

## Gender, Entrepreneurship and Socioeconomic Reparation in Jammu and Kashmir

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### Abstract

The entrepreneurship growth is being recognized as a serviceable means of tackling Jammu and Kashmir's (J&K) socioeconomic challenges of high unemployment, and unbalanced distribution of income. The unemployment rates revealed by National Sample Survey Office (NSSO) for the state presents a depressed image of the condition of women in the state. According to the NSSO employment position of females in urban areas are worse than that of men. The indicators were analyzed and found that the females in urban areas are unemployed and the rate is at 11.7%. And the same pointer for the unemployment rate for male population is hovering at 6.7% and the figure at all-India level for the female (urban) unemployment rate is at 7.9%. It is observed that existing policies overlook the gender as a potential input for addressing the grave issue. Despite this females have proven their mettle using their peculiar gender nature effectively and efficiently in small and micro business which calls for an immediate attention by the government towards promotion of women in entrepreneurship.

**Keywords:** Gender; Entrepreneurship; Jammu and Kashmir, Sociocultural diversity

**JEL classification:** L26; J16; M13; Z18

### Introduction

A robust economy driven by entrepreneurs needs an array of support from all stakeholders and together all can shape and endure a vigorous economic milieu where entrepreneurship can flourish. The stakeholders can include investors, bankers, customers, suppliers, service providers, family and others relevant members. The attitudes at society level are consequently significant as entrepreneurs in general and women entrepreneurs in particular depend on many stakeholders in the community.

The education of the women is considered to be an operative instrument for women's enablement; also it has inter-linkage with additional societal parameters like employment, health, population, etc. This enables females to acquire information and technological awareness, needed for evolving and refining their work in the relevant fields of business. Also, women learning are vital for them to go up in economic productivity. Notwithstanding the linkage of constructive outcomes and the growth made over the past tens of years, women literateness remains low compared to men in Jammu and Kashmir.

The literateness rate in the state has gone up by 13% in the past 10 years from 55% in 2001 to 68% in the 2011. However, women literateness has not seen much of the change and has gone up from 42.22% in 2001 to 58.01% in 2011. The gender discrepancy still exists both in urban and rural areas however, it is reasonably on higher side in rural areas. And this is attributed to a number of aspects like lack of access to teaching, insecurity of parents for sending daughters to educational institutes; females are used as workforce for agricultural and additional domestic activities. Also, it has been observed that females in most economies have on an average, lesser insights about prospects and competences, poorer intentions and upper fear of failure than males. Despite being in a disadvantageous spot, the women in the state are breaking the barriers and securing the equal share for themselves.

### Literature Review

Numerous studies including Humbert and Drew [1], have shown that there is a strong influence of gender on few motivational elements; however, the gender dimension in itself demands to be observed along with other social factors so as to understand variation in motivations. In particular, matrimonial status, having a child and, also gender interaction, is valuable in explaining dissimilarities in conduits into entrepreneurship for different genders.

Similarly, from a policy perspective, researchers have suggested that access to apprenticeship in the industry to women entrepreneurs in which they hope to set up their business could be a key resource. Further, the research suggest though men and women entrepreneurs do differ in some aspects of performance, however, there is no strong evidence that women entrepreneurs are obstructed by the owners' relative lack of education or experience. The study suggests that for all genders, the best way to prepare them to do business in a particular sector or industry is by gaining experience in that business field, and to secure exposure to business start-ups [2].

Some studies have found that free enterprise learning might reduce the gender dissimilarities for the women having entrepreneurial ambitions. In this manner, entrepreneurship learning can be situated as a balancer, also reducing and limiting the impact of low self-efficacy and eventually accumulative the chances for efficacious venture formation by womenfolk [3].

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Also, the research has shown that the influence of gender has been observed in both demand and supply side factors. It has been seen that the results as of now point towards non-discrimination by the banks. However, it is likely that both sides: supply and demand issues interact at the point of interaction to co-produce the result. The study also revealed that the role that both sides play in the business loaning judgement. The co-production of consequences, the result of demand-side and supply-side interaction, represents a significant advance in the thoughtful influence of gender in obtaining business investment [4].

