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CHAPTER ONE

SETTING THE STAGE: RESEARCH BACKGROUND, OPPORTUNITIES AND OBJECTIVES

“We simply do not know enough about entrepreneurship to close ourselves off to studying any facet of the phenomenon”. (Welter et al., 2016, p. 318)

1.0 Chapter Overview

This chapter discusses the foundational research opportunities that provided an impetus for this thesis. The rationale behind this thesis is to contextualise the entrepreneurial experiences of Mature Women Entrepreneurs in Dar es Salaam, Tanzania. This rationale resulted from various research opportunities, gaps and calls from academics within the mature and women entrepreneurship literature and from international development organisations such as the United Nations (UN). The first section describes the global ageing population trends, which signal an increase in life expectancy for older women, which warrants socio-economic development policies for this demographic. This is followed by the second research opportunity from the population trends within Africa, revealing a lack of academic attention on the socio-economic issues of the ageing population. Next, the UN 2030 SDGs goals are analysed, displaying a lack of progress, especially concerning MWEs in emerging countries. Lastly, the fourth research opportunity demonstrates the gaps (both epistemological and methodological) within the women’s entrepreneurial research agenda specifically based on the critique of one-size-fits-all approaches.

The second section of this chapter describes the significance of exploring mature women entrepreneurs (MWEs) in Tanzania, a developing country. This section illustrates the population trends of individuals aged 50 and above, again showing an increase in the ageing population of older women. Similarly, the issues relating to mature women, especially concerning their socio-economic positions within Tanzania, reveal a lack of attention on policies and socio-economic development for this demography. Finally, the research questions and objectives are discussed, followed by a roadmap of the different chapters within this thesis. Overall, this chapter positions this study as a critical contribution to the academic literature, practical policy considerations and global development discourses for Mature Women Entrepreneurs.

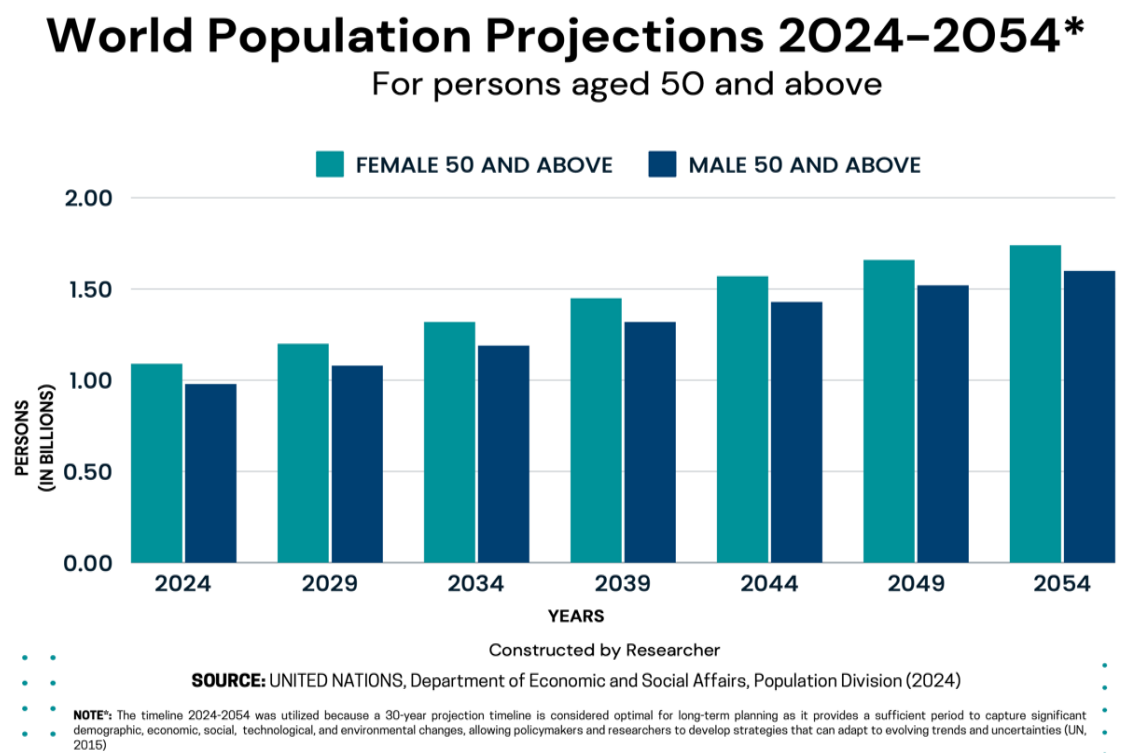
1.1 Mature Women Entrepreneurs: A Research Opportunity

Welter et al. (2016) posit that much about entrepreneurship remains unknown and, therefore, calls for further research to enhance this field. Considering Welter et al.'s (2016) calls for further exploration of everyday entrepreneurship, this study emerged from recognising four underexplored research opportunities. The following sections will briefly explore these research opportunities.

1.1.1 Research Opportunity ONE: The Global Ageing Population Trends

Though the mature entrepreneurship literature is still in its infancy, it's beginning to draw considerable attention within the global entrepreneurial research discourses (Grosu et al., 2023; Maritz, 2015; Murmann et al., 2023; Ratten, 2019). Numerous studies from both Western (Gordo et al., 2022; Kautonen et al., 2017; Meliou and Mallett, 2021; Stypinska, 2017) and non-Western contexts (Dzingirai and Ndofirepi, 2024; Gimmon, 2018; Murmann et al., 2023; Nsibirano et al., 2017) have attributed the research interests in this field to the growing population of the ageing demographics of both sexes globally. This rise in the ageing population (individuals aged 50 and above) is illustrated in **Figure 1** according to the UN (2024) population projections worldwide.

