

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Jitendra Kumar Kushwaha^{1*}

ABSTRACT

Discrimination is unfavourable treatment based on the prejudice one hold about other person. Indian society is characterized by the caste and caste based discrimination which can be seen in higher education system very clearly. Therefore, the study is intended to assess the effect of perceived discrimination on the stress appraisal among the students of higher education and its consequential impact on mental health. For this purpose, a sample of 720 students of under-graduate and post-graduate with diverse socio-economic background has been selected. The sample is taken from four universities of Uttar Pradesh by utilizing multi-stage-stratified systematic sampling method. By using SPSS, collected data is analysed and it is noticed that there is significant difference in the degree of perceived discrimination and stress appraisal of students which is mediated by caste, income of the family and age of the students. Higher level of perceived discrimination leads to higher stress appraisal. From regression analysis, it is prominently emerged that caste has significant explained variance on the stress appraisal. However, perceived discrimination also has significant predicting value over the appraisal of stress among the students of higher education. Altogether, perceived discrimination can explain 20.7 percent variance on stress appraisal when other independent socio-demographic factors are in control. This explained variance is significant statistically at 0.01 level.

Keywords: *Stress, Mental Health, Discrimination, Higher Education*

Baron & Byrne (2000) defined that discrimination refers to harmful actions directed towards the persons or groups who are the target of prejudice. Because overt discrimination is now illegal in many countries and such behaviour now frequently takes place more in subtle forms. As characteristics, discrimination can be latent, manifest, open or subtle. It is in the mind and conscience. It is a mind-set that operates within a given situations. It is felt and experienced and has manifold implications (Wankhede 2003).

¹ Assistant Professor, Department of Psychology, Central University of Haryana, India

*Responding Author

Received: June 22, 2017; Revision Received: July 30, 2017; Accepted: August 15, 2017

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

To know the existence and extent of discrimination of a particular kind in a particular social or economic domain, it is necessary to have a theory (or concept or model) of how such discrimination might occur and what its effects might be. Here in this context the typology discussed by Blank et al (2004) and Gordon Allport (1954) model of the sequential steps by which an individual behaves negatively towards members of another group will be appropriate. Blank et al (2004) discusses four types of discrimination and the various mechanisms that may lead to discrimination. The first three types involve behaviour of individuals and organizations: intentional discrimination, subtle discrimination and statistical profiling. The fourth type involves discriminatory practices embedded in an organizational culture. Intentional discrimination is an explicit and direct unfavourable treatment. Subtle discrimination is a set of often-unconscious beliefs and association that affect the attitudes and behaviours of members. It is indirect, automatic, ambiguous and ambivalent. Statistical discrimination or profiling is kind of discrimination in which perceived group characteristics are assumed to apply to the individual. The last type of discrimination is an embedded institutional process- which can occur formally and informally within a society and leads to differential treatment or produces differential outcomes.

Gordon Allport (1954) an early leader in comprehensive social science analysis of prejudice and discrimination, articulated the sequential steps by which an individual behaves negatively towards members of another racial group. These are verbal antagonism, avoidance, segregation, physical attack, and extermination. According to him, verbal antagonism includes casual racial slurs and disparaging racial comments, either in or out of the target's presence. Avoidance entails choosing the comfort of one's own racial group. Segregation occurs when people actively exclude members of a disadvantaged racial group from the allocation of resources and from access to institutions. The most common examples include denial of equal education, housing, employment and health care on the basis of race. Physical attack is overt form of discrimination and extermination or mass killing based on racial or ethnic animus do occur. Thus in western culture the race is the base for discrimination whereas in Indian society the caste is base for discrimination but the model mentioned here will be applicable because based on caste there is higher probability for the verbal antagonism, caste based derogatory comments and physical segregation based on caste in Indian society. Therefore this model would be instrumental to know the extent and existence of caste based discrimination in the context of Indian society

Stress: In this research exploration, the significant term is 'stress' which reflects the connotation as a motive force to overcome obstacles and to solve problems. Stress is the state where an individual well-being is threatened and one undergoes certain physiological and psychological changes which prepare one to handle threat through sustained activity. Therefore stress is a complex psycho-physiological response to a situation in which a person perceives to be beyond one's coping capacity. Cognitively it is experienced as a state of tension or turmoil and is often accompanied by anxiety. Physiologically it is a state of preparedness to tackle the danger inherent in the situation.

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

In order to understand stress in terms of physiological responses, the three stage model of 'The Physiology of Stress Response' has been proposed in 1956 by Hans Selye and the model popularly known as the GAS (General Adaptation Syndrome). Selye demonstrated that it is a three stage response. The three phases of stress response are: The Alarm Stage, The Stage of Resistance and The Stage of Exhaustions. In the alarm stage organism recollect all the necessary resources to fight bravely with stressors or the demand of the situation. In this stage, prompt response of the body prepares us to cope with the stressor here and now. During the second stage, the resources mobilised during the first stage, are utilised to adapt to the stressors situation. At this stage efficiency is high and the organism is able to resist the stressors. Constantly resisting stressors, the available energy gradually gets depleted, leading to the third stage of stress response which is the stage of exhaustion. In this last stage the resources are completely depleted, the organism is not able to fight the stressor anymore and various kinds of illnesses take place.

The emphasis has been laid on the role of social structure for the appraisal of stress and it is noticed by Pearlin (1989). Author believes that much of stressful experiences occur within the context of social structure or system of social stratification such as socio-economic status, race and gender are often related to a person's place within that structure. In Indian situation and with regard to the caste system with discrimination based on the caste, the above conceptualisation is appropriately suitable for the argument that the poor socio-economic status is linked to the lower caste people who are often deprived of so many things and poverty and discrimination work as stressors to them. The argument of author is completely supporting the stress due to caste system in Indian society and caste based discrimination.

