

The Yogic Attitude Towards **MONEY**



Edited by Beloo Mehra

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Compiler and Editor: Beloo Mehra
Book design: Preeti Popli and Beloo Mehra
Graphics: Beloo Mehra
Copyediting: Gayatri Majumdar and Narendra Murty
Cover Design: Kavita Dutta and Ramajayam Ramachandiran
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INTRODUCTION

Beloo Mehra

You must neither turn with an ascetic shrinking from the money power, the means it gives and the objects it brings, nor cherish a rajasic attachment to them or a spirit of enslaving self-indulgence in their gratifications.

– *Sri Aurobindo*

Money is a universal force, which in its manifestation on earth works on the vital and physical planes and is indispensable to the fullness of the outer life, says Sri Aurobindo. In its origin and its true action, as a universal force belongs to the Divine, but it can be easily usurped by the anti-Divine forces and for the purposes of ego, he cautions.

For the right approach to wealth creation and the right use of money which enriches individual and collective life, it is important to understand the true nature of money and its implications for wealth creation and circulation. The present volume helps us do that from deeper psychological and spiritual perspectives. It explores questions such as: What is the true nature of money? What is meant by cultivating a yogic attitude towards money? What does Indian cultural tradition say about developing the right attitude towards money? What are some key insights from the works and vision of Sri Aurobindo and the Mother which we must keep in our consideration as we navigate

this tricky area of material well-being for ourselves and our societies and nations, and also prepare ourselves for higher pursuits of life?

Light from Sri Aurobindo and the Mother

In the feature titled *The Yogic Attitude Towards Money*, we highlight a few selections from Sri Aurobindo and the Mother regarding the ideal attitude that a *sādhaka* of Integral Yoga must cultivate towards money. A *sādhaka* must neither turn with an ascetic shrinking from the money power nor hold a rajasic attachment to it. With an inner detachment from the money power, one should be able to live poorly without any wanting or live richly without any self-indulgence, as per the Divine Will.

On Economic Barbarism, Business and Dharma highlights two important passages from Sri Aurobindo's writings. In the first passage, he describes the nature of economic barbarism behind today's growing commercialism where the central aim is the pursuit of vital success, possession and enjoyment for their own sake. In the second, he explains that in contrast to today's commercialism, business when done according to dharma can also be a valid means of sadhana and approach to one's higher seeking. He quotes relevant examples from the ancient Indian tradition.

Nature's Abundance and Conquering the Money Power includes a few passages where the Mother explains that Nature always gives everything in abundance, except money because it is not under Nature's control yet. We also read about her trance experiences where she concretely 'saw' the power of money that is controlled by Asuric forces, and how it can be conquered.

In the feature titled *Rhythm of Money Power and the Vaishya Soul-Force*, we highlight passages from Sri Aurobindo and the Mother

where they explain that to control money one needs to follow a certain rhythm of the money-power. This includes spending money in the right way constantly and not hoarding it.

We also include a passage in which Sri Aurobindo describes the ideal of the Vaishya soul-force. As per Integral Yoga psychology, nature expresses its life powers through four different soul-forces, Brahmana, Kshatriya, Vaishya and Shudra. The term ‘Vaishya’ here refers to the particular soul-force and not a group of people.

Fresh Perspectives in Their Light

In the article titled “Indian Cultural Wisdom on Money”, I highlight two general attitudes toward *artha*, wealth, that are seen in the Indian tradition. Interestingly, while these two attitudes seem radically opposed to each other, both have deep roots in dharmic life as conceived and lived for the most part throughout Indian civilisational history.

M.S. Srinivasan through his article titled *The Nature of Money and Wealth Creation* highlights the process of wealth creation in the light of a deeper insight into the nature of money. For a truly efficient and productive creation of wealth, which leads to the enrichment of life, we have to understand the true nature of money and its implications for wealth creation.


Money was the helper; Money is the bar is the title of an article penned by Deven Shah, an Aurovillian. He presents a reflective account of his evolving understanding of the nature of money and developing a yogic approach to engaging with money. Readers will also find here insights on the high ideals set by the Mother regarding the attitude towards personal possession, especially if one aspires to be a part of Auroville, the city the earth needs.

What do we understand by *sādhana* of wealth? How does a householder's *purusharthā* of earning money take the form of a *sādhana*? What is the role of inner purification in this? Shyam Krishnakumar writes a reflective piece titled *Artha Sādhana as a Spiritual Pursuit* addressing these questions while outlining the Vedic vision of life which valued abundance and prosperity as it helped individuals and collectives move towards higher pursuits of *kshātra*, *jñāna*, *vidya*, *kalā* and transcendence.

In the piece titled “The Stairway of Yoga”, Narendra Murty reminds us that the conventional view which creates a dichotomy between ordinary life—and related to that is the pursuit of money — and spiritual life is not true and is in fact, inconsistent with the bold declaration of the Isha Upanishad — *Isha vasyam idam sarvam*.

We hope readers will find these selections engaging and giving them much to reflect on with regard to the right attitudes we must cultivate towards money as we aspire to walk the path of Integral Yoga.





Flower: Yellow water lily
Spiritual significance: Generous Wealth
Likes to be given and spread far and wide.

**Money is the visible sign of a universal
force, and this force in its
manifestation on earth works on the
vital and physical planes and is
indispensable to the fullness of the
outer life.**



~ Sri Aurobindo, CWSA, 32: 10

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THE YOGIC ATTITUDE TOWARDS MONEY

Sri Aurobindo and The Mother

Money – A universal force to be reconquered¹

Money is the visible sign of a universal force, and this force in its manifestation on earth works on the vital and physical planes and is indispensable to the fullness of the outer life. In its origin and its true action it belongs to the Divine. But like other powers of the Divine, it is delegated here, and in the ignorance of the lower Nature it can be usurped for the uses of the ego or held by Asuric influences and perverted to their purpose.

This is indeed one of the three forces—power, wealth, sex—that have the strongest attraction for the human ego and the Asura, and are most generally mis-held and misused by those who retain them. The seekers or keepers of wealth are more often possessed rather than its possessors; few escape entirely a certain distorting influence stamped on it by its long seizure and perversion by the Asura.

For this reason most spiritual disciplines insist on a complete self-control, detachment and renunciation of all bondage to wealth and of all personal and egoistic desire for its possession. Some even put a

¹ Sri Aurobindo, CWSA, Vol. 32, p. 10

ban on money and riches and proclaim poverty and bareness of life as the only spiritual condition.

But this is an error; it leaves power in the hands of the hostile forces. To reconquer it for the Divine to whom it belongs and use it divinely for the divine life is the supramental way for the Sadhaka.

To live poor or rich whatever the Divine wills²

You must neither turn with an ascetic shrinking from the money power, the means it gives and the objects it brings, nor cherish a rajasic attachment to them or a spirit of enslaving self-indulgence in their gratifications. Regard wealth simply as a power to be won back for the Mother and placed at her service.

All wealth belongs to the Divine and those who hold it are trustees, not possessors. It is with them today, tomorrow it may be elsewhere. All depends on the way they discharge their trust while it is with them, in what spirit, with what consciousness in their use of it, to what purpose.

In your personal use of money, look on all you have or get or bring as the Mother's. Make no demand but accept what you receive from her and use it for the purposes for which it is given to you. Be entirely selfless, entirely scrupulous, exact, careful in detail, a good trustee; always consider that it is her possessions and not your own that you are handling. On the other hand, what you receive for her, lay

² Sri Aurobindo, CWSA, Vol. 32, pp. 10-11

religiously before her; turn nothing to your own or anybody else's purpose.

Do not look up to men because of their riches or allow yourself to be impressed by the show, the power or the influence. When you ask for the Mother, you must feel that it is she who is demanding through you a very little of what belongs to her and the man from whom you ask will be judged by his response.

If you are free from the money-taint but without any ascetic withdrawal, you will have a greater power to command the money for the divine work. Equality of mind, absence of demand and the full dedication of all you possess and receive and all your power of acquisition to the Divine Shakti and her work are the signs of this freedom. Any perturbation of mind with regard to money and its use, any claim, any grudging is a sure index of some imperfection or bondage.

The ideal Sadhaka in this kind is one who if required to live poorly can so live and no sense of want will affect him or interfere with the full inner play of the divine consciousness, and if he is required to live richly, can so live and never for a moment fall into desire or attachment to his wealth or to the things that he uses or servitude to self-indulgence or a weak bondage to the habits that the possession of riches creates. The divine Will is all for him and the divine Ananda.

In the supramental creation the money-force has to be restored to the Divine Power and used for a true and beautiful and harmonious equipment and ordering of a new divinised vital and physical existence in whatever way the Divine Mother herself decides in her creative vision.

But first it must be conquered back for her and those will be strongest for the conquest who are in this part of their nature strong and large and free from ego and surrendered without any claim or withholding or hesitation, pure and powerful channels for the Supreme Puissance.

The right attitude towards money³

Question: How can one know if one's way of using money is in accordance with the divine Will?

The Mother: One must first know what the divine will is. But there is a surer way—to surrender money for the divine work, if one is not sure oneself. “Divinely” means at the service of the Divine—it means not to use money for one's own satisfaction but to place it at the Divine's service.

Question: Sri Aurobindo speaks of “a weak bondage to the habits that the possession of riches creates”. (in the book *The Mother*)

The Mother: When you are rich and have a lot of money to spend, generally you spend it on things you find pleasant, and you become habituated to these things, attached to these things, and if one day the money is gone, you miss it, you are unhappy, you are miserable and feel all lost because you no longer have what you were in the habit of having. It is a bondage, a weak attachment.

He who is quite detached, when he lives in the midst of these things, it is well with him; when these things are gone, it is well also; he is totally indifferent to both. That is the right attitude: when it is there he

³ The Mother, CWM, Vol. 4, pp. 374-375

uses it, when it is not he does without it. And for his inner consciousness this makes no difference. That surprises you, but it is like that.

Question: If one has the power to acquire a lot of money, does this mean that one has a certain control over terrestrial forces?

The Mother: This depends upon how one acquires it. If you get it by foul ways, that does not mean that you have a control. But if someone, scrupulously doing his duty, sees that money comes to him, it is evidently because he exercises a control over these forces. There are people who have the power of attracting money and they haven't the least need to practise dishonesty to get it.

Others, even to get a few pennies, must make all sorts of contrivances, more or less clean. So one cannot say.... We see a rich man and think he must be exercising a control over the forces of money—no, not necessarily. But if a man remains perfectly honest and does what he thinks is his duty without caring to acquire money, and yet money comes to him, evidently he has a certain affinity with those forces.





**... truly money has no value unless
it circulates. For each and every one,
money is valuable only when one has
spent it.**

~ The Mother, CWM, 7: 54

ON ECONOMIC BARBARISM, BUSINESS AND DHARMA

Sri Aurobindo

The commercial age and the economic barbarism⁴

. . . if Science has thus prepared us for an age of wider and deeper culture and if in spite of and even partly by its materialism it has rendered impossible the return of the true materialism, that of the barbarian mentality, it has encouraged more or less indirectly both by its attitude to life and its discoveries another kind of barbarism,—for it can be called by no other name,—that of the industrial, the commercial, the economic age which is now progressing to its culmination and its close.