Figure 1: UN (2024) Global Population Ageing Projections from 2024-2054



In Figure 1 above, the global ageing population projections according to the UN (2024) are illustrated for men and women aged 50 and above over a 30-year timeline (2024-2054). The population of women aged 50 and above is projected to increase significantly from 1.09 billion to 1.74 billion, which exemplifies a growth of approximately 59.63% over 30 years. This underscores a substantial rise in the female elderly population globally. Likewise, for men aged 50 and above, the population is estimated to grow from 0.98 billion in 2024 to 1.60 billion by 2054, showing a considerable growth of about 63.27%. While the data indicates that both sexes will experience a substantial rise in their population, the population of women remains significantly higher by 1.60 times that of the male population (e.g., by 2054, females will be 1.74 billion while males will be 1.60 billion). Hence, notwithstanding the significant increase in the male demographic, the female population remains greater, which underscores the importance of mature women in broader socio-economic policy and research discourses (Vera-Sanso, 2023).

Despite the population trend showing that mature women outnumber mature men globally, there is limited research on mature women entrepreneurs (MWEs) (Aydin et al., 2019; McKay, 2001; Meliou and Mallett, 2021; Nsibirano et al., 2017). Various researchers (Ainsworth and Hardy, 2008; Axelrad and Tur-Sinai, 2019; Aydin et al., 2019; Kautonen et al., 2017) have highlighted the implications of an ageing population in terms of the socio-economic and political factors highlighting challenges such as unemployment of senior individuals due to ageism, lack of social protection schemes such as pensions for older adults and inadequate savings by these age groups all of which could significantly impact the socio-economic and political climate globally.

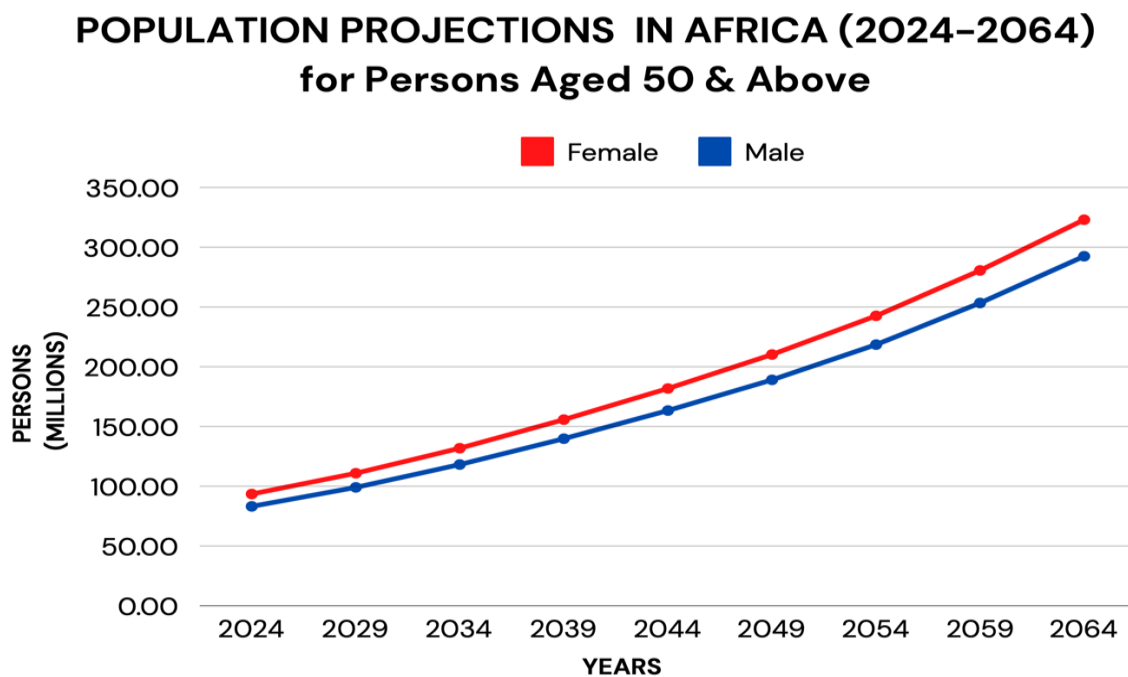
Additionally, various studies (Aydin et al., 2019; Gordo et al., 2022; McKay, 2001; Meliou and Mallett, 2021; Meliou et al., 2018; Nsibirano et al., 2017; Pleau, 2010; Tomlinson and Colgan, 2014) have shown that these challenges are more pronounced for older women than older men given the historical gendered discrimination of this demographic. Despite this acknowledgement, the mature female entrepreneurship literature remains underexplored (Aydin et al., 2019). Furthermore, regarding ageing policies, researchers from both Western (Gordo et al., 2022; Kautonen et al., 2017; Meliou and Mallett, 2021; Stypinska, 2017) and non-Western contexts (Dzingirai and Ndofirepi, 2024; Gimmon, 2018; Murmann et al., 2023; Nsibirano et al., 2017; Zhu et al., 2021) highlight a significant gap policy development for the older individuals particularly concerning entrepreneurship.

