

# Challenging the Discourse: Scoping Survey on the Needs and Motivations of Female Silver Entrepreneurs

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**Abstract:** The population of older people (aged over 65) in the EU-27 is expected to reach 129.8 million by 2050, while at the same time there will be 13.5% fewer people aged less than 55 years (Eurostat, 2020). The ratio of older women to men is expected to decline from 1.33 to 1.24 in this time frame. Given the shrinking size of the working-age population and the growing number of 'able and healthy' older people, one of the most pressing concerns for policymakers is to support and encourage this group to remain economically active, not simply to reduce the strains on social security and pension systems, but to enhance the quality of later life. Self-employment in later life may increase and support active engagement and Maslow's (1943) higher order needs (e.g. self-realisation, belonging) as well as providing financial security. Entrepreneurship has youthful and masculine tropes. Healthy older people have the skills, financial resources and time available to contribute to economic activity through extending their working lives. However, few are involved in entrepreneurship, particularly women. Additionally, their enterprises tend to be less growth oriented than those of younger entrepreneurs which may suggest they have different needs, motivations and interests from the more stereotypical entrepreneur. In terms of gender, whilst ageing and retirement may threaten masculinity, it can be a time of liberation for women who may be freed from care and family related duties enabling them to pursue second careers or work in the informal economy. A key question is how can such women be supported in this journey. How can we reduce the risk, the jargon and biases to make entrepreneurship more attractive to older female entrepreneurs and change the discourse and narratives around passive retirement? The paper presents a literature review of the research and grey literature on older, especially female entrepreneurs with a view to discovering their needs and motivations. It has been conducted as part of the Horizon Europe funded Gender and Innovation Living Laboratory (GILL) project which aims to reduce inequalities in the Entrepreneurial and Innovation (E&I) Ecosystem, to find out more about the motivations and support needs of this group. In so doing, we hope to remove intersectional biases which predominate the literature and signal the need for greater attention to be given to this group of entrepreneurs.

**Keywords:** Older Female Entrepreneurs, Ageing, Employment, Silver Entrepreneurship, Female Needs and Motivations.

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## 1. Introduction

The European Commission communication 'A Union of Equality: Gender Equality Strategy 2020-2025' (EC, 2020) states that "women and men in all their diversity should have equal opportunities to thrive and be economically independent, be paid equally for their work of equal value, have equal access to finance and receive fair pensions." Ensuring equality could contribute substantially to the EU European economic recovery, through the creation of jobs resulting in the growth and strengthening of the EU's competitiveness as well as improving quality of life. Women constitute 52% of the European population, yet only 34.4% of the EU self-employed and 30% of start-up entrepreneurs (We-Gate, 2025). Some of this discrepancy can be attributed to systemic gender biases within the Entrepreneurship and Innovation (E&I) ecosystem (Veckalne & Tambovceva, 2023). In line with the need to highlight and reduce these biases and further discussion on the ways to strengthen women's roles as business leaders to bring cultural and societal change, this paper focusses on older, female entrepreneurs.

Entrepreneurship is defined as "the discovery, evaluation, and exploitation of opportunities to create new and useful products and services" (Bohlmann et al., 2017, p.1) which encompasses self-employment, formal economy and informal economy employment. Referring to people aged over 50 years, the term 'silver economy' has been used to encompass a "unique cross-section of economic activities related to production, consumption and trade of goods and services relevant for older people, both public and private, and including direct and indirect effects" (Technopolis and Oxford Economics, 2018, p.6). In 2015, the silver economy sustained over €4.2 trillion in GDP and over 78 million jobs, with a forecast that this would rise to €5.7 trillion in 2025. Obviously, the design of products and services serving older consumers has gained in popularity and has been well researched. The silver economy is an instrument of [ageing policy](#) and the political idea of forming a potential, needs-oriented economic system for the [aging population](#) (EC, 2018). It now includes the group of "latent businesspeople with unleashed potential. Thus, business dynamics are related not only to businesses (and related services) created "for people with white hair", but also to businesses founded and owned "by people with white hair" (Greco et al., 2023, p.124).

