

“A SUTDY ON FIRST GENERATION WOMEN ENTREPRENUERS : PROBLEMS AND PROSPECTUS.”

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ABSTRACT:

Women are one among the foremost relevant untapped resources if we refer entrepreneurship. Female entrepreneurship is gaining attention and importance in light of the proof of the importance of latest business creation for economic process and development. Entrepreneurs are accountable for shaping the economy and that they facilitate the creation of new wealth and new jobs by inventing new merchandise, process, and services. We have a tendency to all perceive that economic development of the today's woman is crucial for economic development of any country or any society. The present study is descriptive in nature and based totally on secondary sources of information. This paper tried to outline the idea of First Generation Women Entrepreneurs (FGWE), discussed the major factors affecting the development of FGWEs, and tried to spot issues of FGWEs and eventually given appropriate suggestions to triumph the success of FGWEs. In a nutshell, the problems of jobless growth, and the problem of excessive use of human resources without a due share of women workforce and many more problems will effectively cope up by encouraging first generation women entrepreneurs to establish their ventures in their interesting areas. This paper concludes with the Edith Mae Cumming's words, "Business is just life and we had life, long before we had a business."

KEY WORDS: Development, Entrepreneurship, First Generation, Women Entrepreneur.

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INTRODUCTION:

“Women are the largest untapped reservoir of the talent in the world.”

----- Hillary Clinton.

Women are one among the foremost relevant untapped resources if we refer entrepreneurship. Female entrepreneurship is gaining attention and importance in light of the proof of the importance of latest business creation for economic process and development. Entrepreneurship refers to the act of setting up a new business therefore on taking benefits of latest opportunities. Entrepreneurs are accountable for shaping the economy and that they facilitate the creation of new wealth and new jobs by inventing new merchandise, process, and services. We have a tendency to all perceive that economic development of the today's woman is crucial for economic development of any country or any society. The economic system over dependency on service sector has been creating numerous enterprise chances for women to boost their social and economical growth and name. In this study, a trial has been made to study the opportunities and challenges associated with the First Generation Entrepreneurship that the woman faces in the present times. Abundant data isn't found regarding the economic connectedness of ladies in entrepreneurship programs and therefore the impact of those programs on society and economy. There's a requirement for ever-changing the mindset towards ladies therefore on offer equal rights as enshrined in the country's constitutions. The progress towards gender equality is slow and is partly because of the failure to connect cash to policy commitments. In the words of APJ Abdul Kalam "empowering women could be a necessity for making an honest nation, once ladies is empowered, the society with stability is assured. Empowerment of ladies is crucial to their thoughts and their value systems cause the development of an honest family, smart society and ultimately an honest nation. Once a woman is empowered it doesn't mean that another individual becomes powerless or has less power. On the contrary, if a woman is empowered her competencies towards decision- making can certainly influence her family's behavior.

“Entrepreneurship could be a Herculean task that's fraught with struggle, entailing both risk and effort. Nobody will really perceive the triumphs, trials, and tribulations of enterpriser apart from the person involved. Whereas women have to be compelled to bear similar stages of fitting an enterprise do men and have similar challenges, regardless of gender, ladies do have a definite set of factors that initial impede their entry as an enterpriser and later their survival as booming

business-women.”^[1] This paper tried to outline the idea of first Generation women Entrepreneurs (FGWE) and tried to spot issues of FGWEs and eventually given appropriate suggestions to triumph the success of FGEs.

OBJECTIVES OF THE STUDY:

- i. To study the concept of First Generation Women Entrepreneur.
- ii. To discuss the major factors affecting the development of First Generation Women Entrepreneur.
- iii. To discuss the problems faced by First Generation Women Entrepreneur
- iv. To discuss the measures needed to improve the state of First Generation Women Entrepreneur.

METHODOLOGY OF THE STUDY:

The present study is descriptive in nature and based totally on secondary sources of information. The knowledge and data for the analysis are collected from government publications, printed articles, journals, newspapers, reports, books, and official websites of various departments of the government of India.

THE CONCEPT OF FIRST GENERATION WOMEN ENTREPRENEURSHIP (FGWE):

For a far better understanding of the conception of FGWE, we will begin with dissecting the words. Let us begin with the word entrepreneurship.