Consequently, the above gaps presented a research opportunity to explore the entrepreneurial experiences of MWEs to contribute to international research and development discourses regarding the ageing population with a specific focus on mature women. In doing so, this thesis responded to various calls from researchers (Arora and Mishra, 2019; Nerini et al., 2024; Shevelkova et al., 2023) for the need for research informing on ageing population issues to tailor policies to meet the needs of this demography.

1.1.2 Research Opportunity TWO: Projected Increase in the Ageing Population in Africa

Scholars (Akinrolie et al., 2024; Arora and Mishra, 2019; Shevelkova et al., 2023; Vera-Sanso, 2023) contend that development efforts (UN, 2015) towards the ageing demography have been predominantly concentrated in developed countries such as (Japan, the UK or Canada) than developing countries (such as Tanzania, Uganda, Nigeria) due to the enormous rates of older adults (aged 50 and above) within the advanced countries. Nonetheless, the latest population projections (UN, 2024) reveal that the number of older adults will increase substantially in developing countries, especially in Africa, putting them on par with their developed counterparts. This is further demonstrated in **Figure 2** below:

Figure 2: Demographic Trends: Male and Female Ageing Population Projections in Africa (2024-2064)



Constructed by Researcher from

SOURCE: United Nations, Department of Economic and Social Affairs, Population Division (2024)

NOTE***: The timeline 2024-2064 was chosen to demonstrate the ageing population trends in Africa because within the development discourses the timeline set for achieving the development targets is the year 2063 by African Union Agenda *Mahlatsi, 2021)

Figure 2 displays the population projections (2024-2064) for persons over 50 in the African continent according to the UN (2024) population projections. The data in Figure 2 reveals that the population of both females and males aged 50 and above is projected to grow exponentially from 93.45 million in 2024 to 323 million for women and 83.12 million in 2024 to 292.43 million for men by 2064. This highlights a substantial growth of approximately 3.45 times and 3.51 times for women and men, respectively. Additionally, the data suggests that the number of older women will be 1.10 times more than that of men by 2064 despite a projected 3.5 times increase in the male demography. This implies that older women outlive their counterparts (older men) and, as such, underscores the need for targeted socio-economic policies that address this demographic needs in terms of healthcare, employment and social support systems (Vera-Sanso, 2023). Furthermore, as the data shows that the number of older women will be slightly higher than that of men each year, this suggests that the targeted socio-economic policies must take a gendered approach (Vera-Sanso, 2023).

Despite the data on ageing populations within the African continent highlighting a substantial increase of older individuals, there is limited attention paid to both development discourses and research efforts for this demography (Vera-Sanso, 2023). Some scholars (Akinrolie et al., 2024; Hussein and Ismail, 2016; Mahlatsi, 2021) have suggested that this neglect is due to the African continent's population structure being young compared to other continents, such as Europe. In particular, Akinrolie et al. (2024) posit that Africa needs to begin paying attention to its ageing demographic given the poor conditions already existing, such as unemployment, lack of social protection schemes and lack of retirement savings, which Africa will not be able to combat if they were to wait till, they are faced with the enormous issues presented by the ageing population. Furthermore, Vera-Sanso (2023) argues that older women, in particular, are the most marginalised group of individuals with systemic challenges (such as unpaid care, lack of lifetime earnings, over-dependence on a spouse, lack of retirement benefits and savings) that exacerbate their poor socio-economic status. Yet, in research and development and policy discussions, older women are almost excluded (Hussein and Ismail, 2016; Nsibirano et al., 2017; Vera-Sanso, 2023).

In light of the above, the situation in Africa, specifically concerning older women, presented a critical research opportunity to explore older women in entrepreneurship from an African context, Tanzania. In doing so, this study contributed to the development of discussions on policies tailored specifically for the ageing demography to meet the demands of the increasing ageing population from a socio-economic perspective. Furthermore, the study responded to calls from various researchers (Akinrolie et al., 2024; Hussein and Ismail, 2016; Mahlatsi, 2021; Nsibirano et al., 2017; Vera-Sanso, 2023) about the need for research in ageing discourses that are limited within Africa's research and policy agendas. Particularly, this thesis responded to Vera-Sanso (2023), who called for research that recognises that in developing regions like Africa, older adults work throughout their life course due to the absence of socio-economic protections, hence suggesting that academics must look into mature women's entrepreneurial discourses, especially within informal institutions.

1.1.3 Research Opportunity THREE: UN 2030 Sustainable Development Goals—Unmet Aspirations and Exclusionary Targets

“Our world as we know it and the future we want are at risk. Despite considerable efforts these past 4 years, we are not on track to achieve the Sustainable Development Goals by 2030” — General António Guterres, UN Secretary, in the Global Sustainable Development (GSD) report 2019 (Arora and Mishra, 2019, p.339)

The second research opportunity arose from a critique of the United Nations (UN) (2015) Sustainable Development Goals (SDGs) for the year 2030, particularly on their relevance to MWEs. In 2019, Secretary-General António Guterres of the UN stated that the SDGs are not on track for achievement by the 2030 timeline (Arora and Mishra, 2019, p. 339). Since 2019, the status quo of the SDGs has failed to improve, thus displaying a “severely off-track” status (UN SDGs report, 2024, p.4). Moreover, researchers (Shevelkova et al., 2023; Vera-Sanso, 2023) find that SDGs are exclusionary towards the ageing population, especially towards mature women, despite the UN's (2015) awareness of the ageing population trends. **Figure 2** provides an overview of the current status of SDGs.

