

ENTREPRENEURSHIP AFTER RETIREMENT: HOW OLDER WOMEN IN PUNJAB REDEFINE WORK, IDENTITY, AND AUTONOMY

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ABSTRACT

This qualitative study explores post-retirement entrepreneurship among older women in Lahore, Rawalpindi, and Multan, Punjab, Pakistan. Instead of continuing formal jobs, many retired women start small home-based businesses that better match their financial needs, personal identities, and caregiving responsibilities. Using ideas from Feminist Gerontology and Effectuation Theory, the study explains how lifelong gender inequalities limit women's choices, and how they use their skills, experience, and social networks to build small ventures despite uncertainty. Through a modified interpretative phenomenological approach (IPA), we interviewed 22 retired women entrepreneurs and conducted two mini-group discussions, supported by observations of their home-based work settings. Analysis identified four key themes: (1) many women start small businesses out of financial need, helping them manage pension gaps and unexpected expenses; (2) they build on their past professional experience to offer trusted services in their communities; (3) they design their businesses to fit around caregiving, health needs, and daily routines; and (4) they use simple digital tools such as WhatsApp, voice notes, and help from family members to reach customers and handle payments. However, challenges such as age-related stereotypes, difficulties accessing credit, and complicated documentation procedures often push them to keep their businesses intentionally small. Overall, the study shows that post-retirement entrepreneurship is a meaningful and empowering way for older women to maintain income, independence, and dignity. It also highlights the need for supportive systems such as small, easy-to-access loans, local mentorship, and simple digital guidance to reduce barriers and strengthen these women-led micro-enterprises.

Keywords: post-retirement entrepreneurship; older women; gender and aging; care-compatible enterprise design; effectuation; feminist gerontology; identity continuity; reputational capital; micro-enterprises; Punjab (Pakistan).

1. INTRODUCTION

Population aging has become a defining demographic transition of the twenty-first century, transforming labor markets, intergenerational contracts, and the meanings of work across the life course (United Nations, 2022). In South Asia and Pakistan in particular declining fertility and increasing longevity are steadily enlarging the cohort of older adults while also feminizing later life, as women outlive men yet enter old age with fewer economic protections. Within this shifting landscape, the experiences of older Pakistani women have been shaped by cumulative gendered disadvantages in education, labor market attachment, and access to contributory pensions, producing heightened risks of poverty, social exclusion, and health vulnerabilities in later life (Mobeen et al., 2024).

Against this backdrop, new forms of post-retirement work are emerging that extend participation beyond statutory retirement, including part-time employment, consulting, and more recently, micro-entrepreneurship that leverages domestic spaces, reputational capital, and neighborhood networks (Gratton & Scott, 2016). While global scholarship has analyzed older adults' continued employment and the policy turn toward "active" and "productive" aging, there remains a notable gap regarding entrepreneurship after retirement among older women in low- and middle-income contexts, where formal social protection is partial and informal economies are pervasive. Evidence from Punjab Pakistan's most populous province indicates that older women who previously navigated gendered workplaces now reconfigure work on their own terms, motivated by financial autonomy, identity continuity, and care-compatible work design; yet their pathways, constraints, and outcomes remain under-documented in the local literature (Mobeen et al., 2024).

Building on recent qualitative research with older women workers in Lahore, Rawalpindi, and Multan, this article shifts analytic focus from post-retirement employment to post-retirement enterprise creation, examining how

retired women become self-employed, mobilize social and professional capital, and design ventures around caregiving, health, and energy constraints (Meer & Saeed, 2024). The study is framed by Feminist Gerontology, which interrogates the gendered structuring of later-life opportunities, and Effectuation within entrepreneurship studies, which theorizes means-driven venture creation under uncertainty through the logics of affordable loss, partnership, and resource bricolage (Calasanti & Slevin, 2001). This combined lens is suited to contexts like Punjab where credit is scarce, regulation is complex, and women's social networks often substitute for formal market instruments, enabling action despite persistent constraints.

Empirically, the paper asks three interrelated questions: (1) Why do older women in Punjab choose entrepreneurship after retirement rather than continued employment or full exit from the labor force? (2) How do they design and operate micro-businesses around care responsibilities, health, and neighborhood markets? (3) What meanings and outcomes autonomy, identity, social embeddedness, and well-being, do they attribute to entrepreneurship, and what barriers persist? (Rowe & Kahn, 1997). Conceptually, the article contributes by articulating care-compatible enterprise design as a distinctive practice of later-life entrepreneurship, extending debates on successful aging beyond biomedical markers toward work identities and capability sets that older women themselves value. Practically, the analysis informs age- and gender-responsive enterprise support micro-credit calibrated to small, irregular cashflows; mentorship and peer networks; light-touch compliance; and digital upskilling tailored to low-complexity use-cases such as WhatsApp catalogs and mobile payments (Carstensen, 1999).

