GOVERNMENT OF KERALA

AN EVALUATION STUDY ON THE BAKERY PRODUCT MAKING UNIT OF AISWARYA KUDUMBASHREE UNIT AT KUTTOOR PANCHAYAT IN PATHANAMTHITTA DISTRICT

The Report

Evaluation Division
Kerala State Planning Board
March-2014
Disclaimer

This Study has been prepared by Sri. Shibin.P.B, Research Assistant, District Planning Office, Pathanamthitta. The facts and figures in this report is based on primary data collected by the author from the study area based on a questionnaire and secondary data collected from various sources and do not reflect the views or policies of Kerala State Planning Board.
Acknowledgement

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Sd/-

Shibin. P. B
Research Assistant
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Abstract

Kudumbashree is a poverty eradication project officially launched by the Government of Kerala with the active support of the Centre and NABARD for wiping out absolute poverty from the State within 10 years. It’s an innovative; women centred state poverty eradication programme being carried out since 1998 and 2000 in rural and urban areas of the state respectively. Kudumbashree accomplishes its mission to economically strengthen poor women through setting up of micro enterprises in which women carry out various activities.

The present study is an attempt to analyse the income and employment generation from a Kudumbashree unit engaged in the production of bakery snacks. The following specific objectives have been framed for the study.

- To analyse the direct and indirect employment generation from the project.
- To analyse the direct and indirect income generation from the project.
- To assess the sustainability and profitability by analysing cost of production and revenue.
- To suggest measures for improving the sustainability of the project
Findings

• The objectives of the project were to get self employment and to ensure regular income for the beneficiaries.
• The total cost of the project is ₹ 4.51 lakh in which bank loan of ₹ 2,25,750 is taken as loan from bank and the Panchayath assistance is ₹ 2.00 lakh. The amount of beneficiary contribution is ₹ 25750.
• There are 10 female directly employed in the production of bakery products and 5 female and 4 male are indirectly employed in this scheme.
• The number of man days of work/month of the workers in the unit is 25 days/month.
• The products made by the Kudumbashree unit are sold to 5 bakeries and also to households.
• The average demand for the products by bakery is 54 packets/ day.
• The average household demand for the product is 75 packets/ day.
• The average demand for the product is 129 packets /day.
• The unit does not incur much amount for advertisement or sales except for making a label containing name of Kudumbashree which are put in the packets.
• The average cost of production/month is ₹ 44200
• The monthly average sales revenue is ₹ 64810.
• The unit can meet the loan instalment of ₹ 12000/month
• The average profit of the unit / month is ₹ 22391
• The monthly average income of a member is ₹ 2240.
Suggestions

- The sale of the products is now confined to 5 bakeries only; it can be extended to more bakeries and to households to increase profit.
- The unit should also focus on the catering and bulk orders so that they can increase their earnings.
- The earning of unit can be improved by giving special focus on their marketing strategies and advertisement.
- Advanced level classes in topics like organizational management, entrepreneurship and marketing have to be imparted at local level.
- Officials must ensure that they make a visit to the enterprises more frequently giving proper support system, clarifying doubts and proper guidance.
- Proper guidance and communication must be given to the local authorities, semi government organizations and government aided institutions to purchase the products made by Kudumbashree units. They have to give priority to Kudumbashree units while inviting quotations from the suppliers. This ensures a ready marketability of the products.
- Showrooms, sales counters, small business outlets and discount counters should be opened at every market place.
- Campaign programmes can be conducted by the organizations by educating the public regarding the importance of small scale business.
Chapter 1

An Evaluation Study on the Bakery product making unit of Aiswarya Kudumbashree Unit at Kuttoor Panchayat in Pathanamthitta District

Introduction

In the words of the Father of our nation ‘Poverty is the worst form of violence’. According to UNICEF, 22,000 children die each day due to poverty. The United Nations Food and Agriculture Organization estimates that nearly 870 million people of the 7.1 billion people in the world, or one in eight, were suffering from chronic undernourishment in 2010-2012. Almost all the hungry people, 852 million, live in developing countries, representing 15 percent of the population of developing counties. There are 16 million people undernourished in developed countries. Poverty in India is widespread, with the nation estimated to have one third of the world's poor. In 2010, the World Bank reported that 32.7% of all people in India fall below the International Poverty Line of US$ 1.25 per day while 68.7% live on less than US$ 2 per day. According to 2010 data from the United Nations Development Programme, an estimated 29.8% of Indians live below the country's national poverty line. A 2010 report by the Oxford Poverty and Human Development Initiative (OPHI) states that 8 Indian states have 421 million poor people more poor people than Sub-Saharan Africa. A 2013 UN report stated that a third of the world’s poorest people live in India. The above statistics indicate the horrifying face of poverty.