Figure 3: Current status of 10 UN 2030 SDGs

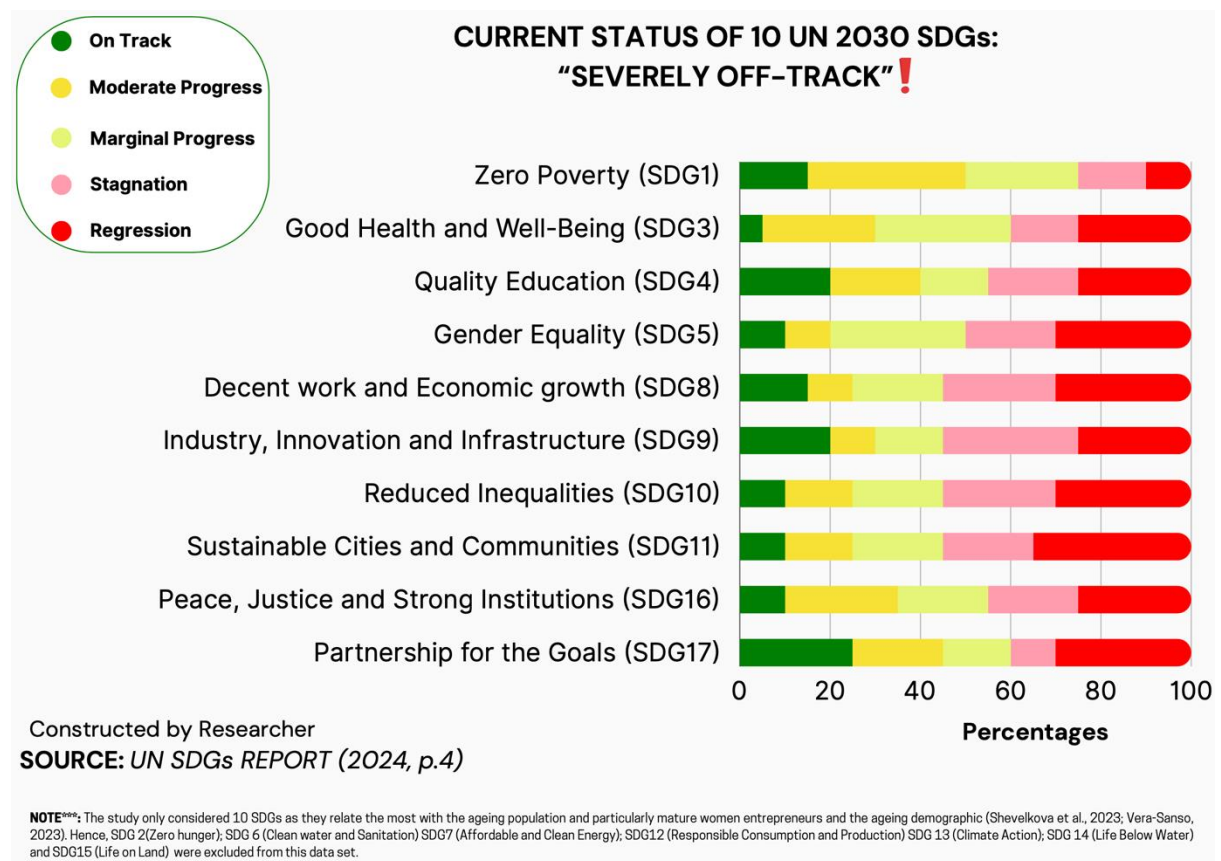


Figure 3 outlines the progress of selected 10 SDGs as reported by the UN SDGs report (2024, p.4). Figure 3 demonstrates considerable regression across the SDGs, notably in SDG11 (Sustainable, Cities and Communities) at 35% approx. A 30% regressed progress is observed in SDG5 (Gender equality), SDG8 (Decent Work and Economic growth), SDG10 (Reduced Inequities), and SDG17 (Partnership for the goals). Lastly, SDG3 (Good health and well-being), SDG4 (Quality Education), SDG9 (Industry, Innovation and Infrastructure) and SDG16 (Peace, Justice and Strong Institutions) are regressed at approximately 25% each. Inversely, SDG9 (Industry, Innovation and Infrastructure) shows the highest (30%) stagnant position, followed by SDG8 and SDG10 at 25% each, and SDG 4,5, 11, and 16 are stagnant at 20%. SDG1, 3 and 17 show minimal stagnation at 15% and 10% respectively. In terms of marginal progress, SDG4, 9, and 17 rank the lowest at 15% each is SDG4, 9 and 17. The dominant marginal progress is evinced in SDG5 (30%) and SDG8,11, and 16 (20% each).

Conversely, the lowest percentages are observed in the on-track progress status, where the highest progression is in SDG17 (25%), followed by SDG4 and SDG9 at 20% each. SDG1 and SDG8 are on track by only 15%, while SDG5, SDG10, and SDG16 are on track by 10% only. Again, the lowest progression can be seen in SDG3 (Gender equality), where only 5% is on track for achievement by 2030. Generally, the data signals a concerning pattern in the progress of the SDGs, underscoring the status of unmet aspirations of these goals by the 2030 timeline.

