APPENDIX -A
A STUDY ON WOMEN ENTREPRENEURSHIP AT SIVAGANGAI DISTRICT TAMILNADU

Questionnaire for Entrepreneurs
(Please fill up your opinion by putting (√) marks)

I. PROFILE OF THE ENTREPRENEUR

1. Name of the Entrepreneur:

2. Address:

3. Native Place:

4. Age of the Entrepreneur:
   a) Below 25 Years
   b) 25 – 35 Years
   c) 35 – 45 Years
   d) Above 45 Years

5. Religion:
   a) Hindu
   b) Muslim
   c) Christian

6. Community:
   a) F.C.
   b) B.C.
   c) B.C.M.
   d) D.N.C.
   e) S.C./S.T.

7. Marital Status:
   a) Married
   b) Unmarried
   c) Window
   d) Separated

8. Educational Qualification:
   a) Illiterate
   b) School
   c) College
   d) Professional
   e) Post-graduation

9. Technical Qualification:
   a) Certificate
   b) Diploma
   c) Degree
10. Family Size
   a) Joint family □  b) Nuclear family □

11. Are you first generation entrepreneur?
   a) Yes □  b) No □

12. If ‘Yes’ who do you want to become entrepreneur?
   a) To make money □  b) To make independent living □  c) To fulfill the desire □  d) To gain social prestige □

13. What are the sources of your entrepreneurial skills?
   a) Acquired by birth □  b) Learning from family □  c) Acquired through education □  d) Business experience □  e) Training Programme □  f) Other sources □

14. How did you acquire the business?
   a) Started by proprietor/partner/member □  b) Inherited □  c) Outright Purchase □  d) Taken on lease □

15. How long are you now in this line?
   a) Less than 1 year □  b) 1 – 3 years □  c) 3 – 5 years □  d) 5 – 7 years □  e) Above 7 years □

16. State the reasons for selecting the location:
   a) Availability of plot/shed in the Industrial Estates □
   b) Nearness to market □
   c) Nearness to raw materials □
   d) Proximity to native place □
   e) Existence of similar type of units in the neighbourhood □
   f) Government support □
   g) Availability of infrastructural facilities □
17. Give the reasons for selecting particular industry.
   a) Easy to set up
   b) High margin of profit
   c) No difficulty in searching machinery, material and skilled workers
   d) Previous employment in industry
   e) Previous employment in related trade
   f) No competitions
   g) Related to profession or occupation so far pursued
   h) No difficulty in searching technical know-how
   i) Existence of similar industry in the neighbourhoods

II. PROFILE OF THE ENTERPRISE

1. Address of the Unit:
2. Year of Establishment/purchase:
3. Location:
   a) Urban
   b) Rural
   c) Semi-urban
4. What is status of your unit:
   a) Registered
   b) Unregistered
5. Whether your enterprise is:
   a) Attached to Residence
   b) Not
6. If not, where is your unit running?
   a) Owned Building
   b) Rented
   c) Leased
   d) Industrial Estate
7. Which of the following group your industry belongs to?
   a) Chemical  b) Engineering  c) Electrical and Electronics  d) Food and Food Based  
   e) Garments  f) Handicrafts  g) Poultry and Animal Feeds  h) Tiles, Marbles and Granites  
   i) Printing, Publishing and Allied  j) Leather and Leather based  
   k) Plastic based  l) Tyre Retreading  m) Miscellaneous

8. What is the nature of enterprise?
   a) Labour intensive  b) Capital intensive

9. What type of labour you have employed in your unit?
   a) Permanent  b) Temporary  c) Consolidated

10. What is the method of production?
    a) Mechanical  b) Manual  c) Both

11. What are the sources of Capital among the Entrepreneurs?
    a) Own Fund  b) Friends and Relatives  
    c) Private Moneylenders  d) Chit Funds  e) Commercial Banks  f) Self-help Groups

III. ACTIVITY AND PERFORMANCE OF THE ENTERPRISE
1. What is the nature of your unit activity?
    a) Manufacturing  b) Trading  c) Business
2. Who will purchase the raw materials required to the business?
   a) Husband  
   b) Parents  
   c) Member of the Husband’s Family  
   d) Children  