Entrepreneurship:

The word “entrepreneur” originated with the French word “entreprendre,” which implies “to undertake.” The Merriam- Webster wordbook defines an enterpriser in concert who organizes, manages, and assumes the risks of a business or enterprise. Joseph Schumpeter, a noted twentieth. Century economic expert enlarged on this. According to Schumpeter ^[2], an entrepreneur having the ability to transform a brand new idea or plan or invention into a perfect innovation..... In the debates of economic science, the idea of entrepreneurship outcomes from the economic growth along with the assimilating of the residual in endogenous development

theory. Anyhow, the definition of Schumpeter's entrepreneurship incorporated the characteristic of innovation is having little ambiguity that has meant the debate about the definition of entrepreneurs/hip, especially, whether or not it relates to progressive or quantum changes. Moreover, in contrast to the Schumpeterian enterpriser needn't be an adventurer or business owner. Indeed Drucker^[3], have argued that the creating a brand new organization by anyone with a brand new venture irrespective of the profit or loss reflects entrepreneurship. However, it might be argued that this corresponds to Schumpeter's opening of a brand new market. Venkataraman^[4] argued that "the scholarly field of entrepreneurship wants to figure out the new creations of future merchandise and services are designed, conceived and milked by whom and with what consequences". Entrepreneurship is enclosed all the activities of a company like invention, evaluation, distinctive opportunities, introducing new merchandise and services in line with the market demand, and so on. Shane and Eckhardt^[5] outline entrepreneurial opportunities "as things within which new merchandise, services, raw materials, markets and organizing strategies are introduced through the formation of latest means that, ends or means-ends relationships."

Women Entrepreneurship:

'Women entrepreneurship means that the methods of women taking an initiative to start a business, collecting all kinds of information from authentic resources, and doing proper market research, facing the risks and challenges, generate new employment to others, and having the skills of independent business management'^[6]. Consistent with a definition given by the govt of India-"A women enterpriser is defined as an enterprise owned and controlled by women having a minimum monetary interest of fifty one percent of the capital and giving a minimum of fifty one percent employment generated to women." women entrepreneurship refers to business or organization started by a woman or cluster of ladies. There has been a modification of the role of women attributable to growth in education, urbanization, industrial enterprise, and awareness of democratic values.

The First Generation women Entrepreneur:

'First generation businesspersons are those entrepreneurs once an individual starts the business along with his innovative talent. He/she was the first generation to start out the enterpriser. He/she has no entrepreneurial background. An enterpriser is extremely innovative, administrator,

risk taker, leadership quality, etc. Establishing a company and running it with success isn't an easy issue. Establishing and successfully running a company needs nice ability and qualities. He/she should have a clear plan' ^[7]. "First Generation Entrepreneurs may be a synonym for brand new Entrepreneurs. They're really the wealth creators and recent leaders. The sole deviation between them is that a brand new businessperson will invest a tiny low quantity with the danger of losing it whereas an established one is 'Risk-Safe'. Although the worry of investment is hooked up with both of them and each demand for dedication and arduous works. For them, all days don't seem to be the same; consistency the foremost important" ^[8]. Beyond any doubt, 'First Generation Entrepreneurs' can get to face hurdles and that's obvious. They're the fellows who regularly ask themselves 'How to remain actuated throughout the day?', 'How to overtake/surpass the competitors?', 'How to be additional productive?' and eventually 'the question of all queries 'How to be successful?'. A crown is an emblem of royalty; these days, FGE may be a symbol of business prestige'. As third generation businessperson among the family and 1st generation of girls in business at Electrosteel, Nityangi Kejriwal and Radha Kejriwal ^[9] justly pointed that "Women have done an exceptional job as business leaders which we have not any dearth of such instances in the Republic of India recently. it is important for women to suppose and decide for themselves. We need to make our design to face the challenges surrounding by some section of a geographic point with our ability to develop some special skills because as a first generation women entrepreneur in an extremely family business spanning from a few generations. Women empowerment begins with oneself by investing early stages and developing the strengths according to the needs of the market set goals."

