

Sustainable Lifestyle Choices in Chhattisgarh, India: Financial Implications and Consumer Behavior

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ABSTRACT

The paper studies the sustainable lifestyle choices in Chhattisgarh, India, employing a mixed-methods approach with a structured questionnaire filled through Google forms. It aims to understand the adoption of sustainable practices (minimalism, sharing economy, mindful spending, energy conservation) and explore the associated financial implications.

Data analysis of the 100 respondents (primarily young adults and students) revealed a positive inclination towards sustainable behaviors. A significant portion of the respondents reported practices like minimizing consumption (57%), occasionally following "Reduce, Reuse, Recycle" (62%), and utilizing shared transportation services (55%). Additionally, mindful spending (always: 36%, sometimes: 48%) and prioritizing energy-efficient appliances (always: 50%) were evident.

However, the financial aspects of sustainable choices presented challenges. Respondents highlighted concerns regarding the higher initial cost of sustainable products, limited availability, and potential greenwashing by manufacturers. Despite these obstacles, a strong consensus (96%) believed that adopting sustainable lifestyles offers long-term financial benefits and cost savings. The findings suggest that while a willingness to adopt sustainable practices exists, addressing affordability and accessibility concerns is crucial for widespread adoption. Furthermore, promoting financial literacy can empower individuals to make informed decisions about sustainable choices.

Keywords: Sustainable Lifestyle, Sustainable Choices, Chhattisgarh, Mindful Spending, Minimalism, Sharing Economy, Energy Conservation Practices

INTRODUCTION

The Sustainable Consumption has become an increasingly important area of research. As global concerns about climate change and resource depletion intensify, individuals are being encouraged to adopt more sustainable practices in their daily lives. However, the financial implications of these practices are often overlooked.

Sustainable Lifestyles are considered as ways of living, social behaviours and choices, that minimize environmental degradation while supporting equitable socio-economic development and better quality of life for all. Sustainable living means understanding how our lifestyle choices impact the world around us and finding ways for everyone to live better and lighter (**Environment, 2017**).

A sustainable lifestyle encompasses practices that promote sustainable consumption, which is crucial for

achieving sustainable development. Sustainable consumption is characterized by its complexity and the need for a consistent theoretical framework to guide individual behaviours towards more sustainable choices (Vargas-Merino et al., 2023). Thus, a sustainable lifestyle integrates responsible consumption patterns with an awareness of financial implications, ultimately contributing to a more sustainable society and economy.

LITERATURE REVIEW

Many researchers have explored the comprehensive nature of sustainable consumption. Wang (2004) argues that we need more consistent consumption habits and better education for individuals, a point reinforced by Muñoz-Céspedes et al. (2021), who highlighted the importance of financial literacy for informed and sustainable decision-making, supporting for public and private sector initiatives. Vargas-Merino et al. (2023) and Hüttel et al. (2017) point to the complex nature of sustainable consumption, calling for stronger theoretical frameworks, government involvement, and addressing issues like the rebound effect (where efficiency gains are offset by increased consumption) to truly encourage sustainable behaviors. White et al. (2019) proposed the SHIFT framework, identifying social influence, habits, self-identity, feelings/cognition, and tangibility as key influences. Lubowiecki-Vikuk et al. (2021) highlighted the challenge of cultivating widespread conscious consumer behavior through diverse responsible lifestyles. Finally, Francis & Sarangi (2022) found diverse consumption patterns among Indian millennials based on environmental awareness, emphasizing the need for targeted campaigns

RESEARCH GAP

While there is a growing number of research on sustainable consumption and behaviour less studies found which also discussed on financial implications of choosing sustainable products.

OBJECTIVES

1. To study the adoption of sustainable lifestyle choices. (minimalism, sharing economy, sustainable transportation, mindful spending and Energy conservation practices).
2. To explore the financial implications of adopting sustainable lifestyles.

