



‘TO IDENTIFY ENTREPRENEURSHIP INTENT AMONG SCHEDULED CASTE AND SCHEDULED TRIBE IN SOUTH GUJARAT: STAND UP INDIA SCHEME’

Submitted by

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ABSTRACT

Enterprenership is intention of creating product or service and then competitatively sustaining. There are factors like production factor, access to resources, personal characteristics of an individual for enterprenurship. The individual who are having ‘Internal Locus of Control’, ‘Need for Achievement’ and ‘Risk Taking Capabilty’ is more inclined to start there own business or taking enterprenurship. Thus financial inclusion is must for promoting rural and Scheduled Caste or Tribes enterprenurship. The secondary data supports the fact that the scheduled Caste and tribe is having a less percentage in terms of enterprenurs. There is a growth but that growth is substancial as compared to population and literacy rate increase. The research focused on entrepreneurship intent among scheduled caste and scheduled tribes. The different theories and especially the ‘theory of planned behaviour’ is considered to create a conceptual framework to understand the phycology of graduate and postgraduate student belonging to scheduled caste and tribe. The awareness about Stand-Up India Scheme is approximate 61 percent respondents have awareness about Stand-Up India Scheme and out of them 20 percent respondents know the process of Stand-Up India Scheme. The research project created awareness about stand-up India Scheme to more than 10,000 students through online and offline mode. Questionnaire filling process was also creating awareness among the students



regarding scheme. The Entrepreneurial Attitude, Entrepreneurial Intention, Entrepreneurial Situational factors, Subjective Norms, Self-Efficacy has significant variance with education. The awareness about Stand-Up India has significant variance with Entrepreneurial Situational factors and Subjective Norms. The Stand-Up India Scheme Process Awareness has significant variance with Entrepreneurial Attitude. The Entrepreneurial attitude, Entrepreneurial Situational Factor, Self-Efficacy and Subjective Norms impacts the Entrepreneurial Intention among Scheduled Caste and Tribe students in South Gujarat. The extended factor entrepreneurial situations signified the role of college education related to entrepreneurship, government policy and mind-set of family and friend is having impact on Entrepreneurial Intention.

Keyword: Financial Inclusion, Entrepreneurship, Government Aid, Theory of Planned Behaviour

1. INTRODUCTION

The financial inclusion is also a matter of concern in tribal areas where most of scheduled caste and tribes are residing. There are evidences for entrepreneurship being an important factor to achieve financial inclusion goals. The financial inclusion is not just about opening an account in bank or being a part of digitisation. It is including them to economy through financial system to create motion in economy. Entrepreneurship is intention of creating product or service and then competitively sustaining. There are factors like production factor, access to resources, personal characteristics of an individual for entrepreneurship. The individual who are having 'internal locus of control', 'need for achievement' and 'risk taking capability' is more inclined to start their own business or taking entrepreneurship. Thus financial inclusion is must for promoting rural and Scheduled Caste or Tribes entrepreneurship. The secondary data supports the fact that the scheduled Caste and tribe is having a less percentage in terms of entrepreneurs. There is a growth but that growth is substantial as compared to population and literacy rate increase. The scheduled caste or tribes faces challenges like high fixed cost and borrowing limits. Especially female entrepreneurs face more challenges as compared to their male counterpart. Even if they take entrepreneurship they are mostly into micro enterprises and manufacturing activity limited to their geographical areas. The special entrepreneurship development programmes and education creates positive impact to boost



enterpreneurship. Also Caste Disparities reduce with economic development and urbanization. Firstly we need to understand the Psychology of scheduled caste or tribes to find out the factors affecting their decision to enterpreneurship. (Ajzen, 2019) a well known psychologist given variables as attitude towards the enterpreneurship behaviour, subjective norms as approval of friends, family or society at large, Perceived behavioural control which can be situational to control his/her behavior to take enterpreneurship.

In reference to various schemes from government to boost enterpreneurship among the Schedule Caste and Tribes is under study is 'Stand Up India Scheme' The scheme is launched in 2016 by 'Prime Minister Narendra Modi'. The aim of scheme is to boost enterpreneurship among scheduled caste or tribe or women by providing financial aid to start a greenfield enterprise in trading or manufacturing sector or services. Under the scheme bank loans are disbursed amount range Rs. 10 lakh and Rs. 100 lakh to at least one scheduled caste or tribe or women individual seeking loan per bank branch of scheduled commercial banks. This scheme has been extended up to the year 2025 for the benefit of all. Despite of such lucrative schemes it is crucial that the beneficiaries have intent to start their own enterprise or take enterpreneurship.

