

**"Consumer Attitudes Towards Aparigraha (Non-Possession)  
among consumer of Surat city: An Empirical Study on  
Overconsumption and Debt Culture."**

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## **Abstract:**

A growing imbalance in consumer lifestyles around the world is reflected in the rising rates of overconsumption and debt. Traditional philosophical ideas like Aparigraha (non-possession) provide important insights into tackling these issues in the Indian context. Aparigraha, which has its roots in ancient Indian philosophy, promotes mindful consumption, material independence, and moderation in accumulation. The purpose of this study is to investigate consumer perceptions of Aparigraha empirically as a possible framework for addressing contemporary debt culture and consumption patterns.

The study includes a structured questionnaire to assess awareness of Aparigraha, consumer attitudes towards possessions, overconsumption tendencies, debt-related behaviours, and willingness to embrace non-possession practices. Responses are rated on a five-point Likert scale to indicate the degree of agreement or disagreement. The study seeks to establish links between consumer awareness of Aparigraha and materialistic tendencies, debt dependence, and receptivity to sustainable living activities.

This study addresses two critical gaps by investigating consumer perspectives: first, there is a lack of empirical research tying Indian philosophical notions to consumer behaviour, and second, there is a rising need for culturally based yet globally relevant sustainable consumption frameworks. According to preliminary expectations, consumers who are more conscious of Aparigraha are more inclined to engage in less impulsive buying, rely less on debt, and support more mindful consuming.

The discoveries are likely to benefit both academic and practical fields. Academically, the study contributes to consumer behaviour research by incorporating indigenous philosophical foundations. Practically, it emphasises the need of Aparigraha as a lifestyle strategy for avoiding overconsumption and financial hardship. The findings may help legislators, educators, and environmental advocates build awareness programs to encourage responsible consumption.

## **1. Introduction:**

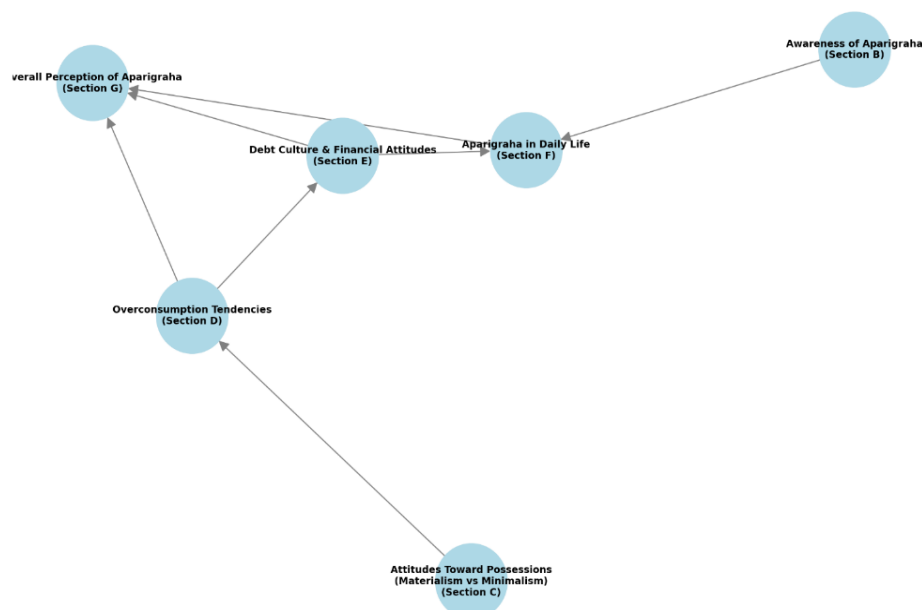
In today's consumer societies, over consumerism and mounting debt have arisen as major challenges. Individuals are increasingly ensnared in cycles of overconsumption and debt reliance, with financial distress becoming a common part of modern life. This culture is driven not only by aggressive marketing methods, but also by peer and societal pressures, which encourage people to constantly acquire the latest brands, luxury products, and technological upgrades, frequently at the expense of their genuine requirements and financial capability.

Against this context, traditional philosophical ideals like Aparigraha (non-possession or minimalism) provide an alternative lens through which consumption can be reconsidered. Aparigraha, which is based on Indian philosophy, emphasises thoughtful consumerism, moderation, and letting go of needless possessions. Although ancient in nature, the ideology connects well with worldwide discussions about sustainability, financial independence, and well-being. The growing awareness of minimalism and Aparigraha demonstrates the possibility for a cultural and behavioural change away from material excess and towards principles of simplicity and sufficiency.

