

Regional Scan of the Current State of Gender Inclusivity

The Netherlands

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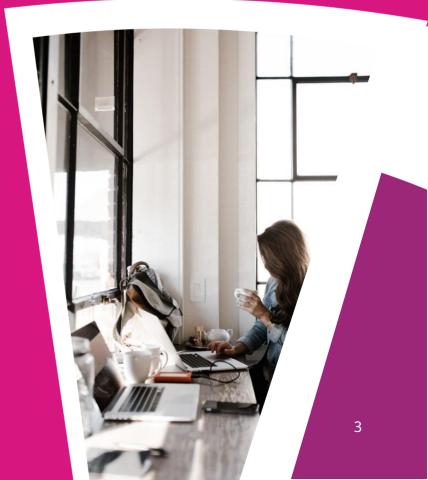
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The professorship of Entrepreneurship at the Amsterdam University of Applied Sciences (AUAS) is proud to present the results of the Inclusivity Regional Scan. This report focuses on the "Gender" dimension from the entrepreneurial ecosystem in the Netherlands, which included participants from the Metropolitan Region of Amsterdam.

After the launch of the Europe 2020 strategy and recent policy measures to expand entrepreneurship in each of the EU Member States (e.g. The Missing Entrepreneurs, 2019), Europe has taken the path to strengthen entrepreneurial culture and networks bý pulling strategies and actions together to enable everyone to start a successful and sustainable business, despite their gender, age, place of birth, or other personal characteristics.

The assumption that underlies most entrepreneurial ecosystems is that all entrepreneurs have equal access to resources and support within the entrepreneurial ecosystem. In theory, this assumption is valid, however, in practice, this is not always the case (Brush et al., 2019). According to the 2nd European Start-up Monitor, only 14.8% of start-up founders are female. The Global Entrepreneurship Monitor 2019 shows that Europe had the lowest female involvement in early-stage Entrepreneurial Activity of every analysed region (6%) and the lowest gender parity. The lower entrepreneurial activity amongst women has been argued to be due to the traditional general attitudes in entrepreneurship education, which are discouraging for women (Dilli & Westerhuis, 2018, p. 375).

Traditional masculine assumptions are therefore fed into ideas about entrepreneurship, which in turn are presented to students in a classroom. There is little to no reflective process in the development of the curriculum and entrepreneurship courses in challenging 'gendered entrepreneurship' (Tegtmeirer & Mitra, 2015, 266).



Against this background there is a need for inclusive approaches more in entrepreneurship. In this sense, women's entrepreneurship is analysed within the of inclusive entrepreneurial context ecosystems. The present report is а comprehensive analysis of the degree of inclusivity of key entrepreneurship education and support programs offered by the academic and non-academic partners in the region of Amsterdam. In addition, it analyses key elements from an entrepreneurial ecosystem, namely, a conducive culture for women entrepreneurship, available financing, the acquisition, and development of human capital through education and training programmes, new markets for products and services, and a range of institutional and infrastructure support systems targeted at women.

This report presents a brief description of the context entrepreneurial regional and ecosystem in Amsterdam, its key players, and some basic statistics related to the student and entrepreneurial population with a specific focus on female participation. In addition, it uses a qualitative approach emphasising the perceptions of four main stakeholders educators interviewed, namely a) of entrepreneurship at universities, b) program managers at incubators and other units in of entrepreneurship within charge the regional entrepreneurial ecosystem; c) students/program participants/alumni; and d) players regional other key the entrepreneurial ecosystem in Amsterdam.

Our approach towards understanding female entrepreneurship is holistic and takes an entrepreneurial ecosystem perspective, which in unique. WeRin turn is Sees entrepreneurship education as being an entry point into the regional entrepreneurial ecosystem. However, this only happens if HEIs and other parties active in the ecosystem beyond academia such as science parks, incubators and others are connected and collaborate in such a way that graduates know where to turn for entrepreneurship support after leaving university. For this reason, WeRin includes both parts of the ecosystem and seeks to foster stronger interlinkages and

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The results of this regional scan have revealed a fragmented and male dominated entrepreneurial ecosystem in Amsterdam. Clear recommendations for the region call for developing a more balanced view of entrepreneurship: Entrepreneurship has many facets and a more gender-neutral view of entrepreneurship is appropriate.

A careful role-model selection should ensure that students relate to the model and that the chosen role model depicts not only a desirable result but also a feasible and achievable career goal because as one of the female entrepreneurs mentioned: *You cannot be what you cannot see'.*

Finally, rising awareness of gender inequality plays a critical role in society. Many ecosystem stakeholders need to overcome the conscious and unconscious bias and female entrepreneurship should not be considered a "taboo topic" in the Netherlands at policy level.

The entire WeRin team of the professorship of Entrepreneurship AUAS is proud to deliver this report for the sake of improving the degree of gender inclusivity in the regional entrepreneurial ecosystem. We feel honoured to have been able to work with different stakeholders in this study and we would like to thank everybody who has enabled us to conduct this study, particularly the respondents in our qualitative study from whom we have received substantial and highly valuable contributions for this regional scan.

Other WeRin team members are also members of the Professorship of Entrepreneurship:

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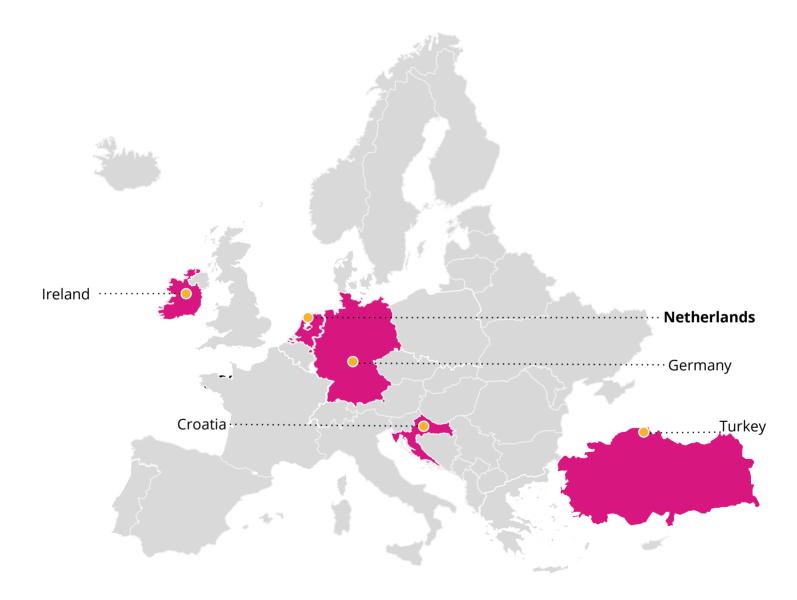
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The Netherlands