Hence it is imperative to create awareness about such schemes providing financial aid to scheduled caste, Scheduled Tribes and Women. The research paper focused on entrepreneurship intent among scheduled caste and scheduled tribes. The different theories and especially the 'theory of planned behaviour' is considered to create a conceptual framework to understand the psychology of graduate and postgraduate student belonging to scheduled caste and tribe.

2. LITERATURE REVIEW

Literature review highlights the role of financial inclusion for equal growth of economy for all. The financial inclusion could be accelerated with entrepreneurship motives among underprivileged groups as scheduled caste, tribes and women from rural areas. The Literature review analysis has been done using Google scholar. The keyword 'Entrepreneurship' given a search result 18,00,000 out of which 79 relevant to present studies is taken in consideration. The keyword 'Caste Entrepreneurship' search result 63,500 out of which 69 relevant to study considered with appropriation it to 45 to look factors for caste entrepreneurship. The conceptual framework created for future study consideration. Limitation of study:



1. Vast literature available for entrepreneurship and limited on caste entrepreneurship. Literature relevant to study as per our understanding considered there is fair chance of missing few significant as well
2. It's done in the context of caste entrepreneurship only broader considerations are possible.

“Theory of Entrepreneurship”, states entrepreneurship as an entrepreneurial process consists of a two-stages first being value creation and second being appropriation framework as mentioned in (Mishra et. al, 2015). The first stage is about entrepreneurial intention and second stage is about entrepreneurial competence. Many entrepreneurs initially start but be competent in market to be sustainable require sustainable resources too as mentioned in (Mishra, 2015). (Simeh, 2011) stated that Entrepreneurship theories are important to understand entrepreneurship sector and pattern. The entrepreneurship theories namely “Economic Entrepreneurship Theory”; “Sociological Entrepreneurship Theory”, “Psychological Entrepreneurship Theory”, “Anthropological Entrepreneurship Theory”, “Opportunity-Based Entrepreneurship” and “Resource-Based Entrepreneurship Theory” has been studied in the paper. These theories offer us a fairly good indication about entrepreneurship pattern and adoption.

“Economic Entrepreneurship Theory”- It is based on concepts of these three theories “classical theories”, “neoclassical theories” of economics and the “Austrian market process” (AMP). The classical theory believes in free trade, specialization in production factors, and competition (Ricardo, 1817 (Smith, 1776)). Basically, the production factor, government intervention, completion are some ground factors which motivates entrepreneurship among people. The neo-classical model indicates that economic stimulations could be referred to occurrences of pure exchange of tangible or intangible, optimal ratio and development in an economic system which was earlier limited to production factors in classical theory. “Austrian Market Process” (AMP) model given by (Schumpeter, 1934) interpreted that how human or a budding entrepreneur can respond to the economic variations in market (Schumpeter, 1934) stated that entrepreneurship is market-based systems means it motivate a person to identify gap or need of new businesses. The theory believes that main function of an enterprise is to create new value proposition for the business which will drive market towards growth process.



“Psychological Entrepreneurship Theories”-The psychological theories have an individual for the analysis motivation (**Landstrom, 1998**). The psychological theories advocated personal characteristics to define entrepreneurship such as “Personality traits”, “need for achievement” and “locus of control” along with some new characteristics identifies as risk taking, handling business uncertainty and innovativeness.

“Personality Traits theory” (**Coon, 2004**) describes personality traits as persistent qualities that a person shows in a particular situation. The trait theory asserts that there must be some inherent virtues of the individual that give him zest to be an entrepreneur and they are successful. This raises the question whether to become entrepreneur there must be some inherent qualities or it can be developed. There are qualities like opportunist, strive for creativity, innovationist and having high management skills and business working knowledge. Additional skills like person being optimistic, commitment, determination and hard workers. They are visionary, lifelong learn and have zest to deal with complex situations. There are no concrete results to prove that one should have qualities by birth to become an entrepreneur or can acquire.

(**Mei, 2021**) stated that entrepreneurship is highly researched area with respect to innovation and other constructs to understand entrepreneurship. The research more focuses on characteristics of entrepreneurship and innovation mechanism. The research study gives exploration of relevant theories of entrepreneurship and innovation, and makes a theoretical foundation for exploring entrepreneurship pattern that affects innovation. The literature review supports the fact that individual level of entrepreneurship begins with his/her personal traits and gives priority to critical research by using the method of Psychology difference analysis of entrepreneurs.

(**Maheshwari, 2021**) stated that study through factor analysis extracted factor and found causal relationships among factors. The result on contrary shown that education had no influence on entrepreneurial intention. But education improves personality traits and risk taking. It has been found that the component of theory of planned behaviour has influence on entrepreneurial intention. This influence is more on students than individuals.