Let us take heart from the words of Bill Cosby, ‘You can turn painful situations around through laughter. If you can find humor in anything, even poverty, you can survive it.’

According to Planning Commission (2012), Goa has the least percentage of people living below poverty line at 5.09 per cent followed by Kerala (7.05%), Himachal Pradesh (8.06%), Sikkim (8.19%), Punjab (8.26%) and Andhra Pradesh (9.20%). So poverty in Kerala is relatively
less compared to other parts of India. As ‘Poverty is the worst form of violence’, we must eradicate it. There are various programmes for eradication of poverty. Let’s take one instance.

Kudumbashree is a poverty eradication project officially launched by the Government of Kerala with the active support of the Centre and NABARD for wiping out absolute poverty from the State within 10 years. It’s an innovative; women centered state poverty eradication programme being carried out since 1998 and 2000 in rural and urban areas of the state respectively. To generate additional employment opportunities and to bring down the incidence of poverty, micro enterprise is found to be the best tool by Kudumbashree and it has acquired vast experiences by venturing into innovative micro enterprises in this field over the last 5 years. The Aiswarya Kudumbashree unit functions in Kuttoor panchayah of Pulikeezhu Block is a manufacturing unit of snacks (tea snacks) which is used in commonly by Keralites along with tea. They mainly produce rice based products like 'Murukku','achappam',appam etc...

1.1 Project details

This one year project was implemented at Kuttoor Panchayat in Pulikeezhu Block of Pathanamthitta District during 2012-13 (Project No.S0018/13). Industries Extension officer was the implementing officer of the project. The objectives of the project were self employment and to ensure regular income for the beneficiaries. The Aiswarya Kudumbashree consists of 10 members is working in the unit. This bakery product making unit was started in 20 July, 2013. The Aiswarya Kudumbashree unit owns a building and have utensils, machinery and other equipments. It includes the production and marketing of bakery products and tea snacks. These products are sold to the bakeries of the nearby town and also to households. These Kudumbashree members have got a lot of initiative, unity and winning spirit and other entrepreneurial qualities.
Table 1.1
Project Cost

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Items</th>
<th>Cost (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Machinery and equipment</td>
<td>228000</td>
</tr>
<tr>
<td>2</td>
<td>Working Capital</td>
<td>223500</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>451500</strong></td>
</tr>
</tbody>
</table>

*Source: Secondary data*

The table above shows total cost of the project which is ₹ 4.51 lakh in which ₹ 2.28 lakh is the expenditure for buying machinery and equipment and ₹ 2.23 lakh is for working capital.

1.2 Source of finance of the Project

The following table shows the sources of finance for starting the unit

Table 1.2
Source of finance of the Project

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Source of finance</th>
<th>Amount (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank loan</td>
<td>225750</td>
</tr>
<tr>
<td>2</td>
<td>Subsidy</td>
<td>200000</td>
</tr>
<tr>
<td>3</td>
<td>Beneficiary Share</td>
<td>25750</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>451500</strong></td>
</tr>
</tbody>
</table>

*Source: Secondary data.*

The above table shows the sources of fund for the project which includes a bank loan of ₹ 225750 and the Panchayat assistance of ₹ 200000. The amount of beneficiary contribution if ₹ 25750.

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1.3 Objectives of the study

- To analyse the direct and indirect employment generation from the project.
- To analyse the direct and indirect income generation from the project.
- To assess the sustainability and profitability by analysing cost of production and revenue.
- To suggest measures for improving the sustainability of the project

1.4 Methodology

The area of the study is at Kuttoor Panchayat in Pulikeezhu Block of Pathanamthitta District. The study used both primary and secondary sources. Primary data was collected by using a structured questionnaire from the whole Kudumbashree members and also from the bakery owners where they sell the products. The secondary data is collected from plan documents, Panchayat records, books, journals, articles, reports from newspapers, etc... The study uses simple statistical tools like Arithmetic mean, percentage analysis, etc...