This economic barbarism is essentially that of the vital man who mistakes the vital being for the self and accepts its satisfaction as the first aim of life.

The characteristic of Life is desire and the instinct of possession. Just as the physical barbarian makes the excellence of the body and the development of physical force, health and prowess his standard and aim, so the vitalistic or economic barbarian makes the satisfaction of wants and desires and the accumulation of possessions his standard and aim.

⁴ Sri Aurobindo, CWSA, Vol. 25. pp. 79-81

His ideal man is not the cultured or noble or thoughtful or moral or religious, but the successful man. To arrive, to succeed, to produce, to accumulate, to possess is his existence.

The accumulation of wealth and more wealth, the adding of possessions to possessions, opulence, show, pleasure, a cumbrous inartistic luxury, a plethora of conveniences, life devoid of beauty and nobility, religion vulgarised or coldly formalised, politics and government turned into a trade and profession, enjoyment itself made a business, this is commercialism.

To the natural unredeemed economic man beauty is a thing otiose or a nuisance, art and poetry a frivolity or an ostentation and a means of advertisement. His idea of civilisation is comfort, his idea of morals social respectability, his idea of politics the encouragement of industry, the opening of markets, exploitation and trade following the flag, his idea of religion at best a pietistic formalism or the satisfaction of certain vitalistic emotions.

He values education for its utility in fitting a man for success in a competitive or, it may be, a socialised industrial existence, science for the useful inventions and knowledge, the comforts, conveniences, machinery of production with which it arms him, its power for organisation, regulation, stimulus to production.

The opulent plutocrat and the successful mammoth capitalist and organiser of industry are the supermen of the commercial age and the true, if often occult rulers of its society. The essential barbarism of all this is its pursuit of vital success, satisfaction, productiveness, accumulation, possession, enjoyment, comfort, convenience for their own sake.

The vital part of the being is an element in the integral human existence as much as the physical part; it has its place but must not exceed its place. A full and well-appointed life is desirable for man living in society, but on condition that it is also a true and beautiful life. Neither the life nor the body exist for their own sake, but as vehicle and instrument of a good higher than their own. They must be subordinated to the superior needs of the mental being, chastened and purified by a greater law of truth, good and beauty before they can take their proper place in the integrality of human perfection.

Therefore in a commercial age with its ideal, vulgar and barbarous, of success, vitalistic satisfaction, productiveness and possession the soul of man may linger a while for certain gains and experiences, but cannot permanently rest. If it persisted too long, Life would become clogged and perish of its own plethora or burst in its straining to a gross expansion. Like the too massive Titan it will collapse by its own mass, *mole ruet sua*.

Business is not unspiritual⁵

I may say however that I do not regard business as something evil or tainted, any more than it was so regarded in ancient spiritual India.

If I did, I would not be able to receive money from A or from those of our disciples who in Bombay trade with East Africa; nor could we then encourage them to go on with their work but would have to tell them to throw it up and attend to their spiritual progress alone. How are we to reconcile A's seeking after spiritual light and his mill?

⁵ Sri Aurobindo, CWSA, Vol. 35, pp. 769-771

Ought I not to tell him to leave his mill to itself and to the devil and go into some Ashram to meditate? Even if I myself had had the command to do business as I had the command to do politics I would have done it without the least spiritual or moral compunction.

All depends on the spirit in which a thing is done, the principle on which it is built and use to which it is turned. I have done politics and the most violent kind of revolutionary politics, *ghoram karma*, and I have supported war and sent men to it, even though politics is not always or often a very clean occupation nor can war be called a spiritual line of action.

But Krishna calls upon Arjuna to carry on war of the most terrible kind and by his example encourage men to do every kind of human work, *sarvakarmāṇi*. Do you contend that Krishna was an unspiritual man and that his advice to Arjuna was mistaken or wrong in principle? Krishna goes farther and declares that a man by doing in the right way and in the right spirit the work dictated to him by his fundamental nature, temperament and capacity and according to his and its dharma can move towards the Divine. He validates the function and dharma of the Vaishya as well as of the Brahmin and Kshatriya. It is in his view quite possible for a man to do business and make money and earn profits and yet be a spiritual man, practise Yoga, have an inner life.

The Gita is constantly justifying works as a means of spiritual salvation and enjoining a Yoga of works as well as of Bhakti and Knowledge. Krishna, however, superimposes a higher law also that work must be done without desire, without attachment to any fruit or

reward, without any egoistic attitude or motive, as an offering or sacrifice to the Divine.

This is the traditional Indian attitude towards these things, that all work can be done if it is done according to the dharma and, if it is rightly done, it does not prevent the approach to the Divine or the access to spiritual knowledge and the spiritual life.

There is of course also the ascetic ideal which is necessary for many and has its place in the spiritual order. I would myself say that no man can be spiritually complete if he cannot live ascetically or follow a life as bare as the barest anchorite's. Obviously, greed for wealth and money-making has to be absent from his nature as much as greed for food or any other greed and all attachment to these things must be renounced from his consciousness.

But I do not regard the ascetic way of living as indispensable to spiritual perfection or as identical with it. There is the way of spiritual self-mastery and the way of spiritual self-giving and surrender to the Divine, abandoning ego and desire even in the midst of action or of any kind of work or all kinds of work demanded from us by the Divine.

If it were not so, there would not have been great spiritual men like Janaka or Vidura in India and even there would have been no Krishna or else Krishna would have been not the Lord of Brindavan and Mathura and Dwarka or a prince and warrior or the charioteer of Kurukshetra, but only one more great anchorite.

The Indian scriptures and Indian tradition, in the Mahabharata and elsewhere, make room both for the spirituality of the renunciation of life and for the spiritual life of action. One cannot say that one only is the Indian tradition and that the acceptance of life and works of all

kinds, *sarvakarmāṇi*, is un-Indian, European or Western and unspiritual.





[Krishna] validates the function and dharma
of the Vaishya as well as
of the Brahmin and Kshatriya.

**It is in his view quite possible for a man to
do business and make money and earn
profits and yet be a spiritual man, practise
Yoga, have an inner life.**

~ Sri Aurobindo, CWSA, 35: 770
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NATURE'S ABUNDANCE AND CONQUERING THE MONEY POWER

The Mother

**Nature gives everything in abundance,
except money⁶**

This morning I asked myself the question, 'is money truly under Nature's control?' I shall have to see. . . Because for me personally, she always gives everything in abundance. When I was young, I was as poor as a turkey, as poor as could be! As an artist, I sometimes had to go out in society (as artists are forced to do). I had lacquered boots that were cracked. . . and I painted them so it wouldn't show! This is to tell you the state I was in—poor as a turkey.

So one day, in a shop window, I saw a very pretty petticoat much in fashion then, with lace, ribbons, etc. (It was the fashion in those days to have long skirts which trailed on the floor, and I didn't have a petticoat which could go with such things—I didn't care, it didn't matter to me in the least, but since Nature had told me I would always have everything I needed, I wanted to make an experiment.)

So I said, 'Well, I would very much like to have a petticoat to go with those skirts.' I got five of them! They came from every direction! And it is always like that. I never ask for anything, but if by chance I say

⁶ The Mother, *Agenda*, Vol, 1, pp. 176-177

to myself, ‘Hmm, wouldn’t it be nice to have that,’ mountains of them pour in!

So last year, I made an experiment, I told Nature, ‘Listen, my little one, you say that you will collaborate, you told me I would never lack anything. Well then, to put it on a level of feelings, it would really be fun, it would give me joy (in the style of Krishna’s joy), to have A LOT of money to do everything I feel like doing. It’s not that I want to increase things for myself, no; you give me more than I need. But to have some fun, to be able to give freely, to do things freely, to spend freely—I am asking you to give me a crore of rupees for my birthday!

She didn’t do a thing! Nothing, absolutely nothing: a complete refusal.

Did she refuse or was she unable to? It may be that. . . I always saw that money was under the control of an asuric force. (I am speaking of currency, ‘cash’; I don’t want to do business. When I try to do business, it generally succeeds very well, but I don’t mean that. I am speaking of cash.) I never asked her that question.

The limited powers of Lord Ganesh and Santa Claus⁷

You see, this is how it happened: there’s this Ganesh. . . We had a meditation (this was more than thirty years ago) in the room where ‘Prosperity’ is now distributed. There were eight or ten of us, I believe. We used to make sentences with flowers; I arranged the

⁷ The Mother, *Agenda*, Vol, 1, pp. 176-177

flowers, and each one made a sentence with the different flowers I had put there.

And one day when the subject of prosperity or wealth came up, I thought (they always say that Ganesh is the god of money, of fortune, of the world's wealth), I thought, 'Isn't this whole story of the god with an elephant trunk merely a lot of human imagination?' Thereupon, we meditated. And who should I see walk in and park himself in front of me but a living being, absolutely alive and luminous, with a trunk that long. . . and smiling!

So then, in my meditation, I said, 'Ah! So it's true that you exist!'— 'Of course I exist! And you may ask me for whatever you wish, from a monetary standpoint, of course, and I will give it to you!'

So I asked. And for about ten years, it poured in, like this (*gesture of torrents*). It was incredible. I would ask, and at the next Darshan, or a month or several days later, depending, there it was.

Then the war and all the difficulties came, bringing a tremendous increase of people and expenditure (the war cost a fortune—anything at all cost ten times more than before), and suddenly, finished, nothing more. Not exactly nothing, but a thin little trickle. And when I asked, it didn't come.

So one day, I put the question to Ganesh through his image (!), I asked him, 'What about your promise?'—'I can't do it, it's too much for me; my means are too limited!'—'Ah!' I said to myself (*laughing*), 'What bad luck!' And I no longer counted on him.

Once someone even asked Santa Claus! A young Muslim girl who had a special liking for 'Father Christmas'—I don't know why, as it was not part of her religion! Without saying a word to me, she called on Santa Claus and told him, 'Mother doesn't believe in you; you should

give Her a gift to prove to Her that you exist. You can give it to Her for Christmas.’ And it happened!. . . She was quite proud. But it only happened like that once. And as for Ganesh, that was the end of it.

So then I asked Nature. It took her a long time to accept to collaborate. But as for the money, I shall have to ask her about it; because for me personally, it is still going on.

I think, ‘Hmm, wouldn’t it be nice to have a wristwatch like that.’ And I get twenty of them! I say to myself, ‘Well, if I had that. . . ’ and I get thirty of them! Things come in from every side, without my even uttering a word—I don’t even ask, they just come.

Relation between money and the sexual impulses⁸

The first time I came here and spoke with Sri Aurobindo about what was needed for the Work, he told me (he also wrote it to me) that for the secure achievement of the Work we would need three powers: one was the power over health, the second was the power over government, and the third was the power over money.

