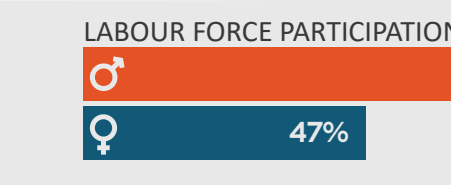
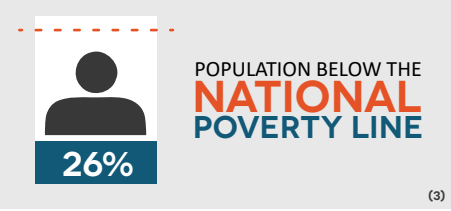
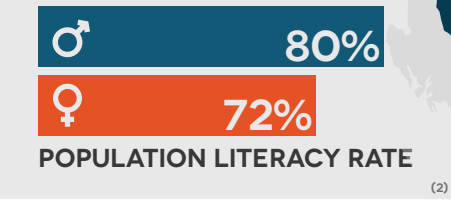


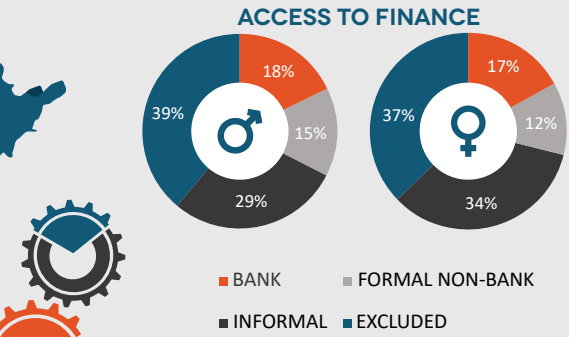
REAL ECONOMY

TOTAL POPULATION 
52.9 MILLION ⁽¹⁾



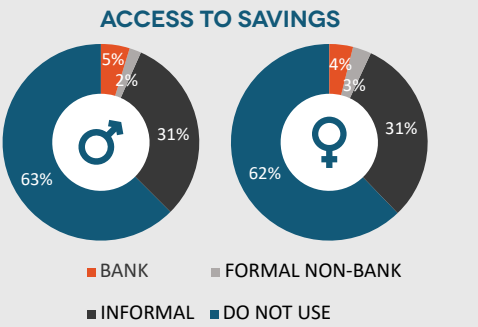
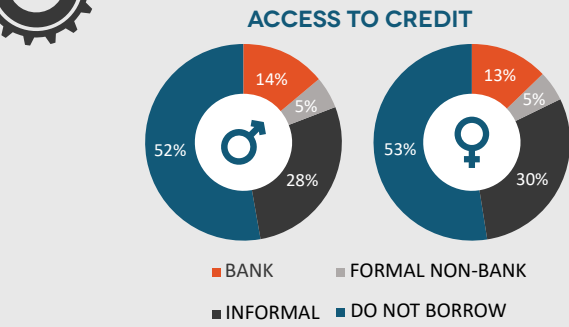
**31% OF MYANMAR ADULTS HAVE
AN ACCOUNT AT A FORMAL
FINANCIAL INSTITUTION**
69% REMAIN FINANCIALLY EXCLUDED ⁽⁷⁾

