Chapter 6

The doctrine of Karma in Jain philosophy

6.1. Introduction

Universal philosophy of good and bad deeds

The Indian philosophy believes in karma. Semitic religions believe that one-day god will give judgments for good or bad deeds done by all human beings. The final day will be known as a "Day of Judgment" and/or "KAYAMAT" day for Muslim religion. They wait for an indefinite period for this. Semitic religions believe in angel and devil theory, angel and Satan theory and good and evil theory. They do not believe in immediate effect in rebirth. The Semitic religions believe in god. Jain religion does not believe in the concept of creator.

According to Jain religion, the soul will go in to four gaties, after death as per its karma. Most of Indian school of philosophy believes in karma. The supreme importance of the doctrine of karma lies in providing a rational and satisfying explanation to the apparently inexplicable phenomena of birth and death. It explains happiness and misery. It explains inequalities in mental and physical attainments and of the existence of different species of living beings. We do not get the answers for the lots of unusual happenings in this universe.

The Karma theory can explain this. The karma theory is based on cause and effect. Jain philosopher maintains that neither sequence nor synchronism alone can account for the law of causation, but that both give us the correct estimate of the operation of causality. More or less you are convinced by it.

Comparison of Karma effects in two children

We see the difference in two children in a family. The parents will not give different treatment to them. They may be affected by outer atmosphere but the fundamental fact is that they carried the samskar from past birth. We
have seen in the society that some one is rolling into luxury and some one is able to make both ends meet with great labour. The reason behind this is the past karma. You have done auspicious karma in past life and enjoying the fruit in the present birth. Same way you experience difficulties due to inauspicious karmas done in the past which gives the fruit in present birth. This proves that the karmas in present birth are the reason for future births. Scriptures tells us clearly that do not accumulate the wealth in the name of religion. You earn that much which is enough for maintenance of your life and your family. The hording of wealth is prohibited. The murderer, dacoits and rascals are not caught in the net of law. They are moving freely in the society. The moral causation will teach them the proper lesson for their evil acts.

The difference in the position of different individuals can be explained only by the doctrine of rebirth. The accident or injustice without any fault can be explained by the doctrine of rebirth. The memory of past events of present life as well as past life can only be explained by the doctrine of rebirth. Doctrine of rebirth preserves and keeps intact man's moral responsibility. The rebirth doctrine helps us not to agitate or dishearten for unforeseen calamities.

Some people think of only the present birth. They think that let us enjoy the life. There is nothing after death. Who has seen the past or who will see the future? The body is going to be burned and ashes will fly in the sky. These types of ideas are not valid. Every cause has its effect. People should perform their duty and have feeling of benevolence. The belief of better reward in future birth and trust about eternality of soul makes man think that death is merely a change of body. The birth and death has nothing to do with soul. The death is considered a gate to the path of spiritual progress.

The above types of people always think that to do evil to others is to do evil to one's own self. To hurt others is to hurt one self. Enmity breeds enmity. They always think good, act good and speak good. They see friendliness in
all. This will increase the feeling of equanimity in them. They will not take pride in the name of family, wealth or intelligence.

Some people boast that they do not believe in god. They do all wicked acts without fear. As soon as misery comes to them, they start remembering the god. They take refuge in god. They want help from supreme power and want to get saved. The hardest misery is the fear of death. The strong atheist will remember the god and pray for mercy or help to get out of the difficult situation. This way it is better to remember constantly about soul, god, auspicious and inauspicious karmas and finally rebirth. This will be a motivating force for spiritual progress. One who accepts the doctrine of karma, automatically accept the rebirth and god, auspicious and inauspicious karmas. The god is nothing but pure liberated soul. There are impure soul and partial pure soul. We can infer from this that pure soul is there as the impure soul is there. The pure soul is nothing but supreme soul which is considered as god.

From beginning less time, the world exists. It is not created at some point of time. It will not get destroyed. But it is subject to change. The Karma is material particles and has power due to assimilation with soul. The impression of the nature of diverse material particles are imprinted on the soul according to its mental state. This turns into karma. Here the help of god is not needed. The auspicious and inauspicious karma gives their good and bad effects. This good or bad can not escape from the karma. Karma rises at proper time and gives its effect to person. Law of karma is law of action and reaction.

**Different theories for karma**

The thinkers gave a thought to these unusual phenomena. They did penance, gone into solitude, stayed with nature. They try to get answer from their intuitions. They got divine answer in their soul and put before people in the form of sermon. They put forward the answers in the form of theories. A large number of people followed them. Jain religion puts this single theory in EKANTVADA-one sided view- and ninhav- a wrong belief.
The different intuitive answers were five in numbers. They were most prominent.

(1) Kala- Time

(2) Svabhav-nature

(3) Niyati - Destiny

(4) Purvakruit karma - past Karma

(5) Purushartha - Human efforts

I give brief account about them.

(1) Kala- Time: - Some philosophers gave total importance to time only. It is the time, which is the prime cause for unusual phenomena. Time brings existence and destruction. Time is the substance for the earth, water, air, fire to born. Universe is the creation of time. The child gets birth after nine months. The food gets cooked over a period of time. Birth and death are according to time. Time is the sole thing in the phenomena. Time is the only responsible factor in any event. This is not correct. This is EKANT- one-sided view as per Jain religion.

(2) Svabhav-nature: - A few philosophers thought that nature is the only cause behind this unusual phenomenon. It is the nature of thing. Say the seed will turn in to tree. The mango seed will grow in form of mango tree and not apple tree. Sugar is sweet. The substance could not act independently. The nature of a thing is in centre. The nature of mango is to turn from unripe green to ripen yellow fruit. Some grains or pulses are as such that you cannot cook them even after soaking for number of days in water or keep it on fire for number of hours. The result will be negative. That was the nature of pulse. Again this is an Ekant-one sided view as per Jain religion. This is not only the reason for unusual things of happening in this universe.

(3) Niyati-Destiny: - Some philosopher thought that only the destiny is the cause for the happening of unusual thing in this universe. Look at a lot of
sick people. Some are cured, some are suffering long illness, some had light sickness, where as some had multiple types of illness. In case of train or aeroplane fatal accident, many people are dead, a few will have minor injury, and a few may have major injuries. The destiny works in its own way. The union of parent's gives birth to a child but child may have defect in body. This is one-sided view as per Jain religion. Only one cause is not responsible for unusual things to happen in this universe.

(4) Purvakruit karma-Past deeds: - you are suffering or enjoying the life to day is due to your past bad or good karmas. Some one is high profile personality in the field of business, politics, corporate identity where as some one is messenger or driver. The idea behind this is, in next birth he should not suffer. People are suffering in poverty or in starvation to day. Some people are suffering without their fault. They attributed their past deed is only the thing, which is solely responsible for all this. The rebirth theory is the root cause of this thought. Again, this is one-sided view as per Jain religion. This is not only the reason for unusual things to happen in the universe.

(5) Purushartha- to put heavy labour: - Person thinks that he can change his destiny. He thinks that he can have good fortune by way of hard labour. Person feels that by way of hard work he can win over any situation. Person does not believe in fortune or good luck. The human efforts are the only reasons to believe that any thing is possible in the universe. He will resolve any difficulty. Person is having such a strong confidence. This is also not correct. This is one-sided view as per Jain religion.

The unusual things happening in this universe are the sum total of above all five theories of the great thinkers. The time is not only the factor to affect your birth or death. The nature of seed to grow in the form of tree and it is not the destiny to happen in that way. The past deed is not only responsible for the happening of good and bad in this world. Last but not the least; the struggle is not only the cause for unusual thing to happen in this universe. The birth takes place due to nine months time limit for human being. It is the
union of man and woman to give birth to child. It is destined that you will have birth and your past deed helps you to have a human body rather than an animal or plant body. You have to survive in the womb of your mother, than and than only your birth will take place. You have to put in labour for this. Simile of hand is the appropriate example for this. This is like a hand. Only one finger cannot do the required work. You do many activities with the unity of five, this will prove the strength. We can infer from the above that some unknown element exists. This unknown element is the coordinating factor. This unknown element is nothing but "KARMA".