Hailing the theme "Women 1st, Prosperity for All" of the year 2017, "Global Entrepreneurship Summit" (GES) in Hyderabad, young women entrepreneur Devita Saraf ^[10] has said the perspective of the Indian society regarding girl's entrepreneurship was a challenge. "One of the challenges of the Indian society is that we tend to do not take into account girls as entrepreneurs. Therefore for a youth to awaken and say I would like to be an enterpriser, I believe that's the first step. I'd have beloved to ascertain a lot of girls who are first generation entrepreneurs address the topic talking and addressing concerning how they found out their businesses, it's not solely in India, however, the entire world is observance and India is addressing this vital subject of women entrepreneurship," she said. The Vu technologies, is that the brainchild of 'Saraf', is a 11-

year-old brand native luxury TV wants to take it to the USA and Europe, She conjointly hopes in India there's slightly inertia, we tend to are just about the Information Technology backend of the globe. However unless we tend to don't seem to be those who are springing up with path-breaking innovations, we are going to continuously be the second son, Saraf said, adding her company was trying to expand the horizons in innovation.

THE MAJOR FACTORS AFFECTING THE DEVELOPMENT OF FGWE:

First generation entrepreneur is those who start the business with their family for the first time. Today's world is not static it is dynamic; more women are deciding to launch their own business for a variety of reasons^[11].

- To achieve independence & flexibility.
- To better balance work & family.
- To make optimum use of technical education & qualifications.

According to Samia kargwell^[12], successful Entrepreneurship ecosystem is the function of a number of factors working in tandem. These are classified as 'Entrepreneurial Triggers'. These are as follows:

- Individual Motivations for Entrepreneurship
- Socio-cultural Factors
- Access to Early Stage Finance or economic factors
- Education and Incubation
- Business Environment for Entrepreneurship.

Let us have a brief discussion about above factors, as follows..,

Individual Motivations for Entrepreneurship: The important reasons for starting a new business are some of the most recognized individual motivation factors for entrepreneurship are the Independence, Market Opportunity, Challenge, Family Background, New Idea, and Challenge Dream and so on. As rightly observed by Afrin and Ahmed^[13] "earning better life, influence of success stories, personal satisfaction, desire to utilize own skills and talents, unfavorable present working environment, self employment and employment for others, assurance of carrier and family security, fulfillment of the creative urge of the borrower's, experience in family business, self-confidence, non-availability of suitable job or work and

advice of family members and so on..”. For the best example of these individual motivations for entrepreneurship will be found in the words of Prachi Chopra^[14] founder of INSIA, “Our family started & I could only help my husband to settle in a foreign land. After we moved back to India for my elder one’s education, and my 2nd kid was born, the idea of being an entrepreneur started haunting me every day and when my daughter was just 1 yr & few months, I discussed this with my husband who encouraged me to research more on the same. After doing market research & following her passion for fashion, Prachi made a decision to start her own statement jewelry brand INSIA with emphasis on Allergy-free jewelry. Her husband Avneet encouraged her & supported her while she set up business in 2015. She feels so proud to be living her dream, her passion with INSIA”.

Ashima Gupta^[15]- Founder & CEO @ Changeyourlife, ICF Certified Personal Success and Career Coach, Behavioral skills trainer, In December 2015 she started with her company ‘Changeyourlife’ which was on the foundation that Every Individual has the unlimited potential to realize their dreams and aspirations and become happy and successful. She said that “I work with Professionals and Entrepreneurs to achieve what they have not been able to on their own and bridge the gap between where they are present versus where they desire to be in the next 6 months to a year. I consider myself quite lucky as the concept clicked well with women entrepreneurs and I got the first few clients for my company. But soon enough I went through the struggle of being able to reach a larger audience. There were many challenges that cropped up time and again on the personal front....she lost her father in tragic circumstances, her son was in class IX where he needed constant support from me, and her husband was undergoing surgery for some serious issues. This is when most people give up as a woman is expected to always put her career on the backburner and attend to family responsibilities first. But she refused to give in to her circumstances and is a successful career coach, a mother and a great motivational person”.

