
ENTREPRENEURSHIP SKILL ATTITUDE AMONG COLLEGE STUDENTS: AN ANALYTICAL STUDY OF HARYANA STATE

Vaibhav Verma
Research Scholar
Department of Economics,
Kurukshetra University
Kurukshetra

Dr. Pradeep S. Chauhan
Professor
Centre for Economic Studies & Planning
(CESP)
School of Social Science (SSS-II)
Jawaharlal Nehru University (JNU), New Delhi,
India

Dr. Paramjit Singh
Professor
Delhi School of Economics, University of Delhi
New Delhi, India

Abstract

Over the years, there is a significant growth in new technologies and new business models. New jobs will demand new types of skills to compete in the labor market. Skill development will resolve two essential things in India: one is unemployment, and another is poverty. The research is crucial to understanding how graduates in India see entrepreneurial abilities. Having realized the alarming situation of our future of youth and the Indian economy, the researcher focused on understanding the entrepreneurial skill attitude of graduates, particularly in Kurukshetra and Kaithal. The author created a comprehensive entrepreneurship skill attitude questionnaire with five points scale. The survey was collected as primary data and distributed through a Google Form. The objectives are to determine the differences, associations, and relationships between selected independent variables. The survey questionnaire tool was standardized with a committee of experts and validated with a pretest. A random sampling of 400 students was taken from the districts of Kurukshetra and Kaithal.

Keywords: Entrepreneurship, Employability, Skill Development.

Introduction:

Every graduate hopes to land a well-paying career. All the educational institutes aim to enhance graduates' skills through various upskilling programs. India boasts the world's youngest population. In the next 20 years, it is anticipated that its work force would rise by 32 percent. Giving our youthful labour force the necessary information, marketable skills, and greater entrepreneurship is one of India's biggest difficulties. Over the years, there is a significant growth in new technologies and new business models. Covid 19 has overhauled many jobs and paved the way for new jobs. New jobs will demand new types of skills to compete in the labor market. Skill development will resolve two essential things in India: one is unemployment, and another is poverty. Economic liberalisation has increased job prospects significantly, particularly in the industrial and service sectors (Agrawal, 2014; Mehrotra & Ghosh, 2014). The employment element in the manufacturing sector was negatively impacted by economic expansion, which did not materialise in employment (Dev, 2013). In this jobless scenario, India has faced several challenges in making skilled laborers (Agrawal, 2012).

Research Problem

The research is crucial to understanding how graduates in India see entrepreneurial abilities. The following was estimated in the most recent Future of Jobs study by the World Economic Forum (Schwab & Zahidi, 2020). A shift in how people and robots share resources might result in the displacement of 85 million jobs by 2025, yet more than 97 million brand-new

occupations that are unimaginable to us now could also be created. The new labour force avatar is more suited for these new tasks (Schwab & Zahidi, 2020). When compared to 92 percent in the USA, 52 percent in the UK, and 45 percent in Japan, just 7 percent of the labour force in India has a higher education (Swaminathan, 2008). However, if the nation fails to develop entrepreneurial skills and upskill the labor force, the manufacturing industries will face the catastrophe of a shortage of skilled people, which would face a terrific mismanagement of labor (Batra, 2009; King, 2012; Mishra, 2014). This situation initiated the researcher to identify the perception of young India toward entrepreneurship skills. However, the emerging new jobs and skills will create a quantum of the skills gap, and skill mismatch will continue to halt the economy of the developing countries (Allen & de Grip, 2007; Bergin et al., 2019; Musa & Al-Rubaie, 2021). The McKinsey report (Ellingrud et al., 2020) points out that upskilling challenges will be more for various sectors such as manufacturing, transportation, retail, etc. Having realized the alarming situation of our future of youth and the Indian economy, the researcher focused on understanding the entrepreneurial skill attitude of graduates, particularly in Kurukshetra and Kaithal.