This report pertains to the Amsterdam region, the Netherlands. The Amsterdam University of Applied Sciences and the professorship of Entrepreneurship have collaborated to produce this regional report.



Entrepreneurship in the Netherlands

'Once you know how to navigate the system, you will be able to be the system' – female entrepreneur

Entrepreneurship – defined here in terms of owning and running a venture is rather popular in the Netherlands. In 2019, some 1.5 million people aged 15-75 years were registered as entrepreneurs (this does not include people for whom entrepreneurship is a small sideline next to salaried employment). Many of these entrepreneurs are self-employed without personnel (1.1 million); while some 400,000 of them employ one or more people.

According to the Dutch Chamber of Commerce the number of women entrepreneurs has increased over the past five years. Whereas in the first quarter of 2016 there were still 519,613 women entrepreneurs registered in the Trade Register of the Dutch Chamber of Commerce, this number has steadily risen to 667,876 on 1 January 2021, an increase of 29%. The relative share of women entrepreneurs also increased up to 37% in the first quarter of 2021 versus 63% male entrepreneurs (KvK, 2021).

Looking at the sectors in which entrepreneurs are starting new businesses we see that over the years, (online) retail and hospitality have been very popular – even throughout the pandemic, followed by education, industry, and construction services (ING, 2020). Yet, when looking at the sectors that remain economically most powerful, financial, professional services and construction remain dominant. When it comes to women entrepreneurs there is a pre-conception that they are predominantly active in personal services. However, even though most businesses in this sector are owned by women entrepreneurs, only 12% of all women entrepreneurs are active in this sector. Others are active in sectors such as retail, hospitality, and creative industries (KvK, 2021).

Furthermore, research shows that in the Netherlands, where part-time work is the dominant mode for women anyway, women entrepreneurs work significantly fewer hours on their business than their male counterparts and this affects their ability to grow (Merens, Bucx, & Meng, 2017). Important reasons for this include limited availability and the high cost of childcare, but also a culture where childcare is seen as a predominantly female matter.

Despite this, the Netherlands are positioned in the top 5 best countries for women entrepreneurship. According to GEDI: Female Entrepreneurship Index 2015 the country scores 69.3 out of 100 with respect, entrepreneurial climate and the possibility to pursue personal ambitions. Women entrepreneurs in the Netherlands can enhance their prosperity and welfare by creating jobs, offering innovative products and services and engaging in international trade (GEM, 2017).

Even though women form only a quarter of all internationally active entrepreneurs when we look at the numbers they are doing quite well: 14.2% of women entrepreneurs are internationally active, which is only marginally lower than male entrepreneurs (15.2%) (Van Weerden & Martens, 2018).

The reason for this seems to be that overall, the Netherlands is a favorable country when it comes to entrepreneurship. As shown by the 2019 Global Entrepreneurship Monitor the country scores above average compared to other high-income economies when it comes to entrepreneurial framework conditions such as internal market openness, infrastructure, education, training and effectiveness of government support programs and policies. This suggests that entrepreneurs seem to benefit from relatively good conditions to start a business in the Netherlands though women still experience some significant disadvantages compared to men.

Amsterdam Metropolitan Area

The Amsterdam Metropolitan Area (AMA) is economically diverse, with varied urban and rural landscapes stretching from IJmuiden to Lelystad and from Purmerend to Haarlemmermeer. It has a population of 2.4 million and is one of Europe's five strongest economic regions. Together with Brainport Eindhoven, the Rotterdam-The Hague Metropolitan Area and the Utrecht Metropolitan area, the AMA forms the engine of the Dutch economy. The region has a high concentration of both small and large innovative companies that develop and market new products and services. Amsterdam has about 141,080 registered companies of which about a fifth (22%) are active in professional services. Personal services make up the second largest sector in Amsterdam (13%) (Kvk, 2021).

Over the past decade, Amsterdam has been a magnet for international firms to settle and/or relocate their headquarters. Even during the Covid-19 pandemic in 2020, and most likely due to Brexit adjustments, 101 international businesses opened their doors in the region, creating almost 2.000 new jobs.

When it comes to building a supportive environment for female entrepreneurs, in 2019 Amsterdam ranked 16th on the Dell Global women entrepreneurs' cities ranking (up from 19th in 2017).

Indicator	Number
Inhabitants Amsterdam Metropolitan Area (of	2,507,270 (2020)
which in Amsterdam)	
Total economic activity of which	133,596 (mln) (2017)
Financial services	18,499 (mln)
Specialized professional services	14,495 (mln)
Whole Sale	12,088 (mln)
Information and Communication	11,34 (mln)
Quality of life index (Deutsche Bank)	#12 (World)
European Digital City Index	#3 (Europe)
Number of companies (in Amsterdam)	41,660 (2021)
% of female entrepreneurs (in Amsterdam)	19% (2021)
Number of students at HEI's in 2020-2021	817,484
% of female students at HEIs in 2020-2021	52.4%

Table 1: Basic facts and figures (Source: Amsterdam Economic Board, 2021; Statline, 2021)

Potentials and trends

In the Netherlands, a trend is visible that the number of students in general is increasing, and additionally the percentage of female students and students with an ethnic background is increasing as well.



