Breaking Social Barriers and Building Social Networks: A Key to Women Enterprise Growth

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Abstract: This study is a review of a wide array of literature, which explores the current state of women entrepreneurs/enterprises and ways to curb the adverse effects of social challenges on the growth of such enterprises among women in Northern Nigeria. It is observed that social barriers such as low literacy level, absence of diverse social networks, and gender role amongst others, have stifled the growth of women enterprises within the region. It is recommended that a social network that consists of women entrepreneurs of different social, cultural, and educational caliber would serve as a mentoring platform that would not only lead to the growth and development of women owned enterprises, but would also lead to a better representation of women in different spheres of life through social inclusion. **Keywords:** Social Network, Social Barriers, Mentoring, Social Capital, Women Entrepreneurs

1. Introduction

The crucial role played by women entrepreneurs in economic activities is recognized the world over. According to Oke (2013) women entrepreneurs have been seen as the new device for economic growth and development in developing countries. Similarly, studies such as (Blomqvist, Chastain, Thickett, Unnikrishnan, & Woods 2014) have shown that the economic inclusion of women is fundamental in reducing gender inequality and spurring overall economic growth. This is as result of the fact that the economic empowerment of one woman ripples meaningfully to her children and family members, the entire community and the nation.

In spite of the above, women enterprise growth has remained significantly restrained (Mauchi, Mutengezanwa & Damiyano, 2014). Women, most especially in developing nations, have been pushed into the field of entrepreneurship due to numerous reasons including unemployment, declining wages and job dissatisfaction. However, they have failed to find a sanctuary in the field due to myriads of barriers (Habibi, Dadras & Shariati, 2014). This is attributable to social barriers which stand as stumbling blocks to women enterprise growth. Saber (2002) opined that these barriers could be classified into individual barriers: arising from family and personal constraints; organizational barriers arising from the institution or company related to women's business; and environmental barriers arising from socio-cultural and legal systems. He further argued that social misconceptions regarding women's participation; low level of education; low rate of women professionals impede on women enterprise growth.

Furthermore, family responsibilities constrain the potential of women entrepreneurs by creating a "time burden". The fact that they have to care for their family and business at the same time means that their time is rationed to the detriment of their businesses which require sufficient time to be run effectively. Additionally, socially constructed gender roles were reported to have affected women entrepreneurs globally (European parliament 2015). This happens because right from childhood, a sense of low self-confidence has been inculcated in women. They have been raised to believe that they are not as capable as men when it comes to entrepreneurial engagements. Thus, their inability to exhibit the confidence needed to run businesses affect the willingness of investors to supply the needed funds that would grow their enterprises.

Consequently, women miss a lot of benefits accruing from investor's business expertise. Investors not only serve as valuable sources of funds, but also act as valuable mentors that would help improve women's business management skills as well as networking opportunities. Social networks serve as conduits that assist in breaking the social barriers to women enterprise growth. In business, networks are very important for enterprise development (Hassan & Mugambi, 2013) .They present an avenue through which entrepreneurs get information on markets and opportunities; business management skills and best global practices.

Studies on the growth of women-owned enterprises for instance, (Wright, 1999; Lokhande, 2003 & Ibru, 2009) focused on the role of financial capital on growth. Thus, there is scanty research on the role of social network/capital in building growth for women enterprises particularly in the business environment of Muslim dominated Northern Nigeria. This study therefore seeks to fill this gap in the literature. The main objective of this study is to appraise the effect of social barriers on the growth of women enterprises in Northern Nigeria. Specifically, it seeks to evaluate how culture, education, gender role, insurgence, and mentoring affect women enterprise growth in the northern states of Nigeria. It also seeks to discuss the role of social networks in facilitating women enterprise growth in northern Nigeria.

2 Literature Review

2.1 Social Barriers

Female-run enterprises are steadily growing all over the world, contributing to household incomes and growth of national economies. However, a report by World Bank (2009) indicated that while the number of women operating their own business is increasing globally, research shows that different factors are driving this trend. In developed countries, opportunity is the driving factor. In developing countries, however, entrepreneurship comes about largely due to necessity. In the absence of other viable alternatives to provide for or supplement household incomes, entrepreneurship or self-employment is the only viable option. However, women face time, human, physical, and social/cultural constraints that limit their ability to grow their businesses.

