

SUMMARY AND CONCLUSION

CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

The affluence of modern times and the marked increase in the earning capabilities of the individual have brought about enormous changes in human relationships and this is remarkably noticeable in the market place. In earlier days, food, clothing and housing were the main concerns of most people. Since then, wide changes have occurred. Goods and services have multiplied a hundredfold. Necessities today include so many products and services that our forebears could never have thought of. The individual is therefore faced with problems that were non-existent in earlier years.

There has been rapid increase in the supply of consumer goods and provision of consumer services as well as new methods of distribution of consumer products in the 20th century. The development of modern sales methods such as advertising, supermarkets, self-service centres and pre-packing has made it difficult for the consumer to base a valid choice on his own unaided experience and judgement. The gap between the owner of business and consumers has widened. The average consumer in India continues to face shortages, inflation, quality

variation, adulteration and operational inefficiency. The businessman knows more about these matters than the consumer who buys them occasionally. Although the government action is the only sure remedy for consumer protection, the importance of consumer awareness must be recognised as corrective measure against this.

The foundation of consumer protection was prepared when the U S President John F Kennedy first announced four basic consumer rights in 1962. These were-the right to safety, the right to be informed, the right to choose and the right to be heard. Late, in 1969, U S President Nixen added the fifth one-the right to redress. Afterwards the International Organisation of Consumer Union (IOCU) has expanded these to eight, which included the right to basic necessity, the right to consumer education and the right to healthy environment.

To protect these rights of consumers the Government of India has amended several legislations. Consumer Protection Act (1986) is significant among all these laws as it provides speedy and inexpensive solutions of consumer disputes. There are many laws and institutions in the country designed to protect and promote the interest of the consumer but they are to be used by the consumers. The biggest enemy of the Indian consumer is his/her ignorance of rights as a consumer and apathy in fighting for them.

The literature reviewed suggested that a third world consumer faces many problems. One of the significant causes behind this is his ignorance or lack of awareness regarding consumer rights. It was revealed from the studies that consumers lacked in utilization of redressal mechanism meant for them. The consumers adopt the softer option of throwing up their hands in despair rather than to fight for injustice. Studies focus the normal person as a consumer-be it a homemaker or an adolescent and such others. Unfortunately there was a lack of research work done focusing the disabled person as consumer.

Disabled people tend to have more difficulties in obtaining a broad orientation before buying and very often they show lack of concern in behaving as a good consumer. There may be several reasons behind this. The fundamental query of the present investigation therefore centred around knowing the facilitators and constraints they experience when they use consumer rights.

A survey by WHO showed that one in ten of the world's population are disabled. This means that one in three households contain a disabled person, which is hardly a small minority that can be brushed aside. This group should be enabled to participate fully and equally in the society. To encourage disabled to live fully and merge in the main stream of life, the government of India has offered several benefits to them. They ought to know and use these to their optimum. But for many reasons these

benefits do not reach to the needy people. The investigator was interested to know the factors, which restrict the utilization of these benefits, by disabled.

The field of Home Management is greatly concerned with the concept of family. Each member in the family is a consumer. To varying extent each consumer exercises his right. If the consumer is disabled, the matter requires special attention.

Objectives of the study

1. To study background characteristics of the respondents.
2. To assess knowledge of the respondents regarding-
 - a) consumer rights
 - b) benefits provided by the government.
3. To measure the extent of utilization of
 - a) consumer rights
 - b) benefits provided by the government
4. To find out extent of problems faced in utilizing
 - a) consumer rights
 - b) benefits provided by the government
5. To know the attitude of the respondents towards disability.
6. To identify the facilitators and constraints in utilizing
 - a) consumer rights

b) benefits provided by the government.

7. To conduct knowledge input programme for the respondents not having good level of knowledge regarding-

a) consumer rights b) benefits provided by the government.