2018

747,841 Number of students

51.4% Female students

31% Students with ethnic background 2019

767,577 Number of students

51.9% Female students

31.9% Students with ethnic background 2020

817,484 Number of students

52.4% Female students

32.7% Students with ethnic background

Table 2. Female and male representation of students and students with an ethnic background in the Netherlands in 2018 – 2020 (Source: Statline, 2021)

Entrepreneurship Education at Higher Educational Institutes

The AMA hosts a number of institutes for higher education including the University of Amsterdam (UvA), the Vrije Universiteit (VU), Amsterdam University of Applied Sciences (AUAS), Inholland, the Academy of the Arts (AHK), and a number of private institutes for higher education including the Global School of Entrepreneurship. Together these HEI's cater for about 113,000 students, in a variety of programs in both the Science Technology Engineering Mathematics (STEM) and Social Sciences and Humanities (SSH) domains.

The major institutions (UvA, VU, AUAS, Inholland and AHK) each have been teaching a variety of curricular and extracurricular courses in the field of entrepreneurship since 2006. With the use of extensive national and municipal subsidies, they have been working together to support both student and staff entrepreneurship in programs such as ACE (Amsterdam Center for Entrepreneurship 2006-2010), ValorisatiePlan (2010-2015) and IXANEXT (2016-2021).

One of the initiatives created as part of the IXAnext project is the network of Amsterdam Venture Studios at various HEI campuses in Amsterdam (see Figure 1) that - each with a different emphasis and 'colour locale' provide flexible workspaces and networking opportunities for students and/or staff members to combine entrepreneurship and study or entrepreneurship and research.

Thus far, few entrepreneurship educational initiatives have been focused specifically on female founders. Yet, a recent study by Stoker, Wakkee and Martens (2021) has shown that both students and educators in the region are somewhat aware of the disadvantaged position of female founders, in terms of their access to networks and venture capital, but also gender blindness as well as the fear to worsen the entrepreneurship program make educators shy away from addressing gender issues in their education.



Figure 1: Amsterdam Venture Studio's network

Entrepreneurship Support Programs

Entrepreneurship in the AMA is stimulated and supported through many private and public initiatives.

The municipality of Amsterdam has a number of key programs to support entrepreneurship, and these include:

StartupAmsterdam Created in 2015, StartupAmsterdam is an action program run by the City of Amsterdam that brings the public and private sectors together to support the startups, scale-ups, entrepreneurs, and other players in the local ecosystem. By taking part in dozens of projects and initiatives promoting innovative and sustainable entrepreneurship, it helps the Dutch capital become a major global entrepreneurship player.

Amsterdam Impact has been created to support the city in becoming the number one city for impact entrepreneurship. It supports social and sustainable ventures from grassroot neighbourhood enterprises to large corporations. Amsterdam Impact's objective is to develop an economy focused on the wellbeing of all through the collaboration and the creation of innovative solutions to society's problems.

Amsterdam Startup in Residence is an incubator program that connects startups and scale-ups with key social and urban challenges in the Amsterdam Metropolitan Area. The programme offers a six-month training program, mentoring, access to knowledge and expertise and workspaces. It invites both Dutch and international entrepreneurs to tackle these

challenges in collaboration with the local government.

GO!-NH is a scale up program offered by the Regional Development Agency and Innomics – an innovation accelerator for the Province of Noord Holland. It focuses on startups and SMEs that are working on sustainable innovations at the earlier stages of innovation development.

Innovation-Fund NoordHolland does not offer an incubation program but rather invests in innovation projects by startups, scale ups and SMEs in the region.

While a national program **Techleap**, is the successor of the StartupDelta program, it is very active in the AMA. This program supports and connects leading entrepreneurship in the Tech Industry through a variety of lobbying, investment, networking, and other programs.

Besides these public initiatives, and programs offered by the universities, a number of private incubation and scale up programs are offered international organisations by such as Rockstart, StartupBootcamp and Impact **Hub** (of which the latter focuses specifically on social and impact driven entrepreneurship.). Also, the AMA has a very large number of coworking spaces for starting (early stage) entrepreneurs, of which **B-Amsterdam** is one larger example that offers both flexible, private, and fixed desks, and Makerversity also offers Makerspace (and equipment) to entrepreneurs.

Key networks

The AMA region is home to an abundance of networks and associations for (women) entrepreneurs. Based on a series of interviews recently conducted amongst 25 regional stakeholders (Stoker et al., 2021) the organisations included in Figure 2 are deemed most relevant for women entrepreneurs, by these stakeholders themselves. The set includes both general networks (Amsterdam American Business Club, Impact Hub) as well as networks aimed specifically at women (i.e. the Next Women and Women in Tech), while there is also a strong emphasis on technology and coding (e.g. the Code to Change and Women in Tech).



Figure 2: Relevant networks and associations for women entrepreneurs in the AMA

Collaborative efforts

To prevent the creation of isolated islands, several collaborative organisations have been created through which the various initiatives exchange ideas and set up joint activities. Two of the most important ones are Campus Amsterdam and We Rise.

Campus Amsterdam seeks to stimulate the regional knowledge economy of AMA by connecting campus areas, innovation districts and knowledge hubs in the area. Campus Amsterdam does not (currently) offer its own programs but acts as a platform or community of practice and learning.



Figure 3: Campus Amsterdam Network

We Rise: Recently within a new, Female Hub – a year-long bespoke program to empower women entrepreneurs and female tech professionals was created from municipal funds. The Female Hub, called We Rise, has four main target areas: collecting ecosystem data, strengthening knowledge-sharing, and networking opportunities, increasing visibility and representation, and creating funding opportunities. The hub will also provide training courses, mentoring sessions, workshops, and personalised assistance with financing issues. Key players in the regional ecosystem such as Startup Amsterdam, The NextWomen, WomenInc., StartupBootcamp as well as the Amsterdam University of Applied Sciences play an active role in this network.