The 79 literature studies and mentioned in reference and available at https://scholar.google.com/scholar?scilib=1024&hl=en&as_sdt=0,5 provides a light on



various theories and factors. The present literature we studied provide following insights for entrepreneurship as an important factors:

- Entrepreneurship intention first place required for creation and then entrepreneurship competence.
- Availability of production factor
- Access to resources
- Diminishing marginal utility
- Enterprise is to create something new which creates motion in economy.
- Personal characteristics of an individual define entrepreneurship
- Personality traits mainly locus of control and need for achievement
- Entrepreneurs possess internal locus of control
- Risk taking, innovation tolerance for uncertain and contemporary has positive & significant influence on entrepreneurship.
- Social context and culture factor has effect on entrepreneurship
- Education and experience have impact on entrepreneurship intention.

As above in entrepreneurship literature we found that social context and culture has an impact on entrepreneurship. Hence moving ahead to study caste entrepreneurship as a social context and culture may give us insights about their performance. The first thing is to include each everyone in country's economy through financial inclusion. The financial inclusion is a base for creating entrepreneurship opportunities for Scheduled Castes and Scheduled Tribes.

The financial inclusion would be improved by promoting entrepreneurship in rural areas or weaken section. Rural India poses huge entrepreneurship potential but still unexplored. Mainly lack of government schemes is major roadblocks for effective financial inclusion of rural. Especially in tribal regions it is more persistent.

(Kalyani, 2022) stated that entrepreneurship in the area of an art director or creative has been arisen due to increase in popularity of anti-caste music. (Jarwal& Kahal, 2022) stated that positive impact of the policy of liberalisation on the growth of scheduled tribes and castes entrepreneurship. In case if they are into businesses they have as small business units, which are mainly business for survival activities for full fill, their needs. The Most of the SC/ST owned enterprises were mainly started due to the necessity to survive reason being they did not get any employment opportunities. (Goraya ,2019)Studied the relationship link between ethnic heterogeneity type and the misallocation of resources, capital and talent. As a source of



such categorization the researcher used the caste system within India, which categorizes people into different occupations getting through birth into a family belonging to particular social class. The data shows that low and middle caste people probably 20-60 percent less likely to enter entrepreneurship. If they enter, they face tough borrowing limits. **(Sachan & Sethi, 2019)** studied scheduled caste women enterprise and decision-making pattern of them. It was found that they are into small business related to cutting and tailoring as an enterprise. They mainly faced challenges of economic dependency and market challenges. The decision-making concern as technical issues are solved by them herself and other major issues were male dominated. **(Shankar, 2019)** stated that low percentage of enterprises owned by the Dalit's in India as 17.02 percent. The enterprises owned by Dalit's are more in rural area. Most of the enterprises are micro enterprises and majority of them engaged in manufacturing activity owned by HUFs. The study through statistical tools indicated that education plays significant role in promoting entrepreneurship.

On the basis of studies literature some key insights emerged to make us understand caste entrepreneurship:

- Financial inclusion is must for promoting rural and SC/STs Entrepreneurship
- Liberation has positive impact
- Faces challenges like high fixed cost and borrowing limits.
- Females' entrepreneur from SC/STs faces more challenges as compare to Male entrepreneur from SC/ST
- Mostly into micro enterprises and manufacturing activity. Limited to their areas more.
- Special entrepreneurship development programme creates positive impact to boost entrepreneurship
- Education plays important role in entrepreneurship
- Caste and gender disparities throughout SC/ST
- Caste Disparities reduce with economic development and urbanization.

The substantial literature studies as for the theory of planned behaviour:

(Samuel Rueda, 2014) The Theory of Planned Behaviour (TPB) helps to study entrepreneurial intention with respect to personal and social factors. Entrepreneurial Intention Questionnaire (EIQ)**(Ajzen, 2019)** Fig. 2.1 comprises four subscales: attitudes towards entrepreneurship, subjective norms, self-efficacy, and entrepreneurial intention.

(Paul, 2017) study gives evidence that a county's culture and person's individual personality is directly related to level of entrepreneurial intention and subsequently to competitiveness for sustainability. The study is conducted on young manager and theory of planned behaviour is considered to understand intention.

Maheshwari, G. (2021) investigated the causal effect of personality traits, components of theory of planned behaviour as personal attitude, subjective norms and perceived behavioural, individual factors on entrepreneurial intention university level students. The study results indicated no relation of education on entrepreneurial intention. The theory of planned behaviour component have higher influence than individual factors on entrepreneurial intention.

(Yaser Hasan Salem Al-Mamary, 2022) discussed about evolution of Theory of Planned Behaviour. Icek Ajzen is renowned psychologist and come up with theory of planned behaviour model in 1985 after revising Theory of Reasoned Action, he came up with his own theory. This theory believes that human behaviour is directed on the basis of activities. the group of people can be naturally or artificially can be exposed. (Ajzen, 2019) identified three basic variables that primarily influence behaviour as mentioned in fig1.

