5.1 Some Case Studies

In the changing socio-economic scenario entrepreneurship has emerged as an important avenue of economic empowerment especially for the urban women. Equality of opportunity is the slogan of the day and various legal and other institutional arrangements have been made accordingly about which we have already discussed. Are these arrangements sufficient and efficient and conducive enough for entrepreneurship development among women? Let us examine a few case studies:

5.1.1 CASE 1

Mrs. Z, 40 years old, Bania by caste, married and mother of two children. She runs an electronic unit which assembles electronic equipment and supply the same to an electronic industry. Her parents are educated, father being a graduate, mother VIII standard pass. They run business. Her father is rational in outlook and calculative in action. However, he is conservative and very dominating. In her family nobody had any say, whatever father said everybody obeyed. Therefore, mother's role in taking any decision in any family matter was almost negligible.
Though her father had no objection about the daughter’s education, but he was against their job.

She is a technical diploma holder. She went for diploma course on her own interest. Before completion of the diploma course she got married to a businessman. After marriage she completed her education. Her husband was very enthusiastic and wanted to utilise her educational qualification. He inspired her to take interest in his business.

Her keenness and interest in business was not appreciated by her mother-in-law initially but she was gradually convinced. The basic reason for her involvement in business was that her husband’s business had expanded so much that he had become unable to manage it alone. Secondly he did not have any brother to look after the same. She reported "he perhaps found me suitable for his help and started motivating me for business". In the gradual process she learned important techniques of business. However, still she had not thought of starting an independent work. Once her husband was invited by a training organisation to share his experiences with the potential entrepreneurs (who were interested in starting units of their own). Among these trainees there were a few girls. He found them bold enough to tackle the tedious task of running an enterprise independently. She mentioned that "perhaps that struck him and he encouraged me to start an independent unit of my own. Initially I was reluctant, when my husband took the initiative and started consulting the appropriate institutions and officers I was bound to keep
my interest alive. The preliminary work of starting an unit was done by him." An electronic unit was set up and initially she was asked to sit there. She reported that in the beginning "I was ashamed while sitting in the factory and at that time I had my one year old child. Most of the time I usually abstain from the factory". Today she has become a full time women entrepreneur. So far as the marketing of the product is concerned, she mentioned that "total product of both the units of ours are supplied to an industry. My husband has taken the whole responsibility of marketing the products. He never asked me to help him in this respect. It is also not wrong to say that the present unit is just an extension of the unit owned by my husband. And I am working here as a supervisor or manager ". It is to mention here that her unit is on the ground floor and husband's unit is on the first floor of the same building. Now a days she is planning for the expansion of her unit on her own. "Now I can take independent initiative" she says confidently. She also says "what I am today it is only because of my husband. I am very proud of him. Without his help it would have been difficult for me to be an entrepreneur".

5.1.2 CASE 2

Mrs Y, she is 25 years old, Punjabi Kayastha by caste, unmarried, a pretty and beautiful girl. However, she is physically handicapped. She lost her left hand in an accident and has some problem in her left leg. In spite of these limitations she is very dynamic and confident. She runs a garment unit which is basically engaged in exporting garments.
She belongs to an educated family. Her father used to run an industry and had proved to be a successful industrialist. She is the only child of her parents. She did her schooling from a public school of Delhi. She completed her graduation in arts subjects. Her educational career was not very bright. She could only complete her graduation in pass course.

The fatal accident in which she lost one hand also took the life of her parents. That time she was a grown-up lady of 22 years old. That accident brought a remarkable change in her life. Before she could come out of that trauma she found that most of her relatives were prepared to give her shelter as they wanted to occupy the well established unit of her father. Sensing the impending danger she decided to face the situation boldly and started sitting in the factory of her father after a few months. Initially, she had to face a lot of opposition by her relatives and was even isolated by them. At that time she had two things on her mind: (1) to acquaint herself with the activities of the factory and (2) to keep the factory in running condition. It took around an year or so to adjust herself in the factory environment. During those days she worked hard to carry out the day to day activities of the factory and also kept herself busy by interacting with the workers at all levels. In this process she was able to understand the factory activities as well as the workers' psychology. She was able to identify the reliable workers of the factory and started involving them in the decision making process. Workers gave their full support. In the beginning few workers created problems which she
controlled very tactfully with the help of other workers. And at last she could succeed in her goal and was able to bring the factory back in the working position.

