

RESULTS AND DISCUSSION

CHAPTER 4

RESULTS AND DISCUSSION

Present investigation was carried out to study knowledge of the respondents regarding consumer rights, extent of utilization of these rights and also the problems faced by them in utilizing these rights. Persons with loco motor disability were selected as respondents. It was therefore important to study the respondents' knowledge regarding benefits provided to them by the government, its utilization and problems faced in utilizing these benefits. Also, respondents' attitude towards disability was studied, as it was assumed to be one of the influencing variables.

Results of the investigation, supported by interpretation and relevant discussion are presented in this chapter. The presentation of results is divided under following sections:

1. Background characteristics
2. Consumer rights
3. Benefits provided by the Government
4. Attitude towards disability
5. Testing of hypotheses
6. Discussion of findings

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4.1 Background characteristics

Background characteristics such as age, education, occupation, income, etc. are presented here. These characteristics are further divided into personal, family and disability related characteristics for an orderly presentation.

4.1.1 Personal characteristics

Personal characteristics include sex, age, marital status, education and occupation of the respondents. All these personal characteristics were included in the group of independent variables to study their effect on the other intervening and dependent variables such as knowledge regarding benefits and consumer rights, utilization of benefits and consumer rights, problems faced in utilizing benefits and consumer rights and attitude towards disability. The table 4.1 shows frequency and percentage distribution of the respondents on the basis of their personal background characteristics.

Sex: It was found that little more than 70% of the total sample comprised of males. There were about 30% of females in the sample (Table 4.1)

**Table 4.1 Distribution of Respondents According to Their
Personal Characteristics**

Sr. Personal characteristics		Respondents (n=238)	
No.		F	%
1	Sex		
	(I) Male	169	71.01
	(ii) Female	69	28.99
2	Age		
	(I) Below 20 years	63	26.50
	(ii) 20 – 29 years	106	44.50
	(iii) 30 – 39 years	40	16.80
	(iv) Above 39 years	29	12.20
	Mean : 26.26, SD : 9.77		
3	Education		
	(I) Below SSC	67	28.15
	(ii) Up to HSC	99	41.60
	(iii) Graduate and Post graduate	72	30.25
4	Occupation		
	(I) Employed	49	20.59
	(ii) Self employed	19	7.98
	(iii) Unemployed	170	71.43
5	Marital status		
	(I) Married	68	28.57
	(ii) Unmarried	170	71.43

Age: Age of the respondents ranged from 19 to 45 years with a mean of 26.26 years. Major proportion of the respondents (44.5%)

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belonged to the age between 20 and 29 years. Little more than one-fourth respondents had age below 20 years. There were about 17% respondents of the age between 30 and 39 years. Only 12.20% respondents were found having the age above 39 years (Table 4.1).

Education: Nearly normal distribution of respondents was found among the categories of education. There were more respondents (41.6%) having education up to Higher Secondary Certificate exam, that is standard 12th (Table 4.1). Little more than one-fourth (28.15%) respondents had education below standard 10th, whereas, there were 30.25% respondents with the education up to graduation or post-graduation.

Occupation: It was found that a little less than three fourth of the respondents (71.43%) were unemployed (Table 4.1). One fifth of the respondents were employed, of which many were government employees. About 8% respondents were self-employed. Self-employment included running telephone booth, tailoring shop, coaching class, music class and also trading business.

Marital status: Majority (71%) of respondents were unmarried and 28.57% respondents were married. (Table 4.1)

4.1.2 Family characteristics

Family characteristics of the respondents comprised of type and size of the family, main earner of the family and total monthly income of the family. Family type and total monthly income of the family were considered among the independent variables affecting the intervening and the dependent variables.

Type of the family: Depicting prevalence of joint family system in India, majority (60.08%) of the respondents found staying in a joint family and about 40% of respondents stayed in nuclear family (Table 4.2). It is true that joint family system supports old, disabled, unemployed and other dependents.

Size of the family: Size of the family ranged from 3 to 11 members in the family. Mean size found was about 6 members. Little more than half of the respondents (56.3%) had 2-5 members in the family. Very little, (8.82%) respondents had 9 or more members in the family. Nearly 35% respondents stayed in 6-8 members family.

Main earner of the family: Main earner is the person who earns the “living” for the family. In majority of the families (61.77%), father was the main earner of the family. In about 21% families respondents were the main earner. The mother, elder brother or elder sister also found as main earner in some cases (Table 4.2). “Any other” category included

grandfather, father-in-law, mother-in-law or uncle as the main earner of the family.

Table 4.2 Distribution of Respondents According to Their Family Characteristics

Sr. Family characteristics	Respondents (n=238)	
No.	f	%
1 Type of family		
(I) Joint	143	60.08
(ii) Nuclear	95	39.92
2 Size of family		
(I) 2 – 5 members	134	56.3
(ii) 6 – 8 members	83	34.88
(iii) 9 or more members	21	8.82
Mean : 5.71 ~ 6.0		
3 Main earner of the family		
(I) Father	147	61.77
(ii) Mother	13	5.46
(iii) Respondent	51	21.43
(iv) Elder brother	18	7.56
(v) Elder sister	2	0.84
(vi) Any other	7	2.94
4 Family income		
(I) Less than Rs. 5000	178	74.79
(ii) Rs. 5000 to Rs. 10,000	35	14.71
(iii) More than Rs. 10,000	25	10.50
Mean : 4070.47 SD : 4648.53		

Family income: Nearly three fourth of the families had total monthly income below Rs. 5000. About 15% families had monthly income between Rs. 5000 and Rs. 10,000 (Table 4.2). There were only 10.50% families, whose monthly income was more than Rs. 10,000. Total monthly income of the family ranged from Rs. 800 to Rs. 15,000 with the mean income Rs. 4070.47 and SD. Rs. 4648.53.

4.1.3 Disability related characteristics

Few disability related characteristics of the respondents were studied. These included type of school, whether respondents had acquired training or not, cause of disability, age at onset of disability, description of disability, percentage of disability, possession of Identity-card, year of issuing Identity-card and availability of booklet of benefits and such other.

Type of school: Little less than three fourth respondents studied in school for normal children (73.11%). Little more than one-fourth (26.89%) respondents were in special school for disabled children (Table 4.3).

Table 4.3 Distribution of Respondents According to Their Disability Related Characteristics

Sr. No	Disability related characteristics	Respondents (n=238)	
		f	%
1	Type of school		
	(i) School for disabled	64	26.89
	(ii) School for normal	174	73.11
2	Training		
	(i) Acquired training	102	42.86
	(ii) Not acquired training	136	57.14
3	Cause of disability		
	(i) Congenital	40	16.81
	(ii) Disease	184	77.31
	(iii) Accident	14	5.88
4	Age at onset of disability		
	(i) Below one year	62	26.05
	(ii) 1 to 5 years	157	65.97
	(iii) Above five years	19	7.98
	Mean: 33.67 months		
5	Description of disability		
	(i) Either of the upper limbs affected	15	6.30
	(ii) Both upper limbs affected	2	0.84
	(iii) Either of the lower limbs affected	123	51.68
	(iv) Both lower limbs affected	74	31.10
	(v) Others	24	10.08
6	Extent of disability		
	(i) 41% - 74%	156	65.50
	(ii) 75% and more	82	34.50
	Mean: 62.76		
7	Possession of an Identity-card		
	(i) Possess	227	95.38
	(ii) Do not possess	11	4.62
8	Year of issuing an Identity-card (n=227)		
	(i) Up till 1990	26	11.45
	(ii) Between 1991 and 1995	52	22.91
	(iii) After 1995	149	65.64
9	Possession of booklet of benefits		
	(i) Possess	41	17.23
	(ii) Do not possess	197	82.77

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Training: Special vocational training is given to disabled people to help them earning. These training courses offered by various government and non-government institutions vary in their duration from couple of months to one year. These certificate courses develop skills in them and they are paid stipend too. Acquisition of this type of training is voluntary. It was found that little less than half (42.86%) respondents acquired training (Table 4.3) where as, little more than half respondents (57.14%) did not acquire any type of training. Respondents acquired training in various subjects such as, telephone operating, printing and typing, off-set printing, motor rewinding, stenography, computer operating, cutting and tailoring, commercial design, file stationery, office assistance, composing, plastic molding and machine operating, embroidery, trade surveyor, automobile repairing, music and teaching.

Cause of disability: Causes of disability were classified mainly under three categories-congenital that is by birth, due to acquired disease and because of accident. More than three fourth (77.31%) respondents were disabled due to acquired disease. Diseases as reported by them were fever, poliomyelitis and paralysis. Less than one-fifth (16.81%) respondents had congenital disability. Very few (5.88%) respondents got disability due to accident occurred (Table 4.3).

Age at onset of disability: Majority of the respondents (65.97%) acquired disability between the age of 1 year and 5 years. About one fourth (26.05%) of the respondents acquired disability within their first year of life. The figure included congenitally disabled respondents. About 8% respondents acquired disability after five years of age (Table 4.3). The age at onset of disability ranged from 0 to 48 years with the mean age 2 years 9 months.

Description of disability: About half (51.28%) of the respondents had either right or left leg affected. There were little less than one-third (31.10%) respondents who had both lower limbs affected. About 6% respondents had either right or left hand affected and only 0.8% respondents were found who had both upper limbs affected. About 10% respondents reported some different description than these categories. These included one hand and one leg of the same side that is one side of the body affected and one hand and leg of opposite side affected.

Extent of disability: Government has divided severity of disability into these three categories. i) Below 40% ii) 40% - 74% and iii) 75% and more. According to this, persons having disability less than 40% are not entitled for any benefits announced by the government. The present investigation aimed at studying the extent of utilization of benefits provided by the government. Hence persons having disability less than 40% were not included in the sample. It was found that majority of the

respondents (65.50%) had 40%-74% disability. About one third (34.50%) respondents had more than 74% disability (Table 4.3).

Possession of an Identity card: Government of Gujarat has started giving Identity cards to disabled people since 1991. The purpose of issuing this card is to simplify some of the procedures of acquiring benefits. About 95% respondents possessed an Identity card; only about 5% respondents did not have the card (Table 4.3).

Year of issuing Identity card: Government issues Identity card to the disabled since more than last 20 years but it got popular after 1980- which was celebrated as the year of disabled. Following this, the decade 1881-91 was celebrated as decade for the disability all over the world. This encouraged the people with disability to get the Identity card. Majority of the respondents (65.64%) owned an Identity card after 1995. About one fourth (22.91%) respondents owned it from 1991 to 1995 and about 11% respondents issued it during the year 1990 (Table 4.3).

Possession of booklet of benefits: Government of Gujarat publishes a booklet providing thorough information regarding benefits. Many non-government organizations also print their own booklet providing similar kind of information for the members of their organization. It was found that majority (82.77%) of the respondents did not possess any kind of booklet providing information regarding benefits. Only 17.23% respondents had one or the other kind of booklet.

4.1.4 Background characteristics by sex

Selected background characteristics are presented according to the sex of the respondents in the table 4.4.

Age of the respondents by sex: Majority of the males (42.6%) were in the age group of 20 – 29 years. About 12% of the males were in the age above 40 years. About 50% of females belonged to the age group of 20 – 29 years. About 12% females were below 20 years of age whereas, about 32% of males were below 20 years of age (Table 4.4). Not much difference was found regarding age of respondents between both the sexes.

Education of the respondents by sex: Almost equal proportion of males were found having education Below Secondary School Certificate exam that is, standard 10th and up to Higher Secondary Certificate exam that is standard 12th. About one fourth male respondents had education up to graduate or above that. Among females, it was noted that about half of them had education up to HSC exam. More than one third female respondents had education up to graduate or above that whereas, few females (10.1%) had education up to SSC exam. This suggested higher education trend among females as compared with males (Table 4.4).

Table 4.4 Sexwise Distribution of the Selected Background Characteristics of the Respondents

Background Characteristics	Sex					
	Male (n=169)		Female (n=69)		Total (n=238)	
Age	f	%	f	%	f	%
i) Below 20 years	55	32.5	8	11.6	63	26.5
ii) 20 – 29 years	72	42.6	34	49.3	106	44.5
iii) 30 – 39 years	22	13.0	18	26.1	40	16.8
iv) Above 39 years	20	11.8	9	13.0	29	12.2
Education						
i) Below SSC	60	35.5	7	10.1	67	28.1
ii) Up to HSC	64	37.9	35	50.7	99	41.6
iii) Graduate and above	45	26.6	27	39.1	72	30.3
Cause of disability						
i) By birth	31	18.3	9	13.0	40	16.8
ii) Due to disease	127	75.1	57	82.6	184	77.3
iii) Accident	11	6.5	3	4.3	14	5.9
Type of school						
i) School for disabled	52	30.8	12	17.4	64	26.9
ii) School for normal	117	69.2	57	82.6	174	73.1
Training						
i) Acquired training	67	39.6	35	50.7	102	42.9
ii) Not acquired training	102	60.4	34	49.3	136	57.1

Cause of disability by sex: It was noted among males that about three fourth (75.1%) of them acquired disability due to disease. Similarly, more than three fourth (82.6%) of females got disability due to disease.

About 18% males and about 13% females were disabled at birth. Very

few males (6.5%) and females (4.3%) got disability because of accident (Table 4.4). Thus, it can be said that the distribution of cause of disability followed similar trend for sexwise distribution as it was observed for total respondents distribution.

Type of school by sex: Majority of males as well as females studied in the school for normal but, among males, about 69% studied in the school for normal whereas, among females, about 83% studied in the school for normal (Table 4.4). Thus more females than males studied in the school for normal.

Acquisition of training by sex: It was found that majority of the male respondents (60.4%) did not acquire training whereas, about half of the female respondents (50.7%) acquired training (Table 4.4).

Table 4.5 Distribution of the Cause of Disability of the Respondents According to Their Age

Background Characteristics	Cause of disability					
	Congenital		Due to disease		Accident	
Age	f	%	f	%	f	%
i) Below 20 years	8	20.0	55	29.9	0	0
ii) 20 – 29 years	22	55.0	77	41.8	7	50.0
iii) 30 – 39 years	8	20.0	29	15.8	3	21.4
iv) Above 39 years	2	5.0	23	12.5	4	28.6
Total	40	100	184	100	14	100

Cause of Disability of the Respondents According to Their Age: It is clear from the table 4.5 that majority of the respondents who had congenital disability were between the age of 20 years and 29 years and only 5% respondents were of the age above 39 years who had congenital disability. Among the respondents who acquired disability due to disease, about 42% were in the age group 20 - 29 years. More than one fourth of the respondents below 20 years of age acquired disability due to disease (Table 4.5). Half of the respondents who acquired the disability because of accident, were between the age of 20 and 29 years.

Table 4.6 Occupation wise Distribution of the Education of Respondents

Background Characteristics	Occupation							
	Unemployed		Self- employed		Employed		Total	
Education	f	%	f	%	f	%	f	%
i) Below SSC	50	29.4	5	26.3	12	24.5	67	28.2
ii) Up to HSC	81	47.7	5	26.3	13	26.5	99	41.5
iii) Graduate & above	39	22.9	9	47.4	24	49.0	72	30.3
Total	170	100.0	19	100.0	49	100.0	238	100.0

Occupation of the respondents according to education: Almost half of the unemployed respondents had education up to HSC. Little less than

one-third unemployed respondents had education below SSC. It was also found that little less than one-fourth unemployed respondents were graduates or postgraduates. This included unemployed homemakers. Very few of the total respondents were found self-employed (Table 4.6). Majority of these self-employed respondents were graduates or postgraduates. About one-fifth of the total respondents found employed, out of which half of them were graduates or postgraduates. One-fourth of the respondents found employed, had education below SSC.

4.2 Consumer rights

U.S. president J. F. Kennedy first declared consumer rights in 1962. He announced four basic rights of a consumer-right to safety, right to choose, right to be informed, right to be heard. Later, it expanded to eight. The added ones were, right to redress, right to consumer education, right to satisfaction of basic needs and right to healthy environment.

In India, the Consumer Protection Act was amended in 1986 to protect consumer rights. The Act encompasses all the consumers making no distinction between the able bodied and disabled consumers. The researcher was interested to know the level of knowledge of the disabled persons regarding consumer rights, their extent of utilization of consumer rights and the extent of problems they face in utilizing the same.

Respondents were asked about what all goods they generally purchased. All the respondents purchased one or more products from the given categories such as cereals and grains, grocery items, vegetables and fruits, clothes, personal belongings and any other product. In the category of "any other product" respondents mentioned products like stationery items, footwear, medicines, automobile spare parts and also electronic goods such as Television, Radio, etc. and other miscellaneous

household items. This suggested respondents overall exposure to market. Respondents despite being disabled had experience of being a consumer.

Five consumer rights were selected for the present study. They were-right to choose, right to safety, right to be informed, right to be heard and right to seek redressal. The discussion of the results related to consumer rights' knowledge, utilization and problems faced in utilization would follow the grouping based on these five rights.

4.2.1 Knowledge regarding consumer rights

A knowledge scale was developed to study the level of knowledge regarding consumer rights. Two-point scale comprised of positive as well as negative statements regarding consumer rights. Respondents were asked to mark each statement in terms of its correctness. Each correct answer was given one point where as each incorrect answer was given zero point. Table 4.7 shows frequency and percentage distribution of the respondents for correctness of the answer on each statement regarding knowledge of consumer rights.

Table 4.7 Distribution of the Respondents by Knowledge Regarding Consumer Rights.

Sr. No.	Statements on knowledge regarding consumer rights	Correct answer		Incorrect answer	
		f	%	f	%
RIGHT TO CHOOSE					
1.	Consumer must compare price, quantity and quality of the goods between various shops. (+)	229	96.2	9	3.8
2.	It is wise to shop from the very first shop approached.(-)	203	85.3	35	14.7
3.	A consumer should not come under salesman's pressure to purchase a particular good. (+)	193	81.1	45	18.9
4.	Prices should be compared only when there is lack of money. (-)	146	61.3	92	38.7
RIGHT TO SAFETY					
5.	It is not important to check for the marks like ISI or AGMARK on the product. (-)	166	69.7	72	30.3
6.	A consumer should ask for the guarantee of the product. (+)	225	94.5	13	5.5
7.	Producer is not responsible for the food item found adulterated.(-)	191	80.3	47	19.7
8.	Consumer should be protected against goods, which are hazardous to life and property.(+)	219	92.0	19	8.0
RIGHT TO BE INFORMED					
9.	A consumer should collect information about the product from various sources such as newspaper, magazines, radio, TV etc. before making a choice or decision.(+)	225	94.5	13	5.5
10.	The purpose of a label on the product is to attract the customer.(-)	40	16.8	198	83.2
11.	A consumer should not ask the details of the product, because it shows ignorance.(-)	171	71.8	67	28.2
12.	Consumer should not come under the pressure of selling techniques such as free gifts, etc. (+)	182	76.5	56	23.5

Table 4.7 Contd.....

Table 4.7 Distribution of the Respondents by Knowledge Regarding Consumer Rights.

Sr. No.	Statements on knowledge regarding consumer rights	Correct answer		Incorrect answer	
		f	%	No.	
RIGHT TO BE HEARD					
13.	Consumers must approach consumer organizations for solving purchase problems.(+)	221	92.9	17	7.1
14.	Government bodies cannot help consumers for their grievances.(-)	131	55	107	45
15.	Consumer should form non-political, non-commercial consumer organisation to represent themselves at various Government and other bodies.(+)	195	81.9	43	18.1
16.	A consumer cannot fight for his interest.(-)	188	79.0	50	21.0
RIGHT TO SEEK REDRESSAL					
17.	A consumer must not hesitate in talking to shopkeeper about problem in the product.(+)	226	95.0	12	5.0
18.	As far as the consumer can bear with the faulty product, he/she should not complain about it.(-)	178	74.8	60	25.2
19.	A consumer should not complain shopkeeper about product of less value because it spoils his reputation.(-)	198	83.2	40	16.8
20.	Consumer can make complaint against following for their genuine grievances:(+)				
	a) LIC	172	72.3	66	27.7
	b) Electricity company	172	72.3	66	27.7
	c) Railway	176	73.9	62	26.1
	d) Bank	170	71.4	68	28.6
	e) Doctors	175	73.5	63	26.5

Regarding right to choose, about 96 percent respondents knew that consumers must compare price, quality and quantity of the goods between various shops. Majority of the respondents (85.3%) knew that it is not wise to shop from the first shop approached. Despite of having enough money to shop, a wise consumer always compares prices. Less than two third respondents (61.3%) had this knowledge hence, about 39% respondents responded incorrectly for this.

Right to safety is the right, which takes care of safety of the consumers from the hazardous or unsafe and harmful products. Consumers must know that there are quality marks and standardization marks given to the products that assure of quality of the product. About 70% respondents had knowledge that it is important to check the standardization marks on the product. Majority (94.5%) of the respondents had knowledge that they should ask for the guarantee of the product. About 80% respondents knew that producer is responsible for the food item found adulterated. Consumers should be protected against goods, which are hazardous to life and property. Majority of the respondents (92%) knew this.

Today's consumer gets variety of products available in the market. In the market of changing technology and globalised economy, right to information has place of prime importance. A consumer can collect information from various sources such as, newspaper, magazines, radio, By Majmudar, A.

TV etc. before making a choice or decision. About 94% respondents had this knowledge. Label is also an important source of information. Purpose of the label is to provide information about the product. But majority (83.2%) of the respondents did not know this, they responded incorrectly on this statement. A consumer should ask about the details of the product without any hesitation. Little less than three-fourth (71.8%) respondents had this knowledge.

Regarding right to be heard, majority (92.9%) of the respondents had knowledge that consumers must approach consumer organizations for solving purchase problems. Government bodies help consumers to hear and take action on their grievances. This was known to little more than half of the respondents. About 81% respondents knew that consumers should form non-political and non-commercial consumer organization to represent themselves at various government and other bodies. Also, 79% respondents knew that a consumer can fight for his interest.