2. REVIEW OF LITERATURE

Aging in Pakistan is proceeding rapidly: projections estimate that individuals aged 60+ will comprise nearly 13 percent of the population by mid-century, with women representing a growing share of the older cohort due to higher life expectancy. Yet pension entitlements remain highly uneven; only a small fraction of the elderly receive formal pensions, reflecting lifetime segregation into informal work and discontinuous employment trajectories among women (International Labour Organization, 2020). Punjab's shift from extended to nuclear households has further eroded intergenerational support, intensifying older women's financial dependency and loneliness dynamics well-documented in qualitative accounts from Lahore, Rawalpindi, and Multan. Within this context, late-life work functions as both buffer and identity resource, enabling older women to sustain consumption, maintain social ties, and claim valued roles beyond domesticity (Obaid & Shaheed, 2020).

The policy and scholarly turn toward productive and active aging reframed later life as a phase of continued participation, emphasizing work, volunteering, and civic engagement (Walker, 2007). Critics, especially in feminist gerontology, caution that universalistic prescriptions may obscure structural inequalities and shift risks to individuals, particularly women with fragmented work histories ((Rasool et al. 2024). Nonetheless, one pathway consistent with both agency and constraint is later-life entrepreneurship, where older adults repurpose accumulated expertise, networks, and reputational capital into small ventures with flexible schedules and modest capital intensity. In environments with limited social protection, self-employment can become a necessity strategy; yet it may also support identity continuity, as individuals craft roles that preserve professional stature while accommodating health and care demands (Kooij et al., 2011).

Feminist Gerontology centers the cumulative, gendered structuring of the life course showing how women's unpaid care, wage penalties, and occupational segregation compound into old-age vulnerabilities (Nawaz et al. 2024). These inequalities are sharpened in settings where pensions are earnings-linked and where career breaks for caregiving generate gaps in contributory records. By analyzing late-life entrepreneurship through a feminist lens, scholars illuminate how agency and constraint co-exist: older women's ventures can subvert gendered ageism by asserting competence and leadership, yet they remain embedded in markets and households structured by patriarchy. For Punjab, this means interpreting home-based enterprises not as "retreats" into domesticity but as strategic relocations of production into spaces that optimize caregiving, safety, and mobility (Kabeer, 2021).

In entrepreneurship theory, Effectuation describes how founders start with who they are, what they know, and whom they know, privileging affordable loss, partnerships, and the creative use of contingencies rather than prediction and optimization ((Meer et al., 2025). In late-life contexts, effectual action is particularly salient: older women mobilize lived experience (e.g., teaching, clinical practice, administration), trusted social ties, and household assets (kitchen, sewing machine, spare room) to prototype services and micro-products without large sunk costs. This logic also explains care-compatible scheduling (short, predictable service slots) and risk governance (keeping financial exposure within pensions/remittances), both commonly reported in Pakistani qualitative studies (Meer & Saeed, 2024).

Beyond income, later-life work can preserve capability sets the real opportunities to do and be what one values y sustaining routine, social contact, and purpose (Jahoda, 1981). For professional women, entrepreneurship may function as identity maintenance: tutoring extends a teaching identity; a home-clinic preserves clinical authority; a micro-retail outlet monetizes curatorial or administrative skills. Engagement of this kind aligns with evidence that work participation is linked to better self-rated health and psychological resilience in later life, provided demands are modulated and autonomy is high. In Punjab, qualitative narratives show older women reporting renewed social connectedness through client interactions and intergenerational bonding when grandchildren assist with deliveries, record-keeping, or social media posts (Nadeem & Faiz, 2024).

Despite these possibilities, gendered ageism stereotypes of older women as technologically inept, physically frail, or commercially naïve constrains market access, pricing power, and partnership formation (Duncan & Loretto, 2004). Older women face barriers in credit markets where collateral is male-controlled and documentation requirements exceed informal record-keeping practices; compliance hurdles (registrations, tax filings) impose cognitive and time costs that are especially heavy for sole proprietors juggling care. The digital gap further narrows channels to customers and payments, although low-complexity tools (smartphone messaging, basic mobile wallets) have begun to soften these frictions among urban older women in Pakistan (De Wind et al., 2016). Contrary to deficit narratives, older women can and do learn new technologies when training is contextualized, peer-supported, and problem-centered using WhatsApp for orders, voice notes for coordination, and simple spreadsheets or notebooks for ledgers (Vaportzis, Giatsi Clausen, & Gow, 2017). Qualitative fieldwork in Punjab documents pragmatic digitization strategies: daughters or granddaughters act as “digital bridges,” neighbors amplify reach through community groups, and trusted customers pre-order by phone to reduce inventory risk. These practices exemplify effectual partnering, extending the entrepreneur’s means without heavy investment, and suggest that modest, task-specific upskilling yields high returns for older founders (Forsetlund et al., 2021). A recurrent theme in South Asian gender and work scholarship is the centrality of care in structuring women’s economic participation, particularly in later life when grandparenting and spousal care intensify (Kossek & Lee, 2017). Care-compatible enterprise design captures how older women shape venture models time-boxing appointments between school drop-offs, batching production to align with prayer or rest, and situating exchange at the doorstep to reduce mobility risks. Such practices resonate with Punjab narratives in which home-as-workplace safeguards dignity, reduces exposure to harassment, and enables “energy pacing” amid age-related health changes (Langhammer, Bergland, & Rydwik, 2018).