The problems which she faced initially were mainly internal specially from her relatives. She reported that "I was never harassed by any of the banking institutions or government organisations for any work. In fact, I never approached bank for any sort of financial support because I owned a well established unit of my father. Today I am very much confident about my decision making and action taking capabilities. At present, I do not have any problem on the workers front. Most of my workers are female. In my unit most of the workers are diploma holders either in garment designing or in stitching. Workers are very obedient and sincere. Initially, I faced problems from few of my male workers because they were having some problems obeying a lady boss. I tried to understand them but when I found that they merely wanted to create problems, I preferred to chalk them out. At present I have only two male workers in the unit: one is engaged in marketing activities and selling the products and the other has been kept as messenger cum peon. I do not have any complaints against them. Both are very sincere and hard working. Now this unit is in my name and I am availing all facilities which the government has announced time and again for women entrepreneurs. Facilities which I have received being a woman entrepreneur are: getting raw materials at subsidised rates, getting licence on priority basis for exporting the
garments, etc. I do not have any intention of getting married. Most of the
time I am engaged in factory work".

5.1.3 CASE 3

Mrs X. She is 40 years old and matric certificate holder. She owns a
leather unit. She was born in an orthodox Bania family. Her father was a
renowned businessman. Her mother was a housewife. Her parents were
semi-educated. She has five sisters and one younger brother. She is the
eldest child of her parents. She did her matriculation from a government
school. She was not interested in studies much and her parents also did not
force her for further education. She got married to a businessman.

Initially, she was not interested in business and was contented being a
housewife after marriage. She reported, "I realised that my husband
was not being able to run his business successfully and was facing
repeated problems. This was a reason behind our moving out of our joint
family. After separation I started taking interest in business. My main
task was to give few new ideas and suggestions wherever necessary. As a
child I had witnessed many business dealings and learnt a lot. This I tried
to apply there. Even then we could not succeed. Indeed my husband was
not sincerely interested in business. He was looking for a job.

When they were struggling hard to survive in the business she came to
know about the EDTP which was organised by Small Industry Service
Institute (SISI), Delhi. She said "I had no children that time, (but now
she has two children) and being separated from the joint family I did not have much to do in the family. I decided to join the course. I expressed my desire to my husband. He was initially hesitant but later on he agreed to my proposal. The most important aspect of the training course (which she has undergone) what she felt was interaction with the co-trainees and the guest speakers, especially the successful entrepreneurs and bank managers. They share experiences of success and failures and the kind of possible problems that can come up while setting up new enterprise. She reported "I came to know about the government schemes and policies meant for the small scale entrepreneurs and also about the special benefits launched for women entrepreneurs in the training programmes. It gave me some idea of things around as well as self confidence".

She was sanctioned a loan of Rs. 20,000 immediately after the training was over. It was insufficient to start the enterprise. However, as usual bank delayed the disbursement of the sanctioned amount. She told that "initial investment posed a great problem, which somehow settled as my father gave me another loan of Rs.20,000/-. I applied for a shed in flatted factory which also took a long time to come up. Being a woman I never faced any problem but as a new entrant and also due to the bureaucratic style of functioning of the government offices, things became more complicated and cumbersome."
In the beginning she had only one lady worker. Her husband gave the maximum support and also shouldered the responsibilities of marketing. With great effort she could remain in this venture and make a place for the product of her unit in the market. Today she is having eight (8) workers. She is now well trained to look after the marketing aspect also. She mentioned "today the product of my unit has created its own market I need not go for selling the commodity, rather customers place orders in advance for the product. One of the reason for this is that I am always very particular about the quality aspect of the output. To maintain the quality I sometimes forego some of my good workers also".

"I am very proud of my success and always consider it as a challenge. I want to expand the unit as much as I can and want to prove myself and the society that I am very successful woman entrepreneur".