Discrimination and Stress: The Relationship

In the international context there are various studies which have revealed that discrimination of any kind may lead to the stress appraisal. Discrimination itself has been proved as social stressors. With reference to the racial discrimination; Smith (1985) and Slavin et al (1991) have observed that racial and minority statuses are sources of stress. One of the most important classes of stressors from these perspectives is types of unfair treatment associated with discrimination. It has been known that exposure to discriminatory behaviour is an important feature of life, for socially disadvantaged groups including women (Gardner 1995), racial minorities (Sigelman & Welch 1991), and the poor (Sennett & Cobb 1973). Several studies have suggested that discrimination has powerful adverse effect on the emotional well-being (Dion, Dion & Pak 1992, Thompson 1996).

Clark et al. (1999) presented a psycho-physiological model of racism as a stressor. They argued that environmental stimuli rooted in either personal or structural aspects of racism exert a deleterious effect on opportunities and accessibility to the resources. Moreover these scholars argued while the stress process associated with racism is influenced by contextual factors such as socio-economic status and individual psychological make-up, it ultimately influences physical and mental health. Likewise the discrimination based on caste in Indian

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

society has influence on the individual's life events along with other stressors of life. The argument is completely applicable in the Indian context where casteism is associated with stress process and influenced by the contextual factors such as socio-economic status, poverty, belonging to particular community, untouchability, inaccessibility with lack of awareness and poor individual psychological make-up.

Stress and Mental Health: A Perspective

Social behaviour of an individual is the expression of his basic psychological need for affiliation. One may fallout of cognitive changes and negative emotional experiences because of stress. Stress can damage the social relationship. Many problems like social insecurity, selfishness and aggression can be traced back to prolonged stress (Anderson, N.B. et al, 2016). The manner in which stress is perceived and experienced can affect physical as well as mental health. When emotional stress response is negative, one may feel fear, anger, hostility or alienation. One may also feel helpless and hopeless. These feelings increase risk of stress related disorder and poor mental health (Powell et al. 1993, Williams R.B. 1994).

Taylor and Turner (2002) explored the relationship between discrimination, social stressors and depression among White and Black Youth and found that discrimination was related to depression more among African Americans than Whites. Romero and Roberts (2003) found that discrimination is positively related to distress and depression among Mexican Youth as well. Murry et al. (2001) explored as to how chronic stress and racism influenced relationship quality in hundred of African Americans. They noticed that mothers who were subjected to high level of discrimination and general life stress; had more symptoms of depression and anxiety which in turn was related to problematic and less effective parental relationship.

The study conducted by Flores E. Et al. (2008) on the population of 215 Mexican origin adults, revealed that discrimination is the source of chronic stress above and beyond perceived stress and the accumulation of all sources of stress. It is detrimental to mental and physical health. The findings of this research reflected that mental health and health practitioner need to assess for the effect of discrimination as stressor along with perceived stress. Thus it is suggested that the multiple stressors experienced among the members of oppressed group may enhance vulnerability to stress such that individual lives in a state of heightened vigilance or high level of stress that affect overall health.

Rationale: In our society there are numbers of youth who have been the victims of the discrimination and have health and mental health problems. Considering our society with majority of youth population and a chunk of that are pursuing higher education. Higher education system is part and parcel of larger society and assumed to be ideologically discrimination free which is prevalent at large in the society but in the higher educational institutions, there are strong probabilities to be discriminated on the basis of caste and to have its consequences on health and mental health (Rao 2002, Thorat 2002, 2005; Wankhede 2008 and Sebastian 2006). Therefore, it was proposed to select purposely students pursuing

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

higher education for this study and to explore their overall stress and mental health related problems caused due to discrimination.

Research Questions: Therefore, it is proposed to conceptualise to have more emphasis on the research questions that- what are the demographic and socio-economic background factors along with one's caste which determine the appraisal of discrimination in educational settings with its consequences on mental health? What are the common appraisal of psychological, physical and health behavioural problems of students in higher education induced by various stressors? Are there any underlying factors / patterns which determine the appraisal of such problems? What are the patterns of reported health problems of students belonging to different communities, different universities and different courses?

Objectives

1. To assess the degree of perceived discrimination and stress among the students of higher education
2. To assess the stress level among students due to discrimination in higher education and examine mediating effect of socio-demographic background.

Variables

Dependent –Stress appraisal

Independent- Degree of Perceived Discrimination & Socio-Demographic Factors

Hypothesis

1. The more the perception of discrimination during higher education would lead to greater appraisal of stress symptoms and mental health problems.
2. Perception of discrimination would be mediated differently through caste, economic status of family and the permanent habitat of the family.
3. Heightened level of stress appraisal at higher education level will be due to rural habitat with lower economic background of the family.

METHODOLOGY

The descriptions of independent variables with their relevance on prediction of discrimination as well as mental health problems is elaborated clearly and based on these independent variables regression modelling is done. Interpretations of results and corresponding tables are prepared meticulously so that essence could be grasped easily. Subsequently the discussion provides the insights to the relevance of caste and perceived discrimination in higher education with its implications on the mental health of students.

Sample and Sampling Technique

Data is collected from students pursuing higher education at four universities of Uttar Pradesh, India. A sample of 720 respondents is recruited by adopting Multistage-stratified Systematic sampling. Four universities were chosen for this survey because these universities

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

have highest number of students from the region where they are located and are better representative of higher educational institutions of Uttar Pradesh. Among these universities three are State Universities and one is Central University. One state university is located in Bundelkhand region known as the backward region of U.P., another one is located in Ruhilkhand Region in the western part of U.P., next state university is located at capital city of U.P. Lucknow, and the central university is located at Varanasi. These universities are imparting general and technical education and attract students from rural as well as urban locations with diverse socio-economic background. In these cities the common language is Hindi however; most of the courses are taught in English. Examining students together from these universities in particular helps to uncover the demographic diversity within the particular caste, course and rural-urban geographical locations.

However, the criterion for selecting sample was restricted to only those students who are in their final year of either under-graduate or post-graduate course. Therefore, it was pre-planned procedure to select only 30 respondents from each course (B.A., B.Sc., B.Com, M.A., M.Sc., and M.Com) and from each university (University I, II, III & IV) by maintaining the balance of caste representation simultaneously.

