

A Yogic Perspective on Money

– What is Your Relationship?

Dr Swami Shankardev Saraswati offers suggestions on how to contemplate our relationship with money as yoga practitioners.

All of us naturally want health, love, knowledge and – if we are honest – wealth. Conventionally, wealth can be regarded as money, but includes such things as knowledge, family connections, friends, and people with expertise.

Most of us would admit to wanting the means to be in the world and to live a creative life with a degree of freedom and comfort. However, it is easy for all of us to become entangled with money, sex and power – the three ‘lower’ human instinctual drives – in the pursuit of these goals. We can easily fall prey to the dark and selfish forces of greed, lust, avarice, jealousy and delusion, the ‘demonic’ aspects of our ego.

Very few people actually master these forces and escape their power. Most of us have to keep a constant vigil in order to maintain a balance in our lives around these primal urges and instinctual needs. We have seen many examples of great yogic masters who have preached simplicity or celibacy. But in some cases, when they have come to the West, they find that the force of their subconscious desires conflicts with their

conscious philosophical beliefs, causing great disruption in their lives. This article aims to offer support in contemplating our relationship with money. How can we use yoga practice and philosophy to become more conscious of the power that money has in our lives, and how can we form a more useful relationship with the material world?

The important point for all of us who aim to take yoga to a higher level is to invest some time in contemplating our own attitudes to money. We can use yogic and meditative practice to transform the mental and emotional energy that can so easily be dissipated in confused and undisciplined interaction with money and consumerism, and direct it towards more useful and uplifting purposes.

Many of our viewpoints on prosperity are not well formed or fully thought out. They lie within the shadows of our psyche, causing us conflict and suffering, both in our inner life and in our relationships with others and with the world. Inner attitudes and values that are not fully conscious lie in our

subconscious, and though we may not be aware of their existence, they are active and dynamic. They drive our thoughts, desires and actions. As such, they are the seeds of future karma (actions).

Attraction and repulsion

The main psychic forces that drive us are attraction and repulsion. Most people are attracted to, and tend to pursue, opportunities to make money, and feel a sense of security in doing so. On the other hand, it is common in certain yogic and spiritual communities to reject money or to believe that we should not spend time thinking about money. Thoughts about money are pushed back into our subconscious where they continue to be active and strive for expression. This may have arisen due to the fact that in India many yogis remain in ashrams or in seclusion, away from worldly concerns, but supported by wealthy business people who make frequent donations. The whole Indian society is built around supporting saints and renunciates who practise intense forms of austerity and yoga. Some communities therefore consider that it is

more 'spiritual' to be poor, like the great renunciate saints whose life stories can be so inspiring. And it is true that a simple life can be more conducive to happiness for some.

The shadow side of these attitudes is the unconsciously held belief that it is bad for a spiritual aspirant to be wealthy,

It is important to realise that most of us have a deep fear of not having enough for our own survival, or of being unable to provide for our children. Poverty is not a good thing unless you consciously choose this kind of life as part of your spiritual development. If you do choose this life, you need to be

lived next to and we had absolutely no money. We lived a life of total renunciation doing charitable works. For example, I was able to use my yogic and medical knowledge to treat people in remote parts of the country.

Around that time, I met a wealthy industrialist, a devotee of a great Indian guru, who was making millions of dollars every month. His whole life was devoted to making money. My first impression was that he was a very worldly man with no real spiritual values. How could he be if he was so involved in money? I quickly learned that he was a quietly charitable person, truly generous and altruistic, giving vast sums of money to charity, building temples, supporting hospitals, and helping the poor. In reality, he was more spiritual than many self-professed yogis I have met on my path who preach the philosophy, but who have not consciously resolved their own powerful desires for wealth and fame.

His path was the yoga of giving: his wealth was the means by which he could give and truly make a difference to many people's lives. He saw money as the means of making positive and uplifting changes in the world. He became one of my great teachers. He taught me to be very careful about how we judge people; to examine my beliefs about true spirituality; and he showed me how yoga and money can harmoniously co-exist. He demonstrated that the most important things in life are to be true to one's nature and to learn how to give in ways that are useful. No matter who we are, we can live a yogic life, which I like to define as a conscious life that aims for self-development, higher awareness, and the capacity to give to others.

Essential concepts of yoga

There are a few basic concepts that lie at the heart of many yogic traditions and that can help us to find our way through the maze of conflicting viewpoints about money, wealth, and sexuality. It is important not to think of yoga only as a philosophy, or only as a system of techniques because such viewpoints will bind you to a limited view. Within most yoga traditions, the definition of yoga is the awakening of self-awareness, the union of the little consciousness with a 'higher', more universal state of being.

Can we be good people, enjoying the senses, wealth, and family life and still aim for higher yogic accomplishment? The answer is obviously yes. But how do we do this?

and that people who have money are not spiritual. Some students of yogic and spiritual philosophy who have strong karma around business and finance feel conflicted about this because of books and philosophies they have read. They may hold themselves back from pursuing their goals and aspirations, which in later life can often lead to regret. This is especially important for yoga teachers who may feel conflicted about charging for their classes. Teachers need clarity regarding their attitudes to money if they are to make their yoga teaching into a business which supports and sustains them and their families. If you identify a problem one solution is to seek education and/or counselling to work through the issues. Just as we need to educate ourselves regarding yoga we need to become more savvy with some basic business principles. Counselling can include both psychological and financial assistance. A mentor, guide or counsellor will support you to find clarity and direction. This will help you develop the confidence to work through the issues. Remember confidence only comes from practice and by making a few mistakes along the way.

