

Mobilising and resisting age-related master narratives in the identity work of late-life entrepreneurs

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Abstract

Purpose – This narrative entrepreneurship research examines how late-life entrepreneurs engage in identity work to demonstrate that they are legitimate entrepreneurs by mobilising and resisting master narratives of entrepreneurship and age.

Design/methodology/approach – The study draws on the narrative practice approach to identity work and carries out a positioning analysis based on interviews with a group of Finnish late-life entrepreneurs ($N = 18$).

Findings – Three key age-related counter-narratives to negative stereotypes of ageing were identified: sustained superiority, leaving a legacy, and productive ageing citizenship. In addition, the interviewees negotiated the potentially devalued identity of late-life entrepreneurship by providing justifying and excusing accounts.

Research limitations/implications – Further research is needed to explore how the type of entrepreneurship is connected to the identity work of late-life entrepreneurs as well as age discrimination in different contexts of late-life entrepreneurship.

Social implications – Understanding the identity work of late-life entrepreneurs may help develop more inclusive support systems and policies for this group and the ageing workforce more generally. The findings highlight the need for empowering narratives to strengthen late-life entrepreneurs' identity and legitimacy and for greater awareness in national and local organisations and media of underlying age-based assumptions that may undermine such entrepreneurship.

Originality/value – The study contributes to narrative entrepreneurship and entrepreneurial identity research by enhancing understanding of how late-life entrepreneurs negotiate ascribed positions within the constraining discourses of cultural master narratives. It also contributes to research on the identity work of minority entrepreneurs, with a particular focus on discursive barriers to late-life entrepreneurship.

Keywords Late-life entrepreneurship, Minority entrepreneurship, Narrative practice approach, Identity work, Positioning, Master and counter-narratives

Paper type Research article



Introduction

Late-life entrepreneurship has been shown to benefit economies globally (Schøtt *et al.*, 2017), and the topics of late-life entrepreneurship and transition to self-employment at the end of a working career have attracted increased interest (Maritz *et al.*, 2021; Mouraviev and Avramenko, 2020). Previous studies have focused particularly on entrepreneurial behaviour and push/pull factors (Nyoko *et al.*, 2025) and addressed, for example, motivation and well-being (Zhu *et al.*, 2022), intentions (Maalaoui *et al.*, 2023), motivational, social, or material barriers to entrepreneurship (Kibler *et al.*, 2012), and benefits and challenges (Maritz *et al.*, 2021). However, the literature lacks qualitative methodologies to address the personal stories of late-life entrepreneurs and glean the deeper insights such approaches would provide (Nyoko *et al.*, 2025). In addition, there has been little research on narrative identity work among late-life entrepreneurs (Garcia-Lorenzo *et al.*, 2020; Tomlinson and Colgan, 2014; Järvensivu and von Bonsdorff, 2022).

Extending working careers is a national goal in Finland, as in other Western countries, and the European Union (EU) has promoted late-life entrepreneurship in its member states in the spirit of active ageing (Stypinska, 2018). However, historically, these policies do not take into account discursive barriers within entrepreneurship (see Jammaers and Zanoni, 2020). While previous research on minority entrepreneurship has explored how individual, material, and social barriers restrict people from becoming entrepreneurs, prior studies “largely neglect the key role of discursive barriers, constraining the identities people are allowed to plausibly craft” (Jammaers and Zanoni, 2020, p. 881). Nonetheless, previous research has shown that entrepreneurship is a “gendered” and “aged” construction (e.g. Siivonen *et al.*, 2022), meaning that it idealises masculine healthy bodies and youth and thus excludes older people regardless of how active they are (Ainsworth and Hardy, 2008; Mallett and Wapshott, 2015; Whiting and Pritchard, 2020; Kupiainen *et al.*, 2023). Late-life entrepreneurs have been considered “others” in entrepreneurship (see Van Merriënboer *et al.*, 2023); hence, research is needed to explore how this group engages in identity work to challenge discursive barriers.

The most commonly and interchangeably used terms for late-life entrepreneurship – senior, older, third-age, and late-career entrepreneurship – refer to people who start their businesses at the age of 50 or older (Nyoko *et al.*, 2025). Other terms used are ageing, grey, second-career, mature, and encore entrepreneurship (Mouraviev and Avramenko, 2020). This study uses the broader term “late-life entrepreneurship” to refer to all ageing entrepreneurs, not just those who start entrepreneurship late in their careers. Importantly, the term late-life entrepreneurship is justified because other concepts are considered to have an evaluative connotation; that is, they build an understanding of their target group as a certain type (e.g. mature, senior) and thus obscure the identity struggles of late-life entrepreneurs.

The first author interviewed 18 highly educated Finnish late-life entrepreneurs with university degrees who had taken various paths in working life. Some had started entrepreneurship at a later age (50 or older), while others had started at a younger age and continued to own one or more companies in later life.

This narrative study examines how late-life entrepreneurs engage in identity work in an interactive interview situation and how they deal with the discursive barriers raised by cultural expectations related to entrepreneurship and age. The research question put forward is how the interviewees mobilise and resist cultural master narratives and, in particular, master narratives of entrepreneurship and age in their identity work. The authors argue that the cultural master narrative of entrepreneurship idealises entrepreneurship that is not only young and heroic, but also masculine, which requires late-life entrepreneurs to form an identity as legitimate entrepreneurs. Therefore, the study also explores how gender as a social category emerges in age-related identity negotiations.

This study contributes to research on narrative entrepreneurship and entrepreneurial identity (Hjorth and Steyaert, 2004), to which it brings fresh insights by adopting a narrative practice and positioning approach to identity work. The approach moves away from the view of identities as fixed and emphasises how they are socially constituted through situated

practices of talking (Bamberg, 2020). In particular, the study contributes to understanding of how late-life entrepreneurs negotiate ascribed positions within the constraining discourses of cultural master narratives. The article provides timely insights into how this group navigates negative representations of ageing by strategically selecting, omitting, or combining available entrepreneurial master and counter-narratives to shape desired meanings about themselves and their actions.