Keeping in mind objectives of study, the survey was conducted to collect data and with the help of pre-designed questionnaire. The survey questionnaire was prepared in English and translated into Hindi. The questionnaire had the Discrimination Perception Scale for Students and Stress checklist for students which were re-validated in Indian context for students of higher education. In addition, this questionnaire contained questions regarding socio-demographic characteristics, educational background and socio-economic status of family. Refinements to the local statements in Hindi were accomplished through translation and back translation by a panel of bilingual experts and survey was administered in Hindi. While face to face survey the questionnaires were administered in the presence of researcher. Therefore, the response rate was 100 percent but some of the cases were excluded due to missing values and to compensate that loss, again students from particular caste, university and course were recruited to seek information on the designed measures. Thus final sample size remained 720 of students pursuing higher education.

All ordinal and interval scaled measures were coded such that a high score reflect a high value of the construct. In this study three indicators of mental health is used i.e. stress, students. One independent measure of discrimination perception is used to assess the degree of perceived discrimination among students and its impact on mental health. However to determine the degree of perceived discrimination in higher education, the socio-demographic factors, educational background and economic status of family are also taken in to consideration.

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Data Analysis

Analysis of collected Data is performed with help of SPSS and cross tabulation, Significance Difference as well as regression analysis is done to explore the existing patterns of discrimination perceptions and its role on explaining variance on stress appraisal.

Measure and Methods

Dependent Variable

Stress- To assess the stress level among students, the stress checklist is used as a measure of stress. The stress checklist is fifty four items checklist which are basically the symptoms of stress. First set of 19 items elicit physiological stress, other 24 items seek psychological stress and next 11 items are intended to seek behaviour symptoms of stress appraisal. The checklist asks questions about symptoms which have been experienced by the students last few days during studies. The common symptoms are – eye strain, restlessness, nervous stomach, feelings of guilt, confusions, indecision, self-doubts, loss of appetite and problems with sleep – all during a period of one month or prior to interview. The response score to each item ranges from 0 (No) to 1 (Yes) and the summed score ranges from 0-54. A total score of 0-13 interpreted as ‘Negligible level stress, 14-27 as ‘ Moderate Stress’ , 28-40 as ‘High level stress and score 41 and above than this as ‘Extreme level of Stress Appraisal.

Independent Variables: For Regression Analysis

In this analysis, the prominent independent variable is the Caste. The caste has sub-categories and these are created into dummy variables for General, SC and OBC with General being the reference category in the model (SC=1, OBC=1, Gen=0). The another set of control variables in the models are basic demographic characteristics constructed as follows: Sex, Age, Permanent Residence, Present Residence, Educational Background, Education and Occupation of father, Course and University where they are studying and the Monthly Income of Family. Sex is dichotomized between ‘Male’ and ‘Female’ with female being as reference category (Female=0, Male=1). Age is categorised into three dummy variables with 16-18 years being as reference category (16-18 years=0, 19-21 years=1, 22-24 years=1, 25 years and above=1). Likewise the permanent residence categorised into (Urban=0, Rural=1) and Present residence categorised into following dummy variables: Hostel, On Rent and With Others and being With Parents as reference category (Hostel=1, On Rent=1, With Other=1, With Parents=0) for the regression analysis.

‘**Educational Background**’ includes variables like ‘Medium of Instruction’ (English or Hindi), ‘Types of School’ (Private or Government) in which they studied and ‘Settings of School’ (Rural or Urban based) from where they studied. Further, the ‘Medium of Instruction’ categorized into four dummy variables- ‘Throughout English’ (Studied 10th, 12th and Graduation in English medium), ‘In Hindi 10th & 12th’ (completed 10th and 12th in Hindi and in Graduation shifted to English), ‘In Hindi 10th’ (Studied in Hindi till 10th and from 12th shifted to English medium) and ‘Throughout Hindi’ (Those who studied 10th, 12th and Graduation in Hindi and continuing with Hindi medium). Among these dummy variables, the

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

‘Throughout English’ is treated as the reference category (Throughout English=0, In Hindi 10th & 12th =1, In Hindi 10th =1 and Throughout in Hindi=1). Similarly ‘Settings of School’ variable is categorized into following dummy variables- ‘Both Urban Based’ (Studied 10th and 12th from urban based schools), ‘10th From Rural’ (Studied 10th from rural based schools and for 12th Migrated to urban based Schools) and ‘Both Rural Based’ (Studied 10th and 12th from rural based school). Here in setting of schools variables, the ‘Both Urban Based’ is taken as the reference category (Both Urban Based=0, 10th From Rural=1, Both Rural Based=1). Likewise ‘Types of School’ variable is categorised into following dummy variables: ‘Both Private’ (Completed 10th and 12th from private schools), ‘10th from Private’ (completed 10th from private and 12th from government schools) and ‘Both Government’ (student completed 10th and 12th from government schools). In these dummy variables the ‘Both Private’, is considered as the reference category (Both Private=0, 10th From Private=1 and Both Government=1) for analysis.

Education and occupation of father is categorised onto the dummy variables in the same way. However for the education dummy variables, the PhD. level is taken as reference category and for the occupation dummy variables, the Government Jobs A is taken as the reference category. The Course and University are considered as independent variables in the regression analysis because it is shown that course as well educational institution can mediate and moderate stressors and mental health with its consequential influence on the health of students. Therefore both variables are considered as independent variables. However for the course B.A. and for University-I are taken as the reference category. Finally, ‘Monthly income of Family’ is coded into following dummy variables: ‘Poor’ (Rs.1000-3000), ‘Lower Income’ (Rs.3001-8000), ‘Middle Income’ (Rs.8001-20000), ‘Upper Middle Income’ (Rs.20001-40,000) and High Income (Rs.40,001-1,50,000). Among these variables the High Income is treated as the reference category (Poor=1, Lower Income=1, Middle Income=1, Upper Middle=1 and High Income=0) for the analysis.