It is characteristic of an Indian consumer to suffer in silence rather than complain about the problem. The data suggested that majority (95%) respondents had knowledge that consumer must not hesitate in talking to shopkeeper about the purchase problem. On the other hand, only one fourth of the respondents reported that as far as consumer can bear with the faulty product, he/she should not complain about it.

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Majority (83.2%) of the respondents had knowledge that a consumer should complain shopkeeper about product, even if it is of less value.

Respondents were also tested for their knowledge regarding right to redress for the services. When they were asked that if consumers can make complaint against service providing agencies such as LIC, Electricity Company, Railway, Bank or Hospitals, about three-fourth of the respondents responded correctly for each of these separately, meaning that they knew that consumers can complain against these service providing agencies.

After the knowledge scale, an open-ended question was asked in which the respondents were supposed to list down the consumer rights. Little less than three fourth of the respondents (71.01%) could not write any of the consumer rights. About 2% respondents were able to list down the consumer rights correctly. Number of consumer rights listed by them ranged from one to seven which included Right to basic necessity, Right to be heard, Right to healthy environment, Right to seek redressal, Right to get consumer education, Right to safety and Right to be informed. About 26% respondents could not express the consumer rights exactly in the way it should be, although they mentioned the meaning of them.

4.2.1.1 Level of knowledge of consumer rights: Based on the total score obtained by the respondents, the level of knowledge of the respondents was found out in terms of “good”, “average” or “poor”. The

total possible score was divided into three equal intervals to get these categories. The total possible score ranged from 0-24. Hence, the respondents scoring lower than 8 were considered having poor knowledge, the respondents scoring between 9 and 17 considered having average knowledge and above that good knowledge. The obtained score ranged between 8 and 23.

Table 4.8 Level of Knowledge of the Respondents Regarding Consumer Rights

Sr. No.	Level of knowledge	Respondents (N=238)	
		f	%
1.	Poor knowledge (0-8)	-	-
2.	Average knowledge (9-17)	87	36.6
3.	Good knowledge (18-24)	151	63.4
	Mean 18.45		
	S.D. 3.36		

The data reported in table 4.8 suggested that majority of the respondents had good knowledge of the consumer rights. Little more than one-third respondents had average knowledge about consumer rights whereas, none of the respondents showed poor knowledge of consumer rights.

4.2.1.2 Intensity value of knowledge regarding consumer rights: To calculate intensity value of knowledge regarding consumer rights an average score of all the respondents on one particular item was calculated. Average of similarly calculated scores for all the items in a scale was then calculated (Shah and Gupta, 1993). The intensity value thus obtained for the total knowledge regarding consumer rights was found to be 0.77. This when compared with Intensity Index ranging from 0-1 (as per the scoring pattern) showed that the total sample had good knowledge regarding all the consumer rights (Table 4.9).

Table 4.9 Intensity Value for Knowledge Regarding Consumer Rights

Sr. No	Consumer rights	Intensity value for consumer rights	Level of knowledge according to Intensity Index ranging from 0-1
1.	Right to choose	0.81	Good
2.	Right to safety	0.84	Good
3.	Right to be informed	0.65	Average
4.	Right to be heard	0.77	Good
5.	Right to seek redressal	0.77	Good
	Total scale	0.77	Good

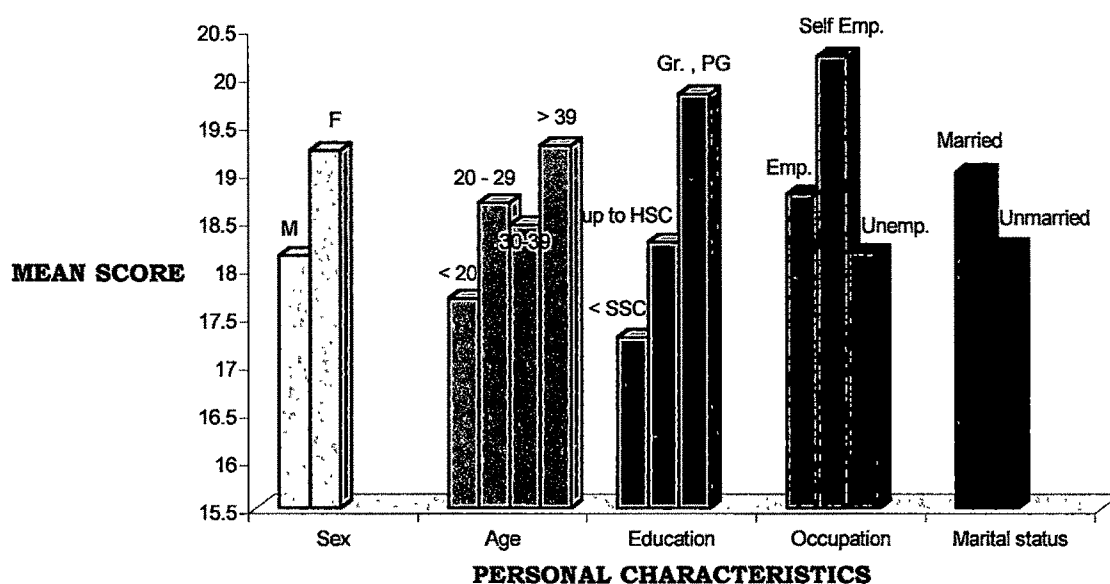
Similarly the values were computed for each consumer right. It was found that respondents had good knowledge regarding all consumer

rights except the right to be informed for which they had average knowledge (Table 4.9). Looking at the intensity value for each consumer right, it could be said that respondents had better knowledge regarding right to safety (intensity value 0.84) and right to choose (intensity value 0.81) than the right to be heard and right to seek redressal (0.77). As compared with the intensity values of other rights, the value for the right to be informed was found less (0.65).

4.2.1.3 Knowledge regarding consumer rights according to personal characteristics of the respondents: Average knowledge of the respondents regarding consumer rights was found out and presented according to different personal characteristics of the respondents.

Right to choose: It is clear from the table 4.10 that the knowledge regarding right to choose was little higher among the female respondents (3.45) than the male respondents (3.15). The knowledge of the respondents above 39 years of the age was highest (3.34) among all the categories of the age of the respondents (Table 4.10). It was found that as the level of education increased, there was an increase in the knowledge regarding right to choose. Unemployed respondents had the lowest knowledge regarding right to choose as compared to the other categories of occupation of the respondents. Also it was observed that married respondents (3.35) had better knowledge regarding right to choose than unmarried respondents (3.19) (Table 4.10).

FIG.5 MEAN SCORE OF KNOWLEDGE REGARDING CONSUMER RIGHTS BY PERSONAL CHARACTERISTICS



Right to safety: The data revealed that Female respondents had better knowledge (3.55) regarding right to safety then the male respondents (3.29) (Table 4.10). It was noted that the respondents having the age below 20 years had (3.21) lower mean knowledge regarding right to safety than any other age group of the respondents. With the increase in education level, there was an increase in the knowledge regarding right to choose. The respondents who were self employed (3.53) showed higher score of knowledge regarding right to safety as compared to those who were employed (Table 4.10). There was not much difference in the

knowledge regarding right to choose between married (3.35) and unmarried (3.37) respondents.

Table 4.10 Mean Score of Knowledge Regarding Consumer Rights According to Personal Characteristics

Personal characteristics	Res.	choose	safety	Right to Be informed	be heard	redress	Total
Sex							
i) Male	169	3.15	3.29	2.53	3.10	6.06	18.13
ii) Female	69	3.45	3.55	2.75	3.06	6.42	19.23
Age							
i) < 20 yrs.	63	3.24	3.21	2.42	3.05	5.76	17.68
ii) 20-29 yrs.	106	3.23	3.43	2.60	3.18	6.24	18.68
iii) 30-39 yrs.	40	3.20	3.40	2.70	3.00	6.15	18.45
iv) > 39 yrs.	29	3.34	3.41	2.79	2.96	6.76	19.28
Education							
i) Below SSC	67	2.98	3.09	2.38	2.95	5.88	17.28
ii) Up to HSC	99	3.15	3.35	2.56	3.08	6.13	18.27
iii) Graduate and P.Grad.	72	3.61	3.65	2.86	3.22	6.48	19.82
Occupation							
i) Employed	49	3.29	3.41	2.82	3.16	6.10	18.77
ii) Self-employed	19	3.42	3.53	3.10	3.00	7.16	20.21
iii) Unemployed	170	3.21	3.34	2.48	3.08	6.07	18.16
Marital status							
i) Married	68	3.35	3.35	2.79	2.98	6.51	19.00
ii) Unmarried	170	3.19	3.37	2.52	3.13	6.02	18.23
Total sample	238	3.24	3.65	2.60	3.09	6.16	18.45

Right to be informed: The female respondents (2.75) had better knowledge regarding right to be informed than the male respondents (2.53). The average knowledge regarding right to be informed increased with the increase in age (Table 4.10). Self employed respondents (3.10) had better knowledge regarding right to be informed than the respondents who were employed (2.82). The knowledge regarding right to be informed was found little higher among married respondents (2.79) than unmarried respondents (2.52).

Right to seek redressal: Knowledge regarding right to seek redressal was observed little higher among females (6.42) than males (6.06). Respondents above 39 years of age (6.76) had higher knowledge regarding right to seek redressal than the respondents of any other age group (Table 4.10).

Considering the total score of the respondents for all the consumer rights, it can be concluded that females (19.23) scored better than males (18.13). Respondents of the age group below 20 years, scored lower as compared to other respondents. Increase in education level caused increase in the average knowledge regarding consumer rights. Unemployed respondents (18.16) had lower average knowledge regarding consumer rights as compared with either employed respondents (18.77) or self employed respondents (20.21) (Table 4.10). It was found that

married respondents (19.00) possessed better knowledge regarding consumer rights as compared with unmarried respondents (18.23).

4.2.1.4 Knowledge regarding consumer rights according to selected family characteristics of the respondents: Selected family characteristics of the respondents included type of respondents' family and family income per month.

Right to choose: Respondents from nuclear family (3.29) showed slightly higher knowledge regarding right to choose than the respondents from joint family (3.20) (Table 4.11). Respondents having the family income above Rs. 10,000 (3.16) had little lower knowledge regarding right to choose as compared to the respondents having family income between Rs. 5001 and Rs. 10,000 (3.43).

Table 4.11 Mean Score of Knowledge Regarding Consume Rights According to Selected Family Characteristics

Family	Res.		Right to				Total
characteristics		choose	safety	be informed	be heard	redress	
Type of family							
i) Joint	143	3.20	3.32	2.53	3.01	5.92	17.99
ii) Nuclear	95	3.29	3.43	2.69	3.21	6.53	19.15
Family income							
i) < Rs. 5000	178	3.21	3.34	2.54	3.07	6.04	18.21
ii) Rs.5000-Rs.10,000	35	3.43	3.34	2.80	3.14	6.51	19.23
iii) >Rs. 10,000	25	3.16	3.56	2.72	3.12	6.52	19.08
Total sample	238	3.24	3.65	2.60	3.09	6.16	18.45

Right to safety: Respondents stayed in nuclear family (3.43) possessed little higher knowledge regarding right to safety than those stayed in joint family (3.32). Respondents having family income more than Rs. 10,000 (3.56) had little higher knowledge regarding right to safety as compared to those who had family income between Rs. 5000 and Rs. 10,000 (3.34) or those who had family income below Rs. 5000 (3.34) (Table 4.11).

Right to be informed: Respondents from nuclear family (2.69) scored slightly higher than those from joint family (2.53) (Table 4.11). Respondents having family income between Rs. 5000 and Rs. 10,000 (2.80) had slightly higher knowledge regarding right to be informed than those who had family income below Rs. 5000 (2.72).

Right to be heard: It is clear from the table 4.11 that respondents who belonged to nuclear family (3.21) had little higher level of knowledge regarding right to be heard than those who belonged to joint family (3.01). Respondents having income between Rs. 5000 and Rs. 10,000 (3.14) showed higher level of knowledge than respondents from any other category of income (Table 4.11).

Right to seek redressal: Respondents from nuclear family (6.53) scored better than those from joint family (5.92) (Table 4.11). The knowledge regarding right to seek redressal increased with the increase in family income of the respondents.

Looking to the total score of the knowledge regarding all consumer rights, the respondents from nuclear family (19.15) showed higher level of knowledge when compared with those from joint family (17.99) (Table 4.11). The knowledge regarding consumer rights was found lower among the respondents who had income less than Rs. 5000 (18.21) than the respondents having family income more than Rs. 10,000 (19.08). The respondents having family income between Rs. 5000 and Rs. 10,000 showed the highest mean score for the knowledge regarding consumer rights when compared with the other two categories.

4.2.1.5 Knowledge regarding consumer rights according to selected disability related characteristics of the respondents: Selected disability related characteristics of the respondent included type of school, acquisition of training, age at onset of disability and extent of disability.

Right to choose: Respondents who studied in the school for disabled (3.17) showed slightly lower knowledge regarding right to choose than those who studied in the school for normal (3.26). It was noted that there was not much difference in knowledge regarding right to choose between the respondents who had acquired training (3.25) and those who did not acquire any type of training (3.23) (Table 4.12). The respondents who acquired disability during the age less than one year (3.18) had lower level of knowledge regarding right to choose than any of the other

categories of the age at onset of disability. The difference in knowledge regarding right to choose was not found much between those respondents who had disability between 41% and 74% (3.26) and those who had disability up to 75% or more (3.21).

Table 4.12 Mean Score of Knowledge Regarding Consumer Rights According to Selected Disability Characteristics

Disability related Characteristics	Res.	choose	safety	Right to be informed	be heard	redress	Total
Type of school							
i) School for disabled	64	3.17	3.14	2.50	2.89	6.16	17.84
ii) School for normal	174	3.26	3.45	2.63	3.16	6.17	18.67
Acquisition of training							
i) Acquired training	102	3.23	3.29	2.50	3.04	6.32	18.37
ii) Did not acquire training	136	3.25	3.42	2.67	3.12	6.04	18.51
Age at onset of disability							
i) Below one year	62	3.18	3.18	2.64	2.97	6.08	18.05
ii) 1 – 5 years	157	3.26	3.43	2.56	3.13	6.16	18.53
iii) Above 5 years	19	3.26	3.42	2.74	3.16	6.47	19.05
Extent of disability							
i) 41% - 74%	156	3.26	3.37	2.63	3.18	6.04	18.47
ii) Above 74%	82	3.21	3.35	2.54	2.92	6.40	18.41
Total sample	238	3.24	3.65	2.60	3.09	6.16	18.45

Right to safety: Little lower level of knowledge regarding right to safety was found among the respondents who studied in the school for disabled (3.14) as compared to those who studied in the school for normal (3.45)

(Table 4.12). The respondents who acquired training (3.42) had slightly higher knowledge regarding right to safety than those who did not acquire training (3.29). Respondents who acquired disability during their first year of life (3.18) showed lower knowledge regarding right to safety as compared with those who acquired between 1-5 years (3.43) and those who acquired after 5 years (3.42). There was not much difference in knowledge regarding right to safety between the respondents who had disability between 41% and 74% and those who had more than 74% disability (Table 4.12).

Right to be informed: As found for the other rights, the knowledge of the respondents who studied in the school for disabled (2.50) was little lower than those who studied in the school for normal (2.63). It was also found that the respondents who acquired training (2.67) showed better knowledge regarding right to safety than those who did not acquire training (2.50) (Table 4.12). The knowledge regarding right to be informed was found lower among the respondents who acquired disability during 1-5 years (2.56) as compared with others. Respondents who had disability between 41% and 74% (2.63) scored little higher on the knowledge regarding right to be informed than those who had disability more than 74% (2.54).

Right to be heard: Respondents studied in the school for normal (3.16) showed higher knowledge regarding right to be heard as compared with

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those studied in the school for disabled (2.89) (Table 4.12). The mean score of the knowledge regarding right to be heard was found slightly lower for those respondents who acquired training (3.04) than those who did not acquire training (3.12). The knowledge regarding right to be heard was found to be increasing with the increase in the age at onset of disability. The knowledge also increased with the increase in extent of disability (Table 4.12).

Right to seek redressal: The knowledge regarding right to seek redressal was not found much different among the respondents who studied in the school for disable (6.16) and those who studied in the school for normal (6.17) (Table 4.12). The respondents who acquired training (6.32) showed little higher level of knowledge regarding right to seek redressal than those who did not acquire (6.04). With the increase in extent of disability the increase in knowledge regarding right to seek redressal was found (Table 4.12). It was also found that with the increase in the age at onset of disability, there was an increase in the knowledge regarding right to seek redressal.

Considering the total score regarding knowledge of all the consumer rights, it was observed that the respondents studied in the school for disabled (17.84) had less knowledge than those who studied in the school for normal (18.67) (Table 4.12). Respondents who did not acquire any training (18.51) could score little higher on the knowledge

regarding consumer rights than those who acquired training (18.37). There was an increase in the mean score obtained for the knowledge regarding consumer rights with the increase in the age at onset of disability. The respondents having disability between 41% and 74% (18.47) had slightly higher knowledge regarding consumer rights than those who had disability more than 74% (18.41) (Table 4.12).

Conclusion: Majority of the respondents had good knowledge regarding consumer rights. Looking at the mean score of the knowledge regarding all consumer rights, it can be concluded that female as sex, Higher age, higher education, self employment as occupation and married status showed little higher knowledge regarding consumer rights than their counter categories. Also, nuclear family and higher income showed little higher knowledge than others. Respondents studied in the school for normal and those who did not acquire training had higher knowledge regarding consumer rights as compared with the other categories. Increase in the age at onset of disability showed increase in the knowledge regarding consumer rights. There was a decrease in knowledge regarding consumer rights as there was increase in the extent of disability.

4.2.2 Utilization of consumer rights

Extent of utilization of consumer rights was measured with the help of three point scale. Responses were collected in terms of always, sometimes or never. Three points were given when the response was “always”, two for “sometimes” and one point for the response “never”.

Right to choose is more important in today's world of competition. It allows a consumer to choose from a variety of products and services from competitive market. Consumer must take maximum benefit of this right in making any purchase decision. Considering the right to choose, majority of the respondents (76.1%) always compared available varieties of the products before purchasing it. About one fifth of the respondents (19.7%) reported that they always shop from the first shop they enter. This suggested that they did not utilize the right to choose. About 80% respondents never bought the product because the seller insisted for the same.

Right to safety implies that consumers should be protected from products or services which are dangerous or unsafe or whose use might cause injury to others. Quality of the products therefore be checked by the producers to provide safety to the consumers. Standardization and quality marks such as ISI, FPO, AGMARK etc provide quality assurance to the consumers.

Table 4.13 Distribution of the respondents by the utilization of consumer rights

Sr. Statements on utilization No. of consumer rights	Respondents (n = 238)					
	Always		Sometimes		Never	
	f	%	f	%	f	%
RIGHT TO CHOOSE						
1 Compare price, quantity and quality of the good between various shops. (+)	168	70.6	49	20.6	21	8.8
2 Buy from the first shop entered. (-)	47	19.7	79	33.2	112	47.1
3 Bought things because seller insisted for the same. (-)	12	5.0	34	14.3	192	80.7
4 Compare available varieties of the product before purchasing it. (+)	181	76.1	43	18.1	14	5.9
RIGHT TO SAFETY						
5 Check for the marks like ISI, AGMARK etc. on the product before purchasing it(+)	179	75.2	35	14.7	24	10.1
6 Purchase the product without knowing its guarantee period. (-)	30	12.6	44	18.5	164	68.9
7 Check for the manufacturing and expiry date for (+)	194	81.5	22	9.2	22	9.2
a) Food items	195	81.9	26	10.9	17	7.1
b) Drugs	142	59.7	64	26.9	32	13.4
c) Cosmetics	70	29.4	78	32.8	90	37.8
8 Do not bother to check the ingredients used in the food item purchased. (-)						
RIGHT TO BE INFORMED						
9 Buy things under various schemes. (-)	49	20.6	92	38.7	97	40.8
10 Do not ask the seller about the product. (-)	75	31.5	66	27.7	97	40.8
11 Collect information by reading labels on the product. (+)	105	44.1	88	37.0	45	18.9
12 Before buying anything, collect information from advertisement which appear (+)	141	59.2	52	21.8	45	18.9
a) in newspaper	91	38.2	88	37.0	59	24.8
b) in magazines	112	47.1	72	30.3	54	22.7
c) on radio	141	59.2	52	21.8	45	18.9
d) on television						

Table 4.13 Contd.....

Table 4.13 Contd.....

Table 4.13 Distribution of the respondents by the utilization of consumer rights

Sr. Statements on utilization No. of consumer rights	Respondents (n = 238)					
	Always		Sometimes		Never	
	f	%	f	%	f	%
RIGHT TO BE HEARD						
13 Approach consumer organization for purchase problems. (+)	82	34.5	59	24.8	97	40.8
14 Associated with consumer forum. (+)	21	8.8	28	11.8	189	79.4
15 Do not complain about poor quality of product. (-)	63	26.5	57	23.9	118	49.6
16 Do not go to government bodies for solving purchase problems. (-)	62	26.1	66	27.7	110	46.2
RIGHT TO SEEK REDRESSAL						
17 Do not go to shopkeeper if the product is found faulty. (-)	84	35.5	54	22.7	100	42.0
18 Do not tolerate faulty product. (+)	131	55.0	38	16.0	28	11.8
19 Ask the shopkeeper to change the product if found not of satisfactory quality or quantity. (+)	172	72.3	38	16.0	28	11.8
20 Do not complain about the faulty product of less value. (-)	68	28.6	75	31.5	95	39.9

Among the items depicting right to safety, about three fourth (75.2%) of the respondents always checked for the standardisation and quality marks whereas, about 10% respondents never checked it. When asked about checking for the manufacturing and expiry date, about 80% respondents always checked these for food items as well as for drugs whereas, for cosmetics, about 60% respondents always checked for the manufacturing and expiry dates. There were little more than one fourth (26.9%) respondents, who sometimes checked the manufacturing and expiry dates and about 13% respondents never checked it for cosmetics. There were about 29% respondents who did not check always the ingredients used in the food item. On the other hand, 37% respondents did check the ingredients of the food products.