Besides, the researchers have probed the effects of perception taking on sentiments about compensations for sufferers of past damage. The studies further reveal that in case of Australia, non-indigenous Australians took an indigenous Australian viewpoint, this augmented perceived right to, and reduced antagonism toward, monetary reimbursement. Furthermore, professed right arbitrated the association between annoyance about monetary reimbursement and viewpoint taking, the common stimulus of feelings and apparent right [5].

Also, many researches make it known that swelling numbers of fierce street demonstrations and riots produced by socioeconomic complaints often occur in countries whose fact directives have deliberated on related past incidents of ferocity and suppression. These new cycles of violence push to ask what more transitional justice can do to promote the aims of reconciliation and sustainable peace. Numerous studies including Laplante [6], have shown that that truth commissions expand their mandates to include a legal agenda that observes the socioeconomic basis reasons of fierceness in terms of destructions of financial, public and ethnic rights.

The researchers like Baba et.al. [7] have widely considered the outline of gender influence in unlike activities and choices that intricate in agrarian farming. And the results have shown that though ladies have significant role in many developments of vegetal farming but in totally men participation was found more significant. Also, it was recommended by investigators that that teaching services to female may be delivered on urgently so as to broaden their external prospect that can finally enhance their contribution in decision-making. Passable postponement amenities rather by woman workers should be rationalized to rural females to acquaint them with latest innovation in vegetal progress. The contribution of women in such agendas is likely to bring advancing the real and applied difficulties, which need instant consideration of the strategy producers.

Similarly, researchers like Gul et al. [8] have proved that gender justness is the practice of being reasonable to females and males. To safeguard justice, policies and dealings should be accessible to reward for females' ancient and community neglected. The government and non-government bodies are functioning together for the development of education for women. The study discovered the level of participation of women in learning and to discover the obstacles to females' education.

Also, many researches have been done on the progress of an effectual promotion system, society of fruit cultivators, and development of entrepreneurial aptitudes to establish small fruit dispensation businesses and the capability and implementation of biotechnological novelties promising to poverty discount will have the long-lasting effect for free enterprise development through horticulture. The researcher advocates for awareness, motivation, technical skill, the right assistance and support from family at extension level and administration and other administrative help to the horticultural entrepreneurs at strategy

level can reinforce their capabilities besides accumulation to the domestic income and countrywide production [9].

While, absence of mindfulness about free enterprise was found to be a one of the reasons. Bhat and Khan [10] recognized among the accomplished youth in the state of Jammu and Kashmir that has greatly contributed to the current state of businesses wherein there is an ever swelling rate of joblessness with the every passing day. The information about free enterprise as an occupation option is so miniscule that an educated youth comes to know about it after he/she has already wasted years together looking for a job and at the phase where entrepreneurship becomes inevitability rather than a choice.

Given the situation the role of females within the entrepreneurial situation is of substantial standing. The women not only produce jobs for themselves and others but also make available society with diverse way out to management, organization and professional difficulties as well as to the utilization of business prospects [11].

Also, in an important dimension that requires to be taken into account while studying entrepreneurship is that the state is in undergoing a political conflict which is having a huge impact on all start-ups including the ones started by females. As suggested by Butt and Pandow [12], the state is gifted with scenic beauty, world famous health resorts, fascinating landscape and historical legacies in craftsmanship skills, thus enjoying a distinct and an important place in handicrafts and tourism industry. For sustainable development in the industrial sector, there is an equal need for peace and stability but unfortunate the state has remained politically most unstable right from the beginning. It is a bone of contention between India and Pakistan and the two countries have fought three wars over the state right from 1947. As a result of the lack of peace and stability, the state has suffered on all fronts including the industrial front.

In yet another significant study by Wahidi [13], the researchers have emphasized that the features of recipients of microcredit allotted by microfinance institutions (MFIs) in Lebanon. As a result of information attained from MFI heads, the outcomes have revealed that MFIs give more credit to males related to females, and a low fraction of credit goes to startups. In addition, recipients have a low level of schooling, poor or abstemiously poor, and are situated in countryside areas. The gender refinement in the distribution of micro-credits was underlined on the basis of the first data administered in this work. The results of the talks with MFI's managerial administrators seem to demonstrate that the male's loan officers may discriminate between man and woman recipients and favor to grant microcredit to a male. Also, females recipients may have less information about the credits accessible by them, or do not take inventiveness as they live in a male-controlled culture. Moreover, men go through their spouses to get additional microcredit.