Hypotheses of the study

H₁ : There exists a relationship between selected independent variables and

i) knowledge of the respondents regarding

(a) Consumer Rights

(b) Benefits provided by the state government.

ii) Attitude of the respondents towards disability.

iii) Problems faced by respondents in utilizing

(a) Consumer Rights

(b) Benefits provided by the state government.

iv) Extent of utilization of

(a) Consumer Rights

(b) Benefits provided by the state government

H₂ : There exists a relationship between extent of utilization of (a) consumer rights (b) benefits provided by the state government and following intervening variables-

i) knowledge of the respondents regarding,

(a) Consumer Rights

- (b) Benefits provided by the state government.
- ii) Attitude of the respondents towards disability.
- iii) Problems faced by respondents in utilizing,
 - (a) Consumer Rights
 - (b) Benefits provided by the state government.

Delimitation of the study

The study was limited to,

1. The respondents who had more than 40% of loco motor disability.
2. The respondents who were physically handicapped.
3. The respondents who belonged to either of the following three institutions situated at Ahmedabad city :
 - i) Society for the Physically Handicapped.
 - ii) Apang Manav Mandal
 - iii) The Blind Person's Association (working for all types of disability)
3. The respondents who purchased goods for self and/or for others.

Methodology

The present investigation was a descriptive survey, conducted on 238 disabled consumers selected through proportionate random sampling technique from the three institutions viz. Society for Physically

handicapped, Apang Manav Mandal and Blind Person's Association (Also working for all types of disability) located at Ahmedabad.

The tool to collect data

Keeping in view the objectives of the study, a questionnaire was prepared. The questionnaire comprised of four sections. Section I was structured to know the background characteristics of the respondents. Section II collected information on the three different rating scales regarding benefits provided by the government to disabled people. Scales were developed to study knowledge regarding benefits, utilization of benefits and problems faced in utilizing benefits. In section III rating scales on knowledge, utilization and problems faced in utilization of consumer rights were constructed. Respondents' attitude towards disability was measured in section IV with the help of attitude scale. Content validity for all the seven scales was established by the judgements of the panel of 13 judges from various fields. After suggested modifications, pretesting was done to establish reliability of the scales through split-half method.

Analysis of data

Descriptive and inferential statistics were used to analyse data. The data were presented in frequencies, percentage, mean and standard deviation for analysing the information. Analysis of Variance, t-test and Pearson's Product Moment correlation were used to test the hypothesis. Multiple

regression analysis was applied to know the facilitators and constraints in utilizing consumer rights.

Major findings of the study

Major findings of the study are presented below:

1. Background characteristics

Little less three fourth of the respondents were males. Little less than half of the respondents were between 20 and 29 years of age with mean age 26.2 years. About 42% respondents had education up to HSC and also about 71% of the respondents were unemployed. Majority of the respondents were unmarried. About 60% respondents stayed in joint family and about three fourth of the respondents had monthly family income below Rs. 5000.

About 73% respondents studied in the school for normal children. Majority of the respondents acquired disability due to disease between one and five years of age. About two third of the respondents had disability between 41% and 74% with mean extent of disability 62.7%.

2. Knowledge regarding consumer rights

It was found that about 63% respondents had good knowledge regarding consumer rights. Respondents had good knowledge about all the rights except the right to be informed which showed little less intensity value. The factors which affected the knowledge regarding consumer rights were-sex, age, education, occupation and type of family. Females

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possessed higher level of knowledge than males. The knowledge was found increasing with the increase in age of the respondents. It was found that with the increase in education level of the respondents there was an increase in the knowledge of the respondents. Among all the three occupation groups the knowledge regarding consumer rights was found higher among respondents who were self-employed. Respondents stayed in joint family had lower level of knowledge regarding consumer rights as compared to those who stayed in nuclear family.

3. Utilization of consumer rights

Little less than half of the respondents utilized the consumer rights to average extent and about half of the respondents utilized the consumer rights to high extent. Intensity value showed that right to choose and the right to safety were utilized to high extent while other rights were utilized to average extent. The factors that affected the utilization of consumer rights significantly were education, type of family, type of school and age at onset of disability. Increase in education caused increase in utilization of consumer rights. The respondents who stayed in nuclear family were found to utilize the rights more than those who stayed in joint family. It was concluded that the respondents studies in the school for normal utilized the consumer rights more than those who studied in the school for disabled. There was a negative significant relationship between age at onset of disability and utilization of consumer rights hence, it can be said

that as the age at onset of disability increased the utilization of consumer rights decreased.