METHODOLOGY

The study employed a mixed-methods approach, incorporating both primary and secondary data sources. Primary data was collected from a sample of 100 respondents through a structured questionnaire by Google Forms. Data analysis involved the calculation of percentages using Jamovi software, to examine the association between demographic variables and the adoption of sustainable lifestyle choices.

S. No.	District	Sample collected
1.	Raipur	59
2.	Bilaspur	41
Total		100

LIMITATIONS

1. The use of online questionnaires may introduce personal biases as respondents might not accurately report their financial literacy and sustainable practices.

- The study is confined to Bilaspur district and Raipur District of Chhattisgarh, limiting the generalizability of findings to other regions.

SAMPLE CHARACTERISTICS

Table 1. Age

Age	Counts	% of total	Cumulative %
18-28	71	71.0 %	71.0 %
29-39	21	21.0 %	92.0 %
40-50	6	6.0 %	98.0 %
51-61	2	2.0 %	100.0 %

Analysis: Table 1 exhibit the distribution of responses on the basis of age, indicating that the majority of respondents (71%) fall within the 18-28 age group followed by 29-39 (21%).

Table 2. Gender

Gender	Counts	% of total	Cumulative %
Male	59	59.0 %	71.0 %
Female	41	41.0 %	100.0 %

Analysis: The data in Table 2 shows that the majority of respondents were male, comprising 59% of the total while females accounted for the remaining 41%.

Table 3. Education qualification

Educational qualification	Count	% of total	Cumulative %
Phd	20	20.0 %	20.0 %
Postgraduate	48	48.0 %	68.0 %
Undergraduate	32	32.0 %	100.0 %

Analysis: The data in Table 3 indicates that a significant portion of respondents (48%) hold a postgraduate degree. This is followed by undergraduate degrees (32%) and PhDs (20%).

Table 4. Occupation

Occupation	Counts	% of total	Cumulative %
Government Employee	23	23.0 %	23.0 %
Homemaker	1	1.0 %	24.0 %
Other	8	8.0 %	32.0 %
Private Job	5	5.0 %	37.0 %
Self-Employed	1	1.0 %	38.0 %
Student	59	59.0 %	97.0 %
Working Professional	3	3.0 %	100.0 %

Analysis: The majority of respondents (59%) were students, followed by government employees (23%). Other notable occupations included working professionals (3%), private job holders (5%), and

those self-employed (1%).

DATA ANALYSIS

Percentage Analysis of Sustainable Lifestyle Choices

Table 5. Minimize your consumption

Minimize your consumption	Counts	% of total	Cumulative %
Always	33	33.0 %	33.0 %
Never	3	3.0 %	36.0 %
Rarely	7	7.0 %	43.0 %
Sometimes	57	57.0 %	100.0 %

Analysis: Table 5 indicates that a significant portion of respondents (57%) indicated that they sometimes try to minimize their consumption of goods. Additionally, 33% of respondents always strive to minimize their consumption

Table 6. Practice "Reduce, Reuse, Recycle"

Practice "Reduce, Reuse, Recycle"	Counts	% of total	Cumulative %
Always	28	28.0 %	28.0 %
Sometimes	62	62.0 %	90.0 %
Rarely	10	10.0%	100.0 %

Analysis: Table 6 reveals that a significant portion of respondents (62%) occasionally practice the principle of "Reduce, Reuse, Recycle." Additionally, 28% of respondents "always" practice the rule of "Reduce, Reuse, Recycle".

Table 7. Sharing economy

Sharing economy	Counts	% of total	Cumulative %
No, I prefer to own	14	14.0 %	14.0 %
Yes, frequently	31	31.0 %	45.0 %
Yes, occasionally	55	55.0 %	100.0 %

Analysis: The data presented in Table 7 indicates that a significant portion of respondents (55%) occasionally utilize sharing economy transportation services such as Ola, Uber, and Rapido. Conversely, 14% of respondents prefer to own personal vehicles.