The above cited studies clearly suggest that not many studies have been conducted that address all the issues a concerns regarding the gender, entrepreneurship and socioeconomic reparation in Jammu and Kashmir. In this research paper the focus will be to highlight and raise critical factors that hamper the growth of the entrepreneurship in general and female's free enterprise in particular in the state.

### Need for the study

The females' free enterprise needs to be deliberated in depth for two substantial motives. The first motive is that female entrepreneurship has been renowned during the last era as a significant untouched basis of fiscal development. Also, female entrepreneurs generate new

employments for others and by being diverse also provide civilization with varied solutions to administration, and business glitches as well as to protect more openings. However, the females still signify a marginal of all businesspersons. Thus there happens a market letdown discerning against females' likelihood to develop effective entrepreneurs. This market catastrophe needs to be talked as to safeguard the financial potential of this neglected group can be fully utilized. Also, without a hesitation the influence of females in financial development is considerable, though the lack a dependable picture unfolding in detail that precise impact is still omitted [14-16].

The females in entrepreneurship has been largely deserted both in society in general and in the social disciplines is the other motives for the study. The females not only have poor contribution rates in start-ups than males but they also normally cherry-pick to start and manage firms in diverse businesses related to males. The commercial events like principally trade, education and other service sector by women are often perceived as being less significant to financial progress and growth than industrial and high-technology.

Additionally, conventional research, strategies and curricula tend to be men controlled and too often do not take into account the exact needs of female businesspersons. As a consequence, equal prospects amid both the genders from the viewpoint of entrepreneurship are still not a representativeness of ground reality. In order for strategy creators to address the present condition this paper endeavors to create some commendations. Also, in order to understand the paybacks of strategy variations and it is significant to include a females entrepreneurial dimension while bearing in mind all SMEs and development policies for example meeting women's funding requirements at all phases of the commerce; take-up of business expansion and support services; access to business, administration and global marketplaces, technology access, utilization, and more.

Moreover it would means occasionally assessing the influence of these actions on the achievement of female entrepreneurs and trading good replicas and best practices, through collaboration with principal national and global organizations in order to constantly advance strategies and plans. However, a better qualitative material and quantitative information would be of valuable usage to profile women entrepreneurs and the information would include demographic figures, blockades to start-up and development. This would also contribution in encouraging consciousness of the role of female entrepreneurs in the financial system.

In many a places all over the globe it is perceived that womenfolk's entrepreneur linkages could prove a main foundations of understanding about female's free enterprise and world over the networks are progressively recognized as a vital instrument for their overall growth. The strategy makers are obliged to adopt the linkage of associations to inspire co-operation and shape conglomerates among local, national and international networks. This will facilitate the women entrepreneurial activities in the economy. The entrepreneurship by women is both about the position of women in the society and the role of entrepreneurship in the same culture. The women face specific obstacles like family responsibilities which needs a redressal in order to give them access to the equal opportunities as men. Also, increased involvement of women in the workforce is a prerequisite for improving the position of womenfolk in the civilization.

Moreover, self-employment signifies one of the supreme professional prospects for women. This holds true irrespective of which country or economy one is observing. The self-employment

characterizes an important job though unconventional for many women. However, it is observed globally so is the case of Jammu and Kashmir that the women is still in minority in starting new companies, are independent, or are small commercial owner-managers.

## Objectives

1. To analyze the issues of unemployment among females in Jammu and Kashmir.
2. To critically analyze the initiatives of EDP taken to deal with the problem of unemployment among women in the state.
3. To highlight the challenges confronted in the state in women's entrepreneurship development.
4. To suggest policy measures to introduce women towards entrepreneurship.

## Methodology

The paper analyzes the demographic positioning of women in the state. In this paper we have also tried to examine the women entrepreneurship through informal interviews which includes inquiries about the manifestation of entrepreneurship opportunities, principles of competences for starting a business, anxiety of letdown, insights about the position of businesspersons, the appeal of entrepreneurship as a livelihood choice and, finally, resolve to start a business. Also, we have used both secondary data from government sources, journals and magazines for the analysis purposes. And have employed statistical tools like growth-rates, percentages using MS-Excel. However, the accessibility of data is still rare especially in case of women entrepreneurship. Furthermore, the existing systems at large don't have data on the separate level, making analyses on gender specific challenging.

