Abstract

Purpose – The purpose of this paper is to explore the transition of midlife women from employment in organizations to self-employment. It examines how midlife women account for their transition from organizations to self-employment; why they opted for self-employment rather than simply changing organizations and their experience of self-employment.

Design/methodology/approach – This paper is based on semi-structured interviews (n ¼ 100),with women between the ages of 46 and 60 who have moved into self-employment from organizational employment.

Findings – Two themes emerged from the study. The first was the negative organizational experience of some of the women which had caused dissatisfaction and disenchantment and therefore self-employment was seen as the only next step. The second theme was changes triggered by a positive proactive choice to move into self-employment.

Research limitations/implications – There are limitations to using individual perceptions and anecdotes. It cannot be assumed that the women in this study represent the views of all midlife women.

Practical implications – Silence about midlife women leaving organizations perpetuates high costs for both the organization and the individual involved. Organizations need to address the negative and discriminatory perceptions about midlife women and recognize the trend towards more, not fewer, older women in the workplace and value the experience, skills and knowledge they bring.

Originality/value – The paper is original in that the focus is on women in midlife, which is unique, as previous research about women in organizations has rarely encompassed the experiences of this group of women moving into self-employment.

Keywords Women, Entrepreneurialism, Midlife, Self-employment, Women entrepreneurs

Introduction

In the current labour market there is greater awareness that job security is weakening and

that it is increasingly important for individuals to develop their own employability

(Patterson and Mavin, 2009). Self-employment or small business ownership is seen as a

viable and often attractive career move, particularly for women and older workers

(Greene and Storey, 2002; Platman, 2004; Singh and DeNoble, 2003). In most OECD countries the proportion of people over 50 who start a small business is growing (Curran and Blackburn, 2001; Morris and Mallier, 2003), while globally, older people are responsible for 20 percent more start-up businesses now than ten years ago (Singh and DeNoble, 2003). Increasingly, professional women are leaving waged employment in favour of self-employment (Moore and Buttner, 1997); female entrepreneurship is considered to be one of the fastest growing sectors (Terjesen, 2005), with self-employment often represented as opening more opportunities for women as it offers more flexibility in organizing work life and accommodating home life better (Banyard, 2010;Harding et al., 2004). A less competitive and usually smaller work environment, such as that offered by self-employment, has been described as enhancing opportunities for cooperation among organizational members, reducing gender role stereotypes (Calais et al., 2009), and allowing women to escape from under the "glass ceiling" (Mattis, 2004). Yet for women business owners, gender has been found to be a disadvantage on markets for (start-up) capital as well as in the general evaluation of their entrepreneurial success (Carter et al., 2007;MarlowandMcAdam, 2012).Given such barriers the decision to leave formal careers to begin new ventures is not one that women can take lightly (Marlow and Patton, 2005). A more fundamental debate about how free women are in such choices emphasizes that their decisions need to be understood as constrained choices, restricted by gender-biased organizational structures, policies and procedures as well as stereotypical views of gender roles (Lewis and Simpson, 2010). Within these constrains professional women may exercise this choice in ways that are problematic for a society committed to gender equality (Eikhof, 2012). In the light of middle class fantasies of escaping the corporate rat-race of lives ruled by work, commuting and ever-alert smart phones (Bolchover, 2005; Bunting, 2004; Warhurst et al., 2009), such individual choices may appear logical, even liberating or empowering. The collective effect of such opting-out though is likely to be a loss of women's representation in powerful professional positions

and a perpetuation and entrenchment of current gender inequalities and occupational segregation (Bradley, 2007; Eikhof et al., 2011).

Despite being a growing group that are important to the labour supply (Pauldi, 2008; Austen and Ong, 2010), few studies have examined the employment experiences and choices of women over 45 (i.e. Armstrong-Stassen and Cameron, 2005; Moore, 2007; Phillipson, 2004; Still andTimms, 1999), nor have studies explored the reasons why such women retreat from organizational life (Trethewey, 2001),despite them being singled out as a unique group who have left organizations to set up their own businesses (Marshall, 1995; Rosin and Korabick, 1992; Weiler and Bernasek, 2001).