In this paper we are not focussing on older people as consumers, but as entrepreneurs - variously termed 'oldpreneur' (Technopolis & Oxford Economics, 2018, p.40), senior or silver entrepreneur (see Greco et al., 2023 for comprehensive definition). In this paper we use the term 'silver entrepreneur' to refer to older individuals who start their new venture either after retirement or at late-stage career transition (Greco et al., 2023) who, as articulated in Ahmed et al. (2014) might have different motivations for choosing this course, with a special focus on the needs of female silver entrepreneurs. Martin and Omrami (2019) outlined two motivational factors which may lead seniors to start new businesses in the EU: (a) environmental factors linked, such as internet and information and communication technologies (ICT) diffusion, the level of status and respect of successful entrepreneurs, and relaying information about successful new businesses in the media; and (b) individual factors such as gender, education, job position, income, and skills. Many may wish to remain economically active in order to maintain their lifestyle (Walker and Webster, 2007) by pursuing income-generating activities that they may have been denied whilst in fulltime employment (e.g. turning hobbies into income-generating projects), contributing to society or improving their quality of life and reducing their risk of poverty (Jayo, González and Conzett, 2010). In other cases, older people may be forced out of the workforce (e.g. by being compelled to take early retirement) or feel the need to work more flexibly (e.g. as consultants).

The promotion of entrepreneurship among older age segments is a prospective policy option to prolong the working lives, reduce older-age unemployment and enhance the social inclusion of older individuals (Kautonen et al., 2008). Entrepreneurship among older people could also have benefits for an economy. Maintaining the labour market attachment of older people may, in the short-run, offset expected regional labour and skill shortages and facilitate a transfer of human capital between generations. Other benefits include increased tax revenue to potentially offset rising social and health care costs.

In 2011, an analysis of labour market participation rates in OECD countries for people over 55 years of age shows that the participation rate for men is nearly double that of women, suggesting that older men are more likely to consider entrepreneurship because they have a stronger attachment to the labour market. Approximately 16% of the third-age respondents were either considering entrepreneurship as a late-career alternative or are engaged in entrepreneurial activities (Halabisky, 2012). Older people have different opportunities and decisions to make about their career and lifestyle. These demographic changes should affect entrepreneurship policy, because a new group is emerging, which may have different demographic profiles, needs and aspirations to traditional entrepreneurs.

Widespread inequalities within the E&I ecosystem mean that women, and those falling outside of the traditional entrepreneurial stereotype, are disadvantaged at all stages of their research, innovation and entrepreneurship journeys. For example, women face challenges in acquiring funding from research councils and investment angels, getting their voices/ideas heard in decision-making meetings, are more likely to suffer from imposter syndromes and lack of confidence, have weaker and less influential networks and fewer role models (Abdulla & Ahmad, 2023; Vardhan et al, 2020). Even though these challenges are known, Abdulla and Ahmad (2023) concluded that little progress had been made in addressing these, and that intersectional and co-related issues should be considered. Hence the focus on older female entrepreneurs.

The Gendered Innovation Living Labs (GILL) project addresses gender inequality in entrepreneurship and innovation (E&I) by providing actionable strategies to foster gender sensitive changes at all stages of the E&I lifecycle. Its aim is to help to create a level playing field for all creative thinkers, aspiring innovators and entrepreneurs that are needed to enable the EU to make use of its full talent pool and find new ways of solving the most urgent societal, environmental and health related problems. The tools developed in GILL directly address systemic biases that often go unnoticed but significantly impact gender equality, especially in key decision-making spaces where decisive product and process choices are made. The methods have been tested in 15 case studies across Europe. However little research has considered the needs of older entrepreneurs (Greco et al., 2023; Isele & Rogoff, 2014) or attempted to distinguish the needs of female silver entrepreneurs.

To address this gap, a scoping literature review was undertaken by a placement student associated with the project. The review provides an exploration of older entrepreneurship as a recent development within entrepreneurship literature following the growth of an ageing workforce globally (Moulton & Scott, 2016) with the aim of informing the development of tools and methods with GILL to support this group. The review positions older entrepreneurship as a recent development within entrepreneurship literature following the growth of an ageing workforce globally (Moulton & Scott, 2016). Entrepreneurship often has youthful and masculine tropes (Meliou et al., 2018, pp.529-530) with research highlighting support for different demographics being less studied.