However, consumer awareness continues to be unequal. While some people recognise the advantages of minimalism, such as lower financial stress, greater mental peace, and environmental responsibility, others are still trapped by materialistic mindsets reinforced by peer pressure and societal conventions. The conflict between the desire for social status through things and the need for conscious consumption exemplifies a critical paradox in contemporary consumer society.

This study investigates these processes by assessing consumer awareness and attitudes towards Aparigraha in Surat city. It specifically looks at how awareness of non-possession affects tendencies towards overconsumption, debt dependency, and vulnerability to peer pressure. The research intends to contribute to the establishment of culturally grounded but globally relevant frameworks for sustainable consumption by connecting indigenous philosophy to empirical consumer behaviour.

Conceptual Framework: Aparigraha, Overconsumption & Debt Culture



**This is the study's conceptual framework diagram.**

It demonstrates how awareness (B) affects Aparigraha practice (F).

- Attitudes towards possessions (C) lead to excessive consumption (D).
- Overconsumption (D) leads to debt culture (E), which connects to Aparigraha in everyday life (F).
- F, D, and E contribute to the overall perception of Aparigraha (G).

## **2. Literature Review:**

According to research on Indian consumers, materialism does not impair happiness, but rather increases life satisfaction, as goods and consumption contribute to physical comfort and well-being. While religious remains strong, it does not hinder materialistic tendencies, implying that spirituality and materialism can coexist. These findings imply that in modern India, consumerism is increasingly tied to satisfaction and identity, providing obstacles for the adoption of principles like Aparigraha that emphasise minimalism and non-possession. (Mishra & Mishra, July 2012)

The notion of non-possession, which is profoundly ingrained in Jain philosophy, extends beyond material detachment into intellectual and spiritual dimensions, emphasising openness to different perspectives. Anekānta encourages acknowledging partial truths across multiple perspectives, rather than harshly judging other ideas. This inclusive approach is consistent with the spirit of interfaith conversation, which promotes equality of perspective and mutual respect. Aparigraha can be rationalised and practiced in contemporary pluralistic society to create a framework for harmony, tolerance, and constructive communication among many traditions. (Katarnikar1, March 2018)

According to research on family structure and consumer behaviour, parental divorce is associated with stronger materialistic ideals, namely the inclination to see things as a source of happiness. Materialism is frequently used as a coping method to deal with stress and insecurity, yet it can exacerbate such feelings over time and contribute to compulsive buying in adulthood. The study also found that divorce-related stressors, rather than financial resources, play a more direct effect in promoting materialism among adolescents. Importantly, the age at which children go through divorce has a substantial impact on outcomes, with adolescence being the most susceptible stage. These findings demonstrate that materialism, spending patterns, and debt culture are often influenced by psychological and social disruptions, emphasising the significance of philosophies like Aparigraha that promote mindful consumerism and non-possessiveness. (Rindfleisch, 1997)

This empirical study discovered that minimalism had a favourable impact on financial well-being and happiness, with minimalist customers reporting higher financial stability and life satisfaction. Notably, financial well-being serves as a mediator between minimalism and happiness. (Faiza Malik, 2023)

The study indicates that individuals who compare negatively are more inclined to embrace minimalism, with status or affiliation incentives mitigating the effect. The research uses social comparison theory to understand how individuals decide whether to embrace minimalism as a way to differentiate themselves ("stand out") or to align with their social groups ("fit in"). (Siyun Chen, 2024)

### **3. Objectives of the Study.**

1. This study aims to analyse consumer awareness and understanding of the Indian philosophical idea of Aparigraha, as well as its applicability to modern consumer culture.
2. Analysing consumer attitudes and behaviours around material possessions, overconsumption, and debt culture might reveal financial and environmental ramifications.
3. Evaluate Aparigraha's potential for promoting mindful consumption, improving well-being, and reducing debt in today's society.

### **4. Research Methodology**

#### **4.1 Research Design**

The study used a descriptive research design to systematically examine respondents' awareness, attitudes, and views of Aparigraha in terms of consumer behaviour, overconsumption, and debt culture. This methodology was appropriate since it allowed for the collecting of measurable data using structured survey items and the analysis of behavioural trends within the target group.

