Being a self-employed older woman: From discrimination to activism

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Abstract

This article presents an autobiographical account of an older woman's lived experience of self-employment. Little is known about women who experience ongoing self-employment into their 50s and beyond. Shoshanna's personal narrative describes her experiences and the challenges she has faced as she reflects upon her attempts to grow and sustain her business and the implications of ageism and gender inequality in laying a claim to entrepreneurship. The narrative proceeds to reflect on her activist work, as it is constructed through the creation of a social enterprise to support older people. Shoshanna's narrative provides valuable insights into the intersection of age and gender in self-employment moving from discrimination to active support.

Keywords ageism, gender, late career, self-employment, social enterprise, technology, women entrepreneurs

Introduction

Mounting empirical evidence demonstrates the structural inequalities women face in creating or growing businesses (Jennings and Brush, 2013). Further, entrepreneurship discourse can be exclusionary where it represents and legitimates self-employment and business ownership as masculine (Ahl, 2006) and has also become associated with a specifically youthful energy and

optimism (Ainsworth and Hardy, 2008). Yet, little is known about how issues of age complicate those of gender for those engaged in self-employment. The limited research on women's employment and age has been largely concentrated on professional careers within traditional organisational settings (Jyrkinen and McKie, 2012; Moore, 2009). Where self-employment is considered (for example Atkinson et al, 2015), it is often as an alternative to support women in their multigenerational unpaid care roles, before they return to an organisational career. However, it is important to also consider those older women who enter long-term self-employment and the challenges they may face (Tomlinson and Colgan, 2014). Compounding lower rates of self-employment amongst the over 50s compared with younger age groups (Levesque and Minniti, 2006), women reportedly make up only 25% of self-employed over 50s (Bachelor, 2013). Here, our focus is therefore on a key intersection of age and gender (Crenshaw, 1991) in ongoing self-employment, where women experience age and ageist discrimination differently, reflecting the complex, interwoven relationship between ageism and gender inequality (Moore, 2009; Radl, 2012).

This article presents the autobiographical account of Shoshanna, a white, middle class, self-employed woman over 50 years of age and therefore, in the UK, classified as an 'older entrepreneur' (Bohlinger and van Loo, 2011; Lewis and Walker, 2011). She holds a university degree in communication and media theory and is divorced with two adult children. Shoshanna has experienced ongoing self-employment, first, as a new mother, setting up a baby sling company while caring for her children, and later as a Public Relations professional before founding a technology app business at the age of 50. Experiencing the disadvantages of being an older self-employed woman inspired her decision to actively support older people moving into enterprise activity through the creation of a social enterprise. The first author initially interviewed Shoshanna as part of a research project on gender and entrepreneurship. Discussions and engagement continued after the interview process, chiefly around a shared

interest in the challenges facing older women in self-employment. This process provided us with insights into the continuing familiarity with Shoshanna's working experience and support for others. It seemed logical, therefore, to pursue her story and additional interviews were conducted from which the three authors worked together to develop a concise but clear account of Shoshanna's experiences. Shoshanna's story, told in her own words, generates powerful insights into a key intersection between gender and age that has been largely ignored in the literature on self-employment and entrepreneurship (Kautonen et al, 2008). This is important because self-employment is growing in economic and social significance, targeted at many excluded and discriminated-against groups as a means of economic empowerment, including women and older people (Tomlinson and Colgan, 2014).

Contemporary entrepreneurship research shows that women are constrained by both vertical and horizontal occupational segregation (Saridakis et al, 2014). Women's enterprise activity tends to be concentrated on feminised professions and business fields, placed at the periphery of the masculinised technology and knowledge intensive sectors (Kelan, 2009). Shoshanna felt insulated from gender discrimination in the PR industry, where age was synonymous with experience and, thus, an advantage to her career as she moved into mid-life. Indeed, Perenyi, Zolin and Maritz's (2018: 85) mixed methods study of older entrepreneurs in Australia found that being older was seen as an advantage, due to experience, resources and networks, and that the 'entrepreneurship domain appears somewhat liberated from the age-related discrimination compared to the domain of occupational employment'.

However, Shoshanna explains that her experience was not considered a valued asset on entering self-employment in the technology sector where the male domination of technical skills and knowledge and the youth-oriented practices can combine to disadvantage older women working in the field (Orser et al, 2012, Wajcman, 2010). Notwithstanding the recurring rhetoric about women's opportunities in the new knowledge economy, it is shown that systemic

inequalities do not disappear when transfigured through the medium of the internet (Dy et al, 2017, Sassen, 2002). Research in this stream suggests the gendered dimensions of digital access, including the production of relevant and affordable content, infrastructure, and the role of the user as a producer rather than a passive consumer, represent the most visible manifestation of "virtual" inequality; this following and reinforcing the economic and social inequality that already exists (Eubanks, 2011). Such practices maintain the status quo for white male technology entrepreneurs and lead, as a result, to women's exclusion from 'information, influence, and solidarity benefits' that suppress entrepreneurship (Light and Dana, 2013: 603-604).

