RAPID SURVEY OF SMALL-SCALE BAKERS IN OSH AND JALALABAD CITIES - KYRGYZ REPUBLIC
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EXECUTIVE SUMMARY

Context and methodology

- The violence that took place in Osh and Jalalabad cities provoked significant human suffering and large-scale displacement in both cities and surroundings, mostly of Uzbek communities. The crisis has affected the livelihoods of the displaced, the host families and resident families living in areas where IDPs have moved.

- Observations and anecdotal reports indicated that many small-scale bakers in Osh and Jalalabad cities, often home-based, had ceased or reduced their activity. As bread sales are a key source of income for these households and bread is a major staple, a rapid assessment of 55 small-scale bakers selected randomly in Osh and Jalalabad cities was conducted on 11-12 July 2010.

- The assessment aimed at elucidating the main factors preventing or limiting small-scale baking activities and identifying possibilities of assistance.

Current situation of small-scale bakers

- At present, about 20% of the small-scale bakers interviewed had totally ceased their activity. The rest was functioning at much reduced capacity. The main two reasons for this – which are indeed inter-related - are depressed consumer demand and the prevailing insecurity.

- The rise of prices of wheat flour and coal has increased costs of production. Both factors may have contributed to the augmentation of the price of bread (by 27% since June), as bakers attempt to protect their profit margin. Also, almost 20% of bakers have opted for using their own production of wheat to produce bread, instead of buying it. While this strategy enables a reduction of expenditures, it also decreases the amount of wheat stocks previously dedicated to the baker households’ own consumption. Purchases of wheat will be required later, possibly in the winter at a time when prices are even higher.

- Although looting of equipment was rather rare, some 10% of bakers lost their storage space. Destruction of markets was also constraining activity, as it affects not only the possibility to have a space where to sell but also the ability to purchase coal and other productive inputs. About 15% of small-scale bakers also lamented the cessation of activity of mills, which constraints their access to flour.

- Owing to bakeries’ closure or depressed activity, lower numbers of family members are being employed.

- While bakers have reduced their loans in view of their lower revenues, almost half remain indebted and the average amount of their debt to reimburse has increased. As revenues have markedly dropped owing to lower sales and increased production costs, the capacity of bakers to reimburse and to sustain their own family is impaired.

Suggested assistance to support the resumption of small-scale bakers’ activities in Osh and Jalalabad cities

- Interventions could support both the restoration of consumers’ demand and purchasing power, and the profitability of small-scale bakers’ activity.

- A safe return of the IDPs is a pre-requisite to re-establish the consumer base in various neighbourhoods of Osh and Jalalabad cities. Households’ purchasing power could be improved by cash or voucher transfers.

- To assist bakers to overcome the rise of their production costs (wheat flour, coal and transportation), the lack of access to market and mills, and to re-establish their wheat flour stock, a one-off supply of wheat flour could be a valuable support. This assistance may need to be repeated if markets and mills remain inaccessible. Wheat flour could be provided for free
for poor and food insecure small-scale bakers (for example using criteria proposed by the rapid
EFSAⁱ to identify food insecure households), or as a loan to be reimbursed using the profit
realised with the sales of bread.

• Although no inquiry was made about vegetable oil, its price also increased by 17% since mid-
June and a similar assistance as with wheat flour may be useful.

• For small-scale bakers who continue to have physical access to markets or mills or to other
traders who supply them with wheat flour, cash transfers would be beneficial. They would help
them to reimburse their outstanding debts, to re-stock wheat flour and pay for coal. Here again,
depending on the economic situation of the bakers, these transfers could take the form or
grants or preferential loans.

• Other possible interventions include in-kind support with coal, reconstruction of markets and
repairs of mills which are critical for bakers who sell their produce outside home and who
depend on mills for their wheat flour supplies.

¹ Rapid Emergency Food Security Assessment in Osh and Jalalabad – Kyrgyz Republic. World Food
Programme, July 2010
I – CONTEXT AND OBJECTIVES OF THE RAPID SURVEY OF SMALL-SCALE BAKERS IN OSH AND JALALABAD CITIES

1.1 – Context

The violence that spurred in Osh and Jalalabad cities after mid-June 2010 caused significant human suffering and affected an estimated 400,000 persons out of 1.2 million living in the area. Some 75,000 persons initially crossed the border to seek refuge in Uzbekistan but returned to Kyrgyzstan after 2 weeks.