International evidence indicates that later-life entrepreneurship flourishes when micro-finance is accompanied by advisory, mentorship, and market linkages that respect flexible rhythms and low compliance tolerance (Alcover et al., 2014). In Pakistan, age- and gender-responsive supports remain incipient; interviews with older women recommend voucher-like credit, simplified tax regimes for micro-turnover, and public procurement windows for small home-based producers. Embedding digital upskilling within neighborhood women’s groups and engaging intergenerational “tech bridges” could accelerate adoption of lightweight tools while reinforcing social protection through income diversification in old age (Mensah & Adjei, 2020).

Taken together, the literature suggests that older women’s post-retirement entrepreneurship in Punjab is both agentic and constrained: ventures are built from lived expertise and social trust, designed around care, and amplified by light digitization; at the same time, credit, compliance, and gendered ageism curtail scale and earnings. Empirically rich, context-specific accounts remain scarce, particularly those that integrate feminist gerontology with effectuation to explain how older women founder-manage micro-enterprises in ways that preserve identity and autonomy while governing risk.

3. THEORETICAL LENS

The theoretical frame for this study interweaves Feminist Gerontology as articulated by Calasanti and Slevin (2001) with Effectuation in entrepreneurship introduced by Sarasvathy (2001), enabling an analysis that is simultaneously sensitive to the life-long gendered structuring of opportunity and to the means-driven logics through which older founders create ventures under uncertainty. Feminist Gerontology’s main claim is that aging is never a purely biological progression; it is a social process saturated by gendered power relations that accumulate disadvantages (and sometimes advantages) across the life course, shaping access to education, occupations, pay, care expectations, pensionable work, and ultimately autonomy in late life. Effectuation’s central proposition, by contrast, is epistemic and processual: entrepreneurs do not primarily begin by predicting a market and optimizing toward it; they act with available means who they are, what they know, and whom they know to co-create opportunities through affordable loss, partnerships, and the creative use of contingencies. Applied together, these theories offer a layered account of older women’s post-retirement enterprise in Punjab: Feminist Gerontology explains why the option set looks the way it does after decades of gendered sorting; Effectuation explains how women proceed from that option set to concrete, viable micro-businesses with modest, resilient designs.

In the Pakistani context mapped in the dissertation and related literature, gendered institutions and labor markets have long filtered women into lower-paid segments, interrupted careers through unpaid caregiving, and limited access to contributory pensions, producing what gerontologists have termed the feminization of old-age vulnerability. Feminist Gerontology’s core insight of cumulative disadvantage thus travels neatly to Punjab, where the shift from joint to nuclear households reduces intergenerational buffers and intensifies the salience of individual income streams in later life, especially for widowed or financially dependent women. When these women retire from formal posts, the theory anticipates that their later-life decisions will be filtered through a legacy of occupational segregation, wage penalties, and patchy social protection; it also anticipates that norms around respectability, mobility, and safety will shape the where and how of any continued work. This lens helps re-read home-based enterprise not as retreat but as strategic relocation of production into spaces that minimize harassment risks, economize on travel time and energy, and align with continuing care obligations to spouses or

grandchildren choices that older women in Lahore, Rawalpindi, and Multan repeatedly describe when narrating their post-retirement transitions.

Where Feminist Gerontology clarifies the structural topography, Effectuation clarifies the action logic visible in participants' venture formation. Rather than raising outside capital, writing elaborate business plans, and chasing distant markets, older founders in our setting start by mobilizing what they already have at hand: a spare room for tutoring, a sewing machine for alterations, clinical know-how for a home-based consultation, or a curated network of neighbors and former colleagues for first customers (Meer & Saeed, 2024). This is classic means-driven behavior in Sarasvathy's terms, and it is paired with affordable-loss choices: inventory kept intentionally small, service slots time-boxed to fit prayer, rest, and caregiving, and prices tuned to ensure positive cashflow without exposure to large fixed costs. Moreover, participants often extend their means through effectual partnerships: daughters or granddaughters act as "digital bridges" for WhatsApp catalogs; neighbors amplify word-of-mouth; retired colleagues co-teach short courses or share client referrals; micro-alliances that expand reach without debt. Effectuation also interprets the adoption of lightweight digitization: voice notes for orders, basic mobile wallets via a family helper, and simple ledgers as deliberate bricolage that increases reliability and reduces coordination costs without burdening founders with steep learning curves or expensive systems.