#### **4.2 Sample and Sampling Technique**

The survey included a total of 60 respondents. The sample included people of various ages, genders, educational backgrounds, jobs, and income levels. Convenience sampling was used to select respondents who were available and willing to participate, particularly in the young adult population.

#### **4.3 Data Collection Method**

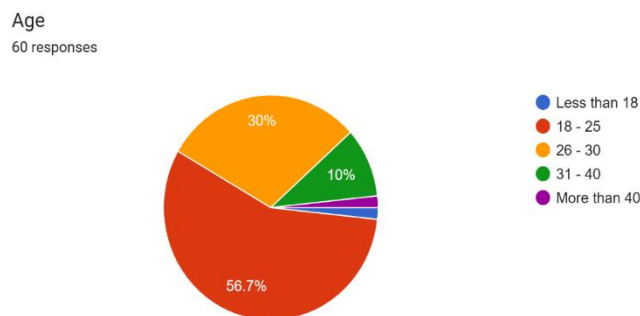
Primary data were gathered using a structured questionnaire with closed-ended questions on a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The questionnaire was divided into five sections: awareness of Aparigraha, consumer attitudes,

overconsumption tendencies, debt culture, and impressions of Aparigraha in daily life. Demographic data were also gathered for contextual analysis.

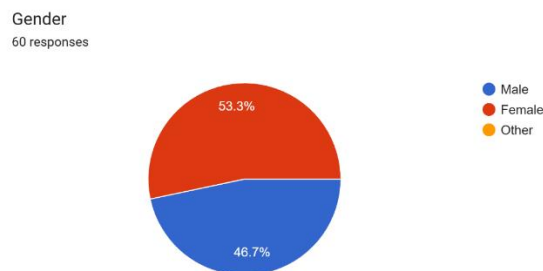
## 5. Data Analysis and Interpretation

The responses were collated and analysed using descriptive statistics (frequency and percentage distribution) to identify trends and patterns. Graphical tools such as pie charts and bar charts were used to portray information visually. Interpretations were made by linking numerical trends to theoretical viewpoints on consumer society and minimalism.

### 5.1 Section A: Demographic Profile

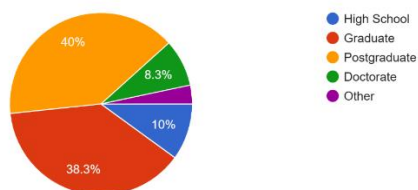


Interpretation: The age profile shows that this study predominantly represents the perspectives of young individuals (18-30 years old), who are both most vulnerable to overconsumption and most influential in setting future consumer and environmental trends.



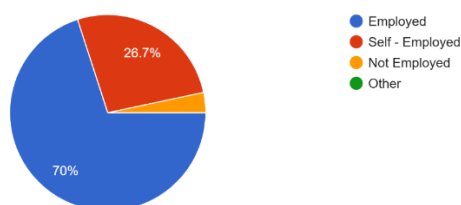
Interpretation: The sample has a nearly balanced gender distribution, with 53.3% female and 46.7% male respondents, ensuring that both perspectives are covered, albeit no respondents identified as non-binary.

Education Qualification  
60 responses



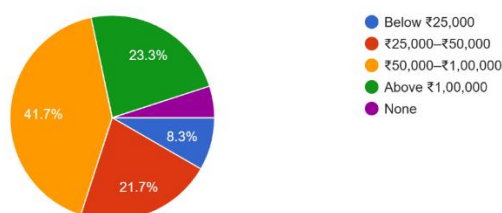
Interpretation: The education profile reveals that the majority of respondents are postgraduates (40%) and graduates (38.3%), with a lesser fraction having completed high school (10%) or holding a PhD (8.3%), indicating that the sample is predominantly well-educated.

Occupation  
60 responses



Interpretation: A significant proportion of respondents are employed (70%), followed by self-employed (26.7%), with only a minor fraction unemployed (3.3%), showing that the sample is primarily composed of working people.