The right to be informed is an important right without which all other rights are meaningless. Consumers must get adequate, accurate and up-to-date information on the quality, performance and other vital characteristics of the products. Consumers collect information from the labels on the products, advertisements, salesman or shopkeeper and so on. Consumers must be rational in judging the correctness of the information in order to take the right decision. Regarding right to be informed, it was found that little less than one third (31.5%) respondents did not always ask the seller about the product. About 44% respondents reported that they always collected information by reading labels on the

product. Regarding source of information used, it was found that majority (about 59%) of the respondents collected information from the advertisements, which appear, in newspaper as well as on television. About one fourth (24.8%) of the respondents never used magazine to collect the information. About half of the respondents (47.1%) used radio as a source of information.

Right to be heard indicates that any dissatisfied consumer has the right to represent his complaint. This right implies the existence of legal framework and existence of government intervention to safeguard consumer interest. Consumers for collective efforts must form consumer organizations and take help of them. About 41% respondents reported that they have never approached consumer organisation for their purchase problems and about one fourth (24.8%) respondents sometimes visited consumer organization for their problems. About half of the respondents (49.6%) said that they did complain about the poor quality of the product to the shopkeeper.

This right implies the existence of a mechanism through which other rights can be asserted. Consumers get fair settlement of their disputes. It is an age-old habit of an Indian consumer that as far as it is bearable, he will not raise his voice. Consumer has right to get compensation or redressal for faulty products or services. More than one third (35.5%) respondents always did not go to shopkeeper when the

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product was found faulty. About 55% respondents did not always tolerate the faulty product, where as about 12% respondents tolerated the faulty product. About 27% respondents did not always complain about the faulty product of less value where as, about 40% respondents did complain.

Respondents were asked about the source of information on consumer rights. This was an open-ended question where they responded for more than one source and suggested at least three or four sources from where they received the information regarding consumer rights. The following table suggested the distribution of responses.

Table 4.14 Source of Information Regarding Consumer Rights

Sr. No.	Source of information	Respondents (n=238)	
		f	%
1.	Newspaper and/or Magazines	101	42.4
2.	Formal education	74	31.1
3.	Books	15	6.3
4.	Television and/or Radio	111	46.6
5.	Friends and/or Relatives	200	84.1
6.	Experience	30	12.6
7.	Other	42	17.6

Respondents gave more than one sources of information in this question. Majority of the respondents used friends and/or relatives as a

source of information. Little less than half (46.6%) respondents used television and/or radio and collected the information about consumer rights. About 13% respondents said that they got information on consumer rights because of their own experience. Little less than one fifth (17.6%) of the respondents mentioned other sources such as Consumer Protection Council, shopkeeper and salesman as a source of information.

4.2.2.1 Extent of utilization of consumer rights: The extent of utilization of consumer rights was calculated on the basis of the total score obtained by the respondents. The extent of utilization was categorized in to three categories of “High” “Average” and “Low”. The total possible score ranged from 25 to 75, which was divided into three equal intervals. Lower the score, lower was the utilization. The obtained score ranged from 34 to 70, with the mean 58.02.

From the table 4.15 it can be clearly said that about half (51.3%) of the respondents had good utilization of the consumer rights whereas, nearly half (47.9%) of the respondents showed average utilization of consumer rights.

Table 4.15 Extent of Utilization of Consumer Rights by the Respondents

Sr. No.	Extent of utilization		Respondents (n=238)	
			F	%
1.	Low extent	(25-41)	2	0.8
2.	Average extent	(42-58)	114	47.9
3.	High extent	(59-75)	122	51.3
	Mean	58.02		
	SD	6.38		

4.2.2.2 Intensity value for utilization of consumer rights: According to the method suggested by Shah and Gupta (1993), the intensity value of the utilization of the consumer rights was computed. The average utilization of the consumer rights was found to be 2.31. This was compared with the intensity index ranging from 1-3 (as per the scoring pattern). This showed that the total sample had average utilization of the consumer rights.

Values for utilization of each consumer right were computed and it was found that the respondents showed good utilization of the right to choose (intensity value 2.59) and the right to safety (intensity value 2.54). However the respondents showed average utilization for other rights (Table 4.16). As compared with the intensity values of the other rights, it was found that the right to be heard had the least intensity value, hence, least utilized amongst all.

Table 4.16 Intensity Value for Utilization of Consumer Rights

Sr. No	Consumer rights	Intensity value for consumer rights	Extent of utilization according to Intensity Index ranging from 1-3
1.	Right to choose	2.59	High
2.	Right to safety	2.54	High
3.	Right to be informed	2.25	Average
4.	Right to be heard	1.92	Average
5.	Right to seek redressal	2.26	Average
6.	Total scale	2.31	Average

4.2.2.3 Utilization of consumer rights according to personal characteristics of the respondents: Utilization of consumer rights was discussed with respect to the personal characteristics of the respondents. Personal characteristics of the respondents included sex, age, education, occupation and marital status of the respondents.

Right to choose: Little more utilization of the right to choose was found among females (10.41) than males (10.31) (Table 4.17). Increasing utilization of the right to choose was observed with respect to the age of the respondents. It was also observed that the utilization of the right to choose increased with the increase in the level of education of the respondents (Table 4.17). Employed respondents (10.82) showed higher utilization than the respondents of the other two categories. Unmarried

(10.32) respondents showed lower utilization as compared with married (10.43) respondents (Table 4.17).

Table 4.17 Mean Score of Utilization of Consumer Rights According to Personal Characteristics

Personal characteristics	Res.	choose	safety	Right to be informed	be heard	redress	Total
Sex							
i) Male	169	10.32	14.93	15.67	7.69	9.06	57.67
ii) Female	69	10.41	15.97	15.88	7.59	9.01	58.87
Age							
i) < 20 yrs.	63	10.22	15.06	15.49	7.73	9.05	57.55
ii) 20-29 yrs.	106	10.30	15.07	15.80	7.78	9.01	57.97
iii) 30-39 yrs.	40	10.35	15.40	15.35	7.45	9.12	57.67
iv) > 39 yrs.	29	10.79	15.93	16.51	7.38	9.07	59.69
Education							
i) Below SSC	67	10.22	14.84	15.23	7.79	8.94	57.03
ii) Up to HSC	99	10.25	14.97	15.53	7.76	8.90	57.41
iii) Graduate and P.Grad.	72	10.61	15.97	16.48	7.41	9.35	59.82
Occupation							
i) Employed	49	10.82	16.04	15.77	7.33	9.14	59.10
ii) Self-employed	19	10.16	15.26	14.68	7.68	8.79	56.58
iii) Unemployed	170	10.23	14.99	15.83	7.76	9.05	57.87
Marital status							
i) Married	68	10.43	15.59	15.53	7.44	9.21	58.19
ii) Unmarried	170	10.32	15.09	15.81	7.75	8.98	57.95
Total sample	238	10.35	15.23	15.73	7.66	9.05	58.02



Right to safety: Regarding utilization of the right to safety, it was found that females (15.97) utilized it more than males (14.93) (Table 4.17).

Utilization of this right increased with the increase in age of the respondents. It was also found to be increasing with the education of the respondents (Table 4.17). Unemployed respondents (14.99) utilized the right to safety to lower extent as compared with those who were self employed (15.26) or employed (16.04). Married respondents (15.59) utilized the right to safety more than the unmarried respondents (15.09).

Right to be informed: The mean score of the utilization of the right to be informed was found little higher among females (15.88) as compared to males (15.67). The respondents having age between 20 and 29 years (15.80) showed little higher utilization than those who were below 20 years of age (15.49) (Table 4.17). Respondents above 39 years of age (16.51) had higher mean utilization of the right to safety than those who were between 29 and 39 years of age (15.35). It was found that the mean utilization score of the right to safety was higher among unemployed respondents (15.83) as compared with self employed (14.68) respondents (Table 4.17). Unmarried respondents (15.81) showed higher utilization of the right to safety than married respondents (15.53).

Right to be heard: It was noted that the right to be heard was utilized to slightly higher extent by males (7.69) than females (7.59). The respondents who were between the age 20 and 29 (7.78) utilized the right

to be heard more than the respondents of any other age groups (Table 4.17). With the increase in level of education there was decrease in the mean score of the utilization of the right to be heard (Table 4.17). Employed respondents (7.33) utilized the right to be heard less than those who were self employed (7.68) and those who were unemployed (7.76) (Table 4.17). The mean utilization score of the right to be heard was found higher among unmarried respondents (7.75) than married respondents (7.44).

Right to seek redressal: There was not much difference in utilization of the right to seek redressal between males (9.06) and females (9.01). The respondents between the age 30 and 39 years (9.12) showed little higher utilization of the right to seek redressal than the respondents of other age groups (Table 4.17). Graduate and postgraduate respondents (9.35) utilized the right to seek redressal more than those who had education up to HSC (8.90). The average utilization of the right to seek redressal was found lower among self-employed respondents (8.79) than unemployed (9.05) respondents (Table 4.17). Average utilization of the right to seek redressal was lower among unmarried (8.98) respondents than married (9.21) respondents.

Considering the total score of the utilization of all the consumer rights it can be concluded that females (58.87) showed little higher utilization than males (57.67). Regarding age of the respondents it was

found that those having the age above 39 years (59.69) utilized the consumer rights to higher extent than respondents of any other age groups (Table 4.17). The average utilization of consumer rights increased slightly with the increase in education level of the respondents. Total score of the utilization of the consumer rights suggested that employed respondents (59.10) showed higher utilization than unemployed (57.87) and self employed (56.58) (Table 4.17).

4.2.2.4 Utilization of consumer rights according to selected family characteristics of the respondents: The following table presents mean score of utilization of different consumer rights and total score of utilization of all consumer rights according to selected family characteristics of the respondents.

Table 4.18 Mean Score of Utilization of Consumer Rights According to Selected Family Characteristics

Family	Res.		Right to				Total
Characteristics		choose	safety	be informed	be heard	redress	
Type of family							
i) Joint	143	10.43	14.96	15.42	7.66	8.89	57.35
ii) Nuclear	95	10.23	15.64	16.20	7.67	9.28	59.03
Family income							
i) < Rs. 5000	178	10.35	15.22	15.54	7.84	8.92	57.88
ii) Rs.5000-Rs.10,000	35	10.46	15.06	15.94	7.23	9.57	58.26
iii) >Rs. 10,000	25	10.16	15.52	16.76	7.04	9.20	58.68
Total sample	238	10.35	15.23	15.73	7.66	9.05	58.02

Right to choose: The average utilization of the right to choose was found little higher among the respondents stayed in a joint family (10.43) than those stayed in a nuclear family (10.23) (Table 4.18). The utilization was found little higher among those whose income was between Rs. 5001 and Rs. 10,000 (10.46) as compared with those who had the family income below Rs. 5000 (10.35).

Right to safety: Respondents from joint family (14.96) showed lower utilization of the right to safety than those from nuclear family (15.64) (Table 4.18). Respondents who had family income more than Rs. 10,000 (15.52) were found to be using the right to safety more than the respondents who had family income between Rs. 50001 and Rs. 10,000 (15.06) (Table 4.18).

Right to be informed: The mean utilization of the right to be informed was found to be lower among the respondents who stayed in joint family (15.42) than those who stayed in a nuclear family (16.20) (Table 4.18). There was an increase in utilization of the right to be informed with the increase in family income.

Right to be heard: There was not much difference in the mean utilization score of the right to be heard between the respondents who stayed in a joint family (7.66) and the respondents who stayed in a nuclear family (7.67) (Table 4.18). It was found that with the increase in

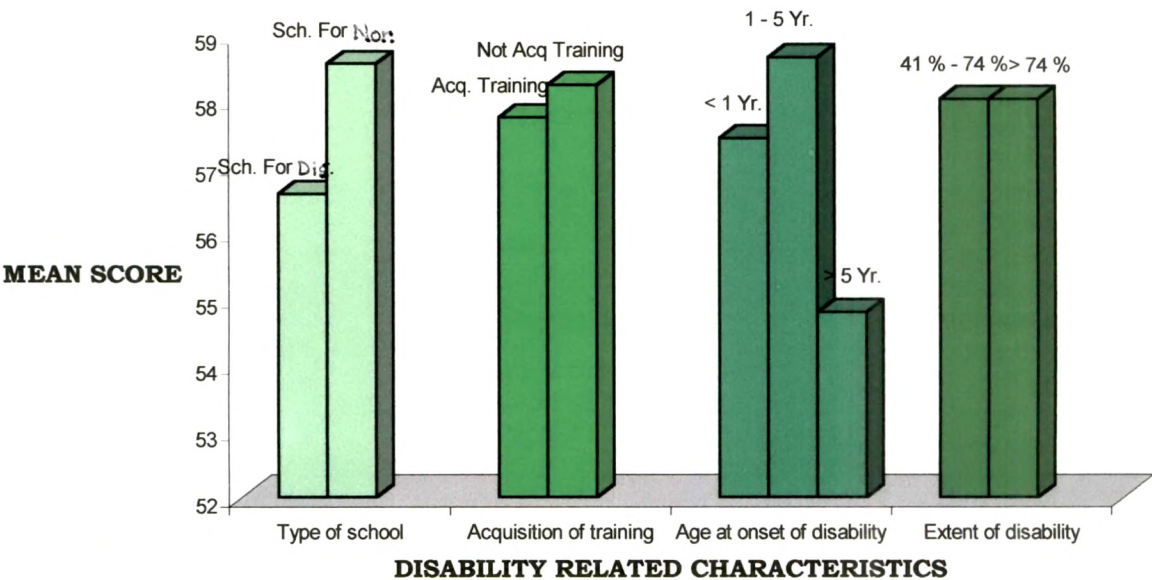
the family income of the respondents, there was a decrease in the mean utilization of the right to be heard (Table 4.18).

Right to seek redressal: The respondents from nuclear family (9.28) showed higher utilization of the right to seek redressal as compared with the respondents who stayed in a joint family (8.89) (Table 4.18). It was clear from the table 4.18 that the respondents whose family income ranged between Rs. 5001 and Rs. 10,000 (9.57) scored higher for the utilization of the right to seek redressal than other respondents.

Considering the total score of the utilization of all consumer rights, it was clear that respondents from joint family (59.35) showed little higher utilization than the respondents from nuclear family (59.03) (Table 4.18). Increase in the family income of the respondents caused increase in the average utilization of all consumer rights (Table 4.18).

4.2.2.5 Utilization of consumer rights according to selected disability related characteristics of the respondents: Utilization of the consumer rights was studied with reference to selected disability related characteristics of the respondents. Utilization of each consumer right was explained in relation with the disability related characteristics such as, type of school, acquisition of training, age at onset of disability and extent of disability.

FIG. 6 MEAN SCORE OF UTILIZATION OF CONSUMER RIGHTS BY DISABILITY RELATED CHARACTERISTICS



Right to choose: It was found that the respondents studied in the school for disabled (10.12) showed little lower utilization of the right to choose than those who studied in the school for normal (10.43) (Table 4.19). Little difference was found in the average utilization of right to choose between the respondents who acquired the training (10.45) and the respondents who did not acquire training (10.27) (Table 4.19). The average utilization of the right to choose was found higher among those who acquired disability between 1 –5 years of the age (10.43) than the respondents who acquired disability after five years of age. Respondents who had disability between 41% and 74% (10.46) showed little higher

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utilization of the right to choose than those who had disability more than 75% (10.13) (Table 4.19).

Table 4.19 Mean Score of Utilization of Consumer Rights According to Selected Disability Related Characteristics

Disability related Characteristics	Res.	choose	safety	Right to be informed	be heard	redress	Total
Type of school							
i) School for disabled	64	10.12	14.47	15.19	7.77	9.03	56.58
ii) School for normal	174	10.43	15.51	15.93	7.63	9.05	58.55
Acquisition of training							
i) Acquired training	102	10.45	15.13	15.32	7.85	8.99	57.74
ii) Did not acquire training	136	10.27	15.31	16.03	7.52	9.09	58.23
Age at onset of disability							
i) Below one year	62	10.34	15.03	15.42	7.66	8.97	57.42
ii) 1 – 5 years	157	10.43	15.32	15.91	7.74	9.24	58.65
iii) Above 5 years	19	9.68	15.16	15.26	7.00	7.68	54.79
Extent of disability							
i) 41% - 74%	156	10.46	15.22	15.65	7.74	8.94	58.02
ii) Above 74%	82	10.13	15.26	15.81	7.51	9.24	58.02
Total sample	238	3.24	3.65	2.60	3.09	6.16	18.45

Right to safety: Regarding right to safety it was found that the respondents who studied in the school for disabled (14.47) utilized the right less than those who studied in the school for normal (15.51). Utilization was found little higher among those who did not acquire training (15.31) than those who acquired training (15.13) (Table 4.19).

The respondents who acquired disability during the first year of their life (15.03) showed lower utilization of the right to safety as compared to those who acquired disability between 1-5 years of age (15.32). The utilization of right to safety was found slightly higher among those who had more than 74% of disability (15.26) than those who had lesser extent of disability (15.22) (Table 4.19).

Right to be informed: The average utilization of the right to be informed was found lower among those who studied in the school for disabled (15.19) than those who studied in the school for normal (15.93). The respondents who did not acquire training (16.03) scored higher for the utilization of the right to be informed than those who acquired training (15.32). It is clear from the table 4.19 that the average utilization of the right to be informed was higher among the respondents who acquired disability between the age of one and five years (15.91) than those who acquired disability after five years of age (15.26). The average utilization of the right to be informed was found little higher among the respondents who had disability more than 74% (15.81) than those who had lesser extent of disability (15.65) (Table 4.19).

Right to be heard: The average utilization of the right to be informed was found slightly lower among those who studied in the school for normal (7.63) than those who studied in the school for disabled (7.77) (Table 4.19). The respondents who acquired training (7.85) showed little

higher utilization than those who did not acquire training (7.52). Utilization was found higher among those who acquired disability between 1-5 years of age (7.74) than those who acquired disability after five years of age (7.00). Little higher utilization was noticed among those respondents who had less than 74% of disability (7.74) than those who had more than 75% of disability (7.51) (Table 4.19).

Right to seek redressal: Mean utilization of the right to seek redressal was not found much different among those who studied in the school for disabled (9.03) and those who studied in the school for normal (9.05). Slightly higher utilization was showed by the respondents who did not acquire training (9.09) than those who acquired training (8.99) (Table 4.19). The average utilization of the right to seek redressal was higher among the respondents who acquired disability between the age of one and five years (9.24) than the respondents who acquired disability after five years of age (7.68). The respondents who had disability more than 74% (9.24) utilized the right to seek redressal more than the respondents who had less than 74% of disability (8.94) (Table 4.19).

Looking to the score of the utilization of all consumer rights, it can be said that the respondents studied in the school for disabled (56.58) utilized the consumer rights less than the respondents who studied in the school for normal (58.55) (Table 4.19). The respondents who did not acquire training (58.23) scored higher for utilization of consumer rights

than those who acquired training (57.74). The respondents who acquired disability between the age of one and five years (58.65) scored higher than other respondents.

Conclusion: Majority of the respondents showed average utilization of the consumer rights (total). It was observed that female respondents than male respondents utilized the rights more. The respondents of the age above 39 years showed higher utilization than other respondents. Also the respondents who were employed showed higher utilization than those who were either self-employed or unemployed. Married respondents showed slightly higher utilization than unmarried respondents. Utilization of consumer rights was found higher among the respondents from nuclear family than from joint family. Higher utilization was observed among those who studied in the school for normal than those who studied in the school for disabled. Little higher utilization was marked among the respondents who had disability more than 74% than those who had lesser extent of disability. The respondents who acquired disability between the age of one and five utilized the consumer rights more than other respondents.

4.2.3 Problems in utilizing consumer rights

Being disabled the respondents faced many problems in utilizing consumer rights. A scale was developed to measure the problems faced by the respondents in utilizing consumer rights. Respondents were supposed to mark against either of the three options-“always”, “sometimes”, “never”. One point was given to the response “always”, two to “sometimes” and three to “never”.

About 40% respondents never faced the problem of moving around various shops whereas, about 37% respondents always had this problem (Table 4.20). About 38% respondents never faced the problem of visiting the shop at the first floor but about 36% respondents reported that they always faced this problem. Little more than one-fourth (26.1%) respondents said they sometimes face the problem of visiting the shop at the first floor. About 34% respondents reported that they always face difficulty to go to the shop for changing the product. Similar percentage of respondents sometimes faced this problem (Table 4.20). Less than half of the respondents said that never had the problem in approaching the government bodies or consumer organizations for filing the complain on the other hand, more than one third respondents always faced this problem. About 38% respondents always faced the problem of moving in the vegetable market as it was too crowded (Table 4.20).

Table 4.20 Distribution of the respondents by the problems faced in utilizing consumer rights

Statements on problems in utilizing consumer rights	Always		Sometimes		Never		Not Ap.	
	f	%	f	%	f	%	f	%
1. Can't move around various shops	87	36.6	68	28.6	83	39.9	-	-
2. Can't enter the shop with the wheelchair	46	19.3	14	5.9	24	10.1	154	64.7
3. Can't visit the shop situated at the first floor	85	35.7	62	26.1	91	38.2	-	-
4. Difficult to go to the shop for changing the unwanted product.	80	33.6	82	34.5	76	31.9	-	-
5. Can't enter some supermarkets, as they are not spacious enough to move with the wheelchair.	52	63.4	11	21.8	24	4.6	151	63.4
6. Can't approach the government bodies or consumer organizations for filing complain.	85	35.7	45	18.9	108	45.4	-	-
7. Can't move in vegetable or fruit market as it is too crowded.	89	37.4	78	32.8	71	29.8	-	-
8. Can't ask others to take me from where I want to shop.	55	23.1	62	26.1	121	50.8	-	-
9. Can't choose what I want, but I have to use what others have brought for me.	49	20.6	55	23.1	134	56.3	-	-
10. Have to rely on others for small purchase also.	48	20.2	65	27.3	125	52.5	-	-
11. A shopkeeper doesn't pay attention when told about problem in the product.	63	26.5	86	36.1	89	37.4	-	-

Half of the respondents never faced the problem of asking others to take them from where they wanted to shop (Table 4.20). More than half of the respondents never faced the problem choosing what they want and also similar proportion of respondents never faced the problem of relying on others for small purchase. Little more than one fourth respondents reported that they always faced the problem that the shopkeeper did not pay attention when told about the problem in the product (Table 4.20).