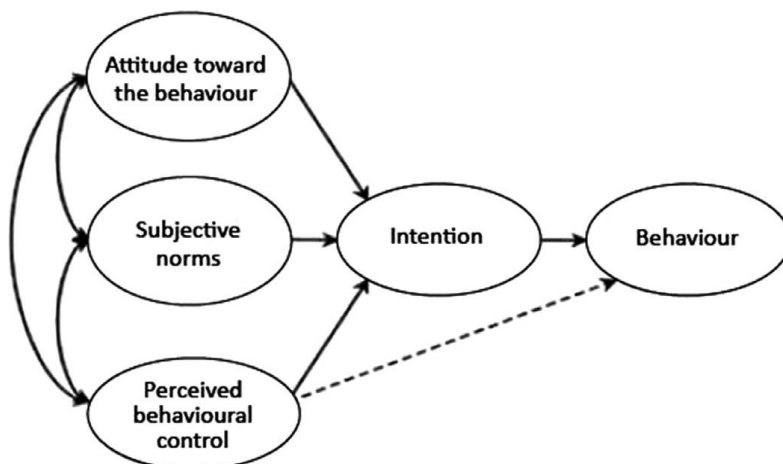


Fig. 1 Theory of planned behaviour.

(Lihua, 2022) Entrepreneurial mindset, subjective norms, perceived behavior control, and entrepreneurial situational circumstances were all mentioned in the study as having a strong causal impact on entrepreneurial intention. The entrepreneurial behavior, on the other hand, is influenced by "entrepreneurial intention," "perceived behavior control," and "entrepreneurial situational factors."

It is important to have each income group's access to these regulations so that population at large get benefitted from financial aid for the equity in growth of the financial inclusion



through entrepreneurship could be a sustainable strategy. The entrepreneurship start-ups data shows a caste wise variation. The government data regarding social category of owners of enterprises shows the distribution of SCs, STs, OBCs and General as on 31 Dec 2020 that less than 10 percent enterprises belong to Scheduled Caste and Scheduled Tribes. The resources are allocated by government through various schemes to bring SC/ST participation substantially in entrepreneurship. This policies implementation will bring the change so as a product is successful in market when well positioned in target audience mind. It is imperative to know their perception and orientation towards entrepreneurship. Progress of tribal development is difficult to assess as there are various aspects to deal or you can say multidimensional factors affecting the progress. A ground level study is must to know actual challenges faced by scheduled caste and tribes in taking benefit of financial aid for entrepreneurship. Conceptual framework shown in figure 2 causal relationship testing results will indicate factors which have influence on entrepreneurship intention on the basis of literature review. This framework can be framed primary study for the causal relationship among constructs.

