

Dated: 10 March 2023

Media Coverage

**“CCP’s Seminar on International Women's Day Emphasizes Role of Women-led SMEs
in Driving Economic Growth”**

SMEs: CCP recommends new law

SOHAIL SARFRAZ
ISLAMABAD: The Competition Commission of Pakistan (CCP) has strongly recommended a new SME Act for the Small and Medium Enterprises (SMEs) with an effective SME banking network and new definition of the SMEs to include micro-enterprises as per global standards.

On Thursday, CCP Chairperson Rahat Kaunain Hassan shared the draft report on "Improving Economic Efficiency of SMEs" during the seminar in connection with International Women's Day

to discuss the crucial role of Small & Medium Enterprises in the economy with a special focus on contributions and challenges of women entrepreneurs.

The Report reviews the SME Policy Framework in Pakistan and based on two surveys concerning demand side constraints and supply side issues in SMEs' growth and challenges in SME financing, offers recommendations to the Government of Pakistan and other concerned entities focusing on competition aspects, i.e., to ensure a level-playing field for SMEs to compete, which

shall lead to the growth of the SME sector, as per report.

The CCP presented its draft report on "Improving Economic Efficiency of SMEs." The report identifies access to finance as a major barrier to SMEs. A survey of 50 financial institutions was conducted in 2021 which showed that only 30 out of the 50 lend to the SME sector. Among these 30 FIs, the lending is skewed towards medium enterprises and only two were able to achieve the indicative lending targets set by SBP in the sector. SBP

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SMEs: CCP

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prepared National Financial Inclusion Strategy (NFIS) in 2015 in which the SME sector was identified as a priority sector and the target set for SME lending was 17% of private sector financing, to achieve by 2020. However, the SME lending was only 5.40% of the private sector lending in September 2022 and over the last 5 years the lending has remained between 6-7%. The report recommends that the targets need to be enhanced and aggressively followed.

The report also emphasizes the need for an SME Act, an effective SME banking network with focused SME desks, as well as redefining SMEs to include micro-enterprises with distinct thresholds as per global standards.

In her opening address, Rahat Kaunain Hassan highlighted the critical role of Small and Medium Enterprises (SMEs) in driving economic growth. She explained that the choice of SMEs as the seminar's theme was due to their impact and estimated contribution of up to 40% of GDP in the economy and being one of the key components of CCP's strategic vision 2020-2023.

While discussing the country's economic challenges, she emphasised the importance of enforcing competition principles in such times of crisis as a necessity. Hassan also emphasized the need to promote women's economic empowerment that will change the economic landscape.

The theme of the seminar was, "Women in SMEs: Challenges and way forward" and it was attended by a wide array of stakeholders including the representatives of small businesses, chambers of commerce & industry, commercial counsellors of foreign embassies in Pakistan, women-led SMEs, and regulators. Rahat Kaunain Hassan along with the senior officers including female staff members were in attendance.

All speakers were unanimous in having long-term and consistent policies for SMEs to become vibrant.

Moot highlights issues of woman entrepreneurs

Speakers say women-led SMEs key to economic growth

NEWS DESK

The Competition Commission of Pakistan (CCP) held a seminar in connection with the International Women's Day to discuss the crucial role of Small and Medium Enterprises (SMEs) in the economy with a special focus on contributions and challenges of women entrepreneurs.

The theme of the seminar was, "Women in SMEs: Challenges and way forward". A wide array of stakeholders, including the representatives of small businesses, chambers of commerce and industry, commercial counsellors of foreign embassies in Pakistan, women-led SMEs, and regulators attended the event. The CCP Chairperson Rahat Kaunain Hassan along with the senior officers and female staff members were also in attendance.

Hassan highlighted the critical role of SMEs in driving economic growth. She explained that the choice of SMEs as the seminar's theme was due to their impact and estimated contribution of up to 40% of GDP in the economy and being one of the key components of CCP's strategic vision 2020-2023.

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were able to achieve the indicative lending targets set by SBP in the sector.

An expert stresses the need for promoting women's economic empowerment to change economic landscape

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banking network with focused SME desks, as well as redefining SMEs to include micro-enterprises with distinct thresholds as per global standards.

Founder and CEO at Base6 Private Limited Dr Farah Faris Qureshi urged the government to simplify policies and provide an enabling environment for small businesses in the health sector, particularly those run by women.