Besides loss of life and injuries, about 2,000 Uzbek households lost their homes and belongings due to burning and looting. According to OCHA, some 75,000 persons either moved to relatives and friends in both cities as well as in neighbouring villages, or settled in temporary shelter in the compound where their house had been. Movements outside Osh and Jalalabad oblasts were also reported.

Observations and anecdotal reports from households indicated that many small-scale bakers who used to produce bread often at their home place, had ceased to operate. This was expected to affect not only the baking households themselves for whom bread sales were a key source of income, but also consumers who could not find anymore bread in their immediate surroundings, considering that bread is a major staple. Bread prices were also reported to have increased, from 11 som/piece to 14 som/piece according to the rapid Emergency Food Security Assessment conducted at the same time.

1.2 – Objectives of the rapid survey of small-scale bakers

The rapid survey of small-scale bakers in Osh and Jalalabad cities was conducted in order to investigate the main reasons for depressed baking activity and identify opportunities for assistance so that they can resume their pre-crisis activities.

II – METHODOLOGY

2.1 – Sampling and sources of information

In the absence of formal list of small-scale bakers in Osh and Jalalabad cities, the cities were divided by ‘neighbourhoods’ headed by a recognized local authority or representative (mawalla). This Key Informant indicated to the enumerators where small-scale bakers could be found in their neighbourhood.

According to the Statistics Department of Osh city, there were 134 home-based (small-scale), 4 medium-size and one big bakeries in the city. From these, 55 small-scale bakers were interviewed, including 40 in Osh city and 15 in Jalalabad city. Data were collected on 11-12 July 2010.

A checklist/questionnaire was administered to the bakers, including questions on sales, stocks, costs, equipment, employment, and reasons for any change compared to before the June violence (see Annex 1). A national company (El Pikir) was contracted to: (i) translate the questionnaires from English to Kyrgyz and Uzbek, (ii) identify and train enumerators and

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2 Rapid Emergency Food Security Assessment in Osh and Jalalabad – Kyrgyz Republic. World Food Programme, July 2010
3 The repartition of interviews between Osh and Jalalabad cities took into account the relative size of the population in both cities, namely 253,000 in Osh city and 77,000 in Jalalabad city.
supervisors, (iii) collect, enter and clean the data, and (iv) produce output tables under the guidance of WFP.

2.2 – Limitations

Small-scale bakers were identified from Key Informants who lived in the randomly selected neighbourhoods. As such, a bias in the selection of the respondents cannot be excluded, as they may have directed the enumerators towards bakers of a specific ethnic group or other preferential group.

The number of interviewed bakers is relatively small (55). However, the sample in Osh city covered approximately 30% of the total number of small-scale bakers in the city. Assuming about 50 small-scale bakers in Jalalabad city, the survey also covered about 1/3rd of the total number of small-scale bakers there. This coverage of the target group is deemed reasonable and is also expected to compensate somewhat possible selection biases from the Key Informants.

III – RESULTS

3.1 – Bread sales

- More than 1 out of 5 small-bakers interviewed were not selling bread anymore at the time of the survey (22%). Almost 30% were currently selling between 150 and 200 pieces per day while before June only 7% were selling this amount. Before June, about half of the small-scale bakers were selling more than 450 pieces per day. Now, about half of the bakers still working were selling less than 150 pieces per day.

- On average, producing bakers sold about 290 bread pieces daily currently, compared to 580 before June. Assuming 11 som/piece before June and 14 som/piece at the time of the survey, average revenues from bread sales decreased from 6,380 som/day before June to 4,060 som/day now.\textsuperscript{4}

- The average number of daily customers was estimated at 45 now, compared to about 120 per day before June. About half of the bakers reported less than 20 customers per day, while before June half of the bakers were selling bread to at least 70 customers daily.

