



# Inclusion Of The Exclusion: Glimpse From Stand-Up India Scheme

Ms. Seema<sup>1\*</sup>, Dr. Dalbir Singh<sup>2</sup>, Ms. Vijayta<sup>3</sup>

<sup>1\*</sup>Research Scholar, Department of Commerce, Maharshi Dayanand University, Rohtak, Haryana (seema.kaushik.15sk@gmail.com )

<sup>2</sup>Associate Professor & Head, Department of Commerce, Gaur Brahman Degree College, Rohtak, Haryana (kaushikdalbir@yahoo.com )

<sup>3</sup>Assistant Professor, Department of Commerce, Sri Aurobindo College (Evening), University of Delhi (vijayta.kaushik1996@gmail.com )

**Citation:** Ms. Seema, et al (2024) Inclusion Of The Exclusion: Glimpse From Stand-Up India Scheme, *Educational Administration: Theory and Practice*, 30(4), 10275-10281  
*Doi:* 10.53555/kuey.v30i4.6521

## ARTICLE INFO

## ABSTRACT

The Stand Up India initiative primarily targets specific marginalised groups in India, aiming to promote entrepreneurship and economic empowerment. Accordingly, the present endeavour focused on exploring the opportunities/benefits provided by Stand Up India Schemes to its SC, ST and Women Beneficiaries. A descriptive research design has been used in the current study. A structured questionnaire was designed via expert opinions and literature review to know the benefits/ opportunities provided by the scheme to its beneficiaries who were residents of the six administrative regions of Haryana—Ambala, Rohtak, Gurgaon, Hisar, Karnal, and Faridabad. The study takes into account 420 respondents. Primary data were collected from January 2023 to March 2023. The data has been collected using quota and purposive sampling techniques. Factor analysis has been employed to analyse the collected data. The findings of the research revealed the benefits/ opportunities provided by the stand-up India schemes to marginalized sections of the society namely, economic benefits, social benefits, political and psychological benefits. Further, it indicates that the most significant benefit is economic and the least contributing benefit is psychological.

**Keywords:** Stand Up India Scheme, Opportunities, Benefits, Prospects, Haryana etc.

## Introduction

### Theoretical Background

"Stand Up India" is a flagship initiative launched by the Government of India to promote entrepreneurship among women, Scheduled Castes (SC), and Scheduled Tribes (ST) communities. The program aims to provide loans to these underprivileged groups to help them start or expand their businesses. Under this initiative, every bank branch in India is required to provide loans ranging from 10 lakhs to 1 crore rupees to at least one SC/ST and one woman entrepreneur. The loans can be used for various purposes such as setting up greenfield enterprises, purchasing equipment, or working capital requirements (Bhargava & Singhal, 2023). The primary goal of Stand Up India is to create jobs and promote economic empowerment among marginalized sections of society, thereby fostering inclusive growth and development. The Stand Up India initiative introduced several features aimed at fostering entrepreneurship and economic empowerment among marginalized groups in India. One of the primary features is providing access to finance through loans ranging from 10 lakhs to 1 crore rupees. These loans are made available through all branches of scheduled commercial banks in India. Also, Stand Up India targets women entrepreneurs and individuals belonging to Scheduled Castes (SC) and Scheduled Tribes (ST) communities, who historically have faced barriers to accessing financial services and starting businesses (Goyal et al, 2024). The initiative encourages the establishment of new, greenfield enterprises. This means supporting the creation of entirely new businesses rather than merely expanding existing ones. Moreover, to facilitate access to loans, the program provides loan guarantees and collateral support for eligible entrepreneurs, reducing the risk for lending institutions. Stand Up India offers mentorship

and support services to help entrepreneurs develop their business ideas, navigate regulatory requirements, and scale their enterprises effectively (Kaur and Arora, 2022). Further, by promoting entrepreneurship, Stand Up India aims to generate employment opportunities, particularly in sectors where marginalized communities are underrepresented. The initiative may offer subsidies or incentives to entrepreneurs, further encouraging participation and success. Lastly, the government conducts awareness and outreach programs to educate potential beneficiaries about the initiative, its benefits, and how to access its resources. These features collectively aim to foster an entrepreneurial ecosystem that is inclusive and supportive of the economic aspirations of women, SC, and ST communities in India (Kumar 2016; Kumar 2018).