4.2.3.1 Extent of problems faced in utilizing consumer rights:

Respondents were given one point for the response “always”, two points for the response “sometimes” and three points for “never” on the problem scale. Thus, higher the score lesser would be the extent of problems faced and lower the score greater would be the extent of problems faced. The total possible score, which ranged from 11 to 33, was divided into three equal intervals to obtain the categories of extent of problems faced. The obtained score ranged from 11 to 32. Mean score was 20.31

Table 4.21 suggested that about half of the respondents (49.25) faced the problems to some extent and more than one third respondents (38.2%) faced the problems to less extent. About 12% respondents faced the problems in utilizing consumer rights to a great extent.

Table 4.21 Extent of Problems Faced in Utilizing Consumer Rights by the Respondents

Sr. No.	Extent of problems faced		Respondents (n=238)	
			f	%
1.	Great extent	(11-18)	30	12.5
2.	Some extent	(19-26)	117	49.2
3.	Less extent	(27-33)	91	38.2
	Mean 20.31			
	SD 5.11			

4.3.2.2 Problems faced in utilizing consumer rights according to personal characteristics of the respondents: The problems faced in utilizing consumer rights were discussed in terms of respondents personal characteristics. Comparison of mean score of the problems faced was made with various categories of the personal characteristics. These characteristics included sex, age, education, occupation and marital status of the respondents. It is important to note here that according to the scoring pattern higher the score, lower was the extent of problems faced.

From the mean of the total score obtained by the respondents it was found that males (20.57) faced less problems than females (19.67) in utilizing consumer rights (Table 4.22). It was also noted that increase in age caused increase in extent of problems faced in utilizing consumer rights. The graduate or postgraduate respondents (20.84) faced problems

to less extent than the respondents who had education up to HSC (19.47) (Table 4.22).

Table 4.22 Mean Score of Problems faced in Utilizing Consumer Rights According to Personal Characteristics

Personal Characteristics	Respondents (n=238)	Total score of problems faced
Sex		
i) Male	169	20.57
ii) Female	69	19.67
Age		
i) Below 20 yrs.	63	20.86
ii) 20-29 yrs.	106	20.46
iii) 30-39 yrs.	40	19.50
iv) Above 39 yrs.	29	19.65
Education		
i) Below SSC	67	19.91
ii) Up to HSC	99	19.47
iii) Graduate and Postgraduate	72	21.84
Occupation		
i) Employed	49	20.12
ii) Self-employed	19	19.95
iii) Unemployed	170	20.40
Marital status		
i) Married	68	20.07
ii) Unmarried	170	20.40
Total sample	238	20.31

Unemployed respondents (20.40) faced problems to less extent as compared with self-employed respondents (19.95). Unmarried respondents (20.40) faced problems to slightly less extent than married respondents (20.07) (Table 4.22).

4.3.2.3 Problems faced in utilizing consumer rights according to selected family characteristics: Considering the total score obtained on the problem scale, it was concluded that the respondents stayed in nuclear family (20.67) faced problems to little less extent than those who stayed in joint family (20.06) (Table 4.23).

The respondents who had family income less than Rs. 5000 (20.39) faced problems to little less extent than those who had family income between Rs. 5000 and Rs. 10,000 (20.00) (Table 4.23).

Table 4.23 Mean Score of Problems Faced in Utilizing consumer Rights According to Selected Family Characteristics

Family Characteristics	Respondents (n=238)	Total score of problems faced
Type of family		
i) Joint	143	20.06
ii) Nuclear	95	20.67
Family income		
i) Less than Rs. 5000	178	20.39
ii) Rs.5000-Rs.10,000	35	20.00
iii) More than Rs. 10,000	25	20.16
Total sample	238	20.31

4.3.2.4 Problems faced in utilizing consumer rights according to selected disability related characteristics: Selected disability related characteristics included type of school, acquisition of training, age at onset of disability and extent of disability.

Table 4.24 Mean Score of Problems Faced in Utilizing Consumer Rights According to Selected Disability Related Characteristics

Disability related characteristics	Respondents (n=238)	Total score of problems faced
Type of school		
i) School for normal	64	19.86
ii) School for disabled	174	20.47
Acquisition of training		
i) Acquired training	102	21.08
ii) Not acquired training	136	19.73
Age at onset of disability		
i) Below one year	62	19.79
ii) 1-5 years	157	20.79
iii) Above five years	19	18.00
Extent of disability		
i) 41% - 74%	156	20.81
ii) 75% and more	82	19.34
Total sample	238	20.31

Problems faced by the respondents in utilizing consumer rights were analysed considering the total score of the entire problem scale.

According to the scoring pattern, higher the score obtained, lesser would be the extent of problems faced by the respondents.

It was observed that respondents studied in the school for disabled (20.47) faced problems to less extent than those who studied in the school for normal (19.86) (Table 4.24). The extent of problems faced was found less in the respondents who acquired training (21.08) than those who did not acquire training (19.73) (Table 4.24). The respondents who acquired disability between 1-5 years (20.79) faced problems to less extent as compared to other respondents. It was also found that the respondents who had disability between 41% and 74% (20.81) faced problems to less extent as compared to those who had more than 74% of disability (19.34) (Table 4.24).

Conclusion: Majority of the respondents faced problems to some extent. It was found that females faced problems to little high extent than males. With the increase in the age of the respondents there was increase in the extent of problems faced by the respondents. Graduate and postgraduate respondents faced problems to less extent than others. The extent of problems faced by the respondents who had family income below Rs. 5000 was less as compared with others. It can be said that respondents who acquired training faced problems to less extent than those who did not acquire training.

4.3 Benefits provided by the government

Central government and various state governments have implemented beneficiary schemes for education, training, self employment, employment, equipments, traveling etc. of the disabled people. These beneficiary schemes help in development and rehabilitation of the disabled in the society. They must know the benefits provided to them and use it optimally to make their life more comfortable and independent.

Present study aimed at measuring the level of knowledge, extent of utilization and problems faced in utilizing the benefits provided by the state government. This section will present data regarding the same. The section is divided into three sub-sections,

- i) Knowledge regarding benefits
- ii) Utilization of benefits
- iii) Problems in utilizing the benefits

4.3.1 Knowledge regarding benefits

A two-point knowledge scale was developed to assess the level of knowledge of the respondents regarding benefits provided to them by the government. The statements under this stated various benefits provided

by the government. Respondents were asked to mark whether they “know” or “do not know” the listed benefits.

Table 4.25 Distribution of the Respondents by Knowledge Regarding Benefits Provided by the Government

Statements on knowledge regarding benefits		Respondents (n = 238)			
		Correct answer		Incorrect answer	
		f	%	f	%
1	Concessional fare in AMTS buses	198	83.2	40	16.8
2	Reserved seats (No. 25,26,27) in ST buses	133	55.9	105	44.1
3	Free traveling in ST buses	225	94.5	13	5.5
4	Seventy five percent concession on railway fare	158	66.4	80	33.6
5	Financial help from Govt. to purchase disability equipments	165	69.3	73	30.7
6	Free wheel chair to state Govt. employee who is crippled.	95	39.9	143	60.1
7	Scholarship up to std. 8 th	133	55.9	105	44.1
8	Scholarship for std. 9 th onwards	107	44.9	131	55.1
9	Income tax deduction on treatment of a disabled	70	29.4	168	70.6
10	Income tax deduction on regular income	65	27.3	173	72.7
11	No sales tax on purchase of disability equipments	85	35.7	153	64.3
12	No professional tax	78	32.8	160	67.2
13	Three percent reserved seats at universities and colleges	94	39.5	144	60.5
14	Three percent reserved seats at ITI	94	39.5	144	60.5
15	Four percent reservation for C and D categories of Govt. jobs	112	47.1	126	52.9
16	Ten years age relaxation for Government jobs	128	53.8	110	46.2

Majority of the respondents (83.2%) had knowledge about the concessional fare in AMTS buses. More than half respondents knew that there are three reserved seats for disabled in ST buses. About 94%

respondents had knowledge about free traveling in ST buses (Table 4.25). About one third of the respondents did not know about concession on railway fare.

More than half of the respondents knew about the scholarship given up to standard eight whereas, more than half respondents did not know about the scholarship for standard 9th onwards. More than half (60.5%) respondents did not know that 3% seats are reserved for them at universities and colleges. Less than half (39.5%) respondents knew about 3% reserved seats at ITI (Table 4.25).

Majority (70.6%) of the respondents did not have the knowledge about income tax deduction on expenditure on treatment of the disabled and also, little less than three fourth (72.7%) of the respondents did not know about the income tax deduction on regular income. Little more than one-third (35.7%) respondents knew that there is no sales tax on purchase of disability equipment. Nearly one-third (32.8%) respondents had knowledge that there is no professional tax for them (Table 4.25).

Less than three-fourth (69.3%) respondents knew that Government provides financial help to purchase disability equipments. About 60% respondents did not know that free wheelchair is given to Govt. employee. Less than half of the respondents had knowledge about 4% reservations for C and D categories of government jobs. More than half of

the respondents knew about age relaxation for government jobs (Table 4.25).

Respondents were asked to report the benefits they knew but were not given in the scale under the option "any other". Majority of the respondents did not know any other benefits than the listed ones. Very few (about 2%) respondents suggested the benefits known to them. They were 50% discount on purchase of petrol (which is now withdrawn by the government), reduced rate of interests for loans for starting up own business, Land benefit to government employee, 3% reservation in the Housing Board schemes for ground floor houses, prize money for outstanding performance in sports at National and International level and no transfer or relaxation in transfer for government employee.

4.3.1.1 Level of knowledge regarding benefits provided by the government: On the two point scale constructed to know the level of knowledge of the respondents regarding benefits provided by the government, one point was given if the respondent knew the particular benefit where as zero point was given if the respondent did not know about a given benefit. The total possible score ranged from 0 to 16 which was divided into three equal intervals. The higher the score, better would be the level of knowledge of the respondents. The obtained score ranged from 2 to 16 with the mean score of 8.15.

Table 4.26 Level of Knowledge of the Respondents Regarding Benefits Provided by the Government

Sr. No.	Level of knowledge regarding benefits Provided by the govt.	Range of scores	Respondents (n = 238)	
			f	%
1	Poor	0 – 5	69	29.0
2	Average	6 – 11	63	26.5
3	Good	12 – 16	106	44.5
Mean = 8.15				
S.D.= 3.80				

It was observed that little less than half of the respondents had good knowledge about the benefits provided by the government. About 26% respondents had average knowledge and 29% respondents had poor knowledge about the benefits (Table 4.26).

4.3.1.2 Intensity value for the knowledge of the benefits: By using the method suggested by Shah and Gupta (1993) the intensity value of the knowledge of the benefits was found out. The intensity value for the total knowledge of the benefit was found to be 0.52, which suggested an average knowledge about the benefit.

When intensity value was found out for the groups of benefits, it was noted that respondents had better knowledge about education related benefits (intensity value 0.50) as compared to other benefits

(intensity value 0.45) or employment related benefits (intensity value 0.40) (Table 4.27).

Table 4.27 Intensity Value for the Knowledge Regarding Benefits Provided by the Government

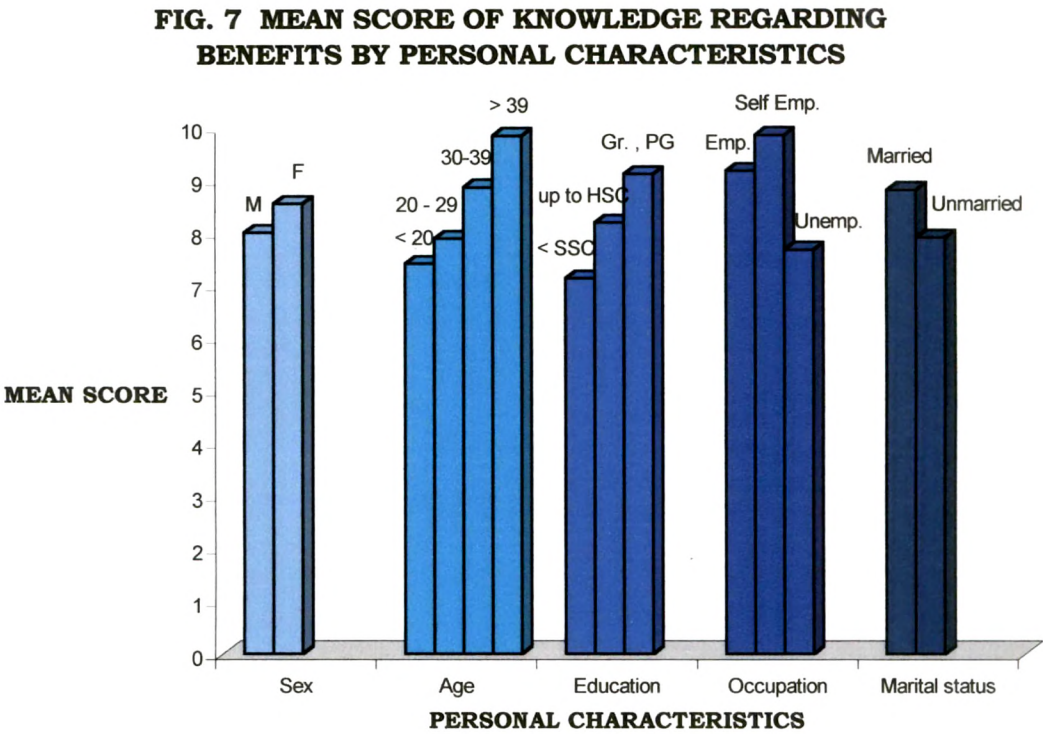
Sr. No	Benefits provided by the government	Intensity value for benefits	Level of knowledge according to Intensity Index ranging from 0-1
1.	Related to traveling	0.75	Good
2.	Related to education	0.50	Average
3.	Related to employment	0.40	Average
4.	Other	0.45	Average
6.	Total scale	0.52	Average

Comparing with the intensity values of the other groups, the benefits related to traveling had the highest intensity value (0.75) suggesting good knowledge regarding that (Table 4.27).

4.3.1.3 Knowledge regarding benefits according to personal characteristics of the respondents: Mean score of knowledge regarding benefits was found out for different categories of personal characteristics of the respondents and presented here according to the groups of benefits.

Benefits related to traveling: It was observed that the average knowledge of the males (3.02) was slightly higher than females (2.94) (Table 4.28). It is important to note that average knowledge regarding

benefits related to traveling increased with the increase in age. The respondents above 39 years of age (3.41) showed higher knowledge regarding benefits related to traveling than other respondents (Table 4.28).



Average knowledge regarding benefits related to traveling was found higher among the respondents who had education up to HSC (2.94) (Table 4.28) than the respondents who were graduate or post graduate (2.21). Married respondents (3.10) showed slightly higher knowledge regarding benefits related to traveling than unmarried respondents (2.96) (Table 4.28).

Table 4.28 Mean Score of Knowledge Regarding Benefits According to Personal Characteristics

Personal Characteristics	Res.	traveling	education	employment	Other benefits	Total
Sex						
i) Male	169	3.02	1.77	1.94	1.64	7.99
ii) Female	69	2.94	1.85	2.17	1.98	8.54
Age						
i) < 20 yrs.	63	2.84	1.68	1.59	1.76	7.40
ii) 20-29 yrs.	106	2.92	1.86	1.83	1.62	7.88
iii) 30-39 yrs.	40	3.15	1.75	2.50	1.82	8.85
iv) > 39 yrs.	29	3.41	1.90	2.90	2.03	9.83
Education						
i) Below SSC	67	2.87	1.54	1.43	1.68	7.12
ii) Up to HSC	99	2.94	1.87	2.06	1.73	8.18
iii) Graduate and P.Grad.	72	2.21	1.94	2.49	1.83	9.10
Occupation						
i) Employed	49	3.18	2.06	2.59	1.80	9.16
ii) Self-employed	19	3.37	1.89	2.79	2.10	9.84
iii) Unemployed	170	2.91	1.71	1.75	1.69	7.66
Marital status						
i) Married	68	3.10	1.76	2.43	1.85	8.79
ii) Unmarried	170	2.96	1.81	1.84	1.70	7.89
Total sample	238	3.00	1.80	2.01	1.74	8.15

Benefits related to education: Slightly higher knowledge was found among females (1.85) than males (1.77) regarding benefits related to education (Table 4.28). Respondents above 39 years of age (1.90) showed little higher knowledge than those who were below 19 years of age (1.68). Knowledge regarding education related benefits increased with

the increase in education of the respondents. Employed respondents (2.06) had better knowledge regarding education related benefits than unemployed respondents (1.71) (Table 4.28). Slightly higher knowledge was found among unmarried (1.81) respondents than married respondents (1.76).

Benefits related to employment: Knowledge regarding benefits related to employment was found little higher among females (2.17) than males (1.94) (Table 4.28). Average knowledge regarding benefits related to employment found increasing with the increase in the age of respondents and also with the education of the respondents. Knowledge regarding employment related knowledge was found higher among self employed respondents (2.79) than unemployed respondents (1.75) (Table 4.28). Married respondents (2.43) showed higher knowledge than unmarried respondents (1.84) (Table 4.28).

Other benefits: Other benefits were known more to females (1.98) than males (1.64). Respondents who were between the age of 19 years and 29 years (1.62) had less knowledge regarding other benefits than those who were above 39 years (2.03) (Table 4.28). With the increase in education of the respondents, it was found that the knowledge of the respondents regarding other benefits increased. Self-employed respondents (2.10) had little higher knowledge as compared with those who were unemployed

(1.80) (Table 4.28). Slightly higher knowledge was found among married (1.85) respondents than among the unmarried respondents (1.70).

Looking to the total score of the knowledge of all the benefits, it was observed that females (8.54) reflected better knowledge than males (7.99). Increase in the age of the respondents caused increase in the knowledge regarding benefits among the respondents. Also increase in the level of education of the respondents caused increase in the knowledge. Unemployed respondents (7.66) had less knowledge regarding benefits than self-employed (9.84) respondents. It was interesting to note that married respondents (8.79) had better knowledge regarding benefits than unmarried respondents (7.89) (Table 4.28).

4.2.1.4 Knowledge regarding benefits according to selected family characteristics of the respondents: The knowledge of the respondents regarding all the benefits as well as different groups of benefits was analyzed in terms of selected family characteristics. These selected family characteristics included type of the family and family income of the respondents.

Benefits relate to traveling: There was not much difference in the knowledge between the respondents stayed in joint family (3.01) and those who stayed in nuclear family (2.98). The respondents who had family income more than Rs. 10,000 (2.92) had little less knowledge

regarding traveling related benefits than the respondents who had family income between Rs. 5000 and Rs. 10,000 (3.14) (Table 4.29).

Benefits related to education: The respondents stayed in a joint family (1.95) were found to be having little high knowledge regarding benefits related to education than those who stayed in nuclear family (1.57) (Table 4.29). With the increase in family income it was found that the knowledge regarding education related benefits increased.

Benefits related to employment: As it was noted for other groups of benefits, the respondents stayed in the joint family (2.04) showed slightly higher knowledge regarding employment related benefits than the respondents who stayed in nuclear family (1.96) (Table 4.29). The respondents having family income between Rs. 5000 and Rs. 10,000 (2.91) had higher knowledge than the respondents having family income less than Rs. 5000 (1.74) (Table 4.29).

Other benefits: The difference in the knowledge regarding other benefits between respondents stayed in joint family (1.74) and those staying in nuclear family (1.75) was found negligible (Table 4.29). The respondents who had family income less than Rs. 5000 (1.64) had less knowledge regarding other benefits than the respondents who had family income between Rs. 5000 and Rs. 10,000 (2.06) (Table 4.29).

Table 4.29 Mean Score of the Knowledge Regarding Benefits According to Selected Family Characteristics

Family Characteristics	Res.	Benefits related to				Total
		traveling	education	employment	other benefits	
Type of family						
i) Joint	143	3.01	1.95	2.04	1.74	8.33
ii) Nuclear	95	2.98	1.57	1.96	1.75	7.88
Family income						
i) < Rs. 5000	178	2.98	1.77	1.74	1.64	7.76
ii) Rs.5000- Rs.10,000	35	3.14	1.80	2.91	2.06	9.46
iii) >Rs. 10,000	25	2.92	1.96	2.64	2.00	9.09
Total sample	238	3.00	1.80	2.01	1.74	8.15

When the knowledge of all the benefits was considered it was noted that the respondents who stayed in joint family (8.33) had higher knowledge than those who stayed in nuclear family (7.88). The knowledge of the benefits was found higher among the respondents who had family income between Rs. 5000 and Rs. 10,000 (9.46) than other respondents (Table 4.29).

4.2.1.5 Knowledge regarding benefits according to selected disability related characteristics of the respondents: Type of school, acquisition of training, age at onset of disability and extent of disability were included under selected disability related characteristics. The mean score of knowledge regarding benefits was compared on the basis of categories of these characteristics.