UNUSUAL BANK

First, I will explain you something about the UNUSUAL bank. The name of bank is KARMA BANK. This karma bank is universal. All are account holders in this bank from the beginning less time as per Jain philosophy. This is due to eternal relationship of karma with soul as a result of ignorance. You did not require any introduction to open an account with this bank. The passbook is with you. You have to make your own entry for credit and debit in your passbook. This should be done true to the spirit. If you make any wrong entry in the passbook than you will be caught. Another important thing is you can get any amount of loan, as you have kept your eternal bliss with bank as collateral. You can get credit in your account from others; at the same time the credit in that person account will not decrease. This is due to your good thought for that act. The same thing is for debit. You will get debit from another person and that person debit will not decrease. This is due to your bad thought for that act. In few cases of new deposit, debit may turn into credit and credit can turn into debit. This is happening due to one uncommon rule of bank. The person stays calm during any good or bad effects of karma, and then this happens. Karma has the peculiar property of developing the effects of merit and demerit. You have to be very very careful for this. Your soul is doing penance and meditation than debit will nullify to some extent. Karma bank is so liberal that if you repent for past bad deeds than it will nullify the debts in good quantity.
and will not insist for repayment. You always get loan to repay your previous debt and this way cycle goes on. You can wipe-out your entire loan before due date. If you do not pay your loan in time than the bank will start the recovery of loan only after due date. The bank is very cruel to get repayment on due date and you have to pay very heavily. If you pay all your debts by taking the advantage of liberal policy of bank, you are free forever.1

6.2 Definition and existence of Karma.

Definition of Karma

Karma is defined with many similar meaning of words. Sanskrit meaning of word karma is “Activity”. Soul creates physical body with the help of Nama karma. Soul has to reside in that body. Karma comes into existence through a process. Karma is dynamic high energy fine particles of subtle matter that has ability to penetrate into the soul. The Soul attracts the karmic particles. The soul gets vibrations by way of Yoga (Action) of body, speech and mind. The body action is the movement of your body. Speech action means what you speak and Mind action is what you think. Umaswatiji defined them as yog in Tattvarthasutradhigam.2 The three vibration acts are divided in to two categories. The body and speech activities are DRAVYA karma and mind activities is BHAV karma. These activities may be benevolent or malevolent. The karma structure types are physical and psychic. The physical (Material particles) obscure the soul and pollute it, While psychic (mental states such as passions and perversions) cause imperfection. They mutually reinforce each other as cause and effect. Perfect souls such as the liberated are free

1 Written by Acarya Devendrasuriswar maharaj, Edited by Sadhviji Ramgunashreeji, Karma Vipak, Part 1, editorial page no.9 to 12

2 Umaswatiji, Tattvarthasutradhigam, commentary by Pt.Sukhlalji Chapter no.6. Stanza no.1 page no.16
from physical karma, and hence they have no psychic karma or imperfection.

Jain philosophy had mentioned five classes of karmic conditions. They are (1) Rise (2) suppression (3) annihilation (4) Mixed suppression (5) unconditioned thought. The soul has five bhavas or thought conditions. They are 1) Aupasamika bhav 2) Ksayika bhav 3) Ksayopasamika bhav 4) audayika bhav 5) Pyromania bhav. The last is unconditioned by karma while the four others are conditioned by changes on the physical side. We produce karmas every movement. Therefore innumerable karmas come into existence. There cannot be innumerable names for all these karmas.

The karma Pudgal-particles are infinite-anantanant and in subtle forms in this universe. These karma particles are categories in sixteen categories. They are known as vargana. Vargana means cluster. The eight karma varganas are useful and another eight karma vargana are not useful. Jain religion considers basic eight karmas. These basic eight karmas had 158 sub-types with their effects on soul. Detail is given on page no.193.

**Jain consciousness**

Jain religion recognized the consciousness or chetna in two ways 1) Suddh consciousness or chetna and 2) asuddha-impure consciousness or chetna. Suddha – pure consciousness or chetna is Jnana Chetna and (A) Karma Chetna (B) Karma - phala (Fruition) chetna are of impure type consciousness or chetna.

**Karma Chetna**

Soul resides in body. Now body is having five senses. These five senses create flutter in soul. The person’s activity and efforts to attain the desire of object through five Senses with consciousness are karma chetna.

**Karma – phala chetna**
When your soul likes or dislikes of the object through body then feeling of pleasure or pain arise out of it is known as KASAYAS – passions. This defines as a karma phala chetna.

Jnana chetna

Jnana chetna is pure consciousness. Here the soul has nothing to do with body or passions. It is away from any of two modes prescribed earlier. This Pure consciousness is uncontaminated by any sense-passions and it does not get attracted towards any object.

Karma Formation

It is necessary to have detailed study of this karma theory. There are in all sixteen MAHA VARGANAS of pudgal. When soul takes birth in any gati out of four gati as per Jain religion, will make use of ten prans to form body and to do related activities under Name karma. In this universe, as per Jain philosophy, there are six real elements. They are (1) Soul (2) Non-soul means Pudgal (3) Dharmastikaya (4) Adharmastikaya (5) Aakash-space (6) Kala-time. Out of this, Soul is conscious and Pudgal is unconscious. They are important to understand karma theory.

In this universe, as per Jain philosophy, there are fourteen types of living beings. They are from one sense to five senses. One sense is divided in to subtle and gross. Again this is divided in to sufficient and insufficient. This way, in one sense four types of living beings are there. In two, three and four senses, there are sufficient and insufficient types, makes six types living beings. The five senses soul is divided into samanaska-with mind and amanaska-without mind. Again they are further divided into sufficient and insufficient. That way five senses living beings is of four types. In all fourteen types of living beings are in this universe.

Pudgals are of four types. (1) SKANDH- this is full thing (2) DESH- a part of skandh with a group of more than one atom. (3)PRADESH- The smallest
part of skandh divided from skandh, which cannot be further divisible. (4) PARMANU- parmanu means an independent atom, which cannot divide further. Parmanu is separate from skandh, desh and pradesh. The permutation and combination and assimilation and division process is going on in between parmanu and skandh.

Pudgal is having four characteristics. Pudgal is having (1) Colour (2) Smell (3) Taste and (4) Touch. Pudgal is having five colours- Black, White, Green, Yellow and Red. Pudgal is having two types of smell (1) Good smell (2) Bad Smell. Pudgal is having five types of taste. (1) Sweet (2) Sour (3) spices (4) Bitter (5) astringent. Pudgal is having eight types of touch. They are in four pairs- (1) Cold and Hot (2) Glossy and rough (3) Heavy and light (4) Soft and Hard. Every atom is having minimum five things. One colour, one smell, one taste and two touches.

There are eight RUCHAK PRADESH in soul. They are known as eight space points. These eight space points will never get attracted by karma pudgal. These eight space point are the real quality of soul. Soul does number of activities by way of body, speech and mind during day and night. As a result, number of karma will come in to existence. They do not allow soul to show his real quality. We have to see that which karma obstructs which quality of soul.

Uttraadhyayana sutra, chapter no. 33 described the eight karma prakarati.3

SOUL QUALITY COVERING PUDGAL KARMA.

1) Infinite knowledge quality Knowledge obstructive karma.
2) Infinite Darsan-vision quality Darsan-vision obstructive karma
3) Infinite Character-conduct quality Mohaniya (Delusion) karma.

3 Edited by Dhiraj Muni, Uttradhyayana Sutra, Chapter no.33, page no.229-232, (Gujarati)
(4) Infinite strength quality
(5) Infinite shapelessness quality
(6) Infinite non-heavy and light quality
(7) Infinite bliss quality
(8) Infinite eternity-immortal quality

Antaraya karma (obstacle)
Nama karma
Gotra karma
Vedaniya karma
Aayush karma

Knowledge obstructive karma will not give you the right knowledge. Darsan obstructive karma will not allow soul to see the right things in proper perspective. Vedaniya karma will give the effect of honey coated sword experience. The honey coated sword will tempt you to lick and it will cut your tongue. Mohaniya karma is like a drunken man. The drunken man can not judge any thing. Mohaniya karma is divided into two parts- Darsan mohaniya and character mohaniya. The Mohaniya (Delusion) karma is the king of all these karmas. This Mohaniya karma misguides the soul and gives illusion of all types. This illusion will create a lot of karmas and have effect on soul. Soul has to suffer or enjoy as per karma comes into existence. The soul will not be able to distinguish the right or wrong things. Soul has to complete the length of life in one birth is known as ayushya karma. Nama karma will give colour to skin, shape and size of body etc. Gotra karma will give you birth as high or low status in society. Antaraya karma is like treasures of treasury. The treasure asks first the account of amount given earlier and than will grant next amount.