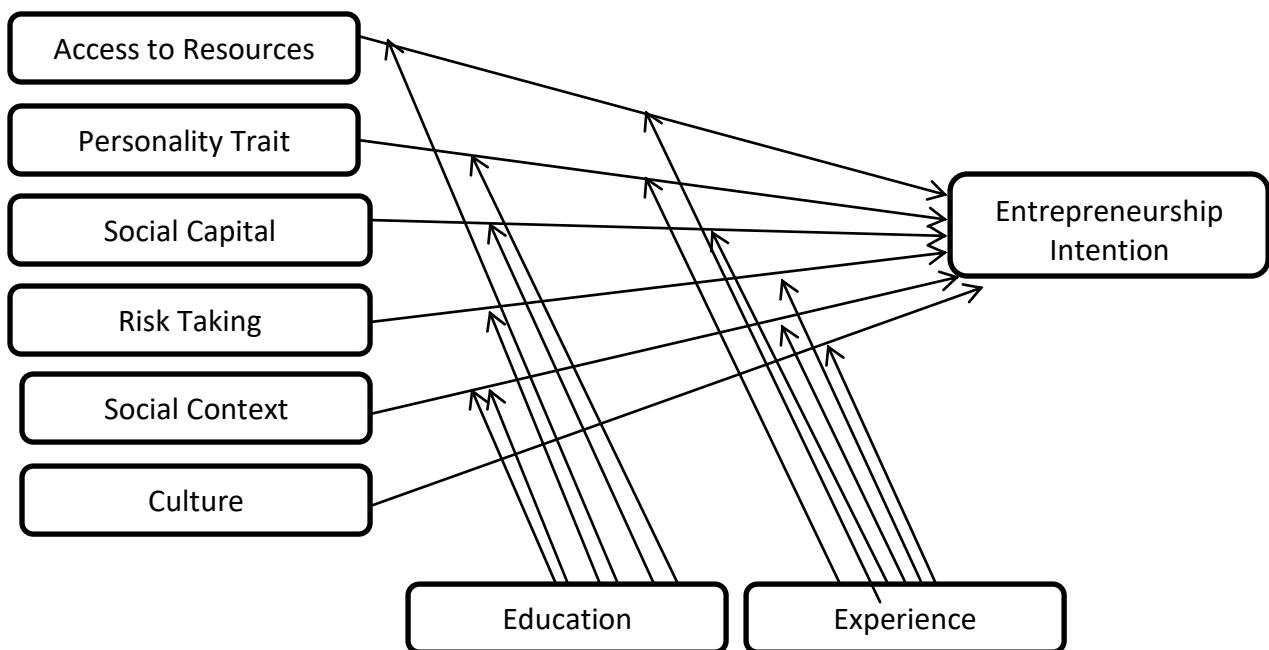


Fig. 2 Factors retrieved from Literature Review

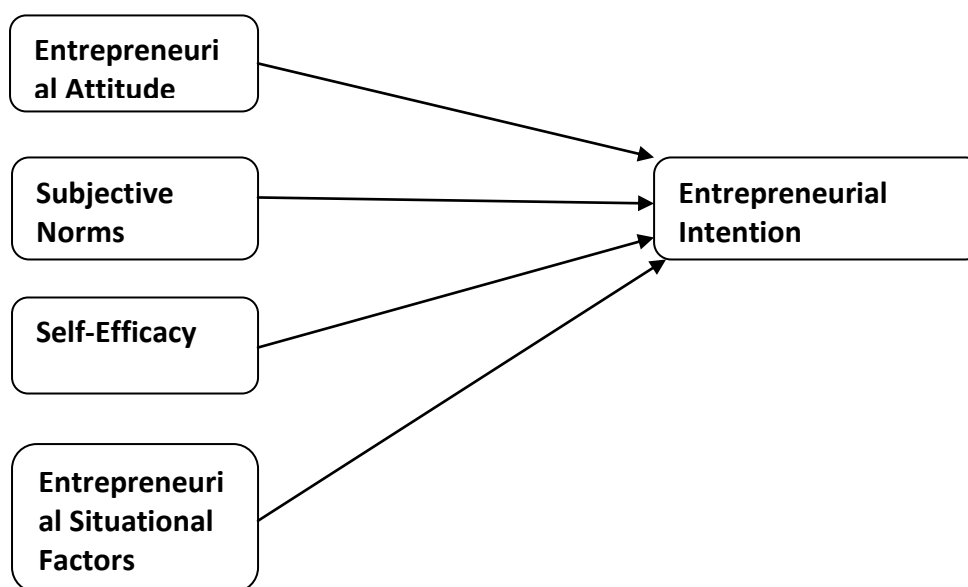


Fig. 3 TPB Model based framework with inclusion of Entrepreneurial Situational Factors

On the basis of TPB Model we can combine above variable in broader aspect in combination. Fig 3 The conceptual framework having broader construct as individual factors, personality traits, and theory of planned behaviour (TPB) component (personal attitude, subjective norms and perceived behavioural control) on entrepreneurship intention of graduate and postgraduate students.

The research benefits students and society in large to come forth take maximum utilization of government schemes for starting their own. The scheduled caste and tribes need an expertise also along with fund to start a potential business. The conceptual framework will help us to understand psychology of scheduled caste and tribes towards Entrepreneurship.

3. Research Methodology



The research primarily aims to conduct a primary study to know entrepreneurship intent among scheduled caste and tribes in South Gujarat. The conceptual framework has designed on the basis of literature review and Theory of Planned Behaviour Model to represent various factors impact on entrepreneurship intent. Secondly aims to know the awareness level for Stand-Up India schemes and challenges to get benefit of this scheme. Research objectives are:

1. To focus feasibility of presumed conceptual framework
2. To examine relationship between dimensions Entrepreneurial Attitude, Subjective Norms, Self Efficacy and Entrepreneurial Intention
3. To Study Awareness Level and challenges of Stand-Up India Scheme.

Hypothesis

Hypothesis are framed from literature review and conceptual framework on the basis of TPB Model

H1: Entrepreneurship Attitude has causal effect on the Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates

H2: Subjective Norms has causal effect on the Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates.

H3: The entrepreneurial Situation factor has causal effect on Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates.

H4: The entrepreneurial Self –efficacy has causal effect on Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates.

Sources of Information:

The primary data is collected through personally meeting tribal areas graduates and postgraduates' students through educational institute's faculty and head / Principal. The secondary data is collected from the Reputed Journals and Entrepreneurial data books of EDI accessed through EDI Conference participation.

