

The Missing Entrepreneurs

**Inclusive Entrepreneurship Policy
Country Assessment Notes:
Estonia**

2022-23



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FOREWORD

Entrepreneurship plays an important role in the economy as it is a driver of innovation and job creation. However, entrepreneurship policies can also help achieve other policy objectives such as strengthening social inclusion and labour market attachment. Inclusive entrepreneurship policies aim to ensure that all people, regardless of their personal characteristics and background, have an opportunity to start and run their own businesses. Governments can do more to unlock the entrepreneurial potential among groups such as women, immigrants, youth, seniors, the unemployed and people with disabilities by using differentiated policies and programmes that respond to specific barriers faced. This includes the use of dedicated measures, as well as reducing negative social attitudes and biases, removing regulatory and institutional obstacles, and improving access to general entrepreneurship measures.

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Youth Entrepreneurship Policy Academy (www.yepa-hub.org), the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines how public policies and programmes can support inclusion and diversity in entrepreneurship, including through refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills through training, coaching and mentoring, strengthening entrepreneurial culture and networks for groups that are under-represented in entrepreneurship, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice. For more information, please refer to: <https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/>.

ACKNOWLEDGEMENTS

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This note was prepared by Helen Shymanski of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Marina Kaas, under the direction David Halabisky, Project co-ordinator, and Dr Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit, both of the OECD CFE. Much of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

This note benefited from feedback and suggestions provided by Julien De Beys of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

A draft of the report was circulated for written feedback to government ministries and stakeholders involved in supporting inclusive entrepreneurship.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN ESTONIA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- The total early-stage entrepreneurial activity (TEA) was more than double the EU average between 2016 and 2020 (17% vs. 6%) and was particularly high among youth (25% vs. 5% for the EU).
- A very high proportion of the self-employed employed other people overall in 2021 (43% vs. 32% for the EU). Self-employed women (32%) and seniors (42%) were more likely to employ others than their EU counterparts (26% and 35% respectively).
- Eliminating the entrepreneurship gaps across the population would result in an additional 55 000 entrepreneurs (i.e. if everyone was as active in business creation as 30-49 year old men). The large majority of these “missing” entrepreneurs are women (86%) and nearly three-quarters are over 50 years old (74%).

Approach to inclusive entrepreneurship

- There are few tailored and targeted policies and initiatives that seek to support inclusive entrepreneurship target groups, with the exception of several support measures developed for youth entrepreneurs and a very small number of initiatives to support the unemployed in business creation.
- Most of the entrepreneurship support programmes are funded on a project basis through the EU Structural Funds or other public sources. Non-governmental organisations also play a large role in supporting entrepreneurs from disadvantaged and under-represented groups, notably for women entrepreneurs and immigrant entrepreneurs.

Policy strengths

- Several national plans highlight the need to support entrepreneurs from diverse population groups, notably women and youth.
- There is a strong emphasis on the monitoring and evaluation of entrepreneurship schemes as all public sector entrepreneurship support programmes are systematically monitored and evaluated.

Policy gaps and areas for improvement

- Most entrepreneurship schemes are not tailored to meet the needs of specific groups and the few that support inclusive entrepreneurship groups operate on a project-basis and rely heavily on the third sector to provide support.
- Little attention is given to support senior entrepreneurs despite the ageing population trend in Estonia.

Main recommendations

- Offer more public entrepreneurship support schemes tailored to inclusive entrepreneurship population groups, which could draw on available EU Structural Funds funding for 2021-27.
- Create financial instruments dedicated to improving access to loan capital for senior entrepreneurs.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The conditions for entrepreneurship are generally considered strong in Estonia relative to other European Union countries, primarily due to low start-up costs and an ease of complying with taxes. The overall TEA rate is significantly higher than the EU average (17% vs. 6%) and has increased in recent years (Table 1). However, the share of entrepreneurs expecting to achieve high levels of employment creation was slightly lower than the EU average over the period 2016-20 (8% vs. 10%). The self-employment rate has remained stable at 11% and the self-employed in Estonia were more likely to employ other than on average in the EU (43% vs. 32%) in 2021.

Table 1. Conditions for entrepreneurship

Year	Business entry rate	Business exit rate	TEA rate	Necessity-based TEA	Growth-oriented TEA	Self-employment	
						Rate	% employers
	2020	2020	2016-20	2016-20	2016-20	2021	2021
Estonia (%)	12 ▲	10 ▼	17 ▲	17 ▲	8 ▼	11 ↔	43 ▼
EU average (%)	9 ▼	7 ▼	6 ▼	18 ▼	10 ▼	13 ▼	32 ▲

Note: The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Up and down arrows indicate an increase or decrease relative to the previous period, i.e. previous year for annual indicators or previous period (2015-19) for indicators based on data from the Global Entrepreneurship Monitor. The left-right arrows indicate no change, i.e. a change of between -1% and 1%. Estonia participated in the GEM survey during the period 2015-20 except for the following years: 2018-20.