Categories of Karma

These karmas fall into two broad categories (a) the ghatiya karma-the destructive karmas. Destructive means veils the right qualities of soul. Those have a negative effect upon the qualities of the soul. (b) The aghatiya karma the non-destructive karma. This has nothing to do with destructive activities. Those bring about the state and particular conditions of embodiment. Four kinds of karmas included in each category shown as below.
(A) The Ghatiya: -

1. Jnanavarniya
   i.e. Knowledge- obscuring karma
2. Darsanavaraniya
   i.e. Perception- obscuring karma
3. Mohaniya
   i.e. The deluding karma and
4. Antaraya
   i.e. the enjoyment obstructive karma.

(B) The Aghatiya: -

1. Vedaniya
   i.e. the feeling karma
2. Ayushya
   i.e. the age karma
3. Nama
   i.e. the body making karma and
4. Gotra.
   i.e. The family determining karma

Only Aayush karma is not affected by any increase or decrease in the length of life in one birth out of these eight karmas. The age fixed at the time of birth. Death is certain before birth in a sense that the length of life in one birth is decided.

**Eight types of karma and its effect**

Jain philosophy considers main eight types of karmas and their subdivisions are mentioned here. Let us understand how the basic eight karmas and their sub-divisions get bind with the soul.

(1) A learned person is insulted, harassed, being ungrateful and do hatred, knowledge is disrespected, neglected, you stop others to gain knowledge, refusal to give knowledge, teaching wrong things, remain ideal are the causes of bondage of knowledge-obscuring karma-Jnanavaraniya karma.

(2) When the above things are concern to darsan, a possessor of darsan, than it is the causes of bondage of darsan- obscuring karma-darsanavaraniya karma. Darsan means general.

(3) (A) Compassion, service, forgiveness, love, forbearance, donation, and self control are the causes of the bondage of satavedaniya karma. Child
austerity causes the bondage of satavedaniya karma. This karma results into pleasant feeling.

(B) Pain, sorrow, heart-burning, crying, killing, etc to self as well to other are the causes of the binding of asatavedaniya karma. This karma is the result of painful experience.

(4) (A) Preaching and propagating unwholesome path, denigrating the wholesome one, ill-treating the saints and good persons, and adopting adverse attitude and behaviour towards the means of spiritual welfare; these are the causes of the bondage of darsan-mohaniya karma. (The karma which deludes our love for truth or our inclination towards truth)

(B) The acutely unwholesome some mental state resulting from the manifestation of passions are the causes of the bondage of conduct-deluding (caritra-mohaniya) karma.

(5) (A) Too much inclination for hurting, too much accumulation of possessions, and killing of the five sensed being, cruel mental states are the causes of the bondage of narkayus-karma. (Infernal-lifespan determining karma)

(B) Deceit is the cause of the bondage of tiryagayus-karma. (Animal-life span determining karma)

(C) Minimum infliction of injury, minimum accumulation of possessions, softness and simplicity of nature are the causes of the bondage of manusyayus-karma. (Human-life span determining karma)

(D) Self-control of moderate degree, self-control accompanied with attachment, childish austerity, refraining from evil acts out of compulsion, are the causes of the bondage of Devayus-karma. (Celestial-life span determining karma)

(6) (A) Straightforwardness, softness, truthfulness, healing dissensions, these are the causes of the bondage of auspicious personality-determining karma. (Subh-nama karma)
(B) The opposite of the just-mentioned features-crookedness, hard heartedness, untruthfulness, creating and fostering dissensions, cunningness and treachery are the causes of the bondage of inauspicious personality-determining karma. (Asubh-nama karma)

(7) (A) Condemning one self, praising others, turning a blind eye towards one’s own merits, displaying one’s own shortcomings, humility and non-arrogance are the causes of the bondage of the high-status determining karma. (Ucca-gotra karma)

(B) Condemning others, pressing one self, turning blind eye towards even the existing merits of others, displaying even the non-existing merits in oneself, pride of family are the causes of the bondage of the low-status-determining karma. (Nica-gotra karma)

(8) To cause obstruction to others engaged in the task of donation, reception, enjoyment, etc, is the cause of the bondage of obstructive karma. (Antaraya karma)  

When you know fully well and try to observe the law of karma, even at some time, you may have to act against your will and to perform wrong thing; in that case person does bind the karma but the effect will be less in term of time, less bitterness of the fruit and of less intensity.

**Karma theory in Jain philosophy**

Lord Mahavir defines the man. What you see is not a real man. Man is having lots of animal senses. The first one is sex. The second one is desire of wealth. The third one is faith in religion. The fourth one is feelings. These are four known as DHARMA, ARTH, KAM, and MOKSHA. Chanakya wrote in ‘Chanakya sutra’ that Happiness is the root of Dharma, Money is the root

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4Translator shri Nagin shah, Jain Philosophy and religion, page no.281-283
Jain religion believes that every living being is pure and has full capacity to develop his nature to the fullest extent. Jain religion is an atheistic. Jain religion foundation is on rational thoughts. It believes that every individual soul having attribute of divinity. Every soul has attributes to attain infinite knowledge, infinite perception, Infinite vigour and infinite bliss. The full development of all these will give him the status of Jina. Jina means conqueror of all his wishes, having no birth and death, but eternal bliss and peace. The Jain religion categorically states that soul is essentially free. Soul has infinite qualities.

When karma rises for fruition, at that time you must create equanimity. Here you will not generate new karma. Person enjoys the fruit with attachment and aversion then new karma will come into existence. When you are indifferent to the fruit of karma then it will be disassociated from the soul. Person with steady mind and resolves not to get disturbed is a wise man. This way all five senses will be unable to move man from his firm decision. The passion will not rise in person in spite of long experience of sense pleasure in this life. Person can do this with his internal spiritual power and strong will. The spiritual weakness will drag him in the transmigration and one should need not to blame the karma.

Man is free to attain material, mental and spiritual wealth with acceptance of rule of ethics and justice. The ethics, justice and morality are essential for society. The rule of Stone Age is not applicable to day as the society has travelled long way on the road of civilization. It is stated in Bhagvati Sutra that “the past life action gives fruit in present life and present life action gives fruit in present birth.” Therefore man should practice the truthfulness; self-

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5 Acarya Mahapragnya, Mahavir ka Arthasastra.page.no.16.

6 Translator: Nagin Shah, Jain Philosophy and religion Page no.273
control, service which will bring auspicious karma. Practice of immoral activity, lie, theft, injustice and torture will bring inauspicious karma. Man is inspired by his experience to be virtuous, righteous in his life in the benefit of the society.

Karma works secretly and beyond your understanding. Human has two things—efforts and discretion. The efforts are for removing calamities happen to self as well as others and need not spend his life in high, fancy, imaginative state of living. He should aim to put his effort for social upliftment and progress. Person should not leave efforts thinking that he is transgressing the law of karma. On the contrary, when you put efforts, you are giving honour to law of karma. A person’s effort goes in line with karma very well. Person is well within the nature of law by avoiding the flood by diverting the stream of river and saving human lives, animal lives and agricultural crop. Here person’s efforts help for removing danger and doing the work of social upliftment. The fruit of such good act is the foundation of law of karma.

Doctrine of karma teaches us not to remain inactive. One has to discriminate in the activities and always do and encourage the right and good activities which will be the cause of auspicious karma. The stoppage of bad activities will help to avoid inauspicious karma. The doctrine is encouraging and inspires to make efforts for human progress and wellbeing. The doctrine is conducive to progress.

Doctrine of karma is not fatalism but act with reality and cause of liberation. Soul is the sole cause of binding and liberation of karma. ALL karmas are not alterable but SOME can be altered by way of proper spiritual efforts. Upadhyaya Yasovijayaji wrote in the “Dvatrimsika”, verse 24 that nikacita karma can be destroyed by tapas (Austerity). 7 But by tapas is here meant not external austerity or any such austerities, but only those highly spiritual

7 Translator: Nagin Shah, Jain philosophy and religion, page no.276
and yogic practices that characterize the far advanced stage of spiritual development.

One can give donation and earn inauspicious karma. Donation used for gambling. The surgeon performs painful operation. This is auspicious activity. The crux of the thing is the intention of person is important. The intention is reason to person for the auspicious and inauspicious karma bandh. Again the activity of thoughtless person is the cause of bondage of inauspicious karma. Dharma means to be vigilant and careful in action.

We conclude that one must leave bad or evil activity. As the mind will not be inactive, one should keep mind active with good activities. This good activity will result into auspicious karma which should be transformed into PURE INTENTION. This is very difficult spiritual process and it is not easy to get liberation without putting hard labour. One can not renounce the activity of his own but it gets renounced at proper time.