This paper will aim to bridge the gap by exploring the transition of midlife women from Organisational employment to self-employment. It will do so by using data from interviews with women who have moved out of organisations and set up their own businesses. The paper will contribute to the debate about women in the workplace in the following ways. The first is that the focus on women in midlife is unique since previous research about women in organizations has rarely encompassed the experiences of this group of women. The second contribution is a focus on the experiences of midlife women when moving into self-employment. Third, the study will enable us to understand and contextualise better some of the issues facing midlife women in the workplace. Finally, it will help address what Broadbridge and Simpson (2011) have termed the current challenges in gender and management research of "gender denial", the perception that "gender problems" in management have been "solved". The paper will assist in Broadbridge and Simpson's (2011) call for the need to disseminate continuing and emerging gender differences and to conceptualize new and evolving forms of gendered hierarchies.

In the first section the paper highlights the key themes in the literature. The second section draws inductively on interviews with midlife women to show how and why they are moving out of organizations into self-employment. The third section examines the constraints faced by women in self-employment and concludes with the implications for

organisations which arise from the issues raised in the paper.

The experience of midlife

Less is known about midlife than about other age period (Lachman, 2004). It has been
described as the last unchartered territory in human development (Brim et al., 2004),
despite being recognised as a critical benchmark for women (Adelmann et al., 1989). The
malleability of the meaning behind the term "midlife" is evident from the differing
opinions over how to describe it. The most common definition is the use of chronological
markers, such as 40-65 years which are used to differentiate midlife from adulthood and
old age (Rossi, 1985). However, some researchers have argued that the nature of changes
in midlife may be multidimensional and multi-directional, with the boundaries being
fluid and constructed by society and the subjective experience of the individual
(Lachman and James, 1997; Staudinger and Black, 2001) rather than being determined
by chronological age (Brooks-Gunn and Kirsch, 1984).

Definitions of midlife forwomen have often been based on reproductive ageing stages
using indicators of hormonal changes, such as the menopause (Coney, 1994). While
others have defined it as a time of women's changing role patterns and shifting
responsibilities within their family (Gordon et al., 2002). Children may be leaving home,
resulting in women having to cope with the empty nest syndrome (Adelmann et al., 1989;
Bumpass and Aquilino, 1995; Putney and Bengtson, 2001). Women's concerns may shift
from childcare to adult care, focusing on ageing parents, partners or other relatives
(Campbell, 1983; O'Connor and Wolfe, 1991; Ryff and Seltzter, 1996; Helsen and Wink,
1992; Bromberger and Matthews, 1996). Such a link between family and midlife,
however, fails to explain midlife issues that occur through relationships beyond the
conventional nuclear family.

Earlier views of the midlife period suggest that a person alternates periods of building
new life structures and changing existing ones (Levinson, 1986; Morris and Coxeter, 1995)

and hence can experience a developmental crisis within this transition (Strenger and Ruttenberg, 2008). This leads to defining midlife as a contradictory position, "between an achieved sense of confidence and a fearful sense of danger and decline" (Gullette, 1997, p. 235). Contrary to this, later research argues that crisis does not typify midlife (Reid and Willis, 1999; Stewart and Ostrove, 1998). Instead it is seen as a time of reassessment when a questioning of beliefs, values and assumptions may take place (Woods and Mitchell, 1979; Helsen and Wink, 1992). Midlife emerges from these definitions as being contingent on whether it is viewed as an opportunity for positive challenge and change or as a time of stagnation or decline, as much as on chronological age.

Women and midlife

Studies of older women have predominantly stressed their ageing as a problem (Krekula, 2007). Women older than 50 (Yerkes, 2010; Walker and Webster, 2007) are shown as being confronted with conflicting expectations as the years of hard work, personal sacrifice and dreams clash with the cold realities of organizational barriers (Pompper, 2011), and trying to find balance and validity in their careers (Mainiero and Sullivan, 2005). According to Zemke et al. (2000), older women struggle to maintain their status, as they are expected to be fully qualified professionals, by this time, having achieved the highest level in their career as well as in their family lives (Strenger and Ruttenberg, 2008). Simultaneously, older women are described as being socially invisible (Arber and Ginn, 1991), and in working life they are not expected to be in their best mental and physical form anymore, nor supposed to have a great learning ability or be open to new ideas (Yerkes, 2010). Thus, research has indicated that midlife is a time when women are facing challenges in organizational employment due to declining opportunities (Ackerman, 1990; Baltes et al., 1999), career stagnation (Beijan and Salomone, 1995), and job dissatisfaction as a result of stereotyping, bias in performance appraisal, lack of promotion, and low salaries (Pompper, 2011).