## Results and Discussions

The women population of Jammu and Kashmir (J&K) reduced miserably from 47.15% of the total population in 2001 to 46.88% in 2011. According to the census 2011 that J&K has a population of 1.25 crore populaces over the number of 1.01 crore in 2001. While, the total population of J&K as per 2011 census is 12,548,926 of which men and women are 6,665,561 and 5,883,365 respectively representing a reduced sex ratio of 883. The corresponding statistics of men and women as per census 2001 were 5,360,926 and 4,782,774 respectively indicating sex ratio of 892.

Likewise, the populace progression in this period was 23.71% while in preceding decade it was 29.04%. The population of the state forms 1.04% of India in 2011 and in 2001, the number was 0.99%. This difference specifies a much greater rate of development in contrast to all India average development rate. The demographic unevenness between male and female, however, remains to exist and has supplementary depreciated and can be seen in the below mentioned Table 1:

The sex ratio (women per thousand of males) is measured to be a significant pointer of the community circumstances mainly with respect to women's status in that community mandate. The low sex ratio shows tolerance of non-natural involvements, misrepresenting the organic movement and natural balance in terms of number of ladies per thousand guys. An imperative apprehension in the present status of Jammu and Kashmir's demographic shift relates to adverse sex ratio. The sex-ratio as per census 2001 is 892 which is very uncomplimentary to the women of the state. The sex-ratio as per census 2011 was

	All India		J&K	
	2001	2011 (Prov.)	2001	2011 (Prov.)
Population	1028737436	1210193422	10143700	12548926
Males	532223090	623724248	5360926	6665561
Females	496514346	586469174	4782774	5883365
Child Population (0 to 6yrs)	163837395	158789287	1485803	2008642
Males	85008267	82952135	765394	1080662
Females	78829128	75837152	720409	927980
Child Sex Ratio	927	914*	941	859

\*The Child Sex Ratio at All India level (914) is lowest reordered since independence of India.

**Table 1:** Relative position of sex wise population.

S. No	Area	J&K (%)			India (%)		
		Male	Female	Persons	Male	Female	Persons
1				Rural			
	UPS	3.1	19.3	4.9	2	2.5	2.1
	CWS	3	5.7	3.9	3.4	3.7	3.5
	CDS	3.8	10.3	5.1	6.7	8.3	7
2				Urban			
	UPS	5	14.5	6.5	3	7.3	3.7
	CWS	5.2	13.1	6.9	3.7	7.7	4.3
	CDS	5.5	15	7.3	5.2	9.6	5.9
3				Combined (Rural+Urban)			
	UPS	3.6	17.1	5.3	2.3	3.6	2.6
	CWS	3.6	7.1	4.6	3.4	4.6	3.6
	CDS	4.2	11.1	5.6	6.2	8.5	6.7

**Table 2:** Unemployment rate for J&K state vis-a-vis all India.

883 which is a matter of great concern and needs to be spoken on precedence. The Table 1 sheds light on proportion alteration in the sex ratio over the era.

## Unemployment

The term used for gauging joblessness is the ‘unemployment rate’, defined by NSSO as the amount of peoples unwaged per 1000 persons in the work force (which includes both the working and the jobless). For control of joblessness rate, person-days as per the current daily status methodology are followed. This, in effect, gives the unutilized position of labor force. Thus, it is a more erudite indicator of engagement situation in a population than the ‘proportion unemployed’, which is merely the number of jobless per thousand individuals in the population as a whole.

The quinquennial assessment on employment– unemployment carried out by NSSO provides approximations on numerous topographies pertaining to profession and unemployment at the national as well as state level. The data on unemployment–employment condition across the state has also become an unwavering story of all the NSSO survey rounds on some particular constraints.

The latest NSS survey-66<sup>th</sup> round conducted during July, 2009 – June, 2010 throughout India constitutes an important source of information on joblessness. The idleness rates revealed by 66<sup>th</sup> round of NSS for J&K state in comparison to all India figures are given in the following Table 2:

The examination of data discloses that the joblessness rate for rural + urban (combined) under UPS (5.3%) and CWS (4.6%) while-as the indicator for CDS was (5.6%). As against this the all India level pointer was lesser than that of state level under UPS as well as CWS status. However, under CDS the joblessness rate for all India level was higher when compared to the state statistics as specified in the above

table. At state level, the joblessness rates for women as per all the three approaches viz. UPS, CWS and CDS were on the higher side when compared to corresponding figures for men. Thus the fallouts show that the problem of unemployment is more predominant amongst females in the state.