Inclusiveness of AMA ecosystem

Based on the presented macro-overview of the AMA ecosystem, a tentative conclusion arises that the AMA region is relatively favorable for women entrepreneurs. Women entrepreneurs in this region benefit from high levels of education and a generally favorable entrepreneurial climate with strong infrastructure and framework elements. Yet, at the same time, when compared to men entrepreneurs, women entrepreneurs still face some unfavorable conditions, such as a general culture of part-time work, and poorer access to (venture) capital for women who want to grow their business. Also, many women entrepreneurs indicate that the ecosystem culture and narrative remains male dominated making them feel less included (Stoker et al., 2021). This has recently given rise to a multitude of women only programs aimed at empowering women and improving their position in the ecosystem. Given the relatively recent nature of this development it is currently difficult to assess to what extent these initiatives are successful and/or will lead to a separate ecosystem for women and a more inclusive ecosystem for entrepreneurs regardless of their gender.

Each year Sprout magazine draws up a list of the top 100 most successful female entrepreneurs in the Netherlands. In 2020, this list included many embedded women entrepreneurs naming businesswomen of the year Meiny Prins (Priva) and Elske Doets (Doets Reizen) but also some new names such as Anne and Esther Vedder (Vedder & Vedder Jewellery) and Laura Rooseboom (StartGreen Capital). The Women to Watch list included examples such as Charlotte van Straten (Charly Cares), Mariah Mansvelt (Yoni), and Willemijn Schneyder (Swipeguide).

Source: Management Team Sprout, 2021

Meso level

The analysis shows diverging and converging perspectives of the four stakeholder groups interviewed as part of the regional scan. Semi-structured interviews (n=75) were conducted online from March - September 2021, average 45 minutes in duration.

This study applied a qualitative research method to better understand the role that the various ecosystem groups play in developing the inclusiveness of regional entrepreneurial ecosystems.

In order to attribute meaning to the role played by women entrepreneurs, entrepreneurship educators, students & alumni, and program managers & stakeholders in an inclusive entrepreneurial ecosystem, depth and flexibility are provided by the WeRin field research based on in-depth interviews guided by key topics generated from the entrepreneurship ecosystem literature.

Women entrepreneurs, entrepreneurship educators, students & alumni, and program managers & stakeholders are the four target groups in this study. It is their role in and vision of an inclusive entrepreneurial ecosystem that provide the central viewpoints for this report. The four target groups are further defined by geographical characteristics, namely, most of the participants were located within the Amsterdam Metropolitan Area (AMA).

Research methodology

Convenience sampling was applied, and the respondents were strategically chosen from the aforementioned four target groups (n=75). Fourteen women entrepreneurs were interviewed. Eleven educators were interviewed. Twenty-six students and ten alumni who were connected to various educational institutions provided interviews. Eight program managers and six stakeholders were interviewed. The stakeholders include both policy makers (government and institutional stakeholders) and investors and financiers (financial stakeholders).

Target group	Number of interviews	Man	Women
Program managers	8	3	5
Stakeholders	6	1	5
Students	26	8	18
Alumni	10	4	6
Entrepreneurship educators	11	6	5
Women entrepreneurs	14	0	14

¹¹¹ None of our respondents identified other than male or female though it was asked explicitly how they identified and what pronouns they preferred.

^[2] Ten of these students enrolled in entrepreneurship programs have a different ethnic background.



Women entrepreneurs

Women entrepreneurs sketch a general image of the entrepreneurial ecosystem as a more maledominated and masculine environment. This has resulted in different developments within the entrepreneurial ecosystem. Within traditionally male-dominated sectors women remain underrepresented, an example is the lack of women in the tech-sector. A further development is that women, particularly but not solely in male-dominated environments tend to unite in women-only networks to share knowledge and support each other in a safe environment. Some women entrepreneurs reject this women-only development, while others embrace it. For women entrepreneurs who want to enter masculine and male-dominated sectors, it remains a challenge to determine whether these women-only networks segregate or integrate them in the ecosystem. Even though the masculine environment is a challenge for some, it is never cited as a reason to deter their pursuit of a career in entrepreneurship.

An overview of the women entrepreneurs can be found in the Appendix 1, Table 3.

Role models

Women entrepreneurs predominantly name other females as role models and actively seek them out. Several female characteristics are mentioned as underlying the choice of a role model for the women entrepreneurs. Female characteristics such as making an impact, authenticity and/or staying true to yourself.



Networks

Much value is placed by the women entrepreneurs on the role and on the importance of networking for entrepreneurs in general. Many women entrepreneurs also indicate to have benefited directly from their networks. The women entrepreneurs interviewed predominantly indicate that female networks are organized differently compared to male networks. The connecting element of a "sisterhood" in the women networks is an asset. Here, "sisterhood" means a group of women which provides a forum to not only discuss the challenges and obstacles but also to ask for advice. By contrast, a few women prefer to surround themselves with the embedded male entrepreneurs, as illustrated by the following:

> "Because networks are mostly closed, it is hard to break into them unless you are known. How you become known is its own journey. It is hard to break into networks because they don't allow you in" (WE002).

The established potential in male networks drives some women entrepreneurs to follow a traditional entrepreneurial path. Other female entrepreneurs, on the other hand, indicate that male networks are closed and accessing them is generally difficult for female entrepreneurs. Women entrepreneurs shared experiences that indicate (gender) inequality in the entrepreneurial ecosystem. Several remarks were made about pregnancy discrimination (such as women not being paid when on maternity leave, while the men in the same company are paid for absences for other reasons including illness).

> "I have a really tiny thing, but I always make networking event. Because otherwise they're just chasing you." (WE003)

Further stories relate to sexism and (gender) discrimination as stated in the quotes above and below. Subtle discrimination, based on gender norms, stereotypes and biases, often leads to an inefficient allocation of capital (Ughetto et al., 2020).

They just don't fancy women, so basically, they see this whole startup scene (as smoking a cigar in a men's club), you know they don't see it. And they just don't want to have women there you know, it's just their club. Yeah, well... with women there you know, then we're not allowed to make dirty jokes, or we're not allowed to do this anymore you know. It's just a reality and a fact. (WE001)

A significant challenge for women entrepreneurs is managing the effect(s) of gender bias(es) and/or gender stereotypes within entrepreneurship and these negative gendered experiences create unsafe social environments.