CEO of Pronto Promo Saulat Salahuddin highlighted the challenges faced by SMEs in Pakistan, saying that there is no ecosystem for entrepreneurship to flourish both in terms of knowledge, skills, and technology. She suggested establishing more technical training institutions and setting up a single window operation for over 30 government departments.

CEO of Conatural Beauty Myra Qureshi Jahangir pointed out the issues of gender-friendly spaces, like the lack of women's restrooms and public transport, which are major challenges for women

entrepreneurs.

Creative Director of Orah Jewels Mariya Suhail shared the challenges in the gemstone industry, including a lack of skilled individuals, machinery, and technical support, and regulatory barriers.

The speakers of the second session on "Creating an enabling environment for SME growth in Pakistan: innovation and best practices," delved into the various opportunities that are available for small and medium enterprises (SMEs) and women entrepreneurs in Pakistan.

Farhan Aziz Khawaja, the CEO of Small and Medium Enterprises Development Authority (SMEDA) shared that the Asian Development Bank is lending its support to the development of a women entrepreneurship policy, which is currently being drafted.

Head of Women Venture Portfolio at Karandaz Shumaila Rifaqat emphasised policy consistency and continuity and the importance of innovation.

CCP holds seminar to discuss SMEs' crucial role in economy

OUR STAFF REPORTER
ISLAMABAD

The Competition Commission of Pakistan (CCP) held a seminar in connection with International Women's Day to discuss the crucial role of Small and Medium Enterprises in the economy with a special focus on contributions and challenges of women entrepreneurs.

The theme of the seminar was, 'Women in SMEs: Challenges and way forward' and it was attended by a wide array of stakeholders including the representatives of small businesses, chambers of commerce & industry, commercial counsellors of foreign embassies in Pakistan, women-led SMEs, and regulators. The Chairperson CCP Ms Rahat Kaunain Hassan along with the senior officers including female staff members were in attendance.

In her opening address, Ms Rahat Kaunain Hassan highlighted the critical role of Small and Medium Enterprises (SMEs) in driv-

ing economic growth. While discussing the country's economic challenges, she emphasised the importance of enforcing competition principles in such times of crisis as a necessity. Ms Hassan also emphasised the need to promote women's economic empowerment that will change the economic landscape.

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ever, the SME lending was only 5.40% of the private sector lending in September 2022 and over the last 5 years the lending has remained between 6-7%. The report recommends that the targets need to be enhanced and aggressively followed. The report also emphasises the need for an SME Act, an effective SME banking network with focussed SME desks, as well as redefining SMEs to include micro-enterprises with distinct thresholds as per global standards.

Addressing the session, 'Empowering Women Entrepreneurs in Pakistan: Challenges and the Way Forward,' founder and CEO at Base6 Private Limited, Dr Farah Faris Qureshi urged the government to simplify policies and provide an enabling environment for small businesses in the health sector, particularly those run by women. CEO of Pronto Promo, Ms Saulat Salahuddin highlighted the challenges faced by SMEs in Pakistan, saying that there is no ecosystem for entrepreneurship to

flourish both in terms of knowledge, skills, and technology. She suggested establishing more technical training institutions and setting up a single window operation for over 30 government departments. CEO of Conatural Beauty Pvt Ltd, Myra Qureshi Jahangir pointed out the issues of gender-friendly spaces, like the lack of women's restrooms and public transport, which are major challenges for women entrepreneurs. Creative Director of Orah Jewels, Ms. Mariya Suhail shared the challenges in the gemstone industry, including a lack of skilled individuals, machinery, technical support, and regulatory barriers.

The speakers of the second session on 'Creating an enabling environment for SME growth in Pakistan: innovation and best practices,' delved into the various opportunities that are available for Small and Medium Enterprises (SMEs) and women entrepreneurs in Pakistan. Farhan Aziz Khawaja, the CEO of the Small and Medium Enterprises Develop-

ment Authority (SMEDA), shared that the Asian Development Bank is lending its support to the development of a women entrepreneurship policy, which is currently being drafted. Ms Shumaila Rifaqat, Head of Women Venture Portfolio at Karandaaz, emphasised policy consistency and continuity and the importance of innovation. Syeda Raafiya Mamujee, Chairperson of the Consumer Association of Pakistan - Women Wing, discussed the need for a single window operation and training for women entrepreneurs. Dr Iqra Riaz Rajput, Chairperson of Women Empowerment Hyderabad, emphasised the need for sensitisation of women in remote areas and sustainable actions for capacity building and shared how CAP is helping women in getting their businesses registered online. Dr Naveed Iftikhar, founder of Atomcamp, highlighted the importance of digital skills and mobility in rural areas and suggested long-term policies and credit guarantees to help SMEs.