The joblessness rate as per Usual Principal Status (UPS) in J&K has continued almost the same and is estimated at 5.2% and 5.3% during 62<sup>nd</sup> and 66<sup>th</sup> Round of NSS respectively. The joblessness rate in respect of current weekly status approach has come down from 5.4% in 62<sup>nd</sup> round to 4.6% in 66<sup>th</sup> round. Also, joblessness rate as per current daily status approach has come down from 6.9% to 5% during the period designated above in Table 3.

Also, as per the 66 round of NSS, based on UPS, J&K has the highest joblessness rate of 5.3% in assessment to its adjacent states viz. Punjab (4.5%), Himachal Pradesh (2.8%), Delhi (2.7%), Haryana (2.6%). All India statistics for joblessness rate stood at 2.6% only. The unemployment rate for males in J&K was 3.6% only while that of females was 17.1% which is far too high when compared to the adjacent states viz. Punjab (11.7%), Haryana (2.8%), Delhi (2.8%), Himachal Pradesh (2.5%). The unruly of unemployment amongst females is largest in J&K based on usual principal status has revealed as the cracks between joblessness rate of women in J&K (17.1%) and that of all India level (3.6%) which is huge.

Further, the joblessness is more mainly in urban than in rural areas of J&K. The joblessness rate in urban area of J&K based on 66<sup>th</sup> round of NSS stood at 6.5% as against 4.9% in rural area but the problem of joblessness amongst rural women (19.3%) is higher than that of urban women (14.5%). The joblessness amongst urban men (5%) is higher than that of rural men (3.1%) in J&K. The rural female joblessness in J&K stood at 19.3% which is far too high as compared to the adjacent



NSS Rounds	Male			Female			Combined (Male+Female)		
	UPS	CWS	CDS	UPS	CWS	CDS	UPS	CWS	CDS
66 <sup>th</sup>									
Rural	3.1	3	3.8	19.3	5.7	10.3	4.9	3.9	5.1
Urban	5	5.2	5.5	14.5	13.1	15	6.5	6.9	7.3
62 <sup>nd</sup>									
Rural	5.1	6.5	7.9	0.6	0.3	0.5	4.7	5	6.7
Urban	6.7	7	7.6	11.7	8.1	8.7	7.3	7.1	7.7
Combined	5.4	6.6	7.9	3.5	1.2	1.8	5.2	5.4	6.9

**Table 3:** Comparison between male/female unemployment rate.

states viz. Punjab (11.4%), H.P (2.2%), Haryana (2.2%) and all India statistics of 2.5% only.

The females are dynamic and industrious workers in national economy. "Concept of Bharat Nirman", "Feel Good", "Socio Economic Development" and "Good Governance" is not imaginable without contribution and authorization of womenfolk. The women's protection, wellbeing, contribution and enablement are, thus, important for human growth and development in economy. The government of India had piloted in the new era by announcing the year 2001 as 'Women's Empowerment Year' to focus on a vision 'where females are identical associates like males.

Also, enablement is now progressively seen as a procedure by which the ones deprived of control improvement better regulated over their lives. This means control over physical possessions, scholarly capitals and philosophy. It involves command to, command with and command within. With reference to women the power relation that has to be involved comprises their lives at manifold levels, family, public, marketplace and the state. Significantly, it includes the psychological level women's aptitude to declare them and this is built by the 'gender roles' allocated to her particularly in an ethos which struggles change like India.

The belief of gender fairness is cherished in the Indian composition in its overview, essential human rights, central obligations and instruction principles. The constitution not only grants equality to women but also sanctions the state to adopt measures of positive perception in favor of women.

### Present status

The women establish around 47% of the total populace of the state. The development of women, no hesitation, has been a part of the development planning practice right from inception of five year plans but the shift in approach from welfare to development toward women took place in an attentive means in the 6<sup>th</sup> and 7<sup>th</sup> five year plans (FYP). The 8<sup>th</sup> FYP assured to ensure that benefits of growth do not by-pass women.