As women grow older and attempt to move their careers forward they are also

expected to conform to youth orientated constructions of femininity (Trethewey, 2001). Described as the double jeopardy of workplace ageism and sexism (Itzin and Phillipson, 1995), this has tended to result in studies focusing on midlife as a time of misery for women and resulted in the identity of older women being stigmatized (Hochschild, 1978). According to Pompper (2011) this denigration of older women leads to them experiencing anxiety, loss of self-esteem, and feeling hopeless about the future. Research has, however, begun to contradict this double standards theory of ageing, for example, Arber et al. (2003), highlight the need to raise awareness of the advantages older women bring rather than focus on the negative aspects of ageing. This is supported by Austen and Ong (2010), in a study of women in Australia, who emphasis that such an approach paints a one-sided picture of women's ageing as painful and ignores the new experiences and values that ageing brings.

Earlier studies describe how women recalibrate their lives in midlife (Neugarten, 1968; Helsen and Wink, 1992; Borysenko, 1996; Moen and Wethington, 1999), to encompass their changing values. Although the outcomes of this rebalance or transition have not been delineated (Gordon et al., 2002), nor has consideration been given to what midlife women do once they have reassessed their lives.

Motivations for self-employment

Self-employment, referred to by Mallon and Cohen (2001) as a concept in transition, has been described by Halal (1997) as a "major shift to an independent, more mature mode of employment" (p. 15). While others remain keen to distinguish "defensive self-employment", brought about by changing organizational conditions, from entrepreneurship as a calling (Schein, 1994). Studies have often referred to this as the push/pull dichotomy (Staber and Bogenhold, 1993; Cohen and Mallon, 1999; Hughes, 2003). "Push" is generally interpreted as responses to economic and labour market factors such as unemployment, redundancy and the perceived increasing insecurity of organizational positions (Granger et al., 1995). It is also used to encompass the various

organizational actions and inactions which lead to an individual feeling that they can no longer work in that context (Mallon, 1998). Women have been found to be more likely than men to be pushed into self-employment due to the frustration they have experienced with inequalities in employment opportunities (Carter et al., 1988; Morris, 1998; Vinnicombe and Bank, 2003). Maitland and Wittenberg-Cox (2009) refer to this as "gender asbestos", the gradual wearing down of women by organizations so that they look for alternative ways to productively exert their energies. The decision to leave is constructed as a passive destructive act (Arthur and Rousseau, 1996), and laced with despair (Green and Cassell, 1996). Self-employment is seen as a coping strategy to help women deal with the issues they face in organisations (Marlow and Carter, 2004).

In contrast, "Pull" is about the potential for greater independence, flexibility and choice on offer within the discourse of self-employment (Hakim, 1989). Anderson et al. (2010), found that women partners in a consultancy firm explained their decision to leave

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in terms of personal choice rather than in relation to the constraints and barriers the organization put in their way. A similar conclusion has been proposed about female retail executives (Broadbridge, 2010). Authors do, however, differ in the extent to which they see push or pull as the most important factor, and in their assessment of self-employment, as a subordination response or an economic panacea (Mallon and Cohen, 2001).

Such analyses appear to be overly simplistic and stereotypical. It is more appropriate to view these motivations as multifaceted in order to understand the dilemmas faced (Patterson and Mavin, 2009). Women themselves commonly cite market opportunities, family commitments, career frustrations, achievement and independence needs or a feeling of no other alternative as motivations for their career transitions (Mallon and Cohen, 2001). Recent research has examined the "double-edged" sword of the twenty first century workplace in terms of trends and gender equality and indicates evidence of

the hidden gender aspects of the spreading of knowledge work, ICT and work-life balance policies on the careers of women (Eikhof, 2012). Thus, highlighting the complexity of women's working lives.

Most of the studies have not explored whether the age of the person going into self-employment is a determining variable, assuming that women are a homogeneous group. As Marlow and Carter (2004), state, "there has been a tendency to treat 'women' as a universal term denoting an undifferentiated group who engage with specific areas of enterprise that reflect traditional female occupation" (p. 140). This is supported by O'Neil et al. (2008), who emphasis that "male-defined constructions of work and career success continue to dominate organizational research and practice" (p. 727). The exception to this is the study by Walker and Webster (2007) which indicates that self-employment is a reactive rather than a proactive decision for both older women and men, although the study also found that women were less inclined than men to actively seek self-employment as their employment option of choice. The study is, however, open to criticism in that it focuses generally on men and women of all ages so it is unable to make specific conclusions about midlife women. As Cohen and Mallon (1999) argue what is needed is a more holistic perspective which captures the rich and historic interweaving of person, structural and discursive motives which may propel an individual towards self-employment.