CCP's seminar on Int'l Women's Day emphasizes role of women-led SMEs in driving economic growth



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Private sector lending to SMEs remains only 7pc: CCP

By Our Correspondent

March 10, 2023

ISLAMABAD: The Competition Commission of Pakistan (CCP) held a seminar in connection with International Women's Day to discuss the crucial role of Small & Medium Enterprises in the economy with a special focus on the contributions and challenges of women entrepreneurs.

The seminar was attended by the representatives of small businesses, chambers of commerce & industry, commercial counselors of foreign embassies in Pakistan, women-led SMEs, and regulators.

Addressing the seminar, Chairperson CCP Rahat Kaunain Hassan explained that the choice of SMEs as the seminar's theme was due to their impact and estimated contribution of up to 40 percent of GDP in the economy and being one of the key components of CCP's strategic vision for 2020-2023. She emphasized the need to promote women's economic empowerment for transforming the economic landscape.

According to a CCP report based on the survey of 50 financial institutions, only 30 institutions lend to the SME sector. Among these 30 FIs, the lending is skewed towards medium enterprises and only two were able to achieve the indicative lending targets set by SBP in the sector. The SBP prepared National Financial Inclusion Strategy (NFIS) in 2015, in which, the SME sector was identified as a priority sector and the target set for SME lending was 17 percent of private sector financing, to achieve by 2020.

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Associated Press of Pakistan

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Women's empowerment to change country's economic landscape: CCP chairperson

Thu, 9 Mar 2023, 8:03 PM

ISLAMABAD, Mar 9 (APP): Competition Commission of Pakistan (CCP) Chairperson Rahat Kaunain Hassan has stressed the need to promote women's economic empowerment as it would change the country's economic landscape.

She was addressing the opening session of a seminar held in connection with the International Women's Day to discuss the crucial role of Small and Medium Enterprises in the economy with a special focus on contributions and challenges of women entrepreneurs.

The theme of the seminar was, "Women in SMEs: Challenges and way forward" and it was attended by a wide array of stakeholders including the representatives of small businesses, chambers of commerce and industry, commercial counsellors of foreign embassies in Pakistan, women-led SMEs, and regulators, said a CCP press release on Thursday.

The CCP chairperson highlighted the critical role of Small and Medium Enterprises (SMEs) in driving economic growth. She explained that the choice of SMEs as the seminar's theme was due to their impact and estimated contribution of up to 40% of the gross domestic product in the economy and being one of the key components of CCP's strategic vision 2020-2023. While discussing the country's economic challenges, she emphasised the importance of enforcing competition principles in such times of crisis as a necessity.

The CCP also presented its draft report on "Improving Economic Efficiency of SMEs." The report identifies access to finance as a major barrier to SMEs. A survey of 50 financial institutions (FIs) was conducted in 2021 which showed that only 30 out of the 50 lend to the SME sector. Among the 30 FIs, the lending was skewed towards medium enterprises and only two were able to achieve the indicative lending targets set by the SBP in the sector.

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<https://www.app.com.pk/business/womens-empowerment-to-change-countrys-economic-landscape-ccp-chairperson/>

مسابقتی کمیشن، کاروباری خواتین کو درپیش چیلنجز پر سیمینار کا انعقاد

سماں بزئس؁ ایوان صنعت و تجارت؁ کمرشل قونسلرز؁ ایس ایم ایز اور ریگولیشنز کے نمائندوں کی شرکت

اسلام آباد (کامرس رپورٹر) مسابقتی کمیشن آف پاکستان نے خواتین کے عالمی دن کے موقع پر معیشت میں سماں اینڈ میڈیم انٹر پرائزز (ایس ایم ایز) کے اہم کردار اور کاروباری خواتین کو درپیش چیلنجز پر ایک سیمینار کا انعقاد کیا۔ سیمینار کا موضوع "ایس ایم ایز کی خواتین کو درپیش چیلنجز اور ان کا حل" تھا۔ شرکاء میں سماں بزئس؁ چیئیر آف کامرس باقی صفحہ 6 نمبر 38