- Absence of clients\textsuperscript{1} was the reason mentioned by half of the small-scale bakers for the decreased sales or cessation of activity. Insecurity was mentioned by about 30% of the bakers. Some 13% blamed a rise of the price of wheat flour. Indeed, the rapid EFSA indeed reported an increase by about 11% of the price of a bag of 50 kg wheat flour, reaching 760 som/bag now. Some 7% of the small-scale bakers indicated that a problem was the closure of markets. Extensive profit losses as well as damage to markets were also reported in another survey conducted by ACTED/GAA on small businesses\textsuperscript{5}. About 8% had difficulties with their baking equipment (see paragraph 3.2 below).

- Cessation or marked fall of sales will clearly affect the income of households who used to engage in this activity. As depressed demand is a key factor explaining that decrease, the resumption of income-earning activities by the affected population as well as cash or voucher assistance could assist with strengthening the purchasing power of consumers.

\textsuperscript{4} At an exchange rate of US$1:47 som, sale revenues decreased from US$86/day now, compared to US$100/week now, compared to US$135/week before June. It must be noted that bakers may not work every day.

\textsuperscript{5} Inter-agency Assessment on the Impact of June Events on Livelihoods in South Kyrgyzstan: Preliminary Findings. ACTED/GAA, July 2010
3.2 – Bread production inputs and costs

3.2.1. – Consumption and stocks of wheat flour

- About 3/4th of small-scale bakers were procuring their wheat flour from traders and this did not change after June. However, while 20% currently baked with wheat coming from their own production, they were only 4% to do so before. Some 18% of the bakers used to procure their wheat flour from mills before the June events. The reasons mentioned for this shift were the cessation of activity of the mills (15%) and lack of wheat flour (11%). Depressed demand (15%) was also possibly discouraging bakers to incur costs of purchasing wheat flour and thus favouring the use of their own wheat flour.

- Consistent with the lower amount of bread sold, the average cost of weekly purchase of wheat flour was estimated at 6,300 som\(^6\)/week currently. At 760 som/bag of 50 kg wheat flour now, this represents about 410 kg of wheat flour per week now. Before June, the average weekly purchase of wheat flour amounted to 11,200 som/week. At 690 som/bag of 50 kg of wheat flour before June, the amount of wheat flour consumed per week was double at 810 kg. These amounts are consistent with the average number of bread pieces sold, both before June and now.

- Before June, half of the small-scale bakers were spending at least 8,600 som/week for wheat flour. They were only 20% to do so now. At present almost half of the small-scale bakers were spending less than 3,000 som/week.

- Some 25% of the small-scale bakers evoked depressed consumer demand as a reason for the lower amount of wheat flour used, but 23% also mentioned a rise of the price of wheat flour. As mentioned, the price of a 50 kg bag indeed increased by 11% compared to before June. About 10% also attributed the lower amount of wheat flour used to the cessation of mill activity.

- More than 3/4th of the small-scale bakers had no stocks of wheat flour at all at the time of the survey. This is a marked contrast with before the June events, when only 1/4th of the small-scale bakers did not have stocks. For the few who still had some, wheat flour stocks amounted at 150 kg on average now, compared to 1,430 kg on average before June.

- Some 5% of the bakers said that they had no stocks for fear of being looted.

\(^6\) At an exchange rate of US$1:47 som, the expenditures for wheat flour amounted to US$134/week now, compared to US$240/week before June.
3.2.2 – Baking fuel

- The majority of small-scale bakers in activity continue to use coal as fuel to bake the bread, similarly as before the June events, as they considered it to be the most reliable source of energy.

- Before June, half of the bakers spent at least 1,800 som/week for coal. At present, less than 20% spend this amount. Coal expenditures amounted to 2,410 som/week on average before June and dropped to 1,270 som/week on average now.

- Besides the mere decrease of activity, reasons mentioned for the lower amounts of coal used now compared to before June, more than half of the bakers reported a rise of the cost of coal and 15% mentioned the cessation of market function.

3.2 – Baking equipment and storage space

- There was a slight decrease in the proportion of small-bakers owning different baking equipment now compared to before the June events, but the majority did not seem to have incurred major equipment losses. Those who did lose some equipment mostly indicated that it had been burned or stolen, while 12% also reported a switch to manual work.