It was found that there was a significant positive relationship between knowledge regarding consumer rights and extent of utilization of consumer rights therefore, increase in knowledge regarding consumer right increased the extent of utilization.

Facilitators and constraints in utilizing consumer rights were found out by using multiple regression. It was evident that education and age at onset of disability were the affecting variables in the regression equation. Besides this, from the results of ANOVA, t-test and correlation it was concluded that higher education, nuclear family, special school for disabled and lower age at onset of disability were the facilitating factors in utilization whereas, lower education, joint family, school for normal children and higher age at onset of disability restricted the utilization of consumer rights.

4. Problems faced in utilizing consumer rights

About 50% of the respondents faced problems to some extent whereas; about 38% respondents faced problems to less extent. The factors that affected the extent of problems faced in utilizing consumer rights were education, acquisition of training and extent of disability. It was found that females faced more problems than males. With the increase in age there was an increase in extent of problems faced by the respondents.

With the increase in education there was a decrease in extent of problems faced by the respondents. The respondents who were self employed faced the problems to higher extent than the employed and unemployed respondents. More problems were faced by the respondents who had disability more than 74% than those who had disability between 41% and 74%.

5. Knowledge regarding benefits

Little less than half of the respondents had good knowledge regarding benefits. Respondents showed good knowledge for the benefits related to travelling. They possessed average knowledge for the other groups of benefits. Age of the respondents, education, occupation and family income were the variables that affected the knowledge regarding benefits significantly. Knowledge regarding benefits was found increasing with the increase in age of the respondents. Also increase in education caused increase in knowledge regarding benefits. The respondents who were self-employed had better knowledge regarding benefits as compared with those who were unemployed or employed. The respondents who had family income below Rs. 5000 had less knowledge than others where as the respondents who had family income between Rs. 5000 and Rs. 10,000 had more knowledge than other respondents.

6. Utilization of benefits

Little less than three fourth of the respondents showed low utilization of benefits and none of the respondents showed high utilization. The intensity values for various groups of benefits suggested that all other groups of benefits except the benefits related to travelling showed poor utilization. The benefits related to travelling showed average utilization. There were six variables that affected the utilization of benefits significantly. They were-age, marital status, education, occupation, family income and type of school. Age of the respondents had negative relationship with the utilization so it can be interpreted that as the age of the respondents increased there was a decrease in utilization of benefits. Unmarried respondents showed better utilization than married respondents. Increase in education caused increase in utilization of benefits. The respondents who were unemployed utilized the benefits more than other respondents. A decrease in utilization was found with the increase in family income of the respondents. The respondents studied in the school for disabled utilized the benefits more than those who studied in the school for normal.

Knowledge of benefit was found to be positively related with the utilization of benefits. Therefore with the increase in knowledge there was an increase in extent of utilization of benefits provided by the government.

Facilitators and constraints were found by using multiple regression analysis. Three variables in the equation were found significantly affecting the utilization. They were type of school, occupation and family income. It was concluded considering the results of multiple regression, ANOVA, t-test and correlation that lower age, unmarried status, higher education, unemployment, lower income and school for disabled encouraged the utilization but higher age, married status, lower education, employment, higher income and school for normal children discouraged the utilization of benefits.

7. Problems faced in utilizing benefits

It was found that about 58% of the respondents faced problems to some extent; about one fourth of the respondents faced problems to great extent and about 17% respondents faced problems to less extent.

Family income, education and occupation were the variables that affected significantly the problems faced in utilizing benefits. There was not much difference found in the problems faced by males and females. Respondents who were above 39 years of age faced least problems as compared to respondents of other age groups. As the education increased, there was a decrease in problems faced by the respondents. It was interesting to note that the respondents who were employed faced the least problems among other groups of occupation. Unmarried

respondents faced problems to slightly less extent than married respondents.