Socio-cultural factors for entrepreneurship: For sustenance of entrepreneurial system factors of social and cultural like family values and social values are playing a very dominant role. The socio-cultural like family values and social value of Entrepreneurship, play a dominant role in nurturing the entrepreneurial system. Ever-changing life-style, western influence on native client socio-cultural atmosphere, trendy living designs and fast trendy living conditions with most

suitable living patterns additionally influence the entrepreneurs to require up new business. Ufuk and Ozgen ^[16] stated that “cultural difference between and within countries add another dimension to the consideration of personal and professional roles. In examining the relationship between business and family roles of the female married entrepreneurs in Turkey, respondents reported role conflict in their personal and professional lives. Being the first generation women businessperson had a negative impact on their family life; however, a positive impact on their social, economic and individual’s lives”. For example, Dhruvi ^[17] ventured into the entrepreneurial world with the concept of love Doodle. Her husband, Jigar, has been aboard her in the course of this journey. Love Doodle may be a celebration management company. It offers a range of gifting options for its customers according to their socio-cultural base study. These gifts are anything but regular. The gifts are classified into two broad categories: experience gifts and customized gifts. From a romantic sailing followed with a candlelight supper in the midst the sea to adrenaline filled adventure activities and from foot imprints on a ceramic plate to a painting of a movie character or quote on a drinking glass, if you can think it, Love Doodle can make it happen. Dhruvi’s passion and dedication have helped Love Doodle succeed. But she said missing of personal life as an entrepreneur’s busy life is natural, but this gap will be fulfilled by getting support from family members, at this point, I feel fortunate myself.

Access to Early Stage Finance or economic factors: As rightly observed by Azad^[18] that the ‘main motivating factors for women entrepreneurs are the economic compulsion, the presence of knowledge and skills, need for achievement, inspiration gathered from the success of other’s and frustration in the present occupation’. S. Mathivanam and M. Selvakumar ^[19] also revealed that “the women should be allowed freely to undertake the business and the women entrepreneurship must be recognized, if it is recognized well then the country’s economic growth will be flourished”. It’s recognized that several businesses are unsuccessful in raising equity finance as a result of they're not investment prepared. This has prompted enterprise support organizations in varied countries to develop investment prepared programs. In many countries, there are a quite number of organizations to equip young entrepreneurs towards business success. The banking and financial sector encourage different country nationalities to start up businesses of their own in the different free zones in the world business platform. For instance, one of an Indian state

“Maharashtra rolled out a slew of incentives for women entrepreneurs, becoming the first Indian state to unveil a dedicated industrial policy for women. Under the policy, cleared by the state cabinet, first-generation women entrepreneurs who set up micro, small or medium enterprises (MSMEs) in the state will be entitled to a capital subsidy of up to Rs 1 crore, depending on the location of the unit. “This the first time the govt. has extended a capital grant incentive to a business section,” aforesaid Maharashtra Development Commissioner (Industries) Dr. Harshdeep Kamble. The policy was aimed at making a lot of women entrepreneurs. While Maharashtra is India’s most industrialized state, it has a poor women participation rate of 9 percent in the MSME sector. The corresponding national average is around 13.8 percent. The industries policy for ladies, to be in effect for the coming 5 years, is aimed toward increasing this to twenty % within the state. An annual burden of Rs 649 crore (Rs 3/240 crore over 5 years) is predicted to fall on the state’s exchequer”^[20]

Education and Incubation: Business linkages and interactive innovation model is visible particularly in the history of the business and businessperson incubator. Transcending the production and dissemination of analysis, incubated information progressively lies behind new merchandise and new companies. Incubators have developed technology and business concepts into an array of companies and to make research centers by fusing heterogeneous R&D entities from individual’s government and business. As these developments are supported by changes in the restrictive atmosphere and by government funding programs, this issue plays a crucial role in the businessperson development. Shahina, Begum^[21] as certainly said that as middle-aged, married, middle-income group, educated, many with the prior business background, through own family business or husband being in business, or in own business on their own. Many made efforts to acquire experience or at least exposure to the product line/activity they would like to pursue, before promoting the venture. For instance, Tanaaz Bhatia^[22], founder, Bottomline Media, an alumnus of the prestigious Stern School of Business, New York University, with a degree in media and finance, Tanaaz began her career in New York, working on Wall Street with Merrill Lynch and Bear Stearns before moving back to India to start her own venture, Bottomline Media.

Vandana Luthra^[23], founder, VLCC born in Kolkata, West Bengal, and this beauty expert got herself well versed with beauty, fitness, food and nutrition and skin care when she pursued higher education in Germany, UK, and France, after completing a professional course from the Polytechnic for Women in New Delhi. Vandana Luthra a housewife started the company as a first generation women entrepreneur journey in the year of 1989 with her two of daughters was solely three years old, with the concept of beauty and wellness. At present VLCC became eudemonia giant having its imprints around eleven countries across Asia, Africa, and GCC(Gulf Cooperation Council), the entire credit goes to Vandana as a successful first generation entrepreneur.