2.1.1 Cultural and Religious Factors

Though the 1999 Constitution of Nigeria clearly stipulates gender equality, but contrary to this, Tajudeen and Adebayo (2013) maintained that customary laws in the country continue to restrict women's rights. Hence this restriction poses a barrier on the extent to which these women can interact and command the attention of those prominent figures in the society, who can assist them in pursuing their entrepreneurial ambitions. For instance, it is forbidden in some quarters for a married woman to associate with another man either married or unmarried and for any woman to mingle with married men hence this serves as an unlimited impediment to the growth of women enterprises in terms of access to market information, marketing, advertisement, product/service delivery and customer relationship activities.

Also, the multi-ethnic and multicultural nature of the present Nigerian society is founded on distrust in that each of the ethnic units find it difficult to freely initiate business transactions with another ethnic unit. Thus, most women owned enterprises and potential women entrepreneurs frown at the thought of business dealings with their counterparts in other regions of the country, hence a further limitation on access to networking and business growth. Furthermore, Nigeria as a country is characterized by variety of ethnic languages. Although, English is the official Language for all the ethnic groups, most women only converse in their local language and do find it burdensome to either learn the use of English, or learn the languages of other ethnic groups. Since the act of inter communication, delivered through an effective platform serves as a critical success factor in any social networking activity, the success of such activity is further impeded in this regard.

2.1.2 Gender Role

According to Kwesiga (1999) women in Africa constitute 52% of the total population. In the opinion of Azikwe (1992) they assist on family farms; fetching water and fuel wood. Most importantly, they act as health workers to their children by providing health needs despite the fact that experience has shown that women have equal abilities with men and can compete favorably when given equal opportunities (Ekesionye & Okolo, 2012). This position was equally pressed home by Nwoye (2005) who maintained that Nigerian women, like their counterparts in other parts of Africa traditionally have multiple responsibilities as mothers and producers and therefore tend to engage in activities that are home-based and less risky. In this regard, their conclusion is that the reduced physical mobility of many of these women often prevents them from seeking out information on better economic opportunities. In other words, effective social networking, which might lead to the enhancement of social capital among the women, is readily threatened. Shane (2003) highlighted that opportunity identification, which is paramount to business growth is often associated with having abundance of better information. Brush, Bruin, and Welter (2009) opined that the environment in which entrepreneurship take place is somehow

linked with recognition of opportunities. This is to imply that the ability of women entrepreneurs to identify opportunities for business growth is largely dependent on how the society in question defines their role. For instance, if it defines it along family responsibilities only, it means societal value implicitly attaches less importance to women entrepreneurship. Hence women entrepreneurs in this kind of society may be constrained in their ability to network with others, and recognize and fully exploit the opportunities in the market place.

Generally, men have been indicated to be having a better access to social networks. Some of the reasons for this scenario as identified by Garba (2011) are their position in the society, life experience, and their masculine nature which gives them the vigor to source for business contacts in any environment regardless of distance. On the other hand, their women counterparts according to him experience less access to networks as a result of restriction to immediate family, parents or husbands which limits their ability to travel to a far distance in order to source for business information and market for their products. In a nutshell, the gender role orientation associated with the women in present day Northern Nigeria places limit on the tasks that can be carried out by an average woman and an extent on the degree to which she can indulge in open interaction with specific groups or individuals, most especially those of the opposite sex. This restriction has impeded their access to business opportunities, relevant information and membership of relevant associations and network.

2.1.3 Education

Ebira (2013) opined that people need to acquire requisite knowledge and opportunities to enable them translate material wealth into goods and services for use by the populace. For them to do this well, he recommends that the people themselves need to be developed to enable them reach their maximum potentials. According to Olaniyonu, Adekoya and Gbenu (2008) Education is the bedrock of development the world over. Inuwa & Yusof (2012) admitted that School institutions remain a preparatory ground to empower and certify the requirement for human development. Hence, nations and individuals all over the world now agree that the way out of the series of bondages plaguing them is through education. The submission by Ahmed (2010) indicated that a wide gulf still exists in the school enrolment and retention of students in favor of males. A report, Joint Admission and Matriculation Board (2009) indicated that the overall university admission for male in 2006/2007 session was 521,170 while that for the female was 391,180 in a similar vein; the figure for 2007/2008 session was 578,715 and 455,368 for male and female respectively. This statistics portray a picture of the national average as against what will be found in the northern region where the rate of school enrolment is considerably lower than in the south.