Respondents stayed in nuclear family faced problems to less extent than those who stayed in joint family. It can be observed that as the family income increased, there was a decrease in the problems faced by the respondents.

Respondents studied in the school for disabled faced problems to lower extent than those who studied in the school for normal children. Respondents who acquired training faced less problems than those who did not acquire training.

8. Attitude towards disability

It was observed that about two third of the respondents had favourable attitude and about one third of the respondents had neutral attitude towards disability. Intensity value suggested favourable attitude for all the aspects of attitude towards disability.

Discussing the attitude towards disability with the help of personal characteristics of the respondents, it was found that females than males had more favourable attitude towards disability. As the age increased, the mean score of attitude increased. Similarly, the mean score of attitude increased with the increase in education. This was also true for family income that with the increase in family income, there was an increase in mean score of attitude.

The mean score of attitude was found more for those who studied in the school for normal children. The respondents who did not acquire training showed more favourable attitude as compared to those who acquired training. It is noteworthy that the respondents who had more disability showed less favourable attitude than those who had less extent of disability. The factors that affected the attitude of the respondents towards disability were age, education, occupation, family income and type of school.

9. Testing of Hypotheses.

- i) Results of hypotheses testing suggested that the null hypothesis that there exists a relationship between independent variables and dependent variable-utilization of consumer rights-was partially rejected hence, it was concluded that there exist a significant relationship between the independent variables-education, type of family, type of school and age at onset of disability and utilization of consumer rights.
- ii) The null hypothesis that there exists a relationship between intervening variables and the dependent variable-utilization of consumer rights- was partially rejected and it was concluded that there is a significant relationship between intervening variables such as-knowledge regarding consumer rights, problems in utilizing consumer rights, and attitude towards disability- and utilization of consumer rights.

iii) The null hypothesis that there exists a relationship between independent variables and dependent variable-utilization of benefits-was partially rejected. It was concluded that there exists a significant relationship between selected independent variables-age, education, occupation, occupation, marital status, family income and type of school-and utilization of benefits.

iv) The null hypothesis that there exists a relationship between intervening variables and the dependent variable-utilization of benefits-was partially rejected for the variable-knowledge regarding benefits. Hence, it was concluded that there was a significant relationship between knowledge regarding benefits and utilization of benefits.

10. Phase-II of the study

A knowledge input programme was conducted for those respondents who did not score well on knowledge regarding benefits as well as regarding consumer rights. These respondents were shown a videocassette regarding consumer rights which was prepared by CERC, Ahmedabad. They were also given a lecture on benefits provided by the government along with the discussion on how to solve their problems in utilizing these benefits. A booklet published by the Government of Gujarat containing information on the benefits was given to the respondents.

After 15 days of this knowledge input programme, the same questionnaire was administered to them. The results of t-test between

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the pre-programme and post-programme scores of knowledge suggested significant difference between them.

Conclusions

Following conclusions are drawn from the present investigation.

Respondents had good knowledge regarding all the consumer rights except the right to be informed. The factors which affected the knowledge regarding consumer rights were-sex, age, education, occupation and type of family. About half of the respondents utilized the consumer rights to high extent. Education, type of family, type of school and age at onset of disability-were the factors that affected the utilization of consumer rights. There was a significant positive relationship between the knowledge regarding consumer rights and utilization of consumer rights. Nearly half of the respondents faced the problems to some extent in utilization of consumer rights. Education was the only variable affected the extent of problems faced in utilizing consumer rights.

Little less than half of the respondents had good knowledge regarding benefits. Age, education, occupation and family income affected the knowledge regarding benefits. Respondents showed low utilization of the benefits. Variables affecting the extent of utilization of the benefits were-age, marital status, education, occupation, family income and type of school. Knowledge of benefits was significantly

related with the utilization of benefits. Respondents faced problems to some extent and the factors that affected the extent of problems faced in utilizing benefits were-education, occupation and family income. As a consequence, it can be concluded that the theory set for the investigation was largely accepted.