Health naturally depends upon the sadhana; but even that is not so sure: there are other factors. As for the second, the power over government, Sri Aurobindo looked at it, studied it, considered it very carefully, and finally he told me,

⁸ The Mother, *Agenda*, Vol, 1, pp. 176-177

“There is only one way to have that power: it is TO BE the government. One can influence individuals, one can transmit the will to them, but their hands are tied. In a government, there is no one individual, nor even several who is all-powerful and who can decide things. One must be the government oneself and give it the desired orientation.”

For the last, for money, he told me, “I still don’t know exactly what it depends on.”

Then one day I entered into trance with this idea in mind, and after a certain journey I came to a place like a subterranean grotto (which means that it is in the subconscious, or perhaps even in the unconscious) which was the source, the place and the power over money.

I was about to enter into this grotto (a kind of inner cave) when I saw, coiled and upright, an immense serpent, like an all black python, formidable, as big as a seven-story house, who said,

‘You cannot pass!’—

‘Why not? Let me pass!’—

‘Myself, I would let you pass, but if I did, “they” would immediately destroy me.’—

‘Who, then, is this “they”?’—

‘They are the asuric powers who rule over money. They have put me here to guard the entrance, precisely so that you may not enter.’—

‘And what is it that would give one the power to enter?’

Then he told me something like this:

“I heard (that is, he himself had no special knowledge, but it was something he had heard from his masters, those who ruled over him), I heard that he who will have a total power over the human sexual impulses (not merely in himself, but a universal power—that is, a power enabling him to control this everywhere, among all men) will have the right to enter.’ In other words, these forces would not be able to prevent him from entering.”

A personal realisation is very easy, it is nothing at all; a personal realization is one thing, but the power to control it among all men—that is, to control or master such movements at will, everywhere—is quite another. I don’t believe that this. . . condition has been fulfilled.

If what the serpent said is true and if this is really what will vanquish these hostile forces that rule over money, well then, it has not been fulfilled.

It has been fulfilled to a certain extent—but it’s negligible. It is conditional, limited: in one case, it works; in another, it doesn’t. It is quite problematic. And naturally, where terrestrial things are involved (I don’t say universal, but in any case terrestrial), when it is something involving the earth, it must be complete; there cannot be any approximations.

Therefore, it’s an affair between the asuras and the human species. To transform itself is the only solution left to the human species—in other words, to tear from the asuric forces the power of ruling over the human species.

Three great obstacles in terrestrial human life⁹

Three things are interdependent (Sri Aurobindo says here): power, money and sex. I believe the three are interdependent and that all three have to be conquered to be sure of having any one—when you want to conquer one you must have the other two. Unless one has mastered these three things, desire for power, desire for money and desire for sex, one cannot truly possess any of them firmly and surely.

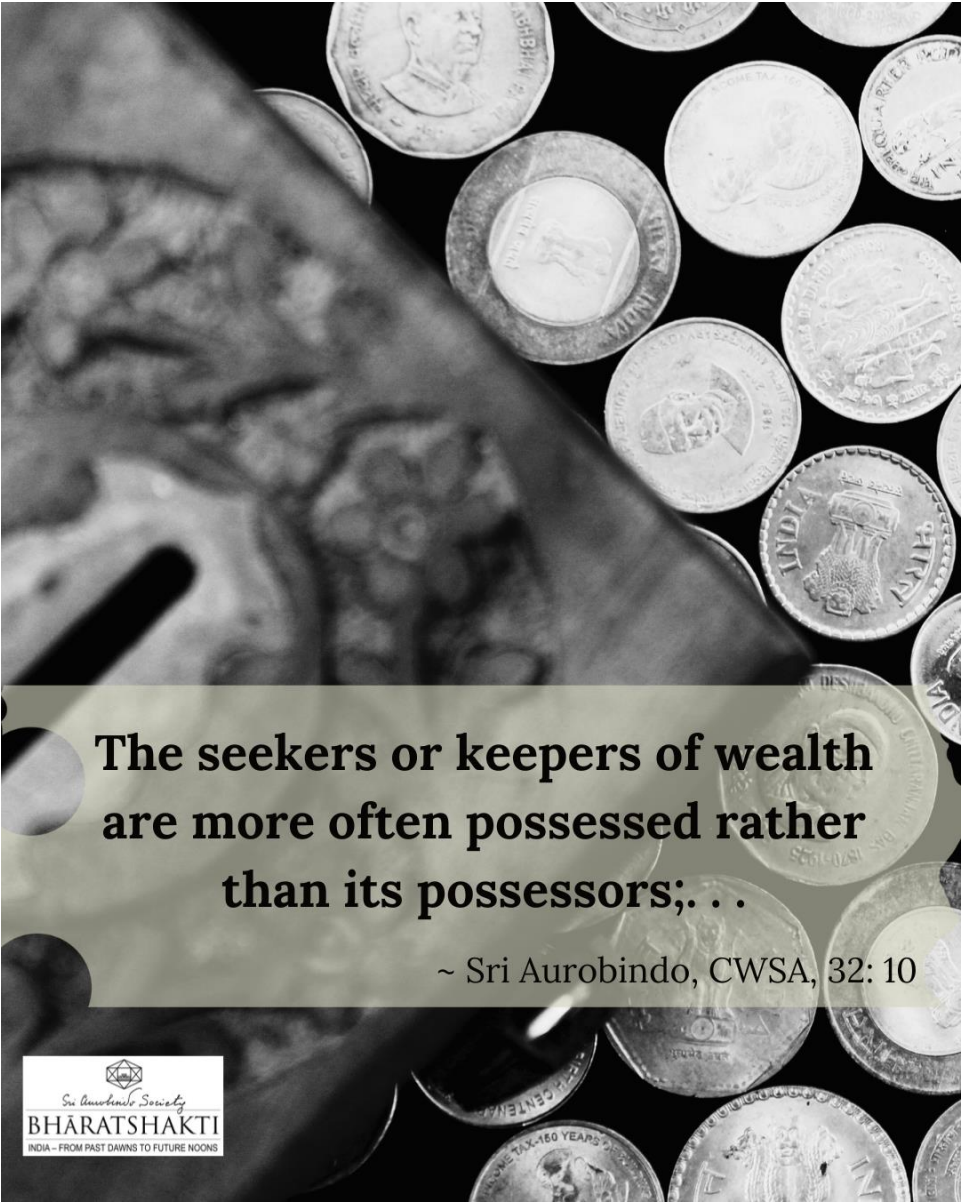
What gives so great an importance to money in the world as it is today is not so much money itself, for apart from a few fools who heap up money and are happy because they can heap it up and count it, generally money is desired and acquired for the satisfactions it brings.

And this is almost reciprocal: each of these three things not only has its own value in the world of desires, but leans upon the other two. I have related to you that vision, that big black serpent which kept watch over the riches of the world, terrestrial wealth—he demanded the mastery of the sex-impulse.

Because, according to certain theories, the very need of power has its end in this satisfaction, and if one mastered that, if one abolished that from human consciousness, much of the need for power and desire for money would disappear automatically. Evidently, these are the three great obstacles in the terrestrial human life and, unless they are conquered, there is scarcely a chance for humanity to change.



⁹ The Mother, CWM, Vol. 4, pp. 380-381

A black and white photograph showing a close-up of several Indian coins scattered on a dark surface. A hand is visible on the left, holding one of the coins. The coins are of various denominations, including 100, 200, and 500 rupees, and feature the Ashoka Lion Capital and the word 'INDIA'.

**The seekers or keepers of wealth
are more often possessed rather
than its possessors;. . .**

~ Sri Aurobindo, CWSA, 32: 10

RHYTHM OF MONEY POWER AND THE VAISHYA SOUL-FORCE

Sri Aurobindo

Rhythm of the money-power¹⁰

Disciple: You said about the forces that control money that two conditions were necessary. First, one must be very calm and must not get disturbed and have no desire for money. Secondly, it requires a *bojhāpaḍā*—an understanding—with the universal forces. What is this understanding?

Sri Aurobindo: There are many ways. Even in the case of one man there are different methods, I mean in the yogic sense, which he can follow.

First, you must put your need before God and ask Him to satisfy it; your duty ends there. In that case you need not have any *bojhāpaḍā* with the universal forces.

But we look upon money as a power of the Divine, and, as with everything else, we want to conquer it for the Divine in life. Hence, in our case an ‘understanding’ is necessary. As the money-power today is in the hands of the hostile forces, naturally, we have to fight them.

Whenever they see that you are trying to oust them they will try to thwart your efforts. You have to bring a Higher Power than these and

¹⁰ *Evening Talks with Sri Aurobindo*, Recorded by A.B. Purani, 6 September 1926 (Third series, pp. 336-338)

put them down. First, they try to trick you by offering success, one can say, by trying to buy you up. If a man falls into that trap then his spiritual future is ruined.

You have really to follow a certain rhythm of the money-power, the rhythm that brings in and the one that throws out money. Money is given to you in the beginning; then, you have to deserve it. You have to prove that you do not waste it. If you waste it, then you lose your right to it.

Disciple: What is waste?

Sri Aurobindo: Waste is waste. Throwing away money without any order, unorganised expenses without regard to the means of getting money or to the utility of spending. It is not that you have to hoard money. It is there for being spent. But we must spend it in the right way—in a certain order and with an arrangement. Sometimes the Divine even follows man's caprices, as is typified in the case of men like Thakur Dayananda.

Disciple: Yes. Whatever he gets must be spent away on that very day, that is the rule; and they all wait till they get their next day's food.

Sri Aurobindo: The result is that sometimes for seven days they get so much food that they can't eat it and then for fifteen days they have to starve!

Disciple: Even the young children go without food for that period.

Sri Aurobindo: Well, that is a chaotic movement; but he follows it!

Disciple: Even the industrial magnates who get money get into that rhythm of which you spoke.

Sri Aurobindo: Of course, they do, otherwise they can't get rich. They take it in and then again they throw it out, then it returns and again it is thrown out. That is the reason why they get colossal wealth. These rich people often have no attachment to money, it is the action of the vital force that they enjoy, not their money.

Disciple: It is a life-movement.

Sri Aurobindo: Yes. That was the ideal of the Vaishya as opposed to the Bania. The Vaishya was the man who could get tremendous wealth and could spend it liberally, could establish the interchange and enter into the rhythm.

Disciple: But these Marwadis who are very rich are attached to their wealth.

Sri Aurobindo: No.

Disciple: No, they are not. We think them greedy because they don't give money in the way in which we want them to give. They generally spend it in the old conventional way. We think them greedy also because they are particular about small things in their business—caring for pies.

Sri Aurobindo: It is very necessary. It is exactly that which brings them the money.

Disciple: Henry Ford has also got that habit and so has become rich. He describes in his biography how he started with the idea not of making money but of giving people a quick conveyance at a small price.