According to a report, education support program in Nigeria (2011) the rate of secondary school transition for girls is currently 10% lower than that of boys in Kano despite the fact that it's arguable that secondary education can help empower girls with knowledge and skills to raise their prospects, stabilize family finances and improve their self-esteem. Additionally, to partake in global business activities, education is essential. Tajudeen and Adebayo (2013) maintained that globalization is no longer a choice but a reality hence to achieve and maintain prosperity, all economies must ensure that they are well positioned to take advantage of new opportunities and challenges offered by a global market (Tajudeen & Adebayo 2013). This is to indicate that for the survival and prosperity of any nation including its individual citizens, efforts must be made to embrace the concept of globalization.

However, an effective cross national business transaction can only be achieved in the presence of good knowledge on international financial transactions, business law, cross cultural psychology and information technology infrastructures. With the present situation in most households particularly in Northern region of the country, where proper attention and value has not been attached to the education of a female child, the assumption will be that most women and potential women entrepreneurs in this region will find it difficult communicating, or undertaking business transaction with their counterparts in other parts of the world. In addition, they might likely find it impossible joining relevant social network which might serve as a boost for them both in the acquisition of business information, product development, market penetration and market development.

Also, the social status of an individual in the society is determined by various factors among which are employment status and educational qualifications. In other words, the elite group in any functioning society will have preference dealing with equal others with whom they share similar educational status. Since the issue of qualitative education has continued to be an impediment among the womenfolk in the region, then it is imperative for us to say that the majority of these women might find it difficult securing membership of any social network, constituted by women who are better educated and can act as advocates for their entrepreneurial drive.

2.1.4 Lack of Proper Representation in Relevant Positions

According to a report National Gender Policy (2006) Gender-based division of labor, disparities between male and female access to power and resources and gender bias in rights and entitlements remain pervasive in Nigeria. As argued by Tajudeen and Adebayo (2013) such disparity is also reflected in low participation in politics, public service and corporate offices. Women contribute about 75% of the continent's agricultural workforce in Africa through production, processing and marketing of food (Kwesiga, 1999). A report (Federal ministry of Women Affairs and Social Development, 2008b) indicated the total percentage of women workers engaged in one form of activity or the other in the economy is 43.1% as opposed to men's 56.9%. This statistics might not be too shocking, but it is a known fact that such government anchored reports do not always reflect the actual facts. The report further revealed that in the construction industry women participation is 0.2% relative to men's 3.2%, transportation and communication business, 0.5% relative to men's 6.8%, and administration/defense, where women participation is only 2.5% as against men's7.0%.

Coming up to the Northern region of the country, a UNDP report (2012) on gender empowerment measure aimed at measuring the degree of gender equality in terms of productivity among the regions of the country, portrays 0.244, 0.118, 0.285, 0.315, 0.315 for the regions of the Northwest, Northeast, Southwest, Southeast, and South-South respectively indicating that the women in the Northern regions are far less empowered when compared to their Southern counterparts. This might probably be connected to the fact that the prevailing orientation in most of this region is that women are inferior to the men and are not required to struggle for, or hold any important positions in the society with their male counterparts. Such orientation has been clearly demonstrated by the absence of women among the political gladiators in the region: those contesting for important political positions, those appointed into these positions and those, whose opinion are considered in taking important political decisions.

Henceforth, these women are completely denied the required access to the figures in important political positions and corporate offices as a result of societal-imposed inter gender segregation/barriers which might make it inconvenient for them to access the networking potentials that are inherent in these male dominated positions.

2.1.5 Insurgence

The invasion of Boko Haram in Northern Nigeria has negatively affected the state of girl-child education. Among the tenets of this sect is the prohibition of girl-child education which has led them to abducting young girls from schools. Consequently, some parents are beginning to re-think the positive outcome of educating a girl-child considering the likely consequences of having their children abducted and abused. According to Babatunde, Uyanga, and Olanrewaju (2014), the effect of Boko Haram is not only political, social, and economical, it is also educational, as parents are rejecting the idea of their children schooling in the north where there is prevalence of social unrest. To corroborate this, Ohiole (2014) argued that no parents in their right mind would send their offspring to school in affected areas.