Salary  
60 responses

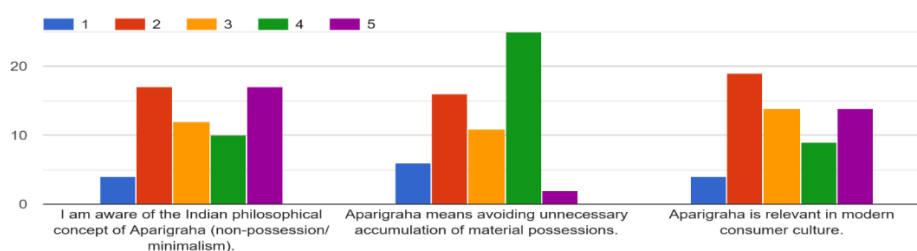


Interpretation: The majority of respondents (41.7%) earn between ₹50,000-₹1,00,000, followed by above ₹1,00,000 (23.3%) and ₹25,000-₹50,000 (21.7%). Only 8.3% earn less than ₹25,000 and a minor percentage claimed no income, indicating a largely middle-to-high income sample.



## 5.2 Section B: Awareness & Understanding of Aparigraha

Please read each statement carefully and indicate your level of agreement. Use the following scale: 1 – Strongly Disagree 2 – Disagree 3 – Ne... Agree nor Disagree) 4 – Agree 5 – Strongly Agree

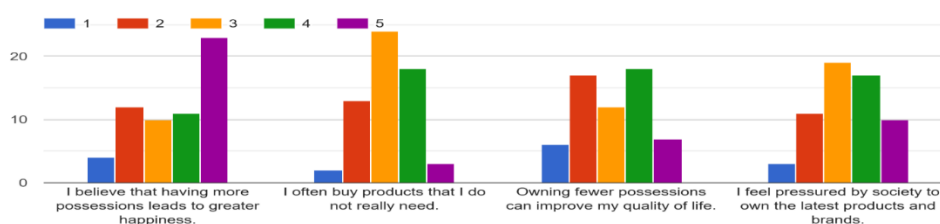


### Interpretation:

According to the statistics, awareness of Aparigraha is restricted, but once introduced, it is conceptually graspable. For example, in Q6, only 27 of 60 respondents (45%) acknowledged awareness, whereas 33 (55%) reported neutrality or disagreement. However, when given a definition (Q7), 27 respondents (45%) agreed with it, indicating that low awareness levels are due to a lack of familiarity rather than conceptual difficulty. Regarding its relevance in contemporary consumer culture (Q8), respondents were polarised: 23 agreed (38.3%) and 23 disagreed (38.3%), indicating a split view of its applicability in modern situations. Raising awareness is still crucial. Despite their scant prior knowledge, respondents are able to internalise its conceptual framing, while they remain sceptical of its present utility.

## 5.3 Section C: Consumer Attitudes Toward Possessions

Please read each statement carefully and indicate your level of agreement. Use the following scale: 1 – Strongly Disagree 2 – Disagree 3 – Ne... Agree nor Disagree) 4 – Agree 5 – Strongly Agree



### Interpretation:

The findings highlight materialist tendencies among respondents. In Q9, the majority of 34 (56.6%) respondents agreed that possessions contribute to happiness, indicating a positive relationship between ownership and subjective well-being. Similarly, Q10 shows that 45 respondents (75%) admitted to buying non-essential things, demonstrating the prevalence of consuming beyond necessity.

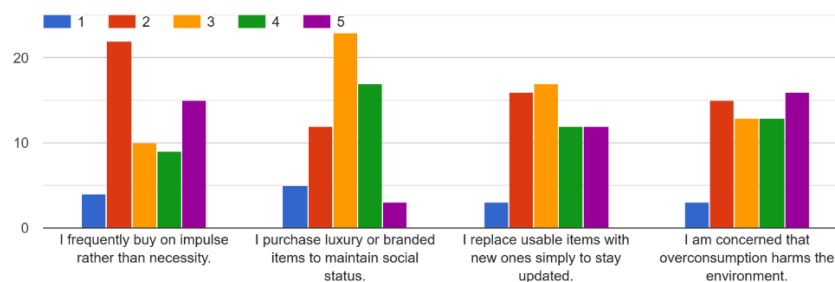
In contrast, opinions on minimalism were more ambivalent. In Question 11, 30 respondents (50%) agreed or strongly agreed that having fewer goods improves quality of life, whereas 23 (38.3%) disagreed. This demonstrates cognitive dissonance, in which people recognise the



potential benefits of minimalism while remaining committed to material accumulation. Furthermore, Q12 reveals that 27 (45%) people perceive societal pressure to conform to consumerist tendencies, confirming the role of social comparison and status consumption in moulding behaviours. Consumer culture is strongly established, although there is a growing receptivity to alternative value systems such as minimalism.