The study also contributes to the research on the identity work of minority entrepreneurs, that is, groups that are underrepresented in entrepreneurship, such as women, older persons, and ethnic minorities (Jammaers and Zanoni, 2020; Van Merriënboer *et al.*, 2023). The interviewed entrepreneurs were highly educated and thus not a typical group at risk of marginalisation, but their age may position them as “others” in the entrepreneurial field. The article specifically addresses the knowledge gap about discursive barriers that shape minority entrepreneurs’ identity work. It investigates how late-life entrepreneurs challenge discursive barriers in cultural master narratives that idealise youth by presenting counter-narratives of their sustained superiority, leaving a legacy, and productive ageing citizenship.

The authors argue that the identity work of late-life entrepreneurs is complex and tension-laden, as this group navigates between mutually incompatible identities (e.g. being an entrepreneurial and an ageing individual). This article offers fresh perspectives on minority entrepreneurship research by examining the identity struggles that late-life entrepreneurs face as they strive to present themselves as both competent professionals and ageing individuals. It reveals how they construct identities that bridge the perceived divide between entrepreneurship and ageing and shows how this way of overcoming discursive barriers may be transferable to other types of minority entrepreneurship (see Jammaers and Zanoni, 2020).

Narrative identity work of late-life entrepreneurs

The topic of entrepreneurial identity has attracted increased interest within entrepreneurship research because it is considered important in understanding entrepreneurial behaviour and how new businesses are created (Wagenschwanz, 2021). Entrepreneurial identity scholarship derives from different theoretical perspectives. Role identity theory regards the self as the occupant of an entrepreneurial role that is performed (Wagenschwanz, 2021; Knox *et al.*, 2021). Social identity theory views the self as a member of various social groups and explores the ways by which individuals identify and compare themselves against the collective characteristics of prototypical group members (Tajfel, 1981). While the personal identity perspective on entrepreneurship concerns individual traits, beliefs, and values in narratives around “being an entrepreneur”, identity work is understood as the construction and management of different identities (Wagenschwanz, 2021). The study represents the latter perspective: the authors see identity as constructed and negotiated in social interactions in specific situated contexts and thus adopt a narrative identity work perspective (Knox *et al.*, 2021). Narrative identity work means studying identity “as constructed in discourse, as negotiated among speaking subjects in social contexts, and as emerging in the form of subjectivity and a sense of self” (Bamberg *et al.*, 2011, p. 178).

This study uses the narrative practice approach, in which positioning analysis is central (Bamberg, 2020). Positioning takes place on three levels of narrative: the level of the story, where the narrator positions characters vis-à-vis one another; the level of storytelling, when the narrator interacts with the audience; and the level at which the narrator makes sense of who they are through cultural master narratives. In the narrative practice approach, identities are navigated through three dilemmatic identity spaces of being the same (for example, as other entrepreneurs) or different from others (wage workers); being changed or continued (as an entrepreneur); and being a subject who is in control (an agent) versus being the product of forces that control one’s actions (an undergoer subjected to the situation) (Bamberg, 2011, 2020).

The crucial question in narrative identity work is how people construct their identities through cultural master narratives that can generate discursive barriers (Bruni *et al.*, 2004) in the form of normative cultural expectations (Bamberg and Wipff, 2020; De Fina, 2013) about who counts as a legitimate member of particular social groups. The meanings of normative cultural expectations are negotiated in narratives produced in response to interlocutors' explicit or implicit evaluative questions of "why" or "how" (Bamberg, 2020; De Fina, 2009; Scott and Lyman, 1968). By mobilising, invoking, and resisting master narratives in their counter-narratives, people create interpretations of their identity (Bamberg and Wipff, 2020) or legitimate their potentially devalued identities (De Fina, 2009; Scott and Lyman, 1968). Scott and Lyman (1968) call such interpretations the "justifications" and "excuses" used to overcome discursive barriers and explain and neutralise the burden of devalued identities.

This study explores age and ageing as socially constructed phenomena (Johfre and Saperstein, 2023; Whiting and Pritchard, 2020). The master narrative of ageing – in Western societies and working life – is a narrative of decline, and people in late life are categorised according to negative characteristics, such as being infirm, dependent, and frail (Villar *et al.*, 2023). The norm of middle age (e.g. individuals at the peak of their workplace power) is presented as an implicit comparison to the narrative of decline (Lévesque and Minniti, 2006). The progressive narratives, in turn, are related to active, productive, and successful ageing and are thus counter-narratives to the declining narrative of ageing (Katz and Calasanti, 2015). The concepts of active and successful ageing construct an ideal of a self-responsible, neo-liberal citizen (Walkerdine, 2003). However, Pfaller and Schweda (2019) challenge such narratives by arguing that they do not respect notions of the good life and the human dignity of older people. The concept of generativity has instead been proposed as an essential part of successful ageing (Villar *et al.*, 2023).

Moreover, entrepreneurship is not only an "aged" but also a "gendered" construction (Siivonen *et al.*, 2022). Ideal entrepreneurship emerges from the classic literature that defines entrepreneurial figures as masculine, solitary heroes, and patriarchs (Bruni *et al.*, 2004) and from early entrepreneurship research that presents an ideal entrepreneur as a competitive, risk-taking, high-achieving, and independent self-made individual with a dream and compulsion and the ability to "make it happen" (Schumpeter, 2021). Ideal entrepreneurs have been constructed as heteronormative masculine individuals (Ahl and Marlow, 2012; Boddington, 2024) and owners and supporters of capitalist growth, who bring innovative, technological, and high-growth ideas to the market (Siivonen *et al.*, 2022). However, Ogbor (2000) challenges entrepreneurial discourse as ideological, gendered, and discriminatory. Not all citizen groups are invited to join the ideal of entrepreneurship, including wage workers (Komulainen *et al.*, 2020) and older entrepreneurs (Ainsworth and Hardy, 2008; Mallett and Wapshott, 2015).