In this paper in order to contribute to the growing debate about self-employment and address the gap in the research of midlife women we examine the following, first, how midlife women account for their transition from organizations to self-employment; second, why they opted for self-employment rather than simply changing organizations; third their experience of self-employment. Finally we discuss the implications of the research for organizations and individuals.

Method

This paper is based on semi-structured interviews (n ¼ 100), with women between the

ages of 46 and 60 who have moved into self-employment from organizational employment. The use of chronological age to differentiate midlife from adulthood and old age is the most common approach (Rossi, 1985) and the age range used in this study reflects the age cohort three (46-60), used in O'Neil and Bilimoria (2005), study of women's career development phases.

The sampling approach taken can be described as "non-probability", the purpose of which is not to "establish a random or representative sample but rather to identify those

people who have information about the process" (Hornby and Symon, 1994, p. 169). Thus, the sample was constructed through UK professional and informal networks.

A snowball sampling technique (Atkinson and Flint, 2001) was used so that women who agreed to participate recommended other potential respondents. One danger of "snowballing" is the potential for cloned respondents with each person at risk of being much like the next in terms of traits, interests or patterns. To prevent this 15 separate "snowballing" chains were launched, each starting from a different networking source. Interviews were conducted between January 2009-March 2011 and were seen as the most promising way to gain access to narratives about employment states (Kvale and Brinkman, 2009;Wengraf, 2001). The interviews explored how women were experiencing midlife, their relationship with organizations, their views of organizations and career success, and their reasons for leaving employment in an organization, why they opted for self-employment and how they were experiencing it. In voicing their own perspectives the women were able to provide their own views of women's careers, organizational experience and self-employment (Mallon and Cohen, 2001).

About 60 percent of the interviews were conducted in person and the rest were conducted by phone. Interviews ranged in duration from one to two hours and were

recorded and transcribed. Eisenhardt's (1989) rules were followed in that interview notes were developed within 24 hours, which included all data from the interview. Each set of interview notes was concluded with the overall impressions of the interviewer.

NVivo (computer-aided qualitative data analysis software) was employed as a means of organizing data and maintaining links between field notes and recordings.

A triangulated methodology was used to validate the data (Pettigrew, 1990). This included the in-depth interviews; documentary data (e.g. strategy and policy documents and business plans); and direct observation (e.g. attendance at formal and informal meetings).

NVivo was also used to aid thematic analyses (King, 1998) and as a means of mapping evolving relationships between themes. Several iterations of thematic analysis proceeded. A key aspect of analysis was a reflexive approach to the analytical process itself, particularly focusing on the way in which understandings emerged, were clarified and became constructed in the process of writing this article.

Findings

The mean age of participants was 51.9 and the mean number of years' self-employment was 5.5. The majority was married (63 percent), and had children (70 percent). Most (75 percent) had a degree and/or vocational qualifications. As organizational employees, the women had worked in a variety of sectors including hotel and catering management, sales and marketing, training and development, journalism, technology, health care, graphic design and public relations. Over half (52 percent) now worked in the management consultancy sector, 18 percent were in the financial sector, 19 percent in the technology sector, 16 percent in the education sector, and 5 percent were employed in the manufacturing sector. Over 70 percent operated from home. The majority were in micro businesses, that is employing less than five staff.

Two broad themes emerged in the interviews which were related to the push-pull theory. The first was the negative organizational experience of some of the women

which had caused dissatisfaction and disenchantment and they felt as if they were being pushed out of organizations. In such cases, self-employment was seen as the only

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next step. The second theme was changes triggered by a positive proactive choice to move into self-employment based on the women reassessing their life and identifying what they wanted from it. For such women the transition to self-employment was seen as the next best step.

Transition to self-employment as a result of dissatisfaction and disenchantment with organizational employment

Nearly half (n ¼ 45) of the women stated that they had moved to self-employment because they were dissatisfied and disenchanted with the organization in which they had worked. They said they were being penalised because of their appearance and sexuality, thus reinforcing the concept of a double jeopardy which Duncan and Loretto (2004) describe as "gendered ageism". As one interviewee said:

I was told that due to a major reorganization there was a need to bring on [promote] younger people and I should not expect any further promotion. I never intended to set up my own business but was pushed to get out of a job which was leading nowhere and where my age was against me.