Implications of the study

Findings of the study brought out a number of implications for the government, consumer organizations and voluntary organizations working for the disabled.

1. Dissemination of information

Dissemination of the right kind of information to the masses is an important step to be taken in the direction of encouraging the utilization of consumer rights and benefits. The findings showed that little more than one third of the respondents did not possess good knowledge about consumer rights whereas; about half of the respondents did not possess good knowledge about benefits provided by the respondents. Moreover, significant positive relationship was found between the knowledge of the respondents and utilization. Therefore, to provide information is a prime task, which can be undertaken by the government and voluntary

organizations at various levels. Information for following issues is required to be reached to the mass:

- i) Consumer rights in general and the right to be informed in specific.
- ii) Benefits provided by the government, procedure to be followed in obtaining these benefits and documents required in this.
- iii) Where to approach for problems in utilizing consume rights and/or benefits.

Mass media can be used widely for the purpose of disseminating information to mass. Television, radio, magazines, newspapers etc. can be used. The investigator has made a little effort in this direction by delivering a talk on All India Radio, Ahmedabad titled "Disabled as a consumer" which was broadcasted on 15th May 2001 at 10:45 am (Appendix D). Voluntary organizations or office of social welfare department can open information centres in their premises.

2. Creating barrier free environment

Many consumers mentioned the problems of parking the vehicles, inaccessibility of the buildings, counters of the offices and such others. The most often told fact still remains least implemented is that there should be minimum architectural barriers at the public places.

Special parking zones for disabled should be provided in the buildings where it is feasible. Buildings under construction and under the stage of planning must have this. Counters of the offices such as

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railway and ST booking offices, post office, theatres etc. should be at lower height or some other provision like wide opening should be made.

Disabled consumers found it difficult to enter in the shop for small enquiries such as discount schemes or availability of seasonal products etc. Therefore such information is needs to be displayed outside the shop so that a disabled consumer can obtain information with minimum difficulty.

3. Simplifying the procedures

There should be some simplification if possible in filing complaint and getting redressal for consumer problems. Simplified forms and documentation can also help reducing repeated trips and thereby lessen difficulty.

Regarding utilization of benefits, many respondents reported that they found it very difficult to fulfil the required procedures. It is indeed necessary to simplify the formalities and make it easier for disabled to use the benefits. There are certain suggestions in this direction.

- ♦ There should be more certified surgeons i.e. at least one in each area for the giving the certificate showing the extent of disability.
- ♦ In rural areas also there should be certified surgeons authorized to give certificates directly without approaching the regional medical officer.

- ♦ The Identity card should be made such that it is acceptable nationwide rather than just statewide. This will help the disabled to utilize the benefits in any state.

4. Clarifying misconceptions

Clarification of certain misconception would also help in reducing their problems.

- ♦ The most commonly found misconception regarding utilization of benefits was that they think that benefits are supposed to be used by only those who have low income or who have less education.
- ♦ Sometimes they expect others to pity them and provide them maximum convenience. This may prove harmful to their productivity.
- ♦ There exists misconception about disabled people among the administrative staff of the government as well as non-government organizations that disabled people obtain benefits by cheating or other related normal persons take the advantage on behalf of the disabled. The investigator from her experience of the field work found that majority of times this is not true hence, this should be clarified as it makes the staff rude and the disabled hesitant in utilizing the benefits. Thus a programme to sensitise the officials towards their problems and limitations of the disabled could be arranged.

Recommendations for further studies

1. A comparative study between disabled consumers and normal consumers can be carried out.
2. Disabled consumers' buying behaviour and purchasing problems can be explored.
3. Facilitating factors behind use of redressal mechanism could be found from those disabled persons who have filed the complaint in the CDRAs.
4. Experimental study can be carried out to test specially designed products for disabled. Further, their satisfaction in use, difficulties and modification suggested can be found out.
5. A study can be conducted to evaluate the implementation of PDA 1996.