## 2. Methodology

This literature review began with systematic Boolean searches into Google Scholar using key words and phrases like “entrepreneurship” alongside “older”, “gender”, “age”, “support” and “retirement” to gain a holistic view of the research conducted. The literature search was limited to the English language, peer-reviewed articles and those published from January 2015 until April 2024 to give this research relevance in a pre- and post-COVID society and economy (Otrachshenko et al., 2022; Sharma et al., 2024) as well as generally being of contemporary relevance for policymakers and researchers. Ratten (2019) provided an existing literature review of older entrepreneurship and research gaps from six years ago in addition to a methodology like the one used within this literature review. Both academic and grey sources were studied with papers from disciplines including business, geography, economics and sociology as well as interdisciplinary and multidisciplinary journals. Subsequently, snowballing searches was conducted which allowed for the emergence of more seminal pieces as well as highly referenced research such as Kerr (2017)

## 3. Broad Overview

From the literature review, three broad themes have been selected for discussion: barriers, motivations, and recommendations.

Firstly, the research clearly demonstrates that, entrepreneurship is a rapidly developing field responding to new barriers and opportunities. Older entrepreneurs are usually characterised as being between 50 and 65 years of age, to distinguish them from the traditional representation of ‘white’ male entrepreneurs between 25-49 years (Whiting & Pritchard, 2020). It is however recognised that, at least in the EU, 50 would not be characterised as ‘old’, but instead ‘middle aged’. Entrepreneurainment media shows such as ‘Dragons’ Den’ and ‘The Apprentice’ in the UK continue to reinforce the image of the entrepreneur as a tech-savvy innovator in his/her/their early twenties, when evidence suggests that in some countries (e.g. Finland) the highest rates of start-up activity are actually seen in the 55–64 age bracket (Römer-Paakkanen & Takanen-Körperich (2022).

Secondly, many previous models of employment are out of date. Few people have a job for life or straightforward career progression due to external factors such as recessions, inter/national disasters such as COVID-19, changing demographics (e.g. the need to look after older parents), the rise of the gig economy and home-working and different social-cultural values. These provide both challenges and opportunities, requiring people to pivot and adapt. Retirement has been redefined as a state that provides an opportunity for productivity as well as a threat to governance, services and finance. Neoliberalism idolises freedom, autonomy and competition and critiques welfare discourses that restrict economic growth (Kupiainen et al., 2023, p.747). Richardson (1996) described women’s careers as ‘snake-like’, whereas men’s careers are more ‘ladder-like’. Römer-Paakkanen and Takanen-Körperich’s (2022) findings from a qualitative study of Finnish female linguists outlined the incentives and motivations for self-employment and entrepreneurial career decisions for older women in their paper (reproduced here as Figure 1). The model has resonance with ongoing work in the GILL project regarding the barriers and motivations for entrepreneurship for female academics from minority groups (Hacsek et al., 2025) and the analysis of gender bias in Dragons’ Den (forthcoming). Women entrepreneurs are one of the fastest-growing sectors of entrepreneurship throughout the world (Rusydiana & Izza, 2022). Thirdly, there is a need to consider intersectionality. Women entrepreneurs are one of the fastest-growing sectors of entrepreneurship throughout the world (Rusydiana & Izza, 2022).

This is important to consider in a European context where cultural, societal and religious factors play important, yet hidden roles in women’s journeys



**Figure 1: Incentives and motivations for self-employment and entrepreneurial career decisions for older women from Römer-Paakkanen and Takanen-Körperich (2022).**

Thirdly, there is a need to consider intersectional factors. Cultural, societal and religious factors play important, yet hidden roles in women’s journeys towards entrepreneurship and may be even more difficult to address than

the gender biases within the E&I. This requires a detailed, nuanced understanding of the different subgroups, eg older entrepreneurs, migrant women (e.g. Vardhan et al, 2020). All female entrepreneurs are not the same so incentives and motivations need to be placed in context (e.g. in terms of women’s agency and relationships and self-efficacy) before effective policies can be put in place.

Fourthly, ‘silver’ or ‘older entrepreneurs’ continue to be overlooked, despite global demographic, economic and employment changes and the socio-economic contributions they could make.