Tools and Techniques of Research:

The study is combination of quantitative and qualitative research. The descriptive research design is used to achieve research objectives. The participated in International EDI Conference for having unstructured and informal interview with experts in entrepreneurship to know what real ground level activities are happening to bring forth scheduled caste and



tribes for entrepreneurship. As per the Census India 2011, Gujarat has population of 60439692. Out of total population, 57.4 percent of population lives in urban area and 42.6 percent lives in rural area. There are 6.74 percent (4073635) Scheduled Caste (SC) and 14.75 percent (8914854) Scheduled Tribe (ST) of total population in Gujarat. Of the total scheduled tribe population, 94.88 per cent are distributed in the seven districts, viz., Surat, Valsad, Panchmahals, Bharuch, Vadodara, Sabarkantha and Dangs, and they are mainly confined to the eastern belt of South Gujarat. South Gujarat population is approximate 10897391 (18 percent of total population) includes population of Surat, Bharuch, Navsari, Dang, Valsad, Naramada, Tapi district. The South Gujarat tribal population is reachable through education institutes, entrepreneurship development centre and other NGOs. Sample size for analysis is 513 students belonging to Scheduled Caste and Tribes. The primary data has collected through personally meeting tribal areas graduates and postgraduates' students through non probability convenience sampling. The Google link is sent to more than 10000 students. The response rate being with very less almost 1.5 percent. In addition, questionnaires in Gujarati is prepared and distributed physically in various education institutes in tribal areas in South Gujarat. The total 1200 questionnaire distributed out of which only 600 received with 50 percent response rate. The final 513 sample size is considered for the further study. Almost more than five weeks has taken in filling up questionnaire. Research instrument is close ended structured questionnaire with likert scale measurement to measure theory of planned behaviours component relationship. The reliability test has done on SPSS for the dimensions of conceptual frame. The Cronbach's alpha value is found 0.916 which is above acceptable value 0.5 thus the research instrument is reliable with respect to all variables. Statistical analysis conducted through SPSS software to investigate objective of the study. Descriptive statistics and charts to know measure of mean and standard variance. Firstly, reliability test conducted to validate instrument. The factor analyses done to extract factors for entrepreneurial dimensions/construct of conceptual framework created. The internal consistency of factors has been tested. The normality test is done to know data characteristic for applying subsequent test. One way ANOVA applied to analyse for variance in demographic profile and dimensions of conceptual framework.

4. Data Analysis and Interpretation

Qualitative research results through participation in Entrepreneurship Development Institute; India is informally collected through unstructured informal discussions/interview.



The all-entrepreneurship theories were studied with results in terms of social capital, resources access, risk taking capability culture as some determinants for entrepreneurial intention. In line with panel experts of conference suggested for the theory of planned behaviour as a good model to study behaviour for entrepreneurial intention among scheduled caste and tribe students after studying factors from other theories. The various informal discussions with entrepreneurship field academician and industry experts in my track and other regarding scheduled caste and tribe participation in entrepreneurship. The qualitative talks with expert and doctoral students who are doing studies in entrepreneurship were in also believe that schemes on ground level need to reach to them and increase their motivation for entrepreneurship.

Quantitatively the charts and descriptive statistics prepared to know central tendency. All respondents belonging to Scheduled Caste/Tribe is considered for further study. The majority of respondents are in age range of 18-25 and respondents are having education as B. Com, BCA, MBA, MSc. and Diploma. The 60.82 percent respondents have awareness about Stand-Up India Scheme and shows that only 20 percent respondents know the process of Stand-Up India Scheme. Descriptive Statistics shows that respondent's response on entrepreneurial intention scale is having mean below 3 i.e. showing their agreement towards statements. The mean for awareness and process of Stand-Up India Scheme is above 1.6 and 1.8 which is inclined towards more on not aware about scheme.

The factor analysis is applied to reduce variables into vital factor. In analysis principal component with varimax rotation is used to confirm the dimensionality of factors. The value of Cronbach's alpha greater than 0.5 is adequate internal consistency among variables of each factor. KMO value is 0.908 so we can proceed to satisfactory factor analysis. The Bartlett's test of sphericity gives significance value less than 0.05 so we reject null hypothesis to prove that correlation matrix is not identity matrix. The Principal Component Analysis is used for extraction. Communalities show how much of the variance in the variables has been accounted for by the extracted factors and it is more than 0.5 for all the statements.

The total variance is explained as factor-1 accounts for 31.568 percent variance, factor-2 accounts for 7.162 percent variance, factor-3 accounts for 5.140 percent variance, factor-4 accounts for 4.953 percent variance, factor-5 accounts for 4.046 percent variance, factor-6 accounts for 3.482 percent variance and all other factors are not significant as Eigen Value is less than 1.00. The scree plot graph indicated six factors as curve started flatten.



Rotated Component Matrix (Factor Matrix)

This matrix shows the loadings of the all variables of the six factors extracted. The higher the absolute value of the loading, the more the factor contributes to the variables. The Item-to-total correlation greater than 0.5 is suggested criteria to select a variable which contributes more to factors extracted.