Four ways of binding karma:-

The auspicious and inauspicious activity will bring the four types predictions as under.

(1) Punyanubandhi punya-auspicious activity and auspicious karma bandh
(2) Papanubandhi punya-inauspicious activity and auspicious karma bandh
(3) Punyanubandhi papa-auspicious activity and inauspicious karma bandh
(4) Papanubandhi papa-inauspicious activity and inauspicious karma bandh

I will give the detail of these in brief.

(1) Punyanubandhi punya-auspicious karma related to auspicious activities and resulting into auspicious karma: - On account of fruition of auspicious karma, man gets health, wealth and happiness. Man becomes humble and
engaged himself in religious activities. Person does the philanthropic activities, will remain away from sensual pleasure. This way the activity in present life will bind him in auspicious karma for future life.

(2) Papanubandhi punya- auspicious karmas related to inauspicious activities and resulting into inauspicious karma: - Man gets health, wealth and happiness. He uses them in wrong way. He indulges in all worldly things and remains engross in sensual pleasure, away from good activities. On the fruition of auspicious karma, he gets every thing but in result he gets inauspicious karma bandh.

(3) Punyanubandhi papa-inauspicious karmas related to auspicious activities and resulting into auspicious karma: - On the fruition of inauspicious karma man is having low income, can not enjoy the good thing in life. Man will pass the phase of time with patient and will do the religious activities and give donations as per his capacity. He will try to live simple life and will not harm others. Some good deeds will result in to auspicious karma bandh for future birth.

(4) Papanubandhi papa-inauspicious karmas related to inauspicious activities and resulting into inauspicious karma: - Man suffers due to his past karma on fruition. He will remain poor. He will have anger, speak lie, does all shorts of wrong activities. Man will not perform any religious activities, will not help others etc. The result of these activities will bind him with inauspicious karma for future birth.8

EFFECTS OF KARMA

These karmas come in to existence at due date and gives its good and bad effects.

This effect will decide your future birth and determines the length of life in one birth as ayushya karma. Other seven karmas will have effects to produce further karmas. You will go in any one of four gatis as per your

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8 Ibid page no.102-107
karma. There are four GATIS in Jain philosophy (1) Celestial (2) Human (3) tiryag (4) Narki as explained earlier.

Karmas are associated with soul from beginning less time. The soul had travelled number of times in all four gatis. The soul still enables to destroy all karmas and get emancipation. This happens because the soul is not conscious about to get out of the cycle of birth and death. The cycle of karma and movement in different gatis is continuing in this universe for every soul. The diversity in gatis and plurality of soul is in existence in this universal.

We show the working of karmas. It is necessary to find out and apply the break in cycle of transmigration. Person has to understand the karmas in three ways. The Jain philosophy described this as JYENYA, HEYA and UPADAYA. Jyenya is to know. Person should know the religion. Heya means to leave, the things which will bring bad karmas to soul. Upadeya means do good deed, which will bring good karmas to soul. These are the technical terms. At last, soul has to destroy all karmas. Ultimately, the soul has to obtained siddhatva.

The reader will be anxious to know when there is a mention of causes for one particular karma the same cause will be effective in another type of karma or not. If the causes are applicable in more than one type of karmas then there is no necessity to give different set of causations. The scripture rule is that except ayushya karma, all remaining karmas get bind at a time. The point is the one will be prominent and others will be in shadow. If this be the case, there is no necessity to mention separate set of causes. The answer is in respect of rsa-anubagh = intensity is referred here to the bondage.

The karma particles are attracted to the soul and these particles consist of all seven types of karma particles. At one time, particular karma and other karmas are also bound. This is understood as karma particles and not rsa-anubagh = intensity. The different types of sets for causes are in respect of flavour. Scripture rule is just right in its own respect. The bondage is in
respect of flavouring due to the passions and here yoga brings in karmic particles. The division of auspicious and inauspicious karma clearly tell us what type of activities to be undertaken and what type of activities is prohibiting.

The karma particles are sticking to the greasy surface named passion to the soul. When you remove grease like thing or clean the place, material particles will not remain there but slips from the surface. Man destroyed his passions than the above position is possible. At one place we say that soul is immaterial, how you can say that the passions are bringing the karmic particles. The answer is the soul is associated to passions through activity; karmic particles get attached to it. This cause is effective since beginingless time. Mundane-house hplcj- soul experiencing the pleasure and pain and has anger, deceitful nature, pride and greed are the causes of keeping soul together with karma. This results in cycle of birth and death.

Delusion-darshan and character-mohaniya karma is the most powerful karma amongst all eight types of karmas. This karma controls and rules over whole karmic system. Human being is superior on the earth with intelligence and discretionary power. Human uses this power correctly than he can get the decrease bitterness of karmic bondage and sweetness increases. The spiritual power gets strengthened and karmic material particles does not stick but touch the soul and go away. The present karmic material particles fall off. This stage is the progress in getting nearer and nearer to the final target of liberation.

The consumption of liquor gives intoxication after some time in the same way karma seed sprouting takes place after time passes as per activity. Similarly the karma gets attached to soul but gives proper fruits to the soul at the end of appropriate time after the bondage is affected. The karmas remains dormant, not come to an age till the time of fruition. Karmas are bound with soul, therefore they have to be disassociated from the soul at some time. Karma fruit gives fruit fully as an experience to soul and than gets disassociated automatically. The above process is technically known
as "vipakodaya". Some times karmic particles only touch the soul, do not give the
experience of fruition and disassociates. This is technically known as "Pradesodaya". The pradesodaya is possible due to tremendous strength of spirituality and many aggregates disassociated from soul, makes easy to get liberation.

According to Jain philosophy only the passions are the main cause of transmigration. The passions are classified as four in Jain philosophy (1) Krodh- anger (2) Lobh-greed (3) Man-pride and (4) Maya-deceit. The passions get bind with the soul in four ways. The first one is “anantanubandhi”, second one is "apratyakhyanavarana", third one is “pratyakhyanavarana” and forth one is “samjvalana”. The passions of Anantanubandhi are due to the association of unwholesome inclination or conviction. The passions of apratyakhyanavarana are due to partial abstinence from violence etc. The passions of pratyakhyanavarana are due to arrest only the total abstinence from violence etc. The passions of samjvalana are due to obstruct the conduct characterized by perfect non-attachment. Thus, the passions of first type are very intense, those of second type are intense, those of third type are moderate and those of forth type are mild.  

There is a peculiarity in case of bondage of ras-anubagh = intensity to karmas. If the passions are intense than flavour of the bondage in respect of inauspicious karma is more intense and in respect of auspicious karma is less intense. If the passions are mild than flavour of bondage in respect of auspicious karma is more intense and in respect of inauspicious karma is less intense. One can make out that in inauspicious karma the intensity of passions are in proportion to the strength of passions. In case of auspicious karma, it is in inverse proportion. The auspicious flavour causes the pleasure and inauspicious flavour causes the pain. Here the main culprit is rsa-anubagh = intensity which is the sole cause, not to get liberation of soul.

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9 Ibid page no.292-293
There are ten main stages of karma

(1) Bondage

Bondage is assimilation of karmic particles with worldly soul. The karmic particles interpenetrate to the space points of soul. The karmic bondage is not the same in all worldly soul due to different mental condition at the time of karmic bondage.

(2 and 3) Increased realization and decreased realization

The length of time and intensity of flavour is fixed. Human can make change in it. The increase of length of duration and intensity of fruition are called "udvartana" and decrease is called "apavartana". Earlier man had done wrong deeds and acted in all wrong ways, can repent and come back on the right path. The righteousness and truth will change his life. By doing this he can reduce the intensity and flavour of inauspicious karma. Man observes severe austerity can burn the major portion of karmas and go ahead on the spiritual path. He can be very near to the state of the supreme soul. Man who indulges in evil activities and do not want to reverse from that position than he increases the intensity and flavour of inauspicious karmas of previously mild inauspicious karmas. The impure state of soul will reduce the intensity and flavour of auspicious karmas. In this process, some karmas rise before time and some karmas rise after time. Again some karmas give in the fruit of higher intensity than the due intensity and some karma will give its fruit of less intensity than the due intensity.

(4) Endurance

Earlier we have stated that the karma binds soul. This karma does not give fruit immediately. They will rest for some time. They will be in dormant position. This is known as abadhakala. When this period is over, karma becomes active and they start giving fruit.