5.1.4 CASE 4

Mrs. W. She is 35 years old and a graduate. She runs a garments unit. She was born in an orthodox Brahmin family. However her father was a liberal man and was engaged in a cloths business. Her mother was a conservative housewife. She did her SSC from a public school. She wanted to pursue her studies in medicine. However she was sent to do her graduation in B.SC. (Home Science) by her parents. She says "my parents were most interested in the higher education of my two younger brothers. I used to feel very uneasy with my subject of study since it was
not at all an area of my interest. Anyway I could manage to pass the B. SC. in second division. I was highly dissatisfied with my result and was not interested to go for higher studies. Meanwhile my parents arranged my marriage. "Since my childhood I was interested to do something independently. Since my mother was very conservative and traditional in her outlook I had to follow her 'dos and do not' very carefully. However, it gave me ample opportunities to be self disciplined". She reported that after not getting a chance to study MBBS she thought of starting a small business either independently or with her father. She was unable to do so because of her mother's negative attitude. She says "fortunately I got married in a business family and my husband himself was a businessman. He inspired me to launch this garment factory. However, my mother-in-law had initial reservations".

She started this factory in 1978 with a small capital of Rs.25,000. She also got a shed for her factory at a subsidised rate from the government. However, she faced enormous problems initially since she was unaware of the operational aspect of a factory.

The first problem was that of inadequate funds required to purchase equipment, raw materials, to give salary to the workers and for general maintenance. She applied for a loan of Rs.20,000 from Bank. The bankers had their hesitations. With the intervention of her husband she could manage to get the sum from the bank. However, she had to bear with the cumbersome procedure of getting the loan sanctioned. Again
there was abnormal delay. For the purchase of equipment and raw
materials initially she was totally dependent on her husband. Now she is
running the unit successfully. There are ten disciplined workers in her
factory. She is very strict in her behaviour, the workers are obedient
and respect her for her sense of perception about the work.

5.1.5 CASE 5

Mrs. V. She is fifty (50) years old and a mother of three children.
She was born in a middle class Kayastha family. Her father is a grade I
employee of a government office. Her father is well educated and her
mother is an orthodox housewife. She is the only child of her parents.
Her parents were open minded and never imposed any restrictions on
her. She has done her graduation in commerce. She was not interested in
higher education even though her parents wanted to send her for further
study. She got married to a small businessman with whom she was in love
before marriage.

After marriage she become a mother of three children and initial years
of marriage went in looking after them and the household activities.
She reported that in the beginning she never thought of entering into the
business. "I entered business at the age of 40 just to pass time. As my
children were grown up and my in-laws were not staying with me, I had
too much of leisure time. Another reason for my entry into business was
that all of our close relatives have been in business and when this idea
was being conceived in my mind I came to know that the wife of one of
our friends was also planning to start an unit. I joined with her and started giving structure to my ideas. Fortunately my husband did not object to this idea. During those days one of my distant cousin after completing his engineering course came to us for consulting my husband about his future course of action. We three joined together and prepared three different projects. In this way I entered business and I am today running a printing press". She took loan from SBI for purchasing raw materials and purchased the machine on hire basis. In the beginning two workers were there for her assistance but today she has seven workers. For the marketing purpose she has been helped by her husband. Most of her clientele are arranged by her husband. For purchasing raw materials she took the guidance of her husband.

She said without male help it is just impossible to run a factory. So far she is not satisfied with her performance and trying to achieve more.

5.1.6 CASE 6

Mrs U. She is Forty years old widow and mother of one child. She was born in a liberal educated family. Her mother was very advanced in her outlook. She was in favour of daughters' education. Her father was a government employee. She has two elder brothers who are doing business. She has been brought up in a mixed background of service and business. She is the youngest child in the family. After her graduation she got married to a military personnel and started leading a comfortable
life. She got a child after three years of her marriage and kept herself busy in household chores.

After the sudden death of her husband she came back to her parents with her child. Her parents gave her shelter. She felt as if she was a burden on her old parents. Her father had retired and her brothers were separated much before she came to live with them. The economic position of her parents was not that sound. She was getting the pension amount every month. However, that was not enough to lead a comfortable life in a city like Delhi. She had lot of spare time which she wanted to utilise. Her father also wanted to keep her busy in some productive work so that she could forget the tragic death of her husband. Therefore, he took the initiative and proposed the idea of starting a factory. Initially she was reluctant to do so because she had lack of confidence and she did not want to take the risk of investing money in business. But looking at the situation she made up her mind and consulted her brothers. They assured her to provide necessary help. They suggested her to attend the Entrepreneurship Development Training Programme (EDTP) before initiating the project. She underwent an EDT programme of ten days duration and develop some self confidence. By that time she was familiar with government schemes and policies launched for new entrepreneurs. She got her project approved without much problem and applied for bank loan. The loan also got sanctioned without delay. Being a widow of the military personnel she got all the government facilities on
priority basis. Being an inexperienced and new entrant in this venture she still struggling for her existence in the competitive world. Since the has just started, it will be too early to comment on the success or failure. She reported "my father is the real architect behind my venture. My mother gave me moral support in each step. It is due to their blessings that today I am here. I hope to be a good industrialist in future".

