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Scientific articles

Percepciones de mujeres mayores de 60 años sobre sus trayectorias en el emprendimiento

Perceptions of Women Over 60 About Their Entrepreneurial Journey

Percepções de mulheres com mais de 60 anos sobre suas trajetórias empreendedoras

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Resumen

En un contexto donde el envejecimiento de la población femenina avanza con limitadas políticas públicas y mecanismos de protección social, el emprendimiento se ha convertido en una estrategia relevante para que muchas mujeres mayores sostengan su autonomía económica. Este estudio analiza las percepciones de mujeres mayores de 60 años en torno a sus trayectorias emprendedoras, considerando sus motivos para iniciar un negocio, los beneficios obtenidos, el apoyo familiar, experiencias de discriminación por edad, habilidades desarrolladas, retos enfrentados, la influencia de la pareja, su percepción sobre la necesidad de demostrar mayor capacidad que los hombres y sus consejos hacia otras mujeres que enfrentan violencia de género. Se trata de un estudio cualitativo basado en entrevistas semiestructuradas aplicadas a 17 mujeres con micronegocios activos. El análisis se realizó mediante el software *Atlas.ti*, que permitió codificar, organizar e interpretar los datos. Los hallazgos muestran que el emprendimiento surgió principalmente por necesidad económica y ha fortalecido su autoestima, autonomía y capacidad de decisión. Las participantes enfrentan barreras como discriminación por edad, falta de apoyo familiar, escaso acceso a tecnología y recursos financieros. Se concluye que el emprendimiento es una vía viable de sustento; sin embargo, se requieren políticas públicas con perspectiva de género y perspectiva



sobre el envejecimiento que atiendan las desigualdades asociadas tanto a la edad como al género para garantizar un envejecimiento digno y activo.

Palabras clave: emprendimiento femenino; mujeres mayores de 60 años; vejez activa; , autonomía económica.

Abstract

In a context where the aging of the female population is advancing amid limited public policies and social protection mechanisms, entrepreneurship has become a relevant strategy for many women aged 60 and over to sustain their economic autonomy. This study analyzes the perceptions of these women regarding their entrepreneurial trajectories, considering their motivations for starting a business, the benefits obtained, family support, experiences of age discrimination, skills developed, challenges faced, the influence of their partners, their perception of the need to demonstrate greater competence than men, and their advice to other women facing gender-based violence. This qualitative study is based on semi-structured interviews conducted with 17 women who manage active microenterprises. The analysis was carried out using Atlas.ti software, which enabled the coding, organization, and interpretation of the data. The findings show that entrepreneurship emerged primarily out of economic necessity and has strengthened participants' self-esteem, autonomy, and decision-making capacity. Participants face barriers such as age discrimination, lack of family support, and limited access to technology and financial resources. It is concluded that entrepreneurship represents a viable means of livelihood; however, public policies with a gender perspective and a perspective on aging are required to address inequalities associated with both age and gender in order to ensure dignified and active aging.

Keywords: female entrepreneurship, Women over 60 years of age, active aging, economic autonomy.

Resumo

Num contexto em que o envelhecimento da população feminina é acentuado por políticas públicas e mecanismos de proteção social limitados, o empreendedorismo surge como uma estratégia relevante para muitas mulheres mais velhas manterem sua autonomia econômica. Este estudo analisa as percepções de mulheres com mais de 60 anos sobre suas trajetórias empreendedoras, considerando as razões que as levaram a iniciar um negócio, os benefícios obtidos, o apoio familiar, as experiências de discriminação por idade, as habilidades desenvolvidas, os desafios enfrentados, a influência de seus parceiros, a percepção da necessidade de demonstrar maior capacidade do que os homens e seus conselhos para outras mulheres vítimas de violência de gênero. Este estudo qualitativo baseia-se em entrevistas semiestruturadas realizadas com 17 mulheres proprietárias de microempresas. A análise foi feita utilizando o software Atlas.ti, que permitiu a codificação, organização e interpretação dos dados. Os resultados mostram que o empreendedorismo surgiu principalmente da necessidade econômica e fortaleceu sua autoestima, autonomia e capacidade de tomada de decisão. As participantes enfrentam barreiras como discriminação por idade, falta de apoio familiar e acesso limitado à tecnologia e a recursos financeiros. O estudo conclui que o empreendedorismo é um meio de subsistência viável. Contudo, são necessárias políticas públicas com uma perspectiva de gênero e envelhecimento para abordar as desigualdades associadas à idade e ao gênero, a fim de garantir um envelhecimento digno e ativo.

Palavras-chave: empreendedorismo feminino; mulheres com mais de 60 anos; envelhecimento ativo; autonomia econômica.

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Introduction

Silke Staab et al. (2023) They warn about the accelerated aging of the world's population, which generates increasing needs for care and support. Globally, it is estimated that there are 807.8 million people aged 65 or older, a sixfold increase compared to 1950. It is projected that by 2050, 55% of the nearly 2 billion older adults will be women, and that just over 59% of them will be over 80 years old and reside in low- and middle-income countries. However, women living longer does not necessarily mean they live in better conditions, since in old age many lack support networks, stable income, and access to comprehensive healthcare. This situation exacerbates gender gaps and reflects the

accumulation of inequalities throughout the life course, which also impacts their opportunities for economic autonomy, including access to activities such as entrepreneurship.

In Mexico, according to the National Institute of Statistics and Geography (INEGI (INEGI, 2025)), there are 8.6 million women aged 60 and over, with the 60-64 age group being the largest. More recent data from the National Survey of Occupation and Employment (ENOE) indicate that approximately 11 million women in this age range continue to participate in economic activities, of whom 20.2% are active in formal or informal employment (Instituto Nacional de las Mujeres, 2024). These figures reflect the growing involvement of older women in the workforce.