Social role theory

Several women indicated that they were too modest about their abilities and accomplishments. They need a supportive environment (including other entrepreneurial women) in order to deal with the challenges of being "sure to wear my wedding ring" to an entrepreneurship event. Uncertainty plays a role, and the women regularly question themselves about being good enough. As becomes clear in different interviews with women entrepreneurs that explain the following:

> "We feel too small, and the imposter syndrome is really something amongst us women that we feel very quickly that we are going to be judged if we don't have enough knowledge. That is also a female characteristic." (WE003)

Several women entrepreneurs mention this phenomenon called the "imposter syndrome" as a problem amongst them. Imposter syndrome is the phenomenon where people set the bar incredibly high for themselves and constantly underestimate their own performance combined with a feeling of not belonging.

Women Entrepreneur Testimonials



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"On the other hand, a very important pillar is that I have imposter syndrome, like yes, I'm standing here but actually I shouldn't be, I don't know enough about 'it' and soon people will see right through me." (WE004)

"One of the male co-founders turned 50 and had a cerebral haemorrhage on the workfloor and we took him in an ambulance, and he recovered from that but he was out of work for a year but got paid in full by the company. I had three children and I did not get paid anything." (WE005)

Entrepreneurship educators

Gender appears to be viewed one-dimensionally within entrepreneurship education. Entrepreneurship education classes are predominantly organised in groups or so-called student teams. Gender or ethnic background is often used as a variable to create diverse teams, a process which does not necessarily lead to inclusive teams, as becomes clear in the quote:

"So especially if you have been working together for a year, it is very interesting to add a new person. I often say 'yes you should have a girl there". (EE001)

In other interviews the benefits of having a more diverse team is stressed while forming teams but not always.

An overview of the entrepreneurship educators can be found in **Appendix 2**, **Table 4**.

Role models

In entrepreneurial education, most of the role models are introduced to classes as guest lecturers. The selection and use of role models beyond guest lectures within the curricula are not chosen consciously and are often chosen based on availability. There appears to be a reliance on, mostly successful alumni and the educators' own networks. As a result, the guest lectures and examples in entrepreneurial education tend to be male dominated although not exclusively. Or as is mentioned:

> "It's not that I first go looking for a female entrepreneur and think 'oh you can do something for us'. It's more when you come across someone on LinkedIn or a network event." (EE002).

These guest lecturers tend to typically own (small) SME's or be self-employed and just a few founders of startups and or scale-ups. Therefore, not all types of entrepreneurs seem to be represented by the chosen role models. Only a few educators select national or international entrepreneurs as role models, and it is not always clear to what extent these role models are invited or introduced to the classes since most of these guest lecturers are generally recruited via the educators own (personal) networks. Many obvious examples of entrepreneurs seem to be used in the teaching materials and/or the (coaching) conversations with students, for instance Daily Paper and Patta (both are successful Dutch companies in the (urban) fashion industry). The impression is that educators are less likely to be familiar with successful women entrepreneurs or are not aware when the examples used are exclusively businesses run by male entrepreneurs.

Several educators stress the importance of different role models and try to integrate more female founders in the curricula.

"We have consciously chosen her to also set an example for women" (EE001).

However, these initiatives depend on access to a female founder's network and an educator's individual initiative, an effort and awareness mentioned predominantly by the female respondents.

> "The pool of enterprising men, so to speak to male entrepreneurs, is easier to access than the pool of female entrepreneurs" (EE001).

Networks

Sometimes networking is an explicit topic in the educational curricula, but it is not often fully integrated in all entrepreneurial courses. Networking is sometimes omitted, although the function and role of networking is discussed in various ways. Typically, students create a LinkedIn account and are requested to use this account to network and to connect to people directly needed for the business idea. In other courses, networking is a bigger part of the curriculum and students are encouraged to broaden their network in various ways, through (online) social events, to approach new people but also to build a basic network. In the interviews with the educators, stakeholders and/or institutional parties do not register as part of the entrepreneurial ecosystem.

> "Networking is not part of the education programme at all. Female students are often encouraged to gain practical experience. Male students are more likely to be told that they should become entrepreneurs or do something for themselves. This is said for example in the first two years when they are introduced to the programme." (EE006)

Social safety

Educators can be divided into three different types of groups relating to how they treat gender within their modules or courses. First, there are the educators that mention women and men are treated differently within (potential) careers. Secondly, there are the lecturers who deny that any gender differences even exist. A third group are the in-betweens, who acknowledge that gender differences exist, but for whatever reason, they do not discuss them or make it negotiable in the classroom. Based on the interviews conducted with the educators, the educators state that there is social safety in the groups and their lessons are free of gender stereotypes.

Social role theory

Gender diversity or inclusion does not arise as an important part of the curriculum within entrepreneurship education. In addition, it seems that the educators' current view of their curricula is that it is gender neutral as presented. Or as one of the respondents phrases it:

"Actually, gender is not discussed at all. It's a non-topic" (EE003).

In fact, most educators aren't aware of gender inequality as a problem that still occurs in the entrepreneurial ecosystem. As one respondent mentioned:

> "I just treat everyone without difference. I don't care. Woman, man, who how or what. And I think that, I do not want to mention inequality, equal treatment from our teachers, and therefore my colleagues, should just be possible." (EE004).

It is likely, as with a masculine entrepreneurial ecosystem, that the curricula have an underlying masculine-gendered view also. At the same time, the respondents mostly recognize that female entrepreneurs are less likely to be awarded venture capital funding compared to men. However, it is regularly mentioned by the respondents that these unequal funding opportunities for female entrepreneurs, is something that female students do not have to deal with (not yet) due to the current size of the venture, nature of the venture and/or type of product of the venture. Or as another respondent frames it:

> "That's not what my work is, I don't actually do that. The students aren't at that level that students hit the (glass) ceiling" (EE005).