### 3.1 Barriers to Entrepreneurship

**Table 1: Compares the barriers faced by older entrepreneurs (Halabisky, 2012) to those faced by female entrepreneurs across 18 countries (Wu et al., 2019)**

Barriers faced by older entrepreneurs (Halabisky, 2012):	Barriers faced by female entrepreneurs (Wu et al., 2019):
1. Human capital, e.g. outdated skills, lack of entrepreneurship skills, low levels of digital literacy.	1. Lack of industry experience.
	2. Societal expectations that women’s primary role is childcare and domestic household duties.
2. Social capital in the form of powerful, appropriate networks.	3. Unfavourable lifestyle choices that women make daily.
3. Access to finance especially for those who do not have access to pensions and personal wealth.	4. Fewer tendencies to invest in training and development of employees.
4. Declining health which may limit their capacity to engage in entrepreneurial activities.	5. Discrimination.
5. Financial disincentives such as loss of state pensions, benefits and confusing tax systems.	6. Negative attitude against women.
	7. Problems related to childcare.
	8. Inadequate education and training.
6. Age discrimination: older people may be seen as less flexible, less committed and less able to cope (Curran & Blackburn, 2001; Kibler et al., 2012).	9. Exploitation of women.
	10. Ethnic or religious barriers.
	11. Family commitments.
	12. Lack of access to capital.
7. Opportunity cost of time: Older individuals may be less willing to commit time to activities that yield a stream of future payments and are associated with risk, compared to activities that generate instant and riskless returns, such as waged labour. Also, older people tend to prefer leisure activities to work once their health begins to decline (Singh & DeNoble, 2003).	13. Lack of access to business information.
	14. Lack of access to networks.
	15. Lack of access to advice.
8. Lack of awareness of the opportunities for self-employment and the steps involved in starting a business hindered by poor and overly complex information provided by different governmental bodies and support agencies, especially for early business phases. Information targets younger, media-savvy and well-educated generations (Kibler et al., 2012)	16. Lack of tendency to acquire quality business information.
	17. Lack of entrepreneurial skills.

It is acknowledged that Table 1 does not compare like with like. However, it clearly reveals that female entrepreneurs have more challenges than their male counterparts and that many of these relate to social and cultural issues. Many barriers identified by Wu et al. (2019) related to the motherhood penalty, as women become older, they may still be carers – by looking after grandchildren, partners or older parents. In addition, they may face increased discrimination and dismissal because they are old and a woman. Ethnic/religious/cultural barriers are also extremely important (see Hacsek et al., 2025) in shaping women’s entrepreneurial journeys (eg what they are allowed to do, receiving recognition and ability to keep control of

finances. Muslim female role models are using social media to tell their stories and inspire others.<sup>1</sup> These difficulties are compounded for older female entrepreneurs, and indeed some gaps may be widened (e.g. in terms of access to finances and networks).

Other well-known barriers not mentioned in the above include the male domination of E&I ecosystem such as the gender make up of investment panels, lack of female investment angels (10% in EU), un/conscious bias to those not conforming to traditional stereotypes (e.g. aggression, incredulity, setting different standards), lack of interest and understanding of gender responsive/sensitive product innovations, inability to understand the female market, lack of interest in social and new models of entrepreneurship which may be more attractive to female entrepreneurs, gender bias in research funding, lack of women on decision making boards, lack of role models and powerful networks (for more details, see report by the Committee on Women's Rights and Gender Equality, 2021).

Despite this, women as new entrepreneurs have become an important feature of European and global entrepreneurship growth in the last 30–40 years, despite the post – COVID-19 'she-cession' which Torres et al. (2023) and the EU Business School (2021) claimed disproportionately effected female entrepreneurs. Reasons for this included reduced demand for services in retail, health, lifestyle and wellbeing sectors, women-owned businesses were forced to close for extended periods due to their need to focus on caring and schooling, underfunding of businesses meaning they had less capital reserves to draw on and challenges to work life balance. Whilst condemnatory of societal expectations on women and the financial support offered to female entrepreneurs, the reports remained optimistic, highlighting that women were more able to pivot, adapt and be flexible to meet new challenges. Their wider entry into the E&I ecosystem is seen as providing opportunities for change.

### 3.2 Motivations of Female, Older Entrepreneurs

Orhan and Scott (2001) argue that women become entrepreneurs via different routes: dynastic compliance, no other choice, chance, natural succession, forced entrepreneurship, informed entrepreneur, and pure entrepreneur. They may be motivated by the need for independence and achievement arising from job frustration, lack of flexibility and family related reasons (Welsh & Dragusin, 2006; Tomlinson & Colgan, 2014; Pääkkönen & Hanif, 2011).