While, the 9<sup>th</sup> FYP changed the strategy for women from development to authorization and emphasis on groundwork of separate Women Component Plan (WCP) by classifying explicitly systems having direct bearing on wellbeing and growth of women. The 10<sup>th</sup> FYP further reinforced the execution of WCP. Also, the women and child development department in the ministry of social justice and empowerment has also commanded upon the states to observe carefully the movement of welfares of numerous arrangements for the authorization of females on steady basis. These advantages have aided in refining the position of females in various compasses to a countless degree, but the disparity still exists which needs to be addressed over the years.

### Economic empowerment of women

Since the women have writhed severely throughout the last two decades due to the combativeness connected events in J&K, their economic authorization is measured to be the only way to help the females in suffering. The government has been realizing numerous agendas which support womenfolk to take up new undertakings and start self-employment, through following departments/organizations:

- State Women Development Corporation.
- Social Welfare Department.
- Rural Development Department.

In this context, the Empowering Skilled Young Women Scheme that forms a part of Sher-i-Kashmir Employment and Welfare Programme was launched by J&K State Women Development Corporation (JKWDC) in 2010. Also, out of the total release of INR 6.50 crore, JKWDC has sanctioned INR 6.46 crore in favor of 403 women entrepreneurs belonging to different districts of the state for establishment of gainful income generating units on nominal interest rate of 6%. The businesspersons availed the loan facility for the following trades:

- Ready-to-wear garments
- Perfumed Medicinal Plants
- Boutique
- Style Designing
- Beautifying Shop
- Desk Top Printing
- Curative Health Care
- Mushroom Farming
- Floriculture/Farming etc.

The JKWDC is raising loan from NMDFC and releasing the term loans to female recipients for starting income creating units. INR 17.33 crore has been obtained from NMDFC and 3300 recipients have been covered during 10<sup>th</sup> Plan. In comparison, during the year 2008-09, being the first year of the Eleventh Five Year Plan, 745 beneficiaries have been benefitted with an expenditure of INR 460 lakhs. During 2009-10, 1176 beneficiaries were covered with a financial assistance of INR 496 lakhs and during the year 2010-11, 1002 beneficiaries were covered with a financial assistance of INR 663.55 lakhs. During the current financial year 865 beneficiaries have been covered with an expenditure of INR 556.87 lakhs up to November 2011.

## Conclusions and Suggestions

In this study the researchers have assessed the importance of women's enterprise. The stumpy rates of women's entrepreneurship are both related to the status of females and the status of private enterprise, the study suggests that snowballing the aptitudes of women to contribute in the labor force in the need of the hour. Also, to advance the situation of women in society by swelling the likelihood to engage in entrepreneurship accomplishments. However, more beleaguered initiatives are also needed to support women businesspersons and would be entrepreneurs. The conclusions of the paper can help policy makers, experts and teachers understand the incidence and nature of women's entrepreneurship in the state. Subsequent are some key assumptions from the paper.

- i. In civilizations where females observe that they have the competences for free enterprise, they are more likely to believe that risk-taking occasions exist.
- ii. Linked to men, womenfolk are equally likely to see entrepreneurship as eye-catching, yet they lack optimistic approaches about their own personal dimensions or predispositions for starting productions, and they have less personal contact with businesspersons.
- iii. Largely, women are less probable to undertaking into entrepreneurship than men; this movement is exaggerated in particular economies like that of J&K.
- iv. Women entrepreneurs in less-developed parsimonies are more likely than men to be motivated by inevitability, but the gap may be preliminary to close.
- v. In developing economies, necessity-based entrepreneurship may partly fill in engagement gaps during economic downturns.
- vi. A key encounter for women entrepreneurs in early development-stage frugalities is sustaining their businesses beyond the startup and early phases.
- vii. Networks of women entrepreneurs and business owners are normally smaller and less diverse than those of their male complements, and women tend to draw more on their personal associations, mainly family, than on other sources.
- viii. Compared with their male peers, women entrepreneurs in comfortable economies tend to be older, as equally cultured and as likely to create ground-breaking products; nevertheless, their growth prospects are half those of men. We close the paper with these policy commendations for promoting private enterprise among women. Also, there is a need for promotion of societal approaches concerning entrepreneurship, and in precise, women's appointment in entrepreneurship. Besides,

assisting women-run business start-ups by making prospects and resources obtainable. And there should be a support to women's business growth with technical assistance and education.

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