The accelerating aging of the population in Latin America is a phenomenon that demands the design of public policies capable of guaranteeing healthcare, well-being, and social assistance for older adults. This process also presents a gender dimension known as the feminization of old age, which indicates that women predominate in older age groups due to their greater life expectancy. However, this increased longevity is often accompanied by social, economic, and employment disadvantages that impact their quality of life (Moreno & Flores, 2023).

It is recognized that older adults who worked in poverty, with low levels of education and precarious wages, often did not contribute enough to qualify for adequate pensions, forcing them to continue working in old age (Silva Villar et al., 2024). This situation particularly affects older women, many of whom lack sufficient pensions or savings due to work histories marked by informality or interruptions related to family care. In this context, entrepreneurship becomes a strategy for economic sustainability.

Several studies have indicated that older adults often turn to entrepreneurship as a way to remain active in the labor market (Holmquist & Sundin, 2022). For women, small businesses represent not only a means of subsistence but also a way to strengthen their autonomy. However, many of these projects are developed under adverse conditions that test their emotional, economic, and social stability.

Entrepreneurship is an activity fraught with uncertainty and complex contexts. Recognizing that it is associated with risk, it is often considered a practice linked to young people, which can exclude those of older ages (Aydin et al., (2019). Furthermore, gender differences exist, as women face fewer job opportunities and greater interruptions in their career paths, making it more difficult for them to accumulate wealth compared to men.

Several studies have indicated that women face multiple barriers to self-employment, such as lower levels of education, lack of financing, limited business representation, and cultural norms that undermine their self-confidence (Global Entrepreneurship Monitor, 2023). These difficulties intensify in later life, where they must confront stigmas associated with age, technology use, and leadership (Dibek & Aydin, 2024).

Even so, many women become entrepreneurs after becoming widowed or when their children grow up, strengthening their self-esteem and economic independence (Wainwright et al., 2015). However, obstacles persist, such as a lack of family support, the burden of domestic work, limited access to information, and scarce government assistance (Dzingirai & Ndofirepi, 2024; Tuffour et al., 2022). In contexts of high vulnerability, informal female entrepreneurship represents not only a source of income but also a form of resistance against structural inequalities (Korzenevica et al., 2022).

In this context, the objective of this research is to analyze the perceptions of women over 60 years of age regarding their reasons for starting a business, the benefits they gain from starting a business, family support in its management, possible experiences of age discrimination, the skills they develop, the challenges they face, the influence of their partner on their decision, and their advice for other women experiencing violence who wish to become entrepreneurs. The aim is to identify the scenarios and conditions in which older women build their entrepreneurial paths, as well as the factors that influence their autonomy, resilience, and economic sustainability.

According to Castro Lugo et al. (2023)[reference missing] Torres García et al., (2022), poverty in female-headed households has increased. Some variables associated with this phenomenon are migration, the rise in divorces, the increase in single mothers, the decline in fertility rates, women's longer life expectancy, the low tendency of widows to remarry, and the preference of many women for cohabitation. Other contributing factors include a lack of commitment to the male role as primary breadwinner, the questioning of the traditional patriarchal model, and the growing empowerment of women within their families.

Unfortunately, gender inequalities persist in women's old age, increasing their risk of poverty as a result of the gendered division of labor throughout their lives (Adalberto et al., 2020). Many have assumed unpaid care responsibilities, limiting their labor force participation and access to social benefits such as pensions. This accumulated inequality translates into a high prevalence of poverty in old age.

Similarly, older women in Latin America face inequalities in pension systems, stemming from their longer time spent in the domestic sphere or from part-time work histories without benefits. This means that many lack social security and sufficient economic resources for healthcare, resulting in greater poverty and a reduced quality of life (Estrada & Bustos, 2023; Foster & Smetherham, 2013).

Unpaid domestic work is one of the main causes of pension vulnerability for women. In Mexico, poverty rates in old age are high due to interrupted and often unrecognized work histories, which limits access to pension rights (Aguilera & Gómez, 2020). These conditions increase their exposure to economic insecurity in old age.

In this context, entrepreneurship is presented as a path that can foster financial independence through self-employment. However, women face numerous barriers, such as limited access to education, insufficient training, little business support, a lack of financial literacy, and a lack of mentorship, which hinders their participation in entrepreneurial activities (Mahfoud & Mahfoud, 2024; Ngalesoni et al., 2024).

A study of 24,139 people over 65 showed that the decision to become an entrepreneur for opportunity depends on factors such as income, education, and occupation (Amorós et al., 2024). Römer-Paakkanen y Takanen-Körperich (2022) They found that older female entrepreneurs develop and maintain their businesses primarily for economic reasons, although aspects such as well-being, social relationships, self-realization, lifelong learning, and entrepreneurship as a lifestyle also play a role.

Positive motivations for starting a business include the excitement of creating one's own company, the desire for independence, and the aspiration for entrepreneurial success. In contrast, motivations such as a lack of job opportunities, job loss, or retirement can drive entrepreneurship out of necessity (Dereñ et al., 2025).

According to [source missing Urbaniak y Kozar (2021)], older entrepreneurs should possess qualities such as creativity, innovation, opportunity identification, achievement orientation, risk-taking ability, and adaptability. Likewise, women with prior work experience and supportive home environments tend to have more realistic entrepreneurial expectations, while those lacking these elements face greater challenges (Chatterjee et al., 2022).

Micro-entrepreneurship contributes to the social inclusion of women and fosters the development of their resilience (Quagraine et al., 2023). Low-income women entrepreneurs use their businesses as a family support strategy (Xiong et al., 2020). Mousa et al. (2025) It

is noted that female entrepreneurship helps alleviate various forms of poverty, including physical, emotional, and social dimensions. In this sense, entrepreneurship can positively impact women's emotional well-being (Chatterjee et al., 2022).