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مسابقتی کمیشن

بقیہ

اینڈ انڈسٹری؁ پاکستان میں موجود سفارت خانوں کے کمرشل قونسلرز؁ خواتین کی سربراہی میں کام کرنے والی ایس ایم ایز اور ریگولیشنز کے نمائندگان شامل تھے۔ چیئر پرسن سی سی پی راحت کونین حسن نے معاشی ترقی اور خواتین کو بااختیار بنانے میں سماں اور میڈیم انٹر پرائزز (ایس ایم ایز) کے اہم کردار پر روشنی ڈالی۔ انہوں نے کہا کہ اس سیمینار کے لئے ایس ایم ایز کا موضوع منتخب کرنے کی وجہ معیشت میں اس کا اہم کردار؁ جی ڈی پی کا چالیس فیصد سے زائد حصہ رکھنا اور سی سی پی کے ویژن 2022-2023 کا اہم حصہ ہونا ہے۔ اس موقع پر سی سی پی کی ڈرافٹ سٹڈی رپورٹ "ایس ایم ایز کی معاشی کارکردگی میں بہتری" بھی پیش کی گئی۔

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خواتین کو بااختیار بنانے میں ایس ایم ایز کا اہم کردار: راحت کونین

ملکی معاشی بحران کے تناظر میں کمپنیشن قانون کا نفاذ ضروری ہے: چیئر پرسن سی سی پی

اسلام آباد (نئی بات نیوز) کمپنیشن کمیشن آف پاکستان (سی سی پی) نے خواتین کے عالمی دن کے موقع پر معیشت میں سال اینڈ میڈیم انٹر پرائز (ایس ایم ایز) کے اہم کردار اور کاروباری خواتین کو درپیش چیلنجز پر ایک سیمینار کا انعقاد کیا۔ سیمینار کا موضوع "ایس ایم ایز کی خواتین کو درپیش چیلنجز اور ان کا حل" تھا۔ سامعین میں اہم سٹیک ہولڈرز نے شرکت کی جن میں سماں بزنس، چیئر آف کامرس اینڈ انڈسٹری، پاکستان میں موجود سفارتخانوں کے کمرشل کنسلرز، خواتین کی سربراہی میں کام کرنے والی ایس ایم ایز اور ریگولیٹرز کے نمائندگان شامل تھے۔ سیمینار میں راحت کونین، چیئر پرسن سی سی پی نے سینئر آفیسرز اور خواتین سٹاف کیساتھ شرکت کی۔ اپنے ابتدائی کلمات میں چیئر پرسن راحت کونین حسن نے پاکستان میں معاشی ترقی اور خواتین کو بااختیار بنانے میں سماں اور میڈیم انٹر پرائز (ایس ایم ایز) کے اہم کردار پر روشنی ڈالی۔



اسلام آباد: سی سی پی کے زیر اہتمام کاروباری خواتین کو درپیش چیلنجز پر سیمینار کے موقع پر شریک خواتین کا گروپ فوٹو

کمپنیشن کمیشن میں خواتین کے عالمی دن پر سیمینار کا انعقاد

فائننس تک رسائی ایس ایم ایز کی ترقی کے لئے بڑی رکاوٹ ہے، مقررین کا خطاب

اسلام آباد (نامہ نگار خصوصی) کمپنیشن کمیشن آف پاکستان (سی سی پی) نے خواتین کے عالمی دن کے موقع پر معیشت میں سال اینڈ میڈیم انٹر پرائز (ایس ایم ایز) کے اہم کردار اور کاروباری خواتین کو درپیش چیلنجز پر ایک سیمینار کا انعقاد کیا، سیمینار کا موضوع "ایس ایم ایز کی خواتین کو درپیش چیلنجز اور ان کا حل" تھا۔ سامعین میں اہم سٹیک ہولڈرز نے شرکت کی جن میں سال (باقی صفحہ 8 بقیہ نمبر 13)



چیئر پرسن راحت کونین حسن سی سی پی کے سیمینار میں شریک دوسری جانب شرکاء کے ہمراہ گروپ فوٹو