5.1.7 CASE 7

Mrs T. She is a 40 years old Rajput woman. She was born in a Rajput orthodox family. Her father worked in police department. Mother was an illiterate housewife. She is the fourth child of her parents. She has two elder sisters and one elder brother. Another brother is younger to her. She did her B.A. and also has done diploma in garment designing. She wanted to earn something by her own and for that purpose she did the professional course in garment designing. After completing diploma course she started developing designs in drawing papers. Once she showed her designs to one of her friends who suggested her to show it to any export concern. She showed and sold the designs and earned a good amount. It stimulated and inspired her. She found that it was a good source of earning money. Gradually she planned to start her own independent work. She also joined the Entrepreneurship Development Training course and submitted a project proposal. Her family members did not support her and she was forced to drop the idea. Her parents arranged her marriage with a service man. After marriage for few
years she could not get time to think about business. She reported that she is issueless and recently has adopted a child.

"Looking at my loneliness and interest in business, parents suggested me to venture into business. I told my husband about my plans and he agreed on a condition that I would be back home in time everyday and brief him about the daily activities, etc. In the beginning I approached the earlier export company to whom I was selling my designs and restarted those dealings. This time I observed the business techniques minutely and at the same I surveyed the market for garment designing". She prepared a project report in consultation with the SISI and submitted it in the DSIDC for approval and also applied for loan. The whole process took around one year. In the meantime she earned a substantial amount by selling her designs which she invested in business.

Along with three workers she works in the factory. She makes designs according to the demand of the garment units at the same time she sells designs developed by her in the open market. She along with two other designers has hired a show room in the central market of Delhi where they send their output for sale. They deal directly with the customers. They are very innovative in their profession. Her business is going on well. The only problem in this business, as she described, is that the chances of losses are very high. Once the design gets outdated it is very difficult to create a market for old designs. And due to this reason a large sum of money gets stuck.
5.2 Empirical Realities: Commonalties and Variations -- An Analysis

The case studies of the women entrepreneurs presented above have depicted some significant trends of the commonalties and differences in the nature and patterns of their involvement in entrepreneurship, problems faced and overcame by them, and the rate of success and failure.

Significantly enough all the women entrepreneurs are from the upper strata of the caste hierarchy. Of the seven women entrepreneurs three are from the traditional business castes (Bania), two from the Kayastha and one each from the Brahmin and Rajput backgrounds. However, traditional caste background has not been the determining factor in participation of entrepreneurship. This has been clearly delineated in the entrepreneurial abilities, rate of success and failure and the entry into the entrepreneurial venture of these women entrepreneurs. Interestingly enough, five of the seven are from business and two from service background.

5.2.1 Women entrepreneurs have higher educational backgrounds

There are one post graduate, four graduates, one matriculate and one technical diploma holder. Besides, two of these graduates are garment designing certificate holders. It appears that it is only the educated women of the upper caste and upper economic background have entered into the venture of entrepreneurship. Though there is a certain
degree of homogeneity in terms of the social/family and the educational background, their entry into this venture, sources of financial support and entrepreneurial training, nature of problems faced and responses to these problems and especially the extent of entrepreneurship abilities have not been the same in all cases as shown in the Chart I.

There are significantly good number of women entrepreneurs who entered into this venture at their own initiative. However, in some cases initiative taken by the husband/father/relative or friends have contributed enormously. There are two women entrepreneurs who have been pushed to join this venture after the death of their father and husband and because of household compulsions.

So far the financial support is concerned majority of them have got the benefit of already available family resources. Since most of them are from the business background, they already had a good amount of family capital to invest in the business. Banking institutions have also come forward to extend their support by providing them financial resources. However, most of them have faced the problem of procedural delay in getting bank loan.