Moore (2020) argued that for women in later life, starting a business may be a rewarding alternative to retirement, providing opportunities to generate additional income or fulfil a long-held ambition. Tomlinson and Colgan (2014) noted four themes that can explain and justify the pursuit of older women's self-employment:

1. Continuity which means they have had an ongoing interest in self-employment for a longer time,
2. Validation which explains that previous experiences both within and outside of work provide evidence of their capacity to be self-employed,
3. Change since women may have more spare time, once free from caring duties or paid employment – which gives them an opportunity to change their lives by becoming self-employed,
4. Agency which means that their stories can be interpreted as the self-representation of an active agent.

Researchers such as Pöllänen (2002) and Vardhan et al. (2020) amongst others argue that there are no differences between entrepreneurial men and women in personality dimensions such as achievement, motivation, independence, leadership, and risk-taking propensity. However, there is a tendency for men to see entrepreneurship as a business decision, whereas women may view it as a life choice – a way of integrating family and career needs. Mainieiro and Sullivan (2005) argued for gender-based differences in which women's career decisions form part of a larger and intricate web of interconnected issues, people, and aspects that come together in a delicately balanced package. Women make decisions about their career options after considering their impact on others. With an increase in gender equality in household duties, this may be changing. However, in many cultures, women are still expected to perform all household and caring duties and may be denied the opportunity to set up her own business. There is overwhelming evidence in support of the existence of gendered, cultural and age-related differences in both barriers and motivations in entrepreneurship. The final section

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<sup>1</sup> E.g. <https://www.revivingsisterhood.org/expressions/zaynab-abdi-entrepreneurship/>; <https://www.bbc.co.uk/news/business-37798677>; <https://www.bbc.co.uk/news/business-37798677>; <https://muzzbizz.com/muslim-women-entrepreneurs/>

considers what steps need to be undertaken to create a fairer E&I ecosystem, especially for older, female entrepreneurs.

### **3.3 Review of Suggestions for Creating a Fairer E&I Ecosystem**

To paraphrase a core concept in ergonomics, if you design for the most disadvantaged or excluded you improve the system for all. Women, people from older age groups, people from different cultures and those who do not conform to the traditional image of an 'entrepreneur' or 'business leader' continue to be disadvantaged in their attempts to set up their own businesses. Those within the sector recognise that little is changing and encourage people from more diverse backgrounds to enter the sector, make changes from within and act as role models. Is this good enough? Most new entrepreneurs struggle with the demands of setting up a new business and maintaining a satisfactory work life balance without this additional task. It is up to governments, agencies and policy makers to understand and invest in these entrepreneurs, rather than continually alluding to untapped potential and relying on the willingness of others to cover gaps in funding and policy – especially when this places a greater burden on women.

The Gender Equality Strategy for Europe 2020-2025 set the Commission's work on improving gender equality and all policy objectives are pertinent here, to make sure that women and men have equal opportunities to thrive and guarantee that women and men have equal chances to lead European society and ensure freedom from gender-based violence and stereotypes. These are embedded in a number of structural reforms, policies, directives and measures, for example to reduce gender stereotypes and the effects of multiple stereotypes on women. With 44% of Europeans thinking that the most important role of a woman is to take care of her home and family and 43% thinking that the most important role of a man is to earn money, there is still a long way to go. The role of the media and the cultural sectors have been noted as shaping people's beliefs, values and perception of reality, and are key channels for changing attitudes and challenging stereotype.

Although a significant minority of Europeans express outdated views of the role of women, this is changing. Men are increasingly sharing care and household activities. This is supported by policies related to parental leave, more flexible working conditions and greater opportunities for women to continue their education, different career paths and economic changes which require new skills and provide new business opportunities (e.g. work-life balance directives). Digital divides (age and gender) are still prevalent, but many women have embraced opportunities provided by e-commerce and the gig economy. The need to support micro-entrepreneurs has been recognised by e-commerce platforms such as Etsy who help women, craft entrepreneurs and small businesses (Etsy Advocacy, 2025).

Progress towards meeting Sustainable Development Goals (SDGs) in the Member States, in particular their labour market, social inclusion and education dimensions is monitored through Semester country reports. This includes gender equality (SDG 5), and the way in which economic and employment policies can help deliver on them. The structural reform support programme can support Member States in mainstreaming gender in public administration, state budgeting and financial management and in closing the gender employment gap and to address the higher proportion of women in poverty, particularly in older age.