Since there has been little research on the narrative identity work of later-life entrepreneurs, the studies by Garcia-Lorenzo *et al.* (2020) and Järvensivu and von Bonsdorff (2022) are important – they address identity work at the beginning of late-life entrepreneurship and upon retirement from entrepreneurship. Moreover, few research have explored the navigation between multiple identities of late-life female entrepreneurs (Tomlinson and Colgan, 2014; Stirzaker and Sitko, 2019; Cesaroni *et al.*, 2021). Garcia-Lorenzo *et al.* (2020) showed that in the liminal space between (un)employment and entrepreneurship, ageing people adopted either a new entrepreneurial identity or possible alternatives, such as self-employment, early retirement, temporary work, or returning to education. Their analysis shows how ageing entrepreneurs confront identity paradoxes, interruptions, and polarisations as they attempt to transition from previous identities and operating models to new entrepreneurial identities. Järvensivu and von Bonsdorff (2022) stated that both older entrepreneurs and older employees are often portrayed as being in bad shape, mentally less capable, and unwilling to change and develop. However, they also found positive identities among older entrepreneurs, such as continuously employed retirees, caregivers, and legacy leavers.

Previous studies have shown that age and gender shape the complex identity work of older female entrepreneurs. Tomlinson and Colgan (2014) examined how women over 50 constructed temporary self-employed identities and negotiated between positive entrepreneurial identities and the negative identities associated with older women and “outsiders” in the labour market. Stirzaker and Sitko (2019) demonstrated the influence of cultural norms on the synergy or tensions between multiple identities, while Cesaroni *et al.* (2021) identified positive developments in interactions among multiple identities across the life course.

Overall, the research on narrative entrepreneurial identity work in later life, while scarce, shows that older entrepreneurs navigate complex and often conflicting cultural discourses on ageing and entrepreneurship. Research on late-life female entrepreneurs particularly reveals the negotiation of multiple, sometimes contradictory, identities. Together, these findings highlight the need to examine more closely the nuanced and dynamic processes through which late-life entrepreneurs conduct identity work in contexts shaped by cultural expectations of both ageing and entrepreneurship.

Data and method

Participants

The first author conducted 18 semi-structured thematic life-course interviews between September 2017 and April 2020 with highly educated late-life Finnish entrepreneurs who had a university degree (Table 1). The authors considered this group worthy of study for three reasons: extending working careers is a national goal in Finland; higher education graduates stay in the workforce longer than any other group (Nivalainen, 2022); and educational level is linked to active ageing (Maritz *et al.*, 2021), which is the concept underlying the European Union’s (EU) entrepreneurship policy for older people (Stypinska, 2018). This research is part of the wider research project “Academic entrepreneurship as a social process”.

The interviewees received an invitation by email to participate in a study entitled *Constructing identity in later life: entrepreneurship, work, and higher education among adults aged 50+*. In 2017, the invitation was sent to the participants of the “Ilo irti yrittäjyydestä” (“The joy of entrepreneurship”) event held by the Finnish academic entrepreneurs’ organisation. The 12 members of this group who agreed to be interviewed mainly represented self-employed people and serial entrepreneurs, but not startup and growth entrepreneurs. Consequently, an invitation was also sent to the growth entrepreneur network of Finland’s largest entrepreneurial community in 2020. Six of the second group agreed to be interviewed. The entrepreneurial experience of the interviewees ranged from approximately one to 40 years, and their entrepreneurial careers had lasted, on average, 14 years.

Of the 18 entrepreneurs interviewed, three were aged 51–55, five were 56–60, six were 61–65, and one was over 65. Moreover, three were aged 46–50; that is, although the interview invitation was intended for those over 50, they responded and were also interviewed. The interviews were focused on education and work trajectories. The interview questions addressed the interviewees’ experiences, such as working life, entrepreneurship, higher education, academic identity, the impact of family and well-being on entrepreneurship, and the evaluation of career paths. The interviews lasted two to three hours and were recorded, transcribed, and pseudonymised. In total, 14 in-person interviews were conducted in 2017 and early 2020. The last four interviews in 2020 were conducted via video or telephone due to COVID-19 pandemic restrictions. Although the live and remote interviews covered similar content, the interaction varied because the cameras were largely turned off during the remote sessions for technical reasons.

The interactive interview situation and open-ended questions invited interviewees to share their experiences and the meanings they gave them (De Fina, 2009). The interviews were conducted by a senior female psychologist with entrepreneurial experience, and the interview environment fostered storytelling and positioned the interviewer as a co-producer of the

Table 1. Socio-demographics of the interviewees

Pseudonym	Gender	Age group	Education	Industry	Type of entrepreneurship	Entrepreneurial experience in years
Timo	M	66–70	Law	Consulting	Self-employed within network	1–5
Benita	F	61–65	Engineering	Consulting	Self-employed within network	11–15
Kerttu	F	61–65	Business	Marketing	Portfolio entrepreneurship	6–10
Risto	M	61–65	Business	Marketing	CEO, owner	26–30
Valde	M	61–65	Engineering	Consulting	Serial entrepreneurship, startup entrepreneur	21–25
Veikko	M	61–65	Business	Real estate	Serial entrepreneurship, formally retired, continues entrepreneurship	36–40
Vuokko	F	61–65	Business, linguistics	Translation services	Self-employed alone and within network	26–30
Riikka	F	56–60	Education	Consulting, coaching	Self-employed within network; growth	11–15
Laila	F	56–60	Education	Career guidance, consulting, coaching	Self-employed; hybrid employee/entrepreneur	6–10
Aija	F	56–60	Business, linguistics	Consulting, training	Self-employed; franchising	11–15
Pentti	M	56–60	Business	Consulting	Self-employed; subcontractor	6–10
Virpi	F	56–60	Business, linguistics	Consulting	Self-employed; also works with partners	6–10
Tarja	F	51–55	Education, business and management	Consulting and real estate services	Self-employed	1–5
Terhi	F	51–55	Engineering	Management consulting; Innovation	Startup entrepreneur	1–5
Jussi	M	51–55	Business and management	Media and communication	Serial entrepreneur, CEO, co-owner	21–25
Heini	F	46–50	Engineering	Construction industry services; wellness	Self-employed in a network; growth startup	6–10
Tuija	F	46–50	Sociology	Short therapy and coaching	Startup	1–5
Maija	F	46–50	Law	Knowledge management	Self-employed	11–15

Source(s): Research material

narratives. The interviewees, skilled in persuasive communication due to their entrepreneurial sales background, strategically constructed desired meanings about themselves and their actions, and thus engaged in facework (Goffman, 1982) to maintain a positive entrepreneurial identity. None of those who accepted the interview invitation withdrew from the study.