#### 5.4 Section D: Overconsumption Tendencies

Please read each statement carefully and indicate your level of agreement. Use the following scale: 1 – Strongly Disagree 2 – Disagree 3 – Ne... Agree nor Disagree) 4 – Agree 5 – Strongly Agree



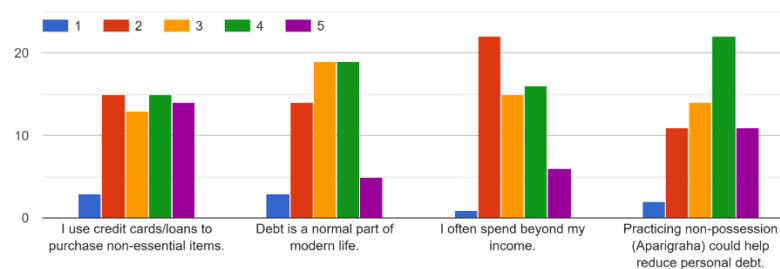
#### Interpretation:

Overconsumption behaviours are clearly obvious. Q13 reveals that 24 respondents (40%) admitted to making impulse purchases, whereas 26 (43.3%) denied such inclinations, indicating that impulsivity is common but not universal. In Q14, only 20 (33.3%) admitted to buying branded/luxury things for status, whereas 35 (58.3%) indicated neutrality or disagreement, demonstrating that status consumption is less prevalent than impulse or replacement-driven purchase.

In Q15, 24 respondents (40%) admitted to replacing serviceable products prematurely, reflecting modern consumerist obsolescence practices. Interestingly, Q16 demonstrates an environmental consciousness: 29 respondents (48.3%) agreed that excessive consumption affects the environment, whereas just 18 (30%) disagreed. This suggests that understanding of environmental repercussions coexists with continued unsustainable practices. Respondents' consumption patterns are congruent with global consumerist tendencies, but they also recognise the ethical and ecological issues that such practices create.

## 5.5 Section E: Debt Culture & Financial Attitudes

Please read each statement carefully and indicate your level of agreement. Use the following scale: 1 – Strongly Disagree 2 – Disagree 3 – Ne... Agree nor Disagree 4 – Agree 5 – Strongly Agree

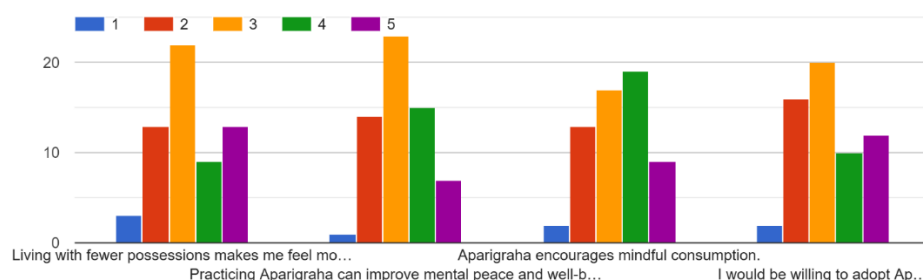


### Interpretation:

Debt culture looks to be normalised. In Q17, 29 respondents (48.3%) admitted to utilising credit/loans for non-essential purchases, indicating risky financial behaviour. Similarly, in Q18, 24 (40%) agreed that debt is a normal part of life, whereas 17 (28.3%) disagreed, indicating widespread acceptance of debt as a socioeconomic reality. Overspending is also evident: in Q19, 22 respondents (36.6%) reported spending more than their income. Crucially, in Q20, 33 respondents (55%) agreed that Aparigraha may reduce personal debt, while only 13 (21.6%) disagreed. This illustrates that Aparigraha has real financial usefulness, even among individuals who indulge in debt-driven spending. While debt-driven consumerism has become the norm, Aparigraha's potential significance in financial discipline and debt reduction is well recognised.