In many societies, self-employment rates tend to increase with age. This phenomenon can be explained by the gradual displacement of salaried employment as the population ages, leading to more precarious working conditions and limiting opportunities for reintegration into the workforce (Guzman & Merlo, 2024). In this context, self-employment emerges as a viable alternative for maintaining income and economic independence.

Businesses, regardless of size, play a vital role in empowering women by creating job opportunities that can lead to improvements in their economic well-being. This empowerment manifests as increased income, participation in decision-making, greater autonomy in managing personal affairs, increased confidence, and social recognition (Senapati & Ojha, 2019).

However, older women may face discouragement from seeking self-employment due to personal barriers, technological limitations, economic obstacles, dependence on state pensions, lack of capital, and sociocultural barriers associated with traditional gender roles (Mousa et al., 2025). These conditions contribute to maintaining their social and economic exclusion at a stage of life when they require stability and recognition.

In short, women's entrepreneurship in old age faces numerous challenges, but it also represents a path to autonomy and resilience. To achieve this, women require access to management, financing, and marketing resources (Choi-Allum, 2023), as well as the strengthening of their entrepreneurial mindset to sustain their businesses in adverse contexts (Noor et al., 2025). Although older women experience a greater sense of self-integrity, age-related barriers persist (Lindström et al., 2022). In sectors such as street vending, women value the flexibility that allows them to balance work with caregiving responsibilities (Cueto, 2024). Therefore, it is recommended to eliminate financial discrimination, expand training and mentorship opportunities, and promote actions that challenge gender stereotypes (Emon & Nipa, 2024).

Methodology

This research adopted a qualitative approach to understand, through the voices and experiences of women over 60, the meanings they attribute to entrepreneurship in contexts of structural inequality and aging. Sixteen semi-structured interviews were conducted, allowing for the exploration of subjective and contextual aspects difficult to capture using quantitative approaches. The interviews addressed topics related to motivations for entrepreneurship, benefits of self-employment, family support, experiences of age discrimination, skills developed, challenges faced, and perceptions of the need to demonstrate greater ability than men, as well as recommendations for other women facing situations of violence.

The study was conducted using purposive sampling, selecting women over 60 years of age who had active microbusinesses at the time of the interview. Data collection took place in [add city/region if applicable] during [year or period], through recorded interviews with informed consent, which were subsequently transcribed for analysis. Participant selection was based on the criterion of direct experience in entrepreneurial activities in old age.

The qualitative approach was chosen because it allows for a deeper understanding of the phenomenon studied and fosters a closer connection to lived experiences (Aspers & Corte, 2019). This type of research seeks to understand meanings rather than explain causal relationships between variables (Nassaji, 2020). Furthermore, it enables the interpretation of experiences within their own social context, recognizing their relevance in disciplines such as sociology, psychology, and pedagogy (Fischer & Guzel, 2023).

The data analysis was conducted using a thematic analysis approach supported by *Atlas.ti software*, which allowed for the organization of testimonies, the assignment of codes, and the construction of interpretive categories. This process facilitated the identification of recurring patterns and nuances in the narratives about entrepreneurship among older women. The analysis followed an open coding procedure aimed at identifying emerging themes related to motivations, barriers, and strategies for economic autonomy.

Results

Seventeen interviews were conducted, and the participants' profiles are presented in Table 1. The women interviewed were between 60 and 74 years old, with a mean age of 63.2 years. The largest proportion was in the 60-62 age range ($n = 9$), followed by the 63-65 ($n = 3$), 66-68 ($n = 2$), and 69 and older ($n = 3$) age groups. This finding is significant, as it demonstrates that many women maintain or begin economic activities at a stage of life when retirement is generally assumed. In the interviews, this continued activity was primarily linked to economic necessity, the lack of a pension, and a desire to maintain their economic independence.

Regarding marital status, the profile was diverse: 35.3% married ($n = 6$), 23.5% single ($n = 4$), 17.6% widowed ($n = 3$), and 23.5% separated or divorced ($n = 4$). The thematic analysis identified that, among married women, partners often provide emotional and motivational support; however, in several cases, their participation in the business operations is limited. Some single or widowed women indicated that they started their businesses as a strategy to meet family economic needs. In the case of separated or divorced women, entrepreneurship was described as a source of income and, in some accounts, as a way to rebuild their lives after the breakup.

Regarding education, diversity was also observed: 11.8% had no schooling ($n = 2$), 5.9% had primary education ($n = 1$), 17.6% had secondary education ($n = 3$), and 23.5% had high school education ($n = 4$). Additionally, 11.8% reported technical training ($n = 2$), 11.8% had incomplete higher education ($n = 2$), and 5.9% had a bachelor's degree ($n = 1$). The interviews revealed that entrepreneurship was not always associated with a higher level of education, but rather with life experiences, skills developed outside of school, and, in several cases, the need to support the household.

Regarding their previous work history, most reported having paid experience in activities such as commerce, services, sewing, sales, customer service, or administrative offices. Among the positions mentioned were secretary, demonstrator, purchasing manager, physiotherapist, teacher, and department head, reflecting a diverse work history at different times in their lives.

Cases were also identified of women who reported not having worked previously. In some cases, this was related to their dedication to domestic work; in others, restrictions imposed by their partners on entering the paid workforce were mentioned. These narratives

were linked to dynamics of control and subordination within the family, and in some testimonies, they were associated with experiences of violence.

Regarding the age of the businesses, a range of 2 to 48 years was found. Most businesses had been operating for between 6 and 20 years ($n = 11$), while one group reported more than 20 years ($n = 5$). Only one case indicated an age of less than 5 years ($n = 1$). These data suggest that, even in contexts of informality and economic constraints, a significant portion of the businesses have managed to survive over time, which was related to building a customer base, accumulated experience, and economic sustainability strategies.