Training is an important aspect of entrepreneurship development. It is essential both for the sustenance and growth of the unit/firm. As majority of them are from business background they have been socialised in a traditional business environment. This has given them enormous scope to
learn the art of business somehow or the other. Besides family background, Entrepreneurship Development Training Programme (EDTP) and formal education also provided them with required knowledge and skills. Indeed, there are variations in the performances which are reflected in their differential rate of success or failure.

Women face various problems while running the unit/firm. They face the problem not because of being women but due to being new entrants in this venture. Hence, the problems have been of two types: internal and external. Internal problems being lack of confidence, initial hesitation, lack of experience, etc. While the external being resistance by the elderly women of the family, non-co-operation of the bank, cumbersomeness of institutional procedures and so on. Women's response to these problems has not always been uniform in nature. Some of them overcame these problems with sheer self-confidence, high degree of enthusiasm while others with co-operation of husband/father/relatives/friends/existing social network with government officials, etc.

The women entrepreneurs have shown a good amount of entrepreneurial abilities like risk taking, learning from experience, self-confidence, urge for creativity, self respect, acquisitiveness, rationality, leadership, etc. However, there are significant variations among women in these abilities based on their social and educational backgrounds. The result of these abilities are reflected in the variations of the rate of their success and failure.
For an in-depth analysis of the pattern of women entrepreneurship development, we can categorise them under three broad headings in terms of rate of success or failure: High rate of success, Moderate rate of success and Low rate of success/failure.

5.2.2 Rate of Success and Failure

All the three women entrepreneurs under reference, with high rate of success are from business background. Again two out of three are from Bania caste while one is from Punjabi kayastha caste. So far their education is concerned two are diploma holders and one is a graduate in Arts subject. Indeed the technical education has given this successful women entrepreneur an edge over others in terms of expertise and skill in their field of operations. While the family background has given them the traditional skill and financial support, education provided them with the required guidance to run the enterprise efficiently. Interestingly enough, one of the successful entrepreneur has undergone EDTP. This training has given her an edge over the others in terms of knowledge, skill and techniques of running the enterprise. All of them have overcome the initial problems by virtue of their self-confidence and sometimes with the co-operation of their husband, friends and relatives as well. All of them demonstrated high risk taking ability, calculativeness, experience, leadership ability etc.
There are two women entrepreneurs, under reference, who achieved moderate rate of success in their entrepreneurial ventures. Of these two, one is from Brahmin and another is from Rajput caste groups. The woman entrepreneur from Brahmin caste group is having business background and is a B.SC. (Home Science), while Rajput one is having a service background and is a Bachelor of Arts (B.A.), besides she is a diploma holder in Garment Designing and has also done the EDTP. Both of them started their business by themselves which was simultaneously encouraged by their husbands. They had family savings initially to start the business and got the bank loan as well. While the Brahmin woman entrepreneur was socialised in a business environment and was somehow trained to be a business woman. The Rajput woman entrepreneur was socialised in a different culture. She was socialised in a service class and she became interested in entrepreneurship only after taking diploma in garment designing. Interestingly both of them faced similar type of problems viz. institutional cumbersomeness. Both of them faced no resistance from the elderly women of the family. Self-confidence was their only capital that helped them to overcome this problem. They are calculative and reasonable in the risk taking behaviour. They are moderately successful entrepreneurs mostly because of the fact that they are in the process of learning through the method of trial and error. They have the urge to achieve something. This attitude will prove to be positive and they will one day became very successful entrepreneurs if other things remain the same.
In the last category we have two women entrepreneurs who have either a very low rate of success or failure. Of the two, one is from traditional Bania caste, business family while the other is from traditional Kayastha caste, service background. Here the Bania woman is a master degree holder in sciences and who started the business at the initiative of her husband and friends. The Kayastha woman is a Bachelor of Arts who started the business at the initiative of her father. Interestingly enough none of them was interested in entrepreneurship but entered into this arena at the initiative of others. While the Bania woman was socialised in a business culture, she was hesitant and suffered from an acute lack of confidence. She tried in vain to overcome her problem with the cooperation of the relatives. She has high acquisitiveness in her but very little risk taking ability or any urge to learn from experience. The result is low rate of success. The Kayastha woman has undergone EDTP. However, she has been unable to overcome her hesitation and lack of initiative taking ability. She suffers from lack of confidence. To cope with the institutional cumbersomeness she tried to take the help of her friends. She tries to take high risks without proper calculations, her urge to learn from experience is also very less. The result is that she has to meet with failure all the time. She is desperately interested to join a salaried job.