1.5 Importance of the study

- These types of units are an important way to eradicate poverty
- These units use local resources to meet local demand and thereby earns a livelihood
Chapter 2

Review of Literature

Dr. M. Dhanabhakyam & S. Mufliha in their study ‘A Study on the Impact of Training on Unemployed Women and Changes in their Attitude for Starting a Kudumbashree Unit for their Livelihood[With Special Reference to Palakkad Municipality]’ focused on the objectives of awareness among women regarding various categories of training and made a quantitative evaluation on the impact of training on unemployed women in acquiring skills and knowledge and changes in their attitude for starting a Kudumbashree unit for their livelihood. The study revealed that there was a great impact of training in acquiring and upgrading skills and knowledge and through which almost of the unemployed women are empowered and enhanced their individuality and performance towards setting up of Kudumbashree unit for their livelihood.

Reshmi.R conducted a study viz,’Role of Kudumbashree micro enterprises in alleviation of poverty with special reference to their marketing strategies’. The study was undertaken in Kozhikode District in Kerala where the activities of Kudumbashree and concluded that eventhough the Kudumbashree Micro enterprises are in their early stages, they show a clear symptom of sustainability. Around 75% of the units are running on profit. Shortcomings in some areas (in marketing and product standardization) still exist but through more exposure to training and experiences.

Dr. Vasanthakumari in her study, “Economic empowerment of women through micro enterprises in India with special reference to promotional agencies” concluded that that micro enterprises leads to the economic empowerment of rural poor women since if women make adequate economic contributions to the family, they are bound to be treated at par with men. Also the successful functioning of these enterprises provides economic independence to women.
There have been various studies regarding the activities of Kudumbashree units in Kerala. Kudumbashree units have come up with innovative ideas for the eradication of poverty. The various studies were concerned about the social development as well as the level of empowerment attained by the Kudumbashree members as a result of the activities. But the profitability and the income generation of the Kudumbashree units were remain uncovered. Hence the present study attempts to find the profitability and the income generation from a Kudumbashree unit.
Chapter 3

Methodology

3.1 Method Adopted
The study adopts Normative Survey Method as it intends to evaluate the activities of a Kudumbashree Unit in Kutoor Grama Panchayat and it explores the generation of income and employment through the implementation of the Project.

3.2 Population and Sample of the study
The area of the study is at Kuttoor Panchayat in Pulikeezhu Block of Pathanamthitta District. There are 10 Kudumbashree members engaged in the making of bakery products. Out of 16 bakeries, 8 bakery owners (50%) have also been interviewed for collecting data.

3.3 Collection of Data and Tools used
The study used both primary and secondary sources. Primary data was collected by using a structured questionnaire from the whole Kudumbashree members and also from the bakery owners where they sell the products. The secondary data is collected from plan documents, Panchayat records, books, journals, articles, reports from newspapers etc.

3.4 Statistical Tools Adopted
The study uses simple statistical tools like Arithmetic mean, percentage analysis etc.

3.5 Organization of the study
The study is organised in to five chapters. First chapter gives the introduction. Second chapter deals with review of related literature and the third one deals with the methodology used for the study. The fourth chapter deals
with the analysis part of the study and the sixth chapter gives findings and suggestions of the study.

3.6 Limitations of the study

- The study is confined to a particular area only
- There is limitation of time to conduct a detailed study
Chapter 4

Analysis of the data

The major findings of the study are given below.

4.1 Direct and indirect employment generation.

There are 10 females directly employed in the production of bakery products and 5 female and 4 male are indirectly employed in this scheme. The indirect employment results from the transportation and marketing of bakery products in the nearby market and also to households. This is shown in the following table.

Table 4.1

<table>
<thead>
<tr>
<th>Gender</th>
<th>Nature of employment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Direct</td>
</tr>
<tr>
<td>Male</td>
<td>0</td>
</tr>
<tr>
<td>Female</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>10</td>
</tr>
</tbody>
</table>

Source: Primary data

The table 4.1 above shows the number of employment generated after the implementation of scheme. As it is a Kudumbashree Unit, all the members are women and they belong to BPL families. 20 women directly and 5 women indirectly get employment as a result of the scheme. Four male also gets employment due to the project.
4.2 Number of man days of work/month

As unemployment and underemployment are the main factors which force the women to start an enterprise, the man days employed per month is highly significant. This is given in the following table.