Sri Aurobindo: The Americans have got the knack of getting into the rhythm which brings them money. The French method, for instance, does not succeed because they follow out small narrow paths, while

the Americans boldly get into the movement on a large scale and money circulates and as it circulates it accumulates and increases life wherever it flows.

Money belongs to the one who spends it¹¹

Money belongs to the one who spends it; that is an absolute law. You may pile up money, but it doesn't belong to you until you spend it. Then you have the merit, the glory, the joy, the pleasure of spending it! Money is meant to circulate.

What should remain constant is the progressive movement of an increase in the earth's production—an ever-expanding progressive movement to increase the earth's production and improve existence on earth. It is the material improvement of terrestrial life and the growth of the earth's production that must go on expanding, enlarging, and not this silly paper or this inert metal that is amassed and lifeless.

Money is not meant to generate money; money should generate an increase in production, an improvement in the conditions of life and a progress in human consciousness. This is its true use.

What I call an improvement in consciousness, a progress in consciousness, is everything that education in all its forms can provide—not as it is generally understood, but as we understand it here: education in art, education in. . . from the education of the body, from the most material progress, to the spiritual education and

¹¹ The Mother, *Agenda*, Vol. 1, pp. 204-205

progress through yoga; the whole spectrum, everything that leads humanity towards its future realisation.

Money should serve to augment that and to augment the material base for the earth's progress, the best use of what the earth can give—its intelligent utilization, not the utilization that wastes and loses energies. The use that allows energies to be replenished.

In the universe there is an inexhaustible source of energy that asks only to be replenished; if you know how to go about it, it is replenished. Instead of draining life and the energies of our earth and making of it something parched and inert, we must know the practical exercise for replenishing the energy constantly. And these are not just words; I know how it's to be done, and science is in the process of thoroughly finding out—it has found out most admirably.

But instead of using it to satisfy human passions, instead of using what science has found so that men may destroy each other more effectively than they are presently doing, it must be used to enrich the earth: to enrich the earth, to make the earth richer and richer, more active, generous, productive and to make all life grow towards its maximum efficiency. This is the true use of money.

The ideal of the Vaishya soul-force¹²

[The turn of the nature towards Vaisya soul-force] brings out into relief the practical arranging intelligence and the instinct of life to produce, exchange, possess, enjoy, contrive, put things in order and

¹² Sri Aurobindo, CWSA, Vol. 24, pp. 745-746

balance, spend itself and get and give and take, work out to the best advantage the active relations of existence.

In its outward action it is this power that appears as the skilful devising intelligence, the legal, professional, commercial, industrial, economical, practical and scientific, mechanical, technical and utilitarian mind.

This nature is accompanied at the normal level of its fullness by a general temperament which is at once grasping and generous, prone to amass and treasure, to enjoy, show and use, bent upon efficient exploitation of the world or its surroundings, but well capable too of practical philanthropy, humanity, ordered benevolence, orderly and ethical by rule but without any high distinction of the finer ethical spirit, a mind of the middle levels, not straining towards the heights, not great to break and create noble moulds of life, but marked by capacity, adaptation and measure.

The powers, limitations and perversions of this type are familiar to us on a large scale, because this is the very spirit which has made our modern commercial and industrial civilisation.

But if we look at the greater inner capacities and soul-values, we shall find that here also there are things that enter into the completeness of human perfection.

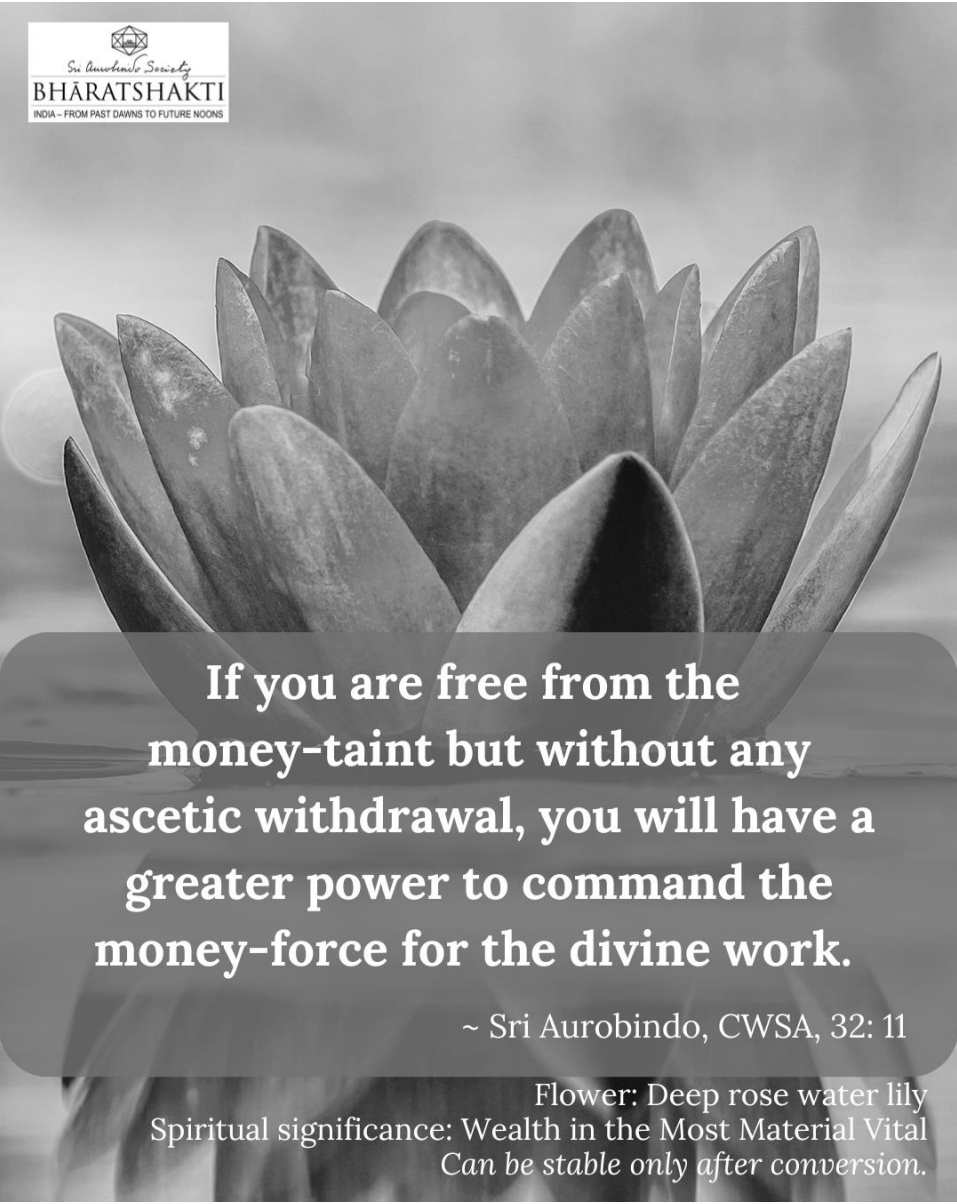
The Power that thus outwardly expresses itself on our present lower levels is one that can throw itself out in the great utilities of life and at its freest and widest makes, not for oneness and identity which is the highest reach of knowledge or the mastery and spiritual kingship which is the highest reach of strength, but still for something which is also essential to the wholeness of existence, equal mutuality and the exchange of soul with soul and life with life.

Its powers are,

- **first, a skill, *kausala*,** which fashions and obeys law, recognises the uses and limits of relations, adapts itself to settled and developing movements, produces and perfects the outer technique of creation and action and life, assures possession and proceeds from possession to growth, is watchful over order and careful in progress and makes the most of the material of existence and its means and ends;
- **then a power of self-spending skilful in lavishness and skilful in economy,** which recognises the great law of interchange and amasses in order to throw out in a large return, increasing the currents of interchange and the fruitfulness of existence;
- **a power of giving and ample creative liberality,** mutual helpfulness and utility to others which becomes the source in an open soul of just beneficence, humanitarianism, altruism of a practical kind;
- **finally, a power of enjoyment,** a productive, possessive, active opulence luxurious of the prolific Ananda of existence.

A largeness of mutuality, a generous fullness of the relations of life, a lavish self-spending and return and ample interchange between existence and existence, a full enjoyment and use of the rhythm and balance of fruitful and productive life are the perfection of those who have this Swabhava and follow this Dharma.





**If you are free from the
money-taint but without any
ascetic withdrawal, you will have a
greater power to command the
money-force for the divine work.**

~ Sri Aurobindo, CWSA, 32: 11

Flower: Deep rose water lily
Spiritual significance: Wealth in the Most Material Vital
Can be stable only after conversion.

INDIAN CULTURAL WISDOM ON MONEY

Beloo Mehra

Indian culture evolved a scheme of integral human development, with an aim to realise in the individual and collective life the high ideal of the Indian conception of human existence and its ultimate goal. This scheme is based on the four broad pursuits of human life called in the Indian tradition as *purushārthas*. These aims are,

- *Artha*: Fulfillment of the material and economic needs and interests
- *Kāma*: Satisfaction of vital desires and enjoyment, seeking of pleasure
- *Dharma*: The need of our higher mental and moral being for knowledge, values, ideals and right living
- *Moksha*: Finally, the spiritual need for the ultimate freedom, fulfillment and perfection.

These aims correspond roughly to the physical, vital, mental and spiritual needs of the human being. They form a system of shared values and are accepted almost by all the cultural traditions emerging from within the Indian thought. These *purushārthas* are based on the idea that our being must pass through different stages in its growth, and the legitimate needs and desires of each level of the human being have to be fulfilled before he can rise to a higher level.

In an integrated evolutionary perspective of human development emphasised by Indian culture, the satisfaction of the natural needs and

propensities of man's physical, vital and mental being and the fulfilment of his duties and responsibilities are not denied in an ascetic spirit. They are accepted as indispensable parts of his evolutionary growth and development.

Our ancestors clearly understood that the initial movement of human life necessitates the development of the powers of the natural ego. They did not deny the fact that self-interest and pleasure-seeking desire are the original motives for the large majority of the humanity. These are reflected in the first two pursuits of *artha* and *kāma*.

Attitudes towards wealth

Let us focus on the pursuit of *artha* or the material well-being. By *artha* is meant the physical and economic needs, well-being, progress and prosperity of the material being and life—of the individual and the collectivity. The word *artha* also means “instrument” which includes all the material, economic, social, political and technological instruments for the fulfilment of the legitimate physical and vital needs of human beings.

It is important to develop a right attitude when pursuing the goal of *artha* or material and economic well-being. We find two general attitudes toward *artha*, wealth, in the Indian tradition. Interestingly, while these two attitudes seem radically opposed to each other, both have deep roots in dharmic life as conceived and lived for the most part throughout Indian civilisational history.