The above case studies suggest that there has not been one to one relationship in the entrepreneurship development. Entrepreneurship is a complex function affected by diversified social and economic variables.
The notion that traditional business caste/community can only be successful entrepreneurs does not hold true any more. This is because of the fact that various non-business community women have been successful in the business while traditional business women have been very marginally successful with a low rate of success. Entrepreneurial abilities have grown across the caste or community areas whereby formal education and the process of traditional socialisation have played a composite role. Entrepreneurship in the small scale sector is a secular endeavour where the forces of tradition and modernity have maintained a continuum.
# Chart - I

<table>
<thead>
<tr>
<th>Women Entrepreneurs</th>
<th>Social/Family background</th>
<th>Education</th>
<th>Entry into Entrepreneurial Venture</th>
<th>Financial Support</th>
<th>Training from</th>
<th>Problems faced</th>
<th>Overcoming the problems</th>
<th>Entrepreneurial abilities</th>
<th>Rate of success or failure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Bania</td>
<td>Technical Diploma holder</td>
<td>Initiative of Family Capital and Bank Loan</td>
<td>Family especially Husband</td>
<td>Initial hesitation &amp; resistance by Elderly Women</td>
<td>Self confidence &amp; Co-operation of Husband</td>
<td>Risk taking, Leadership, Liberal &amp; Learning from Experience</td>
<td>High rate of success</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2nd Punjabi Kayastha</td>
<td>B.A. with Diploma in garment designing</td>
<td>Death of father and household compulsion</td>
<td>Family Capital and Bank Loan</td>
<td>Family Background</td>
<td>Lack of experience &amp; resistance by Elderly Women</td>
<td>Self confidence</td>
<td>Risk taking, Learning from experience and Self confidence</td>
<td>High rate of success</td>
<td></td>
</tr>
<tr>
<td>3rd Bania (Business)</td>
<td>Matriculate</td>
<td>Initiative by herself</td>
<td>Parental help and Bank Loan</td>
<td>EDTP</td>
<td>Institutional cumbersomeness</td>
<td>High enthusiasm</td>
<td>Calculative, Learning from experience and Leadership</td>
<td>High rate of success</td>
<td></td>
</tr>
<tr>
<td>4th Brahmin (Business)</td>
<td>B. Sc. (Home Science)</td>
<td>Own initiative and husband's encouragement</td>
<td>Family Capital and Bank Loan</td>
<td>Family Background</td>
<td>Institutional cumbersomeness</td>
<td>Self confidence</td>
<td>Urge for creativity and self respect</td>
<td>Moderate rate of success</td>
<td></td>
</tr>
<tr>
<td>5th Kayastha (Service)</td>
<td>B. Com.</td>
<td>Initiative of husband, Friends &amp; Relatives</td>
<td>Bank Loan &amp; Family Capital</td>
<td>Family Background</td>
<td>Initial hesitation &amp; lack of confidence</td>
<td>Co-operation of the relatives</td>
<td>Acquisitiveness</td>
<td>Low rate success</td>
<td></td>
</tr>
<tr>
<td>6th Bania (Business)</td>
<td>M.Sc.</td>
<td>Initiative of father</td>
<td>Bank Loan</td>
<td>EDTP</td>
<td>Lack of confidence</td>
<td>Co-operation of friends 7 Govt. Officials</td>
<td>High risk taking, &amp; tries to learn from experience</td>
<td>Failure/low rate of success</td>
<td></td>
</tr>
<tr>
<td>7th Rajput (Service)</td>
<td>B.A. with Diploma in Garment Designing</td>
<td>Own initiative and Husband's encouragement</td>
<td>Family saving and Bank Loan</td>
<td>Educational Background EDTP</td>
<td>Institutional cumbersomeness &amp; lack of confidence</td>
<td>Self confidence 7 Husband's help</td>
<td>Calculative &amp; reasonably risk taking ability</td>
<td>Moderate rate of success</td>
<td></td>
</tr>
</tbody>
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