r) Shortage of supplies
 - d) Health security and safety concern
 - e) Increase in debt
 - f) Other (Specify):.....
11. If yes, will you be able to obtain additional loan/finance?
- a) Yes [Jump to question #13]
 - b) No
12. If no, what should be the reasons? *[Select more than one]*
- a) Run out of collateral
 - b) Unable to pay interest and loan
 - c) Complicated loan procedure
 - d) High interest rate on loan
 - e) Fiscal/tax burden (sales tax, income tax, corporate tax)
 - f) Other (specify).....
13. If yes, which source of finance would you consider?
- a) Commercial banks and other financial institutions (eg MFI, banks)
 - b) Informal loan (e.g. TongTin, private loan, family/relatives/friends)
 - c) Sell equity to new shareholders
 - d) Sell property
 - e) Seek subsidies/grants
 - f) Other (Specify).....
14. How much cash will you require ? *(Amount in USD)*
- a) Less than USD 2,000
 - b) Between USD 2,000-5,000
 - c) Between USD 5,000-10,000
 - d) Between USD 10,000-20,000
 - e) More than USD 20,000

Part 3: Employments

I. About Staff

For Business that is completely closed/temporarily suspended

1. How many employees did you have before the pandemic (before laying off)?
 - a) Total Number: _____ (Females: _____)
 - b) How many Full-timers? _____ (Females: _____)
 - c) How many Part-timers? _____ (Females: _____)
2. How many employees have you laid off so far?
 - a) Between 0 to 10 (Females: _____)
 - b) Between 11 to 20 (Females: _____)
 - c) Between 21 to 30 (Females: _____)
 - d) Greater than 30 (Females: _____)
3. For the people who were let go, do you expect to rehire them after the crisis is over?
 - a) Yes
 - b) No
4. If yes, what is your plan of hiring them back?
 - a) Less than 10% (Females: _____)
 - b) Between 10 – 50% (Females: _____)
 - c) Greater than 50% (Females: _____)
 - d) 100% (Females: _____)

For business that is still operating during pandemic

1. How many employees did you have before the pandemic (before laying off)?
 - a) Total Number: _____ (Females: _____)
 - b) How many Full-timers? _____ (Females: _____)
 - c) How many Part-timers? _____ (Females: _____)
2. How many staff does the company/business have currently?
 - a) Total Number: _____ (Females: _____)
 - b) How many Full-timers? _____ (Females: _____)
 - c) How many Part-timers? _____ (Females: _____)
3. How many employees have you laid off so far?
 - a) Between 0 to 10 (Females: _____)
 - b) Between 11 to 20 (Females: _____)
 - c) Between 21 to 30 (Females: _____)
 - d) Greater than 30 (Females: _____)
4. Do you expect to lay off more people in the next 2-3 months?
 - a) Yes, how many? _____ (Females: _____)

- b) No
- 5. For the people who were let go, do you expect to rehire them after the crisis is over?
 - a) Yes
 - b) No
- 6. If yes, what is your plan of hiring them back?
 - a) Less than 10% (Females: _____)
 - b) Between 10 – 50% (Females: _____)
 - c) Greater than 50% (Females: _____)
 - d) 100% (Females: _____)

II. About Working Hours and Staff Compensation

- 7. What are your current business hours?
 - a) 8 hours
 - b) Greater than 8 hours
 - c) No limits (including night shift & weekend).
- 8. Due to the pandemic, have you reduced the number of operation hours?
 - a) Yes. How many hours per week (on average)? _____
 - b) No
- 9. Due to the pandemic, have you reduced the number of working hours for the employees?
 - a) Yes. How many hours per week (on average)? _____
 - b) No
- 10. Amidst the shortening working hours, how much do you pay your staff?
 - a) Between 30% - 50%
 - b. Between 51% - 80%
 - c) 100% (unchanged)
 - d) Depend on working hours/days

Part 4: Adaptation and Coping Strategies

- 1. Have you changed your business model as a result of the COVID-19 pandemic crisis?
 - a) Yes
 - b) No
- 2. If yes, choose at least three answers from the choices below:
 - a) Changing means of operations (e.g., work from home, home delivery/take out for restaurants)
 - b) Replace old with new products and services that are in high demand during the COVID-19 pandemic crisis.
 - c) Transform businesses to online platforms, including using social media to advertise the products and services online
 - d) Joining a partnership with same or similar businesses