(5) Rise (Uday)

Karma becomes ready to give fruit at due time. This moment is named as the rise of karma. This rise is the result of expiry of abadhakala. The rise is
uninterrupted till the end of fruition. This means karma showing its actual activity and gives actual experience.

(6) Premature rise or udirana

Karma finishes his abadhakala and comes to rise. This is a normal process. Person with his pious efforts bring the karma earlier than fixed time. The present karmic particles are mixed with the same type of earlier raised karma particles and fruition is experienced. This is called the premature rise of karma. There is a law that premature rise can possible only in same type of karmas and you can not mix two different kinds of karmas.

(7) Transformation (Sankramana)

In this state, the sub-type of main karma can transform into another sub-type of main karma. Here the main karma can not get transformed. You can not transform your life span karma in to deluding-mohaniya karma. Again you can not interchange the four types of life span karma say from Human life to Celestine life. You can transform you sub type karma of main karma say shrut-hearing knowledge to mati-intelligence knowledge and vice versa. Again there is restriction about mutual transfer in sub type of main karma. Example: - you can not transform your right-conviction deluding karma to right-conduct-deluding karma.

(8) Subsidence (Upsama)

Here already risen karma is suppressed. You are putting pressure on it by will and do not allow them to come to fruition. This can happen in case of rise, premature rise, realization, the transformation, the increased realization and decrease realization as well as nidhatti and nikachita karmas.

(9) Nidhatti

The karma state is as such that either transformation or premature rise or realization will not take place. The strength of karma is little strong. The
karma position can be increased or decreased in terms of time factor and flavour of it.

(10) Nikachita

Here the karma position cannot be increased or decreased in terms of time factor and flavour of it. The karma position is unalterable. The karma rises at appropriate time and gives its fruit, which one has to experience it. In rare case some change can take place with exceptions.

Every birth is rebirth in terms of its past birth. This way it is connected from the beginning less time. The cycle of birth and death goes on till soul gets liberated, all karmas are annihilated. If we say it is liberated and gets birth after some time than the eternal liberation theory will be wrong. The meaning of liberation is annihilation of all karmas and only pure soul remains. When we say beginning less time birth can be stopped after liberation. In philosophy it is considered that in past the soul was with birth and same is the case for present. But in future soul can be without birth. When it is without body or birth than it is perfect and liberated.

6.3. Different Stages of Karma

Earlier we have seen the process of karma coming into existence and other things. There are different stages.

(1) Origination of karma – Aasrav

(2) Bandh- assimilation of karmic matter with soul

(3) Samvar- Stoppage of origination of new karma

(4) Nirjara- annihilation of old karma

6.3.1. Aasrav

Aasrav: - Origination of Karma is known as Aasrav in Jain terminology. The karma originates and influx of karmic matter into the constitution of the soul. This karmic association with soul makes the transmigration in this universe. Person experiences the pleasure and pain in each and every birth. There is no end. The karma vargana can come to soul by 42 ways. They are, five
through five senses (Sparsh-Touch, Swad-Taste, Gandh-Smell, Shrut-Hear and Drashya-see), not to observe five vows through (Act of violence, Speak lie, Make theft, Not to observe celibacy and Accumulation of worldly things), four types of KASAYAS-(a) Anger (b) Pride (c) Deceit (d) Greed, three activities, (a) body (b) speech (c) mind and twenty five types by way of other activities. Activities are a cause of influx and a cause of bondage as well. Both are interrelated. Total forty-two. Aasrav will be for all eight types of karmas. This is like eight streams are coming in one direction and gets accumulated in a big lake. Like eight brooks meeting together at one pond. Aasrav is the reason for soul to have karmas and accumulation of karmas. Aasrav is the reason for existence. Aasrav is the jail to soul from where no soul can be freed.

The Aasrav is of two types. (A) Subh Aasrav (B) Asubh Aasrav.

(A) Subh-Meritorious Aasrav: - Subh Aasrav is due to good karma and it gives PUNYA by which you have the happiness with out any obstacle. You will have all of good things; like good body, enough wealth, good health and happiness. You can enjoy all things in the world, you can give donation, and you can have good feeling. Every thing will happen in good sense. The meritorious deed will be the result of good thoughts by mind and good activities by way of body and speech. The meritorious deeds may result in to negative. This happens due to good deed with bad intention.

(B) Asubh-non-meritorious Aasrav: - Asubh Aasrav is due to bad karma and it gives PAP-sin by which you have all bad things in your life. You will inspire to do all wrong things. You will think and act in a bad manner. These bad activities will bring bad karmas. The bad karma will bring to person unhappiness, shortage of required things in all manners and always in difficulties. Non-meritorious deed will be the result of bad thoughts by mind and bad activities by ways of body and speech. The bad deeds done with good intention will bring you the meritorious result.

10. Arunvijayji Maharaj, Karma tani gati nyari – Part 1, page, no.130
6.3.2. Bandh:-

Bandh is assimilation of karmic particles with soul. Soul does the activities which attracts the karmic particles. Karmic matter enters into soul and gets mixed with. This assimilation process is known as karma bandh. This is like making dough. The water is mixed in flour and a combination is made. Like this, the karma bandh happens to the soul. The karma particles are divided in eight main karmas.

The activity can be with good OR bad intention. Some times, person does certain bad things compulsorily with a good intention. I.e. Mother gives medicine to a child for the improvement of the child’s health. Doctor performs the operation for good of a patient. Some times, person does certain good things with bad intention than person attracts bad karmas. Give donation to have power as president of social organization.

**Bandh Effects**

These deeds will create four way effects.

(a) Good result but bad deed
(b) Bad result but good deed
(c) Good result and good deed
(d) Bad result and bad deed.

We can make out that there are two good results and two bad results. The good result will bring meritorious effect and bad result will bring non-meritorious effect.

(a) Good result but bad deed: - Mother gives medicine to child.

(b) Bad result but good deed: - Give donation with an intention of name & fame.

(c) Good result and good deed: - Give scholarship to needy student.

(d) Bad result and bad deed: - To do an act of violence to all six types of living being.
Reasons for Karma Bandh

Bandh means assimilation of karma pudgal with the soul. The reason for karma bandh are (a) Mithyathva- wrong belief, (b) Yog- Body, speech and mind activities, (c) Four types of passions, (d) Pramad- Idleness and (e) Avirati- non observation of twelve vows. These all five items makes soul not to perform the right thing and will be a strong force to stay in transmigration.

Types of Karma Bandh

The karma bandh is of four types (a) Prakarti bandh (b) Stithi bandh (c) Ras-anubagh bandh (d) Pradesh bandh.

(A) Prakrati bandh

Prakrati means NATURE. Pudgal is having its own nature. This nature creates veil on the soul. As a result soul does not act as per his original quality. The soul comes into the influence of karma and acts into opposite direction. This way it obscure the five types of knowledge, nine types of darshan, two types of vedaniya karma, twenty eight types of mohaniya karma, four types of aayush karma, one hundred and three types of nama karma, two types of Gotra karma and five types antraya karma. In this way total one hundred and fifty eight types of veils will cover the original quality of soul. 11

(B) Stithi bandh

Stithi means time limit. The karma pudgal will stay with the soul. This time limit is different for eight types of karmas.12 They are as follows:-

<table>
<thead>
<tr>
<th>Name of Karma</th>
<th>Minimum Time Limit</th>
<th>Maximum Time Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge</td>
<td>48 minutes</td>
<td>30 crodancrodi Sagaropam</td>
</tr>
<tr>
<td>Darsan</td>
<td>48 minutes</td>
<td>30 crodancrodi Sagaropam</td>
</tr>
</tbody>
</table>

11 Ibid, page no.158,
12 Ibid, page no.159.
These eight karmas play a specific and significant role in your life. There are divisions and sub divisions. The effect calculated in mathematical terms and converted into time factor- number of years. The smallest time limit is of ANTAR MHURAT- means only forty-eight minutes and highest time limit is of 70 KRODANKRODI SAGAROPAM.

The sthiti bandh is of four types.

1. **Bandh Sthiti**: - Bandh means karmaraj-Karma particles-comes and attached to the soul. The karma gets bind with soul in other words.

2. **Satta Sthiti**: - The karmas are in a dormant position till their time comes to rise. Karma will be lying idle till than time. One can say that karma is in hibernation.

3. **Uday Sthiti**: - The karma will come into existence at appropriate time. This is the rising time of karma. Here person will experience the effect of karma as good or bad. The karma will give high and low good or bad effect as per intensity of passions at the time of karma bandh.