For a number of women, the issue was that they felt that they were no longer acceptable to the organization. As one woman said:

Despite 20 years' experience in my field I ended up coaching younger colleagues to go out to see clients who I previously would have gone to meet. I had to leave as I was losing sight of who and what I was. It was desperation that led me to set up my own company.

For these women the decision to leave resulted from an unwillingness to tolerate the lack of recognition and value afforded to them. Leaving the organization in such cases was described as a means of regaining a sense of oneself.

Data from the current study shows that motivations which were pushing women to transition to self-employment centred on aspects of frustration with the working environments in organisations, such as a perceived lack of opportunity for advancement or not being valued. These were motivators that the women believed they had little or no influence or control to change. The majority of these women had set up their own business in management consultancy and were operating as sole traders from home.

Transition to self-employment as a result of recalibration

Contrary to previous studies there are also older women who are proactively moving into self-employment with enthusiasm, energy and what has been referred to as the enterprising self (Rose, 1989), with a heightened vitality (Mead, 1975). For those women who made the choice to move (n ¼ 55), without feeling pushed, it was an exciting opportunity which offered them autonomy, authenticity and the chance to use their experience and knowledge in practice. These women were operating in a variety of different sectors and the majority included two to five employees.

The desire for autonomy was framed as one of the main motivators for moving into self-employment. One interviewee said:

There is a freedom that comes from your own business. Being willing to speak your mind and feeling liberated [. . .] I deliberately chose to set up my own business as my next career move.

Many women felt that by starting their own business, they were able to be true to themselves and bring aspects of themselves into their work lives. As one woman said:

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The only place where I can be truly authentic is running my own business and creating a culture of empathy.

One of the most insightful findings was such women saw self-employment as a positive next step in their career, in order to do something that they felt was of value to

themselves and society. As one interviewee said:

I felt the need to use my experience, life skills, and networks in a way that would be of value to others.

These women described how they had changed the basis of their self perception at midlife. As one woman commented:

I feel more confident in my own skin. I like and respect who I am and what I do. I care much less about what people think½. . ._having been through the traumas life throws at you. I still have so many new things left to conquer.

Thus, the women emphasized their own competence, self-esteem and confidence, which contradicts the view that women resign themselves to their own fate and that it is, "difficult to quit one's job, let alone one's whole profession, and few in midlife, saddled with mortgage and, perhaps, tuition payments, have the fortitude to do so" (Gardner, 2002, B2).

The question arises about why the women were not simply looking for positions in other organizations but instead opted for self-employment. Four factors were identified during the interviews. First, a desire to find an employment context which offered the opportunity to use their experience and knowledge. Second, the need to gain recognition and feel valued about what they did. Third, the need for autonomy and finally, the data showed that midlife women were looking for success, on their own terms, outside of organizations in order to succeed personally and professionally. They talked about taking stock of what they valued and considered important in their work and discarding those aspects with low importance and low meaningfulness. The data showed that they were reassessing their lives by moving into self-employment.

Challenges of self-employment

Having made the decision to move to self-employment, all the women mentioned that they derived a sense of accomplishment and satisfaction from being their own boss and doing work which was aligned to their own values. However, the women also

reflexively identified the risks of being self-employed.

The majority of women (70 percent), in the current study stated that they had directly experienced a lack of financial support from the banks. As one respondent said finding funding was a problem for women who were trying to start their own business, "It was only the financial support from my partner that has helped me keep the business going". This supports previous research which has found that obtaining banking finance can affect women's potential to become successful entrepreneurs (Gill and Ganesh, 2007) and that women starting businesses often have more difficulties than men in relation to basic aspects, such as access to finance and, at a more fundamental level, being taken seriously as a business operator (Mirchandani, 1999; Still and Guerin, 1991; Still and Walker, 2006).

The women, in the current study, also perceived self-employment as having personal and psychological risks. The women described making the change from the relative Midlife women

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certainty of being a paid employee to being self-employed as an enormous emotional shift. As one interviewee said:

Although it is absolutely what I want to do it has been a massive upheaval in terms of working on my own and trying to establish a business during an economic recession. It has caused me a lot of sleepless nights.

Such risks have been found to result in women's businesses starting small and continuing to be very small and often undercapitalized (Marlow and Carter, 2004).

The current study did, however, find that women felt that they had the support to help deal with the risks they faced, particularly through businesswomen's networks and more informal networks which were available face-to-face and online. This is contrary to previous studies which found that women going into business do not have support (Chell and Baines, 1998; Jurik, 1998).

