

JEL Classification: J14; H55; M13; O33

DOI: [https://doi.org/10.31521/modecon.V55\(2026\)-20](https://doi.org/10.31521/modecon.V55(2026)-20)

UDC (330.35.01+334.021):004.7

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Development of the "Silver" Economy and Inclusive Entrepreneurship in the Conditions of Digitization

Introduction. *The Ukrainian economy needs to find new sources of economic growth and budget funding at all levels. The formation and development of a "silver" economy could be such a source because it could stimulate the employment of people aged 60 and older, reduce the burden on the pension system, and increase the purchasing power and tax revenues of the elderly.*

The purpose of the article is to identify the main aspects of forming a "silver" economy based on developing "silver" and inclusive entrepreneurship. Furthermore, it aims to identify the factors and motives that encourage the popularization of "silver" entrepreneurship among older adults and increase the need for inclusive national development.

Results. *The article substantiates the place and role of forming a "silver" economy in reducing the socioeconomic burden on the country's budget under martial law. The article notes that factors and motives for developing inclusive and "silver" entrepreneurship include improving well-being through additional wages, increasing one's purchasing power, achieving economic independence from one's children and grandchildren, and social integration, self-realization, recognition, and a sense of purpose within one's family and society. The article considers actions and measures aimed at forming the "silver" economy and inclusive entrepreneurship in Ukraine, including volunteering, intergenerational solidarity, combating social exclusion, strengthening education in inclusive entrepreneurship, and encouraging the use of digital technologies among the elderly, as well as popularizing health insurance for workers aged 55 and older.*

Conclusions. *As the "silver" economy develops, it is worth establishing "silver" support centers and "silver" provision hubs. These centers would enrich the lives of older adults, promote socialization, and foster entrepreneurship. According to scientists, people of the "silver" age could form interest-based groups in these support centers, some for mutual assistance and some for joint inclusive entrepreneurship.*

Keywords: "silver" economy, inclusive business, barrier-free, accessibility, social inclusion, artificial intelligence, digitalization.

УДК (330.35.01+334.021):004.7

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¹Стаття надійшла до редакції: 31.01.2026

Received: 31 January 2026

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Розвиток "срібної" економіки та інклюзивного підприємництва в умовах цифровізації

Анотація. Економіка України потребує пошуку нових резервів для економічного зростання і наповнення бюджетів усіх рівнів. Становлення і розвиток "срібної" економіки може мати всі шанси стати таким джерелом, адже може стимулювати до зайнятості населення віком 60+ років, зменшення навантаження на пенсійну систему, збільшення купівельної спроможності людей похилого віку та збільшення надходження податків до бюджетів за умови розвитку "срібного" й інклюзивного бізнесів. Мета статті полягає в тому, щоб визначити основні аспекти становлення "срібної" економіки на засадах розвитку "срібного" й інклюзивного підприємництва, визначити чинники і мотиви, що "штовхають" до популяризації ведення "срібного" підприємництва людьми третього віку та посилюють потребу в інклюзивному розвитку країни. У статті обґрунтовано і вказано місце та роль становлення "срібної" економіки для зменшення соціально-економічного навантаження на бюджет країни в умовах воєнного стану. Зазначено, що чинниками і мотивами розвитку інклюзивного та срібного підприємництва є: покращення добробуту за рахунок додаткової зарплати, потреба у збільшенні власної купівельної спроможності, можливість бути економічно незалежними від своїх дітей та онуків; соціальна інтеграція, самореалізація, визнання і відчуття потреби родини й суспільству. Розглянуто дії та заходи, що націлені на становлення "срібної" економіки та інклюзивного підприємництва в Україні, серед чого вказано волонтерство, солідарність між поколіннями, протидія соціальному виключенню, посилення просвітництва в частині інклюзивного підприємництва та використання цифрових технологій серед людей похилого віку; популяризація медичного страхування для працівників віком 55+ років. В ході становлення "срібної" економіки варто започаткувати роботу Центрів "срібної" підтримки та Хабів "срібного" забезпечення. Такі центри дозволили б зробити життя людей похилого віку цікавішим, забезпечили їх соціалізацію та зробило б їх самозайнятими. Науковці стоять на позиції того, що в такого роду центрах підтримки, люди "срібного" віку, могли б об'єднуватися в групи за інтересами, хтось для взаємодопомоги, а хтось для спільного ведення інклюзивного підприємництва.

Ключові слова: "срібна" економіка, інклюзивний бізнес, безбар'єрність, доступність, соціальна інклюзія, штучний інтелект, цифровізація.