Regarding pensions, only one participant reported having a pension, and another indicated having received a lump sum payment for the accumulated amount, which she had already used. This result reflects the situation of exclusion from social security faced by many older women, associated with nonexistent or intermittent work histories in the formal sector and unpaid work, particularly domestic and care work. These conditions limit the required number of weeks of contributions and hinder access to pension benefits, increasing the need to maintain income through economic activities in old age.

Table 1. General information of the women participating in the study

General information	Work and educational background	Business characteristics
<p>Informant 1 Age: 60 years Marital status: married, 26 years of marriage Children: two (30 and 26 years old) Lives in the State of Mexico</p>	<ul style="list-style-type: none"> • Education: High School • He does not have any dependents. • He worked for five years in sales in the textile sector. • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 20 years. • Business: butcher shop. • It is found in formality. • People who work in your business: three
<p>Informant 2 Age: 60 years Marital status: single Children: one (22 years old) Lives in Mexico City</p>	<ul style="list-style-type: none"> • Education: secondary • If you are responsible for the care of an elderly person. • She worked for 25 years in a sewing workshop. • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 8 years. • Business: clothing sales. • In an informal setting. • People who work in your business: one person.
<p>Informant 3 Age: 64 years Marital status: widow Children: 6 children (the youngest is 38 years old).</p>	<ul style="list-style-type: none"> • Schooling: Without schooling, his father never allowed him to study. • If she takes care of her granddaughters. • She never worked; her husband wouldn't allow it. • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 15 years. • Business type: grocery store. • Mode: informal • People who work in his business: sometimes his daughters.
<p>Informant 4 Age: 60 years Marital status: single Children: two (39 and 37 years old). Lives in: Coacalco</p>	<ul style="list-style-type: none"> • Education: High School • He doesn't take care of anyone. • If he worked as a physiotherapist, there is no data on years. • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 15 years • Business: Sale of various items. • Mode: informal • People who work in his business: He receives support from his granddaughter and son.
<p>Informant 5 Age: 68 years Marital status: divorced Children: two (42 and 41 years old). Lives in Mexico City</p>	<ul style="list-style-type: none"> • Schooling: second semester of the degree • He doesn't take care of anyone. • If you worked in the household goods trade. • He says yes, but the money has run out; they gave him the full amount. 	<ul style="list-style-type: none"> • Business age: 48 years • Business: stationery • Mode: formal • People who work in your business: three
<p>Informant 6 Age: 67 years Marital status: single Children: one (4 years old). Lives in: Coacalco</p>	<ul style="list-style-type: none"> • Education: Professional technician in interior design. • If you take care of your 90-year-old father. • She worked for 11 years as an interior decorator. • If you have a pension. 	<ul style="list-style-type: none"> • Business age: 17 years • Business type: food (salads). • Mode: informal • People who work in your business: one (your sister).
<p>Informant 7 Age: 62 years Marital status: married Children: three (40, 39 and 38 years old). Lives in Mexico City</p>	<ul style="list-style-type: none"> • Education: secondary school. • She occasionally takes care of her granddaughter. • She worked as a demonstrator, no information on the years. • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 10 years • Business: Sale of insecticides. • Mode: informal • People who work in your business: one (your husband).
<p>Informant 8</p>	<ul style="list-style-type: none"> • Education: High School 	<ul style="list-style-type: none"> • Business age: 30 years

General information	Work and educational background	Business characteristics
Age: 60 years Marital status: married Children: three (40, 39 and 38 years old). Lives in: Atizapán de Zaragoza	<ul style="list-style-type: none"> • She worked as a secretary for 20 years. • He does not have a pension. 	<ul style="list-style-type: none"> • Business activity: selling products in the market. • Mode: informal • People who work in your business: two.
Informant 9 Age: 74 years Marital status: widow Children: 6. Lives in Mexico City	<ul style="list-style-type: none"> • Schooling: no schooling • She worked as a seamstress • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 17 years • Business: selling tamales • Mode: informal • People who work in your business: three.
Informant 10 Age: 63 Marital status: married Children: two (26 and 39 years old). Lives in the State of Mexico	<ul style="list-style-type: none"> • Education: Technician in industry. • I don't work • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 10 years • Business: making and selling cupcakes • Mode: informal • People who work in your business: two
Informant 11 Age: 60 Marital status: married Children: four (39, 38, 33 and 27 years old). Lives in the State of Mexico	<ul style="list-style-type: none"> • Education: Secondary • I don't work • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 12 years • Business: Sale of clothing and plants • Mode: informal • People who work in your business: only the owner.
Informant 12 Age: 72 years Marital status: widow Children: 3 (51, 49 and 43). Lives in Mexico City	<ul style="list-style-type: none"> • Education: First semester of nursing. • I don't work • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 10 years • Business: Embroidered products • Mode: informal • People who work in your business: only the owner.
Informant 13 Age: 61 years Marital status: married Children: 2 (25 and 35). Lives in the State of Mexico	<ul style="list-style-type: none"> • Education: Incomplete high school. • He worked as a purchasing manager. • He does not have a pension. 	<ul style="list-style-type: none"> • Business age: 12 years • Business: Stationery. • Mode: informal • People who work in your business: only the owner.
Informant 14 Age: 64 years Marital status: separated Children: 2. Lives in the State of Mexico	<ul style="list-style-type: none"> • Education: Incomplete high school. • She worked as a department head. • He does not have a pension. • She cared for her disabled husband, but he was violent, so she decided to separate. 	<ul style="list-style-type: none"> • Business age: 10 years • Business: selling tennis shoes. • Mode: informal • People who work in his business: sometimes his daughters.
Informant 15 Age: 60 years Marital status: married Children: 1 (25 years old) Lives in the State of Mexico	<ul style="list-style-type: none"> • Schooling: Primary • I don't work • He does not have a pension. • She cares for her disabled husband. 	<ul style="list-style-type: none"> • Business age: 2 years • Business: selling gelatin and sweets. • Mode: informal • People who work in her business: only the entrepreneur.
Informant 16 Age: 60 years Marital status: separated Children: 2 (38 and 42 years old) Lives in Mexico City	<ul style="list-style-type: none"> • Education: Bachelor of Laws degree. • She worked as a teacher. • He does not have a pension. • She cares for her disabled husband. 	<ul style="list-style-type: none"> • Business age: 8 years • Business: stationery. • Mode: formal • People who work in your business: three.
Informant 17	<ul style="list-style-type: none"> • Education: High School 	<ul style="list-style-type: none"> • Business age: 20 years