In the invitation letter and at the beginning of the interviews, the interviewees were informed about the purpose and aims of the study, their rights as participants (including the right to refuse participation or withdraw at any time), and the processing and archiving of personal data to protect their confidentiality and anonymity. The authors confirm that informed consent was obtained from all the interviewees and that no ethical review statement was required from the institutional or national ethics committee; furthermore, the study adheres to the relevant ethical guidelines for human participants and followed ethical measures in compliance with the Finnish National Board on Research Integrity TENK (2023).

Data analysis

The study leans on narrative identity work and a positioning analysis of interviews with Finnish late-life entrepreneurs. It is based on the narrative practice approach, which includes positioning on three levels and the process of navigating identities through three identity dilemmas (Bamberg, 2020). Using an abductive approach, the authors first examined storylines, age-related positions, and cultural expectations and identified narratives loosely linked to age, ageing, and entrepreneurship. Subsequent readings focused on explicit references to age and ageing, with attention to counter-narratives and their underlying master narratives. Such narratives were also mobilised in the justifying and excusing accounts (Scott and Lyman, 1968; De Fina, 2009) given by interviewees when they sought to prevent their words being misconstrued (Bamberg and Wipff, 2020). Three major themes of age-specific counter-narratives were identified: sustained superiority, leaving a legacy, and productive ageing citizenship.

The authors analysed how the interviewees took and ascribed positions, navigated in the spaces of identity dilemmas, mobilised master narratives, and presented related counter-narratives in interaction with the interviewer and the implied audience represented by the interviewer. The interviewees engaged in identity work and positioned themselves in relation to identity dilemmas in various ways. Some narratives focused on agency, while others emphasised comparison with other groups or changes in entrepreneurial identity. Not all identity dilemmas were equally present or equally important in the stories and identity work of all the interviewees.

It was further analysed how the interviewees used different social categories, such as entrepreneur, female, employer, and employee (Bamberg *et al.*, 2011), and how social divisions, especially age but also gender, produced (dis)advantages in identity negotiations. A record was kept, ensuring an audit trail from the data and analysis to the reporting of the results.

Findings

The findings section begins with an examination of first, a counter-narrative of sustained superiority, and second, of two further age-related counter-narratives: leaving a legacy and productive ageing citizenship. Together, these narratives resist the dominant discourses of age and entrepreneurship that value youth while portraying ageing individuals as fragile and less capable. However, late-life entrepreneurs do not only position themselves, but are also positioned, through master narratives of entrepreneurship and ageing. This theme of being positioned is addressed after the first counter-narrative subsection and further elaborated in the subsection about adopting the declining master narrative of ageing. The concluding subsection explores how female late-life entrepreneurs shape their identities in relation to dominant narratives of entrepreneurship, age, and gender norms. The identity strategies of the interviewees and the key tensions they faced in relation to the identity dilemmas of sameness/difference, continuity/change, and agency are presented in Table 2.

Table 2. The identity strategies used by the interviewees and the key tensions of identity dilemmas in different narratives

Narratives	Identity strategies	Key tensions of identity dilemmas
Counter-narrative of sustained superiority Justifications for deviation from entrepreneurial norms	Align with entrepreneurial norms (confidence, success, skill) except youth Defend legitimacy despite age	Sameness vs. difference; resisting age stereotypes while leveraging maturity Agency vs. undergoer; legitimacy via explanation; balancing ageing with recognition of continuous competence
Counter-narrative of leaving a legacy	Present entrepreneurship as mission-driven and socially valuable rather than profit-seeking	Continuity vs. change; turning business into a legacy; turning ageing into a resource
Counter-narrative of productive ageing citizenship	Present oneself as an active, capable citizen beyond entrepreneurship	Agency vs. undergoer; active and successful ageing; social contribution
Excuses for adopting the declining process of ageing	Self-critical acknowledgement of reduced capacity; frame narrator as less capable entrepreneur when ageing identity dominates	Agency vs. undergoer: age-related exclusion tension; moral order of decline narrative overpowers counter-narratives at times
Narratives of gendered and aged entrepreneurship	For women: negotiate the combined demands of age, entrepreneurship, and gender	Sameness vs. difference; additional gendered tensions, e.g. appearance/competence and motherhood/business ambitions; navigating male-dominated entrepreneurial norms

Source(s): Authors' own work

Counter-narrative of sustained superiority

In the counter-narrative of sustained superiority, the interviewees portray themselves as confident, intelligent, and successful ageing entrepreneurs. They draw on the master narrative of entrepreneurship (the image of a young, masculine, profit-seeking, competitive, independent, risk-taking, and successful entrepreneur), however, with the exception of youth. Late-life entrepreneurs mobilise the declining master narrative of ageing but avoid being labelled with negative stereotypes of ageing, such as outdated knowledge and being stuck in the past. They build their identity as experienced late-career entrepreneurs with strong personal brands that facilitate high pricing and sales through recommendations. For example, operational excellence consultant Benita presents herself as an experienced professional and therefore brave and self-confident despite her older age:

Benita: (. . .) we were putting a lot of effort in [one call for tenders], and it would have had many [in our network] working for a long time, and then, when there was a decision, we came second, and we realised that it had been set up for someone else from the beginning.