Furthermore, almost a thousand schools have been affected by the insurgence of Boko Haram, which has not only instilled fear and panic in students and parents, but has also resulted in closure of schools. Talented lecturers, teachers have abandoned their schools for another school in other peaceful states leading to brain drain. The number of schools and students has reduced drastically in Northern Nigeria (Ekereke 2013).

In Nigeria, as in many developing countries, women venture into entrepreneurial engagements because they are pushed by economic hardship, and because the formal sector cannot accommodate them due to low level of literacy. Similarly, (Brush, Greene, Kelley, &Litovsky2011) argued that more women than men start a business not out of passion, but "necessity", becoming entrepreneurs because they do not see other options for entering the labour market. Consequently, the relatively high level of women entrepreneurship in emerging and developing economies result from high levels of "necessity entrepreneurship"

However, the interruption of their studies caused by social unrest which has prevented them from acquiring the needed skills to run a business may likely create a breed of girls and women that go into business to support their families without the knowledge of manning a business. Additionally, going into business without the required knowledge to run it successfully could hinder growth. As such there is a need to bridge that gap of knowledge and skills with a support scheme. The most common support designed at individual and governmental levels is financial form of support, overlooking the substantial impact of social support. According to (Karlan & Valdivia (2010) enterprise mentoring is one of form of social support that can aid entrepreneurs in realizing their full potential and lead their businesses to greater heights in terms of profitability and sustainability.

2.2 Social Networks

According to Kolawole, Hassan, and Oluwafemi (2014) Social network is a network of social relations among entrepreneurs and the significant others in the social environment such as friends, family members, business associates, political or prominent figures, mentors and the like who can in one way or the other influence the functions of a person. A Significant other, in their opinion can facilitate a person's access to financial supports, relevant information for the practice of entrepreneurship and government regulation policies, goodwill, social connections, knowledge and other business resources. In addition, they argued that it can also be seen as a source of referral for an entrepreneur or individual to various targeted areas of possible opportunity for economic value. So, social networking with these people could serve as a source of valuable information or business knowledge for entrepreneurs to recognize business opportunities.

Tajudeen and Adebayo (2013) defined gender as a social construction and codification of differences between the sexes and social relationship between women and men. From the sociological perspective, it serves as a denotation to the roles played by women and men and how the society connotes power on each of the sexes. Hence if the act of having the required access to prominent figures or significant others in the society is a main prerequisite for effective social networking then the womenfolk, whose right and status according to Jaham (1974) can be linked to that of marginal populations, minorities and other disadvantaged groups, and whose 50% of its population, as evidenced from Flann and Oldham (2007) still face gender discrimination in laws, policies and practices are in deep danger of being shut out completely from the sphere of modern day social networking activities.

Within the African context, most especially the region that constitutes the present day Northern Nigeria, it has been argued by Abdulwahid (2005) that the majority of the networking activities carried out by women are carried out within the enclave of their domestic territories and thus involves the act of care giving and housework while in contrast, the men have been identified as having the monopoly for mobilizing around community activities outside the home partly because of their public orientation and the need to maintain their dominance of that space.

2.3 Women Enterprise Growth

For long, it has been recognized that the growth rate of women owned enterprises is lower than the growth rate of their male counterparts (Hisrich & Brush 1984). This trend has been persistent not because women in general do not appear to have aggressive growth objectives,(NWBC 2003). In fact, similarities exist with men when it comes to their growth aspirations, objectives, and motives, such as the desire for independence or self-achievement, or the tendency to have an internal locus of control (Sarri & Trihopoulou, 2005). The key difference lies in the challenges women face in the business environment, which is very much different from what men face. These key differences may have important growth implications. For instance, gender stereotypes, along with limited access to networks and mentoring, may

create barriers to effectively running business (Still & Timms, 2000) .In circumstances where women have networks; such networks are clustered around family members. However, having diverse networks that are not centered on family members only would have a more meaningful impact on women entrepreneurs. To corroborate this, Brush *et al* (2000) cited in European parliament (2015) opined that social network of women are less powerful compared to men's network. Men's network cluster around business associates who are in a better position to provide business advice, while women's network are centered on family members. Furthermore, women-owned ventures are especially affected by conflicts between home and family demands on one hand, and business demands on the other. These conflicts may have deliberate or unintended implications for growth (Stoner, Hartman & Arora, 1990).