In seeking to explain declining rates of business start-up with age, Lévesque and Minniti (2006) argue for a negative relationship between entrepreneurial attitudes and age, which might suggest that the low rates reflect a lack of 'entrepreneurialism' amongst older people. However, Kibler et al (2015) argue that, in addition to the reasons highlighted by Lévesque and Minniti (2006), another cause for relatively low levels of self-employment among the over 50s compared to those in their 40s could be discrimination and their study identifies different sources of discrimination as well as different coping strategies that are deployed. While studies such as these offer important insights for understanding the experiences of older self-employed people, they tend not to include gender in their analyses. In turn, studies of self-employed women tend to focus on women as parents and often at an earlier stage of their lives (Anderson and Hughes, 2010; Bourne and Calas, 2013; Meliou and Edwards, 2018). The intersection of age and gender therefore remains one of vital importance to explore and understand.

Women may express self-doubts and pessimism with reference to their age, which can make them less disposed to self-employment than men of their age or younger women (Walker

and Webster, 2007). Tomlinson and Colgan (2014: 1659) explain that the separation between 'older women' and 'older men' created by popular age discourses can be challenged and highlight 'the uncertainty regarding where to locate the boundary between older and younger'. In their study of professional women considering the transition into self-employment, they demonstrate how expressions of doubt and loss of assertiveness are intertwined with feelings of change and the consideration of self-employment as an appropriate trajectory. These themes are powerfully reflected in Shoshanna's narrative in which she shows great enthusiasm for transitioning into the technology sector. However, she also notes her despair when she reflects on the processes and tensions she experiences as a self-employed older woman and the subject of what she perceived to be discriminatory practices.

A key part of the context for entrepreneurial activity is the 'enterprise industry', those providing services such as finance and specialist advice and the provision of wider business support (Gibb, 2000; Mallett, forthcoming). Women founders working in the technology sector are at a disadvantage relative to male in accessing funding as well as connecting to mentors and role models (Marlow and McAdam, 2012, Cross and Linehan, 2006). Financial alternatives, such as programme accelerators, are presumed to allow entrepreneurs an opportunity to pool relatively small amounts of money together in order to meet the funding requirements of new firms (Bruton et al, 2015). Informal networks are made up of young, white males who connect each other to information, resources and investors in order to grow their social capital and sustain businesses (Ozkazanc-Pan and Muntean, 2018). Shoshanna notes how women are under more scrutiny, heightening the need to prove themselves and appear legitimate. As an older woman, Shoshanna felt an outsider in her engagements with the enterprise industry. She reflects on the effects and barriers these discriminatory practices have on developing her business, as the struggle for legitimacy and to secure financial support has had an impact on her wellbeing and survival.

Instances of discrimination within social reference groups, such as family and friends, can generate negative emotions (Goss 2005) among older entrepreneurs, which can reduce their own belief in being able to sustain a business (Podoynitsyna et al, 2012). Shoshanna also narrates her disappointment when her grown up sons were critical of her entrepreneurial attempts and perceived lack of success measured against powerful entrepreneurial norms, suggesting that adult children are not always straightforwardly advantageous for the older self-employed. While McKay (2001) argues for the freedom of self-employed older women without responsibility for their children, other studies have identified how forms of responsibility for adult children and wider family obligations can persist as constraints for older self-employed people (Mallett and Wapshott, 2015a). Based on in-depth interviews with older entrepreneurs in the UK, Kibler et al (2015) argue that family and friends are distinctive social reference groups and cannot be simplified to one social category. Their findings demonstrate that adult children who had been involved in self-employment provided older entrepreneurs with both emotional support and professional advice, while family members that had different experiences of employment had also a different set of expectations, which in many cases resulted in the withdrawal of resources.