Discrimination Perception- Perceived discrimination is the prominent independent variable in this analysis. However, this variable is treated as dependent variable while determining the effect of socio-demographic factors on the discrimination perception. We measured perceived discrimination with the discrimination scale that captures perception of discrimination in education settings while pursuing higher education. In this scale questions are designed in such a manner so that they can elicit subjective feelings of students. These questions are related to feelings of being dominated by upper caste, ‘we’ and ‘they’ feelings, feel offended to identify with own caste, perception of intentional ignorance and avoidance in the class, difficulties to attain higher education because of socio-economic problems and perception of discrimination because of English language. The questions are based largely on the results of previous qualitative study of discrimination among the students of higher education (Kushwaha, 2012). It is a 12 item scale. The response score to each item ranges from 1-5 and summed score ranges from 12-60. A total score of 12 indicates ‘No Discrimination’, 13-20 interpreted as ‘Slightest Discrimination’, 21-30 as ‘Moderate Discrimination, 31-40 as ‘High

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Discrimination' and 41-60 as 'Extreme level of perceived Discrimination'. The internal consistency (Cronbach alpha) is .83

RESULTS AND DISCUSSION

The physiological, psychological and health behaviour stress are assessed from the respondents by applying stress checklist. It is observed that majority of students have psychological stress problems than the physiological or health behaviour stress. From the reported physiological stress the headache (47.4%) and frequent tiredness (42.1%) are highly prevalent among students than the others. However the psychological stress arises due to lack of concentration (60.7%), forgetfulness (54.7%), obsession of details (71.9%), racing thoughts (66.5%), boredom (48.8%), worry (65%), angry (54.3%), family problems (46.7%) and difficulty in priority setting (40.1%) and these are highly prevalent symptoms. Among health behaviour stress, the problem of procrastination and problem in sleeping are the highly reported problems. Moreover, it is observed that students from poor socio-economic background, affiliated to less educated and rural based habitat reported more stress related problems.

Descriptive Statistics: Table-1 (**Appendix-A**) contains weighted descriptive statistics for all the variables which are used in subsequent models. The major focus here is to present descriptive statistics and specific patterns of Perceived Discrimination and Stress appraisal by Socio-demographic factors, Educational Background and Socio-economic status of family. This table reveals the weighted 'N', Percentage, Mean Values and respective Standard deviations of the measures used in analysis. Descriptive results revealed that lower caste (SC, OBC) students from rural background and currently living on rented rooms, have higher discrimination perception and appraisal of more mental health related problems than that of upper caste (General category) students from urban background and living with their parents. The specific pattern has been noticed here that perception of discrimination and mental health related problems vary according to the variation on the socio-demographic status. Here it is revealed that those who studied throughout in Hindi medium from rural based government schools, among them there is higher level of discrimination perception and higher degree of stress, anxiety and depression. In addition, it is revealed that somewhat higher degree of discrimination perception and mental health related problems are frequently reported by the students of B.A. M.Sc. and B.Sc. subsequently. From this finding, it appears that B.A. students have more perceived discrimination because they study into Hindi medium and most of them are from rural backgrounds. In comparison to other courses, the B.A. has less recognition and thus students are often ignored or considered as less valuable. Therefore they are more likely to perceive discrimination and have mental health related problems. Sciences students have some degree of significant perceived discrimination and related mental health problems.

However, these findings of descriptive statistics indicate towards the disapproval of hypotheses that students of Science background would have more perceived discrimination

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

and related mental health problems than the students of Arts and Commerce. However these findings are contradictory and suggests that there is least impact of course on the discrimination and mental health related problems.

From the table-1 it is also revealed that 40.6 percent (292) students have moderate level of stress, 22.6 percent (163) have high levels of stress and 3.1 (22) percent have extreme level of stress. If combined last two proportions together, then it reflects that more than 25 percent of students experience high and extreme level of stress. In other words 25 percent students suffer from stress problems during higher education. Similarly it is found that 18.1 percent (130) students perceived high level of discrimination and 6.7 percent (48) perceived extreme level of discrimination. Altogether these constitute near about 25 percent of students who have perceived significantly more discrimination.

Descriptive statistics (Table-1) reveals that the mean value of perceived discrimination for SC is 27.39 with 9.91SD, for OBC is 25.71 with 8.46 SD and for general, mean is 21.09 with 8.04 SD. It is noticed that mean value for discrimination perception for SC students is high (27.39) than the OBC (25.71) and general category (21.09). It means the students from the SC community have more perception of discrimination. However the comparison of means analysis revealed that there is statistically significant difference between 'SC and General' as well as 'OBC and general' students whereas there is no significant difference between 'SC and OBC' students on the perception of discrimination during higher education. Similarly in the measures of stress and mental health it is found that mean value for stress appraisal among SC (Mean 21.67, SD 10.78) is little higher than OBC (Mean 20.13, SD 11.33) and more higher than general (Mean 17.13, SD 10.15) students.

Statistical comparisons of means also revealed that there is significant difference between 'SC and general' as well as 'OBC and general' students whereas no significant difference is found between SC and OBC students on the appraisal of stress.

Specific significant patterns (Table-1) have been noticed that higher the education and better the occupation of fathers are the precursors of lower perceived discrimination and consecutively minimal appraisal of stress among the students. It is also revealed that higher the income level of family predict lower the perception of discrimination and appraisal of mental health problems while pursuing higher education. In addition, it is also found in the descriptive statistics that higher level of perceived discrimination leads to the higher stress, appraisal. Therefore, caste, demographic factors, medium of instructions, education and occupation of fathers and monthly family income are relevant factors to determine discrimination perception and mental health related problems.

Stress Appraisal: Table-2 (Appendix-B) contains un-standardized OLS regression coefficients predicting stress appraisal among students on the aforesaid variables. Models are

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

built hierarchically and are nested in all previous models by controlling for values on the independent variables.

Table-2 revealed that caste is the significant predictor of stress appraisal among students. The gross effect of caste in model 1 is generally stable till model 6 when all the demographic variables, educational background and income level are being in control, the exception being that the SC students ($b= 3.096$ $p<.01$) seems to experience significantly more stress than that of OBC and general category students. This analysis also revealed that stress appraisal among student is significantly predicted by caste, age more than 25 years, living on rented rooms for pursuing higher education and economic status especially poor, lower income and middle income family backgrounds. These findings however do not compatible fully with international research on racial discrimination yet suggest some linkage between the appraisals of stress because of race as it happens in Indian context because of caste. This model altogether explained 11 percent of variation on the appraisal of stress among students while pursuing higher education.