Benefits related to traveling: It is clear from the table 4.30 that the respondents who studied in the school for disabled (3.16) had little higher knowledge regarding traveling related benefits as compared with those who studied in the school for normal (2.94) (Table 4.30). There was negligible difference in the knowledge regarding traveling related benefits between the respondents who had acquired training and those who did not acquire training. As the age at onset of disability increased, there was an increase in the knowledge regarding traveling related benefits (Table 4.30). The difference in the knowledge was found negligible between the respondents who had disability between 41% and 74% and those who had disability more than 74%.

Benefits related to education: There was not much difference in the knowledge regarding education related benefits between the respondents who studied in the school for normal and those who studied in the school for disabled (Table 4.30). Knowledge regarding benefits related to employment was found little higher among the respondents who had acquired training (1.98) than those who did not acquire training (1.66) (Table 4.30). It was found that with the increase in the age at onset of disability, there was an increase in the knowledge regarding education related benefits. The knowledge was found slightly higher among the respondents who had disability between 41% and 74% (1.82) than the respondents who had disability more than 74% (1.76) (Table 4.30).

Benefits related to employment: The knowledge regarding employment related benefits was found negligibly high among respondents who studied in the school for disabled (2.05) than those who studied in the school for normal (1.99) (Table 4.30). It was observed that the knowledge was little higher among those who had acquired training (2.13) than those who did not acquire training (1.92). The knowledge was found higher among those respondents who got disability after five years of age (2.63) than those who got disability between one and five years of age (1.94). The respondents having more than 74% of disability (1.77) showed lower knowledge than those who had disability between 41% and 74% (2.13) (Table 4.30).

Other benefits: Regarding knowledge of other benefits it was found that respondents studied in the school for normal (1.67) had little low knowledge than those who studied in the school for disabled (1.94). Little high knowledge was found among the respondents who had acquired training (1.89) than those who did not acquire training (1.63) (Table 4.30). The respondents who had got disability after five years of age (1.16) had less knowledge regarding other benefits than those who got disability between the age of one and five years of age (1.73) (Table 4.30). Slightly high knowledge was found among the respondents who had disability between 41% and 74% (1.78) than those who had more than 74% disability (1.67).

Table 4.30 Mean Score of Knowledge Regarding Benefits According to Selected Disability Characteristics

Disability related Characteristics	Res.	Benefits related to				Total
		traveling	education	employment	other benefits	
Type of school						
i) School for disabled	64	3.16	1.79	2.05	1.94	8.53
ii) School for normal	174	2.94	1.80	1.99	1.67	8.01
Acquisition of training						
i) Acquired training	102	2.99	1.98	2.13	1.89	8.54
ii) Did not acquire training	136	3.01	1.66	1.92	1.63	7.86
Age at onset of disability						
i) Below one year	62	2.90	1.73	1.98	1.66	7.98
ii) 1 – 5 years	157	2.98	1.81	1.94	1.73	8.04
iii) Above 5 years	19	3.42	1.95	2.63	1.16	9.58
Extent of disability						
i) 41% - 74%	156	3.01	1.82	2.13	1.78	8.31
ii) Above 74%	82	2.98	1.76	1.77	1.67	7.84
Total sample	238	3.00	1.80	2.01	1.74	8.15

When considered the score of the knowledge regarding all the benefits, it was noted that respondents studied in the school for disabled (8.53) had higher knowledge than those who studied in the school for normal (8.01) (Table 4.30). The knowledge was high among the respondents who acquired training (8.54) than those who did not acquire training (7.86). It was observed that an increase in the age at onset of

disability caused increase in the knowledge regarding benefits. Respondents having disability between 41% and 74% (8.31) had higher knowledge than those who had more than 74% disability (7.84) (Table 4.30).

Conclusion: Little less than half of the respondents had good knowledge regarding benefits. It was found that except for the benefits related to traveling, the intensity value for the other groups of benefits was found average. Female respondents than male respondents had higher knowledge regarding benefits. The knowledge regarding benefits increased with the age and education of the respondents. Self-employed respondents had higher knowledge than others. Married respondents had better knowledge than unmarried respondents. The knowledge increased with the increase in the age at onset of disability.

4.3.2 Utilization of the benefits

Utilization of the benefits was measured with the help of a two-point scale. The scale consisted of statements on benefits. Respondents responded against the alternate of either “utilized” or “did not utilize”. Four benefits were applicable to only some respondents. For this, the alternate “NA” (Not Applicable) was given.

About benefits related to travelling, more than half (65.1%) respondents utilized the benefit of travelling in Ahmedabad Municipal Transport Service (AMTS) buses with concessional fares. Majority (61.3%) of the respondents did not utilize the benefit of reserved seats in State Transport (ST) buses. More than three-fourth (81.5%) respondents took advantage of free travelling in ST buses. Little more than half (54.6%) of the respondents did not utilized the benefit of 75% concession on railway fare (Table 4.31).

From the benefits related to education, scholarship up to standard eighth was taken by more than one fourth respondents where as, scholarship for standard ninth onwards was taken by only about 7% respondents. The benefit of 3% reserved seats at universities and colleges was not applicable to more than half of the respondents. More than one-fourth respondent did not utilize this benefit. Very few (6.7%) respondents took advantage of 3% reserved seats at ITI (Table 4.31).

Table 4.31 Distribution of the Respondents by the Utilization of Benefits Provided by the Government

Sr. Statements on utilization of benefits		Respondents (n = 238)					
No.		Utilized		Did not utilize		NA	
		f	%	f	%	F	%
	Benefits related to travelling						
1	Concessional fare in AMTS buses	155	65.1	83	34.9	-	-
2	Reserved seats (No. 25,26,27) in ST buses	92	38.7	146	61.3	-	-
3	Free travelling in ST	194	81.5	44	18.5	-	-
4	Seventy five percent concession on railway fare	108	45.4	130	54.6	-	-
	Benefits related to education						
5	Scholarship up to std. 8 th	70	29.4	168	70.6	-	-
6	Scholarship for std. 9 th onwards	46	19.3	192	80.7	-	-
7	Three percent reserved seats at universities	7	2.9	72	30.3	159	66.8
8	Three percent reserved seats at ITI	16	6.7	222	93.3	-	-
	Benefits related to employment						
9	Free wheel chair to state Govt. employee who has disability more than 75%.	3	1.3	25	10.5	210	88.2
10	Income tax deduction on regular income	45	18.9	14	5.9	179	75.2
11	No professional tax	7	2.9	10	4.2	221	92.9
12	Four percent reservation for C and D categories of Govt. jobs	13	5.5	225	94.5	-	-
13	Ten years age relaxation for Govt. jobs	16	6.7	222	93.3	-	-
	Other benefits						
14	Govt. financial aid to buy disability equipments	86	36.1	152	63.9	-	-
15	Income tax deduction for treatment of disability	16	6.7	222	93.3	-	-
16	No sales tax on purchase of disability equipmet	23	9.7	215	90.3	-	-

There are several benefits to a disabled person who is employed. Government employee gets free wheel chair. This benefit was applicable only to 11.8% respondents out of which, just 1.3% utilized the benefit and got free wheel chair. There were about three-fourth (75.2%) of the respondents whose income was not taxable hence; the benefit of income tax deduction was not applicable to them. Out of rest one-fourth of respondents, about 19% respondents utilized this benefit. The benefit of paying no professional tax was not applicable to majority (92.9%) of the respondents. Out of rest, about 3% utilized the benefit (Table 4.31). Also very few (5.5%) respondents utilized benefit of 4% reservation for C and D categories of government job and 10 years age relaxation for government job (6.7%) (Table 4.31).

From the other benefits, little more than one-third (36.1%) respondents took the benefit of financial help from government in purchasing disability equipments. The benefit of income tax deduction on treatment of a disabled was not utilized by majority (93.28%) of the respondents (Table 4.31). Majority of the respondents (90.34%) did not utilize the benefit of paying no sales tax on purchase of any disability equipment.

Respondents when asked whether they have utilized any other benefits about 2% respondents suggested the following-

- i) House selection from the reserved quota of Housing Board

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- ii) Public telephone booth from the government.
- iii) Loan for starting up provision store.
- iv) Benefit of Rs. 10,000 as prize money for outstanding performance in sports at National and International level

4.3.2.1 Extent of utilization benefits: On the two point utilization scale, one point was given for utilizing the benefit where as no point was given if the benefit was not utilized. Zero point was assigned for the response "NA"-Not Applicable as utilization did not take place in case if the benefit is not applicable to the respondent.

Table 4.32 Extent of Utilization of Benefits Provided by the Government

Sr. No.	Extent of utilization of benefits provided by the government		Respondents (n = 238)	
			f	%
1	Low extent	(0 – 4)	169	71.01
2	Average extent	(5 – 8)	69	28.99
3	High extent	(9 – 12)	-	-
Mean = 3.51				
S.D.= 1.60				

The total score was obtained by summing up all the statements, which were applicable to all the respondents. Statements, which were applicable to only some respondents, were not included in obtaining the total score of the utilization of benefits. Thus, the total possible score

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ranged from 0-12 whereas, total obtained score ranged from 0 to 8 and the mean score of utilization of benefits was found to be 3.51 (Table 4.32). Majority of the respondents (71.01%) had low utilization of benefits. Little more than one fourth of the respondents (28.99%) had average utilization while none of the respondents showed high utilization of the benefits.

4.3.2.2 Intensity value of the utilization of benefits: The intensity value for the utilization of benefits was calculated with the help of the method suggested by Shah and Gupta (1993). The intensity value for each group of benefit and for the entire scale was calculated which was presented in the table 4.33.

Table 4.33 Intensity Value for the Utilization of Benefits Provided by the Government

Sr. No	Benefits	Intensity value for benefits	Level of knowledge according to Intensity Index ranging from 0-1
1.	Benefits related to travelling	0.58	Average
2.	Benefits related to education	0.16	Poor
3.	Benefits related to employment	0.28	Poor
4.	Other benefits	0.21	Poor
	Total scale	0.31	Poor

The intensity value for the total score of the utilization of benefits was calculated as 0.31 which was compared with the Intensity index
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ranging from 0 – 1 (according to the scoring pattern). This suggested poor utilization of the total benefits by the respondents (Table 4.33).

Intensity values were also found for the different groups of benefits. The intensity value of one group when compared with the other, it revealed that the benefits related to the education (0.16) were least utilized among all as it's intensity value was the least. Benefits related to employment (0.28) were utilized more than the other benefits (0.21). The benefits related to travelling were the most utilized benefits with the highest intensity value (0.58) (Table 4.33).

4.3.2.3 Utilization of benefits according to personal characteristics of the respondents: Average utilization of benefits was presented according to personal characteristics of respondents viz. sex, age, education, occupation and marital status.

Looking at the total score of the utilization of benefits, it was found that male respondents (3.59) utilized the benefits little more than the female respondents (3.30). The data revealed that as the age of the respondents increased, there was a decrease in the utilization of benefits (Table 4.34). With the increase in education of the respondents, there was a decrease in the utilization of benefits. The utilization of benefits was found higher among the unemployed (3.69) respondents than employed (3.01) or self-employed respondents (3.10). Unmarried respondents (3.73)

were found to utilize the benefits more than the married respondents (2.94) (Table 4.34).

Table 4.34 Mean Score of utilization of Benefits According to Personal Characteristics

Personal characteristics	Res.	Total
Sex		
i) Male	169	3.59
ii) Female	69	3.30
Age		
i) Below 20 yrs.	63	4.14
ii) 20-29 yrs.	106	3.47
iii) 30-39 yrs.	40	3.02
iv) Above 39 yrs.	29	2.93
Education		
i) Below SSC	67	3.84
ii) Up to HSC	99	3.59
iii) Graduate and Postgraduate	72	3.08
Occupation		
i) Employed	49	3.02
ii) Self-employed	19	3.10
iii) Unemployed	170	3.69
Marital status		
i) Married	68	2.94
ii) Unmarried	170	3.73
Total sample	238	3.51

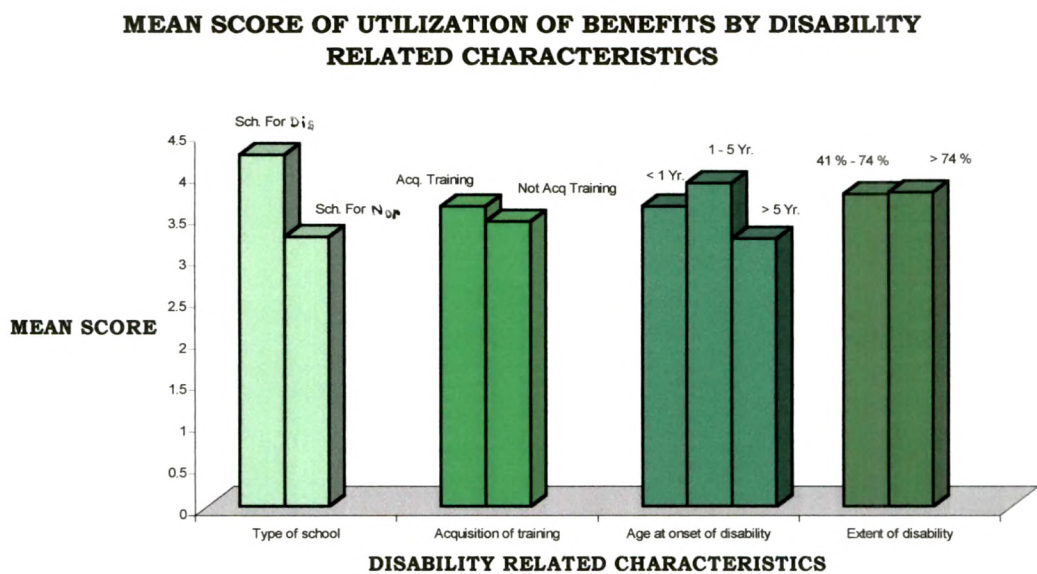
4.3.2.4 Utilization of benefits according to selected family characteristics of the respondents: The utilization of the benefits was discussed keepingⁱⁿ mind selected family characteristics such as type of family and family income of the respondents.

Table 4.35 Mean Score of Utilization of Benefits According to Selected Family Characteristics

Family characteristics	Res.	Total
Type of family		
i) Joint	143	3.61
ii) Nuclear	95	3.36
Family income		
i) Less than Rs. 5000	178	3.66
ii) Rs.5000 to Rs.10,000	35	3.60
iii) More than Rs. 10,000	25	2.28
Total sample	238	3.51

It can be interpreted from the Table 4.35 that the utilization of benefits was little higher among the respondents who stayed in joint family (3.61) rather than those who stayed in nuclear family (3.36) (Table 4.35). With the increase in family income, it was found that the utilization of benefits decreased.

4.3.2.5 Utilization of benefits according to selected disability related characteristics: The average utilization of the benefits provided by the government was presented on the basis of selected disability characteristics.



The respondents who studied in the school for disabled (4.23) showed higher utilization of benefits than those who studied in the school for normal (3.24) (Table 4.36). There was slightly high utilization of benefits among the respondents who acquired training (3.61) as compared with those who did not acquire training (3.43) (Table 4.36). The respondents who acquired disability between one and five years of their age (3.64) utilized the benefits to higher extent than other respondents. The respondents who had disability more than 75% (3.66) utilized the benefits more than those who had disability less than 75% (3.43).

Table 4.36 Mean Score of Utilization of Benefits According to Selected Disability Characteristics

Disability related characteristics	Res.	Total
Type of school		
i) School for disabled	64	4.23
ii) School for normal	174	3.24
Acquisition of training		
i) Acquired training	102	3.61
ii) Did not acquire training	136	3.43
Age at onset of disability		
i) Below one year	62	3.34
ii) 1 – 5 years	157	3.64
iii) Above 5 years	19	2.95
Extent of disability		
i) 41% - 74%	156	3.43
ii) Above 74%	82	3.66
Total sample	238	3.51

Conclusion: Majority of the respondents utilized the benefits to lower extent, little more than one fourth of the respondents utilized the benefits to average extent and none of them utilized it to high extent. The intensity value for the travelling related benefits was found to be average but all the other groups of benefits showed poor intensity values. Male respondents utilized the benefits more than female respondents. With the increase in age the utilization decreased but with the increase in education, there was an increase in utilization of benefits. It was found

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that unmarried respondents utilized benefits more than married respondents. With the increase in family income, there was a decrease in utilization of consumer rights. Respondents who studied in the school for normal utilized the benefits to less extent as compared to those who studied in the school for disabled. The respondents who had more disability utilized the benefits more than those who had less disability.

4.3.3 Problems in utilizing benefits provided by the government

Easy utilization of the benefits is a hypothetical statement as disabled people face many problems in obtaining these benefits. An effort was made to measure the extent of problems faced by the disabled in utilizing benefits provided by the government. Three points scale was developed to study the problems. Response categories given to the respondents were "Always", "Sometimes" and "Never". Respondents responded "Always" when they faced a particular problem always. For occasionally faced problems, they responded on "Sometimes" and for the problems they did not face at all, the response was "Never".

It is clear from the Table 4.37 that half (50.42%) respondents always felt tiresome to complete the required procedure to obtain the benefit. About 38% respondents sometimes felt ashamed of disability so did not try to utilize the benefit where as, the same percentage (38.24%) of respondents never felt so. More than one third (40.76%) respondents said they always did not want others to take trouble in getting the benefits, whereas, about 34% never faced this problem. Majority of the respondents (62.18%) never had the problem of lack of family support but about 20% respondents always faced the problem of no family support (Table 4.37).

Table 4.37 Distribution of the respondents by the problems faced in utilizing benefits

Sr. Statements on problems No. in utilizing benefits	Respondents (n = 238)					
	Always		Sometimes		Never	
	f	%	f	%	f	%
1 Feel tiresome to complete the required procedure to obtain the benefit	120	50.42	75	31.51	43	18.07
2 Feel ashamed of disability so, do not try to utilize the benefits	56	23.53	91	38.24	91	38.24
3 Don't want others to take trouble in getting the benefits	97	40.76	59	24.79	82	34.45
4 No support from family members	47	19.75	43	18.07	148	62.18
5 Family members find it a botheration to fulfill the required formalities	43	18.07	53	22.27	142	59.66
6 Family members are not interested in obtaining the benefits	37	15.55	67	28.15	134	56.30
7 Family members find it difficult to complete the formalities	59	24.79	78	32.77	101	42.44
8 Family members do not have information regarding benefits	85	35.71	92	38.66	61	25.63
9 Lack of document or insufficient documents maintained by the family	60	25.21	87	36.55	91	38.24
10 The office issuing I-cards is too far from the residence	126	52.94	46	19.33	66	27.73
11 The office issuing I-cards is at the first floor	128	53.78	60	25.21	50	21.01
12 The staff of the office issuing I-cards is not co-operative	89	37.39	83	34.87	66	27.73
13 The institute through which the benefit could be obtained is not co-operative	70	29.41	70	29.41	98	41.18
14 Do not receive full amount of benefit because the mediator institute keeps part of amount	70	29.41	54	22.69	114	47.90
15 Do not receive full amount of benefit because the liaison person keeps part of it	66	27.73	75	31.51	97	40.76
16 Too many formalities in obtaining benefits	155	65.13	50	21.01	33	13.87
17 Do not have anybody to help in fulfilling all the formalities required	100	42.02	77	32.35	61	25.63

About 60 % respondents reported that family members never found it a botheration to fulfil the required formalities. But about one fifth (22.27%) of the respondents reported that family members sometimes felt so (Table 4.37).

More than half of the respondents (56.30%) never faced the problem that family members were not interested in obtaining the benefit. About 36% respondents reported that family members always did not have information regarding benefits. About one fourth of the respondents always had the problem of lack of or insufficient documents maintained by the family (Table 4.37).

The office issuing I-cards is too far from the residence. This was the problem faced by about 53% of the respondents. About 54% respondents reported that they always faced the problem that the office issuing I-cards is at the first floor. More than one third of the respondents faced the problem of the staff of the office issuing the I-card being non-cooperative (Table 4.37). About 42% respondents never had the problem of the institute through which the benefits could be obtained was not co- operative. About 48% respondents reported that they never faced the problem of not receiving the full amount of benefit due to the mediator institute. Also, about 41% respondents never faced the problem of not receiving the full amount because of the liaison person but about 31% respondents sometimes faced this problem (Table 4.37).

Majority (65.13%) of the respondents always faced the problem of too many formalities in obtaining the benefits. About 42% respondents did not always have anybody to help in fulfilling all the formalities required (Table 4.37).

When respondents were asked to list any other problems they faced besides, the listed ones, About 30% respondents listed the following problems.

- Problems in obtaining the disability certificate were-

- i) Only a government doctor of class I category is entitled to issue the certificate.
- ii) The civil hospital is too far so difficult to visit more than once.
- iii) For the rural disabled, the specialist's certificate is not the only one that needed to be taken. Another doctor in the regional medical officer was required to okay it.

These problems were also reported in the daily Times of India (1997).

- Problems in obtaining I-cards were-

- i) Lack of co-operation from the staff.
- ii) Lack of information dissemination regarding documents to carry and formalities to be done, which caused more unnecessary trips to and fro.
- iii) District social defence office where the filled up forms were to be submitted was situated at the second floor where there was no lift.
- iv) Prevalent corruption.

- Problems regarding State Transport journey were-

- i) The staff was not co-operative.
- i) Did not get any of the three reserved seats despite asking the conductor.
- ii) The benefit of concessional fare was not applicable for the inter-state journeys.
- iii) Concession is not given in the inter-city buses.

- Other problems were-

- i) Parking problem.
- ii) Counters of the offices were too high.
- iii) Limitation in the insured amount of life insurance policy, inadequate compensation is given.
- iv) Buildings were not accessible.
- v) Unfavourable attitude of the office bearers and the society as a whole.

4.3.3.1 Extent of problems faced in utilizing the benefits: The extent to which the disabled faced problems in utilization of the benefits was measured in terms of great extent, some extent and less extent. Response categories given were “Always”, “Sometimes” and “Never”. Respondents were given one point when they replied “Always”. For the response “Sometimes”, two points and for “Never” three points were given. Thus, lower the score, greater would be the extent of problems faced by the respondents.