4. **Udirana Sthiti**: - Here person experiences the effect of karma. Karma will expire as soon as the time limit is over. You can annihilate the karma, without experiencing real effect of it, by way of penance.
Ras bandh means the intensity of the mental condition of a person. Ras bandh is of four types. (1) Sprust (2) Baddha (3) Nighatt (4) Nikachit.

(1) Sprust ras bandh: - Here karma will touch to the soul and go away. No real effect will be experienced. It is like to throw dry mud on wall. Here nothing will stick to wall.

(2) Baddha ras bandh: - The karma will bind with soul mildly. The intensity will be mild because of passion was mild at the time of karma bandh. Here the dry mud particles will stick to cloth and as soon as you shake the cloth, many of them will fall out.

(3) Nighatt ras bandh: - The karma will bind with soul firmly. The intensity will be firm because of passion was intense at the time of karma bandh. It is like the wet mud sticks to the cloth.

(4) Nikachit ras bandh: - Nikachit karma bandh is the result of repetition of thought or repetition of act. Person has to undergo the experience of nikachit karma. Person can not escape of it. This can not be taken ahead or sent back in the process of sinkraman-a technical term. You can not transform it in to other type of karma. Here the karma bandh will be most solid like a knot is made out of silk rope and some oil pored on it. In such a situation it is very difficult to open the silk rope knot.

Pradesh Bandh

The karma pudgal particles lot is decided of a particular act. These particles will divide in to eight karmas. We suppose that 64000 karma pudgal particles attracted to soul. These karma pudgal particles will be divided in to eight karmas. The likely quantities of karma pudgal particles for eight karmas are as follows.

1) Vedaniya karma 48000

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13 Edited by K.J.Gandhi and J.S.Shah, Shree Bruhad Thok Samgrah (Gujarati), Page 34
Karma bandh by way of Dravya (Speech, body) is of Prakarati-nature and Pradesh-quantity and by way of Bhav-(mental) is of stithi-duration and rasbandh-intensity.

6.3.3. SAMVAR

When you are away from effective state of desire and aversion and your body, speech and mind activities are at rest than new karma will not originate. Samvar means stoppage of inflow of new karma. Samvar is like a tortoise hiding its all parts of body and stay like dead. The soul repeats the cycle of birth and death number of times till it annihilated all karmas. You can put in efforts and make karma appear before time, you can dilute the heavy effect of it. Penance will act as stoppage of inflow of new karmas as well as shedding out of old karmas. Penance is the effective instrument as samvar and nirjara.

Ascetics and house holders have to make six fold attacks to stop generating new karmas.

1. Gupti

People have to control their body, mind and speech activities. People will act by body and speech whenever it is necessary. People will use mental capacity only as and when necessary.
2. **Samiti**

People have to follow the five samitis to stop the incoming of new karmas.

Five samitis are as follows.

(A) **Irya samiti:** People will take care at the time of moving the body. People will take care while seating, sleeping, and walking that no violence takes place from one sense to six sense living beings.

(B) **Bhasa samiti:** People will take care for every word to be spoken. The conversation will be true to fact and no word uttered to harm the all six types of living beings. Conversations are of seven types.

(C) **Eesana samiti:** People require needful things day to day as well as long term. They will take every care while collecting things. The act of collection will not be inconvenient to others as well as it is not hording.

(D) **Adan Nikshep samiti:** People make use of daily things. Here people will either take or put the thing with utmost care. People will avoid all type of carelessness.

(E) **Utsarga samiti:** Disposal of body waste. People will carefully dispose off faeces. People will take care for perspiration, cough, hair and nail grow and other body waste. People will see that it is not in any way an inconvenience to other six types of living beings.

3. **Dharma**

Here dharma is not in terms of religion. Dharma means day to day duties to be followed by people. Such duties are ten in numbers.

(A) **Ksama—Forgiveness.** People should pardon the opposite person on any act of violence, abuses, physical harm or feeling of dislike and any wrong doing. This act should be irrespective of age, gender, caste and creed, nationality and religion.

(B) **Mardava—Politeness—egoless.** People should be humble true to their nature. Politeness is not a weakness but strength.
(C) Ariava – Straight forwardness. People should be simple. People should be without and hypocrisy. People should be of mixing nature and without any grudge.

(D) Sauca- Purity. People should be pure in every respect. Purity requires in every sense. People should be morally faultless.

(E) Tyaga- cessation. People will try to terminate the material things one by one. People will be ready to leave the needs of body. No excessive usages of material things for personal usages. People will try to leave as many things as possible and have no greed for them.

(F) Truth- People will always speak truth. People will face any circumstance arising out of truthfulness. People are ready to die for the sake of truth. Truth will be the first and foremost essential virtue of their life.

(G) Saiyam- Restraint. People will apply restrain in every thing. People will try to cover them with modesty and stay away for any tempting offer. People will observe restrain in their speech, physical and mental activities.

(H) Tapa – Penance. Every religion prescribes the penance in one or another form. Penance in Jain religion is two ways (1) Internal (2) External. Internal is the indication of mental stage and external is the indication of physical stage. The details are given in this chapter under heading nirjara.

(I) Akinchantwa-Non-possession:- People will not have any kind of attachment to material thing. People will not hold or stick to things unnecessarily. People will leave family wealth and have no sign of attachment. Person will not indulge in family affairs.

(J) Brahmacarya – chastity-Celibacy. Every religion prescribed certain rules and regulations for celibacy. Celibacy is a virtue and it requires nourishments for character building. Celibacy will give mental strength. Celibacy will benefit people in terms of physical and mental health.

4. Anupreksha

Bhavna - Mental contemplations are twelve.
(1) **Anitya** – People should think that in this world soul is permanent. All other things are perishable. According to Jain religion, in this universe only main two things exists (1) Jiva – consciousness and (2) Ajiva-non conscious. **One should think of consciousness only.**

(2) **Asarana** – People should have full faith in religion. People should refuge themselves in religion. All other things are not useful. People should develop this thinking in life. **At the time of death; only religion comes to help soul.**

(3) **Samsar** – Concept of transmigration. People should always think that they have to get out of the cycle of birth and death. People had experienced this transmigration end number of times. Soul had not been free from the shackle of transmigration. Now one wants to get relieved from this position. This type of thinking should be in people’s mind.

(4) **Ekatva** – I am alone in my transmigration. People should think that as he had come alone, he will go alone. No one is going to give company. **The wife for husband and husband for wife, children, relatives, and friends and near and dear will not accompany at the time of death.** One has to go alone in transmigration. Person is alone and will remain alone till emancipation of soul.

(5) **Anyatva** – I am the soul. I am conscious. All other things are non-conscious. The non living things are impermanent. The unconsciousness is different than conscious soul. Conscious has nothing to do with unconscious. There is no match in these two things. Therefore one should concentrate on soul.

(6) **Asuchi** – The body is impure. This is in connection to soul as conscious and body as pudgal-non conscious. The soul resides in body. This body is creating a lot of unwanted things daily. The body is suffering from diseases. Body suffers cut, burn and decay. **Body is the house of lot of impurities.** Therefore person should think only of soul and not body.

(7) **Aasrav** – The inflow of karma. One should think that new karmas are due to Aasrav. One should make himself free from this situation and think of
soul only. One should avoid the new karmas to make progress towards the path of emancipation.

(8) **Samvar** – Method of stoppage of karma. This is the effective tool to stop inflow of new karmas. Soul should always alert about stoppage of new karmas and apply effective measure to it. Samvar is the progress on the path of emancipation.

(9) **Nirjara** – Method of shedding of karmas. Nirjara is the important and useful thing to annihilate the old and new karmas. One has to apply effective technique for this by way of observing vows and character building with right knowledge and right faith. The soul will become lighter and lighter due to shedding of karmas. Soul will rapidly make its journey towards the siddhatva.

(10) **Lok svarup** – Jain cosmology. As per Jain religion, universe exists from beginning less time. There is no god. God is neither the creator nor the destroyer of this universe. The universe constitutes of 14 Rajlok and having three parts Urdhva-upper-lok, Middle lok and adho-lower-lok. Urdhva lok is for celestial being residence, middle lok is for human, tiriyanch, and vegetation residence and adholok is hellish being residence. On the top of Urdhva lok, there is a residing place for siddha souls known as siddhsila. One should think in this way. One should always alert for not to transmigrate in this universe. One should think of making journey to siddhsila.