The business environment for Entrepreneurship: A firm's atmosphere was essential to unravel the interaction between the surroundings, company entrepreneurship activities, and monetary performance. As justifiably determined by Deshpande and Sethi^[24], The business atmosphere elements like perception of modification, pleased mindset of the society for trendy one, the skills of risk-facing and daring attitude of women, supportive society, favored and cooperative government policies, varied upliftment schemes of NGOs for women entrepreneurs etc., will help to increase the share of participation of women in the field of entrepreneurship at a substantial rate. For example, Zeba Zaidi^[25], chief executive officer & co-founder, Volano entertainment Pvt Ltd, is placed within the house of Sportainment. She said that the idea behind Volano was to combine active sports and entertainment. We thought of creating properties which provide unique opportunities to engage in participative sports and at the same time create memorable experiences for our customers it helped to develop company's business environment. The choice to induce into sports as a business was an awfully risky one, only if we tend to move opposite to the trend of skilled sporting leagues, by moving into the amateur area. Once we commenced in 2011, there have been fully no players during this class which is what was most enjoyable. I think very few businesses have the opportunity of creating a market for themselves and we were fortunate enough to be in that situation. The idea and environment are to maximize the first mover advantage with constant innovation and growth and that's what we have been focused on ever since.

THE PROBLEMS FACED BY THE FGWE:

Why is it so tough for a woman to run a business in commerce world? For starters, till a few years ago, the very idea of doing business was frowned upon by the so-called middle class. There are innumerable difficulties faced by the First Generation Women Entrepreneurs at various stages from commencement to running their enterprise, they are as follows,

➤ **Experience Deficit:** These trendy enterprisers are the first generation entrepreneurs from their family to this field so they are called as First Generation Women Entrepreneurs. They have no prior business family lineage coming, thus they have limited or less exposure in setting up and operating the business. This is good in the regard that they can have fresh perspective towards things which seldom people lose when they are too much engrossed in particular thing. This is risky owing to the fact that due to their limited understanding they will have to learn so many things at the same time, perhaps major of them by failing in their naïve attempts, and then learning from them to move forward.

➤ **Financial and Legal Problems:** One of the challenges each first generation entrepreneur face is how to raise funds for their ideas. Another thing which comes into the picture is the understanding of the legal matters and government policies. A lot of time and money goes away in managing legal matters. The matters become worse in the face of no capital generation for the respective venture. Therefore, proper planning, with taking care of details, can help the entrepreneurs to be ready for any unforeseen problems.

➤ **Challenge of Raising Capital:** There are various doors which entrepreneurs knock in order to get the desired capital for their business venture. They have the options of going to traditional banks, angel investors, venture capitalists, take help of friends and family, invest their own savings and etc. The best way is to invest your own money and build a certain degree of sales, and then use that as evidence in front of investors to tap into its potential. Investors are also looking for prospects which have a basic model in functioning state, as it allows them to gauge the potential of the business in better way. Taking the help of experienced people to act as mentors will surely help. Seldom, the lack of knowledge and the quest for expanding immediately makes entrepreneurs lose out a fair share of ownership in the backdrop of huge initial capital.

➤ **Proper Cash Flow:** One of the most important factors in any business is the cash flow. There are many unavoidable payments which company has to pay on regular a basis, like rent,

electricity bill, employee's salary and etc. These payments are fixed payments and have to be paid regularly. Therefore, proper planning and structure should be there to manage the inflow and outflow of the cash. There might be situations when the money for your order has to arrive in near future but you are required to pay the salary of employees in present. Proper planning and streamlining its execution is quintessential in every regard.

➤ **Managing People in every direction:** This is an art to strike a good rapport with stakeholders, vendors, clients, employees. Many first generation entrepreneurs often face the problem of focusing on their basic plan as there are different demands from every direction. Stakeholders are repeatedly questioning them, employees are demanding something else, clients expect the product to be of certain nature and etc. The best way is to stick to the long-term plan envisioned in the starting and make small changes if required to suit the requirements and need of the stakeholders, clients, and employees.