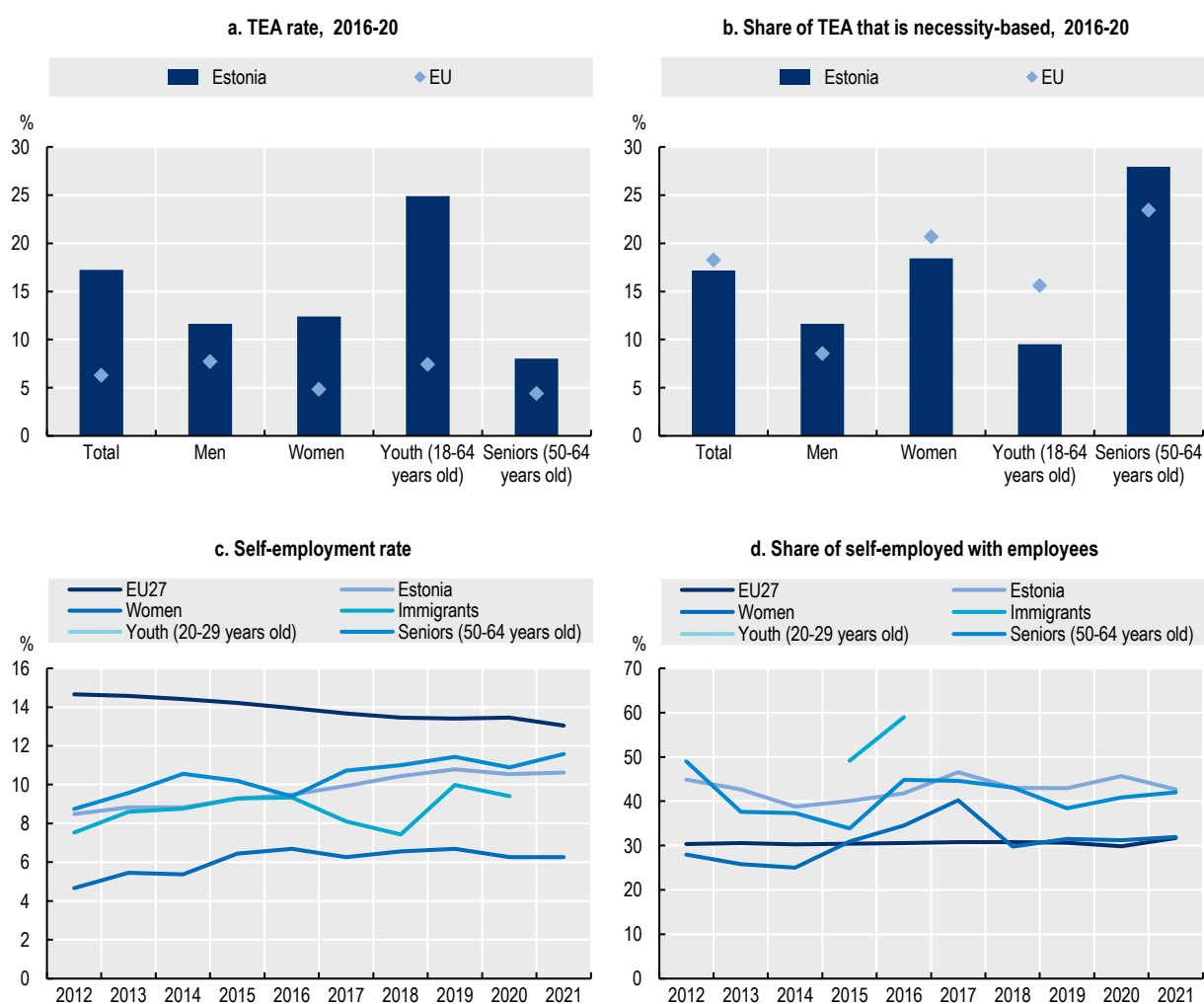
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

There are about 144 000 early-stage entrepreneurs in Estonia (i.e. those starting or managing a business that is less than 42 months old). In the period 2016-20, the total early-stage entrepreneurial activity rate (TEA) for youth in Estonia (25%) was significantly higher than the EU average (7%) (Figure 1).