Review of Literature

Importance of Skill Development

The COVID-19 pandemic has significantly affected every human capital sector, paving the way to new horizons (International Labour Organization (ILO, 2021). A trained and educated labour is one of the primary foundations of a knowledge economy, according to a World Bank Institute research on India and the Knowledge Economy (Batra, 2009). It is extremely important to remember that one of the Millennium Development Goals is to guarantee that people have an improved quality of life (Dev, 2013). According to the Ransstad research, skilling, upskilling, and reskilling will be key variables in determining future employment (Randstad, 2020). The country should work to improve the working force's skills and employment status through innovation (Pattanaik & Nayak, 2013). This shocking scenario necessitated the Indian government to form new policies and schemes to make a skillful labor force in the 21st century and through the qualification-skill framework, emerged the National Skill Development Policy in 2009 (Blumenfeld & Malik, 2017).

The ecosystem of Learning Organization

According to a Boston Consulting Group report, India will have an excess of labour (47 million people) by 2020, while the rest of the globe would experience a 56 million manpower shortfall (BCG, 2007). A shifting labour market dynamics and unpredictable futures are represented by upskilling, reskilling, and skilling (Suri, 2021). Additionally, Randstad Risesmart global survey discovered that about 70 percent of 1000 HR employees need to retrain or upskill in order to adapt to a changing workplace (Randstad, 2020). Similarly, 2020 Deloitte's report affirms that 74 percent of the workforce requires reskilling their workforce for the next 12 to 18 months (Deloitte, 2020). International organizations such as Walmart and Google have heavily invested in upskilling resources in the foreseeable future (Gichobi, 2022).

Institutional and Regulatory Measures of Skill Development in India

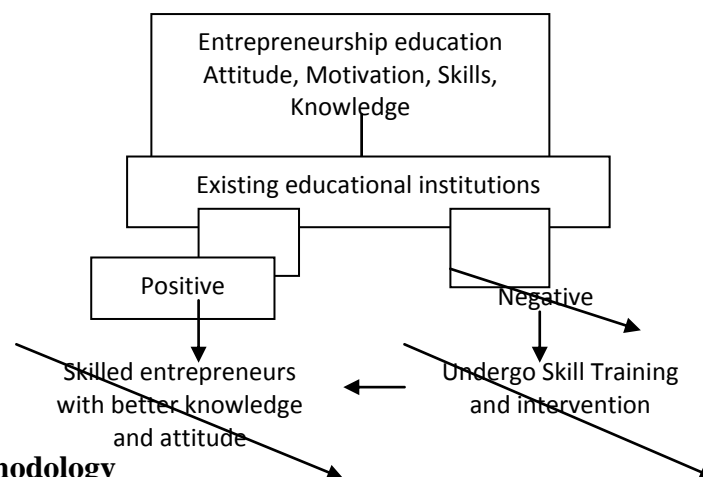
The eleventh five-year skill development plan can help to implement the core idea of the higher education plan (Agrawal, 2012). The Prime Minister's National Council on Skill Development (PMNCSD) and the National Skill Development Coordination Board (NSDCB) were the two organisations created as a result of this initiative (Dev, 2013). In order to act as a link between the centre and industry, the National Skill Development Corporation (NSDC) was conceived in 2008. Additionally, the government gave money to

those in need (Das, 2015). By 2022, the organisation intended to have 500 million skilled workers (Agrawal, 2012). The Skill Sector Centre (SSC), which has 1661 Qualification Packs and covers 4420 standards, will carry out the projects (Tara & Kumar, 2016). The "Skill Development Mission" is the focus of the five-year plan, which calls for a significant investment of Rs 228 billion (Agrawal, 2012). The emphasis of the 12th Five-Year Plan was on job creation and skill development (Dev, 2013). To foster a trained workforce in the Indian economy, the National Skill Development Agency (NSDA) was established (Das, 2015). To better oversee activities, the Indian government established the Ministry of Skill Development and Entrepreneurship (Tara & Kumar, 2016). A number of institutional improvements have been started by the Ministry to provide efficient training programmes (Ahmed, 2016). By 2022, the programme is expected to produce a skilled work force of 402.9 million people (Ahmed, 2016). Besides, as part of the Skill India Mission, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) was launched in 2015 (Tara and Kumar, 2016). In 2014, the center established national skill universities and passed a bill. Then from 2018 onward, Maharashtra, Odisha, Haryana, Kerala, Rajasthan, Madhya Pradesh, and Gujarat have started skill universities in the states (Abhay, 2023).