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13 سی سی پی بقیہ

بزنس، چیئر آف کامرس اینڈ انڈسٹری، پاکستان میں موجود سفارت خانوں کے کمرشل کونسلرز، خواتین کی سربراہی میں کام کرنے والی ایس ایم ایز اور ریگولیٹرز کے نمائندگان شامل تھے۔ سیمینار میں راحت کونین حسن، چیئر پرسن سی سی پی نے سینئر آفیسرز اور خواتین سٹاف کے ساتھ شرکت کی۔ اپنے ابتدائی کلمات میں چیئر پرسن راحت کونین حسن نے پاکستان میں معاشی ترقی اور خواتین کو بااختیار بنانے میں سال اینڈ میڈیم انٹر پرائز (ایس ایم ایز) کے اہم کردار پر روشنی ڈالی۔

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خواتین کا عالمی دن، سی سی پی کے زیر اہتمام سیمینار

ایس ایم ایز کا موضوع، معیشت میں اسکا اہم کردار ہے، راحت حسن

سیمینار کا موضوع ایس ایم ایز کی خواتین کو درپیش چیلنجز اور ان کا حل ہوتا

حسن، چیئر پرسن سی سی پی نے سینئر آفیسرز اور خواتین سٹاف کیساتھ شرکت کی۔ اپنے ابتدائی کلمات میں چیئر پرسن راحت کونین حسن نے پاکستان میں معاشی ترقی اور خواتین کو باختیار بنانے میں سال اور میڈیم انٹر پرائز (ایس ایم ایز) کے اہم کردار پر روشنی ڈالی۔ انہوں نے کہا کہ اس سیمینار کیلئے ایس ایم ایز کا موضوع منتخب کرنے کی وجہ معیشت میں اس کا اہم کردار، جی ڈی پی کا چالیس فیصد سے زائد حصہ رکھنا اور سی سی پی کے ویژن 2022-2023 کا اہم حصہ ہونا ہے۔ چیئر پرسن سی سی پی نے ملکی معاشی ماحول میں جاری بحران کے تناظر میں سیمینار کا قانون کے نفاذ کی اہمیت پر زور دیا۔

اسلام آباد (اوصاف نیوز) کیپٹیشن کمیشن آف پاکستان (سی سی پی) نے خواتین کے عالمی دن کے موقع پر معیشت میں سال اینڈ میڈیم انٹر پرائز (ایس ایم ایز) کے اہم کردار اور کاروباری خواتین کو درپیش چیلنجز پر ایک سیمینار کا انعقاد کیا۔ سیمینار کا موضوع ایس ایم ایز کی خواتین کو درپیش چیلنجز اور ان کا حل تھا۔ سامعین میں اہم سٹیک ہولڈرز نے شرکت کی جن میں سال بزنس، چیئر آف کامرس اینڈ انڈسٹری، پاکستان میں موجود سفارتخانوں کے کمرشل کونسلرز، خواتین کی سربراہی میں کام کرنیوالی ایس ایم ایز اور ریگولیٹرز کے نمائندگان شامل تھے۔ سیمینار میں راحت کونین

Urdu Point

10 March 2023 | Online

مسابقتی کمیشن میں خواتین کے عالمی دن پر سیمینار کا انعقاد

22:57 9مارچ 2023 جمعرات

پاکستان (سی سی سی پی) نے اسلام آباد (اردو پوائنٹ اخبار تازہ ترین - اے پی پی۔ 09 مارچ 2023ء) کمپنیشن کمیشن آف

خواتین کے عالمی دن کے موقع پر معیشت میں شمال اینڈ میڈیم انٹر پرائز (ایس ایم ایز) کے اہم کردار اور کاروباری خواتین کو درپیش چیلنجز پر سیمینار کا انعقاد کیا جس کا موضوع "ایس ایم ایز کی خواتین کو درپیش چیلنجز اور ان کا حل" تھا سیمینار میں اہم سٹیک ہولڈرز نے شرکت کی جن میں شمال بزنس، جیمبر آف کامرس اینڈ انڈسٹری، پاکستان میں موجود سفارتخانوں کے کمرشل قونسلرز، خواتین کی سربراہی میں کام کرنے والی ایس ایم ایز اور ریگولیٹرز کے نمائندگان شامل تھے۔