3. To whom you are selling the finished products?
   a) To the Industries  
   b) To the Retailers  
   c) To the Consumer Directly  
   d) For all the above persons  

4. What is term in the sale of the product?
   a) Cash  
   b) Credit  
   c) Both  

5. What are the modes of transport?
   a) Cycle  
   b) Two Wheeler  
   c) Auto Rickshaw  
   d) Four Wheeler  
   e) Lorry  
   f) Train  
   g) Bus  
   h) Air  
   i) Ship  

6. What are the media used for advertisement?
   a) T.V.  
   b) Radio  
   c) Newspaper  
   d) Notices  
   e) Posters  

7. Where do you store your finished products?
   a) Within the Unit Storage  
   b) Outside the Unit  

8. What is the monthly returns in terms of ₹ from your business?
   a) Below ₹10,000  
   b) ₹10,001 – ₹20,000  
   c) Above ₹20,000  

9. Do you profit earning capacity permit your permit you to pay interest on loan?
   a) Sufficient  
   b) Not Sufficient  

10. If ‘Sufficient’ what will you do to pay interest on loan?
   a) To pledge jewels with bank ☐ b) To get money from indigenous moneylenders ☐
   c) To collect money from relatives/friends ☐ d) To sellout the property ☐

11. Do you face any competition to your business?
   a) Yes ☐ b) No ☐

12. If ‘Yes’ how do you face competitions?
   a) To sell the product at a normal price ☐ b) To offer attractive complements ☐
   c) To highlights the future of the products through advertisement ☐
   d) To supply the product with quality ☐

13. On what basis the price is fixed?
   a) Market Price ☐ b) Cost of Production ☐
   c) Demand ☐ d) Customer’s Price ☐
   e) Government Rate ☐

14. How you use your profit? (Please rank them)
   a) Family Requirements (General) ☐
   b) Luxury Expenses (Consumables, Durables and Jewels) ☐
   c) Asset Accumulation (Land, House) ☐
   d) Unit Expansion ☐
   e) Savings ☐
   f) Percentage of Amount set aside to pay interest on loan ☐

IV. ROLE OF GOVERNMENT AGENCIES AND FINANCIAL INSTITUTION
1. Are you aware of the development or support services provided by the Government Agencies?
   a) Yes ☐ b) No ☐
1.a) If ‘Yes’ who provides development/support services to you?
   a) DIC  □ b) TNCDW □
   c) TANSI □ d) TANSIDCO □
   e) SISI □ f) KVIC □
   g) ITCOT □ h) TACID □
   i) DRDA □ j) CED □

2. What are the modes of transport?
   a) Training □ b) Consulting □
   c) Counselling □ d) Trade Enquiries □
   e) Buyers and Seller Meets □ f) Marketing □
   g) Seminars □ h) Workshops □
   i) Trade Fairs/Exhibitions □ j) Entrepreneurial Guidance □
   k) EDPs □ l) Distribution of Scare raw materials □
   m) Testing Facilities □ n) Subsidies and Incentives □
   o) Free Stall □ p) Infrastructure Facilities □
   q) Export Marketing □ r) Escort Services □
   s) Quality Upgradation □ t) Sales Tax/Income Tax Concession □

3. Are you aware of government training programme?
   a) Yes □ b) No □

3.a) If ‘Yes’ what type of training programmes of the government agencies is attended by you?
   a) Skill up-grading □ b) Management/Development □
   c) PMYR Training □ d) Vocational Training □
   e) EDP Training □

4. What is your level of satisfaction as to training programme of the various Government Agencies?
   a) Highly Satisfied □ b) Satisfied □
   c) Moderate □ d) Dissatisfied □
   e) Highly Dissatisfied □
5. Would you state the reasons for not attending the training programme?
   a) More Expensive  
   b) Family Burden
   c) No Useful
   d) Discouragement of Family Members
   e) Unawareness of Training Programmes
   f) Not Compulsory
   g) No chance to attend the training programme

6. Are you aware of various lending schemes of the financial institutions?
   a) Yes
   b) No

6.a) If ‘Yes’ what are the sources of information available to you about the various lending schemes of the financial institutions?
   a) Other Entrepreneurs
   b) Government Agencies
   c) NGOs
   d) Banks
   e) Friends
   f) Media
   g) Government Agencies and Banks
   h) Government Agencies and NGOs