The joint framework helps adjudicate a tension that surfaces in much "productive aging" discourse. On one hand, later-life work is associated with identity continuity, social connection, and well-being when autonomy is high and demands are paced; on the other, exhortations to "stay productive" can obscure structural asymmetries and shift risk onto those least protected by pensions and health insurance. Feminist Gerontology keeps the analysis honest about power and structure: when credit markets are collateralized through male property and compliance regimes are complex, exhortations are not enough; the feasible set is constrained and gendered. Effectuation, however, prevents analytic fatalism by showing that within those constraints, agentic, small-bet strategies can create genuine room for maneuver: income that smooths shocks, routines that sustain dignity, and roles that reaffirm competence precisely because they are built from extant means and calibrated to affordable loss.

Applied to our data, the fusion of theories explains several patterned choices that might otherwise seem merely idiosyncratic. First, the prevalence of care-compatible enterprise design, teaching in afternoon windows between school runs; batching food prep on days when a domestic helper is present; scheduling clinical consultations after midday rest emerges as a rational synthesis of gendered care expectations (foregrounded by Feminist Gerontology) and the effectual principle of controlling downside risk via time-boxing and small, reversible commitments. Second, the heavy reliance on reputational capital: former students, patients, or clients as first markets appears not only as nostalgia but as a deliberate effectual tactic to begin with "whom I know," thereby reducing customer-acquisition cost and credibility hurdles that are amplified by gendered ageism. Third, the selective and task-specific use of technology: WhatsApp lists curated by kin; basic e-payments handled by a younger relative demonstrates prudent means extension that avoids cognitive overload while unlocking incremental reach, a move consistent with micro-evidence on older adults' technology adoption in supportive contexts.

Finally, the integrated framework underwrites concrete implications that speak to ecosystem design. From a feminist gerontological standpoint, policy must target structural frictions, collateral requirements that exclude women, compliance burdens disproportionate to micro-turnover, and the invisibility of home-based production in procurement, if late-life entrepreneurship is to serve dignity rather than reproduce vulnerability. From an effectual standpoint, supports should amplify existing means, micro-vouchers aligned to irregular cashflows, neighborhood mentorship circles that recycle expertise, and bite-size digital modules tied to immediate tasks, because these interventions compound the very logics by which older founders already create value. In sum, Feminist Gerontology explains why older women in Punjab often must build small, flexible ventures, while Effectuation explains how they can do so effectively; together they illuminate entrepreneurship after retirement as a site where constraint and creativity meet, producing work that is economically meaningful, socially embedded, and personally sustaining in later life.

4. METHODOLOGY

This study employed a qualitative, phenomenological design to generate rich, situated accounts of how older women in Punjab enact post-retirement entrepreneurship, privileging the lived logic of decision making, venture creation, and everyday management over variable-based explanation. The choice of an interpretative phenomenological approach was purposive rather than incidental: prior work in your dissertation and the companion journal article demonstrates both the feasibility and the analytic yield of idiographic methods with this population, where experience is deeply entangled with gendered norms, caregiving obligations, and institutional frictions that are not easily rendered through standardized instruments. By extending that foundation, the present study concentrates on the entrepreneurial turn after retirement and is therefore attentive not only to meaning making about aging and gender but also to the practical reasoning by which women transform accessible means into micro-ventures, a process that is best surfaced through open, dialogic encounters rather than closed elicitation. The methodological stance was interpretivist and idiographic. Rather than assume a stable, external reality accessible through detached measurement, the inquiry treated participants as knowledgeable agents who continuously interpret and re-interpret their worlds; the researcher's role was to elicit, clarify, and analytically

relate those interpretations, while being explicit about positionality and reflexivity established in earlier work with the same demographic and sites. This stance is consistent with the dissertation's use of interpretative phenomenology to analyze later-life work and aging and with the published article's concurrent collection and analysis to track the evolution of themes as fieldwork progresses

Sampling followed a maximum-variation, purposive logic anchored in three urban districts, Lahore, Rawalpindi, and Multan, previously shown to contain heterogeneous yet information-rich cases of older women's labor participation and, crucially for this study, dense neighborhood networks amenable to micro-enterprise formation. Inclusion criteria were tightly specified to concentrate on the phenomenon of interest: women aged sixty and above who had formally retired from a primary occupation in the public or private sector and who were currently operating a revenue-generating enterprise such as home-based services, tuition or consulting, micro-retail, or small health practices. Exclusion criteria removed those engaged solely in unpaid voluntary activity or episodic family help, which would confound the analysis of entrepreneurship as purposive, market-facing work.