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Statement of the problem An effective system of national economic security requires a high level of innovation in industries, an inclusive and environmentally friendly business environment, new digital economic relations, and the ability of individuals and economic agents to apply advanced technologies. This concept is outlined in the Strategy for the Digital Development of Innovations in Ukraine until 2030 [6] and the National Strategy for Creating a Barrier-Free Space in Ukraine until 2030 [5].

Successful implementation of these strategies can be bolstered by the effective functioning of structural elements of the inclusive Industry 5.0 ecosystem. These elements determine barrier-free economic relations and form a "digital inclusive economy" based on social innovations for the development of a "silver" economy. This occurs through the gradual implementation of stages for the formation of inclusive entrepreneurship and the imperative of a technocentric structure of the country's economy.

The connection between inclusive entrepreneurship and the development of "silver" businesses based on barrier-freeness can contribute to economic reconstruction and the innovative development of "society as a whole, focusing, on the one hand, on the economy related to the population aged 60+, and on the other hand, on the entrepreneurship of this age group, as well as on all economic agents that comprehensively promote entrepreneurship" [9, p. 2].

Analysis of recent research and publications. The conditions for the formation and development of

inclusive entrepreneurship and sustainable economic growth based on innovative and digital potential through the prisms of the "green" economy, the circular economy, and the inclusive economy are only beginning to attract scientists' attention. Notable Ukrainian researchers include O. Brodovska, who examined the global inclusive economy in the context of transformational challenges; G. Davydenko, who analyzed digital inclusion and accessibility through the lens of social digitalization [2]; I. Tsybalyuk, who presented a vision for development towards social equality and economic recovery through the lens of an inclusive economy [7]. The research of a team led by Professors N. Pavlikha and I. Tsybalyuk is considered valuable since they present scientific achievements in the form of developed methods and tools for Ukraine's inclusive reconstruction through economic, social, and spatial-technological reintegration [3].

The author's concept of the "silver" economy was presented by scientists G. Marcucci, F. Ciarapica, R. Poler, and R. Sanchis [19]. This concept concerns the consumer segment of people over 50 years of age. Scientists A. Cytowanie and J. Skonieczny propose understanding the silver economy as "all economic activities whose products and services are aimed at meeting the needs of people over 50 years of age" [12, p. 12]. According to A. Cytowanie and J. Skonieczny, this reactive understanding of the silver economy considers elderly people exclusively as consumers of goods and services intended solely for them. In their study, scientists H. McGuirk, A. Lenihan, and N. Lenihan raise the issue of population

aging in EU countries, focusing their attention on demographic changes that create serious problems for economic growth. The authors pointed out the potential advantages of the "silver" economy and its growing economic value, arguing that "population aging opens up opportunities for firms" [20, p. 2].

Inclusion involves removing barriers and developing and implementing specific business solutions that allow everyone to participate equally in public life, be employed, and improve the country's business activity. These results are presented in the works of scientists D. Muftawu and O. Ibrahim [21], H. Zeinab and Kh. Wael, H. Ibrahim, Z. Arif, S. Dede, S. Utang, and Y. Neneng [10].

The prerequisites and opportunities for developing digital, family, and youth entrepreneurship in individual countries are examined in the works of I. Aliksieiev, J. Weclawski, O. Kurylo, O. Chaus, S. Kraus, K. Vonmetz, L. Bullini Orlandi, A. Zardini, and C. Rossignoli [17]. The issues of the development of veteran and women's entrepreneurship are raised in the works of foreign scholars, including V. Rani, N. Sundaram [22], N. Samoliuk, Y. Bilan, H. Mishchuk [23].

In the earlier publications, there were attempts to reveal new digital technologies and their management at the micro level. The organizational and economic conditions of development, as well as the components of market success of inclusive enterprises, were studied in the context of digitalization, innovation, and socialization of the national economy [15; 16]. The project "Education for Digital Entrepreneurship" and its educational products [18; 11] and monograph [4] is the completed scientific development with international partners under the Erasmus+ KA2 program. At the same time, the problems of business inclusiveness, "silver" entrepreneurship, specific obstacles to innovative recovery and digitized sustainable growth of the national economy (military operations, coronavirus restrictions, flows of internally displaced persons, migration) haven't yet become the subject of thorough scientific research. Naturally, the world's leading scientists have not paid due attention to this issue because no one predicted a future war on the European continent.

Formulation of research goals. The goal is to reveal the content and features of the formation of the "silver" economy in the context of digital transformation. Taking into account the state of war in Ukraine, the goal is to identify the factors and motives for the formation of "silver" and inclusive entrepreneurship. Specific actions and measures aimed at forming the "silver" economy and inclusive entrepreneurship should be indicated. A number of questions that should be answered in the course of the inclusive development of the Ukrainian economy in wartime and postwar times should be outlined. The economic and sociocultural factors for forming "silver" and inclusive businesses in Ukraine should be revealed.