The table no. 5.6 shows that on the basis of Rotated Component Matrix six factors extracted and named as per the attributes of the variables contributing to the factor. The reliability of variables contributing to each factor has measured to know internal consistency of the variables contributing to that particular factor is shown on Table 5.7. The internal consistency for each factor is higher than .5 so factors can be extracted with high reliability.

Table 5.7 The Factor Pattern and Reliability for internal consistency

Factors	Item-to-total correlation	Cronbach's Alpha (Reliability)
1. Entrepreneurial Attitude		.885
In other career options, I would rather be an entrepreneur (start own business)	.528	
I already have entrepreneurial experiences	.533	
I believe my personality traits are suitable for entrepreneurship	.758	
I will pursue entrepreneurship in the future	.751	
I will pursue entrepreneurship if there is an opportunity	.674	
I feel driven to make a difference in my community / family	.533	
I think I am ready to take every challenge to become entrepreneur	.723	
I believe the social environment promotes entrepreneurial behaviour	.716	
I desire for social acceptance through entrepreneurship	.530	



I think belonging to scheduled tribe/caste limits my entrepreneurship decision	.537	
I believe in finding new market opportunities for new product and services as an idea for entrepreneurship	.609	
2. Entrepreneurial Intention		.730
Starting an own business is a great idea after graduation or post-graduation	.646	
If I had enough resources will start my own business	.490	
I wish I could realize my idea	.620	
I feel future is stable by starting your own business	.639	
I want contribute to society and country by starting my own business	.512	
3. Entrepreneurial Situational factors		
I think my friends and relatives support my decision to be an entrepreneur	.587	
I Think I have strong professional capabilities for entrepreneurship	.503	
I believe Government Policies promote entrepreneurial behavior	.572	
I believe college education promotes entrepreneurial behavior	.709	
4. Subjective Norms		.699
My family affects my decision to be an entrepreneur	.688	
My friends affect my decision to be an entrepreneur	.796	
I Think successful entrepreneurs affect my choices of entrepreneurship	.661	
5. Self-Efficacy		.620



I think Entrepreneurship makes you boss and gives you power	.568	
I think social networking helps in entrepreneurship	.589	
I think you need to be innovative and creative for entrepreneurship	.695	
6. Risk Taking Ability		.781
I think Starting a own business is challenging	.781	

The Table 5.8 exhibits that there is no variance between all dimensions of conceptual framework Entrepreneurial Attitude, Entrepreneurial Intention, Entrepreneurial Situational factors, Subjective Norms, Self-Efficacy and Gender of the respondents. Although all dimensions of conceptual framework Entrepreneurial Attitude, Entrepreneurial Intention, Entrepreneurial Situational factors, Subjective Norms, Self-Efficacy has significant variance with education of respondents.

The awareness about Stand-Up India has significant variance with Entrepreneurial Situational factors and Subjective Norms. The Stand-Up India Scheme Process Awareness has significant variance with Entrepreneurial Attitude.

Table 5.8- ANOVA Extracted Factors with selected demographics

	Entrepreneurial Attitude	Entrepreneurial Intention	Entrepreneurial Situational factors	Subjective Norms	Self-Efficacy
Gender	0.492	0.774	0.114	0.215	0.411
Education	0.00	0.001	0.00	0.00	0.00
Stand Up India Scheme Awareness	0.062	0.864	0.025*	0.002*	0.414



Stand Up India Scheme Process Awareness	0.001*	0.197	0.167	0.177	0.147
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*5 percent significance level

Multiple Regression Analysis

Table no. 5.8 Exhibits that the coefficient of regression (R²) is .496 ~ .5 and adjusted R² is .491~ .5 .For the social science studies value of R squared equal to .5 or more is considered good for multiple regression to be valid for the study. It is also accepted as, 5 if all other independent faction is having significance level.

Table 5.8 Multiple Regression

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.653 ^a	.496	.491	.40168	1.491

a. Predictors: (Constant), F5 Self efficacy, F3_Enterpreneurial Situational Factors, F4_Subjective Norms, F1_Enterpreneurial Attitude

b. Dependent Variable: F2_Enterpreneurial Intention

Table 5.9-ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	60.781	4	15.195	94.178	.000 ^a
Residual	81.964	508	.161		
Total	142.745	512			



Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	60.781	4	15.195	94.178	.000 ^a
Residual	81.964	508	.161		
Total	142.745	512			

a. Predictors: (Constant), F5 Self efficacy, F3_Enterpreneurial Situational Factors, F4_Subjective Norms, F1_Enterpreneurial Attitude

b. Dependent Variable:
F2_Enterpreneurial Intention

Table 5.10 Standardized Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.402	.079		5.071	.000
F1_EA	.361	.040	.400	9.032	.000
F3_ESF	.086	.034	.112	2.559	.011
F4_SN	.105	.027	.149	3.858	.000
F5_SE	.123	.031	.161	4.027	.000

a. Dependent Variable:
F2_Enterpreneurial Intention

H1: Entrepreneurship Attitude has causal effect on the Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates



H2: Subjective Norms has causal effect on the Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates.