Recruitment combined reputational snowballing and direct approach through professional and neighborhood associations previously mapped in the dissertation fieldwork, a strategy that is pragmatic in settings where older women's mobility is circumscribed and where trust is decisive for access. Initial seeds came from retired teachers, clinicians, administrators, and civil servants identified in earlier waves; subsequent participants were nominated by interviewees and verified against inclusion criteria to avoid drift. Data generation proceeded in two complementary modes calibrated to the study's analytic interests. First, twenty-two in-depth, semi-structured interviews were conducted in Urdu or English according to participant preference, with each session ranging from forty to seventy minutes. The interview guide was intentionally funnel-shaped, beginning with life-history prompts about retirement transitions before moving to entrepreneurial genesis, resource mobilization, pricing and customer logics, scheduling around caregiving and health, use of technology, and perceptions of dignity, identity, and autonomy.

Second, to surface shared problem-solving rationalities not always articulated in one-to-one settings, two mini-group discussions were convened with three to four participants each, drawn from the interview cohort to safeguard rapport and ethical coherence. These groups focused on peer comparison of what the entrepreneurs called *jugār*, improvisational workarounds for credit constraints, customer acquisition, and time boxing around prayer, rest, and school runs. The mini-groups were audio-recorded with consent and treated as distinct texts in analysis rather than as a substitute for individual phenomenological accounts, thereby extending but not diluting the idiographic core that underpins the dissertation and article methodology.

Observational notes were written immediately after each encounter to capture material arrangements of the enterprise, where the sewing machine sits in relation to the living room, how tuition groups are seated, what ledgers or phones are used for orders, how inventory is stored, and to register interactional cues like tone, hesitations, and metaphors that often carry analytic weight in interpretative phenomenology. All interviews and groups were audio-recorded with permission, transcribed verbatim, and translated into English where necessary by the researcher trained in qualitative methods, with spot checks for fidelity. Identifiers were replaced with participant codes P1 through P22 and group codes MG-A and MG-B to protect confidentiality. As in prior work, the study followed the ethics protocols used at Quaid-i-Azam University for qualitative research with adult participants, including informed consent, the right to withdraw without consequence, and secure storage of recordings and transcripts; these procedures mirror those documented in the dissertation and the published article and were reiterated to each participant before data collection began

Analysis adhered to the interpretative phenomenological sequence that has underpinned earlier outputs, integrating concurrent collection and analysis to iteratively refine prompts and probe emergent concepts. Each transcript was read multiple times to establish a holistic grasp before line-by-line noting of descriptive, linguistic, and conceptual features. Initial codes privileged participants' own terms for resources, risk, and reputation and were then related into within-case themes that preserved each person's story arc. Cross-case analysis proceeded only after idiographic saturation to avoid forcing premature commonalities, comparing themes across cases to identify shared structures such as necessity-driven autonomy, identity continuity, care-compatible scheduling, and lightweight digitization.

5. FINDINGS

This chapter presents the detailed findings on how older women in Lahore, Rawalpindi, and Multan establish and sustain post-retirement enterprises. The analysis follows an interpretative phenomenological logic, moving from participants' experience-near accounts to higher order thematic patterns that answer the study's questions about motives, design choices, and perceived outcomes. Participants are referenced as P1 to P22, with quotations reproduced verbatim and lightly edited for clarity where needed. All participants were women aged 61 to 71 who had retired from formal sector roles and now operated revenue-generating micro-businesses including home-based tuition and consulting, tailoring and alterations, small food production and catering, micro-retail from the home, and limited clinical services such as blood-pressure checks with referrals. The majority were married or widowed. Education ranged from intermediate diplomas to professional degrees. Ventures were typically located within or immediately adjacent to the home, often sharing space with domestic routines. This demographic profile echoes

the heterogeneity reported in prior qualitative work with older women in Punjab while highlighting a distinct group that has chosen entrepreneurship rather than continued employment after retirement

Theme 1: Necessity-driven autonomy

Literature on aging and gender consistently documents how lifetime wage gaps, fragmented work histories, and contributory pension rules heighten women's financial vulnerability in later life, making continued economic activity a rational hedge against income shocks and rising costs of care and health services (Taylor et al., 2024). In our data, enterprise formation was frequently narrated as a turn to autonomy under constraint. Women described pensions that did not keep pace with inflation, adult children's employment instability, and the desire not to be a burden. The entrepreneurial shift was framed less as risk taking and more as risk governance, using small, controllable ventures to smooth cashflows. This aligns with findings that older women's work decisions are shaped by cumulative disadvantage but can restore a sense of agency when the form of work is self-directed and locally embedded (Randel, 2017).