The above figures reflect what has been discussed by various researchers (Dzingirai and Ndofirepi, 2024; Nsibirano et al., 2017; Vera-Sanso, 2023) concerning the lack of attention to development policy discourses, particularly concerning MWEs. Here, only the regressed status will be considered due to researchers reporting that SDGs are exclusionary of development targets for older women (Shevelkova et al., 2023; Vera-Sanso, 2023). The lack of progression in SDG 4, SDG5, SDG8 and SDG10 has been discussed as pertinent issues facing MWEs restricting access to entrepreneurial education resources, networks and equal treatment in economic enterprises (Aydin et al., 2019; Meliou and Mallet, 2021; Meliou et al., 2018; Nziku and Henry, 2020). Furthermore, research (Hussein and Ismail, 2016; Rutagumirwa et al., 2020; Spitzer and Mabeyo, 2014; Vera-Sanso, 2023) indicates that older women are the poorest demography given accumulated systemic barriers such as unpaid care, lack of lifetime earnings, and lack of socio-economic protection mechanisms which implies that stagnation of SDG1 is highly related to them (Vera-Sanso, 2023). Figure 2 suggests that SDG 3 is regressed at 25%; indeed, researchers (Tungu et al., 2020) established that health services are lacking, particularly in developing countries where national health coverage exists.

While SDG9 recognises the significance of digital infrastructure and technological innovation in entrepreneurship, studies (Hill et al., 2015; Jena and Paltasingh, 2024; Schreurs et al., 2017) have found that older women are left behind in terms of digital literacy, which leaves MWEs at a disadvantage in accessing e-commerce, digital marketing and online business platforms, especially in developing countries. The considerable 35% regression in SDG11 suggests the lack of inclusivity in urban policies (Akinrolie et al., 2024; Vera-Sanso, 2023). For instance, research (Gimenez-Jimenez et al., 2020; Nziku and Henry, 2020) finds that urban policies are not designed to consider the needs of MWEs in accessing safe and affordable business spaces; as a result, most are forced to operate their businesses in open-air spaces, especially in developing economies. Moreover, the regression of 25% of SDG16 substantiates the claims that MWEs struggle to access institutional support and legal frameworks, which undermine

their economic contributions (Nsibirano et al., 2017; Ojong et al., 2021). Lastly, the 30% regression of SDG17 demonstrates the lack of international coordinated efforts (e.g., World Bank) in providing resources, training and financial support for MWEs. This insinuates diminished collaborative efforts to advocate for policies that foster age and gender equality, especially in socioeconomic opportunities and protections (Akinrolie et al., 2024; Vera-Sanso, 2023).

Overall, the lack of progression in SDGs provided an impetus for this thesis to explore the entrepreneurial challenges of MWEs in Tanzania to contribute to the wider development discussions, particularly with the ageing groups. Furthermore, researchers (Nerini et al., 2024; Vera-Sanso, 2023) find that out of all the regions, the lack of progressions of SDGs is more pronounced in African countries. However, African researchers (Akinrolie et al., 2024; Mahlatsi, 2021) have criticised that the SDGs have been developed with a Western development ideology which ignores the issues unique to Africa. As such, this thesis contributed practically by developing an SDG framework that addresses the policy and support need for MWEs in an African context, in particular, Tanzania.

1.1.4 Research Opportunity FOUR: Expanding the Epistemology and Methodology Investigations of Women Entrepreneurs in Emerging Economies

The fourth research opportunity arose from the epistemology and methodology concerns raised in women entrepreneurship research discourses in developing countries. These will be outlined in the sections below.

1.1.4.1 Women Entrepreneurship Research: Epistemology Concerns and Contributions

Various literature reviews (Anderson and Ojediran, 2021; De-Vita et al., 2013; Goyal and Yadav, 2014; Jennings and Brush, 2013; Ojediran and Anderson, 2020; Ojong et al., 2021; Panda, 2018; Yadav and Unni, 2016) within the women's entrepreneurial discourse have highlighted a lack of academic studies exploring women entrepreneurs from emerging economies especially in high-ranking journals. For instance, De Vita et al. (2013) found that in over 46 journals, only 70 publications dealt with women's entrepreneurship in developing countries. Furthermore, in Africa, Ojong et al. (2021) found that out of 147 African (on

women's entrepreneurship) articles published between 1996 and 2019, only 19 articles were from high-ranking journals ABS 3 and 4 (Association of Business Schools). As a result, the epistemology of women's entrepreneurship in developing countries is limited (Anderson and Ojediran, 2021; Ojong et al., 2021). Consequently, various studies (Anderson and Ojediran, 2021; De-Vita et al., 2013; Goyal and Yadav, 2014; Jennings and Brush, 2013; Ojediran and Anderson, 2020; Ojong et al., 2021; Panda, 2018; Yadav and Unni, 2016) have called for further investigations within the women's entrepreneurial discourse to improve the epistemology within the emerging economies contexts.

Apart from the lack of studies within emerging economies, researchers have raised other epistemology issues concerning women's entrepreneurship research (Ahl, 2006; Ahl and Marlow, 2012; Cardella et al., 2020; Henry et al., 2015; Ojong et al., 2021; Stevenson, 1990; Welter et al., 2016) particularly in emerging economies. Ahl (2006) contends that conventional literature frequently reinforces gender stereotypes, presenting women entrepreneurs in a narrow and largely negative framework. In furthering this discussion, Ahl and Marlow (2012) argue that the women's entrepreneurship research agenda risks a dead-end due to a lack of theoretical innovation. They contend that existing theories often do not adequately address gender differences, hindering the development of insights that could enhance policy and support systems for female entrepreneurs. The insights from Ahl (2006) and Ahl and Marlow (2012) have been echoed in various other studies (Henry et al., 2015; Welter et al., 2016), highlighting the need for a more nuanced and inclusive approach to studying women's entrepreneurship.