Among the four types of coping strategy Kibler et al (2015: 194) identify in relation to entrepreneurship and age discrimination, active negotiation is defined as 'the entrepreneur's intentional practices of changing the opinions of social reference groups from negative to positive'. Such practices may be propelled by a sense of having faced discrimination and injustice. They show how actors confronted by situational discontinuities can see also scope for action, as opposed to barriers (Mutch, 2007), and emphasise the transformational potential of entrepreneurship as a social change activity (Calás et al, 2009). This is reflected in Shoshanna's experience, as she started a social enterprise intended to alleviate others' suffering (see also Miller et al, 2012), which represents an authentic expression of who she felt herself

to be as an older women entrepreneur. However, as authors such as Tomlinson and Colgan (2014: 1670) have highlighted, 'the elements involved are not equally available to all women [for example due to the effects of] divorce or separation, new caring responsibilities, ill-health, or periods away from employment, which proved harder to weave into a positive and hopeful story'. Shoshanna experiences emotional and material challenges in her attempt to sustain the social enterprise and acknowledges both the agony and confidence this requires. There is an important role for activism, in this case a social enterprise in relation to a perceived market failure in the enterprise industry (Teasdale, 2012) but also to address the lack of policies and exclusionary discourses, including to challenge the media narrative around ageing and to provide alternative narratives around what it means to be legitimately or successfully self-employed or an entrepreneur (Mallett and Wapshott, 2015b).

Shoshanna's story

Gender and age discrimination in the enterprise industry

When I was 50, I decided to transition into the technology sector and build DIGBUS, an app for Londoners on a budget. I was fascinated by the internet since its arrival in the mid-90s and, while I felt excited by all the opportunities I could see, I didn't have any means of executing them. I spent some time working with a digital strategist on a variety of ideas that we pitched to various clients whom we thought would have the budget and the interest in executing them. This was before the start-up ecosystem existed in London and we were operating very much from a client/agency model. It wasn't until my children went off to University and I sold my house, releasing some equity, that I decided to put my PR career on the backburner and focus on creating a digital business with the idea of scaling and selling it. On reflection I realise that I had no idea how difficult that would be.

I started going around 'Silicon Roundabout' giving demos, going to networking events and becoming a very familiar face on the start-up scene. There is a widespread assumption that if you work in technology, you need to raise investment. I had some money but needed more to develop DIGBUS. You always hear about start-ups raising millions of pounds and I bought into this concept. I was aware that people my age didn't start technology businesses and that women especially were not really present. If they were present, they weren't given that much attention. They seemed to have to work twice as hard as everybody else. I think that you find in predominantly male sectors that women are not embraced; engineering, banking, technology, all sorts of stuff. So, I was an exception to the rule, but I didn't fully appreciate what goes in to raising investment.

I participated in an accelerator programme. We met one evening per week. It was flexible around people's circumstances. Most accelerator programmes are intensive, requiring people to commit as long and as many hours as it takes. They are meant for young people with no caring responsibilities. They are male dominated and, when women are present, are rarely above 35 years old. In the programme in which I participated, there was some consideration and they wanted to attract a much broader range of people than just young people. Nonetheless, being an older woman, it's always going to feel harder.

I definitely had respect because I have experience and people do respect experience, but I also felt that I was an anomaly. I felt my mentor, especially, was not on my side. He didn't want to help me and didn't believe in me and, rightly or wrongly, I perceived this as being due to my age and my gender. Everything he said was critical 'I don't think this is going to work. I don't see what's happening here. I don't get it' that was it. I have not had a mentor since then that has been that brutal and that unhelpful, ever. He seemed to offer no encouragement or support. This is not what a mentor does. It was just so brutal. I got really slammed down and no one offered me any investment. It may have been unconscious bias on his part in that I got

the feeling he was not used to dealing with a woman his own age. There was a younger woman on the course, for instance, with a bog-standard business idea and he fawned over her, constantly praising her efforts and so this type of difference made me feel discriminated against. I felt very undermined in this relationship with my mentor, especially as I was at the beginning of my journey when I needed a lot of advice and support.

At events the reactions I was getting from people were like, 'Oh my God, I can't even imagine my mother doing what you're doing', or investors saying to me things like, 'Well it's really interesting what you're doing but we don't normally invest in people that look like you.' 98% of people in the technology sector are men and probably most of those are 23 to 35 years old. As much as in some ways that was kind of interesting in that it made me stand out, it didn't help me raising investment. I started feeling that the odds were stacked against me.

I went on to other mentoring programmes and networking events. I went to one pitch event where I was told I had a perfect pitch, it was amazing. I would practise and deliver it perfectly on time, in three minutes. It hit every point and was compelling. The next person, a male in his early 30s, went on for an extra twenty minutes. Nobody said anything. There is no way I would have gotten away with that. They would definitely have stopped me. I thought, 'Are there different rules here for me and you because I've done mine exactly on time, that is what I have been told. You have just completely ignored that.' I felt that my age and gender worked against me, that I was such an anomaly that I was not being taken seriously.