7. What are the lending schemes of the financial institution utilized by you?
   a) Term Loans
   b) Term Loans and Working Capital Assistance under Single Widow Scheme
   c) PMRY Loans
   d) Leasing Financing
   e) Short-term Loans
   f) National Equity Funds Scheme
   g) Credit Linked Capital Subsidy Scheme
   h) Working Capital Assistance
   i) Margin Money Loans
   j) Women’s Industries Programmes
8. What is your level of satisfaction in the lending schemes of the financial institutions?
   a) Highly Satisfied  
   b) Satisfied  
   c) Moderate  
   d) Dissatisfied  
   e) Highly Dissatisfied  

9. What are the reasons for satisfaction in the lending schemes of the financial institutions?
   a) Easy Availability  
   b) Lower Interest Rate  
   c) Flexibility  
   d) Adequate Finance  
   e) No Collateral Security  
   f) Long Repayment Period  
   g) Favourable terms and Conditions  
   h) Concessions  
   i) Easy Installment  
   j) Subsidy and Incentives  

10. What is your level of satisfaction in the general services of the financial institutions?
    a) Highly Satisfied  
    b) Satisfied  
    c) Moderate  
    d) Dissatisfied  
    e) Highly Dissatisfied  

11. What are the reasons for satisfaction in the services in financial institutions?
    a) Friendly Attitude  
    b) Encouragement  
    c) Proper Guidance  
    d) Better Suites  
    e) Adequately and timely discrimination of information about the lending schemes  
    f) Quick sanctioning and processing of loans
V. FACTORS AFFECTING WOMEN ENTREPRENEURS

1. What are the individual Factors Affecting you while thinking of starting an enterprise?

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>S.A.</th>
<th>A.</th>
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<th>D.A</th>
<th>H.D.A.</th>
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<tbody>
<tr>
<td>1.</td>
<td>Lack of self-confidence</td>
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<td>2.</td>
<td>Society Feels that the skill imported to a girl is waste</td>
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<td>3.</td>
<td>Lack of encouragement from family and society</td>
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<td>4.</td>
<td>Non-co-operative attitude of husband and family members</td>
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<td>5.</td>
<td>Lack of recognition and appreciation in the family</td>
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<td>6.</td>
<td>Poor chance of mobility for women</td>
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<td>7.</td>
<td>Male Domination</td>
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<td>8.</td>
<td>Lack of Sufficient Time to Look after Children/Husband</td>
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<td>9.</td>
<td>Lack of Sufficient time to Look after Household Activities</td>
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<td>10.</td>
<td>Lack of Sufficient time to Attend family/Social Function</td>
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<td>11.</td>
<td>Society Lack Confidence in Women’s Ability</td>
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2. What are the financial Factors Affecting you while doing your business?

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<th>Sl.No</th>
<th>Factors</th>
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<tbody>
<tr>
<td>1.</td>
<td>Interest rate is high</td>
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<td>2.</td>
<td>Penal interest is levied for lat repayment of loan</td>
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<td>3.</td>
<td>Amount is inadequate</td>
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<td>4.</td>
<td>Problem of repayment method</td>
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<td>5.</td>
<td>Too many Formalities</td>
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<td>6.</td>
<td>Shortage of Working Capital</td>
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<td>7.</td>
<td>Shortage of Fixed Capital</td>
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<td>8.</td>
<td>Red Tape in Government Agencies</td>
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<td>9.</td>
<td>Meager Assistance from Government Agencies</td>
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<td>10.</td>
<td>Lack of Subsidiary</td>
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</table>
3. What are the Factors Affecting you in procuring the raw material?

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<tr>
<th>Sl.No</th>
<th>Factors</th>
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<tbody>
<tr>
<td>1.</td>
<td>High price charged for raw materials</td>
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<td>2.</td>
<td>Low quality raw materials</td>
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<td>3.</td>
<td>Transport</td>
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<td>4.</td>
<td>Non-availability of Storage</td>
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<td>5.</td>
<td>Government Policy</td>
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<td>6.</td>
<td>Lack of raw materials supply in local areas</td>
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<td>7.</td>
<td>Lack of Working Capital</td>
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<td>8.</td>
<td>Lack of Storage Facilities</td>
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<td>9.</td>
<td>Lack of Supply of raw materials for continuous production</td>
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<td>10.</td>
<td>High transport cost</td>
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<td>11.</td>
<td>Time Consuming Procedure for procurement of raw materials</td>
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4. What are the Factors Affecting with regard to labour?