Likewise, Anderson and Ojediran (2022) and Ojong et al. (2021) further argue that much of the research on women's entrepreneurship in developing economies tends to be descriptive rather than theoretical or focused on building conceptual frameworks. This perspective is consistently reinforced by various scholars (Ahl, 2006; Ahl and Marlow, 2012; Anderson and Ojediran, 2022; Cardella et al., 2020; Ojediran and Anderson, 2020; Ojong et al., 2021). Another overarching issue was the homogenisation of women's entrepreneurial experiences. The prevailing literature on women entrepreneurs in emerging economies (Anderson and Ojediran, 2021; De Vita and Mari, 2014; Ojediran and Anderson, 2020; Panda, 2018; Yadav and Unni, 2016) and specifically within Tanzania (Isaga, 2019; Kapinga et al., 2018; Kitole and Genda, 2024; Nziku and Henry, 2021; Semkunde et al., 2021; Tundui and Tundui, 2024)

often overlooks the diversity within women entrepreneurs instead treating women entrepreneurs as a homogenous group with similar entrepreneurial experiences.

Critic scholars (Ahl, 2006; Ahl and Marlow, 2012; Cardella et al., 2020; Ojong et al., 2021; Stevenson, 1990; Welter et al., 2016) argue that the homogenisation of women entrepreneurs in literature and academic discourse often leads to the oversimplification of their diverse experiences, challenges, and perspectives. Furthermore, policies and institutional frameworks often assume a homogenous experience among women, leading to inadequate policies and solutions that fail to address the specific needs of different groups. The implications of this homogenisation are significant, as marginalised voices may be overshadowed, policies may become ineffective, and stereotypes may be perpetuated, ultimately hindering progress toward gender equality (Ahl, 2006). Overall, the above critical reviews by scholars from both Western and non-Western contexts this study provided this thesis a research opportunity to contribute towards understanding a marginalised group of women entrepreneurs, ‘the mature woman entrepreneur’ (Mckay, 2001; Melliou and Mallet, 2021).

1.1.4.2 Women Entrepreneurship Research: Methodological Concerns and Contribution

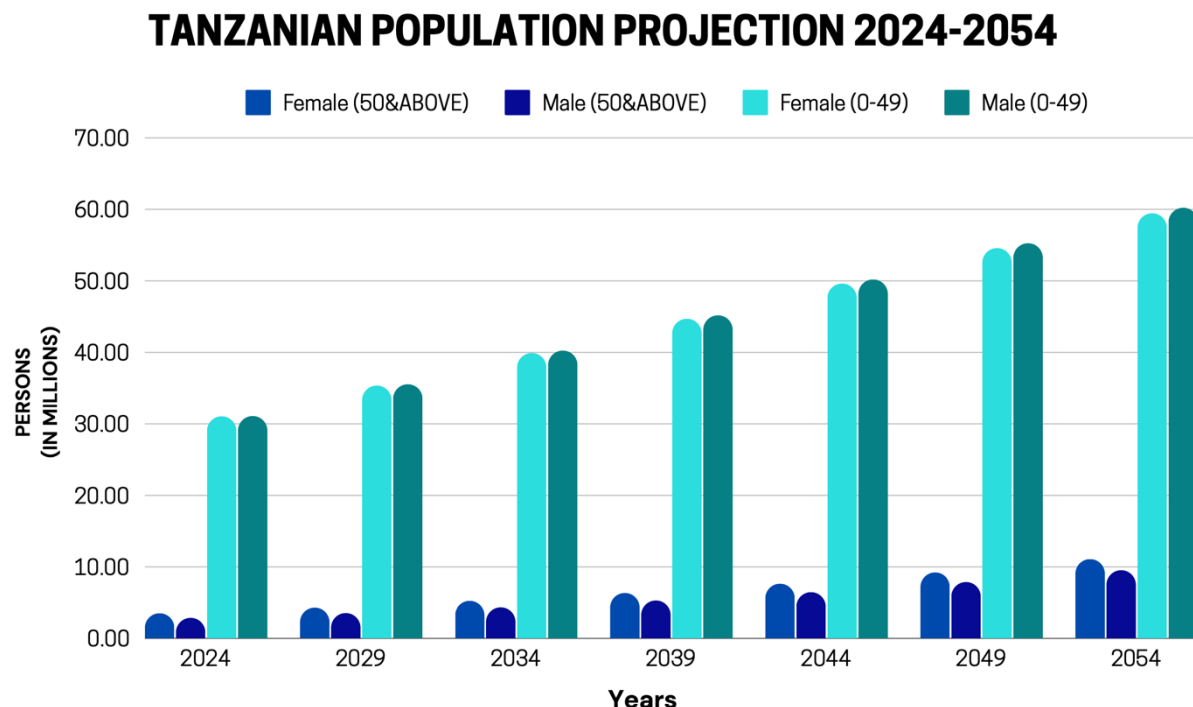
Apart from epistemological concerns, methodological approaches have also been raised within the women’s entrepreneurial research agenda. Stevenson (1990, pp. 442-443) identified three methodological problems in investigating women’s entrepreneurship that fail to capture the diverse entrepreneurial experiences of women entrepreneurs. Firstly, she argues that the use of survey questionnaires limits rich exploration into the female business portfolio as it imposes an archetype of a female entrepreneur based on male constructs that are not representative of her. Secondly, Stevenson (1990, p. 442) postulates that “the use of scaled, dichotomous, rank order questions to assess motivations, characteristics, and social/psychological factors impacting on the entrepreneurial decision” fails to capture diverse reasons for business initiation beyond the flawed necessity and opportunity motivation model. Lastly, the quantitative method, though effective in generalisability, creates a stereotypical architecture of women entrepreneurs, hence ignoring issues of the life course, privileges, and disadvantages. This critique has been raised by various entrepreneurial researchers (Ahl, 2006; Anderson and Ojediran, 2022; Cardella et al., 2020; Henry et al., 2015; Ojediran and Anderson, 2020; Ojong et al., 2021; Welter et al. 2016). Consequently, Stevenson (1990) postulates that entrepreneurship is a subjective journey— an evolutionary process that occurs as a result of