(11) **Bodhi Durlabh** – Importance of Three jewels. Umaswatiji had shown the way for attain siddhatva. The process has three spiritual steps to follow. They have known as “Samyag jnana, Samyag darshan and Samyag charitra”. One should try to get right knowledge, right faith and right conduct in life to move on the path of emancipation. This type of knowledge is very important for soul.

(12) **Dharma Durlabh** – Importance of faith. One has to put full faith in one's own religion. The solid foundation of religion will help person to be firm in his
faith. Person should understand and accept the religious preaching. Person should put religious preaching into practice whole heartedly.

5. Parishajaya

There are 22 types of body, mind and speech suffering. One has to experience suffering for the upliftment of soul. The suffering will give strength to become firm in religion. This is a test of person to be away from devilish temptation. Ascetics have to follow these thoroughly in ascetic life.

6. Character

They are of five types of character.

(A) Samaykia caritra – Attitude of equanimity to give up all impurities.

(B) Chedopasthan caritra - Monk carrier – To accept the monk hood for whole life.

(C) Parihara Visuddhi caritra – observe special type of penance for course of conduct.

(D) Suksmasamparaya caritra – The Passions in very negligible stage. No new passions will arise in soul.

(E) Yathakhya caritra – No passions- Kevali stage.

The forth stage will lead you for fifth stage in no time on burning of the traces of passions.

6.3.4. Nirjara - annihilation of karma

Nirjara means falling off of karmic matter from the soul. Nirjara is the process to make karmic matter to decrease in terms of quantity. This happens when the karma ripens. Karma comes into existence at appropriate time. Person had experienced the effect of it. After this karma will be no more. Person can annihilate karmas by way of penance.

Nirjara is of two types

1. Savipaka Nirjara. Here karma comes into existence at appropriate time. Person experienced the effect of it. After this, karma is destroyed.
This is the case of natural maturity of karma. The soul gets separated from that karma.

2. **Avipaka Nirjara.** We show earlier that one can change the time of karma to come into fruition. One can change the category of karma. Karma can be made heavier or lighter as per the intensity of passion. One follows the ascetic practice and get karma rise early than maturity or can make karma effect from heavier to lighter. The soul gets separated from the karma after following the ascetic practice.

All eight karmas are divided in two parts. They are known as Ghatiya and Aghatiya karma. The explanation is given here for their quality and way to dismiss them from soul.

<table>
<thead>
<tr>
<th>A) Name of karma</th>
<th>Ghatiya(Hurting) karma</th>
<th>Aghatiya-non-hurting karma</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Knowledge obscuring Karma</td>
<td>5) Feeling producing karma</td>
<td></td>
</tr>
<tr>
<td>2) Vision obscuring karma</td>
<td>6) Longevity determining karma</td>
<td></td>
</tr>
<tr>
<td>3) Obstruction producing karma</td>
<td>7) Body making karma</td>
<td></td>
</tr>
<tr>
<td>4) Delusion producing karma</td>
<td>8) Status producing karma</td>
<td></td>
</tr>
<tr>
<td>B) Quality</td>
<td>Always inauspicious</td>
<td>Both auspicious and inauspicious</td>
</tr>
<tr>
<td>(C) Course</td>
<td>Subsidence, Subsidence cum destruction Or Complete destruction</td>
<td></td>
</tr>
</tbody>
</table>
It is shown in table that ghatiya karma is always bad in nature. This ghatiya karma dismissal is (1) by way of subsiding their effect, (2) either removal or subsidence and (3) total removal of ghatiya karma. This depends upon which stage the soul has attained. The Jain religion prescribes the fourteen stages for evaluation of soul; from most active passion soul in first stage to the journey to siddha soul, the fourteenth stage. The process of Subsidence, removal or subsidence and total removal of karma comes in between these fourteen stages. They are known as GUNASTHANAK—the stages of purity of soul. The fourteenth stage is the siddhatva which is eternal.

In case of aghatiya karma, they are good or bad in nature. This karma is limited up to the auspicious or non auspicious in term of effect. They are removed at the time of kevli samudghat.

3. Importance of penance

In Jain religion, penance is the effective tool for stopping the arrival of new karmas and shedding of karmas. In Jain religion, penance means control of desires. Penance is of two types.

(A) External penance (B) Internal penance

(A) External: - External penance is having six sub divisions.  

(1) Ansana: - completely giving up of the food. Person decides not to take food. This is in terms of time. Say one day or up to any number of days as per his/her capacity. Again here person decides to fast with choice- to drink water or not to drink water.

(2) Unodari: - Person eats food. Here he decides to eat less than full stomach. Person will eat two to three morsels less in his daily breakfast, meal and supper. This is a vow of partial giving up of food. This is good for health.

14 Arunvijayji Maharaj, Karma tani gati nyari Part 1, pageno.288
15 Commentator: - Pandit Sukhlalji, Tattvarthasutra, Chapter no.9, Stanza no. 19, page.no.329-331.
(3) **Vrutisamkshepa**: limit of the items in use. Person voluntarily decides to make limit of consumable items i.e. food, cloths. Person voluntarily decides the limit of wealth. Person makes the limit of usage of luxury things. Person puts in to practice the limited use of items.

(4) **Rasparityag**: avoid the delicious items of food. Here person particularly avoid the delicious food. He will go without the most favourite items of foods say butter, Cheese, or sweets, Ice-cream and so on and so forth. **He will decide to have only few things to eat and that to without taste.** This will strengthen his will to take away his sense from worldly things.

(5) **Kayaklesa**: To make body fit for spirituality. **Person will observe voluntarily all types of control.** Person will go away from worldly things and concentrate on inner most self-the soul.

(6) **Samlinta** – The act of living lonely. Second meaning is to prepare body for various postures for penance. **Here person does the meditation and observe silence to get mental strength.** Person resides in lonely place and prepares himself for upliftment of his soul. Person will be away from passions and moving fast to annihilate his karmas.

(B) **Internal penance is having six sub divisions**

(1) **Prayascitta- Repentance**:- This is a mental stage. Person has to prepare himself for regret of his any bad act. Person will feel sorrow at the end of the day for his unpleasant deeds. In Jain religion, there is a one daily act, known as pratikraman. In this act, person remembers daily, the sinful activities of day, before retiring at night, repent for it and decides not to repeat it again. Person feels that he should pardon all living beings and all living being should pardon him. **Person has the friendly feeling with all living beings and there should not be any enemy.**

(2) **Person should respect the elderly people**: - Person should respect virtuous people. This people will guide him on the path of religion and helpful to get emancipation.

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16 Ibid page no 331
(3) **Vaivavacha** – To help needy monks for their requirements: The male and female ascetics are growing old and sometimes suffering from diseases. They need medical and physical help. Apart from this, young ascetics need various things for education and they have other requirements. It is a duty of householder to help them in all respect.

(4) **Svadhyaya** – studying scripture for self: Person is studying the scripture to get in depth knowledge of religion. This in-depth knowledge will help him to follow religion precisely. This will help him to climb the ladder of purification of conscious.

(5) **Dhyana** – Meditation: We learn that meditations are of four types. Each one is having further four divisions in it. The first two types are not useful for person to attain emancipation. Looking to the present circumstance, it is difficult to have the forth type of meditation. Therefore person should concentrate on DHARMA DHYAN. Person should do maximum possible religious practices with utmost care for purity of soul.

(6) **Kayotsarga** – to leave selfish feelings: Another meaning is to stand in a meditation posture and meditate on self to have inner vision of soul. This will help to establish self in to soul and away from karmas.

In **External penance**, first four types of penance will help to have conduct purity and last two will help to have body purity.

In **Internal penance**, first four will have mental purity and last two will have SOUL purity.

### 6.3.5. Liberation of Soul

Soul has to get out of the cycle of birth and death. Soul has to attain the eternal position. Soul is mundane means impure. The impure state of soul has to be removed and pure state of soul has to attain like crystal clear, totally pure form of soul. Jain religion gives a magical formula for liberation. It is known as "RATNATRYI". The formula of three jewels A) Samyag Jnana B) Samyag darsan C) Samyag charitra-character. The sum total of three and application of them will definitely give the liberation to soul. This is
possible by two ways. (1) Annihilation of all karmas. (2) To attain pure state of soul.