Entrepreneurial Models in Higher Education Institutions

It is thought that education might help spread entrepreneurship (Fietze & Boyd, 2017; Saeed et al., 2015). Entrepreneurial education and students' intents are positively correlated, according to human capital theory, entrepreneurial self-efficacy, and self-determination theory. It equips students with the necessary information and abilities and inspires them to pursue careers as entrepreneurs (Boldureanu, 2020). Self-efficacy is the driving force to enhance entrepreneurial intention. Education and intention are essential in undertaking new ventures (Asimakopoulos et al., 2019). Edmilson et al., 2015 propose opportunities to improve entrepreneurship education. Higher education lays a foundation to develop entrepreneurial potential among young people (Varamaki et al., 2015). Entrepreneurship education will become more effective when the graduates are allowed to have industrial skill training with full intention rather than classroom teaching (Hassan et al., 2020).

Figure 1: Theoretical Framework



Objectives & Methodology

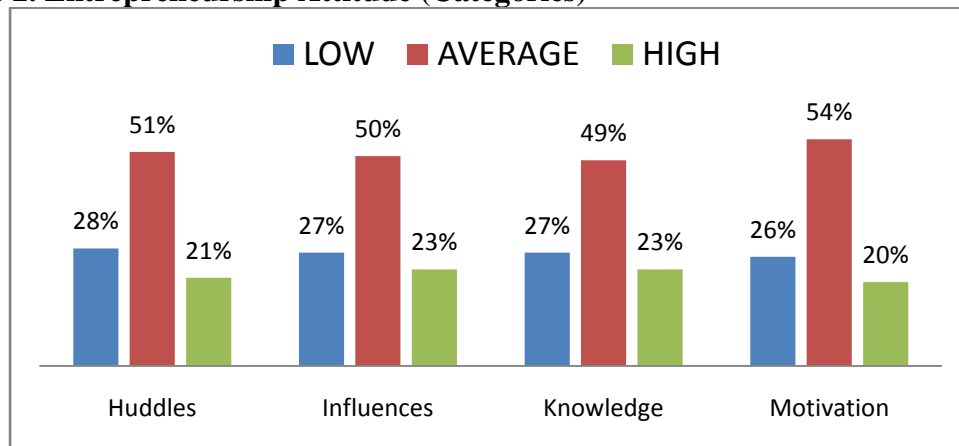
The research study investigates the perception of Indian graduates regarding employability skills in the current post-COVID pandemic and challenging economic scenario. Since the researcher's main objective was to observe, quantify, and characterise the entrepreneurial skill attitude among college students in Kurukshetra and Kaithal, a descriptive research design was used for this study. The author created a comprehensive entrepreneurship skill attitude questionnaire with five points scale. The survey was collected as primary data and

distributed through a Google Form. The objectives are to determine the differences, associations, and relationships between selected independent variables. The survey questionnaire tool was standardized with a committee of experts and validated with a pretest. A random sampling of 400 students was taken from all the districts of Kurukshetra and Kaithal. This analysis used the statistical package of SPSS Version 23 to compute the data.

Analysis, Findings & Discussions

Independent variables are taken to measure the attitude levels in any scientific research work. The following independent variables were treated with 400 samples taken from throughout Kurukshetra and Kaithal. Observations are narrated below for all variables such Age groups: 72 percent of 10 to 22, 16 percent of 23 to 25, and 12 percent of 26 & above age groups. Gender groups: 33 percent of Male and 64 percent of female students. Residences: 60 percent of Urban and 40 percent of rural students. Family types: 66 percent of Nuclear, 19 percent of joint, and 15 percent of Separated families. Generation of study: 53 percent of first and 47 percent of the second generation students. Communities: 1 percent of DSC (Deprived Scheduled Caste), 54 percent of GEN, 28 percent of BC-B, 6 percent of BC-A, and 11 percent of SC. Educational Qualification: 70 percent of UG, 28 percent of PG, and 1.75 percent of Ph.D. students. College types: 43 percent of Aided, 53 percent of Government, and 4 percent of private run colleges. Location of the Colleges: 54 percent of Urban and 46 percent of rural colleges and Subjects studying: 49 percent of Science, 46 percent of Arts, and 19 percent of Technical education (**Annexure 1**). The general entrepreneurship attitude among College students of Kurukshetra and Kaithal out of 400 samples collected was 50 percent of Average, 25 percent High, and another 25 percent low. This attitude confirms the trends reflected in the research conducted in different countries, especially among the developing ones.