General information	Work and educational background	Business characteristics
Age: 65 years Marital status: single Children: 2 (35 and 25 years old) Lives in Mexico City	<ul style="list-style-type: none"> • She worked as a cashier. • He does not have a pension. • Care for elderly people. 	<ul style="list-style-type: none"> • Shift: kitchen. • Mode: informal • People who work in your business: two

Source: own elaboration

Reasons for entrepreneurship

When exploring the reasons that led the participants to become entrepreneurs, it was identified that most did so out of economic necessity ($n = 12$; 70.6%), while others associated it with personal fulfillment ($n = 4$; 23.5%) and, to a lesser extent, with the identification of an opportunity ($n = 1$; 5.9%).

The testimonies show that the start of these businesses was primarily linked to situations of economic vulnerability, such as accidents that affected their partners' ability to work, job loss, or the need to support the family. In other cases, entrepreneurship emerged as an alternative to the strain of salaried work or as a strategy to reorganize household finances.

“My husband worked as a bricklayer, but one day he fell and injured his hip; he couldn’t walk anymore. That’s why we decided—well, he was the one who started it—to open a small store. We only sold some basic things: oil, eggs, and things like that. That’s how my husband started it.” (Interviewee 1, personal communication, 2025).

“It was unexpected. I studied and worked in the legal field, also in an ISSSTE store and in a clinic as a physiotherapist, where I learned massage and electrotherapy. When I was pregnant, 40 years ago, an opportunity arose thanks to the father of my children, whose family is from Tepito and owns businesses. He got me a place to sell, and that’s how I started selling merchandise in 1984. Even so, I continued working in other places.” (Interviewee 4, personal communication, 2025).

“I worked with the PAN and then with the PRI, but they fired me for not being partisan. I felt sad, but I decided to start my own business. The idea came from a place that sold salads; I started with sandwiches and then I set up a table outside my house. Later, my sister, who has a great touch in the kitchen, joined me, and together we created recipes like the Buffalo salad. Even though I have a prosthetic knee, I can’t stop working. Salads are my passion.” (Interviewee 6, personal communication, 2025).

The benefits of entrepreneurship

The participants were asked about the main benefits of entrepreneurship. The thematic analysis identified that the perceived benefits were related to independence, self-sufficiency, and the peace of mind that comes with having income or savings to respond to emergencies. In some testimonies, the ability to make decisions without depending on others was highlighted as a key aspect.

The participants also noted that entrepreneurship has allowed them to confirm their own capabilities, even though they come from traditional family backgrounds where they were expected to remain primarily in the home. In their accounts, they value contributing financially to the household, feeling useful, staying active, and avoiding economic dependence. They also mentioned the satisfaction of achieving personal goals, experiencing greater economic freedom, and developing as women.

“Well, I say that getting ahead and feeling that women can, that we are entrepreneurs, that we are capable of doing things for ourselves... that is what motivates us to do what we do.”

(Interviewee 17, personal communication, 2025).

“To begin with, we need to have independence as women. When we achieve economic freedom, we begin to think differently and we begin to value ourselves as people.”

(Interviewee 14, personal communication, 2025).

“Well, you feel useful to yourself and, in addition, you are generating income, right? So you don't depend on another person.” (Interviewee 7, personal communication, 2025).

Family support in managing the business

The participants were asked if they receive family support in managing their microbusinesses. Fifty percent reported having family support, while the other 50 percent indicated they did not. In some cases, daughters occasionally help in the business and earn an income from it. One participant also mentioned having her husband's support in management, which gives her greater peace of mind when making decisions.

The analysis of the testimonies revealed that children's participation in microbusinesses can contribute to fostering an entrepreneurial culture within households. Similarly, some women interpreted their partners' involvement as a form of shared responsibility that promotes emotional well-being and strengthens their confidence in managing the business.

Given that these are small economic units, some women expressed that they do not receive direct support; however, they recognize the importance of their families being informed about their activities.

Perception of possible discrimination due to age

The women were asked if they perceived experiences of discrimination related to both their age and gender. Opinions were divided. Some reported having faced such situations, mainly related to their age, mentioning that they are sometimes assumed to be incapable of managing a business or performing certain jobs. They also reported being overlooked for certain positions and that, in some cases, some customers prefer to be served by men.

The testimonies reveal the difficulties older women face in accessing the formal labor market, as well as processes of devaluation linked to age and gender.

Skills and knowledge developed

The older women were asked about the skills and knowledge they have developed over the years running their businesses. The interviews revealed the strengthening of abilities such as agility, organization, work motivation, communication skills, interpersonal skills, and money management. One participant shared that she learned to count out of necessity in order to operate her business. They also noted that the entrepreneurial process has involved recognizing their own capabilities and developing greater self-confidence, which is linked to a boost in their self-esteem. They also mentioned having acquired greater knowledge about their products, which has allowed them to attract customers and improve their performance.

In some cases, this process was linked to a decrease in economic dependence on their partners, as well as learning how to manage finances and people who collaborate in their businesses.