➤ **Building Team:** It is very important to understand from the starting that no matter how great the idea may be; it is always people who make them a reality. Therefore, a good amount of investment in people or employees is very essential. In order to reach to the sky in the minimum possible time, first generation entrepreneurs tend to develop an attitude of utilizing minimal resources for maximum benefit. The employee-employer relationship should be mutual. Employees look for their bright future, for a secured job with good perks and salary. Often entrepreneurs, fail to keep up with this requirement of employees owing to the crunch of financial capital.

➤ **Dealing with Self Doubt:** Often journey for the first generation entrepreneurs is full of self-doubt. There are many reasons for it. One of the reasons is that whenever they are stuck in their venture, they tend to start admiring people and friends who are working elsewhere and drawing a fixed monthly salary. Their family members tend to demoralize them often. The quest to achieve everything overnight also, makes them feel incompetent. One must have a tremendous amount of passion and uncompromised dedication towards the idea which he or she is pursuing. Further, maintaining a cool head and channelizing energies in solving problems rather than complaining about them will surely going to help.

➤ **The RQ:** RQ is Risk Quotient. It was always, it is rare, and it will always be frequently. FGEW won't be aware of the breadth and depth of risks involved in one's own enterprise.

- **Cut-throat Competition:** Women business persons have to face terribly tough completion from the male counterparts, national and international companies which are equipped with huge technology, finance, and manpower. Surviving from this cut-throat competition and reaching the quality and quantity product at competitive price is not a easy job for newly women business persons.
- **Less support towards family:** Business women to make a success of their venture from the cut-throat competition it needs to devote long hours to spend in the enterprise. Due to this they failed to meet the demands of family and society, and also needs of their children which lead to conflict in their personal lives, therefore they find it difficult to work as women entrepreneur.

SUGGESTION TO IMPROVE THE STATE OF FGWE:

- **Social Programming:** most women, especially from rural and semi-urban areas, are taught from childhood that the rough and tumble of doing business is the domain of men. To change this social stigma more propagation of success stories of first generation women entrepreneurs are badly needed.
- **Check the menace of middlemen:** many cooperatives and start-ups run by women do not have resources to market their products. They end up being exploited by the middlemen. To check the middlemen FGWE's needs to improve the art of communicate with the customers directly by using various channels like social media, print media, and electronic media etc.
- **Mentoring:** Rural women and urban poor have no means of training themselves to do business. Proper training and mentoring will give FGWE's within their limited resources with that they turn out to be most enterprising.
- **Gender budgeting:** Gender is the socially and culturally constructed roles for women and men. A gender-responsive budget would allocate funds to move the society towards equality. This would mean more money to train women entrepreneurs.
- **More E-governance:** In every process in the life cycle of a business- like registration of the firm, and bidding for projects, is made e-friendly. Women would have an equal footing.
- **Rural Programmes:** A large number of women in rural areas are entrepreneurs in their own right. They need schools where they can get basic education and marketing know-how at one place.

- **Reservation in engineering:** It is considered the most male-dominated area of work, apart from the armed forces. Women simply cannot build roads; we continue to say to this day. To change this scenario providing more reservations in engineering education and practice will boost the participation of women in the establishing activities of enterprises.
- **Training at Global schools:** Proper training should be given to the women by establishing training institutes at global standards that can enhance their level of work-knowledge, risk-taking abilities, enhancing their capabilities.
- **Government Support:** Government comes up with fresh schemes and ideas to support FGWE's and enact proper policy for encouraging them, and establish proper entrepreneurship schools where they are trained and updated themselves.

CONCLUSION:

Gone are the times once women were thought of no match for all powerful men in this world. The new generation girls across the globe have overcome all negative notions and have established themselves absolutely altogether spheres of life together with the foremost Byzantine and cumbersome world of entrepreneurship. In a nutshell, the problems of jobless growth, and the problem of excessive use of human resources without a due share of women workforce and many more problems will effectively cope up by encouraging first generation women entrepreneurs to establish their ventures in their interesting areas. Businesswomen across the centuries have often adopted a work-oriented view. Business has been a way to make a living and survive. Business has been so essential in women's lives that some have steadfastly refused to distinguish business from life. Edith Mae Cummings once wrote, "Business is just life and we had life, long before we had a business." Women in various areas are willing to support and offer encouragement and advice to moms who seek to provide for their families through their own businesses. Several small groups and organizations are seeking to bring women business owners together to collaborate with each other for the betterment of their business. Moreover, there are a number of government-supported programs available for the First Generation Women entrepreneurs today.

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