The Stand Up India initiative primarily targets specific marginalized groups in India, aiming to promote entrepreneurship and economic empowerment. The key beneficiaries of Stand Up India include (Lande, 2019):

1. *Women Entrepreneurs*: Stand Up India places a significant emphasis on empowering women entrepreneurs by providing them with financial assistance, training, mentorship, and other support services to start or expand their businesses. It aims to bridge the gender gap in entrepreneurship and promote women's economic independence.
2. *Scheduled Castes (SC)*: Stand Up India aims to uplift entrepreneurs from Scheduled Castes communities by facilitating access to finance, skill development programs, market linkages, and other resources. It addresses the historical socio-economic disadvantages faced by SC individuals and promotes their participation in business ventures.
3. *Scheduled Tribes (ST)*: Similarly, Stand Up India seeks to empower entrepreneurs belonging to Scheduled Tribes communities by offering them opportunities for entrepreneurship development, financial assistance, capacity-building initiatives, and support to overcome barriers to business ownership and growth.
4. *Aspiring Entrepreneurs from Marginalized Communities*: Stand Up India welcomes aspiring entrepreneurs from marginalized communities who may face socio-economic challenges and provides them with opportunities, guidance, and financial support to realize their business ideas and aspirations.

Overall, Stand Up India aims to foster inclusive growth and entrepreneurship development by empowering women and individuals from Scheduled Castes and Scheduled Tribes communities, thereby contributing to poverty alleviation, job creation, and economic empowerment at the grassroots level in India.

### ***Inclusion of the Excluded Strata of Society***

Stand Up India plays a crucial role in promoting the inclusion of Scheduled Castes (SC), Scheduled Tribes (ST), and women in Indian society by fostering entrepreneurship and economic empowerment. Here's how the initiative contributes to their inclusion- *Economic Empowerment*: Stand Up India provides financial assistance, training, and support services to SC, ST, and women entrepreneurs, enabling them to start businesses and generate income. By facilitating access to capital and resources, the initiative empowers these marginalized groups to become economically self-sufficient and financially independent. *Job Creation*: Through entrepreneurship, Stand Up India contributes to job creation and economic development in areas predominantly inhabited by SC, ST, and women. By starting businesses and hiring local workforce, entrepreneurs from these communities create employment opportunities, reduce unemployment, and contribute to poverty alleviation. *Reduction of Socio-economic Disparities*: SC, ST, and women often face socio-economic disparities and discrimination in access to resources and opportunities (Singh, 2023). Stand Up India addresses these disparities by providing equal access to financial assistance, business support services, and market opportunities, thereby promoting social inclusion and equity. *Capacity Building and Skill Development*: Stand Up India offers capacity-building programs, skill development initiatives, and entrepreneurship training tailored to the needs of SC, ST, and women entrepreneurs. By enhancing their skills, knowledge, and entrepreneurial capabilities, the initiative equips them to overcome barriers and succeed in business. *Empowerment through Ownership*: Entrepreneurship under Stand Up India empowers SC, ST, and women to take ownership of their economic destiny and become agents of change in their communities. By owning and managing businesses, they gain autonomy, decision-making power, and leadership roles, contributing to their social empowerment and dignity. *Promotion of Social Cohesion*: Entrepreneurship fosters social cohesion and community development by bringing together individuals from diverse backgrounds and promoting collaboration and mutual support (Taylor et al, 2004). Stand Up India encourages cooperation, networking, and partnership among SC, ST, and women entrepreneurs, strengthening social bonds and solidarity. *Representation and Visibility*: Stand Up India recognizes and promotes the achievements of SC, ST, and women entrepreneurs, raising their visibility and representation in the entrepreneurial ecosystem and society at large. By showcasing their success stories and contributions, the initiative challenges stereotypes, inspires others, and fosters a culture of inclusivity and diversity. Overall, Stand Up India plays a pivotal role in including Scheduled Castes, Scheduled Tribes, and women in Indian society by empowering them economically, socially, and politically through entrepreneurship and economic opportunities (Wadichar et al, 2019). By addressing systemic barriers and promoting inclusive growth, the initiative contributes to building a more equitable and prosperous society for all.