Figure 2. Entrepreneurship Attitude (Categories)



Students generally have an average level of motivation, i.e., 54 percent in entrepreneurship activities. This average level is mostly reflected in all other categories of knowledge (49 percent), Influences (50 percent), and huddles(51 percent) faced by the students' communities throughout Kurukshetra and Kaithal. The increase in motivation, along with other areas, should be promoted to achieve the goals of entrepreneurship development.

ANOVA(Test of Difference)

ANOVA test reveals the following inferences. Among the gender groups, the P value (.154) is more than 0.050, and there is no significant difference found among the genders. However, Male students have more than the average attitude level, and females have attitudes lower than males. While analyzing the age group, graduates between 19 and 22 age group have an average level of attitude, while those above 26 age group have more. While analyzing the place of residence, rural students have high levels of attitude than urban students. The analysis shows that Science students have a low level of attitude, while Arts and Technical students have high levels of attitude. Among the family types, the P value is (0.000**) lesser than 0.050. A 1 percent significant difference is found among the family types. Students from nuclear families have low-level attitudes, while students from joint and separated families have high levels of attitude. Students from families who have an income of 1 lakh have more of a high-level attitude, while families who have three lakhs have more of a low level of attitude. Among the locations of the colleges, the P value (0.035*) is lesser than 0.050; there is a 5 percent significant difference found among the college location. Students from Urban areas have a low-level attitude towards entrepreneurship, and rural graduates have high levels of attitude(Annexure 2).

GENERAL FINDINGS

ANOVA (Test of difference)

The ANOVA test on differences indicates that 1 percent significant differences are established among the independent variables such as Subjects studied (0.002**), Family types (0.000**), and Family annual income (0.001**). A 5 percent level of significant differences among the College locations is established. No significant differences were found among the variables: Gender, Age, Education, Communities, College types, Residences, and Generations of study.

CHI SQUARE (Test of association)

The chi-square test proves that a 1 percent level of association exists between the variables Subjects (000**), Family types (001**), Annual income (000**), and a 5 percent level of association exist between College locations (035*) with the overall entrepreneurship attitude. The association is not established with Genders, Age, Community, Education, College types, Residence, and Generation of study with the overall entrepreneurship attitude.

CORRELATION (Test of relationship)

The Correlation test proves that a 1 percent level of association exists between the variables Subjects (001**), College locations (010**), Family type (000**), Annual income (000**), and a 5 percent level of association exists between Generation of study (033*) with the overall entrepreneurship attitude. The association is not established with Gender, Age, Community, Education, College types, and Residence with the overall entrepreneurship attitude.

DISCUSSIONS

Entrepreneurs are the driving forces of creating a revival in the economy. This study unveils three essential factors. In India's higher education institutions, entrepreneurial education has grown significantly. It positively affects the entrepreneurship attitude of graduates in colleges. The study reveals that graduates are enlightened with knowledge and intention of entrepreneurship due to education obtained in the universities. A state-wide gap exists concerning equipping the younger generation with entrepreneurial education and training.