- On the other hand, 31% of small-scale bakers did not have storage space at the time of the survey while only 11% lacked storage before. Storage spaces thus seem to have

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7 At an exchange rate of US$1:47 som, coal expenditures amounted to US$27/week now, compared to US$51/week before.
been preferentially targeted by looting and burning, probably because the contents were more valuable than the relatively unsophisticated baking equipment.

Some 40% of small-scale bakers paid a rent for their baking or storage space before June, but only 30% did so now, as a result of the closure or decreased activity. Average rent remained practically the same as before June. At present renting bakers paid on average 2,170 som/month, compared to 2,080 som/month before.8

3.3 – Employment in small-scale bakeries and wages

- The proportion of small-scale bakers not involving family members in their production increased from 9% before June to 18% now. The average number of family members working in the bakery decreased from 3.2 before June to 2.7 now. At present, 30% of the small-bakers reported that 2 family members were baking bread, compared to 18% of the bakers before. However, only 13% were employing 4 family members now compared to 27% before.

- The main reason for the drop in family employment was the decreased activity (31%), but 22% also mentioned the departure of the previously employed member.

- The proportion of small-scale bakers not employing external workers also increased, from 53% before June to 64% now, mostly due to the cessation or depression of activity but also to some extent to decrease production costs in view of the rise of the price of wheat flour and transportation. However, this may have been compensated by employment by other bakers as on average the number of external employees remained unchanged compared to before June (2.5).

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8 At an exchange rate of US$1:som 47, monthly rent was US$46 now, compared to US$44 before June.
• The average wages paid to external employees still employed also did not change significantly compared to before June. Total wages paid to employees were 3,410 som now, compared to 3,320 som before June.

• These results indicate that not only bread sales revenues have decreased compared to before the June violence mostly as a result of depressed consumer demand, but employment of family members has also been affected.

3.4 – Access to credit

• The proportion of indebted small-scale bakers decreased from 60% before June to 47% now. This was mainly explained by the reduction of activities (20%). Other reasons evoked by some bakers included mistrust of each other, inability to pay credit back and in one case the absence of a formal work patent.

• While lower indebtedness is positive in view of the decreased revenues, almost half of the small-bakers remained with a credit to reimburse. Furthermore, the average amount of credit to reimburse by those indebted increased compared to before June. It reached 16,240 som on average now, compared to 12,060 som before. Indebted bakers indicated that it would take them about 1 month to reimburse.

• Reliance on relatives as providers of credit, and to some extent on banks, financing institutions or NGOs decreased now compared to before June. Relatives used to provide credit to 13% of the small-scale bakers before June but only 5% did so now. Banks, financing institutions or NGOs extended credit to 9% of the bakers before but only 4% received credit from them now. However, other bakers continued to provide credit to 38% of the small-scale bakers. These results reflect the lower capacity of relatives to support each other with credit, as well as the prevailing insecurity and instability which do not favour credit operations.

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9 At an exchange rate of US$1:47 som, total wages paid were US$72 now, compared to US$71 before June.
10 At an exchange rate of US$1:47 som, the average debt to reimburse was US$345, compared to US$267 before.
IV – CONCLUSIONS AND SUGGESTIONS FOR ASSISTANCE

4.1 – Summary of the current situation of small-scale bakers in Osh and Jalalabad cities

At present, about 20% of the small-scale bakers interviewed had totally ceased their activity. The rest was functioning at much reduced capacity. The main two reasons for this – which are indeed inter-related - are depressed consumer demand and the prevailing insecurity.

Furthermore, the rise of prices of wheat flour and coal has increased costs of production. Both factors may have contributed to the augmentation of the price of bread (by 27% since June), as bakers attempt to protect their profit margin. Also, almost 20% of bakers have opted for using their own production of wheat to produce bread, instead of buying it. While this strategy enables a reduction of expenditures, it also decreases the amount of wheat stocks previously dedicated to the baker households’ own consumption. Purchases of wheat will be required later, possibly in the winter at a time when prices are even higher.

Although looting of equipment was rather rare, some 10% of bakers lost their storage space. Destruction of markets was also constraining activity, as it affects not only the possibility to have a space where to sell but also the ability to purchase coal and other productive inputs. About 15% of small-scale bakers also lamented the cessation of activity of mills, which constraints their access to flour.