## Literature Review

Singh (2023) examined the relationship between credit to women entrepreneurs from this program in all of India's states and financial literacy and concluded with the positive relationship. Wadicharetal (2022) examined and looked into the funding offered to young business owners through the Indian government's "Stand up India Scheme."The stand-up India plan had a favorable effect on the growth of entrepreneurship. The results showed that these kinds of programs will surely help to create an environment that is favorable to the growth of entrepreneurship.Kaur and Arora (2022) examined the Stand-Up India program from a gender standpoint. The study intends to evaluate the Stand-Up India program in-depth in light of the advantages it will provide for female entrepreneurs and investigate the influence of the program on the empowerment of women recipients in Punjab. Both primary and secondary sources of information were used in this investigation. Lande (2019) examined the Stand Up India program's effectiveness Due to their increased use of the program, 82% of accounts are held by women. 2. Out of 50887 total accounts, 14% of SC category accounts are found to have benefited from the program. 3. Because they have benefited from the program, 4% of ST accounts are discovered. 4. The response to the Stand Up India Scheme was found to be extremely poor, given the size of India's population.Dutta (2018) addressed a some of the queries, including what advantages a female entrepreneur will receive from the plan? How has the program performed since it was introduced? In what ways is its performance gender-neutral? etc. Secondary sources of information are taken into consideration for the study, including several government reports on the Stand-up India program, government websites, and research papers. The final section of this study offers recommendations.Kumar (2018) The objective of the current study is to comprehend the program's success and advancement. The study's findings reveal that almost 70% of the units reported positive growth and stated that starting their own businesses would have been an impossible dream if they had not been able to get financial support through this platform. Women entrepreneurs also feel more empowered and capable of defining their own identities. Adhana (2016) outlined Indian startup culture is given in this paper. This essay also discusses the several factors that contribute to the growth of startups and the Government of India's efforts to establish India as a nation that supports startups. Finally, the study offers tactics that could assist India in becoming as a global startup powerhouse.Kumar (2016) The research has suggested actions to make the subsector healthy and thriving so that it can contribute significantly to the nation's technological and economic advancements. Gupta and Francis (2015)looked at the issues and obstacles that Indian young women encounter when deciding to pursue entrepreneurship as a career. The study employed primary data, which was gathered through the administration of a structured questionnaire to a sample of young college-bound females. Even though women in India are viewed as sources of strength, or Shakti, male chauvinism still prevails and women are viewed as inferior to males. Empowerment of women practically remains a fantasy. As a result, this poll may aid in encouraging women from rural and metropolitan areas to take chances and launch their own businesses.Based on past research, women beneficiaries have been the focus of the majority of stand-up India studies. A very small number of studies on beneficiaries who are SC and ST have been found. Secondary data also formed the majority of the study's foundation. Additionally, as far as the researcher is aware, no study has been done up to this point that has examined the prospects this scheme provides for all Stand Up India beneficiary. Thus, this research has filled the need and contributed to "*Inclusion of the Exclusion: Glimpse from Stand Up India Scheme*"

### Research Objective

The main objective of the study is to explore the opportunities/ benefits provided by Stand Up India Schemes to its SC, ST and Women Beneficiaries.

### Research Methods

Descriptive research design has been used in the current study. The main objective of the study is to explore the opportunities provided by Stand Up India Schemes to its SC, ST and Women Beneficiaries. In light of this, a structured questionnaire designed via expert opinions and literature review to know the benefits/ opportunities provided by the scheme to its beneficiaries who were residents of the six administrative regions of Haryana—Ambala, Rohtak, Gurgaon, Hisar, Karnal, and Faridabad. The study takes into account 420 respondents (more than 385 respondents for an infinite population) with a minimum of 60 respondents based on the Cochran (2007) formula.Primary data were collected from January 2023 to March 2023. The data has been collected using quota and purposive sampling technique. Factor analysis has been employed to analyze the collected data.

### Analysis of Data

**EFA** was the first step, applied to all 15 statements defining the benefits/ opportunities given by stand up india scheme.“EFA is a decent way of ascertaining latent factors from an array of apparently significant variables. In a more general way, FA is a set of techniques, which by examining the correlation amid variables, lessens their number into fewer factors, which elucidate much of the original data, more economically (Nargundker, 2005).” “The essential premise when using FA must be ensured before executing the technique.

- Metric data is required. Accordingly, the five-point Likert (1= SD, 2= DA, 3= N, 4= A and 5= SA) scale was employed.
- Sample size of respondents > 4-5 times of the number of statements. Consequently, the size of sample respondents in the present study was 420.
- Correlation must exist amid variables and that should be tested via the Bartlett test of sphericity. A significant correlation matrix ensures that the FA could be applied. Given that, **Table-2** shows the significant value of the Bartlett test of sphericity i.e. .000 which ensures the exercise of FA.
- Kaiser-Meyer- Olkin (KMO) statistics value > 0.5. Consequently, **Table-2** displays the value of KMO statistics .890 which confirms the FA application” (Chawla, 2011).

<b>Table 2-KMO and Bartlett's Test</b>		
KMO		.890
Bartlett's Test of Sphericity	Approx. Chi-Square	2918.416
	Df	419
	Sig.	.000

(Source: Primary Data)

As a result, the data was best suited for the data reduction process.