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<tbody>
<tr>
<td>1.</td>
<td>Non-availability of Skilled Labour</td>
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<td>2.</td>
<td>Labour Absenteeism</td>
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<td>3.</td>
<td>High Wages</td>
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<td>4.</td>
<td>Labour Sickness</td>
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<td>5.</td>
<td>Trade Union Problem</td>
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<td>6.</td>
<td>Lack of Co-ordination of Worker</td>
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<td>7.</td>
<td>Recruitment, Selection and Placement</td>
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<td>8.</td>
<td>Lack of Genuineness</td>
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5. What are the Factors Affecting in marketing of your product?

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<tbody>
<tr>
<td>1.</td>
<td>Competition from Small Units</td>
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<td>2.</td>
<td>Competition from Large Units</td>
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<td>3.</td>
<td>Slackness of Demand</td>
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<td>4.</td>
<td>Role of Middleman</td>
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<td>5.</td>
<td>Tax Problems</td>
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<td>6.</td>
<td>Lack of Awareness about the marketing</td>
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<td>7.</td>
<td>Difficulty in Cost Estimation</td>
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<td>8.</td>
<td>Lack of Access to Market</td>
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6. What are the Factors Affecting you in getting power supply?

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<th>Sl.No</th>
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<tbody>
<tr>
<td>1.</td>
<td>High Cost</td>
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<td>2.</td>
<td>Uncertainty</td>
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<td>3.</td>
<td>Scarcity</td>
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<td>4.</td>
<td>More formalities to get power connection</td>
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<td>5.</td>
<td>High Deposit</td>
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7. What are the Technological Factors Affecting you in your enterprise?

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<th>Sl.No</th>
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<tbody>
<tr>
<td>1.</td>
<td>Lack of technical know how about the units</td>
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<td>2.</td>
<td>Lack of specialized skill on specific project</td>
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<td>3.</td>
<td>Non-availability of modern technologies</td>
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<td>4.</td>
<td>Difficulty in maintaining and repairing machinery</td>
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<td>5.</td>
<td>Availability of technologies/machinery and equipment at distance place</td>
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<td>6.</td>
<td>Effective consultancy service not provided by Government Agencies</td>
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<td>7.</td>
<td>Non-availability of professional managers</td>
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</table>
8. State the problem you face when you get services from government agencies?

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Factors</th>
<th>S.A.</th>
<th>A.</th>
<th>N</th>
<th>D.A</th>
<th>H.D.A.</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Lot of formalities</td>
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<td>2.</td>
<td>Corruption of officials</td>
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<td>3.</td>
<td>Delay in getting assistance</td>
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<td>4.</td>
<td>Apathy in getting department staff</td>
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<td>5.</td>
<td>More Government Policies and Procedures in each and every state</td>
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<td>6.</td>
<td>Inadequate service</td>
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</table>

9. What are the problems you are facing while getting loan from financial institution?

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<th>Sl.No</th>
<th>Factors</th>
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<th>A.</th>
<th>N</th>
<th>D.A</th>
<th>H.D.A.</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Complicated legal formalities</td>
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<td>2.</td>
<td>High rate of Interest</td>
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<td>Huge Penalty in case of default</td>
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<td>4.</td>
<td>Delay in Sanctioning of loan</td>
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<td>5.</td>
<td>Demand for Collateral Securities</td>
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<td>6.</td>
<td>Time Consuming Procedures</td>
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<td>7.</td>
<td>Tight repayment Schedule</td>
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<td>8.</td>
<td>Unwanted Delay</td>
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<td>9.</td>
<td>Attitude of the Staff</td>
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<td>10.</td>
<td>Neglect</td>
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<td>11.</td>
<td>Malpractices</td>
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<td>12.</td>
<td>Poor Service</td>
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<td>13.</td>
<td>Lack of education</td>
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<td>14.</td>
<td>Limited managerial ability</td>
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<td>15.</td>
<td>Low risk-bearing capacity</td>
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