Outline of the main research material. "The economy of the future is experiencing fundamental

changes in its structure, which is determined mainly by demographic factors" [19, p. 936], but the war factor for Ukraine is one of the factors determining the need for the formation of inclusive and "silver" entrepreneurship. The professional activation of older people is based on the "aging society" paradigm and the support of "the potential of small and medium-sized businesses for developing new business opportunities in the silver economy" [20, p. 7]. The progressive aging of the population creates challenges for the state and sets tasks for the government to solve, such as providing economic support for older adults, rehabilitating them, and ensuring they receive high-quality treatment when necessary. Negative phenomena affecting the silver age population include exclusion from social life, loneliness, and discrimination against older people [12, p. 11].

"The silver economy refers to financial activities related to the production, consumption and marketing of goods and services of interest to older people. Despite demographic changes and labor trends, it's a growing sector with the potential to create jobs and economic growth" [13, p. 1]. We agree with scholars A. Cytowanie and J. Skonieczny who argue that the "silver" economy operates on the principles of inclusiveness and barrier-freeness. They describe it as an economy in which "workers aged 60 and over and older people, a kind of 'golden dividend,' are perceived as an active and entrepreneurial professional and social group that, despite their age, can engage in economic activity" [12, p. 12]. They define the goal of "silver" entrepreneurship as inclusion and professional and social activation, which fosters entrepreneurial behavior among older people. Scientists are convinced that entrepreneurs over 55 can benefit the country's economy because they combat aging by finding employment and contributing to society.

The formation of an inclusive "silver" entrepreneurship ecosystem based on Ukraine's innovative and environmentally friendly technologies will strengthen its role in the field of social innovations and high technologies. This will mitigate certain aspects of the negative impact of STP and leverage modern scientific and technological opportunities to ensure sustainable economic growth in Ukraine during the post-war period. It will also increase the quality of production based on innovation and environmental friendliness, strengthen the country's digital competitiveness, and boost its export capabilities amid new technological complexity.

In the process of forming a "silver" economy, it's worth establishing "silver" support centers and "silver" provision hubs. These centers would enrich the lives of older people, encourage socialization, and promote self-employment. In these centers, people of the "silver" generation could form groups based on their interests. Some groups could be for mutual assistance, while others could be for joint, inclusive entrepreneurship.

People of the third generation have free time for cultural trips and vacations at boarding houses. They

have time to enjoy themselves at various institutions and events. These could include museums, casinos, sports clubs, hippodromes, discos for adults, libraries, book exhibitions, and various cooking and sewing classes. People of the “silver” age have more opportunities for self-expression through buying stylish clothes and wearing various accessories. From an economic standpoint, people of the third generation create demand for affordable goods and services, thereby strengthening the consumer and service economies.

The experience of Smart Seniors Entrepreneurship Academy Program for the Central Baltic Region [14], which implements the Silver Entrepreneurs project and aims at adult education and entrepreneurship development for senior citizens, is considered. This program has already had a positive impact on older people in the Central Baltic countries. Its main goal is to empower and equip these individuals with the business skills, digital competencies, and confidence necessary to implement entrepreneurial projects, enabling them to remain socially and economically active. Silver Age applicants are offered a comprehensive “entrepreneurship simulation program” with challenging

scenarios tailored to each participant's unique needs. Through an individualized approach, the program addresses the challenges faced by an aging workforce, including outdated skills. The project seeks to unlock the untapped potential of older adults” [14].

The reasons and motives that “push” society towards the formation and development of inclusive and “silver” entrepreneurship are presented in Figure 1.

It’s worth noting that technologies play a crucial role in developing new products and services for older people, improving the efficiency of health care and social services, as well as in connecting older people with each other and their communities [13, p. 1], and enabling them to run their own inclusive businesses.