Table 8. Mindful Spending

Mindful Spending	Counts	% of Total	Cumulative %
Never	3	3.0 %	3.0 %
Rarely	13	13.0 %	16.0 %
Sometimes	48	48.0 %	64.0 %

Yes, always	36	36.0 %	100.0 %
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Analysis: Table 8 shows that among the total respondents 36 % of them always do mindful spending i.e., they try to avoid impulsive buying while 48% of respondents practice mindful spending occasionally.

Table 9. Consider energy efficiency when purchasing appliance

Energy Efficiency	Counts	% of Total	Cumulative %
Never	4	4.0 %	4.0 %
Rarely	12	12.0 %	16.0 %
Sometimes	34	34.0 %	50.0 %
Yes, always	50	50.0 %	100.0 %

Analysis: The data presented in Table 9 indicates that a significant portion of respondents (50%) consistently prioritize energy efficiency when purchasing appliances.

Table 10. Energy conservation Practices at home

Energy conservation measures in your home	Counts	% of Total	Cumulative %
No	7	7.0 %	7.0 %
Yes, frequently	49	49.0 %	56.0 %
Yes, occasionally	44	44.0 %	100.0 %

Analysis: Table 10 indicates that a significant portion of respondents (49%) frequently engage in energy conservation practices at home. However, a small percentage (7%) do not practice any such measures.

FINANCIAL IMPLICATIONS OF SUSTAINABLE LIFESTYLE CHOICES

The responses highlight several financial challenges associated with adopting sustainable practices. These include the higher initial cost of sustainable products, limited availability, and the lack of awareness and understanding of sustainable options. Additionally, some respondents mentioned concerns about product quality and durability, as well as the potential for greenwashing and misleading claims by manufacturers. These challenges can significantly hinder the adoption of sustainable lifestyles, particularly for individuals with lower incomes. The higher cost of sustainable products can make them inaccessible to many people, while limited availability can further restrict choices. Moreover, lack of awareness and understanding can prevent people from making informed decisions about sustainable products and practices.

Table 11. Adopting sustainable lifestyle can be financially beneficial and save money in the long run

Adopting sustainable lifestyle can be financially beneficial	Counts	% of Total	Cumulative %
Yes	96	96.0 %	96.0 %
No	4	4.0 %	100.0 %

Analysis: The data presented in Table 11 indicates that a significant majority of respondents (96%) believe that adopting a sustainable lifestyle can yield long-term financial benefits and cost savings. Only a small minority (4%) disagreed with this notion. This suggests a strong consensus among respondents about the potential economic advantages of sustainable practices.

FINDINGS AND DISCUSSION

The study found that while majority of respondents reported adopting practices like minimizing consumption (57%) and using shared transportation (55%), financial challenges emerged as a barrier. These include higher initial costs, limited availability, and concerns about greenwashing. Despite these hurdles, a significant 96% believe sustainable choices offer long-term financial benefits. This suggests a need for initiatives that bridge the affordability gap and raise awareness about cost-saving aspects of sustainable living. Financial literacy programs could empower individuals to make informed decisions for a more sustainable future.

CONCLUSION

Prior to this investigation, it was perceived that while people in Chhattisgarh might exhibit a degree of awareness regarding sustainability, the practical adoption of sustainable practices would be limited by a range of factors, which constituted the focus of this research. The study's findings reveal a salient gap between intention and action. While a strong willingness and belief in the long-term benefits of sustainable living exist among the surveyed population, practical constraints such as affordability and accessibility significantly obstruct the adoption of sustainable behaviors. As Muñoz-Céspedes et al. (2021) suggest, individuals with higher financial literacy are better equipped to understand the long-term economic benefits of sustainable choices, thereby increasing the likelihood of their adoption. Furthermore, this study's findings recommend for further research to explore broader demographic segments within the Indian context and to evaluate the effectiveness of targeted interventions designed to promote sustainable consumption practices.

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