2.4 Social Networks and Women Enterprise Growth

Extensive networks are likely to be composed of diverse members who have various educational and professional backgrounds (Oke, 2013). These networks provide information and resources, as well as access to formal and informal mentor relationships (Blomqvist *et al*, 2014). These mentor relationships could serve as a stepping stone for women entrepreneurs with limited skills and limited knowledge amongst others, to have access to a variety of resources they otherwise wouldn't have gotten. The variety of resources enables entrepreneurs to create capabilities that help new business firms to develop a competitive advantage, which in turn increases the performance of new enterprises (Sirmon, Hitt & Ireland, 2007).

Hamel (1991) observes that firms cannot survive and prosper through their individual efforts as each firm's performance depends on the activities and performance of others. Hence the nature and quality of the direct and indirect relationships that a firm develops with its counterparts is fundamental. Similarly, Buttery & Buttery (1994) argued that network, when properly utilized can lead to a significant reduction in operation costs and a more efficient customer service. Emmanuel (2006) is of the opinion that social networks once established, are used as a strategic alliance for access to resources, innovation, and social support, which could be in form of accessibility to new markets, development of more efficient business processes and efficient exchange of information and technology.

To give more credence to the above arguments, Guerin (2006) concurred that social capital in the field of entrepreneurship are those resources and social contacts that are embedded in social relationships. He further concluded that when properly exploited, a high level of social capital, built on a favorable reputation, relevant previous experience, and direct personal contact, often assist entrepreneurs to gain access to financial capital, key competitive information sources, potential customers and suppliers.

Furthermore, Maurer, Bartsch and Ebers (2011) opined social capital as an integral driver of learning and innovation performance that firms need to adopt for sustainable and successful project output delivery. Similarly, Woodworth (2008) was able to show a strong connectivity between the success of micro entrepreneurship and development of social capital. He further indicated its inevitability by giving it more importance when compared to access to financial capital.Social capital according to him is an intangible asset that helps micro entrepreneurs in various ways such as leveraging relationships in building customers and suppliers, expanding businesses, reducing stress in times of economic crisis and building commitments towards owned enterprises.

In addition to human and financial capital, social capital is important for women to succeed. It leads to higher aspirations and long-term planning that results in growth; improved business skills and new ideas; credibility; access to funding and emotional support (Blomqvist *et al*, 2014). A study in the south western part of Nigeria found that social networks are especially important for the growth of small businesses owned by women. This is due to the fact that networks affect the profit levels and rate of survival of women entrepreneurs (Martinez & Aldrich 2011). In addition, Sabatini (2006) recognizes social network as "lubricant" and "glue" that provide a bridge between the economy and society.

Morris, Woodworth and Hiatt (2006) conducted a study on a comparative analysis of the financial performance of individual lending and cooperative lending among women entrepreneurs in the Philippines and Bulgaria. In this study, it was discovered that subjects in the cooperative lending group

recorded a higher survival rate and better business performance which they concluded was due to a higher level of social capital created by the cooperative organizations. It was clearly demonstrated in the study that the social capital created through social ties and network helped the women entrepreneurs to have flexibility in interest payment and repayment schedule, training and skill upgrading, networking with suppliers and customers as well as sharing responsibilities such as child care.

2.5 Mentoring and Women Enterprise Growth

The creation of a strong and balanced business arena requires building the capacity of women entrepreneurs. Capacities are built through platforms that allow sharing of knowledge; of which mentoring is one. Mentoring is a dyadic relationship, in which the more experienced person (mentor) provides workplace guidance and support to a less experienced person (mentee) (Ncube & Washburn, 2010). It is a dynamic relationship, where experienced business people guide those with less experience to successful business and personal outcomes (Robin & Timothy, 2015). Less educated women have limited business knowledge and skills for effective and efficient operation, creating a gap that needs to be filled. Mentoring is a means of support to women entrepreneurs as they address gaps in their business skill sets as well as knowledge (Doyle & O'Neill, 2001). Such gaps are capable of making entrepreneurs make decisions that are detrimental to the success of their business.

