



ABSTRACT

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The present research work aimed to study the multiplicity of the issue relating to the consumers who are disabled. No other economic activity ranks in importance with that of buying. Disputes in transactions are inevitable. A good many legal problems naturally arise. But business enterprises are in a position to exploit consumers because of several reasons. The most considerable reason is that the Indian consumers are naive and disorganized. In a situation of exploitation, the Indian consumer has a traditional attitude of suffering in silence. The matter gets multifaceted when the consumer is disabled. 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.

The first effort to strengthen the consumers against deceitful practises was made by the U. S. President J. F. Kennedy when he announced the four basic rights of consumers in 1962. Today there are eight rights to which any consumer, irrespective of his physical condition, is entitled. To protect these consumer rights, the Government of India has amended Consumer Protection Act in 1986, which provides speedy and inexpensive solutions to consumer disputes. But the consumer needs to make use of the provisions made for him. Knowledge is preliminary condition behind any action. When

there is lack of awareness or knowledge regarding consumer rights, it is unsubstantiated to think about its utilization.

A disabled should be made to live fully and should be provided with the opportunities to lead a normal life. Government of Gujarat has announced several beneficiary schemes with this reference. Disabled are consumers of these benefits first, to live a normal life. Therefore, it was considered important to include this aspect in the present study.

The literature of the subject revealed a call of attention to focus on disabled person as consumer because there is a dearth of research work in this area. Studies have been carried out discussing normal person as a consumer, been it-the homemaker, the teenagers, or any other such group. Researches have been done to find out psychosocial problems, adjustment, attitude and behaviour of the disabled persons. Hence, the present investigation was deliberated to probe into the subject of consumer rights with special reference to disabled people. Family studies and consumer studies are the core of the field of Home Management. The present investigation would add a new dimension to the researches on consumer studies.

The investigation attempted-

1. To study background characteristics of the respondents.
2. To assess knowledge of the respondents regarding consumer rights and benefits provided by the state government.

3. To measure the extent of utilization of consumer rights and benefits provided by the state government.
4. To find out extent of problems faced in utilizing consumer rights and benefits provided by the state government.
5. To know the attitude of the disabled towards disability.
6. To identify facilitators and constraints in utilizing consumer rights and benefits provided by the state government.
6. To conduct a knowledge-input programme for the respondents having lower extent of knowledge regarding consumer rights and benefits provided by the state government.

Hypotheses postulated were,

H₁: There exists a relationship between 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) utilization of
 - (a) Consumer Rights
 - (b) Benefits provided by the state government

H₂: There exists a relationship between Utilization of (a) Consumer Rights and (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.

Present investigation was a descriptive survey, conducted on 238 disabled consumers selected through proportionate random sampling technique from the institutions for disabled located at Ahmedabad city. A questionnaire was used as a tool to collect data. The respondents who did not have good knowledge were given the knowledge regarding consumer rights and benefits with the help of knowledge input programme in the phase-II of the study. The knowledge input programme consisted of a video-show, a lecture and distribution of booklet. Respondents were given the same knowledge scales to test the difference in their

knowledge due to the knowledge input programme after 15 days of the programme.

Data were processed with the help of descriptive and inferential statistics. Computer software viz. Microsoft Office-2000 and SPSS-advance were used for analysing the 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 were-

1. Majority of the respondents were males. Little less than half of the respondents were between the age of 20 and 29 years. Little less than half of the respondents had education up to HSC. Majority of the respondents were unemployed. Majority of the respondents were unmarried. Also majority of the respondents stayed in a joint family and had monthly family income below Rs. 5000.
2. Majority of the respondents had good knowledge about consumer rights. The factors which affected the knowledge regarding consumer rights were-sex, age, education, occupation and type of family.
3. Half of the respondent utilized the consumer rights to high extent. The factors that affected the utilization of consumer

rights were-education, type of family, type of school and age at onset of disability. There was a significant positive relationship between knowledge regarding consumer rights and extent of utilization of consumer rights.

4. About half of the respondents faced the problems in utilizing consumer rights to some extent. Education, acquisition of training and extent of disability were the factors that affected the extent of problems faced by the respondents.
5. Less than half of the respondents had good knowledge about benefits. Age of the respondents, education, occupation and family income were the factors that affected the knowledge regarding benefits.
6. Majority of the respondents showed low utilization of benefits. The six factors that affected the utilization of benefits were: age, marital status, education, occupation, family income and type of school. Knowledge of the benefit was positively related with the extent of utilization of benefits.
7. Little more than half of the respondents faced problems to some extent. Family income education and occupation were the factors that affected the extent of problems faced by the respondents.
8. Majority of the respondents had favourable attitude towards disability. Age, education, occupation, family income and

type of school were the factors that influenced the attitude of the disabled towards disability.

9. The results of the knowledge input programme suggested that there was a significant difference in the knowledge of the respondents regarding consumer rights ($t=2.88$ sig. 0.01) as well as benefits ($t=2.71$, sig. 0.01).
10. Based on findings of the study the implications for government, consumer organizations and voluntary organizations working for the disabled are-dissemination of information, creation of barrier free environment, simplification of procedures and clarification of misconceptions regarding disability.