Wealth as a Foundation for a Stable Social Order

In texts such as *Arthaśāstra* as well as the *Mahābhārata*, wealth was regarded as the first condition not only of a happy and dignified family life but also of a stable social order. It was said that even *dharma*—the right living, and *moksha*—the spiritual liberation, are dependent on *artha*. For example, in the *Mahābhārata*, we find Bhima drawing Yudhishthira’s attention to this:

धर्ममूलं जगद्राजन्नान्यद्धर्माद्विशिष्यते ।

धर्मश्चार्थेन महता शक्यो राजन्निषेवितुम् ॥ (आरण्यकपर्व, ३४. ४७)

“Dharma is the foundation of this world; and there is nothing of greater value than dharma. But undoubtedly dharma requires money. Always, dharma is a factor in wealth; but wealth is to be grasped for securing the ends of dharma.”¹³

Respect for wealth and its care and protection were taught through popular literature as well. For example, we find the following verse in *Panchatantra*, the ancient book of fables written by Vishnu Sarma as a means to educate princes:

न हि तद्विद्यते किञ्चिद्यदर्थेन न सिध्यति ।

यत्नेन मतिमांस्तस्मादर्थमेकं प्रसाधयेत् ॥ १.२ ॥

“There is nothing in the world that cannot be obtained through wealth; let a prudent man therefore earn wealth by his effort.”¹⁴

¹³ Chaturvedi Badrinath, *The Mahabharata: An Inquiry in the Human Condition*, p. 275

¹⁴ Translation by Badrinath, p. 278

Our ancient tradition never glorified material poverty. Sri Aurobindo, the Mahayogi of the 20th century tells us:

“The acceptance of poverty is noble & beneficial in a class or an individual, but it becomes fatal and pauperises life of its richness and expansion if it is perverted into a general or national ideal. . .”¹⁵

He reminds us that ancient India was not merely a spiritually rich culture, but with its ideal of vast riches and vast spending was also the greatest of nations. Only when the greatest of the Indian minds were captured with a turning towards asceticism and world-negation, our nation became poor in life and sunk into weakness and degradation.

The Ramayana has given us a picture of an ideal society towards which humanity has been aspiring since ages. According to Sri Aurobindo, this ideal society envisioned by Valmiki includes among the signs of a just and enlightened state of society not only universal education, morality and spirituality but also that there shall be “none who is compelled to eat coarse food, none uncrowned & unanointed or who is restricted to a mean and petty share of luxuries”¹⁶

¹⁵ CWSA, Vol. 12, p. 448

¹⁶ Sri Aurobindo, CWSA, Vol. 12, pp. 447-448

Wealth as an Impediment to Spiritual Pursuit

Interestingly, in some of the same texts as well as others we find another significant and contrary view that has also taken hold of the Indian mind to a large extent. As per this view, wealth is an impediment to spiritual pursuit because the aim of all spiritual efforts is to get rid of desire. Accumulation of wealth leads to greater desire for it and thus to lack of happiness and peace. Not to lust after wealth and practicing contentment are held as important virtues for people.

In the Shanti Parva of the Mahābhārata, we find an important passage where Yuddhishtira explains to Arjuna some of the reasons why wealth can be a source of bondage and misery, and the necessity for freeing oneself of the desire for wealth.

“Thou shouldst know that one acquires heaven through contentment. From contentment springs great happiness. There is nothing higher than contentment. . .

“Some desire virtue; some, good conduct; and some wealth. One may desire wealth (as a means for the acquisition of virtue). The abandonment, however, of such desire would be better for him. There are many faults attached to wealth and consequently to those religious acts that are performed with wealth. . .

“He that desires wealth finds it very difficult to abandon that which should by every means be abandoned. Good deeds are very rare in those that amass riches. It is said that wealth can never be acquired without injuring others, and that, when earned, it brings numerous troubles. A person of narrow heart, setting at naught the fear of repentance,

commits acts of aggression towards others, tempted by even a little wealth, . . .

“Obtaining wealth which is so difficult of acquisition, one burns with grief if one has to give a portion of it to one’s servants, – with grief, that is, which is equal to what one would feel if one is actually robbed by depredators. If, on the other hand, one does not part with one’s wealth, obloquy becomes one’s share. One, however, that has no wealth, never becomes the subject of censure. Withdrawn from all attachments, such a person can become happy in all respects by supporting life upon what little he may obtain as alms. No one, however, can be happy by the acquisition of wealth. . .

“Wealth was created by the Creator for the sake of sacrifices, and man was created by him for protecting that wealth and performing sacrifices. For this, all wealth should be applied to sacrifices. It is not proper that it should be spent for the gratification of desire of enjoyment. The Creator then confers wealth upon mortals for the sake of sacrifices. Know this, O son of Kunti, thou that art the foremost of all wealthy persons! It is for this that the wise think that wealth, without doubt, is nobody’s on earth.

“One should perform sacrifices with it and give it away with a trustful heart. One should spend (in gift) what one has acquired, and not waste or spend it in gratifying one’s desire of enjoyment. What use is there in amassing wealth when such proper objects exist in which to spend it?

“Those persons of little understanding that give away (wealth) unto men that have swerved from the duties of

their order, have to subsist hereafter for a hundred years on ordure and dirt. That men give unto the undeserving and refrain from giving unto the deserving is due to inability to discriminate between the deserving and the undeserving. For this reason, the practice of even the virtue of charity is difficult.

“These are the two faults connected with wealth even when acquired, viz., gift to an undeserving person and abstaining from giving unto him that is deserving.”¹⁷

Accumulation of wealth in the hands of the State may lead to aggression and violence. That is why in the *Arthaśāstra*, Kauṭilya speaks of the necessity for a king’s practice of restraining of senses and self-discipline so that he may discharge properly his kingly duties especially dealing with wealth.

“Not violating righteousness and economy, he shall enjoy his desires. He shall never be devoid of happiness. He may enjoy in an equal degree the three pursuits of life, charity, wealth, and desire, which are inter-dependent upon each other. Any one of these three, when enjoyed to an excess, hurts not only the other two, but also itself.”¹⁸

The same principle will hold true for any individual.

¹⁷ Translation by K.M. Ganguli

¹⁸ Translation by R. Shamashastry, p. 17

The deeper truth

The deeper idea behind speaking of these two radically different approaches is to facilitate a higher integration of the two fundamental truths, to inculcate the value of seeking moderation and balance when it comes to pursuing the goals of wealth accumulation (*artha*) and fulfilling any desire (*kāma*). Thus, we also find many references to a more balanced approach to wealth in the Indian tradition. The suggestion throughout has been that effort to generate and accumulate wealth must be in compliance with the dharma—the way of right living. For example, in the Mahābhārata there are several references to earning wealth in a dharmic way, in a right way. Here is one instance:

कामक्रोधौ पुरस्कृत्य योऽर्थं राजानुतिष्ठति ।
न स धर्मं न चाप्यर्थं परिगृह्णाति बालिशः ॥ (शान्ति पर्व, ७२.७)

“Through wealth alone can one gain dharma and *kāma* and the next world as well; but wealth should be earned through dharma, never through adharma.”¹⁹

Furthermore, in the famous story of the conversation between Sulabha and Janaka as narrated in the Shanti Parva, we find one of the greatest teaching regarding the right attitude to have towards wealth, especially when one considers the highest aim of human existence—that of pursuing the path of spiritual liberation.

¹⁹ Translation by Badrinath, p. 278

“Emancipation does not exist in poverty; nor is bondage to be found in affluence. One attains to emancipation through Knowledge alone, whether one is indigent or affluent.”²⁰

Thus, we see, that it is not the money per se but the attachment to the money which leads to bondage. **The right attitude towards money must be:** to grow in inner knowledge, to develop a sense of healthy detachment towards one’s material wealth, and to practice inner freedom by gradually giving up the sense of possession or developing an attitude of inner renunciation (which is different from outer renunciation of material wealth and possessions).

This is how a person living in the real-world ought to rightly pursue the goal of artha, as per the Indian wisdom. We find this attitude explained perfectly in the following words by the Mother:

“When you are rich and have a lot of money to spend, generally you spend it on things you find pleasant, and you become habituated to these things, attached to these things, and if one day the money is gone, you miss it, you are unhappy, you are miserable and feel all lost because you no longer have what you were in the habit of having. It is a bondage, a weak attachment. He who is quite detached, when he lives in the midst of these things, it is well with him; when these things are gone, it is well also; he is totally indifferent to both. That is the right attitude: when it is there he uses it, when it is not he does without it. And for his

²⁰ Translation by K.M. Ganguli

inner consciousness this makes no difference. That surprises you, but it is like that.”²¹



²¹ CWM, Vol. 4, p. 375

All depends on the spirit
in which a thing is done, the principle
on which it is built and use to
which it is turned.

- Sri Aurobindo, CWSA, 35: 770



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THE NATURE OF MONEY AND WEALTH CREATION

M.S. Srinivasan

Circulating interchange

The historians of money trace its roots to the barter system of interchange of goods and services by the producers. Later, with the advent of the middleman or intermediary between the producer and the consumer, came the currency note as a symbol and indicator for the value of the interchange. So the first character of money is interchange.

When we probe further and ask what is the deeper cause of this interchange, we hit upon one of the fundamental laws of life: interdependence. We are all part of an interacting, interdependent and interlinked unity of life. So no individual or collective human organism can be fully independent. Every human organism will have something, which others do not have, and lack something, which others possess; this creates the need for interchange.

This constant and repeated interchange driven by this law of interdependence creates a circulating force in the vital life of humanity. Here comes the second character of money, circulation. A fluid force of circulating interchange is the essential nature of the

money-force. Thus we can see that money is a universal force proceeding from a universal law of life.

The essential nature of money is a fluid force of circulating interchange. The more it circulates, more it grows. According to modern monetary theory, quantity of money in an economic system depends on the velocity of circulation of money. So for increasing the prosperity of a community, the money-force should never remain frozen for too long; it should always remain liquid, in a state of constant flow and circulation. The concept of “cash flow” in financial management is very much in sync with the nature of money. Cash reserves of a company should be neither too high nor too low and must be always in a state of flow and never be static or frozen. The most important part of this circulation or flow is spending.

Generous spending

The money force has to be always in a state of generous spending to create wealth for the society. As the Mother points out:

“Money, your notes, your pieces, of silver, that is *your* money. But that is not money. This is a force which is behind all that, the power of exchange which is money. That does not belong to anybody. It belongs to everyone. It is something which is alive only if it circulates. If you want to heap it up, it decays. It is as though you wanted to enclose water in a vase and keep it always; after some time your water would be absolutely putrefied. With money it is

the same thing. And people have not yet understood that.”²²

Therefore, she adds,

“... the first thing to do when one has money is to give it. But as it is said that it should not be given without discernment, don't go and give it like those who practise philanthropy, because that fills them with a sense of their own goodness, their generosity and their own importance.