The full model of table-2 is intended to assess the effect of discrimination perception on stress appraisal when all other independent variables are in control, shows several important patterns of stress appraisal. In this model caste have lower predicted stress appraisal, however students' age above than 25 years ($b= 8.678$ $p<.01$) is associated with higher degree of stress. M.Sc. students ($b= 2.752$ $p<.10$) and students who lives on rented rooms ($b=1.961$ $p<.10$) have significant higher degree of stress than other students. In contrast it is found that students who completed 10th and 12th from government schools and students of university III reported significantly diminished degree of stress. Poor and lower monthly income of family is significantly related with the higher degree of stress. Perceived discrimination is highly associated with higher stress appraisal in such that one unit increase in slightest, moderate, high and extreme level of perceived discrimination is associated with 4.102, 8.341, 11.829 and 16.167 unit increase in stress appraisal score of students respectively. Therefore, higher level of perceived discrimination is highly and significantly associated with stress appraisal of students. The full model altogether explains 20.7 percent of variation on the stress appraisal which is highly significant.

DISCUSSION

Stress is a common issue that everyone has to cope with at some point of time in their lives and inadequacy of resources to cope with stress can affect other areas of personal and social life. Stress, at higher education is the by-product of academic related demands and others social challenges which pose probable threats to the adaptive resources, available to the individual. Researches indicate that higher level of stress can predict later academic failure and poor performance in learning which have serious implications on several problems, be it physiological or psychological (Needham, Crosnoe & Muller 2004). It is revealed that if a student is unable to cope with stress in higher education effectively, then serious psychosocial-emotional health consequences may result (MacGeorge, Samter & Gillihan

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

2005). These problems includes mostly poor academic performance, social misbehaviour, interpersonal problems, depression and psychological distress (Steinhardt & Dolbeir 2008).

These findings, however, do not demonstrate that the perceived discrimination explains most of the variations on the mental health of students, nor researcher suggesting this is the case. Rather, the results indicate that perceived discrimination is completely because of caste and socio-economic background of family. It has nontrivial and measureable effect on the mental health of students especially among those who are from rural and lower income background; when other things being equal. The strongest findings is that the estimated net effect of perceived discrimination and caste are consistently deleterious for mental health of students even with the adjustment for a variety of socio-demographic factors, educational background, medium of instruction and socio-economic status of the family. These patterns of results provide empirical evidence of the link between perceived discrimination and mental health of students.

From the results of regression analysis it is revealed that 20.7 percent variances on stress are explained by the perceived discrimination among the students during higher education when other independent socio-demographic factors are in control. Although, these explained variances are statistically highly significant yet pose insightful inquisition for the unexplained variance and reflection on those variables which are contaminating the effect of perceived discrimination on the stress and mental health. These lesser degree of explained variance posed academic questions for further research to control those independent variables which are confounding the explained variance and dragging down the explained variance to the lower degrees on the appraisal of stress and mental health problems. Form the analysis some of the potential variables could be inferred which are strong enough to confound the effect of perceived discrimination on the stress and mental health and particularly in this research.

The other potential factors which are shrinking explained variance could be predicted to the personal, emotional and physical as well as psychological development variables. Discrimination being a socio-psychological construct invites several factors loading and statistical control of many other variables to come to the concrete results. These variables are highly significant to predict the stress and mental health and their statistical analysis is beyond the scope of this research. In addition; it is pertinent to accept the fact that in social sciences research data is collected from the field work (social settings) where the researcher has limited control to the extraneous variables and therefore the effect to these variables contaminate the true variance of independent variables on the dependent variable.

Some of the crucial variables which might confound the impact of perceived discrimination on stress and mental health of students are- physiological, biological and emotional stressors of development, prospects of future employment, existing socio-political situation of educational institute, embedded culture (liberal or orthodox) of educational institute, existing socio-political conditions of the state and region, personality factors, self-efficacy level,

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

cultural shock and personal potential for motivation and uprising moral. These variables might contribute significantly on the appraisal of stress and mental health problems among students during higher education and might lower down the explained variance by perceived discrimination. Therefore, there are strong possibilities of future researches to accommodate other social, political and development variables to dissect the true variance of perceived discrimination on the stress and mental health of students.

Acknowledgments

The author appreciates all those who participated in the study and helped to facilitate the research process.

Conflict of Interests: The author declared no conflict of interests.

REFERENCE

- Allison, K.W.(1998): Stress and Oppressed Social Category Membership. In J.K. Swin & C. Stangor (Eds). *Prejudice: The Target's Perspective*. San Diego, C.A. Academic Press. Pp 145-170.
- Allport, G., (1954): *The Nature of Prejudice*. Reading MA: Addison – Wesley.
- Anderson, N.B. et al (2016) Stress in America: The Impact of Discrimination. Published by APA. Retrieved through <https://www.apa.org/news/press/releases/stress/2015/impact-of-discrimination.pdf> on 4th July 2017.
- Baron, R.A. & Byrne D. (2000): *Social Psychology*. New Delhi: Prentice Hall of India.
- Blank, Rebecca M., Dabby Marilyn & Citro, Constance F. (eds), (2004): *Measuring Racial Discrimination*. Committee on National Statistics; Division of Behavioural and Social Science and Education. National Research Council of the National Academies. Washington D.C.: The National Academies Press.
- Caste Discrimination in India (2016). Accessed through <http://idsn.org/wp-content/uploads/2016/09/IDSN-briefing-note-India-2016.pdf> on 20th June 2017 at 10 am.
- Clark, R., Anderson N.B., Clark V.R. & William D.R. (1999): Racism as a Stressor for African American: A Biopsychosocial Model. *American Psychologist*, Vol. 54, Pp 805-816.
- Dion, K.L., Dion, K.K., & Pak, A.W.(1992): Personality based Hardiness as a Buffer for Discrimination-related Stress in Members of Toronto's Chinese Community. *Canadian Journal of Behavioural Science*, Vol. 24 pp 517-536.
- Flores, E. et al. (2008): Perceived Discrimination, Perceived Stress and Mental and Physical Health among Mexican Origin Adults. *Hispanic Journal of Behavioural Sciences*, Vol. 30 No.4 pp 401-424.
- Gardner, C.B. (1995): *Passing By: Gender and Public Harassment*. Berkeley, C. A. University of California Press.
- Gold-R.V. & Yoo H.C. (2014): Coping with Discrimination among Mexican American College Studnets. *Journal of Counselling Psychology*. Vol.61 No.-3, Pp 404-413.
- Hurtado, S.S.& BrackLorenz, A (2016): Understanding Faculty Experiences with Discrimination: The Role of Intersecting Identity and Institutional Characteristics.