Interviewer: Oh.

Benita: Yup, and after that, we were stunned for a while, like, this is not real (. . .) And then I thought, well, there is something better in store, and after that we got a lot of better gigs. So, it was good, really, that we didn't get it.

Interviewer: Right.

Benita: But with so many years under my belt, I can count on something else turning up.

In a story about a failed sales project, Benita mobilises the master narratives of age and entrepreneurship and constructs an identity of a mature professional who trusts her own skills, thus detaching herself from the negative category of ageing.

The interviewees use social comparison when navigating the spaces of the identity dilemmas. They build their identity by explicitly or implicitly comparing themselves to young

colleagues or their own young selves and distinguishing themselves from them while presenting continued and growing superiority and agency in their ongoing entrepreneurship. For example, IT consultant Pentti, who works in the financial sector, presents himself as a mature professional:

Well, you could say that this [stage in life] is kind of a period of using your mature skills. “Cause even in this project we have a lot of thirty-somethings, and I can tell which problems they have faced just because they don’t have the experience. (...) So the people in charge have also noticed it and so (...) the things I have been given, I have been able to plan pretty fast (...) There are others who can do things, and everyone has their own way of doing things, but for me, the work is not difficult in any way anymore. (...)”

Pentti opposes the master narratives of entrepreneurship and age that idealise young people and implicitly suggest that older people are less innovative and technically less capable. He categorises many of the customer’s project team members as young and in need of his professional support. Consequently, he constructs his identity as an experienced expert capable of doing a difficult job who takes advantage of the opportunity to use his extensive experience.

To sum up, late-life entrepreneurs challenge the master narrative of young and successful entrepreneurship, which acts as a “discursive barrier” (Jammaers and Zanoni, 2020, p. 881) in their identity work. They not only perform their similarity to entrepreneurial norms but also assert their superiority, claiming to be not just “as good” as younger entrepreneurs or employees, but “better”.

Justifications for deviation from entrepreneurial norms

In the counter-narrative of sustained superiority, late-life entrepreneurs engage in age-related identity work in relation to the dominant entrepreneurial norm by both performing their similarity to it (except youth) and by justifying themselves as legitimate entrepreneurs despite their age. For example, Valde, a startup clean-tech entrepreneur with a previous career in corporate production management, builds his identity as an ongoing late-life entrepreneur who is planning an exit:

(...) and there is, of course, that, that I’d like to get, “cause the company business is still a bit unfinished, so I’d like to get it to a nice and adequate state of preparedness that I would feel comfortable with and that I could hand it over to the next person. (...) I don’t have any doubts that I couldn’t help or couldn’t do it, you retain your skill in stick games and your game IQ even if you slow down, so the end result is probably similar to the ones you get in ball games.”

Valde portrays masculinity by using the metaphor of a fast-paced stick sport, implicitly referring to hockey. He navigates in the space of the identity dilemma of sameness/difference and mobilises master narratives of entrepreneurship and the declining process of ageing. He categorises himself in the group of older people who are slowing down, although presenting himself as still a very competent, intelligent, high-achieving, and hypothetically retired entrepreneur, thus justifying his ageing.

Furthermore, the interviewees negotiate their identity in relation to the norm of an independent and self-made individual embedded in the master narrative of entrepreneurship, namely, the ideal of the entrepreneurial self whose success depends solely on their own choices and efforts (Jammaers and Zanoni, 2020; Tomlinson and Golgan, 2014). In doing so, they navigate the space of the identity dilemma between being an agent and an undergoer in the world. In the narratives in which the late-life entrepreneurs present themselves as competent and high-achieving entrepreneurs but, in the context of interaction, as undergoers as well, they give justifying accounts, that is, identity claims in which they assign accountability to agents that they hold more responsible than themselves (Scott and Lyman, 1968). For example, Virpi, owner of several low-profit companies, positions her former self as a possible hybrid entrepreneur who was rejected while looking for paid work:

Sure, I was not even asked about which digital tools I know how to use, but (. . .) since this was a place I knew people, they could probably infer what kind of candidate I was. Plus, just my age. I am not like a digital native, etc.

She draws on the master narrative of decline due to ageing and the related age discrimination in the labour market, constructs her former self as an ageing job seeker who was suspected of lacking digital skills, and accuses the employer of prejudice. She transfers the responsibility and agency to the employer and thus presents herself as a victim (undergoer).

In summary, the positioning of late-life entrepreneurs is not without tension, as both real and imagined audiences can challenge the identities formed in interaction (Bamberg, 2011; De Fina, 2013). Such challenges reflect the demands of master narratives that implicitly place older entrepreneurs in a certain position. For late-life entrepreneurs, telling a counter-narrative of sustained superiority also requires identity work to defend and justify oneself against normative positionings, for example, being implicitly positioned as an older person who is slowing down and thus deviating from entrepreneurship ideals. By explaining and justifying why they deviate from the norm, late-life entrepreneurs appear to do facework (Goffman, 1982).

Counter-narrative of leaving a legacy

In the counter-narrative of leaving a legacy, the interviewees build an identity as late-life entrepreneurs who use their business as a tool to leave behind material or non-material well-being for their children, society, or the world. Having both legacy plans and ongoing businesses in the near future, they stand out from younger and profit-seeking entrepreneurs and also demonstrate agency. For example, Valde, whose startup company is developing green technology, navigates in the spaces of the identity dilemmas of sameness/difference and continuity/change, and construes an identity as a saviour of nature:

... [I have worked for companies that just make more stuff more efficiently], and now it could be that for these end times that I am still working, I could do work that tries to return this polluted earth that's been ruined by humanity back in time a bit, and we can do that now with technology (. . .) This is more like an innate interest, not a materialistic earning money thing (. . .), so that then I would feel good.