Owing to bakeries’ closure or depressed activity, lower numbers of family members and are being employed.

While bakers have reduced their loans in view of their lower revenues, almost half remain indebted and the average amount of their debt to reimburse has increased. As revenues have markedly dropped owing to lower sales and increased production costs, the capacity of bakers to reimburse and to sustain their own family is impaired.

4.2 – Suggestions to support the resumption of small-scale bakers’ activities

4.2.1 – Supporting consumers’ demand

The above results do not indicate that the current distribution of wheat flour to households in Osh and Jalalabad cities is disrupting the activity of small-scale bakers. Rather, the departure of many families who moved outside of the city neighbourhoods to safer areas, as well as the decline of incomes of other households whose income-earning activities have also been affected due to closure or destruction of establishments, markets and reduction of movements, are the main factors which prevent small-scale bakers to resume their activities at the pre-June level. As such, interventions which (i) enable a safe return of the IDPs, and (ii) restore their purchasing power, will be essential. Cash or voucher transfers may be appropriate in this regard.

Temporary subsidies on the price of bread are another option, but experience in many countries has shown that these are very difficult to suspend afterwards, especially considering that bread is the staple food for the vast majority of Kyrgyz and Uzbek households alike.
4.2.2 – Supporting small-scale bakers’ profitability

The rise of production costs (prices of wheat flour, coal and transportation) and for some bakers the lost access to market and mills, have also reduced the profit margin of small-scale bakers. More than ¾ of the bakers did not have any wheat flour stocks at present, while before June this was the case of only ¼ of them,

Helping small-scale bakers with a one-off supply of wheat flour to enable them to re-start their production could be a valuable support especially for those who have lost access to the markets or mills where they used to procure it. This assistance may need to be repeated if markets and mills remain inaccessible. Wheat flour could be provided for free for poor and food insecure small-scale bakers (for example using criteria proposed by the rapid EFSA to identify food insecure households), or as a loan to be reimbursed using the profit realised with the sales of bread.

No information was collected on vegetable oil which is also used for baking bread. The price of vegetable oil also increased by 17% since mid-June. Although it was not mentioned by bakers spontaneously as a constraint, a similar assistance as with wheat flour may be useful.

For small-scale bakers who continue to have physical access to markets or mills or to other traders who supply them with wheat flour, cash transfers would be beneficial. They would help them to reimburse their outstanding debts (mainly to other traders) and to re-stock and buy coal. Here again, depending on the economic situation of the bakers, these transfers could take the form or grants or preferential loans.

Other non-food interventions include a similar support with coal. Reconstruction of markets and repairs of mills will also be critical for bakers who sell their produce outside home and who depend on mills for their wheat flour supplies.
# ANNEX - SMALL-SCALE BAKER QUESTIONNAIRE

**Purpose:** To evaluate the extent of resumption of small-scale baking activities compared to before the June events, and identify the main constraints to full-scale resumption.

**Sample frame:** small-scale bakers in Osh and Jalalabad oblasts, including non-directly affected areas located next to affected areas

The **sampling procedure** depends on the availability of listing of small-scale bakers:
- If a list is available, random selection of 40 small-scale bakers in Osh city and 15 from Jalalabad\(^\text{11}\).
- If no list is available, random selection of city quadrants (40 in Osh and 15 in Jalalabad) and identification of small-bakers from local key informants.

<table>
<thead>
<tr>
<th>Code city (1= Osh, 2= Jalalabad):</th>
<th>Code Rayon:</th>
<th>Code Ayl Okurgs:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of the neighbourhood: __________________________</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Questionnaire number:</th>
<th>Date: (\text{day} / \text{month} ) 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Code enumeration team:</td>
<td></td>
</tr>
</tbody>
</table>

Consent:

We are assessing the situation of small bakeries following the events of the past few weeks.

As it is not possible to meet everybody, we have selected at random some neighbourhoods and bakers in order to have an idea of the general situation for small bakeries. None of the localities or bakers visited will be privileged to receive particular assistance, and we do not register names. However, this information will be used to take decisions on assistance in the various locations where people have been affected.

The interview should not last more than 20 minutes. The answers you will give will remain strictly confidential and will not be given to others. You can refuse to participate or to answer to some of the questions. But we hope that you will accept to participate, as your answers are very important to take the best decisions possible.