“I’ve learned so much, especially about getting to know people. Going out every day and telling yourself that everything is going to be alright gives you strength. You have to be willing, deal with all kinds of people, and know how to handle yourself. It’s also important to learn how to manage money. I didn’t at first; I was too trusting. In Tepito, I even had up to six people working with me; we sold food and earned very well, thank God. But being so trusting had consequences. As they say, ‘The master’s eye fattens the horse.’ You learn that over time, after several setbacks.” (Interviewee 4, personal communication, 2025).

“At first you don’t know much, but with guidance from family or people in the market you learn. In conversations they give you advice, and that’s how I understood a little about marketing. I even decided to study it, because you have to know the basics, like how to manage money. My mom sold clothes and if she earned 500 pesos, she would get excited and not set aside any money for investment. You also have to anticipate unforeseen events, and that’s where knowing a little accounting comes in handy.” (Interviewee 6, personal communication, 2025).

“I’m a bad manager, but I have the knowledge. You have to be organized and have many skills. Knowing which products spoil, how to handle and preserve them. All of that is learned to run a business well.” (Interviewee 6, personal communication, 2025).

Challenges in starting a business

The women entrepreneurs were asked about the main challenges they faced when starting their businesses. Their stories revealed a variety of challenges, including financial and personal difficulties, finding a place to set up shop, accidents that have affected their mobility, and the impact of age on their performance. They also mentioned challenges related to customer acquisition and the sales process. Furthermore, technology emerged as an additional challenge, as its constant evolution is complex for them to understand, requiring extra effort to adapt and learn how to use it.

Influence of the partner on entrepreneurship

Regarding the influence of partners on entrepreneurship, the responses indicated that, in some cases, this is perceived as positive, as women receive moral support that fosters a sense of companionship. However, even when this support is acknowledged, in many cases partners do not participate directly in the business activities.

Another relevant finding is that the death of a husband has, in some cases, been a determining factor in women's decision to start businesses to support their children. On the other hand, testimonies were also identified that reflect a negative influence from their partners. Some women indicated that their husbands do not approve of their professional development, and situations of economic violence were reported, where men restrict or control access to money as a form of domination.

Perception that women have to demonstrate greater ability than men

Regarding the perception of whether women must demonstrate greater ability than men in the business world, diverse viewpoints were identified. Some women felt they must work harder, as they perceive an additional burden associated with their responsibilities. They pointed out that, in addition to running businesses, they must also manage household chores, and that they sometimes face disrespect from their partners, referring to situations of violence. They also expressed that they are not always recognized as capable and that they face additional social pressures simply for being women.

On the other hand, some participants denied the need to prove greater ability than men, arguing that both men and women work equally and that, from their perspective, there is no direct discrimination. They also pointed out that it's not about proving anything, but rather about society recognizing that women have the full capacity to start and develop their own businesses.

"Yes, my dear , yes, it's always more difficult, because men are stronger and we women have to stay at home. Besides, husbands don't always respect us, and then here, with the drunks, things get difficult." (Interviewee 3, personal communication, 2025).

"I don't think I'm a feminist, but I don't live under the thumb of men either. I think you should do what makes you feel good, something you feel comfortable with, not to prove something. If you're good with yourself, that shows, and you don't need to prove anything to anyone. You prove it to yourself, and people notice it in your attitudes." (Interviewee 6, personal communication, 2025).

The women interviewed were asked if their children, grandchildren, or other relatives were involved in their business. In most cases, the responses were negative, indicating that their family members showed no interest in participating. Despite attempts to involve them and pass on business knowledge, several children have chosen to pursue other paths.

Faced with this lack of family continuity, the women continue to maintain their businesses as part of their personal and economic trajectory. While some expressed a desire to preserve what they have built, they also expressed respect for the autonomy of their family members, recognizing that each person has their own interests and projects.

On the other hand, testimonies were also identified indicating some family involvement in the business, although not necessarily operational, but rather through support. One of the interviewees humorously recounted that her grandchildren are present in the business, primarily as customers, while her daughters provide occasional assistance. This

participation, in some cases, allows them to earn a living, which becomes relevant when their partners do not assume financial responsibilities. Through this dynamic, some women indicated that their daughters recognize the possibility of generating their own income.

"During peak seasons, my daughters and granddaughter help me with sales. I am proud to have their support." (Interviewee 14, personal communication, 2025).

Advice for women facing violence who want to start a business

The participants were asked what advice they would give to women facing situations of violence. In their responses, several emphasized the importance of strengthening economic independence and persisting in the search for alternative sources of income. Some mentioned the possibility of accessing loans and relying on their own abilities as strategies for moving forward. One woman highlighted that generating her own income can help reduce economic dependence on her partner, especially when the partner does not assume responsibilities in supporting the household. The testimony of a woman who acknowledged having experienced violence was also collected, noting that, although it is not easy to escape such a situation, it is possible.

"Well, I believe it's never too late to start a business or to develop something we have in mind. There's always someone who can help us and lend us a hand. The key is that, as women, we want to do it and, above all, that we lose our fear." (Interviewee 13, personal communication, 2025).

Discussion

The findings reveal that most of the women interviewed started their businesses out of economic necessity, stemming from multiple circumstances that forced them to generate income for their subsistence. This result coincides with the findings of [Muhammad et al. (2020)authors ' names] Muhammad et al. (2021), who point out that women experience higher levels of economic vulnerability than men, partly due to the persistence of patriarchal structures that assign men the role of provider, while women are relegated to the domestic sphere. In this context, female entrepreneurship can constitute a strategy for confronting poverty and generating income for subsistence (Jennings & Brush, 2013). Likewise, the lack of formal employment opportunities drives many women to become entrepreneurs, which can contribute to improving their economic situation and the well-being of their families (Muhammad et al., 2021). However, when entrepreneurship arises from necessity, it is often

geared toward survival rather than growth, which limits its potential for scaling (Puentes et al., 2019).