The total possible score was divided into three equal intervals to form the categories. The total possible score ranged between 17 and 51. The total obtained score ranged from 19 to 49.

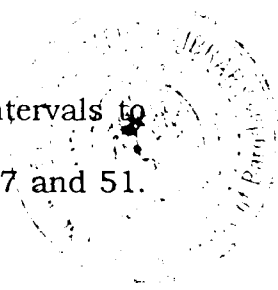


Table 4.38 Extent of Problems Faced in Utilizing Benefits by the Respondents

Sr. No.	Extent of problems faced		Respondents (n=238)	
			f	%
1.	Great extent	(17-28)	56	23.5
2.	Some extent	(29-40)	139	58.4
3.	Less extent	(41-51)	43	18.1
	Mean	34.29		
	SD	6.68		

Majority (58.4%) of the respondents faced the problems to some extent. About one fourth of the respondents faced problems to great extent whereas, about 18% respondent faced problems to less extent (Table 4.38). The mean score of the extent of problems faced in utilizing benefits was 34.29.

4.3.3.2 Problems faced in utilizing benefits according to personal characteristics of the respondents: The problems faced in utilizing benefits were analysed according to the personal characteristics of the respondents. Sex, age, education, occupation and marital status were the personal characteristics studied in the present investigation. According to the scoring pattern of the problem scale, the higher score

suggested less extent of problems faced but lower score suggested greater extent of problems faced by the respondents.

Table 4.39 Mean Score of Problems Faced in Utilizing Benefits According to Personal Characteristics

Personal Characteristics	Respondents (n=238)	Mean score of problems faced
Sex		
i) Male	169	34.33
ii) Female	69	34.20
Age		
i) Below 20 yrs.	63	34.38
ii) 20-29 yrs.	106	33.68
iii) 30-39 yrs.	40	33.90
iv) Above 39 yrs.	29	36.90
Education		
i) Below SSC	67	32.76
ii) Up to HSC	99	33.12
iii) Graduate and Postgraduate	72	37.39
Occupation		
i) Employed	49	36.31
ii) Self-employed	19	34.74
iii) Unemployed	170	33.66
Marital status		
i) Married	68	34.71
ii) Unmarried	170	34.13
Total sample	238	34.29

The data revealed that females (34.20) faced slightly greater problems than males (34.33) (Table 4.39). Respondents of the age above 39 years (36.90), faced the problems to less extent than the respondents who were between 20 and 29 years of age (33.68) (Table 4.39). As the education level of the respondents increased there was a decrease in the extent of problems faced by the respondents. Employed respondents (36.31) faced problems to less extent as compared to unemployed respondents (33.66) (Table 4.39). Unmarried respondents (34.13) faced problems to little higher extent than those who were unmarried (34.71).

4.3.3.3 Problems faced in utilizing benefits according to selected family characteristics: Extent of problems faced in utilizing benefits was discussed with the help of selected family characteristics such as type of family and family income.

Table 4.40 Mean Score of Problems Faced in Utilizing Benefits According to Selected Family Characteristics

Family Characteristics	Respondents (n=238)	Total score of problems faced
Type of family		
i) Joint	143	33.88
ii) Nuclear	95	34.92
Family income		
i) Less than Rs. 5000	178	33.69
ii) Rs.5000-Rs.10,000	35	34.31
iii) More than Rs. 10,000	25	38.56
Total sample	238	34.29

It was found that respondents who stayed in nuclear family (34.92) faced problems to less extent as compared to those who stayed in joint family (33.88) (Table 4.40). It was also noted that as the family income increased there was a decrease in the extent of problems faced by the respondents (Table 4.40).

4.3.3.4 Problems faced in utilizing benefits according to selected disability related characteristics: Selected disability characteristics were used to explain the extent of problems faced in utilizing benefits.

Considering the total score of the problems faced, it was observed that respondents who studied in the school for normal (34.60) faced problems to less extent as compared to those studied in school for disabled (33.47) (Table 4.41). The extent of problems faced by the respondents was found less among those who did not acquire training (34.78) than those who acquired training (33.65). The respondents who got disability between the age of one and five years (35.01) faced problems to less extent as compared to those who got disability after five years of age (31.37) (Table 4.41). The extent of problems faced was found less when the extent of disability was less (Table 4.41).

Table 4.41 Mean Score of Problems Faced in Utilizing Benefits According to Selected Disability Related Characteristics

Disability related characteristics	Respondents (n=238)	Total score of problems faced
Type of school		
i) School for disabled	64	33.47
ii) School for normal	174	34.60
Acquisition of training		
i) Acquired training	102	33.65
ii) Not acquired training	136	34.78
Age at onset of disability		
i) Below one year	62	33.39
ii) 1-5 years	157	35.01
iii) Above five years	19	31.37
Extent of disability		
i) 41% - 74%	156	34.37
ii) 75% and more	82	34.16
Total sample	238	34.29

Conclusion: To conclude it can be said that majority of the respondents faced problems to some extent in utilizing benefits. Respondents above 39 years of age faced problems to less extent than others. Increased education level reduced the extent of problems faced by the respondents in utilizing benefits. Similarly it was observed that as the family income increased, the extent of problems faced was decreased. The respondents who did not acquire training faced problems to little less extent than those who acquired training.

4.4 Attitude towards disability

To study respondents attitude towards disability, five point attitude scale was used. Respondents were supposed to mark against one of the given five alternatives-Strongly agree, Agree, Undecided, Disagree and Strongly disagree-which were assigned 5, 4, 3, 2 and 1 points respectively if the statement was positive and 1, 2, 3, 4 and 5 points were given respectively if the statement was negative. There were five aspects on which the attitude towards disability was studied. They were-psychological aspect, social aspect, marital aspect, educational aspect and economic and employment aspect. Each of these aspect was discussed separately in the present section for systematic presentation.

4.4.1 Attitude of the respondents towards disability

The overall attitude of the respondents towards disability was studied in terms of "favourable ", "neutral" or "unfavourable". Total score obtained on the entire attitude scale was divided into equal intervals to obtain the categories of "favourable", "neutral" and "unfavourable". High scoring respondents were considered having favourable attitude towards disability, average scoring respondents were considered having neutral attitude and low scoring respondents were considered unfavourable attitude.

The total possible score ranged from 40 to 200 and the total obtained score ranged from 94 to 192 with the mean of 153.11.

Table 4.42 Attitude of the respondents towards disability

Attitude towards disability		Respondents (n=238)	
		F	%
Unfavourable	(40 – 93)	-	-
Neutral	(94 – 147)	80	33.6
Favourable	(148 – 200)	158	66.4
Mean 153.1			
SD 17.95			

Attitude of the respondents towards disability was studied with the help of five different aspects. These were psychological aspect, social aspect, marital aspect, educational aspect and economic and employment aspect. There were few statements given on each aspect.

Considering the entire scale it was observed that about two third of the respondents (66.4%) had favourable attitude and about one third (33.6%) of the respondents had neutral attitude towards disability whereas, none of the respondents was found having unfavourable attitude towards disability (Table 4.42).

4.4.2 Intensity value of the attitude

The intensity value of the total attitude was found out by using the method suggested by Shah and Gupta (1993). This was compared with

the intensity index ranging from 0-5 (according to the scoring pattern) which suggested overall favourable attitude towards disability (Table 4.43). Similarly the intensity value was found out for different aspects of attitude.

Table 4.43 Intensity Value of the Attitude of Respondents Towards Disability

Attitude towards disability	Intensity value of attitude	Attitude towards disability According to Intensity Index ranging from 1 - 5
1. Psychological aspect	3.79	Favourable
2. Social aspect	3.80	Favourable
3. Marital aspect	3.76	Favourable
4. Educational aspect	3.85	Favourable
5. Economic and employment aspect	3.97	Favourable
Total attitude	3.83	Favourable

Respondents showed favourable attitude for all the aspects. Looking at the intensity value for different aspects of attitude, it was found that respondents had more favourable attitude economic and employment aspect. The marital aspect of the attitude had the least intensity value of all the other aspects (Table 4.43).

4.4.3 Attitude towards disability according personal characteristics of the respondents:

Respondents attitude towards disability was analysed with reference to their personal characteristics. Personal characteristics included sex, age, education, occupation and marital status of the respondent.

The table 4.44 showed that females (152.98) reflected little more favourable attitude as compared to males (153.42). With the increase in age, there was an increase in the mean score of attitude which suggested more favourable attitude of the respondents belonging to higher age group. As the education of the respondents increased, there was an increase in the mean score of the attitude suggesting more favourable attitude among respondents with higher education level (Table 4.44). Employed respondents (158.77) showed more favourable attitude than unemployed (150.88) respondents. The average attitude score was found higher among married respondents (156.21) than unmarried respondents (151.81) (Table 4.44):

Table 4.44 Mean Score of Attitude Towards Disability According to Personal Characteristics

Personal characteristics	Respondents (n=238)	Mean score of attitude
Sex		
i) Male	169	152.98
ii) Female	69	153.42
Age		
i) Below 20 yrs.	63	148.76
ii) 20-29 yrs.	106	154.56
iii) 30-39 yrs.	40	154.17
iv) Above 39 yrs.	29	155.76
Education		
i) Below SSC	67	148.75
ii) Up to HSC	99	150.66
iii) Graduate and Postgraduate	72	160.69
Occupation		
i) Employed	49	158.77
ii) Self-employed	19	158.42
iii) Unemployed	170	150.88
Marital status		
i) Married	68	156.21
ii) Unmarried	170	151.81
Total sample	238	153.10

4.4.4 Attitude towards disability according to selected family characteristics: It was interesting to study respondents attitude with respect to their family characteristics. Selected family characteristics viz. type of family and family income was considered for the discussion.

Table 4.45 Mean Score of Attitude Towards Disability According to Selected Family Characteristics

Family characteristics	Respondents (n=238)	Mean score of attitude
Type of family		
i) Joint	143	151.79
ii) Nuclear	95	155.08
Family income		
i) Less than Rs. 5000	178	150.55
ii) Rs.5000-Rs.10,000	35	157.66
iii) More than Rs. 10,000	25	164.92
Total sample	238	153.10

The respondents who stayed in nuclear family (155.08) showed higher mean score of attitude towards disability than those who stayed in joint family (151.79) (Table 4.45). The average score of the attitude towards disability was found increasing with the increase in family income. This suggested more favourable attitude of the respondents belonging to higher income groups (Table 4.45).

4.4.5 Attitude towards disability according to selected disability related characteristics: It was important to study the change in average score of attitude towards disability with reference to disability characteristics because these characteristics many times play important role in constructing attitude.

Table 4.46 Mean Score of Attitude Towards Disability According to Selected Disability Related Characteristics

Disability related characteristics	Respondents (n=238)	Mean score of attitude
Type of school		
i) School for disabled	64	148.89
ii) School for normal	174	154.65
Acquisition of training		
i) Acquired training	102	150.93
ii) Not acquired training	136	154.73
Age at onset of disability		
i) Below one year	62	152.89
ii) 1-5 years	157	153.54
iii) Above five years	19	150.21
Extent of disability		
i) 41% - 74%	156	154.62
ii) 75% and more	82	150.22
Total sample	238	153.10

The respondents who studied in the school for normal (154.65) scored better on the attitude scale than those who studied in the school for disabled (148.89) suggesting more favourable attitude of those who did not study in the school for disabled. The mean attitude score was found higher among those who did not acquire training (154.73) than the respondents who acquired training (150.93) (Table 4.46).

The mean score of the attitude towards disability was found decreasing, suggesting less favourable attitude, with the increase in the age at onset of disability. (Table 4.46) The respondents who had disability between 41% and 74% (154.62) scored better than those who had more extent of disability (150.22).

Conclusion: Majority of the respondents had favourable attitude towards disability. Attitude of the respondents for all the aspects and for the total was "favourable" when compared with Intensity Index. The attitude of females was found little more favourable than males. Increase in education caused more favourable attitude towards disability. Married respondents showed better score for attitude than unmarried respondents. It is interesting to note that the respondents studied in the school for disabled scored less than those who studied in the school for normal for the average attitude towards disability. The average score of attitude decreased with the increase in the age at onset of disability.

4.9 Testing of Hypotheses

Hypotheses formulated for the present investigation were tested using appropriate statistics and described in the present section. Analysis of variance, Student's t-test, Pearson's product moment Correlation Coefficient and Multiple Regression Analysis was carried out for the purpose. Analysis of Variance was carried out for the selected independent variables-education and occupation. Student's t-test was applied to the selected independent variables-sex, marital status, type of family, type of school and acquisition of training; and Pearson's Product moment Correlation Coefficient was computed for the variables-age, family income, age at onset of disability and extent of disability of the respondent. Further, Multiple Regression analysis was carried out to know the facilitators and constraints in utilizing consumer rights and benefits.

H₀₁ : There is no significant relationship between selected independent variables and

i) Intervening variables

- A) Knowledge regarding consumer rights (KCR)
- B) Knowledge regarding benefits (KB)
- C) Problems faced in utilizing consumer rights (PUCR)
- D) Problems faced in utilizing benefits (PUB)
- E) Attitude towards disability (ATD)

ii) Dependent variables

- F) Utilization of consumer rights (UCR)
- G) Utilization of benefits (UB)

H_{01A} : There is no significant relationship between selected independent variables and knowledge of the respondents regarding consumer rights.

Correlation coefficient values revealed that there existed a significant positive relationship between age of the respondents ($r=0.16$ sig. 0.05) and knowledge regarding consumer rights. There was no significant relationship found between the other selected independent variables (Family income $r=0.02$, age at onset of disability $r=0.01$, extent of disability $r=-0.03$ Table 4.47) and knowledge regarding consumer rights; hence the null hypothesis was partially rejected.

Table 4.47 Correlation Between Selected Independent Variables and Intervening, Dependent Variables

Variables	'r' values for intervening variables					'r' values for dependent variables	
	KCR	KB	PUCR	PUB	ATD	UCR	UB
1 Age	0.16 *	0.23 **	-0.10	0.12	0.15 *	0.07	-0.28 **
2 Family income	0.02	0.14 *	0.08	0.26 **	0.23 **	0.05	-0.24**
3 Age at onset of disability	0.01	0.04	-0.10	-0.10	-0.07	-0.14 *	-0.05
4 Extent of disability	-0.03	-0.01	-0.14 *	-0.04	-0.11	0.00	0.09

* Significant at 0.05 level, ** Significant at 0.01 level

KCR = Knowledge regarding Consumer Rights
UCR = Utilization of Consumer Rights
PUCR = Problems in Utilizing Consumer Rights
ATD = Attitude

KB = Knowledge Regarding Benefits
UB = Utilization of Benefits
PUB = Problems in Utilizing Benefits

H₀₁ B : There is no significant relationship between selected independent variables and knowledge of the respondents regarding benefits.

The above mentioned null hypothesis was rejected for the selected independent variables-age of the respondents and family income as there was a significant relationship was found between age of the respondents and knowledge ($r=0.23$, sig. 0.01 Table 4.47) as well between family income and knowledge regarding benefits ($r=0.14$, sig. 0.05 Table 4.47).

The null hypothesis was accepted for the other selected independent variables.

H₀₁ C : There is no significant relationship between selected independent variables and problems faced by the respondents in utilizing consumer rights.

The coefficient of correlation suggested that there existed a significant negative relationship between extent of disability and the problems faced by the respondents ($r=-0.14$, sig. 0.05, Table 4.47). It can be interpreted that with the increase in extent of disability, there was a decrease in the problems faced in utilizing consumer rights. The null hypothesis was thus accepted for the selected independent variables such as age, family income and age at onset of disability.

H₀₁ D : There is no significant relationship between selected independent variables and problems faced by the respondents in utilizing benefits.

There was a significant positive relationship between family income and problems faced by the respondents in utilizing benefits ($r=0.26$, 0.01, Table 4.47). Hence, the null hypothesis was rejected for the independent variable-family income. The null hypothesis was accepted for the other selected independent variables (age $r=0.12$, age at onset of disability $r=-0.10$, extent of disability $r=-0.04$ Table 4.47).

H₀₁ E : There is no significant relationship between selected independent variables and attitude of the respondents towards disability.

Correlation coefficient revealed that there was a significant positive relationship between family income and attitude towards disability ($r=0.23$, sig. 0.01, Table 4.47). The other independent variables did not show significant relationship with the attitude towards disability. Hence the hypothesis was partially rejected.

H₀₁ F : There is no significant relationship between selected independent variables and utilization of consumer rights by the disabled.

The correlation coefficient suggested significant negative relationship between age at onset of disability and utilization of consumer rights ($r= -0.14$, sig. 0.05, Table 4.47) meaning that with the increase in the age at onset of disability, there was a decrease in utilization of consumer rights. No other selected independent variables were found having significant relationship with the utilization of the consumer rights. Thus, the null hypothesis was partially accepted.

H₀₁ G : There is no significant relationship between selected independent variables and utilization of benefits by the disabled.

Correlation coefficient suggested that there was a significant negative relationship between age of the respondents and utilization of benefits ($r = -0.28$ sig. 0.01, Table 4.47). A negative significant relationship was also found between family income and utilization of benefits by the respondents ($r = -0.24$, sig. 0.01, Table 4.47). Hence, the null hypothesis was partially rejected.

H₀₂ : There is no significant difference in

- A) Knowledge regarding consumer rights (KCR)
- B) Utilization of consumer rights (UCR)
- C) Problems faced in utilizing consumer rights (PUCR)

due to selected independent variables.

H_{02 A} : There is no significant difference in the knowledge regarding consumer rights due to selected independent variables.

Table 4.48 suggested that there was a significant difference in the knowledge regarding consumer rights due to sex of the respondents ($t = 2.32$, sig. 0.01 Table 4.48). The significant difference in the knowledge was also found due to type of family the respondent stayed in ($t = 2.64$, sig. 0.01, Table 4.48). There was no significant difference found in the knowledge regarding consumer rights due to other selected independent variables. Hence, the null hypothesis was partially rejected.

Table 4.48 t-values Showing Significant Difference in Selected Intervening Variables Due to Selected Independent Variables

Variables	KCR		UCR		PUCR	
	Mean	t value	Mean	t value	Mean	t value
	score		score		score	
Sex						
i) Male	18.1302	2.32 *	57.6746	1.31 NS	20.5680	1.24 NS
ii) Female	19.2319		58.8696		19.6667	
Marital status						
i) Married	19.0000	1.60 NS	58.1912	0.26 NS	20.0735	0.44 NS
ii) Unmarried	18.2294		57.9529		20.4000	
Type of family						
i) Joint	17.9860	2.64 **	57.3497	2.00 *	20.0629	0.90 NS
ii) Nuclear	19.1474		59.0316		20.6737	
Type of school						
i) School for disabled	17.8438	1.69 NS	56.5781	2.13 *	20.4737	0.82 NS
ii) School for normal	18.6724		58.5517		19.8594	
Acquisition of training						
i) Acquired training	18.3725	0.31 NS	57.7451	0.58 NS	21.0784	2.03 *
ii) Not acquired training	18.5074		58.2279		19.7280	

* Significant at 0.05 level, ** Significant at 0.01 level, NS Not Significant

KCR = Knowledge regarding Consumer Rights
 UCR = Utilization of Consumer Rights
 PUCR = Problems in Utilizing Consumer Rights

H₀2 B : There is no significant difference in the utilization of consumer rights due to selected independent variables

It is clear from the t-values that there was a significant difference in the utilization of consumer rights due to type of family the respondents belonged to ($t=2.00$, sig. 0.05, Table 4.48). Also, the type school caused significant difference in the utilization of the consumer rights ($t=2.13$, sig. 0.05, Table 4.48). The other selected independent variables did not cause significant difference in the utilization of consumer rights, hence, it can be concluded that the null hypothesis was partially rejected.

H₀2 C : There is no significant difference in the problems faced in utilizing consumer rights due to selected independent variables.

Student's t-test suggested that the only independent variable caused significant difference in the problems faced by the respondents was the acquisition of training ($t=2.03$, sig. 0.05, Table 4.48). None of the other selected independent variables caused significant difference in problems faced in utilizing consumer rights. Thus, the null hypothesis was partially accepted.

H₀₃ : There is no significant difference in

- A) Knowledge regarding benefits (KB)
- B) Utilization of benefits (UB)
- C) Problems faced in utilizing benefits (PUB)

due to selected independent variables.

H_{03 A} : There is no significant difference in the knowledge regarding benefits due to selected independent variables.

This null hypothesis was accepted as none of the selected independent variables caused significant difference in the knowledge of the respondents regarding benefits (Table 4.49).

H_{03 B} : There is no significant difference in the utilization of benefits due to selected independent variables.

There was a significant difference in the utilization of benefits due to marital status of the respondents ($t=3.54$, sig. 0.01, Table 4.49). Significant difference in the utilization of benefits was also found due to type of school of the respondent ($t=4.40$, sig. 0.01, Table 4.49). No other selected independent variable showed significant difference in the utilization of benefits. Hence, the null hypothesis was rejected for the variables-marital status and type of school and accepted for the other independent variables.

Table 4.49 t-values Showing Significant Difference in Selected Intervening Variables Due to Selected Independent Variables

Variables	KB		UB		PUB	
	Mean score	t value	Mean score	t value	Mean score	t value
Sex						
i) Male	7.9941	1.00 NS	3.5917	1.26 NS	34.3314	0.89 NS
ii) Female	8.5362		3.3043		34.2029	
Marital status						
i) Married	8.7941	1.66 NS	2.9412	3.54 **	34.7059	0.55 NS
ii) Unmarried	7.8941		3.7353		34.1294	
Type of family						
i) Joint	8.3287	0.88 NS	3.6084	1.18 NS	33.8811	0.24 NS
ii) Nuclear	7.8842		3.3579		34.9158	
Type of school						
i) School for normal	8.0115	0.94 NS	3.2414	4.40 **	34.5977	0.25 NS
ii) School for disabled	8.5313		4.2344		33.4688	
Acquisition of training						
i) Acquired training	8.5392	1.37 NS	3.6078	0.83 NS	33.6471	0.19 NS
ii) Not acquired training	7.8603		3.4338		34.7794	

**** Significant at 0.01 level, NS Not Significant**

KB = Knowledge regarding Benefits
 UB = Utilization of Benefits
 PUB = Problems in Utilizing Benefits

H₀3 C : There is no significant difference in the problems faced in utilizing benefits due to selected independent variables.