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

- Indiana University Bloomington. Paper Presented at American Educational Research Association Annual Meeting. Washington D.C.
- MacGeorge, E.L., Samter, W. & Gillihan, S.J. (2005): Academic Stress, Supportive Communication and Health. *Communication Education*, Vol.54, No.4. PP 365-372.
- Murray, V.M. et al. (2001): Racial Discrimination as a Moderator of the links among Stress, Maternal Psychological functioning and Family Relationships. *Journal of Marriage and The Family*, Vol. 63 pp 915-926.
- Needham, F.J., Crosnoe, R. & Muller, C. (2004): Academic Failure in Secondary School: The Inter-related role of Health Problems and Educational Context. *Social Problems*, Vol. 5, No.4, pp 569-586
- Pearlin, L. I. (1989): The Sociological Study of Stress. *Journal of Health and Social Behaviour*, Vol.30 pp 241-256.
- Powell, L.H. et al. (1993): Psychosocial Predictors of Morality in 83 Women with premature Acute Myocardial Infarction. *Psychosomatic Medicine*, Vol. 55 pp 525-532.
- Rao, S. Srinivasa., (2002): Dalit in Education and Workforce. *Economic & Political Weekly*, Vol. 37, No. 29 pp 2998- 3000.
- Romero, A.U. & Robert, R.E. (2003): Stress within a Bicultural Context for Adolescent of Mexican Descent. *Cultural Diversity and Ethnic Minority Psychology*, Vol. 9 pp 171-184.
- Sebastian, Morris (2006): OBC Reservation in Higher Education; Are they worth all the turmoil? *Economic & Political Weekly*, Vol. 41, No. 26, p 2701.
- Selye, H. (1956): *The Stress of Life*. New York. Mac Graw Hill.
- Selye, H. (1976): *The Stress of Life*. (Revised ed.) New York. Mac Graw Hill.
- Sennett, R. & Cobb, J. (1973): *The Hidden Injuries of Class*. New York. Alfred A. Knoff.
- Sigelman, L. & Welch, S. (1991): *Black American's view of Racial Inequality: The Dream Deferred*. Cambridge. Harvard University Press.
- Slavin, L.A., Rainer, K.L., Mc Creary, M.L., & Gowda, K.K.(1991): Towards a Multicultural Model of the Stress Process. *Journal of Counselling and Development*, Vol. 70 pp 156-163.
- Smith, E.M.J., (1985): Ethnic Minorities, Life Stress, Social Support and Mental Health. *The Counselling Psychologist*, Vol. 13 No.4 pp 537-539.
- Steinhardt, M. A. & Dolbeir, C.L. (2008): Evaluation of a Resilience Intervention to enhance Coping Strategies and Protective Factors and Decrease Symptomatology. *Journal of American College Health*, Vol. 56 No. 4 pp 445-453.
- Taylor, J. & Turner, R.J. (2002): Perceived Discrimination, Social Stress and Depression in the Transition to Adulthood. *Social Psychology Quarterly*, Vol. 65 No.3 pp 213-225.
- Thorat, S. & Newman, Katherine S. (2007): Caste and Economic Discrimination: Causes, Consequences and Remedies. *Economic & Political Weekly*, Vol. 42, No. 41, pp 4121-4124.
- Thorat, S. & Umakant (eds) (2004): *Caste Race and Discrimination: Discourse in International Context*. Indian Institute of Dalit Studies. New Delhi: Rawat Publications.

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

- Thorat, S. (2016): Discrimination on the campus. Accessed through <http://www.thehindu.com/opinion/lead/Discrimination-on-the-campus/article14019816.ece> retrieved on 5th July 2017 at 9 pm.
- Thorat, Sukhadeo & Lee, Joel., (2005): Caste Discrimination and Food Security Programmes, *Economic & Political Weekly*, Vol. 40 No.-39, pp 4198-4201.
- Thorat, Sukhadeo., (2002): Oppression and Denial: Dalit Discrimination in the 1990s, *Economic & Political Weekly*, Vol. 37 (6) pp 572-578.
- Williams, R.B. (1994): Neurobiology, Cellular and Molecular Biology and Psychosomatic Medicine. *Psychosomatic Medicine*, Vol. 56 pp 308-315.

How to cite this article: Kushwaha J K (2017). Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors. *International Journal of Indian Psychology*, Vol. 4, (4), DIP:18.01.047/20170404, DOI:10.25215/0404.047