According to Krotz (2011) errors in decision-making could be avoided by mentees due to the support provided by mentors. This better decision making is as a result of counseling, and direction provided by the mentors which leads to business success. Similarly, Kyrgidou and Petridou (2013) argued that the success and survival of women enterprises is attributable to the assistance provided by mentors. Organizations have created mentoring initiatives that would foster the growth of women enterprises. One of such initiatives is the Goldman Sachs 10,000 women initiative-a global program that harnesses the power of women entrepreneurs to foster economic growth by educating and supporting them in becoming stronger businesswomen. Research shows that these women are often underserved, in terms of access to business or management training and entrepreneurial networks, despite the enormous potential they have to help grow economies in developing countries. Program participants, referred to as "scholars," are taught practical skills by instructors from some of the most well-regarded business schools in the world. Scholars also are offered mentoring, business support services and networking opportunities with partner institutions, local businesses and Goldman Sachs' staff. There is strong evidence that the program has contributed to improving women's business practices and skills like an increase in the number of employees in their businesses, the doubling of revenues, an increase in job creation, widespread adoption of best practice skills like business planning and negotiation, "paying it forward" to their families and communities, and the formation of networks that benefit women, all support the following conclusion. Mentoring women entrepreneurs can lead to enormous positive outcomes (Aubert, 2014).

3. Methodology

The study utilizes the documentary research approach. Specifically, it involves a review of literature on areas related to women enterprises and social obstacles. It goes further to synthesize the literature and present conclusions about the effects of social barriers on women enterprise growth, as well as possible solutions to the problem.

4. Observations

From the issues raised and facts that have been generated from relevant literature, it is vivid that the concept of social networking and its associated benefit of social capital are inevitable and non-debatable if women owned enterprises are to achieve their full potential and growth. In addition, it can be rightly deduced that a significant portion of women and potential women entrepreneurs particularly in Northern Nigeria have been over the years, denied access to the desired social network that will ensure business growth and prosperity. Among the factors that have been identified as responsible for this trend are the prevailing cultural orientations which deal with societal norms and values that discourage and place limit on the social, economic and political boundary that can be used by women, thereby limiting their freedom to interact. Another factor identified is the traditional gender role that is associated with women in the society which automatically restricts them to household chores such as child rearing and other domestic duties that equally restrict them to travel far and source for relevant information for business success.

Additionally, low level of education among women impedes proper cross cultural communication and usage of ICT infrastructures in social networking environments. Similarly, the women folk have been shown to be poorly represented in important political and corporate positions in the society. This has resulted in their inability to make contact with people in these male dominated positions as a result of the existing gender barriers that restricts open interaction between the two opposite sexes.

5. Conclusion and Recommendations

5.1. Conclusion

The main objective of the study is to evaluate the social barriers that affect women entrepreneurs in northern Nigeria. Conclusively, from the findings, it is clear that women enterprise growth in northern Nigeria is constrained by numerous social barriers such as low literacy level; culture, gender role, insurgence, and lack of diverse mentoring platforms. The implication is that these social barriers have created, and may continue to create a non -inclusion of women in vital positions of the society. The likelihood for low women enterprise growth in this region is thus high. Additionally, if women enterprises fail to grow and prosper, women would be pushed further into poverty.

5.2 Recommendations

In light of the above findings and conclusions arising there-from, the following recommendations are put forward:

- 1. An education policy, which will allow the female child to compete favorably with their male counterparts should be introduced, properly implemented and monitored to ensure compliance and a desired outcome. This can be done by designing an incentive-related package such as school fees waiver or reduction, with special consideration given to the female students.
- 2. An orientation campaign, which will be made to disseminate information on the benefit of girl child education to the society, family, households and other stakeholders, should also be initiated. A good and qualitative education will tend to foster enlightenment among the populace and thus, lead to the eradication or reduction of cultural and religious extremism and misinterpretation. It will reduce the ethnic friction that currently permeates among the women in the region.
- 3. Government and other relevant stakeholders should make efforts to give a redefinition to the proper role of women in the society. It should be noted that an economy that encourages the full utilization of the potentials inherent in its womenfolk will not only address incidences of poverty, but will also be equipped with the antidote to compete among the League of Nations.
- 4. The traditional role of a women should be made to go beyond domestic enclave through economic and social empowerment programs which will thus, ensure that women are available in important positions in the society, as the significant others with whom the other women that are less privileged can easily interact in a desired social networking platform.
- 5. Enterprise mentoring services should be provided as a key means of developing successful entrepreneurs and developing human capital. This will result in social inclusion, and women enterprise growth.

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