Thereby, unequal funding options are not even acknowledged as a problem for entrepreneurship educators.

Conclusion: Gender differences and/or gender bias, along with educators' implicit assumptions negotiated within entrepreneurial are education, and additionally, these do not form part of the standard teaching skills set that an educator or coach has. As a result, creating this awareness remains an incidental, which seems to be related to the personal knowledge and skills of the educator or coach, and therefore, is not embedded in the standard curriculum. But most importantly, addressing gender issues is sometimes even ignored or even denied because it is assumed that addressing these issues will promote differences rather than reduce or prevent them.

Entrepreneurship educator Testimonials





"I had sent an e-mail and a colleague said 'yes, you have sent a very passionate e-mail'. Then I thought, 'what the fuck, man.' It was just a business e-mail with all kinds of relevant arguments in it." (Female - EE007)



"When you are a woman, you have a really good idea, a really good entrepreneurial idea, and you are very creative, and have made beautiful products. But you can't market it. Or you don't feel like running a business. Then, hire a man, and make him managing director of your company." (Male - EE008)

Entrepreneurship students and alumni

For most of the students and alumni interviewed, there are still stereotypes of men and women where it is questioned by the respondents if women have the right skills for successful entrepreneurship. A lot of students and alumni associate entrepreneurship with risk-taking, profit (maximization), and having guts. These characteristics fits the (white) male entrepreneurs better according to these students and alumni. Obtaining funding or other possible obstacles are not topics that are discussed in general with the entrepreneurship students. Only in a few situations students mention best practices.

In education, students aren't informed and therefore not prepared for the obstacles, (gender) bias or other different entrepreneurial opportunities that especially the non-white male students (e.g., the status quo) (may) encounter.

An overview of the entrepreneurship students and alumni can be found in Appendix 3, Table 5.

Role models

Entrepreneurial role models are examples of entrepreneurs, or their ventures, or of a type of entrepreneurship to which others can aspire (or emulate) (Bosma et al., 2012; Abbasianchavari and Moritz, 2021; Nowiński and Haddoud, 2019). Students were asked to identify who are role models for them. Many of the required characteristics for entrepreneurial role models, as mentioned by students/alumni, have masculine characteristics. For instance, characteristics like 'risk taking', 'profit maximization' or 'being sales minded' are mentioned. According to the students/alumni, entrepreneurship is something you are always doing (24/7) and this is mentioned by both male and female students/alumni. Associations with successful entrepreneurs is that they are eager to invest their time and energy (and even money) in their ventures.

So, who are the role models mentioned by the students / alumni? Many of the students' role models are white male entrepreneurs and/or masculine type enterprises, like entrepreneur Elon Musk. Other students use examples closer to home, for instance entrepreneurs from within their close environment where mostly male family members (uncle, father, or brother-in-law) are mentioned as role models or inspirational. In a few cases, a mother is cited as an example but within these examples, the mother has started a venture within female domains, such as the entrepreneurial beauty industry. The successful characteristics potentially of entrepreneurship students are similar to the characteristics already identified in entrepreneurship role models.

Remarkably, a lot of guest speakers are used in entrepreneurial lessons as inspiration, someone to aspire to and/or to learn from their entrepreneurial journey. Several aspects stand out here. First, the guest speakers are predominantly white men and secondly often come from the direct network of the people involved in education. Thirdly. these entrepreneurs do business in the traditional way and only a few examples of social entrepreneurs reported as memorable by are the students/alumni. Noted from the student/alumni interviews was the lack of impact of the guest entrepreneurs' stories for the student.

Networking

Many of the students/alumni are not very active in either informal or formal networks. Students indicate that networking is hardly stimulated or discussed in their entrepreneurial education, except for the creating of a LinkedIn account. Many students mention networking as an important part of entrepreneurship and as a necessary skill. Despite knowledge of the importance of networking, it is striking that the students/alumni themselves show little networking behavior. An exception is those who see themselves as entrepreneurs, and these students appear to actively network. Organizing social networking events appears to be part of some of the curricula but since social and network events did not take place due to COVID-19, networking and its importance remains barely discussed. Especially alumni and a few students mentioned that prior to the pandemic, networking events inspired them and were organized regularly, though almost never connected to relevant institutional parties or stakeholders.

Therefore, it is argued that in entrepreneurial education there is little attention paid to the wider ecosystem including relevant institutional parties and stakeholders. As a result, students mostly mention the Chamber of Commerce or traditional banks as examples of institutional parties. Students cannot judge whether these mentioned programs are (gender) inclusive and they tend to assume that there is no difference in access to and experience of various institutional parties for entrepreneurs of different genders, social economic status, or ethnic background.

> Well, I think they also see woman standing there, so they can do it too. Because often, it sounds a bit stupid, but they put you down as, oh, you're a woman, you know, just do the work, we'll do the rest. And that... You have to, so to speak, conquer your own place as a woman. So you actually have to have a pretty big mouth, if you want to make sure they just chill with you and do what you... say. I think it's good for them too, for the men to see, hey, there's a woman here who has achieved much more than all of us put together. So it's not just a man's job. (SE001)

Social role theory

The ratio of m/f/x students in the classes appears to be unequal in various educational institutions with a majority of white male students in general. In the classes, female students and students with a diverse ethnic background are a minority. Even though female students are generally in the minority, there is no direct gender discrimination experienced by them. The same can be seen with students from other ethnic backgrounds. Here too, students indicate that there is underrepresentation but no direct discrimination. Students do think, however, that people with a non-Dutch name have a harder time in a few areas, such as when applying for a job or obtaining financial resources. No attention is paid in the education system to different obstacles, (gender) bias or different entrepreneurial opportunities that students (may) encounter in different phases in their entrepreneurial journey, or how they can deal with this.

Students and alumni reported that they weren't influenced by media perceptions of entrepreneurship and social media however may have consciously or unconsciously influenced the students' choices of international role models.