- e) Have just started to adopt new business model, and need more time
 - f) Other (Specify):.....
3. How successful have you been in changing your business model?
- a) Sales/revenue higher than pre-COVID
 - b) Sales/revenue equal to pre-COVID level
 - c) New business is improving but have not reached pre-COVID level
 - d) Very low sales/revenue from new business model
 - e) No impact because we tried it and stopped after a few months
 - f) No impact yet because we just started to adopt it, and need more time
4. If you have not yet changed your business model, are you planning to change?
- a) Yes
 - b) No
5. If yes, what will you change to?
- a) Changing means of operations (e.g., work from home, home delivery/take out for restaurants)
 - b) Replace old with new products and services that are in high demand during the COVID-19 pandemic crisis.
 - c) Transform business to online markets, or social media by advertising the products and services online
 - d) Other (Specify):.....
6. If yes, how soon did/were you able to adopt the new business model?
- a) less than 3 months
 - b) 3-5 months
 - c) 6-10 months
 - d) More than 10 months
7. If no, what should be the reasons? *[Select more than one]*
- a) Lack of finance
 - b) Lack of knowledge and expertise
 - c) Lack of manpower
 - d) Other (Specify):.....
8. In terms of tourist groups, which of the following will you focus more on after COVID-19? *[Please choose one]*
- a) Domestic
 - b) International
 - c) Both
 - d) Don't know
9. Which of the following tourist sites will you focus more on after COVID-19? *[Select up to 2]*
- a) Natural/Eco tourism sites
 - b) Cultural tourism and history sites
 - c) Coastal sites
 - d) Other (Specify):.....
10. Will you use social media or digital platforms to promote your business in the future?
- a) Yes

b) No

11. What should you do differently to attract more customers? *[Choose 3]*

- a) Advertise more on social media
- b) Hire professional marketing company
- c) Offer more attractive promotion packages
- d) Advertise on other platforms targeting direct customers
- e) Advertise more through local and international associations/membership/partners
- f) Other (Specify):.....

12. If no, what will be your constraints? *[Select more than one]*

- a) No skilled people to manage
- b) Lack of stable Internet
- c) Do not know where to start as it is too new to me
- d) I do not believe it will make much difference
- e) Lack of capital
- f) Other (Specify):.....

13. In the next 12 months, how do you think your business will change?

- a) My business will be the same as before COVID-19 (No change)
- b) My business will be better off
- c) My business will be worse off
- d) Not sure

14. If you think your business is “same as before” or “better off”, why do you think so? *[Choose up to 3]*

- a) Stronger economy overall
- b) More customers (or new customers) for my business
- c) Better use of digital technology to reach new markets
- d) Changes in imports/exports
- e) More efficient operations
- f) Other (Specify):.....

15. If you think your business is “worse off, why do you think so? *[Choose up to 3]*

- a) Weaker economy overall
- b) Fewer customers for my business
- c) More difficult to obtain inputs or materials
- d) More barriers to export/import
- e) More difficult to obtain labour
- f) Other (Specify):.....

16. How helpful and difficult is the current government safety guideline to your business?

- a) Very helpful and easy to implement
- b) Helpful but difficult to implement with clients
- c) Helpful but creates more cost to our business
- d) Not helpful because there are few customers
- e) Not helpful but we will try to fully comply
- f) Not helpful but we will comply only where we can

17. How soon can you adopt your business to the new government instructions (safety measures and standards)?

- a) In a few months
- b) As long as the government provides proper timeline, information, criteria and guidelines to obtain
- c) Other (specify):

18. What do you think tourism MSMEs should improve to stay in business? *[Select more than one]*

- a) Better customer service
- b) Price and Products
- c) Hygiene & cleanliness
- d) Health and Safety Standards
- e) Improved networking, communication and marketing
- f) Other (Specify):.....

Part 5: Government Programs and Interventions

For each government program, the respondent would be asked a series of sequential questions. The survey would include from three to 10 government assistance programs for MSMEs. For each government program, the interviewers would provide the name of the program, the type of assistance, and the agency that provides it, and any other clues that would help the respondent identify the program accurately.

1. What government (COVID-19) intervention programs have you heard of ?

Government assistance/ intervention Program name	Type of assistance	Yes/No
Program 1	Tax and fee exemption for biz	
Program 2	Cash support for laid off employee	
Program 3	Technical training for employees/companies	
Program 4	Debt restructuring from bank/MFI	
Program 5	Social security assistance scheme (shelter, food, health, transportation, counseling)	
Program 6	Temporary exemption on utility bills	
Program 7	Negotiated rental bills bet landlords and tenants	

Program 8	Vaccination	
Others	.....

2. What government support has your business received during COVID-19?

Government assistance/ intervention Program name	Type of assistance	Yes/No
Program 1	Tax and fee exemption for biz	
Program 2	Cash support for laid off employee	
Program 3	Technical training for employees/companies	
Program 4	Debt restructuring from bank/MFI	
Program 5	Social security assistance scheme (shelter, food, health, transportation, counseling)	
Program 6	Temporary exemption on utility bills	
Program 7	Negotiated rental bills bet landlords and tenants	
Program 8	Vaccination	
Others	.....