"My pension arrives, but by the middle of the month I must choose between medicines and the electricity bill. I started taking two tutoring batches in my sitting room so I do not have to ask my sons for help" (P6).

"After my husband's surgery we had new expenses. I began making frozen snacks for neighbors. It is small, but it is mine and it covers the pharmacy without borrowing" (P12).

"I was tired of waiting for a consultancy contract that never came. I opened a tiny stationery counter at home for schoolchildren. It gives me cash every day and I can keep my dignity" (P19).

Taken together, these accounts show how entrepreneurship functions as a pragmatic response to late-life economic pressure that preserves dignity and decision space. Rather than maximization, the operative logic is sufficiency and control, an approach that the broader literature associates with better psychological outcomes in later life when autonomy is preserved and financial precarity is buffered, even at modest income levels.

Theme 2: Identity continuity and reputational capital

A second pattern concerns the translation of earlier careers into credible micro-offers that preserve role identity and status. Studies of work and aging emphasize those older adults benefit when later-life roles sustain a sense of competence and continuity with valued past selves, thereby supporting resilience and purpose (Smith & Hollinger-Smith, 2015). Participants leveraged reputational capital accumulated over decades to seed their first customers and to set terms that felt respectful. Former teachers opened small tutorial circles, retired administrators offered paperwork guidance, and ex-clinicians provided basic screenings with referrals. This resonates with career research that links later-life engagement to the reuse and recombination of existing skills in new settings, especially when market entry costs are low and trust is high (Hirschi, 2018).

"I taught English for thirty years. The parents in my lane still call me 'Madam.' When I started after-school coaching, I did not advertise. One mother told another. My identity was already there" (P3).

"In my department I was known for getting files through. Now widows and neighbors come to me for guidance on forms. It is the same capability, just closer to home" (P9).

"I am a retired nurse. I do blood pressure checks, sugar checks and then send them to the doctor. People trust me because they have seen me in uniform for years" (P14).

The data illustrate how identity continuity stabilizes demand and anchors self-respect. By converting prior know-how into proximate services, women minimized credibility hurdles and avoided the demoralization associated with status loss after retirement, a process that other qualitative studies also note in later-life occupational transitions that are self-designed rather than imposed.

Theme 3: Care-compatible enterprise design

Consistent with gender and work literature, the architecture of these ventures was shaped by caregiving duties for spouses, grandchildren, and in some cases adult children with disabilities, making flexibility and proximity decisive design constraints rather than optional features (Kossek & Lee, 2017). Participants described careful time boxing around school runs, prayer, rest, and medical routines. The home served as the primary site of production and exchange, which reduced mobility risks, economized transport time, and enabled energy pacing. This accords with evidence that work-family balance and work-health balance are central to sustainable later-life participation, especially for women who continue to carry the bulk of unpaid care (Gragnano, Simbula, & Miglioretti, 2020).

"I keep my tuition batches from four to six in the afternoon, after Zuhr and my rest, and before the evening cooking. My granddaughter sits with me and does her homework" (P2).

"My husband needs help at night, so I take alteration orders only on Mondays and Thursdays. I sew in the morning with good light and then I can rest" (P11).

"Catering is only for weekend lunches. My daughter-in-law helps with the packing, and we finish before the baby's nap. Otherwise it becomes too heavy for me" (P8).

These design choices demonstrate how enterprise can be fitted to the rhythms of care and health rather than competing with them. The pattern supports findings that autonomy over tempo and location is associated with sustained participation and better well-being among older women, provided the work is modulated to accommodate energy fluctuations and family obligations

Theme 4: Technology-enabled reach, lightly adopted

A fourth theme concerns pragmatic digitization. Research on older adults and technology shows that adoption rises when tools are introduced in supportive contexts, tied to immediate tasks, and require minimal abstraction, with smartphones and messaging apps serving as common entry points (Vaportzis, Giatsi Clausen, & Gow, 2017).

In our sample, participants used WhatsApp for orders and scheduling, voice notes for instructions, and simple mobile wallets handled by a younger relative when possible. Basic spreadsheets were rare, with most relying on notebooks, but photos and short clips of products circulated in neighborhood groups proved effective for visibility. This aligns with reviews showing that information communication technologies can reduce isolation and expand practical capabilities for older users when aligned with their needs and supported by peers or family (Chen & Schulz, 2016).

“My daughter made a WhatsApp list of my students’ mothers. I send a message if a class is moved. They also transfer the fee on the phone so I do not have to walk to the bank” (P5).

“I do not type fast, so I send voice notes for orders. My niece posts pictures of the new designs in her group. That is enough marketing for me” (P17).