Jain religion considered eight main karmas and has sub divisions of them. The bondage of all types of karmas makes soul impure and result is transmigration. The attachment and aversion are the causes for karma. Attachment is selfishness and partiality is the result of it. This is a reason for bondage of karma. One who always has auspicious karma bandh may have the highest auspicious karma bandh known as “Tirthankar nama karma”. One has to keep himself away from passions which are the main causes of karma bandh. The delusion is the most important amongst them. You have to gather the spiritual courage slowly. Make the soul’s condition indifferent and be in the state of equanimity. This will help to make spiritual progress rapidly. At one state soul will leave the karmas way behind and attain the non-karma position. Now when soul attains this stage, soul will be destroyed the accumulated bunch of past karmas and make rapid progress in spiritual behaviour. A stage will come where there are no new karmas and old stocks of karmas are also destroyed. Than there is no trace of any karmic particles and soul will be totally pure. At this stage soul will get liberation.

6.4. Limitations of Karma theory

According to Jain religion the present period is counted as fifth AARA –Time frame. In this period no one can get liberation or emancipation of soul. The reasons are 1) the body is not capable to withstand the changes taking place due to fast and meditation. 2) The Details of procedure prescribed in Karma Granth is not possible to follow thoroughly in this period by house holder or ascetics. 3) The time limit of passion-anger karma is maximum of 70 crodancrodi sagaropam years, which is how far reliable is a matter of individual belief. 4) The matter regarding transmigration is rests on individual belief, knowledge, experience and faith in the religion. 5) An average life span is of eighty years. Out of this first ten to fifteen years man will not be able to understand religion and last fifteen years will give him maximum trouble in the sense of physical and mental health. The remaining period will
not be suitable for religious activities as man is pre occupied with other matters of life.

6.5. Philosophy of Welfare in Karma theory:-

Indian philosophies believe in Karma. This is the sole cause in the life of human to come up in every respect in his life. The poor has to work hard to come up economically. The poor understands the pain of progress, therefore he helps other poor to come up in the life. The rich does not need to suffer for coming up in the life nor did they realize the trouble of other human. Karma gives an explanation for this. Person has done good deeds in past, Person is enjoying the fruits in this life. Where as other person did bad deeds in past as a result he is suffering in this life. Jain religion says that you should pass the phase of happiness as well as sorrow without extreme joy or extreme grief. Human should be calm and quite in both the positions. Human should not condemn the bad time nor praise good time. Human should be simply onlooker and be witness of good and bad deeds. Human should remain in senses and do not go away from the charted path for religious life.

The present economics situation can be defined in terminology of karma as under.

The universe is soul, UNO help is good karma, and all types of negative activities are bad karmas in broad sense.

6.5.1. The list the good karmas

(1) UNO resolution for making the under developed countries to come up economically. They should make Debt free countries.

(2) Undeveloped and underdeveloped country should have a share in import and export trade.

(3) Undeveloped and underdeveloped countries should join in main stream of economy of the world to avail benefits.

(4) Undeveloped and underdeveloped countries should be able to use resources to fullest extent for betterment of their people.
(5) Undeveloped and underdeveloped countries should have economic buffer for famine, earthquake, flood and Tsunami and other natural calamities. The rich countries should extend all help in such calamities.

(6) The developed countries should help Undeveloped and underdeveloped countries to establish necessary industries, infra structure without their literal exploitation.

(7) The developed countries should not expand their war industry and do not instigate Undeveloped and underdeveloped countries for war amongst each other on some false ground or pretext.

(8) The developed countries should protect their interest reasonably but not at the cost of Underdeveloped or undeveloped countries.

(9) The developed countries should take responsibility to make underdeveloped and undeveloped countries to flourish and create brotherhood with them.

(10) The developed countries should not exploit the underdeveloped and undeveloped countries' natural resources in the name of trade and commerce and political support.

(11) The undeveloped and underdeveloped countries should be able to give employment to their people, food and shelter, better medical and educational facilities and political freedom to have wellbeing and improved standard of living.

6.5.2. The list of bad karmas

(1) The developed countries make consortium for their economies and political interest.

(2) The developed countries ask other countries to follow WTO, GATT like other agreement. This is another form of slavery.

(3) The one developed country through U.N.O. and with support of other developed countries ask other countries of world to sign an agreement which curbs their freedom and right I.E. Nuclear non proliferation treaty.

(4) The developed countries, through politics, established their right by agreement to have economic benefits.
(5) The developed countries put ban, restriction, apply quota system to number of items to import or put heavy import duty to protect their industries and agriculture.

(6) The developed countries import highly skilled man power for their benefit and under developed countries suffers for export of skilled man power. Underdeveloped countries spent money on education and cannot get benefits of it for their own countries.

(7) The highly skilled men power exported from under developed countries are not paid standard wage in the reviving countries. They are victim of colour, race, language and culture. They are exploited by local firms and industries unrestrictive.

(8) The developed countries in the name of globalization promote industries in underdeveloped countries and make huge profit from it. They take away money by way of profit, consultancy fee and dividend in the name of consumerism and fashion and better life style.

(9) The developed countries give asylum to the political leaders as refuge, who had followed developed countries policy in their countries, in past.

(10) The developed countries do not care for betterment of human on this universe even in their own countries.

6.5.3. Good results

(1) The small and underdeveloped countries are allowing an inflow of foreign capital. This has resulted in export oriented industrialization, created employment and export. This had contributed into high revenue to state, high G.D.P. This resulted in high standard of living. World population does good things. This is possible due to auspicious time of earth. This is due to increase in *sata vedaniya* karma.

(2) The globalization had made the speedy movement of people from one country to another country. Skilled manpower is going abroad for better opportunities rather than decaying in their own countries. The *Jnanavarniya* karma is on low profile and intelligence of people increases. The movement is the reason of diluting effect of *darshan mohaniya* karma. People can think
right thing and take right decision without delusion. This is due to subsidence of Jnanavaraniya and darsan mohaniya karma.

(3) The globalization has increase brotherhood. The feelings for fellow brothers awakened and are eager to meet and exchange the ideas for betterment. This is due to decreasing effect of darsanavaraniya karma.

(4) The globalization has increased the understanding to know and understand others' view. People listen and understand each other ideas, thought and working with patience and try to accommodate each other with the let go attitude. This is due to subsidence of Jnanavaraniya karma. This is an ANEKANTVADA of Jain religion.

(5) The globalization will bring the power of tolerance. This will make intelligent person to join in the main stream of world. The intellect will meet and work for betterment of earth and down trodden people. This is due to subsidence of Jnanavaraniya karma.

(6) The globalization has improved the productivity due to specialization. Number of innovation has come into existence. The veil on the sun of knowledge will go away and knowledge will eliminate with full capacity. The peace and prosperity will be there due to satavedaniya karma. This is due to subsidence of Jnanavaraniya and satavedaniya karma.

6.5.4. Bad results

(1) The lender countries are getting lion share in profit, charges heavy royalty, hefty service charges to the public and private sector industries. The wicked people will only believe in materialistic gain and as a result this will happen. This is due to increase intensity of asatavedaniya and character mohaniya karma.

(2) The speedy movement of highly skilled man power had made them vulnerable for exploitation. The employer will look at maximization of profit; as a result exploitation of labour will be there. This is due to increasing veil of character mohaniya karma.

(3) The group of countries such as rich G8 countries, OPAC, European Union, and GATT, SARC or pacific union is taking advantage of
globalization. These countries will look into their interest will narrow selfish view. This is due to increase in delusion of darshan mohaniya karma. (4) The specialization and innovation have made human selfish. Mohniya karma will show you wrong path as a result you will leave your good adopt bad with maximum limit. This is due to rise in effect of Mohaniya karma. (5) One highly developed country's inflationary and recessionary business cycle will effect to other related countries. The related countries will follow the leader and the consequence, they will face. This is due to high power of Mohaniya karma.

Which is biggest immoral act? The answer is to take away the employment. This is done by big industries by way of mechanisation of jobs, to have the work done by ROBOTS. One who does this is incurring heavy Antraya karma. Dr. Amartya SEN has rightly said that ENTITLEMNT APPROACH is the answer for basic need of man. Lord Mahavir told that every one should get the earning as per his requirement. The person who gets the minimum earning will not indulge in any immoral activities.

Jain religion and Indian philosophy show the way to detach from the union of soul and karma for man. Soul desires to have eternal peace. This is possible due to the immense strength of soul. Man puts whole hearted efforts to break the union and succeed. This is the free position of soul known as emancipation of soul. Here the body is no more. This welfare is for ever and for every one, who so desire.

In Jain religion we show the importance of Ahimsa in life. The next thing is action-karma. You show the illusion of karma and in-depth analysis of it. We move now on the third doctrine of Jain religion known as Anekantvada. We will see it is useful in life in the next chapter.