Implicit prejudices and behavior seem to indicate microaggressions. Microaggressions are small verbal or non-verbal expressions based on implicit assumptions that may not only be experienced as hurtful or insulting, but also indirectly perpetuate stereotypes and inequality. Examples can be traced back to gender-specific tasks assigned to female students, such as the communication role. For many of the students, stereotypes about men and women still exist, with references to women not the right skills for having successful entrepreneurship. A student explained that her male educator made the following comment:

> "There are always a few blonde psychology girls, who come from Psychology and they always have a hard time with it, so they drop out. But anyway, that's just natural selection, right?" (Experience from a female alumni; AE001)

On the one hand, it is recognized that there are differences in entrepreneurial opportunities, but on the other hand, this is not discussed in education. Well, actually, it is not so bad. The women who are on our study program are perhaps a little less outgoing – they are actually all women who are outspoken and stand up for their own opinions. And they are not afraid, they are also just people, so maybe it is weird to talk like this, but they do have a lot in common with us, with men, so to speak. (AE002)

Social safety

Underrepresented groups within entrepreneurship (such as female students) do not seem to belong as 'one of them' at first. Here, 'them' refers to the dominant group, white men. Only after the female students show the other entrepreneurship students that they have the same knowledge, skills, and characteristics as the white male students, they are granted access to the group and seen as having entrepreneurial potential. It is useful that thev value the same things within entrepreneurship. All students reported having a sense of social security in the groups.

The student discourse highlights several visions on entrepreneurship. Many students indicate that entrepreneurship is something you have / are / can do and therefore cannot be learned (nature). A prevalent attitude was that if you want to become entrepreneur, you should not be an in entrepreneurship education because there are too few ambitious students there and students commented on a lack of entrepreneurial ambition(s) among their peers. A positive group states that entrepreneurship education has contributed to personal growth, development and stimulates entrepreneurship as a potential career path. Entrepreneurship education often contributes to self-confidence in general, and for entrepreneurship (Jardim, Bártolo & Pinho, 2021).

The lack of practical elements, such as contacting the Chamber of Commerce and/or filing tax returns, is reported as a major failing in entrepreneurship education. Although not all students aspire to a career in entrepreneurship, those who do express the ambition, want to feel supported by their environment as they do so.

Students and alumni Testimonials



"Having knowledge about gender differences in the ecosystem can becomes a driver too" - (SE003)

"I have read somewhere that the nature of women is more, yes, how should I say it, safer than men. Men are a bit more daring to push the limits, or so I think. I think it may have something to do with that. I don't know exactly." (SE002)

Program managers and stakeholders

Three different variants of support programs are identified to empower female entrepreneurs. **Variant one:** a special women's program focused on women but targeted at both men and women. **Variant two:** women-only programs that are fully focused on women. **Variant three:** gender blind programs that have no focus on gender at all.

Lack of gender inclusiveness appears to arise from both gender bias in the system and from internalized gender bias by the majority of entrepreneurs. In general, entrepreneurship ecosystems do not provide equal access and participation for all participants, especially not to those other than the status quo which is the white male entrepreneur. Access blocks are for instance not having the ability to obtain funding for your venture due to other expectations of the individual as potential entrepreneur (Malmstrom et al., 2017).

Despite attempts by support programs to make these ecosystems more inclusive, women entrepreneurs remain underrepresented, perhaps because they are often unconsciously disadvantaged by various stakeholders and may sometimes even create their own barriers.

An overview of the stakeholders and program managers can be found in **Appendix 4**, **Table 6**.

Role models

Role models are viewed by programme managers and stakeholders as valuable and important. Typically, role models are included in the entrepreneurship programs. In gender specific and women-only programs predominantly female role models are used. program manager There is even one interviewed that mentioned that they have developed a course about role models and entrepreneurship.

Networks

The key aim of the programs is empowerment of the participants. It is observed that women networks focus more on mentoring and coaching and the concept of sisterhood. While men networks focus more on mentoring and sponsoring. Where mentoring and coaching is an advice role (for instance: talk to a notary) while sponsorship goes beyond that and will introduce the entrepreneur into a network or connect them to the right person. Therefore, sponsorship helps to broaden the network and to contact people one does not know yet, with the resources to aid the start-up or advance the entrepreneurship idea. It also appears that a lot of referrals are made between programs, making it an ecosystem within the total ecosystem.

> "Three years ago, I did a course at Harvard and this was also part of it, where people had to map out their network and it was very clear that the men had it all much better than the women. " (PSE001)

Social safety

The program managers affirmed that women entrepreneurs need more encouragement and support and some even suffer stage fright. Male participants in programs are attributed as being more self-confident. In addition, the imposter syndrome is a regularly recurring topic. "But they do approach it differently and men are just much easier in that and with women you often have to stimulate them more, so one-on-one we have more conversations about why you don't go on stage more often?" (PSE002)

It becomes clear from this example that women entrepreneurs need more confidence and encouragement to overcome the feeling of being an imposter. This becomes clear from the literature too (Ladge, Eddleston & Sugiyama, 2019).

Social role theory

Those programs and stakeholders that focus on sustainable entrepreneurship mostly have no problem in finding female entrepreneurs. It is striking that according to the respondents the female entrepreneurs participate in the support programs or can find other services, that are focused on social and/or sustainable entrepreneurship.

> "Well, I think that is because we put so much emphasis on social enterprises. I think there are perhaps more women active in them anyway, in the whole sustainability field." (PSE001)

According to the program managers and stakeholders interviewed, women entrepreneurs have other values and norms at heart, namely, creativity, to contribute to society and to be meaningful.

Program managers and Stakeholders Testimonials





"But there is still a level of sexism in the market of how it's been some of the female founders have been treated and who basically pushes the agenda on them that it's difficult to work with them or whatever they are." (PSE004)



Conclusion

In general, the number of women in entrepreneurship education is lower than the number of men, and there is little diversity. There are students from other backgrounds, but to a low extent. An insight from the interviews with students and alumni about gender ratio shows us that underrepresentation of women is common in entrepreneurship programs. This seems to relate to the embedding of entrepreneurship in most business faculties. This fact alone, along with the possible obstacles that women and other minorities may encounter on the labour market or within entrepreneurship are not raised as an issue.