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Appendix-A

Table-1 Descriptive Statistics

Variables	Weighted N (%)	Discrimination Mean (SD)	Stress Mean (SD)
Total	720 (100)	24.64 (9.21)	19.58 (10.90)
Caste			
SC	233 (32.4)	27.39 (9.91)	21.67 (10.78)
OBC	235 (32.6)	25.71 (8.46)	20.13 (11.33)
General	252 (35.0)	21.09 (8.04)	17.13 (10.15)
Demographic			
Sex (Female)	176 (24.4)	21.78 (8.34)	18.47 (9.67)
Male	544 (75.6)	25.56 (9.29)	19.93 (11.26)
Age (16-18 Years)	66 (9.4)	23.44 (9.22)	18.88 (8.99)
19-21 Years	429 (59.6)	24.50 (8.98)	19.00 (11.01)
22-24 Years	207 (28.8)	25.11 (9.29)	20.19 (10.91)
25 Years and above	16 (2.2)	27.19 (13.39)	19.58 (10.90)
Permanent Residence			
(Urban)	387 (53.8)	22.56 (8.29)	17.93 (10.19)
Rural	333 (46.3)	27.05 (9.63)	21.48 (11.39)
Present Residence			
Hostel	199 (27.6)	24.81 (8.51)	18.72 (11.16)
(With Parents)	303 (42.1)	22.82 (8.71)	18.37 (10.17) Cont...
On Rent	197 (27.4)	26.99 (10.01)	22.36 (11.23)
With Others	27 (2.9)	27.09 (9.64)	18.90 (11.53)
Educational Background			
Medium of Instruction			
Throughout Hindi	262 (36.4)	26.43 (9.63)	21.16 (11.54)
10 th & 12 th in Hindi	246 (34.2)	25.05 (9.31)	19.54 (10.24)
10 th in Hindi	30 (4.2)	22.93 (9.11)	17.53 (9.67)
(Throughout English)	182 (25.2)	21.78 (7.66)	17.68 (10.74)
Setting of School			
Both Rural based	202 (28.1)	27.17 (9.65)	21.53 (11.08)
10 th from Rural	63 (8.8)	27.44 (9.12)	20.46 (10.94)
(Both Urban based)	455 (63.1)	23.12 (8.68)	18.58 (10.71)
School Types			
(Both Private)	271 (37.6)	22.58 (9.81)	19.00 (10.88)
10 th from Private	80 (11.1)	25.83 (9.43)	19.85 (11.22)
Both Governments	369 (51.3)	25.88 (9.66)	19.94 (10.86)
Higher Education			
Course (B.A.)	120 (16.7)	26.45 (9.43)	20.35 (11.36)
M. A.	120 (16.7)	25.33 (8.99)	19.76 (11.95)

Conti...

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Variables	Weighted N (%)	Discrimination Mean (SD)	Stress Mean (SD)
M. Sc.	120 (16.7)	23.59 (9.94)	21.34 (10.63)
M. Com	120 (16.7)	24.23 (8.28)	20.33 (10.53)
B. Sc.	120 (16.7)	25.22 (9.40)	18.46 (10.79)
B. Com.	120 (16.7)	23.00 (9.20)	17.21 (9.73)
<i>University (University –I)</i>	180 (25)	22.61 (8.19)	18.86 (10.36)
University-II	180 (25)	26.06 (9.62)	21.20 (10.96)
University-III	180 (25)	25.57 (10.19)	18.28 (10.95)
University-IV	180 (25)	24.32 (8.36)	19.96 (11.18)
<i>Education of Father</i>			
Illiterate	26 (3.6)	31.27 (8.67)	21.04 (10.57)
Primary (5 th)	24 (3.3)	32.17 (11.77)	25.38 (10.19)
Elementary (8 th)	35 (4.9)	28.40 (8.79)	20.74 (10.38)
High School (10 th)	100 (13.9)	26.49 (8.98)	21.50 (11.76)
Intermediate (12 th)	140 (19.4)	25.06 (9.49)	20.51 (10.08)
Graduation	231 (32.1)	22.89 (8.57)	18.14 (10.92)
Post-Graduation (Ph. D.)	135 (18.8) 11 (1.5)	22.33 (7.87) 19.82 (7.05)	17.44 (10.34) 16.36 (10.18)
<i>Occupation of Father</i>			
Agriculture	221 (30.7)	28.42 (9.62)	22.10 (11.69)
Labour (Government Jobs A)	26 (3.6) 93 (12.9)	32.27 (10.18) 20.16 (6.83)	23.62 (10.63) 15.63 (9.97)
Government Jobs B	178 (24.7)	22.08 (7.58)	18.72 (9.78)
Business	51 (7.1)	19.92 (5.74)	15.59 (9.54)
Private Jobs	54 (7.5)	24.56 (9.11)	17.72 (10.16)
Traditional Business	59 (8.2)	26.17 (9.28)	20.37 (10.76)
Retired	20 (2.8)	22.30 (8.47)	19.55 (10.04)
N.A.	18 (2.5)	26.83 (10.71)	25.83 (12.52)
<i>Family Monthly Income</i>			
Rs.1000-3000	157 (21.8)	30.83 (10.46)	23.46 (11.33)
Rs.3001- 8000	163 (22.6)	26.58 (8.72)	20.96 (11.50)
Rs.8001- 20000	198 (27.5)	23.14 (7.60)	18.71 (9.75)
Rs.20001- 4000)	170 (23.6)	20.04 (6.61)	16.87 (10.04)
Rs. (40001-150000)	32 (4.4)	18.09 (4.87)	13.19 (9.58)
<i>Perceived Discrimination</i>			
No	41 (5.7)	12.00 (00)	11.12 (8.51)
Slight	240 (33.3)	16.95 (2.26)	15.56 (9.77)
Moderate	261 (36.3)	24.80 (2.69)	20.46 (9.97)
High	130 (18.1)	34.62 (2.90)	24.31 (10.77)
Extreme	48 (6.7)	45.92 (5.37)	29.27 (9.74)
<i>Stress Appraisal</i>			
Negligible	243 (33.8)	20.54 (7.30)	7.72 (3.83)
Moderate	292 (40.6)	24.45 (8.71)	20.28 (3.86)
High	163 (22.6)	30.07 (9.08)	32.71 (3.50)
Extreme	22 (3.1)	32.14 (10.88)	43.86 (2.80)

conti...

Conti...