Discussion

In this paper we addressed three related questions, first, how midlife women account for their transition from organizations to self-employment? Second, why they opted for self-employment rather than simply changing organizations? Third what has been their experience of self-employment?

The findings reveal that self-employment offers the prospect of opportunities for midlife women. The current study did show that some women do feel pushed into self-employment due to the barriers they face in organizations. However, the study goes further than this and in contradiction to previous research (Walker and Webster, 2007; Kolvereid, 1996) shows that midlife women see business ownership as a positive employment option. The data indicates that midlife women desire to succeed both professionally and personally, and see self-employment as a way to achieve these aspirations. The women describe self-employment as giving them opportunities for autonomy, to be authentic and to build on their experience and apply their capabilities. They perceive midlife as a time to recalibrate their work lives; a period of reflection to reassess if they are accomplishing what they set out to do and what they can still do. Whether moving into self-employment had enabled the women to recalibrate their working lives was dependent on how successful they felt they had been. The findings suggest that most of the women measured their success in terms of self-fulfillment and achievement of their personal goals, success was measured internally, in terms of personal growth, applying their skills and experience and being true to their own values, which one woman described as "maintaining a person value system", rather than externally in quantitative measures. Those women who had all felt "pulled" to self-employee spoke of achieving the success they had hoped for. This was in comparison to only half of the women who had felt "pushed" from organizational life. Thus, indicating that motivations behind the transition to self-employment may have an impact on the success of women entrepreneurs.

This study does not completely support the picture of midlife women's ageing as painful and negative. As Krekula (2007), illustrates the double standard assumption of ageing starts from a limited understanding of the process of ageing. It focuses on ageing as physical changes and ignores the life experience, energy and enthusiasm that older people bring to organisations. There is a picture of midlife women appearing which shows them in need of and seeking relevant, rewarding and stimulating career

opportunities and being recognised for the confidence and experience they bring to organizations. Our findings contradict the myth that as women age they have less to offer organizations. Indeed this study shows quite the opposite that as women age they have more to contribute to organizational life. The challenge is getting society and organizations to recognise the experience of these women.

Implications for organizations

Women moving out of organizations may provide a solution to the organizational barriers they face. However, it might also operate as a safety valve that allows organizational practices to remain as they are because it relieves the pressure for organizations to change. The tendency for women to create their own businesses instead of staying with organizations that do not offer them opportunities and recognition is likely to continue if organizational practices do not change. Silence about midlife women leaving organizations perpetuates high costs for both the organization and the individual involved. There is a need for dialogue about it. Organizations need to address the negative and discriminatory perceptions about midlife women. They need to recognize the trend towards more, not fewer, older women in the workplace and value the experience, skills and knowledge they bring. Despite evidence to the contrary the view that the problem of gender has been "solved" in the workplace still needs to be

challenged (Broadbridge and Simpson, 2011).

Implications for women

The women in this study had substantial experience in organizations before launching out on their own and had time to develop their managerial and leadership skills and to develop networks that yielded valuable contacts during business start-up. Perhaps most importantly they had time to develop their competence and self-confidence, a sense of purpose about their career and clarity about professional and personal values and priorities. Yet the issues women found in making the transition from an organization to self-employment appear to have changed little in the past ten years (Moore and Buttner, 1997). Financing the business through external sources, especially banks, continues to be a challenge for women entrepreneurs. Establishing their performance capability is time consuming and often at the cost of their personal life, which means that an emotional support system is important. For most women in this study, support came from a spouse or partner. The women repeatedly cautioned those interested in starting their own business not be to mesmerized by a dream and understand that things are changing rapidly. As one women said:

Today's marketplace is changing quickly and a key success factor is the ability to define the viable opportunities. This is not an economy that is expanding. You are always in a situation where you are competing with people who are out of work and who will try their own businesses and fail in a year.

Thus, women who are considering leaving organisations need to consider the implications of setting up on their own and the challenges they will face.

Future research

This study was designed to guide further study, and inform organizational practice. Studies using longitudinal and multivariate methods are needed to examine whether the patterns identified are robust and whether they generalize to other midlife cohorts. One essential area for research is to study midlife women in other cultures and in

different occupational contexts. Some work has been done with African-American women and Native American women (Barbee and Bauer, 1988; Brown et al., 2005). How various ethnic groups of women experience midlife remains poorly understood as a result of there being little published work about women from ethnic groups. Whether these findings also apply to women from other racial or ethnic groups or to non-professional women also needs attention.

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