Educational institutions should create an environment that is supportive of entrepreneurial activities. On the other hand, today's youth are not interested in blue-collar jobs. Awareness and skill training play a vital role in developing these skills. Future research should explore an understanding between training and skill development and their causal relations from various industries. This limited sample size, lack of awareness of entrepreneurship policies, employability skill training schemes, and programs should be taken up in future research. The government should prioritise providing e-learning resources as there is an increasing need to bridge skill gaps. The government can include e-learning resources' courses into academic institutions' curricula. On the other hand, we see that the country is dealing with a number of issues, including a lack of qualified trainers and an imbalance between the supply and demand of a trained labour force. Our workforce will be challenged by the fourth and fifth industrial revolutions, which are currently under way. The government should support projects to offer skill development throughout regional hubs of our nation (Cabral & Dhar, 2019). For a company to achieve its goals, human reskilling is essential (Sultana, 2022). Human capital development is urgently needed and requires reinventing, retooling, and reskilling (3Rs). After the disastrous consequences of the COVID-19 epidemic, it is an efficient approach to revive the economy (Raimi, 2021).

CONCLUSION

Today's youth are the backbone of future India. Entrepreneurship attitude with all its aspects among the college youths in Kurukshetra and Kaithal is only average level. There is a need to reconsider policies at the state and institutional levels to achieve the goals of vision India 2047. So Human reskilling is extremely necessary for employees, employers, and the government. The Govt of India should set up numerous skill training and development centers to bridge the skill gap and the shortage of skilled labor force.

References

- AbhayAnand, The rise of skill universities, <https://www.careers360.com/courses-certifications/articles/assam-maharashtra-and-delhi-state-government-announced-skill-universities> accessed on 9th Feb 2023.
- Agrawal, T. (2012), "Vocational education and training in India: challenges, status and labour market outcomes", *Journal of Vocational Education & Training*, Vol. 64 No. 4, pp. 453-474, doi: 10.1080/13636820.2012.727851
- Agrawal, T. (2014), "Skill development in India: an examination", *Journal of Education and Work*, Vol. 27, No. 6, pp. 629-650, doi: 10.1080/13639080.2013.787485
- Allen, J. & de Grip, A. (2007). *Skill obsolescence, lifelong learning and labor market participation*. Maastricht, MD: Research Centre for Education and the Labour Market. Retrieved from <https://www.researchgate.net/publication/4789964>
- Ali Alrubai, F. K. & Musa, A. A. (2021). Skills gap in the enterprises and labor markets: A vision from an international perspective. *Algerian Scientific Journal Platform*. Retrieved from <https://www.researchgate.net/publication/349642578>
- Ahmed, T. (2016), "Labour market outcome for formal vocational education and training in India: safety net and beyond", *IIMB Management Review*, Vol. 28 No. 2, pp. 98-110, doi: 10.1016/j.iimb.2016.05.002.
- Asimakopoulos, G., Hernandez, V. and Pena Miguel, J. (2019), "Entrepreneurial intention of engineering students: the role of social norms and entrepreneurial self-efficacy", *Sustainability*, Vol. 11 No. 1, p. 4314.
- Batra, S. (2009), "Strengthening human capital for knowledge economy needs: an Indian perspective", *Journal of Knowledge Management*, Vol. 13 No. 5, pp. 345-358, doi: 10.1108/13673270910988150.