Valde positions himself as a former employee who used to work for polluting companies and, at the time of the interview, as a mature entrepreneur whose mission is to repair the damage these companies have done to nature. He mobilises the profit-seeking norm embedded in the master narrative of entrepreneurship but, contrastingly, presents himself as someone whose legacy is to pay back to the planet and not to make money from it.

Leaving a legacy can also mean leaving a mark on someone or something, for example, jobs in one's hometown, well-being for coaching and therapy clients, generational change in a family business, non-fiction writing, or charity work. For Risto, the owner of a mid-size marketing services company, his company represents the target of a meaningful life's work:

So, I will think that I have succeeded if this becomes a sort of independent organisation and actor that is able to continue to live its own life and develop. And now I am consciously starting a bit of a weaning project, and that will probably take a few years, but anyway, my goal is clearly that I would like to transition more into a shareholder position.

Risto challenges the master narrative of profit-seeking entrepreneurship by presenting his own entrepreneurship as a meaningful life's work and not as a capitalist pursuit of profit. He solves the identity dilemma of continuation/change by constructing an identity as an entrepreneur whose legacy is a vibrant, independent, and developing organisation.

In summary, in the counter-narrative of sustained superiority, late-life entrepreneurs engage in identity work by performing their similarity and even superiority to the dominant entrepreneurial norm. In contrast, in the counter-narrative of leaving a legacy, they differentiate themselves from the dominant entrepreneurial norm of profit-seeking and

build an identity as late-life entrepreneurs with the culturally highly valued virtues of generativity and social good. The tension between entrepreneurship (being entrepreneurial) and ageing (being older) in the master narrative of entrepreneurship is bridged in the counter-narrative of leaving a legacy by transforming ageing into a resource that brings maturity and wisdom.

Counter-narrative of productive ageing citizenship

In the counter-narrative of productive ageing citizenship, the interviewees present themselves as competent and active individuals in contexts other than entrepreneurship. They navigate the spaces of all three identity dilemmas by orienting themselves towards the concepts of active and successful ageing and resisting the potentially devalued position of underperforming ageing citizens. In terms of whether they are similar to or different from others, they position themselves as being attracted to positive stress in interesting jobs and, in their free time, differentiating themselves from those who are exposed to the declining process of ageing and remain idle. They present themselves as people with different plans for future activities: some of these plans include continuing the business, while others position the interviewees in the future, for example, as a hybrid worker in their existing networks, a nonfiction author, or a doctoral researcher. In sum, they tend to present themselves as actively ageing citizens (agents), differentiating themselves from the declining process of ageing (undergoers).

For example, Heini constructs her future self as hypothetically embarking on scientific research after passing on her former company to her children and succeeding in developing a profitable startup company:

Now that I will become that famous [business] woman, and I will start that amazing [business] and get rich, and then I will have nothing but time and money, and then I can start working on that PhD about how Finnish [companies can] achieve these kinds of win-win situations, and through that (. . .) And I have, of course, been influenced by my new [university] family, I mean my female student friends, who have pretty much replaced those [former] friends. I found them there, and since she [senior researcher] has defended her doctoral thesis and retired [from the university], she is the one pushing me forwards.

Heini draws on master narratives of entrepreneurship and age as well as the meritocracy that values academic education. She positions herself as a member of various category groups of active and productive people at the same time: a successful ageing businesswoman; a future startup entrepreneur seeking wealth; a female university student; and a potential doctoral researcher. In her narration, she opposes the negative features of ageing, such as the stereotype of lazy and low-energy boomers, and builds an identity of an active and successful ageing entrepreneur and academic. Her identity work reflects the neoliberal ideal of a subject who is responsible for her “proper” (active) ageing (Siivonen *et al.*, 2022).

In short, the interviewees shift the evaluative framework from entrepreneurship to citizenship, which enables them to better reconcile mutually incompatible identities, for example, being entrepreneurial and being an ageing individual (see Garcia-Lorenzo *et al.*, 2020, p. 937). By emphasising their similarity to actively and productively ageing citizens (Katz and Calasanti, 2015), the interviewees present themselves as entrepreneurial individuals in their own lives, not only to earn a living but also to participate fully in society.

Constructing identity through the master narrative of decline due to ageing

Despite the empowering age-related counter-narratives, the interviewees still draw on the declining process of ageing, which requires them to account for why they do so. In the interactive situation of the interview, they self-critically categorise themselves as ageing people who lack energy, flexibility, or the ability to take risks or who are just slower than they used to be. Although the interviewees resist the young entrepreneurial ideal by their very existence as late-life entrepreneurs, they also construct themselves as ageing entrepreneurs and

blame (i.e. excuse) themselves for having been too old to start a business, managing the tiresome profit improvement program, and not being good enough as businesspeople. In their excusing accounts (Scott and Lyman, 1968), they present themselves as different from young people, as having changed from their own younger selves, and as undergoers in the world.

In her excusing account, Maija, who sells legal advice services, mobilises the master narrative of entrepreneurship and breaks away from the idea of the ideal entrepreneur, whom she defines as a young and energetic consultant who can hold workshops all night:

Well, I am in my [fifties], and I do notice it myself that ten years ago I had more energy to, for example, pull an all-nighter, or that nowadays if I have a tough three-hour workshop, I might not have the energy for another three-hour workshop like I used to.

Veikko, who is formally retired from the real estate industry but still working, places his former self and his colleague in the era when the first mobile phones came on the market:

Let's say that I have thirty years of experience in this field. I have been so smart. We were at [name]'s place, and [they] had one of the first mobile phones. And [they] told me that I should also get a mobile phone. So, this is a great example of how smart I am. I said [to them]: "[Name], what would I do with a mobile phone? I can always go to a phone booth or come to the office to make a call." This reflects what an innovative and extremely future-oriented visionary I am.

Veikko ironically excuses himself by positioning his past self as a smart guy who refuses to buy a mobile phone because he considers it useless: he blames himself for not being very innovative, forward-looking, and visionary. He invokes the master narratives of entrepreneurship and age and builds himself an identity of a risk-averse and regressive ageing businessman who should step aside. Thus, he attributes little agency to himself.