experiencing, evaluating, and reacting to a sequence of experiences, situations, and events. As such, Stevenson (1990, p. 443) and others (Ahl, 2006; Ahl and Marlow, 2012; Henry et al., 2015; Ojong et al., 2020) have suggested that “the way to discover the world of women as entrepreneurs is to interview and let them explain the relationships”—as such this presented a research opportunity for the study to make methodological contributions by using the qualitative research methods to understand and contextualise the subjective experiences of mature women entrepreneurs in Dar es Salaam, Tanzania.

1.2 Empowering Minority Voices: The Significance of Exploring Mature Women Entrepreneurs in Tanzania

The UN (2024) population projections for Tanzania highlight that the demographic structure will remain young for over 30 years. However, the ageing population in Tanzania is expected to increase steadily within the next 30 years. **Figure 4** demonstrates this projected population data:

Figure 4: Tanzanian Population Projections 2024-2054



Constructed by Researcher

SOURCE: UNITED NATIONS, Department of Economic and Social Affairs, Population Division (2024)

NOTE: The timeline 2024-2054 was utilized because a 30-year projection timeline is considered optimal for long-term planning as it provides a sufficient period to capture significant demographic, economic, social, technological, and environmental changes, allowing policymakers and researchers to develop strategies that can adapt to evolving trends and uncertainties (UN, 2015)

Figure 4 presents the ageing population trends for both females and males aged 50 and above and 0-49 years over a 30-year timeline (2024-2054) in Tanzania. The population of females aged 0-49 is projected to increase by 1.91 times by 2054 (e.g., from 31.06 million to 59.46 million by 2054). In comparison, for women aged 50 and above, the population beginning at 3.52 million in 2024 is expected to increase by 3.15 times within 30 years. This indicates that the younger population (0-49) will be 8.82 times greater than the older female population in 2024, but by 2054, the younger cohort population will decrease only being 5.36 greater than their older counterparts. This shift highlights a narrowing gap between the older and younger female population, though the trends signify that the female ageing population remains a minority. Inversely for men, for persons aged 0-49, the current population is 31.10 million, and this is projected to increase to 60.23 within 30 years. In contrast, their older counterparts show a steady growth from 2.88 million in 2024 to 9.54 million persons by 2054. Again, the trend shows that the younger population is greater by 10.80 times in 2024, with a decrease to 6.31 times in 2054 compared to the older population. Within both age groups, the number of women outnumbers that of men.

The minority status of elderly individuals in the wider population trend in Tanzania highlights three issues: socio-economic and policy marginalisation, gendered economic disadvantage and underrepresentation in research. Firstly, as the smaller population group, the elderly individuals may struggle to meet their socioeconomic needs and concerns adequately represented in policymaking, national discourses and academia. Indeed, various studies (Nziku and Henry, 2021; Rutagumirwa et al., 2020; Spitzer and Mabeyo, 2014; Twikirize and Spitzer, 2019) in Tanzania have found a lack of academic and policy attention towards the ageing population. For instance, in Tanzania, the Government has no social welfare compensations for its citizens except for those employed in public sectors, the majority of whom are men. Nakao (2015) suggests that only five per cent of the elderly population is covered by the Tanzanian pension scheme, leaving the rest to rely on their families or their communities.

Moreover, the Tanzanian Government, in its national ageing policy (URT, 2003), designates the socio-economic care of older individuals as a familial and community duty. As a result, research (Malima, 2013; Rutagumirwa and Bailey, 2017; Rutagumirwa et al., 2020) shows that older people are the poorer group in the country and lack a voice within the wider national development plans. Furthermore, the Tanzanian National Ageing Policy (URT, 2003) has not

been updated since it was first established, which means older people's issues have been ignored since.

Secondly, from a gendered perspective, older women outnumber their older counterparts and research (Rutagumirwa and Bailey, 2017; Spitzer and Mabeyo, 2014; Twikirize and Spitzer, 2019) demonstrates that historically, these women are at a disadvantage socially and economically. Rutagumirwa and Bailey (2017) find that Tanzanian older women have no/limited lifetime earnings due to being unemployed throughout their life-course and dependent on husbands or families. Furthermore, older women in Tanzania predominantly engage in unpaid care as they express, "We never graduate from our caregiving roles" (Rutagumirwa et al., 2020, p. 409).