Furthermore, it was found that the benefits of entrepreneurship for women aged 60 and over have been economic independence and the ability to make decisions. These results align with the findings of [authors' names] De Silva et al. (2021), who indicate that entrepreneurship can improve women's well-being and increase their economic contribution, which can boost their self-esteem and their capacity to invest in their children. Along the same lines, female entrepreneurship contributes to strengthening women's participation in economic decision-making within the household, which is linked to empowerment processes (Al-Radami & Al-Abed, 2021). However, these effects should be interpreted with caution, as [authors' Al-Radami y Al-Abed (2021)names] De Silva et al. (2021)point out that the empowerment derived from entrepreneurship is usually gradual and of moderate scope, without denying that it can foster certain levels of independence. Likewise, [authors' names] Ahl y Marlow (2021)indicate Gómez-Jorge et al. (2025)that entrepreneurship is positively associated with self-esteem, which can facilitate a willingness to take risks in economic and personal contexts.

On the other hand, it was found that 50% of women aged 60 and over receive family support to manage their microbusinesses, while the other half do not. This result coincides with the findings of [authors' names] Jurnal et al. (2023), who emphasize that family support influences the performance of women entrepreneurs. They also Dewitt et al. (2023)maintain that women entrepreneurs require not only family support but also community support through the provision of services that facilitate the balance of their responsibilities. This support can help reduce emotional exhaustion and foster the necessary disposition to develop strategic skills in managing their businesses (De Clercq et al., 2023).

Furthermore, family exerts a significant influence on women's entrepreneurial environment through emotional support. This support helps them cope with the challenges and pressures associated with the entrepreneurial process (Wijewardena et al., 2020). In the case of older women, who may face higher levels of discrimination and less access to financing, family support can be a key factor. This support can provide the motivation, confidence, and practical assistance needed to start and, above all, sustain their businesses despite the obstacles (Wu, 2023).

Another variable explored was the perception of potential age discrimination. Women aged 60 and over acknowledged experiencing this type of discrimination, both in their businesses and in the labor market. They noted that, on occasion, some clients prefer to be served by men, question their physical capabilities, or believe that, due to their age, they are no longer suitable for performing certain tasks. They also indicated that they face greater difficulties in finding employment. These findings align with those reported by [Poblete et al. (2025)authors' names], who point out that discrimination against older adults limits their economic opportunities and affects their dignity, creating less favorable environments for their personal and professional development. While entrepreneurship can offer older women a way to demonstrate their skills and experience, age-related prejudices persist, often forcing them to make an additional effort to be taken seriously. This highlights the need for society and economic systems to recognize the value of accumulated experience in old age (Bujan Katanec et al., 2024; Kangas et al., 2025).

Furthermore, discriminatory attitudes based on age and gender can have detrimental effects on the health and well-being of older women, particularly impacting their mental health. These stigmas restrict their quality of life and amplify the psychosocial consequences of the aforementioned discrimination. In this regard, empowerment policies should not only promote entrepreneurship but also foster balanced physical and social environments that value and recognize their work (Merodio et al., 2024).

The women who participated also stated that their microbusinesses have allowed them to develop skills and knowledge such as communication, customer service, accounting, and financial independence from their husbands. These findings align with those of [author's name] Kogut y Mejri (2022), who recognize that women entrepreneurs strengthen their self-efficacy and resilience, enabling them to restart their businesses when necessary. This is related to the development of their emotional intelligence, creativity, and leadership, which help them connect with and retain clients, building trust and loyalty (Afrin et al., 2024). Furthermore, this confirms the findings of [author's name] Kabeer (2020), who points out that the achievements obtained contribute to greater confidence and a sense of success, fostering greater participation of women in the home and their community.

Similarly, Hidayana Mohd Noor et al. (2024)the findings from interviews with women micro-entrepreneurs confirm that most exhibit limited financial literacy, which impacts their pricing decisions. This situation is linked to testimonies revealing difficulties in calculating costs or separating investment from profit. In this regard, the Kumar Jha et al.

(2024) authors suggest the need to strengthen digital literacy training, which would enable women to participate in the digital economy.

The challenges identified for women aged 60 and over can be grouped into financial obstacles, limitations in physical mobility, difficulties in sales, customer acquisition, and the use of technology. Specifically, Kumar Jha et al. (2024) they state that women face barriers in accessing financing, as well as a lack of market information, business management skills, and time constraints. Furthermore, Ogundana et al. (2021) they point out that accessing and using financial resources is complex for women; in addition, difficulties in developing customer-oriented intelligence contribute to hindering the sustainability of microbusinesses.

Similarly, it is recognized that necessity-driven entrepreneurship occurs under different conditions than opportunity-driven entrepreneurship, since the urgency of obtaining economic resources forces the rapid development of skills with little time for formal learning. This leads to empirical learning, frequently based on trial and error. Although it is a complex process, women entrepreneurs strengthen adaptive skills, develop functional creativity, and acquire practical intelligence geared toward solving everyday problems. However, these same conditions are also associated with higher levels of stress, informality, and precariousness, which can hinder sustained growth. (Strawser et al., 2021)

Several interviews revealed that the support women receive from their partners primarily manifests as emotional support, without direct involvement in the operation of their microbusinesses. Furthermore, in some cases, the death of a husband has been a motivating factor in starting a business as a strategy to support their families. These findings align with [reference missing] Mathias y Wang (2023), who indicate that partners can represent a source of emotional support in the entrepreneurial process, and with [reference missing] Anandharaman y Rangasamy (2023), who recognize that spousal support has positive effects on the development of women's entrepreneurship. On the other hand, testimonies also emerged that reveal experiences of economic violence perpetrated by partners. These situations reflect that, in the face of the loss or restriction of male income, women's work becomes a fundamental resource for family subsistence, as [reference missing] point out (Bansal & Mahajan, 2023).