**Communalities of all statements are shown in Table- 3**

	<b>Initial</b>	<b>Extraction</b>
Engage in personal loan or savings management.	1.000	.909
Take an active role in financial planning for the home.	1.000	.851
Engage in economic planning for your firm.	1.000	.850
Contribute to the financial report's writing.	1.000	.739
Take part in financial reporting on a personal level.	1.000	.818
Personally engaged in tasks that generate revenue	1.000	.958
In most discussions concerning community development prospects, you are at ease advocating for your priorities.	1.000	.768
Over the past few years, the community has seen changes.	1.000	.830
There are now more options for you to become significant performers than there were a few years ago.	1.000	.937
To what degree do you agree that you would not hesitate to speak up and protest if a decision was made in public that could have a negative impact on your life?	1.000	.832
To what degree do you agree that, even if you disagree with a decision made by your family, you should still obey them?	1.000	.856
To what degree do you agree that you possess the same level of ability as other family members?	1.000	.829
How much you agree that you have faith in your ability to handle unforeseen circumstances.	1.000	.782
To what degree do you believe that you can typically handle any issue that arises?	1.000	.817
To what degree do they believe that you would find it challenging to launch a fresh business on your own?	1.000	.823

**Extraction Method: Principal Component Analysis.**

(Source: Primary Data)

"Communality assesses the presence of variance in a particular variable that can be explained by all of the factors together and can be taken as the indicator's reliability". Low communality of variables is not accepted since that variable does not define the properties of the factor (variables are low correlated), and if a variable communality is lower than 0.4, that variable is removed from the study. According to the aforementioned **Table-3** all values are more than .70 indicate that no variables in the study should be removed.

Component	<b>Initial Eigenvalues</b>			<b>Extraction Sums of Squared Loadings</b>			<b>Rotation Sums of Squared Loadings</b>		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.767	35.306	35.306	7.767	35.306	35.306	4.647	21.123	21.123

2	3.771	17.140	52.447	3.771	17.140	52.447	4.108	18.673	39.795
3	2.810	12.772	65.219	2.810	12.772	65.219	3.363	15.286	55.082
4	2.389	10.861	76.080	2.389	10.861	76.080	3.362	15.283	70.365
5	1.913	8.696	84.776						
6	.430	1.953	86.730						
7	.379	1.724	88.454						
8	.333	1.511	89.965						
9	.315	1.432	91.397						
10	.262	1.189	92.586						
11	.233	1.058	93.644						
12	.226	1.026	94.670						
13	.199	.903	95.572						
14	.177	.804	96.377						
15	.173	.784	97.161						
16	.139	.633	97.794						
17	.127	.577	98.371						
18	.118	.538	98.909						
19	.089	.405	99.315						
20	.063	.287	99.601						
21	.054	.247	99.848						
22	.033	.152	100.000						

**Extraction Method: Principal Component Analysis.**

(Source: Primary Data)

Eigen Value measures a factor's explanatory power over variables. According to Kaiser (1958), only factors with Eigen values greater than one should be preserved. As a consequence, for 15 statements, 5 factors were maintained, accounting for 76.080 percent of the total variation. According to the above table, the first factor explains 35.306 percent of the variance, the second 17.140 percent, the third 12.772 percent and the fourth 10.861 percent.

**Table 5 Rotated Component Matrix**

Statements				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Engage in personal loan or savings management.	.954			
Take an active role in financial planning for the home.	.934			
Engage in economic planning for your firm.	.922			
Contribute to the financial report's writing.	.918			
Take part in financial reporting on a personal level.	.915			
Personally engaged in tasks that generate revenue	.909			
In most discussions concerning community development prospects, you are at ease advocating for your priorities.		.908		
Over the past few years, the community has seen changes.		.900		
There are now more options for you to become significant performers than there were a few years ago.		.891		
To what degree do you agree that you would not hesitate to speak up and protest if a decision was made in public that could have a negative impact on your life?			.901	
To what degree do you agree that, even if you disagree with a decision made by your family, you should still obey them?			.900	
To what degree do you agree that you possess the same level of ability as other family members?			.862	
How much you agree that you have faith in your ability to handle unforeseen circumstances.				.899
To what degree do you believe that you can typically handle any issue that arises?			.	.876
To what degree do they believe that you would find it challenging to launch a fresh business on your own?				.822

(Source: Primary Data)

The Rotated Factor Matrix is shown in **Table 5**. (Principal Component Method with varimax rotation). The minimal factor loading for a statement to be in a factor must be more than 0.40. It is the case with the present study.