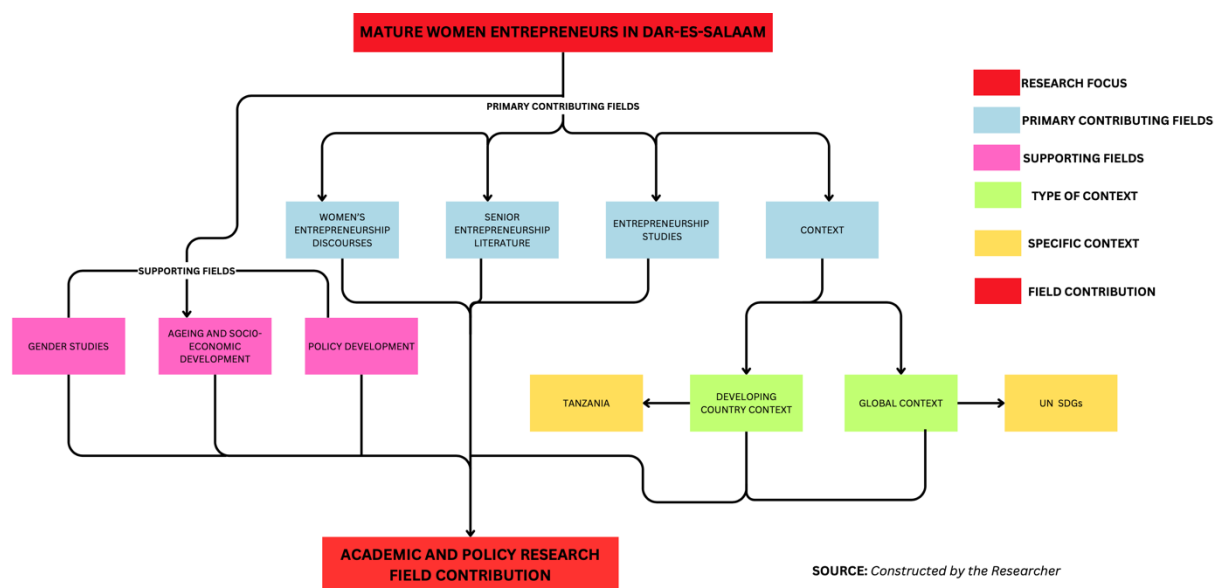
Furthermore, while different studies acknowledge that older women engage in income-generating activities, they have not investigated the entrepreneurial acumen of older female entrepreneurs. Research efforts seem to only focus on health (Tungu et al., 2020) or social work aspect (Twikirize and Spitzer, 2019). Thirdly, due to the minority status of older individuals, Tanzanian researchers have remained silent on exploring issues relating to the ageing population, leaving this exercise to Western researchers (Spitzer, 2017) who only explore ageing from a social work perspective. While these lines of research are critical, they do not holistically represent the population, especially in terms of economic resilience and entrepreneurship, which is critical for the ageing population, particularly women, in a context of minimal social protection (Nsibirano et al., 2017).

Consequently, the minority status of older adults in Tanzania underscores a critical need for research into MWEs as they face unique challenges stemming from cumulative social-economic challenges throughout their life-course. Hence, contextualising the experiences of MWES contributes to knowledge on an overlooked population segment, shedding insights for policy adjustments, economic empowerment and community development. Thus, the significance of exploring mature women entrepreneurs in Dar es Salaam was to empower minority voices.

1.3 Situating the Study: Academic and Policy Research Field Contributions

This thesis is strategically positioned within both academic and political fields to contribute to the understanding of the entrepreneurial experiences of MWEs in developing countries. As illustrated in Figure 5, this study contributed significantly to several primary fields, including senior entrepreneurship, women's entrepreneurship, broader entrepreneurship studies and contextual research (within developing and global settings). Additionally, this study extended its influence to supporting disciplines such as gender studies and ageing, emphasising the socioeconomic contributions of mature women from an emerging economy perspective. Moreover, this study played a role in policy development discussions, highlighting the need for informed strategies that align with diverse entrepreneurial experiences and address global sustainability goals. Through these contributions, this thesis not only addressed existing research gaps but also offered valuable insights for both academic scholars and policymakers aiming to foster inclusive and effective entrepreneurial ecosystems.

Figure 5: Academic and Policy Research Field Contribution



1.4 Research Questions, Aim and Objectives

Based on the identified research opportunities, this study was guided by the following research questions, aims and objectives

1.4.1 Research Questions

1. How do the intersecting social positions of gender, age and culture influence the entrepreneurial pathways of mature women entrepreneurs in Dar es Salaam, Tanzania?
2. How do various institutions influence the entrepreneurial experiences of Mature Female Entrepreneurs in Dar es Salaam, Tanzania?
3. How can academia, international discourses and national ageing policy support the development and empowerment of Mature Women Entrepreneurs within Tanzania?

1.4.2 Research Objectives

Following the research questions proposed in the prior section, the overarching objective of this thesis was:

To understand the narratives of entrepreneurial experiences of Mature Women entrepreneurs, specifically in the cultural context of Tanzania.

Subsequently, this study had the following specific objectives:

- I. To evaluate the interaction of gender, age, and culture and their effect on the lived entrepreneurial experiences of mature women entrepreneurs in the Tanzanian setting using intersectionality and life-course theory.
- II. To identify mature women entrepreneurs' perception of challenges affecting everyday entrepreneurial episodes and the strategies they have employed to overcome these challenges.

- III. To understand how mature women entrepreneurs navigate the various institutions and how these impact their entrepreneurial experiences.
- IV. To develop conceptual frameworks that represent the lived experiences of mature women entrepreneurs in Dar es Salaam, Tanzania.
- V. To use the conceptual framework practically to provide recommendations to mature women entrepreneurs from both an academic and practical perspective to supplement the strategies they already use and inform policymakers to tailor support programmes based on the typology of mature women's entrepreneurial needs.

THESIS ROADMAP