- BCG. (2007). Employment and Skill Development. USA
- Bergin, A., Delaney, J., Handel, M., McGuinness, S., Kupets, O., Pouliakas, K. & Redmond, P. (2019). Skills and jobs mismatches in low- and middle-income countries. Geneva: ILO. Retrieved from https://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_726816.pdf
- Boldureanu, Gabriela; Ionescu, Alina M.; Bercu, Ana-Maria; Bedrule-Grigoruță, Maria V.; Boldureanu, Daniel. 2020. "Entrepreneurship Education through Successful Entrepreneurial Models in Higher Education Institutions" Sustainability 12, no. 3: 1267. <https://doi.org/10.3390/su12031267>
- Blumenfeld, S. and Malik, A. (2017), "Human capital formation under neo-liberalism: the legacy of vocational education training in Australasia and implications for the Asia-Pacific region", Asia Pacific Business Review, Vol. 23 No. 2, pp. 290-298, doi: 10.1080/13602381.2017.1306358
- Cabral, C. and Dhar, R.L. (2019), "Skill development research in India: a systematic literature review and future research agenda", Benchmarking: An International Journal, Vol. 26 No. 7, pp. 2242-2266. <https://doi.org/10.1108/BIJ-07-2018-0211>
- Das, A.K. (2015), "Skills Development for SMEs: mapping of Key Initiatives in India", Institutions and Economics, Vol. 7 No. 2, pp. 120-143
- Delloite. (2020). Global human capital trends report: The social enterprise at work: Paradox as a path forward. Retrieved from <https://www2.deloitte.com/content/dam/Deloitte/cn/Documents/human-capital/deloitte-cn-hc-trend-2020-en-200519.pdf>
- Dev, S.M. (2013), "Post-2015 development agenda: employment and growth with special reference to India", IDS Bulletin, Vol. 44 No. 5, pp. 63-71
- Deem, R. (2001). Globalization, New Managerialism, Academic Capitalism and Entrepreneurialism in Universities: Is the local dimension still important? Comparative Education, 37 (1), 7-20
- Edmilson Lima, Rose M. Lopes, Vânia Nassif & Dirceu Silva (2015) Opportunities to Improve Entrepreneurship Education: Contributions Considering Brazilian Challenges, Research Policy, 40, 664–672
- Ellingrud, K., Gupta, R., & Salguero, J. (2020). Building the vital skills for the future of work in operations. McKinsey & Company
- Fietze, S. and Boyd, B. (2017), "Entrepreneurial intention of Danish students: a correspondence analysis", International Journal of Entrepreneurial Behavior and Research, Vol. 23 No. 4, pp. 656-672
- Gichobi, Dennis. (2022). Skilling, Reskilling, and Upskilling a Workforce: A Perspective from Kenyan Enterprises skilling, reskilling and Upskilling a workforce: a perspective from Kenyan enterprises
- Hassan, Aamir & Saleem, Imran & Anwar, Imran & Abid, Syed. (2020). Entrepreneurial intention of Indian university students: the role of opportunity recognition and entrepreneurship education. Education and Training. 62. 843-861. 10.1108/ET-02-2020-0033
- International Labour Organization. (2021). Skilling, upskilling and reskilling of employees, apprentices & interns during the COVID-19 pandemic. Findings from a global survey of enterprises. Geneva: ILO
- Mehrotra, S. and Ghosh, D. (2014), "International experience with national training funds", Economic & Political Weekly, Vol. XLIX Nos 26-27, pp. 77-85

- Mishra, M. (2014), "Vertically integrated skill development and vocational training for socioeconomically marginalised youth: the experience at Gram Tarang and Centurion University, India", *Prospects*, Vol. 44 No. 2, pp. 297-316, doi: 10.1007/s11125-014-9308-z
- King, K. (2012), "The geopolitics and meanings of India's massive skills development ambitions", *International Journal of Educational Development*, Vol. 32 No. 5, pp. 665-673, doi: 10.1016/j.ijedudev.2012.02.001
- Pattanaik, F. and Nayak, N.C. (2013), "Trends and forecasting of employment intensity of growth in India", *Journal of the Asia Pacific Economy*, Vol. 18 No. 3, pp. 438-459, doi: 10.1080/13547860.2012.742693.
- Randstad. (2020). Skilling today's global survey. Retrieved from <https://info.risesmart.com/skilling-today-global-survey-report>
- Raimi, L. (2021, December). Human Capital Development through Reinventing, Retooling and Reskilling Strategies. In Conference towards ASEAN Chairmanship 2023 (TAC 23 2021) (pp. 22-29). Atlantis Press
- Varamäki, E., Joensuu, S., Tornikoski, E. and Viljamaa, A. (2015), "The development of entrepreneurial potential among higher education students", *Journal of Small Business and Enterprise Development*, Vol. 22 No. 3, pp. 563-589. <https://doi.org/10.1108/JSBED-02-2012-0027>
- Saeed, S., Yousafzai, S.Y., Yani-De-Soriano, M. and Muffatto, M. (2015), "The role of perceived university support in the formation of students' entrepreneurial intention", *Journal of Small Business Management*, Vol. 53 No. 4, pp. 1127-1145
- Schwab, K., & Zahidi, S. (2020). The future of jobs report 2020. World Economic Forum, October 2020. https://www3.weforum.org/docs/WEF_Future_of_Jobs_2020.pdf. Accessed 5 Feb 2023
- Sultana Ph, Dr. (2022). The importance of reskilling and upskilling in post covid economy a critical study. *Journal of Tianjin University Science and Technology*. 10.17605/OSF.IO/U26BW
- Swaminathan, P. (2008), "Education and skill development in the context of declining rate of formal employment generation: issues for discussion", *The Indian Journal of Labour Economics*, Vol. 51, No. 4, pp. 843-855
- Suri, N., 2021. Chapter 16: Skilling is a New Currency: Are You a Learning Organization. In A. Khandelwal (Ed.), *Transformational Leadership in Banking: Challenges of Governance, Leadership and HR in a Digital and Disruptive World*. Thousand Oaks, CA: SAGE Publications
- Tara, S.N. and Kumar, N.S.S. (2016), "Skill development in India: in conversation with S. Ramadorai, Chairman, National Skill Development Agency & National Skill Development Corporation; former CEO, MD and Vice Chairman, Tata Consultancy Services", *IIMB Management Review*, Vol. 28 No. 4, pp. 235-243, doi: 10.1016/j.iimb.2016.10.003
- The Hindu (2017), "First skill university gets registrar", available at: www.thehindu.com/todays-paper/tp-national/first-skill-university-gets-registrar/article18212281.ece (accessed on 1st February 2023)