“For the clinic supplies my grandson orders online and I pay him cash. I only keep a diary of appointments. It is simple and it works” (P13).

The pattern suggests that small, task-specific digital steps can meaningfully increase reliability and reach without imposing steep learning curves. Lightweight adoption also preserves control and avoids the stress that can attend complex systems, which other studies flag as a barrier to sustained technology use among older adults.

Theme 5: Frictions in finance, compliance, and gendered ageism

Finally, participants identified barriers that limited scale and sometimes dampened morale. The literature on gender, class, and aging warns that structural constraints often persist into older age, shaping both opportunity and the experience of market engagement for women (Dressel, Minkler, & Yen, 2020). In Punjab, collateral requirements for formal credit, unfamiliarity with registrations and tax processes, and subtle forms of gendered ageism intersected with low tolerance for bureaucratic queues and travel. Several women preferred to stay small rather than expose themselves to inspection or to complex documentation. Others reported being talked over in supplier negotiations or pressured to give discounts because they were perceived as aunts rather than business owners. These accounts resonate with studies of increased economic vulnerability among older low-income workers that link institutional complexity and social stereotypes to constrained bargaining power and diminished earnings (Lavee & Kuronen, 2024).

“The bank asked for documents I do not have and told me to bring my son. I decided to keep the business cash only and within my means” (P7).

“When I went to buy fabric in bulk the shopkeeper kept addressing my nephew even though I was paying. I left and now I only buy from the wholesaler who respects me” (P10).

“They say, auntie give a little discount, what do you need the money for. I reply, I need it for the same reasons you do, bills and medicines. It is tiring to explain” (P1).

These frictions shape the feasible frontier of older women’s enterprises. The narratives illustrate a pattern of deliberate smallness as a rational response to credit, compliance, and stereotype costs. This confirms the importance of ecosystem supports that reduce transaction burdens and acknowledge the social meanings attached to older women’s commercial presence in local markets, themes emphasized in wider gerontological policy debates about equity in later-life work

Across themes, the dominant logic is one of controlled agency. Women act to protect dignity and stabilize household finances through ventures scaled to their resources and obligations. They convert reputational capital into first demand, design work that fits care and health rhythms, adopt minimal yet high leverage technologies, and avoid exposure to opaque financial and regulatory systems that they perceive as risky or disrespectful. The empirical picture affirms that entrepreneurship after retirement is not a pursuit of expansion for its own sake. It is a calibrated practice of autonomy within constraint that can sustain identity, connection, and modest income when the ecosystem does not penalize smallness and when families act as bridges rather than gatekeepers. The findings also clarify where targeted supports would produce the greatest marginal gains, namely simplified micro-credit and compliance, peer mentoring that multiplies reputational networks, and task-specific digital help aligned to the tools older women already use.

6. DISCUSSION AND CONCLUSION

The findings of this study depict post-retirement entrepreneurship among older women in Punjab as a calibrated practice of autonomy within constraint, and they sit in broad agreement with several strands of prior research on gender, aging, and later-life work. First, the prominence of necessity-driven autonomy resonates with evidence that women enter old age with thinner financial buffers due to lifetime wage penalties and pension gaps, making continued economic participation a rational hedge against shocks and rising health expenditures (Taylor et al., 2024). Rather than contradicting deficit framings, our participants reframe necessity as dignified self-provision through small, controllable ventures, echoing work that links late-life agency to better psychological outcomes when decision space is preserved even at modest income levels (Randel, 2017). Second, the strong pull of identity continuity and reputational capital aligns with gerontological claims that later-life well-being improves when work sustains a sense of competence and role continuity, as seen in our data where ex-teachers, nurses, and administrators convert prior expertise into proximate services that require little market signaling because trust is already in place (Smith & Hollinger-Smith, 2015). This pattern mirrors career development arguments that in

dynamic labor markets, older adults thrive when they recombine existing skills in new micro-contexts rather than attempting wholesale occupational reinvention that demands steep recredentialing (Hirschi, 2018).

A third axis of agreement concerns care-compatible enterprise design. Consistent with feminist gerontological insights on the gendered organization of care, participants engineered time-boxed, home-centered ventures that fit around grandparenting, spousal care, and energy pacing, lending empirical weight to calls for conceptualizing work–family and work–health balance as co-equal pillars of sustainable participation in later life (Kossek & Lee, 2017). The women’s scheduling strategies afternoon tuition windows, alternated alteration days, weekend-only catering, corroborate evidence that autonomy over tempo and location is a decisive condition for durable engagement among older women, especially where unpaid care remains intensive (Gagnano, Simbula, & Miglioretti, 2020). Fourth, our observation of pragmatic, lightweight digitization reinforces studies showing that older adults adopt technology when it is task-specific, peer-supported, and low complexity, with WhatsApp lists, voice notes, and family-mediated mobile payments expanding reach without imposing burdensome learning curves (Faiz, Rasool and Nadeem, 2024). The reliance on kin as “digital bridges” and on neighborhood groups for visibility converges with research documenting how socially scaffolded technology use reduces isolation and enhances practical capabilities for older adults (Chen & Schulz, 2016).