The overall self-employment rate increased over the last decade from about 8% in 2012 to nearly 11% in 2021, but remained below the EU average over this period (e.g. 13% in 2021). Moreover, the share of women (6%) and seniors (12%) who were self-employed in 2021 was below the EU average for each group (9% and 15% respectively). However, the self-employed were more likely to employ others than on average in the EU (43% vs. 32%) – notably women (32% vs. 26%) and seniors (42% vs. 35%).

Figure 1. Inclusive entrepreneurship trends









Note: The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Self-employment rate measures the proportion of those in employment who are self-employed. Estonia participated in the GEM survey during the period 2015-20 except for the following years: 2018-20.

Source: Eurostat (2022), Employment and Unemployment (LFS) Database, GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

THE MISSING ENTREPRENEURS

The gaps in entrepreneurship rates across population groups suggests that there are many “missing” entrepreneurs. Eliminating all of these gaps in entrepreneurship activity rates across population groups would result in an additional 55 000 entrepreneurs (i.e. if all inclusive entrepreneurship population groups participated in early-stage entrepreneurship at the same rate as “core age” men, i.e. 30-49 years old). More than 85% of these “missing” entrepreneurs are women, almost 75% of them are seniors (i.e. over 50 years old) and nearly 20% are immigrants. The entrepreneurship gap decreased across all target population groups, except among the unemployed where the gap increased (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
					

Note: A down arrow indicates an improvement in the entrepreneurship gap (i.e. the gap has diminished) between 2020 and 2021, whereas an up arrow indicates that the entrepreneurship gap has grown (i.e. the gap has increased). A left/right arrow symbolises no change in the entrepreneurship gap.

Source: OECD calculations.

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

While there is no national strategy on inclusive entrepreneurship, there is a national framework strategy for the development and support of entrepreneurship in Estonia – “Research and Development, Innovation and Entrepreneurship Strategy 2021-35”. Several national plans highlight the need to support entrepreneurs from diverse population groups, notably women and youth. Most entrepreneurship policies and support schemes provide general support to entrepreneurs and focus on increasing innovation within SMEs. Public services include a range of financial (e.g. grants, loans, venture capital instruments) and non-financial support (e.g. start-up advisory services, incubation, mentoring). These measures are not limited to a specific age-group or gender.

While the majority of the entrepreneurship schemes are aimed at supporting all entrepreneurs, there have been recent efforts to increase the amount of tailored support offered to different segments of entrepreneurs. A range of initiatives supporting **youth** entrepreneurship have been introduced (Table B.3), including the embedding of entrepreneurship education into the secondary education curricula to foster entrepreneurial intentions and skills among youth. Moreover, the Youth Sector Development Plan 2021-30 (*Noorsoo valdkonna arengukava 2021-30*) highlights the need to support youth entrepreneurship and introduces key performance indicators for this dedicated support.

Other target groups can access a small number of public programmes, notably **women** entrepreneurs. For example, the Ministry of Economic Affairs and Communications organises an annual conference “Empowering women in business” to promote entrepreneurship and provide networking opportunities for women entrepreneurs (Table B.1). **Immigrant** entrepreneurship is also supported through the Start-Up Visa, which provides support to non-EU founders of tech-driven and scalable businesses (Table B.2). However, little dedicated support is available for **senior** entrepreneurs (Table B.4) and **people with disabilities** (Table B.6).

NEW POLICY DEVELOPMENTS

Recent developments in entrepreneurship policy and support have primarily been in the area of supporting immigrant and women entrepreneurs. Most of the new initiatives are driven by non-governmental organisations and are funded on a project basis, often with private partnerships. One such programme is the Business and Professional Women Estonia programme which is a dedicated programme for immigrant women entrepreneurs. Another dedicated programme for women entrepreneurs is the Green Female Entrepreneurship programme by BPW Estonia, which aims to support women entrepreneurs in gaining the skills and knowledge to develop green businesses. The programme includes entrepreneurship training and mentoring.