“You must act in a sattwic way, that is, make the best possible use of it. And so, each one must find in his highest consciousness what the best possible use of the money he has can be.”²³

This doesn't mean saving or holding cash reserve has to be neglected. But the main emphasis has to be on generous spending to create wealth for the society with a certain rhythm or balance between saving, spending, receiving, holding, production, creation, profit and recycling, or in other words a rhythmic liquidity.

Progressive prosperity

A free and large and generous spending and receiving, constantly ploughing back the return and profit for a progressive increase in the

²² The Mother, CWM, Vol. 5, pp. 356-357

²³ CWM, Vol. 7, p. 54

productivity, richness and well-being of the material life with an intuitive understanding of the right rhythm between the various functions, facets and stages of the flow and process of the money-force—this is the mentality or attitude which leads to a progressive prosperity.

From a psychological perspective, money is an instrument for the satisfaction of human need or desire. No one seeks money, except a few foolish misers, for its own sake. We seek money because it fulfills some human need or desire. The nature of this need or desire changes as we progress in the path of human evolution. In the early stages of human development when we are predominantly physical beings, we seek for the basic needs of our body like food, clothing, shelter, survival. When these basic needs are reasonably satisfied, we seek for a better enjoyment of life or a more efficient and productive utilisation of life or for power and mastery over life.

As we progress further, and grow in our mental, moral and spiritual development we seek for knowledge, values, and ideals or for some form of inner fulfillment. We use money as an instrument for the fulfillment of these evolving needs or desire for enjoyment, efficiency, productivity, power, mastery, knowledge or inner fulfillment.

The quality of economic life

Thus, money or the financial force has three dimensions.

1. First is the material dimension, which is the currency note or dollar.
2. Second is the vital dimension, which is the circulating force, created by the interchange of goods and services.

3. Third is the psychological dimension made of desire for fulfillment.

In a quantitative sense, the velocity of circulation of the vital force behind money is an important factor in the prosperity of a community. The more it circulates, and faster, the more it grows. But for a balanced prosperity it must be a productive circulation which adds tangible wealth to the community or fulfill legitimate human needs and not a speculative circulation which fills the pockets of a few financial manipulators.

From a qualitative perspective, the nature of the economic life of a community depends mainly on the psychological dimension, which means the nature of the needs, desires and motives of people. When the needs are predominantly physical, as in most of the tribal communities, the economy is simple and primitive. If the desires are mainly material or sensuous enjoyment and the driving motives are the greed for wealth, power, enjoyment or self-interest of individual and collective ego, the quality of the economic life still remains gross, though less primitive and simple.

If the technological and pragmatic mind of the community is well-developed, the economy may be more efficient and productive. But if the desires and motives of people are material, sensuous and exclusively centered around the competitive self-interest and greed of the individual and collective ego of the vital being in man, then it will not lead to any qualitative improvement in the economic life. It will also be subjected to all the turmoil, turbulence and instability of this part of our human nature, full of scams, meltdown, depressions, swings in “sentiments” leading to irrational booms and busts in the stock-market.

The economy acquires stability, balance and qualitative upliftment only when it is regulated and governed by the higher mental, moral, aesthetic and spiritual nature in us, which seeks for truth, beauty, harmony and goodness. However, these universal values of the higher self in us have to take a form which is appropriate to the unique and intrinsic nature of the economic life of the community. The seeking for truth will take the form of greater honesty, transparency and integrity in all financial transactions.

The other aspect of truth is to seek for the deepest, highest and the holistic truth, law and purpose of business, commerce and finance and regulate the economic life according to this greater and truer knowledge. The quest for beauty and harmony must lead to a more beautiful and harmonious equipment and organisation of the material and economic life of the society and a more balanced financial system. The aspiration for goodness will manifest itself as a generous flow of funds to the task of eradication of poverty and inequality, creating social capital, ecological sustainability and to all activities which lead to the mental, moral, aesthetic and spiritual growth of the individual or the collectivity.



Money is meant to circulate.

~ The Mother, *Agenda*, 1: 204



MONEY WAS THE HELPER; MONEY IS THE BAR

Deven Shah

Sri Aurobindo once wrote,

“When we have passed beyond enjoyings, then we shall have Bliss. Desire was the helper; Desire is the bar. When we have passed beyond individualising, then we shall be real Persons. Ego was the helper; Ego is the bar.”²⁴

The Mother expands further on it:

“It is obvious that in order to come out of the state of the original inconscience desire was indispensable, for without desire there would have been no awakening to activity. But once you are born into consciousness, this very desire which helped you to come out of the inconscience prevents you from liberating yourself from the bonds of matter and rising to a higher consciousness.

²⁴ CWSA, Vol. 13, p. 199

“It is the same thing for the ego, the self. In order to pass on to a higher plane, one must first exist; and to exist one must become a conscious, separate individual, and to become a conscious separate individual, the ego is indispensable, otherwise one remains mingled with all that lies around us.

“But once the individuality is formed, if one wants to rise to a higher level and live a spiritual life, if one wants even to become simply a higher type of man, the limitations of the ego are the worst obstacles, and the ego must be surpassed in order to enter the true consciousness.”²⁵

Reading this gave such a beautiful perspective that everything in life has its value and rightful place, and by understanding it we can transcend the duality of good and bad, right and wrong. Desire and Ego have a certain context for their existence; there is also a context in which we need to dissolve them. Similarly, in our everyday life today there is a context in which money has a role, and there is also a context and stage in our evolution where we need to go beyond it.

Personal journey

I was 17-years old when I started working professionally in the financial markets. Very soon I was also working in the computer software industry. It was really helpful to earn money in that phase of life; it helped me become financially self-sufficient to pay for my college fees, personal needs and wants, and also contribute towards the family’s household expenses. But by the time I turned 24, it started

²⁵ CWM, Vol. 8, pp. 367-368

becoming clear to me that I needed to step out of what is often called a “corporate rat-race” and take up work which was more meaningful.

By then, I had also developed deep interest in Yoga and spirituality. And questions such as who is truly this ‘I’ and what is the purpose of life had started becoming important. While studying Patanjali’s Yogasutra, which speaks of Yama and Niyama as the foundation for living Yoga as a way of life, the dichotomy between some of the yogic principles and the economic principles came to the foreground.

For instance, the principle of अपरिग्रह / *aparigraha* suggests that one’s material possessions should include only what is necessary at a particular stage in life. Accumulation and hoarding are discouraged. But the dominant economic systems are designed to drive people and countries to get into the race of production, consumption, accumulation, etc.

It was also puzzling to see several global issues ranging from climate crisis to people not having access to basic needs of food, clothing, shelter, healthcare, education, love, dignity, etc. Hence working in the finance and technology sector to earn more money and accumulating possessions did not give meaning to life. In fact, it felt like a big hindrance towards real progress.

I started exploring more meaningful ways of living and within a few months decided to leave Mumbai, where I was born and had lived the first 25 years of my life. I relocated to Goa to work in a non-profit organization which also believed in team members living together with certain shared values so that workplace becomes a lifeplace. A new adventure of life began. Having some money in the bank account was helpful to make this shift, and yet depending on it felt like a hindrance.

Fast forward to Sri Aurobindo and The Mother

I have experienced time and again that when the student is ready, the master appears. Between 2013 and 2015, I received several hints from the universe to connect with Sri Aurobindo. It included receiving the gift of a book titled *Sri Aurobindo or The Adventure of Consciousness* written by Satprem. Later a 93-year-old disciple of Vinoba Bhave from Samanvaya Ashram in Bodhgaya insisted that I must read about Sri Aurobindo and his vision of Supramental transformation. It led me to start reading Sri Aurobindo's writings and gradually receiving his guidance in the spirit of what he calls "All Life is Yoga."

His writings on Money and Economy were very refreshing and deeply insightful. In September 2016, I visited Pondicherry and Auroville for the first time (perhaps, first time in the current body). I was here with my wife and our eight-year-old daughter. Coming to Auroville instantly felt like "Home" and when I read the *Auroville Charter; A Dream* and *To be a True Aurovilian*, all written by The Mother, the inner voice said a clear YES to participate in this experiment called Auroville.

When I spoke to my wife about the intention of moving to Auroville, she also expressed the same inner feeling and said yes. Grace.

During this week-long visit, we got admission for our daughter in a school here, found volunteering work which felt very enriching and also booked a place to stay in a guesthouse for a long-term stay. Having a little bit of money in the bank account was the helper. Yet again depending on it felt like a hindrance. We went back to Goa to pack our bags and returned to Auroville on October 2016, and on my 40th birthday, started another beautiful adventure in life.

The synthesis

Life between the age of 25 to 40 had been quite a rollercoaster ride. Even though I had stepped out of the race for accumulation and was doing work which felt more meaningful, the complexity of balancing the inner and outer life while living in a city that still operates within the pushes and pulls of a consumption-driven economy became a part of an intense yoga sadhana. It came with its fair share of struggle and suffering as well as effortless service and joy.

During this time, I was reading and taking spiritual guidance from a wide range of wisdom traditions across the world. I also visited many Ashrams and spiritual communities to witness and experience how the inner quest and outer manifestation come together in everyday living. Many experiments in the spirit of gift economy made me realise the power of multiple forms of wealth beyond money.

And when I started reading Sri Aurobindo and The Mother, it felt as if several pieces of jigsaw puzzles were coming together beautifully and forming an integrated view of life rooted in Integral Yoga. It is invigorating to read Sri Aurobindo saying that it is “quite possible for a man to do business and make money and earn profits and yet be a spiritual man, practise Yoga, have an inner life.”²⁶

Money as a force, a tool, a proxy

One can look at the what, why, where, when, who and how regarding money in myriad ways. At a simple level one can see it as a wonderful tool that allows you to measure value and facilitate exchange. Some

²⁶ CWSA, Vol. 35, p. 770

people also suggest that in economies where the role of money has become quite widespread, it has become a proxy for trust and quite a poor one at that.

When I first read Sri Aurobindo's writings on money, it was a revelation like no other. Here is what he wrote in the beginning of chapter 4 in the book *The Mother*:

“Money is the visible sign of a universal force, and this force in its manifestation on earth works on the vital and physical planes and is indispensable to the fullness of the outer life. In its origin and its true action it belongs to the Divine. But like other powers of the Divine it is delegated here and in the ignorance of the lower Nature can be usurped for the uses of the ego or held by Asuric influences and perverted to their purpose. This is indeed one of the three forces – power, wealth, sex – that have the strongest attraction for the human ego and the Asura and are most generally misheld and misused by those who retain them.

“The seekers or keepers of wealth are more often possessed rather than its possessors; few escape entirely a certain distorting influence stamped on it by its long seizure and perversion by the Asura. For this reason most spiritual disciplines insist on a complete self-control, detachment and renunciation of all bondage to wealth and of all personal and egoistic desire for its possession. Some even put a ban on money and riches and proclaim poverty and bareness of life as the only spiritual condition. But this is an error; it leaves the power in the hands of the hostile forces.

“To reconquer it for the Divine to whom it belongs and use it divinely for the divine life is the supramental way for the Sadhaka.