In order to achieve accelerated development of an ecosystem of inclusive and “silver” entrepreneurship in Ukraine based on innovation and sustainable digital growth of the national economy, it’s necessary:

- To identify factors and indicate priorities for the formation of an inclusive ecosystem of Industry 5.0 as systemic economic shells for the development of inclusive and “silver” entrepreneurship and barrier-free business;

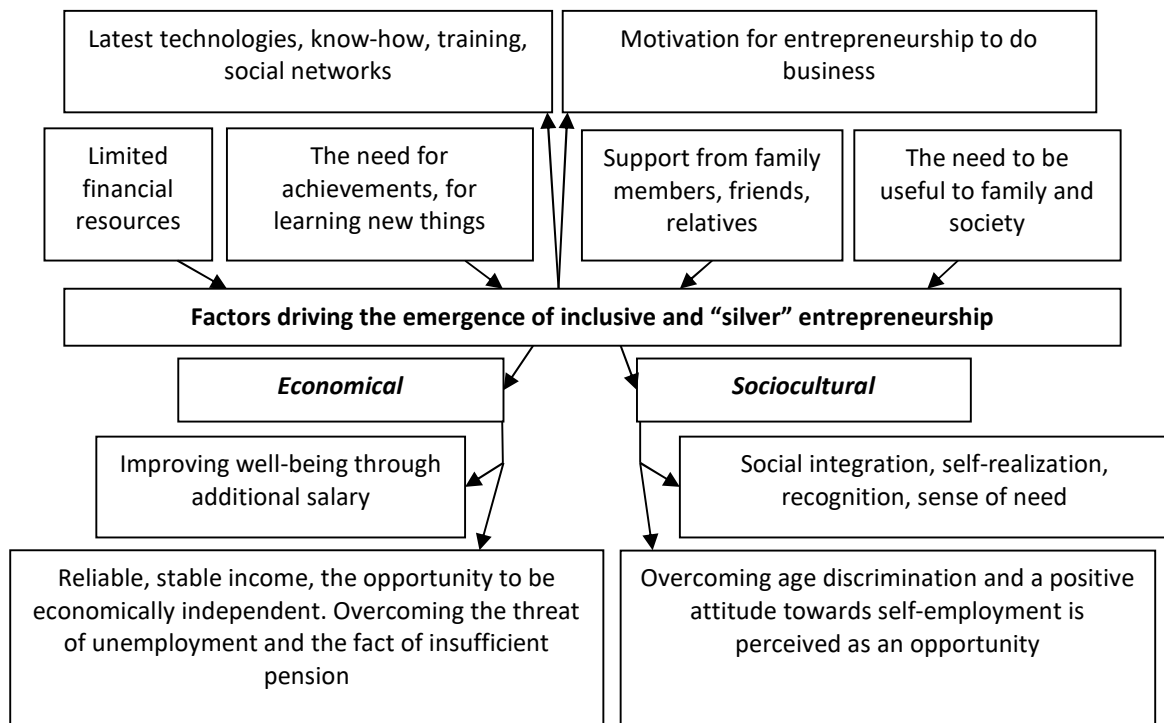


Figure 1 – Factors and motives that “push” inclusive and “silver” entrepreneurship towards its accelerated development in Ukraine

Source: compiled on the basis of sources [13; 12, p. 17; 9] and the authors’ own observations.

- To substantiate the institutional principles of changing the structure of the domestic economy in terms of its inclusiveness and biodigital social renewal to ensure an accelerated transition to Society 5.0;

- To determine the conceptual foundations and principles of the formation of an innovative e-

infrastructure of inclusive entrepreneurship in the post-war economy, the development of circular and sharing business models for veteran and women’s businesses, smart services based on modularity, decentralization, interoperability, and virtual reality;

- To propose organizational and economic mechanisms for the development of an inclusive ecosystem of Industry 5.0 in the context of virtualization of human activities and the involvement of AI;
- To identify areas of the inclusive technological landscape of the economy that can be made innovatively dominant through the use of AI tools, and to show the tools for such progress;
- To develop options and scenarios for activating business socialization;

- To identify mechanisms for improving social business management and selective coordination of interests in inclusive and "silver" entrepreneurship based on the use of AI technology.

At the same time, the Ukrainian government should also worry about the formation of a "silver" economy, since the number of Ukrainians aged 60+ exceeds 10 million. Some actions and measures aimed at supporting this type of economy are presented in Figure 2.

Actions aimed at establishing a "silver" economy:

- Strengthening awareness of inclusive entrepreneurship among older people
- Strengthening intergenerational solidarity, combating social exclusion and ageism, and strengthening their security
- Improving medical services, taking into account individual aging processes, taking into account the environmental situation in the country. Introducing health insurance for workers aged 55+. Providing psychological support
- Strengthening social capital through volunteering, inclusion, and accessibility
- Acquiring skills in using digital technologies, which allows people to remain active and independent

Figure 2 – **Actions and measures aimed at establishing a "silver" economy and inclusive entrepreneurship in Ukraine**

Source: compiled on the basis of sources [20; 12, p. 19, 11; 13, p. 10] and the authors' own observations.