Several national strategies and action plans have been recently that support the development of entrepreneurship, including the “Research and Development, Innovation and Entrepreneurship Strategy 2021-35”. These plans often highlight the need to support entrepreneurs from target groups, such as the

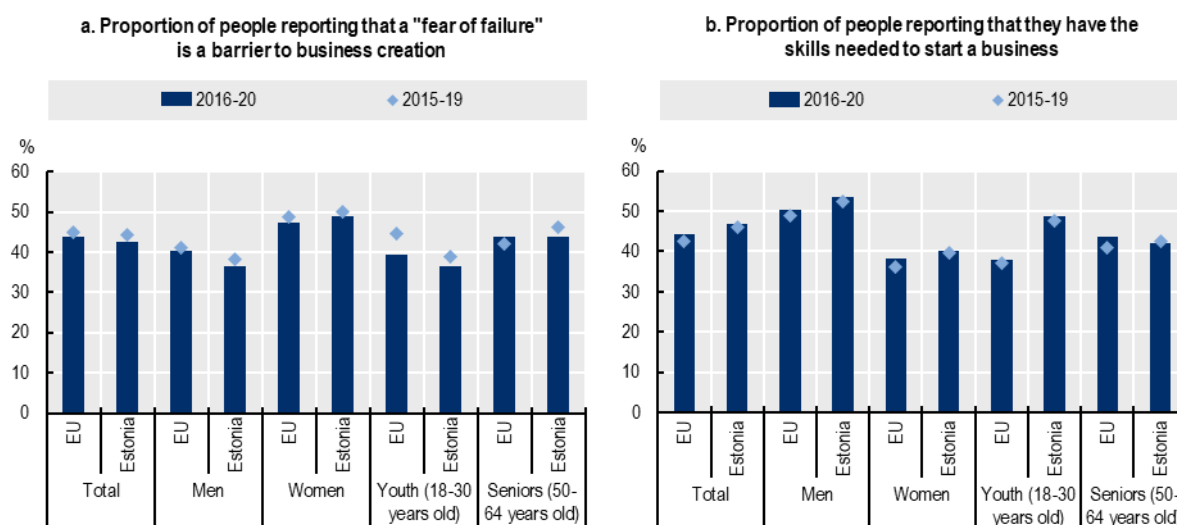
Youth Sector Development Plan 2021-30 (*Noorsoo valdkonna arengukava 2021-30*) and Welfare Development Plan 2023-30 (*Heaolu Arengukava*), which aims to support women's entrepreneurship.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

While Estonians are slightly more likely than the EU average to report that having the skills and knowledge needed to create a business (47% vs. 46%), there are substantial differences across the population (Figure 3). Women reported lower levels of entrepreneurship skills relative to men (40% vs. 54%). Another important barrier to entrepreneurship for many people in under-represented and disadvantaged groups is the fear of failure. Potential entrepreneurs in Estonia were slightly less likely as the EU average fear of failure as a barrier to business creation (43% vs. 44%). Youth (36%) and men (36%) were less likely to cite fear of failure than women (49%) and seniors (44%) as a barrier.

There are several areas of improvement for inclusive entrepreneurship policy. No national level strategy exists that is dedicated to supporting entrepreneurship among those who are disadvantaged and under-represented in the labour force. There are limited policies that are dedicated or tailored to specific population groups. There is a notable lack of support to senior entrepreneurs despite ageing population trends. Furthermore, if dedicated entrepreneurship support programmes exist, they often are operated on a project basis by non-governmental organisations, leading to a lack of secure long-term support and funding for inclusive entrepreneurship programmes. Moreover, there is no regular monitoring or evaluation of inclusive entrepreneurship programmes and developments, with the exception of schemes which are financed by the European Structural Fund.

Figure 3. Barriers to entrepreneurship



Note: Estonia participated in the GEM survey during the period 2016-20 except for the following years: 2018-20.

Source: GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

POLICY RECOMMENDATIONS

There is scope to strengthen available dedicated support to women, youth, seniors, immigrants, the unemployed and people with disabilities by:

- Designing a dedicated strategy with clear objectives for inclusive entrepreneurship at the national level;
- Providing more tailored entrepreneurship support programmes, notably for women and senior entrepreneurs; and
- Ensuring long-term funding to inclusive entrepreneurship schemes to increase stability and consistency in the support available.

ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

Table A.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed	People with disabilities
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓	✓	✓	✓	✓	✓
	Regional						
	Local			✓		✓	
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		✓	✓	✓	✓	✓	✓
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups		✓	✓	✓		✓	
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread		✓	✓	✓	✓	✓	✓

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

ANNEX B: OVERVIEW AND ASSESSMENT OF INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

The tables present the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training				✓	✓		✓		
	2. Entrepreneurship coaching and mentoring				✓	✓		✓		
	3. Business consultancy, including incubators				✓	✓		✓		
Finance	1. Grants for business creation				✓					
	2. Loan guarantees									
	3. Microfinance and loans			✓	✓					
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models				✓					
	2. Networking initiatives	✓			✓					
Regulatory supports	1. Support with understanding and complying with administrative procedures				✓					
	2. Group-specific measures	Maternity leave and benefits for the self-employed			✓	✓		✓		
		Access to childcare				✓	✓		✓	

Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training					✓					
	2. Entrepreneurship coaching and mentoring					✓					
	3. Business consultancy, including incubators										
Finance	1. Grants for business creation										
	2. Loan guarantees										
	3. Microfinance and loans										
	4. Other instruments (e.g. crowdfunding, risk capital)										
Culture and networks	1. Entrepreneurship campaigns, including role models					✓					
	2. Networking initiatives					✓					
Regulatory supports	1. Support with understanding and complying with administrative procedures										
	2. Group-specific measures	Entrepreneurship visa	✓		✓	✓			✓	✓	
		Administrative and tax obligations can be met in several languages									

Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓	✓	✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓	✓	✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators	✓	✓	✓	✓	✓	✓	✓	✓	✓
Finance	1. Grants for business creation	✓	✓	✓	✓			✓		
	2. Loan guarantees	✓	✓	✓	✓			✓		
	3. Microfinance and loans	✓	✓	✓	✓			✓		
	4. Other instruments (e.g. crowdfunding, risk capital)	✓	✓	✓	✓			✓		
Culture and networks	1. Entrepreneurship campaigns, including role models	✓	✓	✓	✓	✓	✓	✓	✓	✓
	2. Networking initiatives	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓		✓		✓				
	2. Group-specific measures	Student business legal form								
		Reduced tax and/or social security contributions for new graduates								

Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training										
	2. Entrepreneurship coaching and mentoring										
	3. Business consultancy, including incubators										
Finance	1. Grants for business creation										
	2. Loan guarantees										
	3. Microfinance and loans										
	4. Other instruments (e.g. crowdfunding, risk capital)										
Culture and networks	1. Entrepreneurship campaigns, including role models										
	2. Networking initiatives										
Regulatory supports	1. Support with understanding and complying with administrative procedures										
	2. Group-specific measures	Pension for self-employed									
		Measures to facilitate business transfer/exit									

Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓		✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓		✓	✓	✓
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation	✓		✓	✓	✓		✓	✓	
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models	✓		✓	✓				✓	✓
	2. Networking initiatives	✓		✓	✓				✓	✓
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures	Welfare bridge to support those moving into self-employment								
		Mechanisms for regaining access to unemployment benefits if business is not successful								

Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training			✓	✓	✓					
	2. Entrepreneurship coaching and mentoring			✓	✓	✓					
	3. Business consultancy, including incubators			✓	✓	✓					
Finance	1. Grants for business creation					✓					
	2. Loan guarantees					✓					
	3. Microfinance and loans					✓					
	4. Other instruments (e.g. crowdfunding, risk capital)					✓					
Culture and networks	1. Entrepreneurship campaigns, including role models										
	2. Networking initiatives		✓	✓	✓	✓					
Regulatory supports	1. Support with understanding and complying with administrative procedures		✓			✓					
	2. Group-specific measures	Mechanisms to move back into disability benefit system if business is not successful									
		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful									
		Medical leave schemes for the self-employed									

ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by written procedure in July 2023 by government ministries, programme managers and other inclusive entrepreneurship stakeholders.

The notes are based on the framework used in the OECD-EU Better Entrepreneurship Policy Tool, which contains six pillars:

1. Building entrepreneurship skills and capacities for inclusive entrepreneurship;
2. Facilitating access to business finance for inclusive entrepreneurship;
3. Fostering an inclusive entrepreneurial culture;
4. Building a supportive regulatory environment for inclusive entrepreneurship;
5. Expanding networks for inclusive entrepreneurship;
6. Strengthening the design and delivery of inclusive entrepreneurship support.

The notes provide a brief overview of the current inclusive entrepreneurship policies and programmes. They also assess programmes against the following international good practice criteria, considering the “typical” entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the “typical” region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

- **Tailored:** Are public programmes tailored for the target group (i.e. dedicated)?
- **Consultation:** Are the targeted entrepreneurs consulted during the design of programmes?
- **Outreach:** Are appropriate outreach methods used for different target groups?
- **Delivery:** Are specialist organisations used to deliver programmes?
- **Take-up:** Does the support have high take-up among target group?
- **Scale:** Is the scale of available support sufficient?
- **Impact:** Does evaluation evidence show a positive impact?
- **Integrated:** Is the programme delivered linked other related supports?
- **Follow-up:** Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors, the unemployed and people with disabilities.