Using the contextual factors suggested in the OECD report by Halabisky (2012), policy should focus on what influences an older person's decision to enter self-employment by:

- Promoting the benefits of entrepreneurship to and by older people, to reduce discrimination and raise awareness of opportunities. This is included in 2012, the European Year of Active Ageing and Solidarity between Generations. Targeted funding is needed in all work programmes to share good practices, develop networks, mentoring and training schemes for women and older entrepreneurs.
- Addressing entrepreneurship skills gaps through customised support programmes at local and national level to targeted subgroups.
- Developing and supporting networks and mentorship which provides practical, emotional and culturally sensitive support. These can address issues relating to shortfalls in social capital and boost confidence when family and friends express negativity (Kautonen, 2013).
- Improving and simplifying access to finance, for example through targeted grants, low-interest loans and crowdfunding capital to support silver entrepreneurs, providing tax incentives for investing in senior start-ups.
- Addressing disincentives to entrepreneurship such as by ensuring state benefits are not lost, introducing sick leave insurance for self-employed people.

Additional recommendations include:

- Providing support for the early stages of business startups to increase self-efficacy and confidence.
- Creating national one stop shops for those new to entrepreneurship, which provides jargon free and accurate support, broken down into clear stages to reduce fear and confusion to make the industry more accessible (Maritz, 2015).
- Bojanić et al. (2024) likewise stressed the need to provide information and regulations which are relevant to the early stages of their business, sufficient and understandable (most terms are more suited to the well-educated, media-savvy younger generations).
- Changing the E&I power narratives from an economic/financial/profit focus to one which focuses on the wider benefits in terms of health, wellbeing and social enterprise (Chatterjee et al., 2022) and non-monetary gains (Kautonen et al., 2017)
- Addressing lack of diversity in leadership at all levels has been well documented. In this particular case there is a need for meaningful contributions and leadership at the top of the E&I ecosystem, to change the rhetoric, models and funding biases.
- Gendered support, respectful of cultural norms, encouraging more women to start up their own businesses require new models and approaches to entrepreneurship which recognise and enable women's needs and motivations (as shown in Figure 1), not simply wealth creation. In many cultures, looking after children and the needs of the local community are important. Here policies on economic and social development focusing on removing cultural norms othering women and providing child and social care facilities would encourage older entrepreneurship (Adom et al., 2018; Arshed et al., 2023).
- Policies are urgently needed which address long term care in the community – as older women may find themselves caring for older relatives, husbands and neighbours at a time when they could be starting small businesses which fulfil their higher-level needs.

#### **4. Conclusions**

The entrepreneurship efforts of older people will, and need to have, a growing impact on national economic performance, policy frameworks, academia and the business community. This paper has looked at the barriers, motivations and ways in which this can be easier for older, female entrepreneurs. Stereotypes need to be broken down – not only in terms of the 'model entrepreneur', but also about older people – their capabilities, aspirations and needs in later life. It is a disservice to perpetuate the image of passive acceptance of old age where people slide into retirement, steady decline, long illness and neglect. Having amassed around 40 years of work and life experience, and increasing levels of healthy life expectancy post-retirement, setting up new businesses may be an attractive proposition for some if the right support is available.

Understanding the needs of this subgroup can influence the E&I ecosystem – leading to new models of entrepreneurship and what it means to be an entrepreneur and even the focus of innovation. More importantly this work can be transferable to other subsections of the entrepreneurial community, increasing diversity and the recognition that high profit may not, or even should not, be the key driver or outcome.

Although older entrepreneurs share the same barriers and could benefit from the enactment of many of the recommendations, there are gender inequalities; namely a mismatch between women's motivations for setting up a business and popular models of entrepreneurship; the dual burden of women and cultural expectations which require them to prioritise work in the home, at the expense of paid employment. As women live longer than men and are the main (un)paid carers in all societies, with an ageing population, older women may have a very small window in which to start their businesses.

The review would benefit from a closer look at the entrepreneurship experiences of women from different cultures, including migrant women in the EU. Some qualitative studies have been included in the references with previous rounds of EU funding having focussed on how cultural, societal and religious norms curtail opportunities for entrepreneurship. However, a focus on gender and multiple marginalisation are often absent from studies on older entrepreneurship and would be a valuable area of further research and social policy.

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## Ethics

The study received ethical approval from Coventry University, P184702

## Use of AI

AI was not used in the generation of this paper

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