To sum up, identity positions related to ageing and entrepreneurship are discursively constructed as not only tense but potentially mutually exclusive, as positioning oneself as an ageing person also tends to position oneself as a less capable entrepreneur.

Gendered and aged entrepreneurship

Late-life female entrepreneurs, in particular, illustrate multiple and sometimes conflicting identities in an attempt to justify the potentially devalued identity of an ageing female entrepreneur. Despite the widely told counter-narrative of sustained superiority, they must negotiate the tensions between their identities as an entrepreneur, an ageing individual, and a woman. They navigate the phase of the identity dilemma of sameness/difference in relation to, for example, their younger selves, different genders, and business roles. For example, Aija, a management consultant who worked as CEO of a family business before becoming an entrepreneur, builds an identity as an experienced and competent entrepreneur and a former female job seeker:

If you have worked for a big company and done well, you get to enjoy a good pension at 65. But if you have been like me, like, you want to see life more broadly and you are curious about different organisations and positions, then you might risk not having a job. (...) if I get passed over [in the recruiting process] by a 38-year-old man, that of course also happens because the headhunters are young men whose pay is performance-related. They have no understanding of accumulated know-how.

Aija navigates the spaces of all three identity dilemmas. She invokes the master narrative of entrepreneurship and builds an identity as a risk-taking entrepreneur with a varied career and cumulative knowledge (sustained superiority). She resists the master narrative of life-long employment and differentiates herself from the category of life-long riskless employment in a large company with the possibility of a wealthy retirement. She draws on the master narrative of decline due to ageing and the related age-discrimination in the labour market and positions herself as a highly competent person and ageing female job seeker who is an object of "gendered" age-discrimination and, thus, an undergoer in the recruitment process. She

constructs head-hunters as hegemonic young men who misuse their workplace power (Lévesque and Minniti, 2006) and do not understand the cumulative expertise of experienced ageing job seekers like herself.

The female interviewees who have children mobilise a master narrative of good motherhood as justification for their late entrepreneurship. For example, Heini, who began her master's studies after raising children to adulthood, builds an identity as a woman who is successful and a good mother and takes full responsibility for the children and home and as a legitimate entrepreneur after the children grow up:

My solution was to put family first. I would have time to go to university later, and now that my youngest has finished their matriculation exams, and soon the kids won't need me, now it is my time to leave some kind of a mark on this society. Now nothing can stop me!

Heini navigates between change and continuity and draws on the master narrative of good motherhood. She builds the identity of an ageing female entrepreneur who can fully invest her time and energy and wait for success in entrepreneurship only after her children grow up. However, the demands in the wellness startup community concerning femininity in appearance require her to make excuses for herself as a physically ageing woman and entrepreneur:

And now that this new company of ours focuses on [wellbeing products], I feel a bit of pressure to start to pull myself together too, so that I can sell my own product convincingly. On the other hand, I have already hired someone who is 20 years younger than me to work as a figurehead, one of those "Elovena girls", so I can just work on the sidelines as kind of this godmother-type person (...). But there is no going back to the period of short skirts, that's all in the past already. Oh gosh.

Heini mobilises the master narratives of age and requirements related to the appearance of women as well as to young, masculine startup entrepreneurship. She invokes the Finnish cultural image of the beautiful blond-haired Elovena girl (the figure has sold oatmeal to Finns for decades) as a measure of the female appearance required of a female startup entrepreneur in the wellness business. She navigates all three spaces of identity dilemmas: as an ageing female entrepreneur in the wellness sector, she positions herself as different from the ideal young and masculine startup entrepreneur; as changed from her younger self in terms of physical appearance; and as an undergoer in the world facing the demands of the mobilised master narratives.

To summarise, in the counter-narrative of sustained superiority, the interviewees, regardless of their gender, present themselves as highly successful entrepreneurs and recognise in themselves qualities traditionally associated with middle-class status and masculinity (Walkerdine, 2003). The female interviewees, however, mobilise multiple identities and the master narratives behind them, which demonstrating that entrepreneurship is not only an "aged" but also a "gendered" construct (Siivonen *et al.*, 2022).

Discussion

This study set out to examine the narrative identity work of late-life entrepreneurs. The research question was how interviewees mobilise and resist cultural master narratives and, in particular, master narratives of entrepreneurship and age in their identity work.

The late-life entrepreneurs negotiated discursive barriers by constructing their identities through three age-related counter-narratives against cultural master narratives of age and entrepreneurship, which typically value youth and portray ageing individuals as fragile, less capable, and less innovative. In addition to the idealisation of youth, the master narrative of entrepreneurship maintains entrepreneurial norms, such as masculinity, independence, risk-taking, profit-seeking, and competitiveness. Late-life entrepreneurs both positioned themselves and were positioned by their implicit audience in relation to the cultural master narratives, which generated tensions in their identity work. Summary Table 2 in the findings

section illustrates different identity strategies and tensions that emerged in the interviewees' identity work as they took positions on identity dilemmas of sameness/difference, continuity/change, and agency.

In the counter-narrative of sustained superiority, late-life entrepreneurs positioned themselves not just "as good" but as "better" than younger employees and entrepreneurs, drawing on entrepreneurial norms except youth. In addition, they presented justifications for deviation from entrepreneurial norms and defended their legitimacy as entrepreneurs despite their older age. In the counter-narratives of leaving a legacy, they presented entrepreneurship as mission-driven and socially valuable rather than profit-seeking. In this narrative, ageing was performed as a source of wisdom in entrepreneurship. In the counter-narrative of productive ageing citizenship, late-life entrepreneurs positioned themselves as active citizens beyond entrepreneurship, aligning with ideals of successful ageing. Thus, late-life entrepreneurs shifted their evaluation as legitimate entrepreneurs from purely entrepreneurial metrics to broader societal participation.