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Appendix-B

Table-2 OLS Regression of Stress Appraisal on Caste, Demographics, Educational Background, Course and University, Occupation and Education of Father, Family Income and Discrimination Perception (Reference Category in Parentheses)

Variables	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Full Model
Caste (General)							
SC	4.538**** (.977)	4.407**** (.963)	4.501**** (.984)	4.442**** (.983)	3.402*** (1.018)	3.096*** (1.019)	1.305 (.963)
OBC	3.001**** (.975)	2.683*** (.964)	2.706*** (.974)	2.608*** (.972)	1.670* (1.004)	1.242 (1.012)	.056 (.968)
Demographic							
Sex (Female)							
Male		-.606 (.996)	-.563 (1.007)	-.386 (1.046)	-.626 (1.045)	-.768 (1.043)	-1.081 (.991)
Age (16-18 Years)							
19-21 Years		.067 (1.368)	-.014 (1.382)	-.264 (1.446)	-.135 (1.449)	.010 (1.445)	-1.203 (1.371)
22-24 Years		.797 (1.467)	.697 (1.480)	-.761 (1.717)	-.688 (1.729)	-.423 (1.725)	-1.601 (1.635)
25 Years and above		11.718**** (2.915)	11.205**** (2.957)	9.768**** (3.058)	10.330**** (3.053)	10.760**** (3.049)	8.678*** (2.895)
							<u>Contin...</u>
Permanent Habitat (Urban)							
Rural		2.861*** (.911)	2.439 ** (1.069)	2.748**** (1.088)	1.250 (1.151)	.995 (1.152)	.676 (1.090)
Present Residence (With Parents)							
Hostel		-.909 (1.076)	-.446 (1.127)	-.983 (1.203)	-.749 (1.213)	-.648 (1.209)	-1.211 (1.145)
On Rent		2.669** (1.105)	2.851*** (1.129)	2.121* (1.155)	2.324** (1.170)	2.518** (1.168)	1.961* (1.106)
With Others		-.456 (2.442)	-.096 (2.473)	.031 (2.475)	.502 (2.475)	1.001 (2.478)	.274 (2.345)
Educational Background							
Medium of Instructions (Throughout English)							
Throughout in Hindi			1.275 (1.114)	1.686 (1.184)	.933 (1.202)	.646 (1.206)	.244 (1.142)
Hindi (10 th & 12 th)			.075 (1.099)	-.124 (1.134)	-.965 (1.152)	-.967 (1.149)	-1.083 (1.093)
Hindi (10 th Only)			-1.491 (2.116)	-2.394 (2.135)	-2.528 (2.136)	-2.707 (2.131)	-2.891 (2.013)
							<u>Contin....</u>

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Variables	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Full Model
School Settings (Urban based)							
Rural Based (10 th & 12 th)			.481 (1.131)	.647 (1.135)	.519 (1.134)	.670 (1.131)	.670 (1.069)
Rural based (10 th)			-.343 (1.534)	.110 (1.542)	-.612 (1.549)	-.239 (1.549)	-.416 (1.463)
Types of School (Private)							
Government (10 th & 12 th)			-.746 (.892)	-.806 (.901)	-1.116 (.904)	-1.192 (.904)	-1.675 (.858)
Private (10 th)			-.256 (1.413)	-.073 (1.492)	-.285 (1.437)	-.390 (1.436)	-.966 (1.358)
Course (B.A.)							
M. A.				-1.055 (1.492)	-1.425 (1.516)	-1.392 (1.519)	-.760 (1.440)
M. Sc.				1.919 (1.494)	2.045 (1.497)	2.098 (1.506)	2.752* (1.429)
M. Com.				1.364 (1.481)	1.086 (1.493)	.920 (1.494)	1.613 (1.415)
B. Sc.				-.544 (1.433)	-.897 (1.445)	-1.139 (1.444)	-.776 (1.371)
							<u>Contin....</u>
B.Com				-1.697 (1.388)	-2.090 (1.401)	-1.933 (1.397)	-1.139 (1.327)
University(University-I)							
University-II				.999 (1.186)	.236 (1.205)	-.011 (1.205)	-.644 (1.140)
University-III				-1.928* (1.151)	-2.655** (1.172)	-2.940** (1.175)	-3.076*** (1.111)
University-IV				.515 (1.207)	.568 (1.235)	.835 (1.238)	1.006 (1.171)
Education of Father (PhD. Level)							
Illiterate					.608 (4.006)	-1.633 (4.109)	-3.444 (3.892)
5 th					5.032 (3.991)	2.741 (4.109)	.389 (3.898)
8 th					.427 (3.805)	-1.595 (3.904)	-2.480 (3.694)
10 th					2.118 (3.476)	.266 (3.595)	-.557 (3.403)
12 th					2.004 (3.388)	.278 (3.508)	-.859 (3.326)
							<u>Contin....</u>

Perceived Discrimination as Predictor of Stress Appraisal and Mental Health among Students of Higher Education: An Analysis through Mediating Effect of Socio-Demographic Factors

Variables	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Full Model
Under- Graduation					1.114 (3.310)	-.340 (3.422)	-1.321 (3.250)
Post- Graduation					.464 (3.326)	-.718 (3.430)	-1.877 (3.256)
Occupation of Father (Government Jobs A)							
Agriculture					5.060*** (1.624)	1.359 (2.109)	2.028 (1.994)
Labour					6.145** (2.647)	2.082 (3.007)	2.128 (2.842)
Government Jobs B					2.991** (1.452)	2.176 (1.648)	2.863* (1.562)
Business					.583 (1.870)	.140 (1.920)	.988 (1.834)
Private Jobs					2.519 (1.876)	-.008 (2.146)	.362 (2.026)
Traditional Business					3.869** (1.867)	.429 (2.296)	1.283 (2.176)
Retired					2.348 (2.654)	.026 (2.853)	1.220 (2.697)
							<u>Contin.</u>
N. A.					10.550*** (4.098)	5.814 (4.405)	5.702 (4.162)
Monthly income of Family (Rs. 40,001 and above)							
Rs. 1000-3000						7.895*** (2.739)	4.475* (2.612)
Rs. 3001-8000						6.828*** (2.622)	4.455* (2.493)
Rs. 8001- 20000						4.084* (2.337)	2.581 (2.215)
Rs. 20001-40000						2.986 (2.170)	3.209 (2.049)
Discrimination Perception (No Perception)							
Slightest							4.102** (1.728)
Moderate							8.341**** (1.742)
High							11.829**** (1.913)
Extreme							16.167**** (2.306)
							Conti.....
Constant	17.127****	15.412****	15.136****	16.021****	13.978****	12.972****	10.436****
(N-Size)	(720)	(720)	(720)	(720)	(720)	(720)	(720)
Adjusted R Square	.028	.079	.075	.084	.102	.110	.207

*p< .10, **p < .05, ***p <.01, ****p < .001

Note- The regression coefficients are un-standardized and standard errors are in parentheses.