Annexure 1. Measurement of independent variables

Independent Variables	Categories	Total	Percentage
Age	19 to 22	287	71.75
	23 & to 25	63	15.75
	26 & Above	50	12.50
Gender	Male	132	33.00
	Female	268	67.00
Residence	Urban	241	60.25
	Rural	159	39.75
Family Type	Nuclear	266	66.50
	Joint	75	18.75
	Separated	59	14.75
Generation	First	215	53.75
	Second	185	46.25
Community	DSC	4	1.00
	GEN	218	54.50
	BC-B	112	28.00
	BC-A	24	6.00
	SC	42	10.50
Education	UG	281	70.25
	PG	112	28.00
	Ph.D.	7	1.75
College type	Adied	172	43.00
	Government	212	53.00
	Private	16	4.00
College location	Urban	218	54.50
	Rural	182	45.50
Subject	Science	195	48.75
	Arts	185	46.25
	Technical	20	5.00

Source: Primary Data

Annexure2. Table showing the ANOVA Test

		Sum Squares	df	Mean Square	F	Sig.
Gender	Between Groups	0.836	1	0.418	1.882	0.154
	Within Groups	77.053	398	0.222		
	Total	77.889	399			
Age	Between Groups	0.235	2	0.118	0.246	0.782
	Within Groups	157.283	397	0.478		
	Total	157.518	399			
Community	Between Groups	0.483	4	0.241	0.239	0.787
	Within Groups	350.077	395	1.009		
	Total	350.56	399			
Education	Between Groups	0.557	2	0.278	0.763	0.467
	Within Groups	126.183	397	0.365		
	Total	126.739	399			
Subjects	Between Groups	4.239	2	2.12	6.149	.002**
	Within Groups	119.615	397	0.345		
	Total	123.854	399			
College type	Between Groups	0.105	2	0.052	0.164	0.849
	Within Groups	111.05	397	0.32		
	Total	111.154	399			
College location	Between Groups	1.668	2	0.834	3.398	.035*
	Within Groups	85.189	397	0.246		
	Total	86.857	399			
Residences	Between Groups	0.906	2	0.453	1.887	0.153
	Within Groups	83.291	397	0.24		
	Total	84.197	399			
Family Type	Between Groups	10.128	2	5.064	9.691	.000**

	Within Groups	181.326	397	0.523		
	Total	191.454	399			
Annual Income	Between Groups	6.093	2	3.047	7.458	.001**
	Within Groups	141.761	397	0.409		
	Total	147.854	399			
Generation	Between Groups	1.138	2	0.569	2.297	0.102
	Within Groups	85.951	397	0.248		
	Total	87.089	399			

Source: Primary Survey