“You must neither turn with an ascetic shrinking from the money power, the means it gives and the objects it brings, nor cherish a rajasic attachment to them or a spirit of enslaving self-indulgence in their gratifications. Regard wealth simply as a power to be won back for the Mother and placed at her service.

“All wealth belongs to the Divine and those who hold it are trustees, not possessors. It is with them today, tomorrow it may be elsewhere. All depends on the way they discharge their trust while it is with them, in what spirit, with what consciousness in their use of it, to what purpose.”²⁷

This passage provides such an expansive perspective on money and its place in Integral Yoga sadhana.

Six enemies within

In the ancient Indian wisdom we find a mention of six impurities of the mind that block the inner progress. They are,

1. काम (craving, lust)
2. क्रोध (anger, aversion)

²⁷ CWSA, Vol. 32, p. 10

3. लोभ (greed, avarice)
4. मोह (delusion, attachment)
5. मद (arrogance, egoism)
6. मात्सर्य (jealousy, envy)

The manner in which the money-force operates in the present economic system, it can lure us in many ways with baits to trap us into strengthening these six impurities within. How do we engage with money consciously and continue the process of चित्तशुद्धि, inner cleansing?

Growth of consciousness

One of the key factors to evaluate whether engagement with the money-force is a helper or a hindrance can be to reflect on whether it is widening the consciousness or narrowing it. The Mother once wrote,

“The conditions in which men live on earth are the result of their state of consciousness. To seek to change these conditions without changing the consciousness is a vain chimera.

“Those who have been able to perceive what could and ought to be done to improve the situation in the various domains of human life – economic, political, social, financial, educational and sanitary – are individuals who have, to a greater or lesser extent, developed their

consciousness in an exceptional way and put themselves in contact with higher planes of consciousness...

“...collective progress and individual progress are interdependent.

“Before the individual can take a leap forward, at least a little of the preceding progress must have been realised in the collectivity. A way must therefore be found so that these two types of progress may proceed side by side.”²⁸

When I came to Auroville in 2016 and spontaneously decided to join this experiment, I didn't know anyone personally here. I had no idea that the Sri Aurobindo Ashram, Sri Aurobindo Society and Auroville are three different entities. So the initial period was an interesting adventure to discover the ground realities.

In *A Dream* The Mother mentions,

“For in this ideal place money would no longer be the sovereign lord; individual worth would have a far greater importance than that of material wealth and social standing. There, work would not be a way to earn one's living but a way to express oneself and to develop one's capacities and possibilities while being of service to the community as a whole, which, for its own part, would provide for each individual's subsistence and sphere of action.”²⁹

²⁸ CWM, Vol. 12, pp. 39-40

²⁹ CWM, Vol. 12, p. 93

The *Auroville Charter* begins with the point:

“Auroville belongs to nobody in particular. Auroville belongs to humanity as a whole. But, to live in Auroville, one must be a willing servitor of the Divine Consciousness.”³⁰

The Mother’s guidance on how to be a true Aurovilian includes,

“The fulfilment of one’s desires bars the way to the inner discovery which can only be achieved in the peace and transparency of perfect disinterestedness.

“...The Aurovilian should lose the sense of personal possession. For our passage in the material world, what is indispensable to our life and to our action is put at our disposal according to the place we must occupy.

“The more we are consciously in contact with our inner being, the more are the exact means given to us.”³¹

And when this was to be published at the end of 1971, she added,

“The only true freedom is the one obtained by union with the Divine. One can unite with the Divine only by mastering one’s ego.”³²

³⁰ CWM, Vol. 13, p. 193

³¹ CWM, Vol. 13, p. 208

³² CWM, Vol. 13, p. 215

These words energise every time I read them.

Even though the present manifestation of Auroville is far from the high ideals set by The Mother, a lot of commendable and beautiful things have emerged so far. The eyes and minds of ‘Economists’ miss seeing and understanding the value of the work that is happening here. Perhaps their minds are too preoccupied in preventing or dealing with the financial and economic crises that keep happening. While I am writing this article, there is news coming about the collapse of three banks in the US.

In *The Human Cycle*, Sri Aurobindo wrote,

“The aim of its (a spiritualised society’s) economics would be not to create a huge engine of production, whether of the competitive or the cooperative kind, but to give to men—not only to some but to all men each in his highest possible measure—the joy of work according to their own nature and free leisure to grow inwardly, as well as a simply rich and beautiful life for all.”³³

Reflecting on these words, I feel Auroville has done many good experiments in this direction. It is a work-in-progress. It may also look quite messy or confusing from the outside, just as one may feel when one tries to see what is inside a pupa at the stage in between the caterpillar and the butterfly.

Personally, it feels like a big blessing and a sense of deep gratitude to be a part of the Auroville experiment—a playground to dissolve

³³ CWSA, Vol. 25, p. 257

personal desires and egos so that we can ultimately arrive at a group-soul. The goal is to truly become willing servitors of the Divine Consciousness to serve “*humanity as a whole*” and pave the way for “*New Creation*”.

With all humility I would say that one of the key challenges for humanity at large and also for Auroville, because it is a laboratory for the earth’s consciousness, is to discern the context in which money is a helper or a hindrance and to go beyond it.





THE AIM OF A SPIRITUALISED SOCIETY'S ECONOMICS

would be not to create a huge engine of production, whether of the competitive or the cooperative kind, but to give to men—not only to some but to all men each in his highest possible measure—the joy of work according to their own nature and free leisure to grow inwardly, as well as a simply rich and beautiful life for all.

~ Sri Aurobindo, CWSA, 25: 257



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ARTHA SĀDHANA AS A SPIRITUAL PURSUIT

Shyam Krishnakumar

Sri Aurobindo's *mahavākya* "All life is yoga" applies across more facets of life than we imagine. Today, when I was doing *upāsana* I had this realisation that what I was pursuing is *Artha Sādhana*.

In yoga sadhana, we make ourselves fit to open ourselves to higher divine influences and allow them to flood through the body-mind complex. This shakti transforms our body-mind complex and makes it a fit instrument to perform its divine function through us, making us *bhāgyashālī-s* who have the good fortune (*suhrita*) of being instruments of the divine. This enables both *Nishreyasa* (personal upliftment) and *Abhyudaya* (well-being of all and *lokasangraha*).

With the yogic approach, the pursuit of wealth is also sadhana. We open ourselves to the infinite blazing golden shakti of Mahalakshmi and try our best to be fit instruments. Gradually as her *katāksha* falls on us, external circumstances rearrange themselves and abundance flows. This is the point where many say mission accomplished and go on to live their desires.

However, a yoga sādhaṅka sees this as the mere beginning of the process. She gives you a little to test your ability to handle the abundance shakti and see if you will align your body, mind and life around the blazing golden light of Mangala. She sees if you act as an appropriate custodian of the wealth that flows, both in terms of keeping yourself well and channelling wealth to auspicious purposes

including dharmic causes. As you begin to show fitness along these lines and deepen your sādhana, more of Her shakti and more abundance flows in.

This is where artha sādhana becomes crucial. If pursuit of wealth is one's chosen path and svadharma, even if temporary, one must perform it with the sacredness and diligence with which he performs sādhana. Because the pursuit, management and handling of wealth, dispersal in appropriate measure to appropriate people and purposes at the appropriate time, being constantly in alignment to the higher shakti of abundance in every facet of mind-body-life and constantly rising within is nothing but *Artha Sādhana*. It is the sincere inner and outer effort you put in as part of your aspiration to be an instrument of the supreme.

Most important in this path is *antahkarana shuddhi*—purification of the inner instrument. There must not be the least trace of greed, *kārpaṇya* (avarice, meanness), comparison with others or any other *vikāras*, if one is to be a fit holder of the Mahalakshmi shakti. One must and will feel a sense of abundance, of overflow, of *sattva* and of having the good fortune to live in abundance and contribute abundance to worthwhile dharmic causes.

“You must neither turn with an ascetic shrinking from the money power, the means it gives and the objects it brings, nor cherish a rajasic attachment to them or a spirit of enslaving self-indulgence in their gratifications. Regard wealth simply as a power to be won back for the Mother and placed at her service.”³⁴

³⁴ Sri Aurobindo, CWSA, Vol. 32, p. 10

Yajña karma

The Vedic vision of life was not of sparseness but of abundance. Abundance flowing out of abundance creating unimaginable prosperity and well-being for everyone. To become fit for a soma *yajña*, the *yajamāna* must possess at least three years' worth of stored grain. Only then, he qualifies for the rigour of these *yajña*-s. And what does the soma *yajña* do but please the devas and confer abundance, prosperity, wellbeing, and higher *loka*-s on the *yajamāna* and everyone around?

Artha Sādhana offers you the opportunity and mandates upon you to joyously direct the abundance received towards *yajña karma*. Towards fostering dharma and propitiating the devas. Through *yajña*, abundance creates more abundance and this abundance creates wellbeing for everyone around. The abundance of wealth supports the *yajamāna* in doing a *yajña* or building a temple, which in turn pleases the divine forces and creates overall wellbeing and spiritual uplift for everyone around.

Artha allows the creation and upkeep of rest houses and wayside inns where *yātris* visiting temple towns can stay near the temples. The *yajamāna* gets a fraction of the *punya* of every *yātri* who visits the temple and also the *anugraha* of the deity. The *yātris* are enabled in their pursuit of dharma. Finally, the entire temple ecosystem is benefitted simply because this institution exists. *Yajña* is abundance creating more abundance, wellbeing and spiritual uplift. A key part of *Artha Sādhana* is directing abundance towards *yajña karma*.

Abundance and civilisational richness

It was the Vedic Vision of the cultivation and growth of abundance that allowed a civilisation where Yajnavalkya walked home with a thousand gold-rimmed cows after an Upanishadic debate. This vision led to the system of *brahmadeya* where tax-free gifts of land or villages were granted so that *sādhakas* could work towards the sole pursuit of the Veda, Vedangas, *jñāna* and *moksha*.

It was abundance that allowed us to create the infinite marvels of Brihadeeshwara and Srirangam. It was abundance that could support the Kerala School of Mathematics to gaze at the sky and perform abstract calculations that eventually led to calculus. The same abundance could support a Kalidāsa; while a lack of it ultimately impoverished and killed Subrahmanya Bhārati.

As Britain rose in power and influence, the massive abundance resulted in the rise to prominence the famed universities of Oxford and Cambridge. An abstract philosopher like Bertrand Russell was a national icon because the society had abundance. Similarly, the economic rise of America saw the rise of Harvard, MIT, Princeton, Stanford and other seats of education where abstract thought and complex mathematics were encouraged for their own sake.

Lack of abundance on the other hand creates scarcity, deprivation, poverty and small mindedness. *Dauidram. Amangala. Alakshmi*. These are the root of pettiness, of dark shady behaviour and a hundred mental *vikāras*. It creates a grab-all mentality where you are constantly trying to grab as much as you can from everyone in every interaction, instead of being a contributor.