Table 4.2
Number of man days of work/month

<table>
<thead>
<tr>
<th>Month</th>
<th>Number of man days / month</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>27</td>
</tr>
<tr>
<td>August</td>
<td>28</td>
</tr>
<tr>
<td>September</td>
<td>24</td>
</tr>
<tr>
<td>October</td>
<td>23</td>
</tr>
</tbody>
</table>

Source: Primary data

The above table reveals that the bakery unit has succeeded in providing employment per month, on an average, to the extent of 25 days. From the above analysis it can be concluded that the unit has succeeded in fulfilling one of its objective, i.e., providing or generating regular employment for the rural women.

Cost - Revenue analysis and sustainability of the project.

4.3. Cost of production / month

In order to analyse the profitability and sustainability of the unit, a study of cost of production and sales revenue was carried out to assess the profit of the unit. The major components of the cost of production of the bakery unit are given in the following table.
The table 4.3 above shows the cost of production of the bakery unit / month. It is the average of the cost during the four months of 2013. The different components of the cost shown in the above table and the figures corresponding to them are the averages of the cost incurred for the unit during different months. The highest cost is incurred for buying raw materials. The unit according to their need buy the raw materials in bulk and get it transported to the building. The administrative and selling expenses include packing, labelling and wages paid for 5 women in order to sell the product in households. The cost of production also includes loan repayment of ₹ 12000 and
depreciation charge (10%) of ₹ 2000 for a month. The average cost of production of the unit in a month is ₹ 44200

4.4 Demand analysis

The following table shows the average demand/day for the products of the Kudumbashree unit during four months of 2013.

Table 4.4
Average Demand /day for the products

<table>
<thead>
<tr>
<th>Month (2013)</th>
<th>Average demand /day (No. of packets)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bakery</td>
<td>Household</td>
</tr>
<tr>
<td>July</td>
<td>46</td>
<td>76</td>
</tr>
<tr>
<td>August</td>
<td>59</td>
<td>65</td>
</tr>
<tr>
<td>September</td>
<td>61</td>
<td>83</td>
</tr>
<tr>
<td>October</td>
<td>49</td>
<td>78</td>
</tr>
</tbody>
</table>

Source: Primary data

The above table shows the demand for the bakery products during four months of the year 2013. The figure in the table shows the average number of units or packets. The price of a unit or packet is ₹ 20. The products made by the Kudumbashree unit are sold to 5 bakeries and also to households. The average number of units/packets demanded by the bakeries during the last four month is 54/day. It means a bakery demands 10 packets / day. On the other hand, the household demand for the product is higher than the demand by bakeries for the product. The average household demand for the product is 75 packets/ day. The household demand depends upon the number of houses.
visited by the seller. The average demand for the product is 129 packets /day.

4.5 Marketing of the product

The different bakery products made by the Kudumbashree unit are directly sold to 5 bakeries and also to households. They supply products to bakery thrice in a week. The Kudumbashree Unit does not incur much amount for advertisement or sales except for making a label containing name of Kudumbashree which are put in the packets. The members of the Unit sell the products directly to households in nearby areas. In some occasions, the unit gets bulk orders from households and these are met by producing more according to demand. As it is a small unit, it does not employ well developed marketing strategy to sell the products. But they have regular customers mostly local who buy the product as it is fresh and locally available. Limited amount of output, lack of a vehicle, low capital for advertisement adversely affects the marketing of the product.

4.5 Sales Revenue and profit / month

The working of the unit during the last four months was analysed to find out profit as well as monthly income of the members.

Table 4.5
Sales Revenue and Profit / month

<table>
<thead>
<tr>
<th>Month</th>
<th>Sales (₹)</th>
<th>Profit (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>July</td>
<td>61000</td>
<td>17990</td>
</tr>
<tr>
<td>August</td>
<td>62400</td>
<td>22685</td>
</tr>
<tr>
<td>September</td>
<td>72041</td>
<td>27672</td>
</tr>
<tr>
<td>October</td>
<td>63800</td>
<td>21220</td>
</tr>
</tbody>
</table>

*Source: Primary data*
The table above shows the sales revenue and profit of the bakery unit during the last four months. It is evident from the table that even though the unit have no huge profits but they can sustain with the unit for a long time. The monthly average sales revenue is ₹ 64810. The profit given in the above table is after deducting the loan repayment of ₹ 12000/month. The average profit of the unit in a month is ₹ 22391 and this profit amount is equally shared between the 10 members of the Kudumbashree unit. The monthly average income of a member is ₹ 2240.
Chapter 5

Summary of findings and Suggestions

Findings of the study

• The objectives of the project were to get self employment and to ensure regular income for the beneficiaries.