سیمینار میں چیئرپرسن سی سی پی راحت کونین حسن کے علاوہ سینئر آفیسرز اور خواتین سٹاف نے شرکت کی۔ اپنے ابتدائی کلمات میں معاشی ترقی اور خواتین کو باختیار بنانے میں شمال اور میڈیم انٹر پرائز (ایس ایم ایز) کے پاکستان میں چیئرپرسن راحت کونین حسن نے اہم کردار پر روشنی ڈالی۔ انہوں نے کہا کہ اس سیمینار کے لئے ایس ایم ایز کا موضوع منتخب کرنے کی وجہ معیشت میں اس کا اہم کردار، جی ڈی پی کا چالیس فیصد سے زائد حصہ رکھنا اور سی سی پی کے ویژن 2022-2023 کا اہم حصہ ہونا ہے

معاشی ماحول میں جاری بحران کے تناظر میں مسابقتی قانون کے نفاذ کی اہمیت پر زور دیا۔ انہوں نے چیئرپرسن سی سی پی نے ملکی معاشی طور پر باختیار بنانے کی اہمیت پر بھی روشنی ڈالی۔ اس موقع پر سی سی پی کی ڈرافٹ سٹڈی رپورٹ "ایس ایم ایز خواتین کو معاشی کارکردگی میں بہتری" بھی پیش کی گئی۔ اس رپورٹ کے مطابق ایس ایم ایز کے لئے فنانس تک رسائی کو ایس ایم ایز کی ترقی کے لئے بڑی رکاوٹ قرار دیا گیا۔ اس سلسلے میں 50 مالیاتی اداروں کا سروے کیا گیا جس سے ظاہر ہوا کہ ان 50 میں سے صرف 30 نے ایس ایم ای سیکٹر کو قرض (لون) دیا۔ ان 30 مالیاتی اداروں میں سے صرف دو اداروں نے سٹیٹ بینک کے ایس ایم ای کے لینڈنگ ٹارگٹ کو حاصل کیا۔ رپورٹ میں اس ٹارگٹ میں اضافے اور اس پر موثر نگرانی کی سفارش بھی کی گئی ہے۔ اس کے علاوہ رپورٹ میں ایس ایم ای ایکٹ اور ایس ایم ای بینکنگ نیٹ ورک کی ضرورت پر بھی زور دیا گیا۔

ڈاکٹر فرح فارس قریشی، پروٹو پرومو کی سی ای اوصولت صلاح الدین، سیمینار کے پہلے سیشن سے بیس 6 پرائیویٹ لمیٹڈ کی سی ای او کونچرل بیوٹی کی سی ای او مانترہ قریشی، اوراہ جبولز کی کری ایٹو ڈائریکٹر ماریہ سہیل نے خطاب کیا۔ سیمینار کے دوسرے سیشن سے شمال اور میڈیم انٹر پرائز ڈویلپمنٹ اتھارٹی (سمیڈا) کے سی ای او فرحان عزیز خواجہ، کارانداز سے شمالہ رفاقت، کنزیومر ایسوسی ایشن ڈاکٹر نوید ریاض راجپوت اور ایٹم کیمپ کے بانی ڈاکٹر اقرام پاکستان کی صدر سیدہ رافعہ، چیئرپرسن وومن امپاورمنٹ حیدرآباد آف افتخار نے خطاب کیا اور موضوع پر سیر حاصل گفتگو کی۔

<https://www.urdupoint.com/daily/livenews/2023-03-09/news-3504047.html>

"سی سی پی میں خواتین کے عالمی دن پر سیمینار کا انعقاد"

معاشی ترقی میں خواتین کی سربراہی میں کام کر نیوالی ایس ایم ایف کے کردار کی اہمیت

ٹیکنیجز پر ایک سیمینار کا انعقاد کیا۔ سیمینار کا موضوع "ایس ایم ایف کی خواتین کو درپیش چیلنجز اور ان کا حل" تھا۔ سامعین میں اہم سٹیک ہولڈرز نے شرکت کی جن میں سال (بقیہ 63 صفحہ 7 پر)

اسلام آباد (پہر) کپیشن کمیشن آف پاکستان (سی سی پی) نے خواتین کے عالمی دن کے موقع پر معیشت میں سال ایڈ میڈیم انگر پرائز (ایس ایم ایف) کے اہم کردار اور کاروباری خواتین کو درپیش