3. To what extent have/has the government program supported your businesses? *Rate 1 (lowest) to 5 (highest)*

Program	P1: Tax & fee exemption	P2: Cash support for laid off employee	P3: Technical training	P4: Debt restructuring	P5: Social security assistance scheme	P6: Utility bills	P7: Rental bills	P8: Vaccination	Other
Rate									

4. Are there key challenges to be addressed? *[Multiple responses]*

Challenges	List	Yes	Don't know
Credit/Financial Challenges:	Credit for MSMEs		
	Criteria to get government relief programs - people get confused		
	Accessing to emergency loan to keep business operation		
	Support for Annual tax as money is needed to survive during the crisis		
Labor & Skills Development:	Availability of low skilled labor		
	Lack of trainings, skills development and support programs		
Market Supports, Linkages, and Trade Facilitation	Tourism import and export constraints		
	Logistics and transportation within the country		
Restriction of Travel/Movement	Tourism - Attracting and permitting international travelers		
	Tourism - Attracting and permitting domestic travelers		
Public Services & fees	Public health, info, documentation, and public service fee		
Government strategy and support	Strategy and support for businesses to adapt		
COVID-19 Health risk management	Managing the COVID-19 health risks		
	Safety measures and provision		
Others	Others (Specify).....		

5. Do you have any suggestions for the government to support towards post COVID-19 tourism recovery?

Key areas	Specific areas	How government should support <i>[Select more than one]</i>
Credit/Financial Challenges:	Credit for MSMEs	..........
	Criteria to get government relief programs - people get confused	..........
	Accessing to emergency loan to keep business operation	..........
	Support for Annual tax as money is needed to survive during the crisis	..........
Labor & Skills Development:	Availability of low skilled labor	..........
	Lack of trainings, skills development and support programs	..........
Market Supports, Linkages, and Trade Facilitation	Tourism import and export constraints	..........
	Logistics and transportation within the country	..........
Restriction of Travel/Movement	Tourism - Attracting and permitting international travelers	..........
	Tourism - Attracting and permitting domestic travelers	..........
Public Services & fees	Public health, info, documentation, and public service fee	..........
Government strategy and support	Strategy and support for businesses to adapt	..........
COVID-19 Health risk management	Managing the COVID-19 health risks
	Safety measures and provision

Others	Others (Specify):.....
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C. Questionnaire for interviewing workers

I. General information

1. May I know your education background? What grade or degree did you finish?
2. May I know if you are married or single or what can I call you?
3. May I know your age, please?
4. Where do you live now?
5. Before the COVID-19 pandemic, where (province) and what (type/name of employer, job title) did you work for a living? For how many years did you work there?
6. Do you have any dependents? If yes, how many dependents do you have? Who are they? Do you have any children? If yes, how many children are in school? Who is earning incomes for your family? Do you support any additional support for your family?

II. Information on employment

7. Are you still working? Do you still do this job now or change? If you are still working, is your income (salary) the same or less? If there is a reduction, what percentage is it reduced? How is your salary paid?
8. During COVID-19 crisis period, has your company told/informed you of any info related to your job? What has the company done with your employment or salary during the pandemic? Has the company provided any support to you?
9. If you moved to another job, how long did you spend finding your job? May I know how much you earn per month?

III. Information on challenges

10. What challenges/difficulties are you currently facing in your life as well as in your family? (ex: debt, family support, children's education, etc.)
11. What have you done to cope with those problems? What will you do to address those issues if this COVID-19 crisis still continues?
12. Compared to the pre-COVID-19 crisis, how difficult do you think your family life is now?

IV. Information on social assistance

13. Did you receive any government's social assistance during the COVID-19 crisis? If yes, how many times have you received it so far? What did you receive? In addition to that, have you any training? If yes, what kind of training is it?
14. Did you receive any training from any associations / NGOs? If yes, what are they?
15. In addition to the training, did you receive any other assistance from the associations / NGOs? If so, what are they?

Our Vision

The Asian Vision Institute (AVI) is an independent think tank based in Cambodia.

The vision of the Institute is:

- To be one of the leading think in Asia;
- To build peaceful, inclusive, adapting resilient and sustainable societies in Asia;
- To promote Asian wisdom and perspective and the values of humanity, peace, and cultural diversity in Asia.

Our Mission

To realise the above vision the Institute aims to:

- Promote inclusive growth and people-centred development;
- Conduct practical policy and program research;
- Multi-stakeholder dialogue and strengthen cross-sectoral partnerships and collaboration;
- Advance knowledge sharing and build leadership and innovation capacity.

The Asian Vision Institute

Address: #24 Street 566, Boeung Kok 2, Toul Kok, Phnom Penh

Tel: (+855) 99 841 445 / (+855) 99 929 323

Email: admin@asianvision.org

Website: www.asianvision.org