H3: The entrepreneurial Situation factor has causal effect on Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates.

H4: The entrepreneurial Self –efficacy has causal effect on Entrepreneurial Intention among Scheduled Caste/Tribe graduates and postgraduates.

The 'Standardized Beta' value suggests that the independent factors (Entrepreneurial Attitude) account for around 40% of the variation in the dependent variable (Entrepreneurial Intention). According to the 'Standardized Beta' value, the entrepreneurial situation factor account for around 11% of the variation in the dependent variable (Entrepreneurial Intention). The 'Standardized Beta' value indicates that the independent variables (Subjective norms) account for around 15% of the variation in the dependent variable (Entrepreneurial Intention). The 'Standardized Beta value' indicates that the independent factors (Self Efficacy) account for around 16 percent of the variation in the dependent variable (Entrepreneurial Intention).The conceptual framework indicates that the variation is significant for the sample under study when the value of F is less than 0.05. So all the Alternative Hypothesis has been accepted.

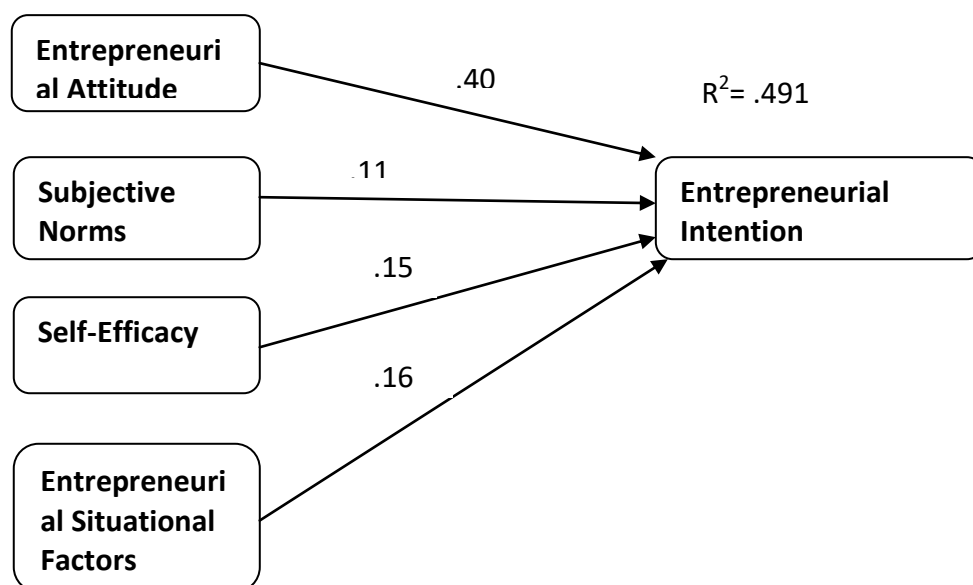


Fig. 5.1 Conceptual Frame works with Standardized Beta values from Regression Analysis to show relationship among dimensions.

5. Conclusions & Recommendations



The research created awareness about stand-up India Scheme to more than 10,000 students through online and offline mode. Questionnaire filling process was also creating awareness among the students regarding scheme. The Entrepreneurial Attitude, Entrepreneurial Intention, Entrepreneurial Situational factors, Subjective Norms, Self-Efficacy has significant variance with education. The awareness about Stand-Up India has significant variance with Entrepreneurial Situational factors and Subjective Norms. The Stand-Up India Scheme Process Awareness has significant variance with Entrepreneurial Attitude. The Entrepreneurial attitude, Entrepreneurial Situational Factor, Self Efficacy and Subjective Norms impacts the Entrepreneurial Intention among Scheduled Caste and Tribe students in South Gujarat. The extended factor entrepreneurial situations signified the role of college education related to entrepreneurship, government policy and mind-set of family and friend is having impact on Entrepreneurial Intention. There is only 60 percent awareness about government scheme Stand up India Scheme. The major ground level policies are required to cope with this to create awareness. Digitisation is best used in leisure activity or entertainment. In digital mode we got only 1 percent response. There should be creation of separate team who meet such student select them and motivate on the basis of personal counselling. There are lot initiatives like institute innovation council by AICTE, Atal incubation which play vital role providing resources and platform for budding entrepreneurs. The academic faculties who have direct contact with students could be a facilitator. We need to design innovative campaign to talk to them in their comfortable environment with respect to language, benefit at large to them, community and society at large.

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