Although much of the business world is often based on selfish principles that are far from the ideal of spiritual altruism; this is not true of the entire business world.

sued to it by nature and your karma. You also need to be prepared to accept the consequences of your decision well into your old age.

Research by Professor Sheldon Cohen at the Carnegie Mellon University in Pittsburg has shown that the wealthier you are, the healthier you tend to be. There is less worry about the basics and more freedoms and choices. His research also shows that the children of wealthy parents grow up to be healthier adults than those who grow up in poverty. Wealthy smokers have fewer diseases than poor smokers.

It is easy to become confused by reading the differing viewpoints from various traditions and philosophies. Who are we to believe? Can we be good people, enjoying the senses, wealth, and family life and still aim for higher yogic accomplishment? The answer is obviously yes. But how do we do this and how do we reconcile the inherent conflict in trying to live in the world and to transcend it at the same time?

The yoga of giving

Having completed my medical degree in 1976 from the University of Sydney, I went to live with my guru Swami Satyananda in Bihar, which is a wild and turbulent region of India. The ashram was cloistered and protected from the chaos of the small Indian city that we

ad here

[Hindu deity – Lakshmi]



Lakshmi is the Goddess of wealth and prosperity, both material and spiritual. The word 'Lakshmi' is derived from the Sanskrit word Lakshme, meaning 'goal.' Lakshmi, therefore, represents the goal of life, which includes worldly as well as spiritual prosperity. In Hindu mythology, Goddess Lakshmi, also called Shri, is the divine spouse of Lord Vishnu and provides Him with wealth for the maintenance and preservation of the creation.

This means that if we practice self-awareness we can transform all activities into a form of yoga. With this definition, we can practice yoga while we are engaged in any activity in life.

Categories of spiritual practitioners

The world is divided into two categories of practitioners. Traditionally these are called 'householders' and 'renunciates'. These categories describe our natural karmic tendency, our innate desire to primarily engage with 'worldly' life, or to live a life dedicated to the spirit. Each of us has both tendencies within us. However, we do tend to lean in one

direction. Householders maintain society, live a worldly life, and are directed to practice yogic techniques that allow them to stay physically and psychologically healthy, and to progress spiritually at the same time. Renunciates (in all traditions and all cultures) are required to give up all their desires and attachments to the things of this world. Paradoxically, renunciates need financial support to survive and to maintain their traditions. For this reason, many yogic and spiritual traditions can become very wealthy, although individuals in those traditions may live lives of simplicity or use austerity as a form of spiritual practice.

The four aims of life

Human existence is said to have four main aims.

1. Dharma: means life purpose according to one's nature. It implies that we are born with an innate way of being, inherent desires, and even a vocation that best suits us.
2. Artha: is often thought of as money, but it really means wealth of all kinds, including all the resources required to attain one's purpose and to be self-supporting. This includes money, knowledge, family connections, friends, and people with expertise. Artha is required if one is to be able to perform yoga or spiritual practice.
3. Kama: is enjoyment of the fruits of a purposeful life. These are the pleasures of life, satisfaction, contentment, and the simple joy of being alive, all of which are essential for health and fulfilment.
4. Moksha: means liberation. It is the capacity to let go, attain enlightenment, and prepare for death. We relinquish individual identity and all of our concepts about life, and identify with the cosmic self.

The first three aims are said to be the 'worldly' aims and the fourth is a 'spiritual' aim, the single aim of the renunciate. However, as stated above, all living beings require all four of these aims if they are to establish a stable life that allows them to achieve their goals, whether that of the householder, or that of the renunciate.

The role of desire

Many spiritual philosophies tell us that we need to be free from desires. The desire-less state (as desirable as it might sound to some) is the ultimate attainment of a life dedicated to spiritual discipline. We need to be careful that an attempt to become desire-less does not become the path to repression, where we battle with ourselves, wasting our energy, and causing serious psychological distress and neurosis. To keep healthy, we need to learn to accept and use our desires for our higher self-development, a fulfilled life. Through yoga, meditation, and self examination we can learn to identify the many conflicting desires that

waste our time and energy, and to concentrate on bringing a few important ones to fruition.

Neither grasping nor rejecting money?

From the point of view of yoga, both grasping for money and rejecting money are two sides of the same coin. They are both about the power that money has over you. Grasping is your desire out of control. Rejection is your reaction to your entanglement.

The highest yogic ideal concerning money is to neither grasp for money or to reject it. Rather, we aim at a degree of equanimity, to manage our minds and our lives whether we have a little or a lot of money. Of course this is not simple, as grasping and rejection are the natural state of an undisciplined mind. This is why it is essential to consciously cultivate higher values to overcome our natural selfish tendencies. Yoga postures, breathing and meditation techniques allow us to discover the riches that lie within each of us, as well as to tackle our ignorance and

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darker, animal nature. The techniques are designed to awaken our inner potential and to give us access to true inner happiness.

The yogi realises that money in itself is not the problem. It is a desire for money based on fear and insecurity that is at the heart of the matter. A yogi aims to master the inner forces of fear and desire through self-examination and regular yogic practice. In so doing, the yogi creates the ability to manage these forces with greater self-awareness, greater clarity of mind, and actions based on compassion, generosity and

higher understanding. This higher understanding is the result of feeling and knowing that we are all inter-connected.

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