It is clear from the table 4.49 that no selected independent variable caused significant difference in the extent of problems faced in utilizing consumer rights. Hence the null hypothesis was accepted.

Table 4.50 t-values Showing Significant Difference in the Attitude Towards Disability due to Selected Independent Variables

Variables	Attitude towards disability	
	Mean score	t value
Sex		
i) Male	152.9763	0.17 NS
ii) Female	153.4203	
Marital status		
i) Married	156.2059	1.69 NS
ii) Unmarried	151.8647	
Type of family		
i) Joint	151.7902	1.39 NS
ii) Nuclear	155.0842	
Type of school		
i) School for normal	154.6552	2.21 *
ii) School for disabled	148.8906	
Acquisition of training		
i) Acquired training	150.9314	1.62 NS
ii) Not acquired training	154.7353	

* Significant at 0.05 level, NS Not Significant

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H₀₄ : There is no significant difference in the attitude towards disability due to selected independent variables.

Table 4.50 suggested that the only variable caused significant difference in the attitude towards disability was the type of school ($t=2.21$, sig. 0.05) of the respondents. None of the other selected independent variables caused significant difference in the respondents' attitude towards disability. Therefore, the null hypothesis was rejected for the variable type school and accepted for the other selected independent variables.

H₀₅ : There is no significant difference in the attitude of the respondents due to selected independent variables.

Table 4.51 Analysis of Variance Showing Significant Difference in the Attitude Towards Disability Due to Selected Independent Variables

Sources of variation	df	Sum of squares	Mean squares	F ratio
i) Education				
Between groups	2	5968.1176	2984.0588	9.9629 **
Within groups	235	70386.2563	299.5160	
ii) Occupation				
Between groups	2	2956.8059	1478.4029	4.7335 **
Within groups	235	73397.5681	312.3301	

** Significant at 0.01 level

Analysis of Variance showed that there was a significant difference in the attitude of the respondents towards disability due to education
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($F=9.9629$, sig. 0.01, Table 4.51) as well as due to occupation ($F=4.73335$, sig. 0.01, Table 4.51). Hence, the null hypothesis was rejected.

H₀₆ : There is no significant difference

- i) Knowledge regarding consumer rights (KCR)
 - ii) Utilization of consumer rights (UCR)
 - iii) Problems faced in utilizing consumer rights (PUCR)
- due to selected independent variables.

H_{06 A} : There is no significant difference in the knowledge regarding consumer rights due to selected independent variables

Education ($F=10.9983$, sig. 0.01, Table 4.52) and occupation ($F=3.5523$, sig. 0.05, Table 4.52) caused significant difference in the knowledge regarding consumer rights; hence the null hypothesis was rejected.

H_{06 B} : There is no significant difference in the utilization of consumer rights due to selected independent variables

Analysis of Variance showed that there was a significant difference in the utilization of consumer rights due to education ($F=4.1875$, sig. 0.04, Table 4.52). But the education of the respondents did not cause significant difference in the utilization of consumer rights. Thus, the null hypothesis was accepted for the occupation of the respondents and rejected for the education of the respondents.

Table 4.52 Analysis of Variance Showing Significant Difference in Selected Intervening Variables Due to Selected Independent Variables

Variables	Sources of variation	df	Sum of squares	Mean squares	F ratio
KCR	i) Education				
	Between groups	2	228.9477	114. 4738	10.9983 **
	Within groups	235	2445.9473	10.4083	
	ii) Occupation				
	Between groups	2	78.4947	39.2473	3.5523 *
	Within groups	235	2596.4003	11.0485	
UCR	i) Education				
	Between groups	2	332.3139	166.1569	4.1875 *
	Within groups	235	9324.5811	39.6791	
	ii) Occupation				
	Between groups	2	100.6206	50.3103	1.2372 NS
	Within groups	235	9656.8950	40.6650	
PUCR	i) Education				
	Between groups	2	247.1560	123.5780	4.8944 **
	Within groups	235	5933.4532	25.2487	
	ii) Occupation				
	Between groups	2	5.5966	2.7983	0.1065 NS
	Within groups	235	6175.0127	26.2766	

* Significant at 0.05 level, ** Significant at 0.01 level, NS Not Significant

KCR = Knowledge regarding Consumer Rights

UCR = Utilization of Consumer Rights

PUCR = Problems in Utilizing Consumer Rights

H₀₆ C : There is no significant difference in the problems faced in utilizing consumer rights due to selected independent variables

F-ratio suggested the significant difference in the problems faced in utilizing consumer rights due to education ($F=4.8944$, Table 4.52) at 0.01 level. The difference was not found significant in the problems faced in utilizing consumer rights due to occupation of the respondents hence; the null hypothesis was partially rejected.

H₀₇ : There is no significant difference in

- A) Knowledge regarding benefits (KB)
 - B) Utilization of consumer benefits (UB)
 - C) Problems faced in utilizing benefits (PUB)
- due to selected independent variables.

H₀₇ A : There is no significant difference in knowledge regarding benefits due to selected independent variables.

Education of the respondents ($F=4.8823$, sig. 0.01, Table 4.53) and occupation of the respondents ($F=5.2686$, sig. 0.01, Table 4.53) caused significant difference in the knowledge regarding benefits, hence the null hypothesis was rejected and it was concluded that the education and occupation of the respondents caused significant difference in the knowledge regarding benefits.

Table 4.53 Analysis of Variance Showing Significant Difference in Selected Intervening Variables Due to Selected Independent Variables

Variables	Sources of variation	df	Sum of squares	Mean squares	F ratio
KB	i) Education				
	Between groups	2	136.4587	68.2293	4.8823 **
	Within groups	235	3284.0960	13.9749	
	ii) Occupation				
	Between groups	2	146.7931	73.3966	5.2686 **
	Within groups	235	3273.7651	13.9309	
UB	i) Education				
	Between groups	2	20.7947	10.3747	4.1553 *
	Within groups	235	584.7337	2.4967	
	ii) Occupation				
	Between groups	2	20.6200	10.3100	4.1285 *
	Within groups	235	586.8632	2.4973	
PUB	i) Education				
	Between groups	2	977.6733	488.8366	11.9866 **
	Within groups	235	9583.7385	40.7819	
	ii) Occupation				
	Between groups	2	269.4312	134.7156	3.0760 *
	Within groups	235	10291.9806	43.7957	

* Significant at 0.05 level, ** Significant at 0.01 level

KB = Knowledge Regarding Benefits
 UB = Utilization of Benefits
 PUB = Problems in Utilizing Benefits

H₀7 B : There is no significant difference in the utilization of benefits due to selected independent variables.

Analysis of Variance revealed that the education of the respondents ($F=4.1553$, Table 4.53) and occupation of the respondents ($F=4.1283$, Table 4.53) showed significant difference in the utilization of benefits at 0.05 level of significance. Therefore, the null hypothesis was rejected.

H₀7 C : There is no significant difference in the problems faced in utilizing benefits due to selected independent variables.

The result of Analysis of Variance suggested that there was a significant difference in the utilization of benefits due to education ($F=11.9866$, sig. 0.01, Table 4.53) and also due to occupation ($F=3.0760$, sig. 0.05, Table 4.53) of the respondents. The null hypothesis formulated was therefore rejected to conclude that the education and occupation caused significant difference in the problems faced in utilizing benefits.

H₀8 : There is no significant relationship between intervening variables and dependent variables.

H₀8 A : There is no significant relationship between respondents' knowledge regarding consumer rights and utilization of consumer rights.

Table 4.54 shows that there is a significant positive relationship between knowledge regarding consumer rights ($r=0.39$, sig. 0.01) and utilization of consumer rights. The null hypothesis was therefore rejected.

Table 4.54 Correlation Coefficient Between Intervening and Dependent Variables

Sr. No.	Intervening variables	Dependent variables	
		'r' values	
		UCR	UB
1.	KCR	0.39 **	—
2.	PUCR	0.14 *	—
3.	ATD	0.39 **	-0.13
4.	KB	—	0.20 *
5.	PUB	—	-0.06

* Significant at 0.05 level, ** Significant at 0.01 level

KCR = Knowledge regarding Consumer Rights

KB = Knowledge Regarding Benefits

UCR = Utilization of Consumer Rights

UB = Utilization of Benefits

PUCR = Problems in Utilizing Consumer Rights

PUB = Problems in Utilizing Benefits

H₀₈ B : There is no significant relationship between problems faced in utilizing consumer rights and utilization of consumer rights.

Correlation coefficient presented in the Table 4.54 showed significant positive relationship between problems faced in utilizing consumer rights and utilization of consumer rights ($r=0.14$). Hence, the null hypothesis was rejected at 0.05 level of significance.

H₀8 C : There is no significant relationship between attitude of the respondents towards disability and utilization of consumer rights.

The null hypothesis was rejected because the coefficient of correlation depicted significant positive relationship between attitude towards disability ($r=0.39$, sig. 0.01, Table 4.54) and utilization of consumer rights.

H₀8 D : There is no significant relationship between attitude of the respondents towards disability and utilization of benefits.

The correlation coefficient showed no significant relationship between attitude towards disability (Table 4.54) and utilization of benefits. The null hypothesis was therefore accepted.

H₀8 E : There is no significant relationship between knowledge regarding benefits and utilization of benefits.

Correlation coefficient showed significant positive relationship between knowledge regarding benefits ($r=0.20$, sig. 0.05, Table 4.54) and utilization of benefits therefore, the null hypothesis was rejected.

H₀8 F : There is no significant relationship between problems faced in utilizing benefits and utilization of benefits.

It is clear from the Table 4.54 that there was no significant relationship between problems faced in utilizing benefits and utilization of benefits hence, the null hypothesis was accepted.

Facilitators and constraints in utilizing consumer rights:

To identify facilitators and constraints in utilizing consumer rights, the data were subjected to Multiple regression Analysis. When more than one independent variable is used to estimate the dependent variable the process is called multiple regression and correlation analysis (Levin and Rubin, 2000). The authors further add, "the principal advantage of multiple regression is that it allows us to use more of the information available to estimate the dependent variable. Sometimes the correlation between two variables may be insufficient to determine a reliable estimating equation. Yet, if we add the data from more independent variables, we may be able to determine an estimating equation that describes the relationship with greater accuracy" (Levin and Rubin 2000).

All the eleven independent variables viz. sex, age, marital status, education, occupation, family income, type of family, type of school, acquisition of training, age at onset of disability and extent of disability were incorporated in the equation.

In the equation, the adjusted R square indicated that 4% of the total variation in the utilization of consumer rights was explained by all the eleven independent variables. The regression model as a whole was found significant ($F=1.96735$, $df=11/226$, Table 4.55) at 0.05 level of significance.

Table 4.55 Multiple Regression Analysis For Utilization of Consumer Rights and Independent Variables

Multiple R = 0.29561
R Square = 0.08739
Adjusted R Square = 0.04297
F = **1.96735 ***
df = 11/226

* significant at 0.05 level

Table 4.56 Multiple Regression Analysis for Utilization of Consumer Rights Showing Significantly Affecting Independent Variables

Sr.No.	Variables	B Coefficient	t value
1.	Extent of disability	0.013060	0.525 NS
2.	Age at onset of disability	-0.014838	2.303 *
3.	Acquisition of training	0.391466	0.463 NS
4.	Type of family	1.321148	1.562 NS
5.	Type of school	1.618919	1.699 NS
6.	Sex	0.572436	0.603 NS
7.	Occupation	0.188850	0.168 NS
8.	Education	2.017149	2.050 *
9.	Family income	-1.911620	0.329 NS
10.	Marital status	1.226127	1.064 NS
11.	Age	0.072671	1.111 NS
	Constant	52.185326	16.770

* significant at 0.05 level

It was evident from the Table 4.56 that an increase in education by one unit will lead to a corresponding increase in the dependent variable- utilization of consumer rights- by 200.2% ($B=2.017149$, $t=2.050$, sig. 0.05) while keeping the other independent variables fixed or constant. Education as an independent variable was found to cause variation in the utilization of consumer rights in Analysis of Variance also ($F=4.1875$, sig. 0.05, Table 4.52).

Age at onset of disability was found to be negatively related with the utilization of consumer rights. Increase of one unit in the age at onset of disability would lead to decrease in utilization of consumer rights by 1.5% ($B=-0.014838$, $t=2.303$, sig. 0.05, Table 4.56) while keeping the other independent variables constant. It was also found from the correlation analysis that the age at onset of disability showed significant negative relationship with the utilization of consumer rights ($r=-0.14$, sig. 0.05, Table 4.47).

The results of t-test indicated that the type of family ($t=2.00$, sig. 0.05, Table 4.48) and the type of school ($t=2.13$, sig. 0.05, Table 4.48) caused significant variation in the utilization of consumer rights.

Thus it can be concluded from the results of Multiple Regression Analysis, Analysis of Variance, Student's t-test and Correlation coefficient that there were four independent variables that affected the utilization of consumer rights: they were-Age at onset of disability,
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education, type of family and type of school. Among these variables, the age at onset of disability was negatively related with the utilization of consumer rights. Higher age at onset of disability decreased the utilization, hence it can be said constraining factor in utilization. The lower age at onset of disability increased the utilization so; it can be called facilitating factor. Education was positively related with the utilization suggesting that higher education acted as facilitator whereas lower education acted as constraint in the utilization.

It was clear from the results of t-test that the mean utilization of the respondents who stayed in nuclear family was significantly higher than those who stayed in joint family (Table 4.48) depicting that the nuclear type of family acted as a facilitator in utilization while joint family type acted as a constraint in utilization of consumer rights. Similarly it was found that the respondents who studied in the school for normal showed higher utilization (Table 4.48) than those who studied in the school for disabled. This indicated that the school for normal acted as facilitator in utilizing consumer rights whereas the school for disabled acted as constraint in utilization.

Considering the intervening variables, all the three intervening variables were incorporated in the regression equation.

Table 4.57 Multiple Regression Analysis For Utilization of Consumer Rights and Intervening Variables

Multiple R = 0.47979
R Square = 0.23020
Adjusted R Square = 0.22033
F = **23.32517***
df = 3/234

* significant at 0.01 level

In the multiple regression analysis the adjusted R square indicated that 22% of the total variation in the utilization of consumer rights was explained by these intervening variables. The regression model as whole was found significant (F=23.32517, df=3/234, Table 4.57) at 0.01 level of significance.

Table 4.58 Multiple Regression Analysis for Utilization of Consumer Rights Showing Significantly affecting Intervening Variables

Sr.No.	Variables	B Coefficient	t value
1.	Attitude towards disability	0.099014	4.522 **
2.	Problems faced in utilizing consumer rights	0.087611	1.198 NS
3.	Knowledge regarding consumer rights	0.534648	4.520 **
	Constant	31.218309	9.132

** Significant at 0.01 level, NS Not Significant

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It was clear from the Table 4.58 that an increase in knowledge regarding consumer rights by one unit will lead to a corresponding increase in the dependent variable-utilization of consumer rights- by 53.4% ($B=0.534648$, $t=4.520$, sig. 0.01) while keeping the other intervening variables fixed or constant. The correlation coefficient also suggested similar kind of relationship that with the increase in knowledge there was an increase in utilization of consumer rights ($r=0.39$, sig. 0.01, Table 4.54).

It was found that an increase in the score of attitude by one unit will lead to a corresponding increase in the dependent variable by 9.9% ($B=0.99014$, $t=4.522$, sig. 0.01, Table 4.58) while keeping the other intervening variables constant. The results of correlation also depicted that more favourable attitude led to increase in utilization of consumer rights ($r=0.39$, sig. 0.01, Table 4.54).

The correlation also suggested a significant positive relationship between problems faced in utilizing consumer rights and utilization of consumer rights ($r=0.14$, sig. 0.01, Table 4.54) meaning that the more the respondents faced problems the higher would be the utilization of consumer rights.

Table 4.59 shows all the facilitators and constraints obtained by treating the variable individually and treating all together by using multiple regression analysis.

Table 4.59 Statistical Analysis Showing Facilitators and Constraints in Utilizing Consumer Rights

Correlation	t-test	ANOVA	Multiple Regression
Independent variables			
1. Age at onset of disability ($r=-0.14^*$, Table 4.47) Higher age C Lower age F	1. Type of family ($t=2.00^*$, Table 4.48) Joint family C Nuclear family F	1. Education ($F=4.1875^*$, Table 4.52) Higher edu.F Lower edu.C	1. Age at onset of disa. ($B=-0.01483$, Table 4.56) Higher age C Lower age F
	2. Type of school ($t=2.13^*$, Table 4.48) School for normal F School for disabled C		2. Education ($B=2.017149$, Table 4.56) Higher edu.F Lower edu.C
Intervening variables			
1. KCR ($r=0.39^{**}$, Table 4.54) Higher knowledge F Lower knowledge C			1. KCR ($B=0.534648$, Table 4.57) Higher kno. F Lower kno. C
2. PUCR ($r=0.14^*$, Table 4.54) Problems to great ext. C Problems to less ext. F			2. ATD ($B=0.99014$, Table 4.57) Favou. atti. F Unfav. atti. C
3. ATD ($r=0.39^{**}$, Table 4.54) More favou. attitude F Less favourable atti. C			
		* Significant	at 0.05 level
		** Significant	at 0.01 level

Facilitators and constraints in utilizing benefits: Multiple regression analysis was computed to determine the facilitating factors and constraining factors in utilization of benefits. Eleven independent variables viz. sex, age, marital status, education, occupation, family income, type of family, type of school, acquisition of training, age at onset of disability and extent of disability were incorporated in the equation.

Table 4.60 Multiple Regression Analysis For Utilization of Benefits and Independent Variables

Multiple R = 0.69384

R Square = 0.48141

Adjusted R Square = 0.45617

F = **19.07241****

df = 11/226

** Significant at 0.01 level

The adjusted R Square indicated that 45% of the total variation in the utilization of benefits was explained by all the eleven independent variables. The regression model as a whole was found significant (F=19.07241, df=11/226, Table 4.60) at 0.01 level of significance.

Table 4.61 indicated that the three variables were found having significant relationship with the utilization of benefits. These were-type of school, occupation and family income. It was interpreted that an increase in income by one unit will lead to a corresponding decrease in dependent

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variable-utilization of benefit by 10.6% ($B=-1.06960$, $t=4.504$, sig. 0.01, Table 4.61) as the beta value indicate the negative sign.

The correlation coefficient supported this as it also indicated the negatively significant relationship between the family income and utilization of benefits ($r=-0.24$, sig. 0.01, Table 4.47)

Table 4.61 Multiple Regression Analysis for Utilization of Benefits Showing Significantly Affecting Independent Variables

Sr.No.	Variables	B Coefficient	t value
1.	Extent of disability	5.934764	0.058 NS
2.	Age at onset of disability	0.003901	1.480 NS
3.	Acquisition of training	-0.532665	1.541 NS
4.	Type of family	0.059250	0.171 NS
5.	Type of school	-1.368500	3.510 **
6.	Sex	-0.227403	0.586 NS
7.	Occupation	2.987873	6.487 **
8.	Education	-0.378644	0.941 NS
9.	Family income	-1.069600	4.504 **
10.	Marital status	0.648767	1.376 NS
11.	Age	-0.23298	0.871 NS
	Constant	11.361754	8.926 NS

**** Significant at 0.01 level,**
NS Not Significant

Type of school was found to be negatively related with the utilization of benefits. School for normal seemed to be negatively affecting

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the utilization as indicated by negative beta value ($B=-1.368500$, $t=3.510$, sig. 0.01, Table 4.61). t-test indicated that the utilization of benefits was higher among the respondents who studied in the school for disabled ($t=4.40$, sig. 0.01, Table 4.49).

Occupation of the respondents showed positive relationship with the utilization of benefits ($B=2.987873$, $t=6.487$, sig. 0.01, Table 4.61). Unemployment seemed to be positively affecting the utilization but employment negatively affected the utilization.

Analysis of Variance revealed that unemployed respondents utilized the benefits to significantly higher extent than the employed respondents ($F=4.1285$, sig. 0.05, Table 4.53, Table 4.34).

Besides this, the correlation value r showed the significant negative relationship between age of the respondents ($r=-0.28$, sig. 0.01, Table 4.47) and utilization of benefits.

It was found from the results of t-test that there was a significant difference in the utilization of benefits between married and unmarried respondents ($t=3.54$, sig. 0.01, Table 4.49) where unmarried respondents utilized the benefits more than married respondents (Table 4.34). Education was also found one of the influencing variables as indicated by the Analysis of Variance ($F=4.1553$, sig. 0.05, Table 4.53). It was found that as the level of education increased the utilization of benefits decreased (Table 4.34).

Thus it can be concluded from the results of Multiple Regression Analysis, Analysis of Variance, Student's t-test and Correlation coefficient that there were six independent variables that affected the utilization of benefits: they were-age, family income, marital status, type of school, education and occupation. Among these variables, age was found negatively related with the utilization of benefits. Higher age decreased the utilization, hence it can be said constraining factor in utilization. The lower age increased the utilization so, can be called as facilitating factor. Income also was found negatively related to the utilization hence, lower income facilitated the utilization and higher income restricted the utilization. Unmarried status encouraged the utilization whereas; married status discouraged the utilization of benefits. It can be concluded that the school for disabled facilitated the utilization while the school for normal restricted. It was observed that lower education acted as facilitator whereas higher education acted as constraint in the utilization of benefits. It was interesting to note that unemployment encouraged the utilization of benefits whereas employment discouraged respondents from utilizing the benefits.