However, even when the entrepreneurs positioned themselves through empowering counter-narratives, they sometimes adopted narratives of decline due to ageing and excused themselves for diminished energy or capacity. Furthermore, when they framed themselves primarily through such narratives of decline, they positioned themselves as less capable entrepreneurs in an interactive interview situation. Moreover, female late-life entrepreneurs faced compounded tensions related to age, entrepreneurship, and gender norms. The results of this study show that entrepreneurship is both an "aged" and a "gendered" construct and that female entrepreneurs must navigate multiple identities simultaneously.

Overall, the findings of this study highlight not only identity tensions but also both resistance and adaptation in late-life entrepreneurs' identity work: they resist youth-centred ideals yet sometimes reproduce age stereotypes and comply with age norms. In addition, in their identity work, they simultaneously balance their conformity with entrepreneurial norms and their strategic differentiation from them (for example, by emphasising wisdom) to maintain their legitimacy as entrepreneurs.

The results of this study have similarities with previous studies on identity work among late-life entrepreneurs. These findings relate, for example, to Finnish late-life entrepreneurs who resist institutional, sometimes oppressive, age structures and construct a more positive age-related identity than older wage workers (Järvensivu and von Bonsdorff, 2022); to conflicting multiple identities of ageing female entrepreneurs (Stirzaker and Sitko, 2019; Cesaroni *et al.*, 2021; Tomlinson and Colgan, 2014); and to the resources of late-life entrepreneurs, such as work experience and technical and managerial skills (Garcia-Lorenzo *et al.*, 2020). Similarly, both the present study and that of Garcia-Lorenzo *et al.* (2020) show that the main cultural image of entrepreneurship to which older entrepreneurs struggle to adapt and find legitimacy relates to youth and whether an old individual can be creative, innovative, and playful (see also Ainsworth and Hardy, 2008). Older entrepreneurs' efforts to resolve the identity paradoxes they face include strategies that seek to overcome or reconcile tensions, such as embracing both the identities of the ageing individual and the entrepreneur as distinct, yet mutually enabling. The strategies seek to avoid practices that lead to one of the poles of the paradox, such as the desire to appear young at any cost to create legitimacy (see also Garcia-Lorenzo *et al.*, 2020). The present study shows that the identity work of ageing people is complex and tense due to the discursive barriers of cultural master narratives. Moreover, it adds to the knowledge about a broader group of late-life entrepreneurs than has been studied previously, rather than only those who have started or are considering starting a business in later life. Hence, the authors argue that ageing itself, and not just career transitions, can question identities shaped across working life and thus highlight the need for identity work.

The counter-narratives approach the concept of active ageing (Katz and Calasanti, 2015) and share its critical attitude towards the negative aspects of ageing, but from different perspectives. First, the counter-narrative of productive ageing citizenship in non-entrepreneurial contexts draws entirely from the concepts of active and successful ageing.

Second, sustained superiority emphasises cumulative competence, which supports critiques by [Pfaller and Schweda \(2019\)](#), who suggest that the concept of active ageing maintains the values and activity patterns of middle age when it should value the life experience and wisdom of ageing people. Third, experience and maturity (wisdom) embody the counter-narrative of leaving a legacy. This finding concurs with the literature, where the concept of generativity has been associated with the inner desire and cultural demand to leave something for younger generations ([Villar et al., 2023](#)). However, earlier research sees generativity as a personal preference and value that motivates older entrepreneurs ([Halvorsen and Chen, 2019](#)). The present authors view it as an identity work strategy, where positioning oneself as generative allows late-life entrepreneurs to bridge the otherwise conflicting identities of entrepreneur and ageing individual.

The findings make explicit the identity struggles and tensions of late-life entrepreneurs. Both policymakers and various national and local organisations and media must take such struggles and tensions into account, particularly in relation to the transnational goal of extending working careers. In addition to different individual, material, or social barriers that restrict ageing people from becoming entrepreneurs, there is a lack of narratives on late-life entrepreneurship to support the identity work of late-life entrepreneurs in their efforts to present themselves as both competent entrepreneurs and ageing individuals. For example, leaving a legacy could become an empowering narrative about the different motivations for entrepreneurship among ageing people, which would increase positive discourse about late-life entrepreneurship in society.

A limitation of the study is that the meanings of higher education and entrepreneurial experience in late-life entrepreneurship remain unclear and thus require further research. Although the participants had similar educational backgrounds, they operated in diverse entrepreneurial sectors, with varying entrepreneurial experience, business sizes, and profitability; therefore, the results may not be transferable to all highly educated late-life entrepreneurs. Future research should therefore explore how the nature of business is related to the identity work of late-life entrepreneurs.

Although highly educated and resourceful late-life entrepreneurs do not represent a typical group of entrepreneurs at risk of being marginalised, their identity is threatened because of their age. However, their ways of engaging in identity work to overcome discursive barriers could be transferable to the research on other types of minority entrepreneurship, such as disabled entrepreneurship ([Jammaers and Zanoni, 2020](#)).

Conclusion

This study highlights the little-studied constructs of age and ageing in narrative entrepreneurship research and the scarce narrative research on the identity work of late-life entrepreneurship in the Finnish context. The article elucidates how cultural master narratives shape and delimit entrepreneurial identities. It also reveals how late-life entrepreneurs resist, accept, or transform ascribed positions, thereby illuminating the role of agency in identity work. The study also contributes to the research on minority entrepreneurship by exploring discursive barriers related to age and ageing in the complex and tense identity work of late-life entrepreneurs.

The authors suggest that late-life entrepreneurship is not a socially neutral phenomenon; rather, entrepreneurs face social norms and discursive barriers related to entrepreneurship and age to which they must respond by negotiating their value as legitimate entrepreneurs and by shaping their entrepreneurial identities.

Understanding identity work may help develop more inclusive support systems and policies for late-life entrepreneurs and the ageing workforce more generally. The study highlights the (gendered) ageism faced by late-life entrepreneurs, with its manifestation in different contexts of late-life entrepreneurship requiring further research.

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