Similarly, Apolevič (2023) The study indicates that women living in poverty are more vulnerable to violence; in this sense, economic independence can contribute to strengthening their self-esteem and expanding their decision-making capacity. Furthermore, violence is perpetuated through prejudices and patriarchal structures, compounded by low incomes that

hinder breaking the cycle of vulnerability (Montes de Oca López et al., 2024). This study identified that some participants had experienced economic violence. According to [reference missing] Adams et al. (2020), this type of abuse involves control over women's ability to acquire, use, and retain economic resources. Its implications are complex, as it leads to economic dependence, affects quality of life, and limits empowerment processes.

Similarly, the participants acknowledged that, as microbusiness owners, they must make an additional effort due to the double burden associated with entrepreneurship and domestic work. Several interviewees pointed out that they face multiple social demands stemming from gender roles that continue to assign them priority responsibilities within the home. In this sense, Ruiz-Martínez et al. (2023) they identify this disadvantage as related to time management and the persistence of the gendered division of labor. This conflict arises from the demand to simultaneously fulfill various roles, which generates a significant mental load for women (Mashpure et al., 2023). They also Akar et al. (2024) note that the unequal distribution of domestic work has psychological and financial repercussions, associated with the so-called "third shift," understood as the stress derived from the double expectation of responding to both the demands of entrepreneurship and domestic tasks. Additionally, Jaim (2022) they indicate that women's businesses are generally tolerated by their partners as long as they do not interfere with their domestic responsibilities. In this context, it is relevant to challenge the gender stereotypes that associate entrepreneurship with masculinity (Laguía et al., 2022).

Women aged 60 and over reported limited family involvement in their businesses; when such involvement exists, it is usually restricted to operational tasks rather than functions related to planning or strategic management. The findings reveal two patterns: on the one hand, a lack of family interest in the continuity of the business; on the other, sporadic support focused on specific activities. In these cases, family members—particularly daughters—collaborate occasionally and receive compensation that allows them to contribute to the upkeep of their own households. Unlike the emotional support discussed earlier, this type of participation is related to the operational continuity of the business. According to [reference missing] Wijewardena et al. (2020), family support can reduce the negative impact of stress and the demands of the business. Furthermore, women's work in their microbusinesses helps cover basic household economic needs, such as food and clothing (Xiong et al., 2020). Self-sufficiency in these areas can contribute to reducing poverty among women (Ergo et al., 2024).

Finally, the women offered advice to those facing situations of violence, highlighting the importance of seeking economic independence as a strategy to break the cycle. In this regard, they identified entrepreneurship as a possible way to distance themselves from contexts of dependency. Asencios-Gonzalez et al. (2018) They found that economic violence tends to affect women with lower levels of education, who live with their partners, have children, and have limited incomes more frequently. Likewise, exposure to domestic violence can constitute a barrier to creating new businesses, reducing entrepreneurial self-efficacy and increasing the fear of failure (Shahriar & Shepherd, 2019). The results suggest that access to one's own income through entrepreneurship can contribute to reducing economic dependence and expanding the possibility of making decisions aimed at escaping situations of violence (Chen et al., 2023). In the case of older women, the testimonies suggest that starting a business at this stage of life can represent a strategy to strengthen their economic autonomy, even in contexts of low education or limited family support.

Conclusions

Entrepreneurship and business sustainability among older women develop in contexts marked by resilience and multiple economic, health, and social challenges. Microbusinesses have represented a means of economic support for women who, faced with diverse life circumstances, have sought to generate income to support their families. Although many participants managed to enter the formal labor market at some point, a significant proportion did not access a pension that would provide them with social protection in old age. This is related, among other factors, to career paths interrupted by family responsibilities or by dynamics in their relationships that led them to leave formal or semi-formal employment. These findings reflect perceptions that demonstrate how life experiences have influenced their continued participation in economic activities during later adulthood.

The study also highlights that older women face forms of age- and gender-based discrimination, particularly when their ability to manage businesses is questioned or their employment opportunities in the formal labor market are limited. In this regard, it suggests that public policies recognize and strengthen the role of microbusinesses led by older women, promoting their inclusion in training and support programs aimed at improving their economic sustainability.

The results suggest that entrepreneurship can be a way to foster a sense of purpose, self-sufficiency, and economic autonomy in older adults, allowing them to make decisions without being entirely dependent on others. Furthermore, some participants indicated that this experience helps strengthen their self-confidence, which can influence their willingness to take on new challenges. However, the study also identified a need to promote self-care strategies that allow them to attend to their physical and emotional health, as well as to promote access to digital skills training that contributes to strengthening their productive activities.

Finally, the experiences of older women who manage microbusinesses demonstrate that these activities represent an alternative source of income in vulnerable contexts. However, many face limitations related to health problems, mobility issues, and the lack of social security coverage, which increases their exposure to precarious economic conditions. In this context, the findings underscore the importance of promoting public policies that integrate a gender and aging perspective, aimed at recognizing and addressing the specific needs of women in older adulthood.

Future lines of research

Future research could focus on analyzing how time poverty—understood as the limited availability of hours resulting from the overload of domestic, caregiving, and productive work—affects the growth of microbusinesses led by women aged 60 and over. It is also relevant to examine the digital divide they face and explore how different forms of violence—economic, domestic, or structural—and risky environments shape their daily operations. Identifying the most frequent health conditions in this population and evaluating potential ergonomic adaptations to address mobility limitations that may affect the continuity of their productive activities are also suggested. Finally, identifying training needs—particularly in contexts of low educational attainment—and evaluating the impact of training interventions aimed at strengthening their economic and digital skills are proposed.

Conflict of interest

The author states that the research was conducted without the presence of commercial or financial relationships that could be interpreted as a potential conflict of interest.

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