At the same time, the frictions women reported credit collateral barriers, documentation and tax complexity, and gendered ageism in market interactions, echo persistent structural constraints identified in the literature, underscoring that entrepreneurship does not by itself dissolve institutional asymmetries (Dressel, Minkler, & Yen, 2020). Participants’ decisions to remain intentionally small, cash-based, and under formal thresholds are consistent with observations that older low-income workers and sole proprietors face disproportionate transaction costs in finance and compliance, leading to defensive minimization that caps earnings but preserves control and dignity (Rasool et al. 2023). Taken together, these convergences strengthen two theoretical claims advanced in this article. From Feminist Gerontology, we see how cumulative disadvantage and gendered care regimes shape the feasible set of late-life work options, making home-based micro-enterprise a strategic relocation rather than retreat (Calasanti, 2009). From Effectuation, we observe means-driven action, starting with who I am, what I know, whom I know, expressed through affordable-loss logics, reputational first markets, and low-stakes partnerships with kin and neighbors, which together produce robust, if modest, value in conditions of uncertainty (Sarasvathy, 2001). The compatibility of our results with these frameworks suggests that policy should not attempt to “scale up” older women’s firms indiscriminately but rather amplify their existing means while shrinking structural frictions, for example, via voucher-like micro-credit calibrated to irregular cash flows, simplified compliance regimes for tiny turnovers, neighborhood mentorship circles, and bite-size digital modules tied to immediate tasks (Alcover et al., 2014).

A notable contribution of this study is the articulation of care-compatible enterprise design as a concept that integrates feminist and effectual insights: the same logic that governs caregiving rhythms, predictability, reversibility, and safety governs risk in the business, producing small bets that preserve energy and autonomy while maintaining household stability ((Ali et al. 2024). This reframing helps reconcile a tension in “productive aging” discourse by showing that later-life entrepreneurship can indeed be “productive” for older women when the work is self-paced, identity-affirming, and buffered from hostile systems, thereby protecting against the risk transfer that critics of productivist agendas rightly caution against ((Rasool, Saeed & Shah, 2020). Finally, the study nuances technology debates by demonstrating that lightweight adoption, not wholesale digitization: can deliver high marginal returns in reliability and market access, provided there is relational scaffolding from younger kin and peers. In short, the agreements with prior scholarship are substantive and multi-level: our participants’ strategies are neither idiosyncratic nor exceptional but representative of a broader pattern wherein older women convert lived expertise and social trust into small enterprises that stabilize incomes, sustain identities, and preserve dignity under persistent structural constraints (Dressel, Minkler, & Yen, 2020).

In conclusion, this article reorients the lens from post-retirement employment to post-retirement entrepreneurship among older women in Punjab and demonstrates that micro-enterprise is a viable, agentic response to late-life financial and social vulnerabilities when it is designed around existing capabilities, reputational capital, and caregiving rhythms. Using a modified interpretative phenomenological approach and a combined theoretical frame of Feminist Gerontology and Effectuation, we show four interlocking dynamics: necessity-driven autonomy that smooths cashflows without sacrificing dignity, identity continuity that converts professional histories into proximate services, care-compatible design that aligns work with health and household demands, and lightweight digitization that extends reach through trusted social scaffolds. At the same time, enduring frictions in credit, compliance, and market respect signal that entrepreneurship’s benefits are bounded by institutions that remain inattentive to age and gender, prompting many women to choose intentional smallness as a rational risk posture. The practical implication is not a generic call for “more entrepreneurship,” but for targeted ecosystem adjustments that reduce transaction burdens and amplify the very means older founders already deploy: small-ticket micro-finance without collateral, simplified registrations for micro-turnover, neighborhood mentorship networks, and task-specific digital help linked to WhatsApp, mobile payments, and simple record-keeping. Conceptually, the study contributes the idea of care-compatible enterprise design as a bridge between structural and action logics, inviting future research to test its applicability across regions and to examine outcomes longitudinally, including health trajectories, intergenerational dynamics, and financial resilience. Methodologically, by holding cities, age band, and qualitative stance constant with the earlier work while focusing on founders rather than employees, we

isolate the entrepreneurial mechanism as the source of observed differences. Overall, entrepreneurship after retirement emerges here not as residual labor but as a purposeful, rights-affirming practice through which older women in Punjab continue to contribute economically and socially on terms that reflect both constraint and creativity, an understanding that should inform how scholars, practitioners, and policymakers design for an aging, gendered society.

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