Summary of Factor naming, Statements, Factor loading and Cronbach's Alpha are shown in Table- 6

**Table- 6: Factor Naming, Statements, Factor Loading and Cronbach's Alpha**

<b>Factor No-</b>	<b>Name of the Factor</b>	<b>Statements/ Variables</b>	<b>Factor Loadings</b>	<b>Cronbach's Alpha</b>
<b>1.</b>	<b>Economic Benefits/Opportunities</b>	Engage in personal loan or savings management.	.954	.979
		Take an active role in financial planning for the home.	.934	
		Engage in economic planning for your firm.	.922	
		Contribute to the financial report's writing.	.918	
		Take part in financial reporting on a personal level.	.915	
		Personally engaged in tasks that generate revenue.		
<b>2.</b>	<b>Political Benefits/Opportunities</b>	In most discussions concerning community development prospects, you are at ease advocating for your priorities.	.908	.940
		Over the past few years, the community has seen changes.	.900	
		There are now more options for you to become significant performers than there were a few years ago.	.891	
<b>3.</b>	<b>Social Benefits/Opportunities</b>	To what degree do you agree that you would not hesitate to speak up and protest if a decision was made in public that could have a negative impact on your life?	.901	.934
		To what degree do you agree that, even if you disagree with a decision made by your family, you should still obey them?	.900	
		To what degree do you agree that you possess the same level of ability as other family members?	.862	
<b>4.</b>	<b>Psychological Benefits/Opportunities</b>	How much you agree that you have faith in your ability to handle unforeseen circumstances.	.899	.909
		To what degree do you believe that you can typically handle any issue that arises?	.876	
		To what degree do they believe that you would find it challenging to launch a fresh business on your own?	.822	

(Source: Primary Data)

**Table-6** confirmed that all factor loading values are greater than 0.5. Cronbach's alpha is also high for all factors (>0.7). The above table shows that all of the factors are highly reliable. Four factors have been extracted throughout the EFA process and they are labeled following their nature.

The findings of the EFA reveal the benefits/ opportunities provided by stand up india scheme to excluded section of the society namely, economic benefits, social benefits, political and psychological benefits. **Further, it indicates that the most significant benefit is economic and the least contributing benefit is psychological.** Other factors like political and social took second and third place respectively.

### Discussion and Conclusion

The main objective of the Stand Up India scheme is to promote entrepreneurship among women, Scheduled Castes (SCs), and Scheduled Tribes (STs) in India. This scheme plays a pivotal role in including Scheduled Castes, Scheduled Tribes, and women in Indian society by empowering them economically, socially, and politically through entrepreneurship and economic opportunities. By addressing systemic barriers and promoting inclusive growth, the initiative contributes to building a more equitable and prosperous society for all. By providing financial assistance and support, the scheme enables individuals from these communities to establish and run their businesses, thereby contributing to job creation, wealth generation, and overall economic development. Additionally, it promotes inclusivity and social equity by providing equal opportunities for entrepreneurship, ultimately leading to a more balanced and vibrant economy.

### Implications of the Study

The Stand Up India government scheme carries both practical and managerial implications:

### Practical Implications:

The scheme provides practical access to finance for aspiring entrepreneurs from marginalized communities who may otherwise struggle to obtain funding for their business ventures. It facilitates the practical establishment of new businesses by providing financial assistance, thereby enabling individuals to turn their entrepreneurial ideas into reality. The scheme practically contributes to job creation by supporting the establishment and growth of new businesses, which in turn employ individuals from local communities. By fostering entrepreneurship and business development, the scheme practically contributes to economic growth at both the individual and national levels.

### Managerial Implications:

Entrepreneurs availing loans under the scheme need to effectively manage their finances to ensure the success and sustainability of their businesses. This involves prudent financial planning, budgeting, and resource allocation. Beneficiaries must develop comprehensive business plans that outline their goals, strategies, and operational procedures. Effective business planning is crucial for success and growth. Managers of Stand Up India businesses need to develop and implement effective marketing and sales strategies to attract customers and generate revenue. Efficient management of day-to-day operations is essential for the smooth functioning of businesses established under the scheme. This includes aspects such as production, inventory management, and quality control. Entrepreneurs may need to recruit and manage employees effectively to ensure productivity and organizational success. Managers must ensure compliance with relevant legal and regulatory requirements, including tax obligations, licenses, and permits. In summary, the Stand Up India government scheme has both practical implications in terms of facilitating access to finance and business establishment, as well as managerial implications related to effective business management and operations.

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