Do you have questions for us ? Can we start ?

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\(^{11}\) Based on an estimated 253,000 people in Osh city and 77,000 in Jalalabad city, hence ratio of 77% / 23%
<table>
<thead>
<tr>
<th></th>
<th>Now</th>
<th>Before the events</th>
<th>Reasons for change if there is one</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average number of pieces of bread sold per day</td>
<td>___ pieces sold per day</td>
<td>___ pieces sold per day</td>
</tr>
<tr>
<td>2</td>
<td>Average number of customers per day</td>
<td>___ customers per day</td>
<td>___ customers per day</td>
</tr>
<tr>
<td>3</td>
<td>Average amount of wheat flour used per day</td>
<td>___ kg per day</td>
<td>___ kg per day</td>
</tr>
</tbody>
</table>

Specify if different reporting period

<table>
<thead>
<tr>
<th></th>
<th>Now</th>
<th>Before the events</th>
</tr>
</thead>
</table>
| 4 | Main source of the wheat flour | 1= own production  
2= purchase from other bakers  
3= purchase from traders  
4= purchase from grain mill  
5= other (specify) | 1= ___  
2= ___  
3= ___  
4= ___  
5= ___ |

<table>
<thead>
<tr>
<th></th>
<th>Now</th>
<th>Before the events</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Average cost of wheat flour purchased per week</td>
<td>___ som per week</td>
</tr>
</tbody>
</table>

Specify if different payment period

<table>
<thead>
<tr>
<th></th>
<th>Now</th>
<th>Before the events</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Amount of wheat flour in stock</td>
<td>___ kg</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Now</th>
<th>Before the events</th>
</tr>
</thead>
</table>
| 7 | Type of cooking fuel mainly used | 1= gas  
2= electricity  
3= wood  
4= other (specify) | 1= ___  
2= ___  
3= ___  
4= ___ |
<table>
<thead>
<tr>
<th></th>
<th><strong>Average cost of cooking fuel per week</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>specify if different payment period</td>
<td>specify if different payment period</td>
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<table>
<thead>
<tr>
<th></th>
<th><strong>Equipment available for the bread production</strong></th>
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<tbody>
<tr>
<td></td>
<td>stove</td>
<td>stove</td>
</tr>
<tr>
<td></td>
<td>mixing equipment</td>
<td>mixing equipment</td>
</tr>
<tr>
<td></td>
<td>shovel</td>
<td>shovel</td>
</tr>
<tr>
<td></td>
<td>shelves</td>
<td>shelves</td>
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<tr>
<td></td>
<td>baskets</td>
<td>baskets</td>
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<table>
<thead>
<tr>
<th></th>
<th><strong>Availability of storage space</strong></th>
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<tbody>
<tr>
<td></td>
<td>Tick if yes</td>
<td>Tick if yes</td>
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<table>
<thead>
<tr>
<th></th>
<th><strong>Number of household members working on the bakery production</strong></th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>family members</td>
<td>family members</td>
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<table>
<thead>
<tr>
<th></th>
<th><strong>Number of employees hired</strong></th>
<th></th>
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<tbody>
<tr>
<td></td>
<td>employees</td>
<td>employees</td>
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<table>
<thead>
<tr>
<th></th>
<th><strong>Average total wages paid per week</strong></th>
<th></th>
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<tbody>
<tr>
<td></td>
<td>specify if different payment period</td>
<td>specify if different payment period</td>
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<thead>
<tr>
<th></th>
<th><strong>Monthly rental cost to perform the baking activities or storage</strong></th>
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<tr>
<td></td>
<td>specify if different payment period</td>
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<table>
<thead>
<tr>
<th></th>
<th><strong>Amount of credit incurred for baking activities</strong></th>
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<td></td>
<td>specify if different payment period</td>
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<thead>
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<th></th>
<th><strong>Expected timeframe for reimbursement of credit</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>specify if different reimbursement timeframe</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th><strong>Main source of credit</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1= relatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2= other bakers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3= traders</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4= grain millers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5= money lender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6= bank or finance institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7= NGO</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8= other (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Summary of **main constraints** for resuming or for continuing the bakery production