The activity of older people should be viewed through the paradigm of "extending human life," which can actually mean long-term professional activity. "Silver" entrepreneurship is a tool for the professional activation of older people and aims to include and utilize the knowledge, potential, and experience of people of the third age [12, p. 11]. The growth of the elderly population and obvious negative economic and social trends require urgent revisions to the pension and healthcare systems and the development of a state employment policy for people aged 60 and older, including the development of "silver" and inclusive entrepreneurship in the country [9, p. 2].

The "silver" economy carries considerable socioeconomic value due to the involvement of people aged 60+ in "silver" entrepreneurship [20, p. 10]. After all, "silver" entrepreneurship "is a specific type of economic activity that uses the competencies, skills, and professional experience of older people. It's a process that involves activity under given market conditions and consists of using the knowledge, experience, and motivation of older workers to achieve organizational advantages" [12, p. 17]. Creating competitive advantages can also entail capitalizing on the growing demand for goods and services for people aged 60 and older, as well as the demand resulting from the evolutionary aging of the population, known as the "silver economy" [20, p. 10].

Meanwhile, "companies should consider the ethical and social implications of the "silver economy" and

ensure that their products and services are non-discriminatory and age-insensitive, and respect the right to privacy and security of older people" [13, p. 1]. Modern innovations can help older adults stay "connected" and engage in activities that interest them. Businesses can use these new developments to offer services and experiences designed for the needs of older people [13, p. 14].

As Ukraine develops inclusive and "silver" entrepreneurship, it's important to constantly search for answers to the following questions: What are the prerequisites for the formation and development of "silver" entrepreneurship in the context of virtual mobility? What is the quality of inclusive entrepreneurial ecosystems and interregional flows of entrepreneurial talent? How is the entrepreneurial behavior of family firms changing under martial law? What role does AI play in accelerating "silver" entrepreneurship in Ukraine? How is family entrepreneurship developing through the implementation of sustainable development goals? What features characterize the formation of "silver" entrepreneurship in the era of technological leadership? What challenges does veteran entrepreneurship face in the context of economic innovation? Can academic entrepreneurship be developed in the context of martial law in Ukraine? What is the EU's experience with the formation and development of "silver" entrepreneurship? What do the results of network and cluster analysis of global venture financing flows in inclusive entrepreneurial ecosystems indicate? What role

do corporate accelerators play in the synergistic effects of international ties between inclusive entrepreneurial ecosystems?

But these are not the only questions that require answers. It is apparent that the scientific community, government officials, and business representatives should take practical action. Specifically, what institutional support exists for "silver" enterprises in rural areas? Is there currently high-quality interaction between commercial businesses and "silver" enterprises to increase social impact? What meta-skills and digital competencies are needed for businesspeople in the context of inclusive entrepreneurship? Are business models for social enterprises in rural areas sustainable? How are "silver" entrepreneurial ecosystems developing, and what is the impact of interregional flows of entrepreneurial talent on them? What is needed to improve the management of a "silver" enterprise based on the use of AI technologies? To develop a working "silver" economy based on the principles of social inclusion during war and in post-war times, it is crucial to find practical and effective answers to these questions.

Conclusions. In conclusion, it's worth noting that under martial law in Ukraine, the workforce has decreased due to power outages, stress from war and air raids, and moral and physical exhaustion from overwork and uncertainty about the future. The Ukrainian economy is faced with the pressing issue of the state fulfilling its social function by increasing spending on pensions and healthcare for older individuals. Additionally, the change in the age profile of the

population towards a decline in the proportion of working-age individuals and younger generations indicates the necessity of developing quality youth policies and effective strategies to support the "silver" economy in Ukraine. The obvious "distortions" in Ukraine's demographics are already negatively affecting culture, the economy, and society in general.

Therefore, the aging Ukrainian population should be leveraged for the benefit of the state by creating goods and services for the "silver" generation. On the one hand, this will create new jobs for people of working age who will serve people of the third age, and on the other hand, it will increase the participation of such people in the life of community due to the obvious fact of social cohesion. If the government provides decent pensions for Ukrainians, it will increase the purchasing power of older people, which may contribute to the emergence of new markets for goods and services for the elderly.

In the future, scientific research should focus on the digital transformation of inclusive entrepreneurship, the development of the "silver" economy, and its impact on the sustainable development of various industries and types of economic activity. Further research is needed to accelerate social change and implement the authors' innovative ideas in developing "silver" entrepreneurship. This will restore the technical, innovative, and technological potential of the national economy, promote sustainable growth, and strengthen Ukraine's economic security based on environmental friendliness, socialization, and economic convergence with EU countries.

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This article is published in terms of scientific research work "Development models of the wartime and postwar economy of Ukraine based on digital entrepreneurship and virtual business mobility" (State registration number 0124U000066).



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