Considering the intervening variables, all the three intervening variables were incorporated in the regression equation. In the equation, the adjusted R square indicated that 4% of the total variation in the utilization of consumer rights was explained by these intervening

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variables. The regression model as whole was found significant ($F=4.51354$, $df=3/234$, Table 4.62) at 0.05 level of significance.

Table 4.62 Multiple Regression Analysis For Utilization of Benefits and Intervening Variables

Multiple R = 0.23388

R Square = 0.05470

Adjusted R Square = 0.04258

F = **4.51354***

df = 3/234

* significant at 0.05level

Table 4.63 Multiple Regression Analysis for Utilization of Benefits Showing Significantly Affecting Intervening Variables

Sr.No.	Variables	B Coefficient	t value
1.	Attitude towards disability	-0.028126	2.067 *
2.	Knowledge regarding benefits	0.019784	0.334
3.	Problems faced in utilizing benefits	-0.071233	1.970 *
	Constant	18.050008	9.332

It was clear from the Table 4.63 that an increase in the score of attitude towards disability by one unit will lead to a corresponding decrease in the dependent variable-utilization of benefits- by 2.8%

($B=-0.028126$, $t=2.067$, sig. 0.05) while keeping the other intervening variables fixed or constant. Also negative relationship was found between the problems faced in utilizing benefits and utilization of benefits as indicated by the negative sign of beta ($B=-0.071233$, $t=1.970$, sig. 0.05, Table 4.63).

The correlation coefficient revealed that there exists a significant positive relationship between the knowledge regarding benefits and utilization of benefits ($r=0.20$, sig. 0.05, Table 4.54).

Table 4.64 Statistical Analysis Showing Facilitators and Constraints in Utilizing Benefits

Correlation	t-test	ANOVA	Multiple Regression
Independent variables			
1. Age ($r=-0.28^{**}$, Table 4.47) Higher age C Lower age F	1. Marital status ($t=3.54^{**}$, Table 4.49) Married status C Unmarried status F	1. Education ($F=4.1553^{*}$, Table 4.53) Higher edu. F Lower edu. C	1. Type of sc. ($B=-1.368500$, Table 4.60) Sch. for nor. C Sch. for dis. F
2. Family income ($r=-0.24^{**}$, Table 4.47) Higher income C Lower income F	2. Type of school ($t=4.40^{**}$, Table 4.49) School for normal C School for disabled F	2. Occupation ($F=4.1285^{*}$, Table 4.53) Unemp. F Emp. C	2 Occupation ($B=2.987873$, Table 4.60) Unemp. F Emp. C 3. Family inc. ($B=-1.06960$, Table 4.60) Higher inc. C Lower inc. F
Intervening variables			
1. KB ($r=0.20^{*}$, Table 4.54) Higher knowledge F Lower knowledge C			1. ATD ($B=-0.02812$, Table 4.62) High score C Lower score F 2. PUB ($B=-0.07123$, Table 4.62) Less prob. F More prob. C

4.6 Discussion on findings

Major findings of the investigation are discussed here with respect to variables of the study.

4.6.1 Knowledge regarding consumer rights

Respondents' knowledge regarding consumer rights was tested and it was found that about 63% respondents had good knowledge about overall consumer rights and about 37% respondents had average knowledge about consumer rights. The intensity values of the knowledge regarding various consumer rights showed that respondents possessed good knowledge regarding all the rights except the right to be informed for which they showed average knowledge.

John (1974) and Agarwal (1983) found a high percentage of respondents who were well aware of the consumer responsibilities but had partial awareness on consumer terminologies. It was noticed in a study by Natarajan (1990) that awareness level was high and medium among 34.4% and 55.5% of the consumers respectively towards ISI mark. Thanuligam et al (1990) observed that 46.7% of consumers were aware of consumer rights, 52.5% were aware of consumer protection measures and 42.5% had the knowledge about consumer protection council. Gadkari (1993) and Oza (1996) reported the most known

consumer rights as right to safety and right to be informed whereas, the lesser known rights were right to be heard and right to seek redressal.

The variables in the present investigation that depicted variation in the knowledge regarding consumer rights for the entire scale were sex, age, type of family, education and occupation. John (1974) concluded that income and age of the respondents had significant relationship with the degree of awareness of consumer responsibilities. She also found a significant relationship between awareness of consumer terminologies and consumer responsibilities. Mahajan (1990) concluded that age, education and employment were the key determinants of extent of awareness regarding the existence of legal rights for women.

It was found in the present study that increase in education caused increase in the knowledge of consumer rights. There was a difference in the knowledge of males and females where females scored higher mean knowledge as compared to males. This could be due to females generally being more exposed to market. There was a positive significant relationship between age and knowledge regarding consumer rights, which meant that knowledge regarding consumer rights increased with the age of the respondents. As one gets older, he/she is more exposed to purchasing activity, which enhances his/her knowledge. It was also found that respondents having nuclear families had higher knowledge as compared to those having joint family. Generally it is

observed in the joint families that the purchasing activity is restricted to selected members of the family only so the others might not get opportunity and thus lack of knowledge. Moreover, it was found that the respondents who were self-employed had better knowledge regarding consumer rights as compared with the respondents who had job or those who were unemployed.

4.6.2 Utilization of consumer rights

The study revealed that about half of the respondents suggested good utilization and about half of the respondents showed average utilization of consumer rights. It was found from the intensity values for each consumer right that the right to choose and the right to safety had good intensity value hence, showed good utilization whereas, right to be informed, right to be heard and the right to redress showed average utilization.

Regarding utilizing the right to redress, Gadkari (1993) and Nailkankatte (1993) reported that the kind of complaints filed by the respondents at Baroda District Consumer Dispute Redressal Forum were more regarding goods rather than for services. Oza (1996) reported that about 85% respondents check the expiry date, 77% respondents always asked for the bills, 68% respondents showed feeling of anger while found cheated, 48% respondents went back to seller to minimise the loss

suffered and 26% respondents did not take any step to minimise the loss suffered.

The variables that caused variation in the utilization of consumer rights, in the present investigation, were education, type of family, type of school and age at onset of disability. Increase in level of education resulted in an increase in utilization. The utilization was more among the respondents from nuclear family as compared with those from joint family. It could be so because in nuclear family, the responsibilities and activities are shared while generally people in nuclear family find opportunity for purchasing more than in joint families. It was also found that respondents studied in the school for normal showed higher utilization than the respondents studied in the school for disabled.

The utilization of consumer rights was found higher among the respondents who scored high on the knowledge scale. Increase in utilization of consumer rights caused increase in the extent of problems faced by the respondents. The utilization of the consumer rights increased with the increase in attitude score. Thus, more favourable attitude caused more utilization.

Gandhi (1970), Bhatia (1977) and Agarwal (1983) concluded that income of the family, education and age affect the buying behaviour of the respondents. Nailkankatte (1993) found age, sex and education as affecting variables in utilization of Consumer Protection Act. Sharma and
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Duggal (1989) revealed that most of the complainant railway passengers did not use the redressal service provided by the Railway department.

The reason cited by more than 60% of them was that they did not expect any concrete action for their complaints from the Railways. Bhargava (1997) found the age as the only variable significantly influencing the information search behaviour of the respondents.

4.6.3 Problems faced in utilizing consumer rights

About half of the respondents faced the problems to some extent and more than one-third respondents faced the problems to less extent. About 12% respondents faced the problems in utilizing consumer rights to a great extent.

The data revealed that female respondents faced more problems than male respondents. The respondents who were below 20 years of age faced less problems as compared to other respondents. Self-employed respondents faced more problems than employed or unemployed respondents. It was also found that unmarried respondents faced little less problems than married respondents.

The problems faced by the respondents who stayed in nuclear family were little less as compared to those who stayed in joint family. The respondents who had family income between Rs. 5000 and Rs. 10,000 faced problems slightly more than other respondents.

The respondents who studied in the school for disabled faced problems to less extent than those who studied in the school for normal children. Problems faced by the respondents who acquired training were found less as compared to those who did not acquire training. The respondents, who acquired disability above five years of age, faced more problems than those who acquired disability between one and five years of age. It was found that with the increase in extent of disability there was a decrease in the extent of problems faced by the respondents in utilizing consumer rights.

4.6.4 Knowledge regarding benefits

It was observed that little less than half of the respondents had good knowledge about the benefits provided by the government. About 26% respondents had average knowledge and 29% respondents had poor knowledge about the benefits.

It was found that females had better knowledge regarding benefits than males. The knowledge regarding benefits increased with the increase in age as well as education of the respondents. There was a difference in the knowledge regarding benefits with respect to the type of occupation. Self-employed respondents had higher knowledge regarding benefits than those who were unemployed or those who had job. The knowledge was found little higher among married respondents than among unmarried respondents.

Respondents stayed in nuclear family possessed little higher knowledge than those stayed in joint family. The knowledge regarding benefits was found higher among those who had their family income between Rs. 5000 and Rs. 10,000 than other respondents.

Respondents who studied in the school for disabled showed little higher knowledge than those who studied in the school for normal children. Respondents who acquired training showed better knowledge than those who did not acquire training. The level of knowledge regarding benefits increased with the increase in the age at onset of disability. It was also observed that more the extent of disability lower was the level of knowledge regarding benefits.

4.6.5 Utilization of benefits provided by the government

It can be concluded that majority of the respondents of the present investigation had low utilization of the benefits.

In a report appeared in the daily Times of India (1997) a research findings were quoted saying that 74 percent of the rural disabled had no access to government benefits because they lacked the certificate of disability assessment from a competent doctor or surgeon.

Variation in the utilization was observed due to age, marital status, education, occupation, family income, and type of school of the respondents. As the age of the respondents increased the utilization score of benefits decreased. Also increase in education of the

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respondents caused decrease in the utilization of the benefits. Utilization of benefits was found higher among those who were self employed. As the income increased there was decrease in the utilization of the benefits. Higher utilization of benefits was found among the unmarried respondents than the married respondents. The utilization of the benefits was lower among the respondents who studied in the school for normal children than the respondents who studied in the school for disabled.

There was an increase in utilization of benefits with the increase in knowledge regarding benefits. However, the problems faced in utilizing benefits as well as the attitude towards disability were the variables which did not caused variation in the utilization of the benefits.

4.6.6 Problems faced in utilizing benefits provided by the government

Majority (58.4%) of the respondents faced the problems to some extent. About one fourth of the respondents faced problems to great extent whereas, about 18% respondent faced problems to less extent.

Pointing out the reason behind low utilization of benefits a report of the daily Times of India (1997) said that only 15% of the rural disabled get statutory benefits. They face problem of too many formalities, which is difficult to fulfil. In her study, Kaur (1969) compared the problems of handicapped adolescents with non-handicapped adolescents and concluded that non-handicapped adolescents faced more social

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adjustment problems, especially in the area of 'home', 'school' and 'peer', than the handicapped adolescents.

From the present study, it was concluded that education, occupation, income and age at onset of disability were the variables that caused variation in the extent of problems faced by the disabled. The extent of problems faced in utilizing benefits decreased with the increase in education. There was a decrease in extent of problems faced in utilizing the benefits with the increase in income.

Kaur (1969) found age as an affecting variable. She concluded that with increase in age there was decrease in the total adjustment problems, the personal and social adjustment problems of the handicapped group. However, the age did not influence the adjustment problems of the non-handicapped group.

4.6.7 Attitude towards disability

Majority of the respondents had favourable attitude towards disability. None of the respondents had unfavourable attitude towards disability whereas, about one third respondents showed neutral attitude towards disability.

Education, occupation, income and extent of disability were the variables that caused variation in the attitude of the respondents towards disability. There was an increase in the score of the attitude towards disability with the increase in education. The attitude score was

found higher among the respondents who had job. Increase in income caused increase in the attitude score. The score of attitude towards disability was found higher when the extent of disability was lower.

4.6.8 Modified conceptual framework of the study

Based on the results of statistical analysis, the facilitators and constraints in utilization of the consumer rights and benefits were identified. The conceptual framework of the study was modified to integrate the facilitators and constraints. The fig. 9 shows the modified conceptual framework of the study.

The factors or characteristics that encouraged the utilization were identified as facilitators whereas; the characteristics that restricted the utilization were identified as constraints in utilization. Education, type of family, type of school and age at onset of disability were the factors affecting utilization of consumer rights and for benefits age, education, occupation, marital status, family income and type of school affected the utilization of benefits.

Modified conceptual framework

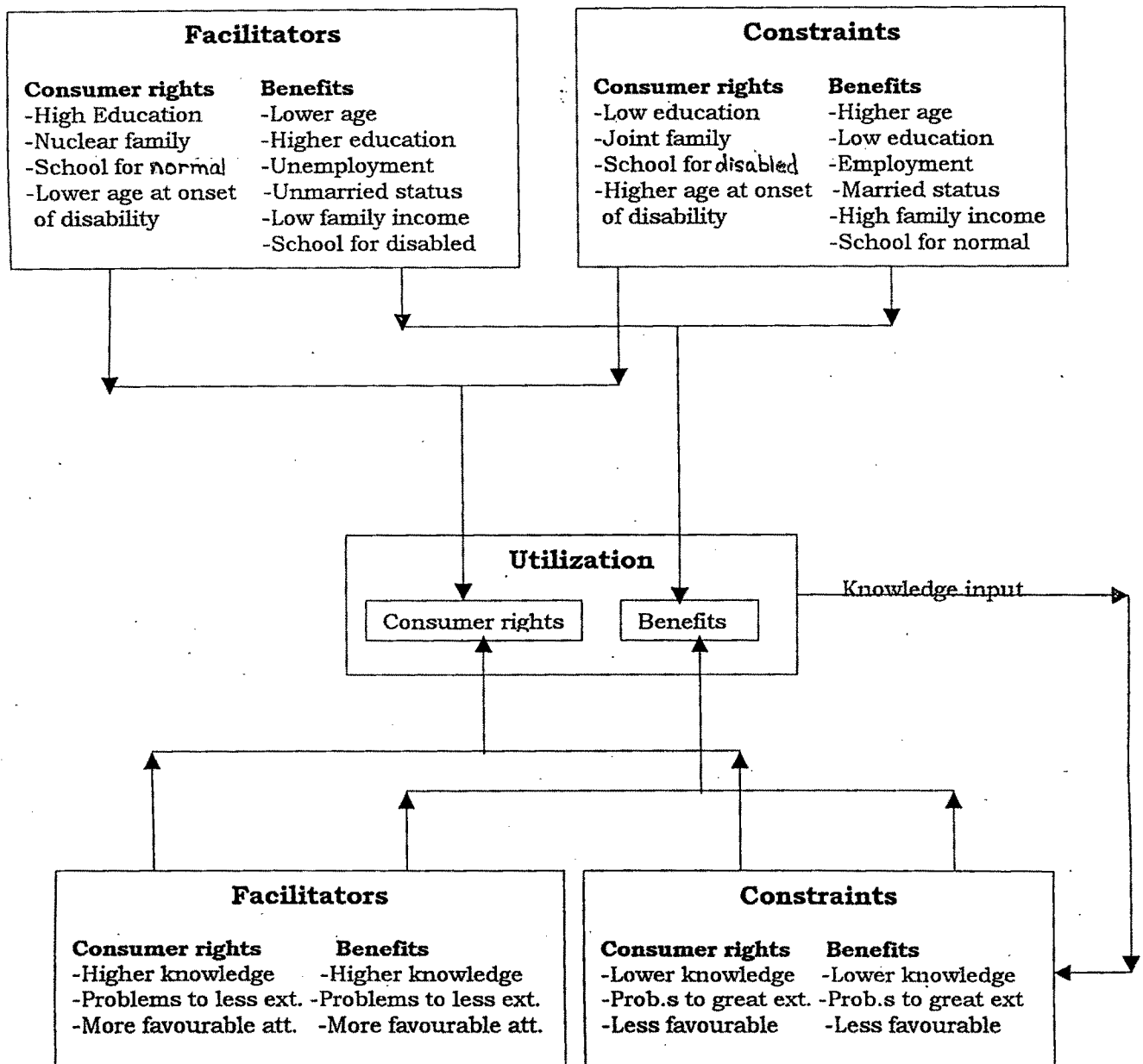


Fig. 9 Modified conceptual framework showing facilitators and constraints in utilizing consumer rights and benefits

Among the personal characteristics, age of the respondents affected utilization of benefits. It was found that lower age of the person facilitated the utilization whereas higher age restricted the utilization. The reason behind this might be that at young age a person is vigorous and keen so might try to utilize the benefits. On the other hand, as the age increases he might not be so keen to utilize the benefits. Higher level of education encouraged the utilization of consumer rights as well as benefits. The function of formal education in developing certain kind of behaviour is well known. The findings of present study supported this. Occupation of the respondents affected their utilization of benefits. It is noteworthy that unemployment encouraged the utilization whereas; employment discouraged the utilization of benefits. The feeling of economic insecurity was found so strong among disabled that once they are employed they feel they need nothing more. This reason probably led them to utilize benefits less as compared to unemployed respondents. Moreover, unemployment is widely prevalent among disabled so in this status getting something "free" helped them to a great extent. The data revealed that unmarried status of the respondent facilitated the utilization of benefits while married status constrained the utilization. As it is known, a person has to put some efforts in order to utilize the benefits. Unmarried status might be helping a person to put more efforts as compared to married status leading to more utilization of benefits.

From among the family characteristics, type of family affected the utilization of consumer rights and family income was found affecting the utilization of benefits. Joint type of family discouraged the utilization of consumer rights but nuclear family encouraged the utilization. In joint family it was observed that purchasing activity was carried out usually by the head of the family or by the main earner of the family. In the present study it was found that majority of the respondents were not main earner of the family. This might have led to restricted utilization of consumer rights in the joint family. The family income played as an affecting variable in the utilization of benefits. Lower income facilitated the utilization of benefits because a person always tries to get more of real income if money income is insufficient or less. Thus, higher income discouraged the utilization of benefits.

Among disability related characteristics, the age at onset of disability affected the utilization of consumer rights and type of school affected the utilization of both-the consumer rights as well as benefits. It was found that the person who has got disability at lower age utilized the consumer rights more than the one who acquired it at later age in his life. It might be so that a person acquiring disability at an early age in his life may accept his status and get acquainted with it easily causing more utilization of consumer rights as compared with those who acquire disability later. Type of school is another factor affecting utilization.

In case of benefits- the school for disabled encouraged the utilization. It was assumed that the special schools might be providing them comfortable atmosphere leading to more self-confidence hence, better utilization of benefits.

In addition to this, the school for disabled might provide them more information about the benefits as compared with the school for normal children.

It was depicted in the modified conceptual framework that these facilitators and constraints affect the utilization of consumer rights and benefits. Also it was found that respondents knowledge regarding both these concepts affected the utilization. Problems faced in utilization were found to be significantly affecting the utilization and also the attitude of the respondents towards disability affected their utilization of consumer rights and benefits. It was assumed that a feed back from the utilization goes back to the intervening variable-knowledge regarding consumer rights and benefits as lower knowledge acted as a constraint to the utilization of consumer rights and benefits. Therefore the knowledge input programme was planned and implemented for those respondents who had low knowledge regarding consumer rights as well as benefits.

The Multiple Regression Analysis was applied to the variables in the modified conceptual framework to prove the theory. In the regression equation for the consumer rights, the adjusted R square indicated 39% of

the total variation in the utilization of consumer rights due to the independent variables present in the model. The regression model as whole was found significant ($F=3.43569$, $df=4/233$, Appendix-E) at 0.01 level of significance.

The adjusted R square in the Regression equation for the utilization of benefits indicated that 7% of the total variation in the utilization of benefits was explained by the independent variables present in the model. The regression model as whole was found significant ($F=4.06330$, $df=6/231$, Appendix-E) at 0.01 level of significance.

4.6.9 Phase-II of the study

In order to impart knowledge regarding consumer rights and benefits among those respondents who did not score well on the knowledge scales, knowledge input programme was planned in the phase-II of the study. It was one-hour programme having a video show on consumer rights of about 23 minutes, a lecture on benefits provided by the government of about 20 minutes followed by the discussion. Respondents were given the same knowledge scales to obtain post-programme scores of knowledge 15 days after the programme.

Student's t-test was applied to find out the difference between the two test scores. The results of t-test for the knowledge regarding consumer rights ($t=2.88$ sig. 0.01) showed significant difference in the knowledge. The mean score of knowledge regarding consumer rights of

the selected 61 respondents was 14.61 before imparting the knowledge whereas the mean knowledge score of consumer rights was found 19.30 after attending the knowledge input programme.

Similarly, the average score of knowledge regarding benefits for the selected 61 respondents was 6.18 before they attended the programme, which increased to 11.03 after attending the knowledge input programme. The results of t-test for the knowledge regarding benefits ($t=2.71$ sig. 0.01) showed significant difference in the knowledge.

4.6.9 Conclusion

It could be inferred from the discussion that most of the respondents had good knowledge about various consumer rights. Half of the respondents had high utilization of consumer rights. Majority of the respondents faced problems to some extent in utilizing consumer rights.

Nearly half of the respondents possessed good knowledge regarding benefits provided by the government. They showed poor utilization of these benefits. Majority of the respondents faced problems in utilizing benefits to some extent.

As conceptualised for the present investigation, various factors affected the utilization of consumer rights and benefits. Education, type family, type of school and age at onset of disability were the independent variables that affected the utilization of consumer rights. Also knowledge regarding consumer right, problems faced in utilizing consumer rights

and respondent's attitude towards disability affected the utilization of the consumer rights. Age, education, occupation, marital status, family income and type of school were the independent variables that affected the utilization of benefits. Also knowledge regarding benefits, problems faced in utilizing benefits and respondent's attitude towards disability affected the utilization of benefits provided by the government.