## 5.6 Section F: Attitudes Toward Aparigraha in Daily Life

Please read each statement carefully and indicate your level of agreement. Use the following scale: 1 – Strongly Disagree 2 – Disagree 3 – Ne... Agree nor Disagree 4 – Agree 5 – Strongly Agree



### Interpretation:

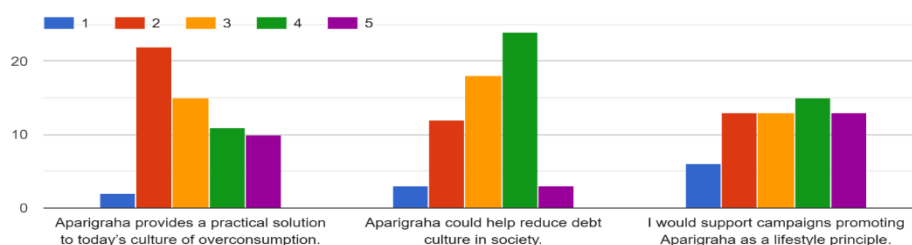
Ambivalence and selective endorsement characterise attitudes towards the use of Aparigraha in everyday circumstances. In Q21, only 22 respondents (36.6%) agreed that living with fewer belongings increases satisfaction, while 35 (58.3%) were neutral or disagreed, indicating

ambiguity regarding the experiential benefits of minimalism. Similarly, in Q22, 22 (36.6%) respondents believed that Aparigraha provides mental calm, whereas 38 (63.3%) were neutral or sceptical.

However, a stronger support was seen in Q23, where 28 respondents (46.6%) agreed that Aparigraha promotes attentive consumption, which is consistent with its ethical character. In terms of willingness (Q24), 22 (36.6%) stated a willingness to pursue Aparigraha-inspired behaviours, while 18 (30%) refused. Respondents intellectually acknowledge Aparigraha's benefits, particularly those related to mindfulness, but personal adoption is hampered by hesitancy, implying that cultural and psychological hurdles impede behavioural translation.

### 5.7 Section G: Overall Perception

Please read each statement carefully and indicate your level of agreement. Use the following scale: 1 – Strongly Disagree 2 – Disagree 3 – Ne... Agree nor Disagree) 4 – Agree 5 – Strongly Agree



#### Interpretation:

Aparigraha's societal applicability is once again perceived as ambiguous. In Q25, just 21 respondents (35%) saw it as a feasible solution to overconsumption, while 24 (40%) disagreed, indicating scepticism regarding large-scale viability. However, in Q26, 27 respondents (45%) thought it could lower debt culture, reaffirming its perceived importance in financial reform. Finally, in Q27, 28 respondents (46.6%) stated a desire to support Aparigraha-related campaigns, while 19 (31.6%) were against. This shows a significant constituency for advocacy, which is counterbalanced by resistance. Respondents are divided on Aparigraha's practical usefulness, but there is obvious acknowledgement of its potential in combating debt culture, as well as a strong willingness to support awareness programs.

### 6. Findings:

1. Consumerism is prevalent, respondents often link satisfaction with goods, admit to wasteful expenditures, and feel societal pressure to buy.
2. Aparigraha can help reduce debt for many responders who overspend on credit.
3. Despite existing environmental awareness, there is a lack of action, indicating a knowledge gap.

4. While respondents recognise the benefits of Aparigraha, many are cautious to incorporate it into their daily lives.
5. The youth-centric sample represents a consumption-driven cohort that is susceptible to conscious practices and marketing, perhaps leading to cultural change in the future.

## **7. Limitations of the Study**

Despite providing useful insights into consumer awareness and attitudes towards Aparigraha, this survey has some limitations. First, the study size was modest ( $N = 60$ ) and limited to consumers in Surat, limiting the findings' applicability to larger populations or other cultural contexts. Second, the study used a self-reported questionnaire, which could be influenced by social desirability bias or respondents' proclivity to underreport undesirable behaviours like impulsive purchasing or debt dependency. Third, the cross-sectional design measures attitudes and behaviours at a particular point in time, without accounting for changes caused by economic shifts, social movements, or awareness campaigns. Finally, the sample was youth-centric, with a higher proportion of younger respondents; while this demographic is crucial for understanding spending habits, it may not fully represent the opinions of older or more financially stable individuals.

## **8. Conclusion:**

This study demonstrates that, while consumerism and debt culture have a tremendous influence on modern lifestyles—via materialistic attitudes, wasteful expenditures, and societal pressure—there is also a rising recognition of the limitations of such behaviour. Respondents agreed that Aparigraha had benefits for debt reduction, sustainability, and well-being, although many are hesitant to undertake it as a daily practice. The youth-centric sample reveals both vulnerabilities, such as dependency on credit and peer influence, and opportunities, as younger consumers demonstrate a willingness to practise mindful living. Overall, Aparigraha emerges as a useful but underutilised framework for fostering sustainable consumption and financial independence, with wider adoption dependent on awareness, education, and cultural reframing.

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