I tried to crowdfund and failed. The site with whom I chose to crowdfund was mainly for biotech businesses. Keen to expand beyond these, they wooed me, promising that they would do their utmost to help me raise money. However, they did not have the investor base and the exercise was an enormous waste of time. Thankfully, I managed to remain under the radar so the only thing that suffered was my own self-esteem. Having gone through all that I

really don't want to do it again. It was so demoralising. It took so much energy and so much time.

My sons have been really hard on me. There was a lack of understanding about my motivation and an overall disappointment that I wasn't more successful. They said that 'mum, this is not going to work. You're too old.' I think they were my harshest critics because they are honest. In particular my younger son was more disappointed by the age barrier as he would have thought that by now I would have been more comfortable 'you've reached this age and you've worked so hard and yet you're still having to fight these battles. You should have been, by now, doing much better than this'. It is very difficult when your own kids do not have faith in you. I just had to have this overwhelmingly positive belief that it's going to work. I have too much to lose, both financially and from an emotional point of view. I need it to work.

After two years I finally managed to raise money. I raised £72,000, £25,000 of which came from my family. Unsurprisingly, the people who invested in me were all my age. After four years I got accepted to an innovation challenge programme with huge potential. People are now going, 'Well if you need a little bit of cash, I'll give you some cash.' As an older woman, I have to tick every single box. I'm now hitting all the buttons. I know what I need to do and I am confident.

Advocating for older people

During the low period, when it was going badly and I didn't know if it was going to work, I could see how the media constantly puts down older people. It's all about anti-ageing; everything is framed against youth. I felt good, though, about being older. I was creative and tried to make things happen. Through a discussion with friends, we talked about starting blogging about the benefits of age. I registered the URL the same evening. My friend was a journalist and we started writing some articles around pro ageing and feeling good. We had

some friends – our age – who wrote articles and also added articles from news sources. We wanted to become a resource for people that wanted to find positive stories about ageing.

We wrote an application to the Arts Council. The first one got rejected. We put in another one, which was accepted. We got almost £15,000 from the Arts Council and created a social enterprise. The aim of SOCAGE is to challenge the media narrative around ageing, through three pillars. One, is the publishing arm, the website, which promotes positive ageing. It's a resource that psychotherapists, academics, anyone can use to find content about things that relate to age in a positive way.

We also have had some funding from the Paul Hamlyn Foundation to create a business academy. It is aimed at supporting people who are mainly 50+ in being able to continue to work, feeling valued in what they do and helping to upskill them. That's because, as I discovered running DIGBUS, there's no support network for us. When we want to start businesses, there is nobody that we can turn to. We're now talking to a big funder about taking it across the UK and scaling it up. People over 50 are not being upskilled, they're just being made redundant. There's a huge sweeping away of older people within the workplace. As a result of that, they're not able to get new jobs because they're not being upskilled, and they lack some of the core skills, especially around digital. Statistically, most of the over 50s are likely to be looking for a job for over a year. That's really quite horrific.

The social side is about giving people ways to meet each other, such as group activities and get togethers. I started a Facebook group, which now has more than 3,000 people. We're trying to do a social event once a month. One of the events was a dinner party for 12 people, who were all affiliated in some way with death. We did another one with 80 people dressed flamboyantly. We hired a double decker open top bus and we drove through London. We used the streets of London as our catwalk and we made a little film about it.

People are desperate to connect with one another. There's clearly feelings of loneliness that are around all of this, which again tie in with my own feelings of loneliness around starting DIGBUS. I'm trying as much as I can to facilitate all this stuff and juggle everything else that I'm doing. It's a big success and it's big work. It's overwhelming. I'm just absolutely exhausted. I'm trying to find funding or sponsorship because if I can find funding then I can pay people to help facilitate some of this. But at the moment that funding isn't available. We're pretty much all volunteers. I'm working seven days a week now and I've got bulletin boards of all this stuff to do and honestly, there's just not enough hours in the day for all of this stuff. I'm absolutely 100% passionate about it but I need to manage it.

I'm now reaching the point where I had some savings, because I drew down some of my pension. I'm almost at the end of that and I need to kick in some genuine revenue, which is why I'm now probably getting a bit upset about everything. I'm probably overly confident just in my attitude because I need to be to do all of this. You can't have any self-doubt. You just have to believe it's going to work otherwise you're screwed. You have to have this incredible confidence. I'm aware that that's not typical of people my age and that generally there's a humungous lack of confidence. There's a lot of people with very low self-esteem and a lot of people who fundamentally are quite lonely and lack a strong social circle, especially if they've moved to a new place and they don't know that many people. The UK especially is not an easy place to meet people and London is really, really tough.

Sometimes I'm aware that the way I'm dealing with things is not typical but running SOCAGE has definitely given me a renewed sense of enthusiasm.

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