93% 
OF ADULTS DO NOT HAVE ANY INSURANCE ⁽⁷⁾



**41% OF TOP MANAGERS FOR
FORMAL SMEs IN MYANMAR ARE FEMALE**
THEY WORK PARTICULARLY IN
WHOLESALE AND RETAIL TRADE ⁽¹⁾

FINANCIAL INCLUSION IS PARTICULARLY
**LOW FOR LOW-INCOME
AND RURAL AREAS:**
70% RESIDE IN RURAL AREAS ⁽⁷⁾



8.8 MILLION
**PEOPLE OWNING A
BUSINESS IN MYANMAR** ⁽⁷⁾

52% **47%**
THE MAJORITY OF
PEOPLE WORK IN THE
INFORMAL SECTOR ⁽⁵⁾

52%
OF BUSINESSES IDENTIFIED
ACCESS TO FINANCE
AS AN OBSTACLE ⁽¹⁾

34% OF
BUSINESSES
HAVE WOMEN AS
DOMINANT OWNERS ⁽¹⁾

FINANCIAL INCLUSION

7% OF SMALL
ENTERPRISES
HAVE A LINE OF
CREDIT/LOAN ⁽¹⁾

2.9 MILLION
ADULTS
RECEIVE REMITTANCES
60%
WOMEN ⁽⁷⁾

56%
OF ENTERPRISES IN MYANMAR
DO NOT HAVE A
SAVINGS/CHECKING
ACCOUNT ⁽¹⁾

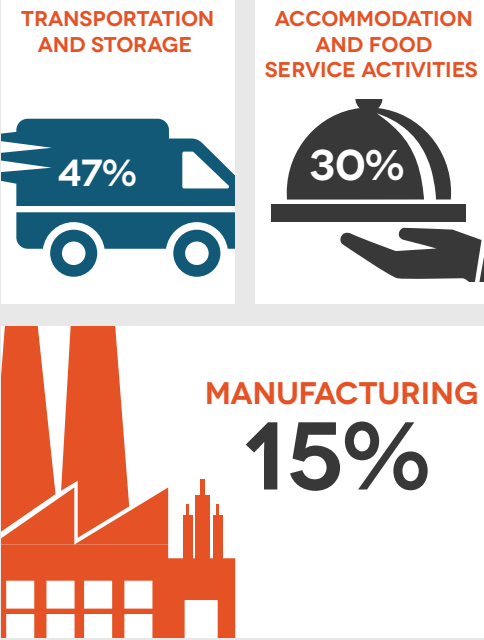
IN 2015
REGULATED
INTERNATIONAL
REMITTANCES
INFLOW MADE UP
**\$3,500
MILLION** ⁽⁸⁾

52%
OF POPULATION IS
FINANCIALLY
LITERATE ⁽⁹⁾

SECTOR

CONTRIBUTION OF
AGRICULTURE
TO GDP
38% ⁽¹⁰⁾

**MOST SMALL ENTERPRISES
ARE CONCENTRATED IN:**



**ACCOMMODATION AND FOOD
SERVICE ACTIVITIES:**

8% OF ENTERPRISES OBTAINED MOST
OF THEIR CAPITAL INFORMALLY ⁽¹⁾

**FEMALE SHARE IN FORMAL
NON-AGRI EMPLOYMENT**



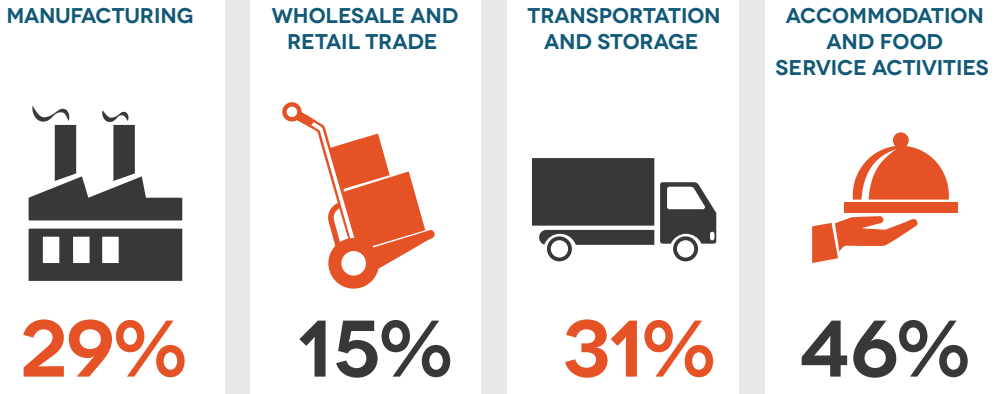
DIGITAL ECONOMY

MOBILE SUBSCRIPTION
RATE IS
93%
OF THE COUNTRY'S
POPULATION

AVAILABLE ATMs FOR EVERY
100,000 ADULTS
8 MYANMAR
52 ASEAN ⁽¹¹⁾

25% OF ADULT POPULATION
HAS ACCESS TO INTERNET
WOMEN ARE **29%**
**LESS LIKELY TO
OWN A PHONE** ⁽¹¹⁾

FEMALE FORMAL MSME OWNERSHIP



Myanmar has become a country of interest for digital financial services launching its first mobile money products since 2016. Men and women have an almost equal access to finance, yet women are 29% less likely to own a mobile phone. Low internet penetration of

25% is a barrier to digital finance. Wider financial coverage can facilitate women to starting a business. With a quarter of population living below the national poverty line access to formal finance can support inclusive growth efforts.