Artha/abundance is critical for a society or civilisation to transcend the intrigues of sheer survival and move towards higher pursuits

of *kshātra*, *jñāna*, *vidya*, *kalā* and transcendence. The Vedic idea was transcendence, a movement of those satisfied with the high material abundance and prosperity all around to the infinite abundance of the Infinite.

It was not without vision did the mantra from the *Devi Mahatmyam* from the *Mārkaṇḍeya Purāna* say,


*Sarvamangala Māṅgalye Shive Sarvārtha Sādhike
Sharanye Triyambake Gowri Narayani Namostute*

She, the bestower of unsurpassable
mangala/auspiciousness is also She who enables one to
fulfill all ends; Salutations to Her, the three-eyed Devi
who gives refuge to all

The Mother indeed fulfils all ends of the devotee; in other words, She enables one to accomplish the *charturvidha purushārtha*, the fourfold pursuit of life. It was Her Grace that supported the abundance of the Vedic civilisation of Bhārata, and it is Her Grace that will again support our rise.

For a *grihasta* the pursuit of *Artha* is a *purushārtha*. For a yogi, with Her Grace, it can become *Artha Sādhana*. May She guide our lives and fill us with inner and outer abundance. May we become fit instruments of her *katāksha* and her *anugraha*.





You must
**neither turn with an
ascetic shrinking from
the money power,**
the means it gives
and the objects it brings,
**nor cherish a rajasic
attachment**
to them or a spirit of
enslaving self-
indulgence in their
gratifications.

- Sri Aurobindo, CWSA, 32: 10

THE STAIRWAY OF YOGA

Narendra Murty

When I first tried to connect Money and Yoga, my immediate reaction was, “Money and Yoga don’t mix! How can I write anything on this topic?” Later when my thoughts had settled down, I realised that momentarily I had forgotten my Master’s formula, “All life is Yoga”. If indeed *All life is Yoga*, and money is such an important part of our lives, how could that be outside the domain of Yoga? A few thoughts then started to formulate.

I recognise that my first reaction was triggered by the conventional view in which we associate money with our material, mundane life, and associate Yoga with our spiritual life—something set apart, something high in the clouds which is far above our material concerns. The difficulty arises because we have created a dichotomy between the material and the spiritual; between the sacred and the profane; between Matter and Spirit. But is the dichotomy real? Does it really exist? Doesn’t the Isha Upanishad boldly declare: *Isha vasyam idam sarvam*? (Everything here is enveloped by God.)

So what causes this split between Matter and Spirit? It is the mind. Because mind lives in the realm of duality. It cannot perceive Unity – which can only be perceived in advanced states of consciousness where the dichotomy between Matter and Spirit is dissolved. And the purpose of Yoga is to experience those states firsthand. But who is going to experience those states? Some disembodied spirit –

some *Videhi Atma*? Surely not. It has to be experienced while living in this body itself.

Gautam Buddha after torturing his body with six years of rigorous austerities and reducing himself to an emaciated skeleton finally had a full meal of porridge offered to him by Sujata. And with that full belly and a certain level of physical comfort, took the highest flight into the realms of the super consciousness and attained Nirvana that very night under the Bodhi tree. Thereafter, he understood that the material base cannot be ignored and he gave a central position to The Middle Path in his teachings. Hence, the Zen Master Hakuin declared dramatically:

*This very earth, the Lotus paradise;
This very body, the body of Buddha*

So physical existence is important. And that is where money comes in. Yes, money is important. For our physical and vital needs. As per the principles of Sanatana Dharma – out of the four pursuits of life, *Artha* and *Kāma*, i.e., the money and means for the maintenance of life (*artha*) and satisfaction of physical and emotional desires (*kāma*) are the legitimate pursuits of life along with *Dharma* (ethical living) and *Moksha* (spiritual liberation).

We are not taught that we ought to shun *artha* and *kāma* in favour of *dharma* and *moksha*. In fact, we can go higher into the realms of dharma and moksha only when we stand firm on the *terra firma* of a comfortable physical and vital well-being. And for that, money is required.

We cannot physically survive without money (unless someone else is bearing our burden). And *kāma* cannot be satisfied with an empty pocket. The support of our physical existence (food, clothing and

shelter) requires money. The satisfaction of our vital desires (sex, sense enjoyments, pastimes and entertainment) requires money. We cannot deny this reality. We cannot ignore them and straightaway launch ourselves into the path of dharma and moksha.

May be that option is open only to the *sannyāsis*, but we are not discussing *sannyās* here. We are discussing ordinary people who are practicing Yoga. In any case, Yoga is not the path of *sannyāsa*. Yoga is not about wearing a uniform and retreating into a monastery. Yoga is all about living in the midst of the battlefield of life and facing the challenges of life like Arjuna. For *Kurukshetra* is indeed a metaphor for the life in the world.

We all are bewildered Arjunas standing in our own *Kurukshetra-s* and Yoga is our means for fighting and winning in this mighty battle. In order to fight this battle, our physical and vital well-being is essential. Even to practice Yoga, our physical and vital well-being is essential. That much is accepted and granted. And for that, we require money. So, what is the problem? The problem is, we do not know where to stop. We keep on accumulating money even when it is way beyond what we require for a comfortable, even a luxurious life. Earning money itself becomes our sole motivation in life. We totally toss aside the ends of *dharma* and *moksha* from our lives and believe that we exist only to satisfy the ends of *artha* and *kāma*. And then we wonder why we are miserable!

We are miserable because we are living life at a very low level, almost at the level of an animal. But we are not built that way. We are meant for higher things. That is why our soul cries out for a higher meaning and purpose. We have created a distorted perception in our minds about money and have accorded an inordinately high position to it in our lives way beyond all measure and proportion. We believe that

money is the solution to all the problems of life. Though we get disillusioned at every step, still our conviction in its allure and promise as a panacea for all evils, continues. Money is no longer a means to an end (physical and vital well-being) – but it becomes the means and the end.

Why do we pursue wealth with such dedication and single mindedness? It is because we feel that through wealth, we can control people and the circumstances of our lives. We feel we can control and possess what we own. We amass and accumulate to achieve power.

Storytime: *Who is the possessor?*

It happened once. The Sufi saint Farid was passing through a marketplace along with his disciples. They saw a man leading a cow with a rope tied round its neck. Farid stopped his disciples and asked them to take a look at the scene. Then he asked them:

“Tell me, of these two – which is the master? The man or the cow?”

What a question! the disciples wondered. They said,

“What are you asking? Of course, it is the man who is the master because the cow is his property. That is why he has got that rope round its neck!”

Farid smiled. Then he enquired gently:

“All right. Suppose there is a commotion in the marketplace right now and the man gets separated from the cow and there’s utter confusion with people running around everywhere. Then who will run around and search for the other? The man or the cow?”

They replied: *“Certainly the man would search for the cow.”*

Farid: “*Not the cow?*”

“*No.*”

Farid: “*Then who is tied to whom? Who is the master?*”

The disciples remained silent and began to think.

Obviously, the answer was not as simple as they had supposed. And then Farid gave his lesson:

“The rope which you see around the neck of the cow is actually around the neck of the man. Because he is tied to the cow. The cow is not tied to him.”

Possessions put a rope round our necks. We too become slaves of what we own. That is why Sri Aurobindo had written in *The Mother*:

“The seekers or keepers of wealth are more often possessed rather than its possessors;...”³⁵

Let us make a list of possessions that we own; things we cannot do without. Those are the ropes round our necks. We don’t own things. Rather, we are owned by things. We are not the masters of what we own. We are the slaves of what we own. Because we cannot do without them.

One who is a master, is free. But one who is a slave cannot claim to be an owner. We think we are the masters of what we possess in life – wealth, career, family, house, car or whatever. But in reality, we are the ones who are possessed. “*Things are in the saddle... And ride*

³⁵ CWSA, Vol. 32, p. 10

mankind...,” Emerson had said. Money and possessions create bondage and tie us down to the physical and vital levels of our being.

So, what is wrong with living with the sole purpose of earning money? If we draw an analogy and equate our being with a building, it is like living our entire lives in the basement (physical) and the ground floor (vital) of a multi-storeyed building. It is like living in that building and never going to the upper floors; never going to the roof to look at the open sky (spiritual liberation); never seeing the sunlit snow peaks (higher states of consciousness) but to remain forever in the darkness of the basement and the ground floor amidst the traffic noise of buying, selling and amassing (physical and vital needs and pleasures).

That is what is wrong with it. Our lives would be lost in the nether world of material darkness and we would never know the joys of the sunlit skies and the glistening snow peaks of a spiritual life.

“A thought was there that planned, a will that strove,
But for small aims within a narrow scope...”³⁶

Yes, we think and make numerous plans. We exercise tremendous will to strive and to achieve the various goals of life. But to what ends? For small aims within a narrow scope. To satisfy only our physical and vital desires. The house, the car, bank balance, property, sense pleasures, entertainment and chasing after power, pelf and position.

“Wasting unmeasured toil on transient things.”³⁷

³⁶ Sri Aurobindo, *Savitri*, Book II, Canto IV, p. 149

³⁷ *Savitri*, Book II, Canto IV, p. 149

Continuous toil, work, stress, anxiety, burn-out – all for what? To achieve something of enduring value?

No. All this unmeasured toil to achieve and grasp transient things which in any case are not permanent. Because material things can give only temporary pleasures. If they had the capacity to give us permanent happiness, then rich people would never have been dissatisfied about anything; would never have committed the occasional suicide. Or sought psychiatric help. You would find that poor people usually never require psychiatric treatment. It has been observed that the diseases of the psyche afflict mostly the rich and the well-to-do. Think about that.

“It knew itself a creature of the mud;
It asked no larger law, no loftier aim;
It had no inward look, no upward gaze.”³⁸

Creature of the mud – steeped in material living.

When we live a purely materialistic life merely for our physical and vital pleasures, then no larger law works for us. We do not have any higher values and do not strive for the heights. We are too happy to roll in the mud of worldly life. And we never look inward; we never gaze upwards. That is, we never examine our lives; we never aspire for a higher life.

So, from the basement of our physical life, from the ground floor of our vital life, how do we go to the upper floors and to the roof? By

³⁸ *Savitri*, Book II, Canto IV, p. 149

climbing up the stairs of course! And *that*, is Yoga. This ascension to the higher levels of our own being is Yoga. Even the basement and the ground floors have the stairs going through them. That is why *All life is Yoga*.

To ascend from the basement to the terrace, we have to use the stairs at each floor. Hence even the physical and the vital (where money rules) are a part of our Yoga. Because that is to be used as a base, as a stepping stone for our ascent. But we should make the effort of climbing the stairs (Yoga) and strive to go to the upper floors (higher states) and finally, to the roof (Supermind). For there we can experience the sunlit sky and the glistening snow peaks of our own being. And it is Yoga that would take us there.