Students indicate that gender inequality and diversity, as well as related topics such as talking about bias, are not discussed in the lessons. This connects with what some educators advocate, namely that talking about inequalities in the entrepreneurial ecosystem promotes inequalities. Students seldom have the impression that women and men have unequal access and opportunities within the entrepreneurial ecosystem. They have read about it but have no knowledge about or experience of it. Just as in education, there is no reference or discussion in support programs about bias and the effects of bias in the entrepreneurial ecosystem for underrepresented entrepreneurs.

Students indicate that the use of words to describe entrepreneurship are masculine. The role models that are presented via guest lectures or educational examples are predominantly white, male and the businesses they run are focused on growth and profit maximization. There are hardly any examples of social entrepreneurs. If there are any, it is often female entrepreneurs. It is noted that female entrepreneurs are also presented differently to male entrepreneurs.

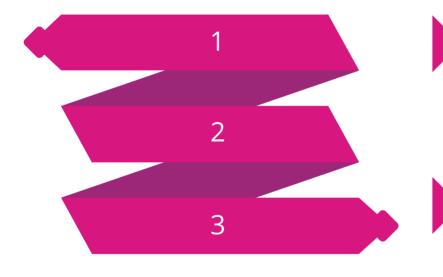
There is a big difference in how networks and/or networking skills are addressed within entrepreneurial education. This may be related to the fact that we have been affected by Covid-19 for a long period. There are a few programs that actively promote networking and encourage students to build their network. Students from other programs indicated that they were sufficiently informed about the ecosystem and its participants. However, the majority of the students said they did not have a complete picture of the ecosystem, were not aware of which networks existed and had not gone beyond a profile on LinkedIn. Only the Chamber of Commerce is mentioned as a key player in the ecosystem.

It seems that particularly those stakeholders and parties in the ecosystem that focus on sustainability and social entrepreneurship can find enough women entrepreneurs. The number of women entrepreneurs in focus areas other than social entrepreneurship are underrepresented.

Almost none of the support programs or (women-only) networks seem to connect to other networks with important stakeholders. The women only networks seem to focus more on female empowerment through mentoring and coaching. This is in line with what the women entrepreneurs address namely that connecting with the male networks is difficult for them. Also, some women entrepreneurs have shared experiences that indicate (gender) inequality in the entrepreneurial ecosystem such as stories about pregnancy discrimination and sexism. Additionally, gender stereotypes are faced for example, while trying to obtain funding from for instance, venture capitalists.

Recommendations

Talk about and promote mixed networks: All actors in the ecosystem will benefit from more discussion about the importance of mixed networks.



Gender balanced view

Developing a more balanced view of entrepreneurship: Entrepreneurship has many facets and a more genderneutral view of entrepreneurship is appropriate.

Inclusive language

Making language and speech genderinclusive: in education as well as in the general media, make language and speech gender-inclusive.

Diverse role model selection

Diverse palette of role models: education, programs and stakeholders present a diverse palette of role models. Gender-inclusive, diverse and without stereotyping.

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 Table 3: Overview of the women entrepreneurs interviewed.

Respondent	Sector	Educational level	Age	Company size
1	Education	MSc.	40 - 45	1
2	Advice and consultancy	BSc.	35 – 40	10
3	Advice and consultancy	BSc.	40 - 45	1
4	Business services	MSc.	45 - 50	1
5	ICT, media and communication	MSc.	60 -65	25
6	ICT, media and communication	MSc.	35 – 40	1
7	Health care and social services	MSc.	50 - 55	350
8	Wholesale and retail	MSc.	35 – 40	10
9	Health care and social services	MSc.	50 - 55	11
10	Advice and consultancy	MSc.	50 – 55	1
11	Advice and consultancy Health care and social services	MSc.	35 -40	7
12	Advice and consultancy	MSc.	40 - 45	1
13	Education	MSc.	40 - 45	3
14	Wholesale and retail	MSc.	30 – 35	20

 Table 4: Overview of the entrepreneurship educators interviewed.

Entrepreneurship Educators Respondents	Respondent's role within the organization	Gender
1	Educator	F
2	Coordinator / Educator	F
3	Educator	F
4	Coordinator / Educator	М
5	Educator	М
6	Coordinator / Educator	М
7	Educator	М
8	Educator	F
9	Manager / Educator	М
10	Educator	М
11	Coordinator / Educator	F

Table 5: Overview of the students and alumni interviewed.

Respondent	Type of respondent	Gender
1	Student	F
2	Student	F
3	Student	М
4	Student	F
5	Student	М
6	Student	М
7	Student	М
8	Student	М
9	Student	F
10	Student	F
11	Student	М
12	Student	М
13	Student	М
14	Student	F
15	Student	F
16	Student	F
17	Student	F
18	Student	F
19	Student	F
20	Student	F
21	Student	F
22	Student	F
23	Student	F
24	Student	F
25	Student	F
26	Student	F

Respondent	Type of respondent	Gender
1	Alumni	М
2	Alumni	М
3	Alumni	М
4	Alumni	F
5	Alumni	F
6	Alumni	F
7	Alumni	М
8	Alumni	F
9	Alumni	F
10	Alumni	F

Table 6: Overview of the program managers and stakeholders interviewed.

Respondent	Gender	Which	Focused on
1	М	Program manager	Mixed
2	М	Program manager	Mixed
3	F	Program manager	Mixed
4	F	Program manager	Women
5	М	Program manager	Mixed
6	F	Program manager	Mixed
7	F	Program manager	Mixed
8	F	Program manager	Women
9	F	Program manager	Women
10	F	Institutional stakeholder	Mixed
11	F	Financial stakeholder	Mixed
12	F	Financial stakeholder	Mixed
13	F	Institutional stakeholder	Mixed
14	F	Financial stakeholder	Women
15	F	Institutional stakeholder	Women

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