• The total cost of the project is ₹ 4.51 lakh in which bank loan of ₹ 2,25,750 is taken as loan from bank and the Panchayath assistance is ₹ 2,00,000. The amount of beneficiary contribution is ₹ 25,750.

• There are 10 females directly employed in the production of bakery products and 5 female and 4 male are indirectly employed in this scheme.

• The number of man days of work/month of the workers in the unit is 25 days/month.

• The products made by the Kudumbashree unit are sold to 5 bakeries and also to households.

• The average demand for the products by bakery is 54 packets/day.

• The average household demand for the product is 75 packets/day.

• The average demand for the product is 129 packets/day.

• The Unit does not incur much amount for advertisement or sales except for making a label containing name of Kudumbashree which are put in the packets.

• The average cost of production/month is ₹ 44200

• The monthly average sales revenue is ₹ 64810.
• The unit can meet the loan instalment of ₹ 12000/month

• The average profit of the unit / month is ₹ 22391

• The monthly average income of a member is ₹ 2240.

**Suggestions and recommendations**

• The sale of the products is now confined to 5 bakeries only; it can be extended to more bakeries and to households to increase profit.

• The unit should also focus on the catering and bulk orders so that they can increase their earnings.

• The earning of unit can be improved by giving special focus on their marketing strategies, and advertisement.

• Advanced level classes in topics like Organizational management, entrepreneurship and marketing have to be imparted at local level.

• Officials must ensure that they make a visit to the enterprises more frequently giving proper support system, clarifying doubts and proper guidance.

• Proper guidance and communication must be given to the local authorities, semi government organizations and government aided institutions to purchase the products made by Kudumbashree units. They have to give priority to Kudumbashree units while inviting quotations from the suppliers. This ensures a ready marketability of the products.

• Showrooms, sales counters, small business outlets and discount counters should be opened at every market place.

• Campaign programmes can be conducted by the organizations by educating the public regarding the importance of small scale business.
Conclusions of the Study

Kudumbashree micro enterprises perceptibly depict how grass roots-level activities are essential for women’s active participation in social and economic life. Even though there are so many pitfalls and shortcoming. These micro units are very useful in giving livelihood and financial independence. Anyway I hope a bright and sunny tomorrow awaits them and this study may help them to reach out that glittering day.
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www.kudumbashree.org

www.kerala.gov.in

www.womenictenterprise.org

planningcommission.gov.in
Appendix-1

Questionnaire

District Planning Office, Pathanamthitta

An Evaluation Study on the Bakery product making unit of Aiswarya Kudumbasree Unit at Kuttoor Panchayat in Pathanamthitta District

Name : 
Age 
Gender : Male Female
No.of family members

Questionnaire for interview

1. What was the original project cost?
2. What were the objectives of the project?
3. What were the sources of fund for the project?

<table>
<thead>
<tr>
<th>Bank loan</th>
<th>Govt. assistance</th>
<th>Beneficiary share</th>
<th>others</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Are you directly employed in the unit?
5. What are the products of the unit
6. How much is the price for a packet of your Product
7. Do you get bulk orders for your product?
8. No. of days of work in a month

9. What are the components of cost during Production?

<table>
<thead>
<tr>
<th>Raw materials</th>
<th>Selling expenses</th>
<th>Transportation</th>
<th>others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Do the unit repay the loan amount every month?

11. Where do you sell your products?

12. How do you transport your products to bakeries

13. Demand for the products in a month

<table>
<thead>
<tr>
<th>Month</th>
<th>Bakery</th>
<th>Household</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

14. Do you use any marketing strategy to sell the products?

15. What is the average sales revenue per month?

<table>
<thead>
<tr>
<th>Month</th>
<th>Sale Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

16. Can you meet the demand?
17. Are you selling directly or through Intermediaries?

18. Suggestions if any to improve the profit of your Unit.