



# A Study of Parallel Paths in Bhartiya Culture and their impact on Financial Decision-making

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## ABSTRACT

Every living thing in the material world aspires to have as many materialistic ambitions as possible. The urge to exert control over the worldly world is referred to as pivritti marg. The shastras, on the other hand, recommend sticking to the nivritti marg, which implies giving up worldly cravings. The research is centred on the concept of these dual routes, which are the pivritti and nivritti margs, which could be identified as enjoyment and rejection of materialistic pleasures, respectively.

The study focuses on the diversified paths of the pivritti and nivritti margs and the way they have changed considerably over time, from prehistoric to contemporary. The research examines the impact of these diverse paths on financial decision-making. The study demonstrates how one can explore any of the previously mentioned routes to achieve the supreme objective of human being alive, enlightenment, or moksha, as any of the previously mentioned routes act as just processes that eventually lead to life's final objective. The research illustrates how Vedic learning can assist people in making sensible monetary choices and how, despite being a few hundred years old, it is still applicable in today's culture.

## THE CONCEPT OF PLURALISTIC TRAILS

प्रवृत्तिं च निवृत्तिं च जना न विदुरासुराः ।  
न शौचं नापि चाचारो न सत्यं तेषु विद्यते ॥

-Bhagavad Gita (16.7)

The shloka interprets the fundamental heart of Hinduism, which claims that those who have a wicked character or are uncivilised are unable to comprehend what actions are appropriate and which ones are not. As a consequence, they are lacking in purity, decent behaviour, honesty, and morality. These individuals are unaware of the responsibilities or labour that have to be undertaken in a moral manner, as well as the ideas of privritti and nivritti, which constitute duties to be undertaken and duties forbidden to be carried out.

Everyone who exists in the physical world wishes to have as many materialistic wants as they can. The urge to control the world of possessions is known as pivritti marg. Yet, the shastras suggest adhering to the nivritti marg, which means giving up materialistic desires. Apart from the ancient Hindu writings, the Vedas and Shastras, several books from other civilizations or sects agree on this, a few of which are listed below:

Gautam Buddha recommends giving up one's material existence for the purpose of achieving nirvana. A comparable source of counsel may be discovered in the Bible, which says to renounce one's material lifestyle and go back to one's distinctive, spiritual life. Shankracharya expressed the identical thing, saying, "This suggests that materialistic realities or worldly desires are simply delusion, and so one ought to discontinue his deceptive acts and come to the position of obtaining moksha via nivritti marg, or by abandoning materialistic objectives.

**प्रवृत्तं च निवृत्तं च द्विविधं कर्म वैदिकम् ।**

**आवर्तते प्रवृत्तेन निवृत्तेनाश्रुतेऽमृतम् ॥**

-Srimad Bhagvata Purana (7.15.47)

In accordance with the Vedas, there are in fact primarily two types of activities, as stated in the preceding verse: Privritti marg entails actions that assist an individual in moving from an inferior to a higher position in terms of materialistic inclinations, while Nivritti marg entails a halt to all materialistic wants. According to the text, the first path leads to materialistic tangles, while the second path leads to cleansing and preparation for an everlasting, tranquil existence. According to the Bible (Matthew 6:11), a person's first priority should not be God or money, but both. This biblical text has a Vedic counterpart.

**नित्योऽनित्यानां चेतनश्चेतनानामेको बहूनां यो विदधाति कामान् ।**

(Katha Upanishad- 2.2.13)

This illustrates how deity or the supreme authority supplies us with all we need to live, but if we consume those things as we want, we get imprisoned in worldly desires. On the other hand, if we accept what we can appreciate, we will be happy. As previously stated, there are two ways to do this: pivritti and nivritti marg.

As a consequence, various books in Hindu culture, as well as those in Christianity, Buddhism, and other religions, expressly or implicitly distinguish renunciation and attachment to worldly desires as two distinct pathways, with detachment being the most appropriate and acceptable one. The pivritti marg, or earthly pathway, is for

individuals, whereas the nivritti marg, or route of detachment and reverence, is for realised beings. Both paths ultimately culminate in moksha, often known as redemption or the ultimate objective of life for humans.

## THE PROPOSED MODEL OF THE CONCEPT OF PLURALISTIC PATHWAYS

The illustration beneath illustrates the basic tenets of Hinduism on which both routes depend, including purushartha, which encompasses the four elements dharma, artha, kama, and moksha, with moksha being the ultimate objective of human existence and following the path of dharma, artha, and kama at various phases of life in order to accomplish it. Each purushartha has a distinct role in a person's life. To accomplish the ultimate aim in life, one cannot disregard any of the succeeding sections, which consequently all serve an essential role throughout human existence; skipping out on a single aspect could further produce instability in life.

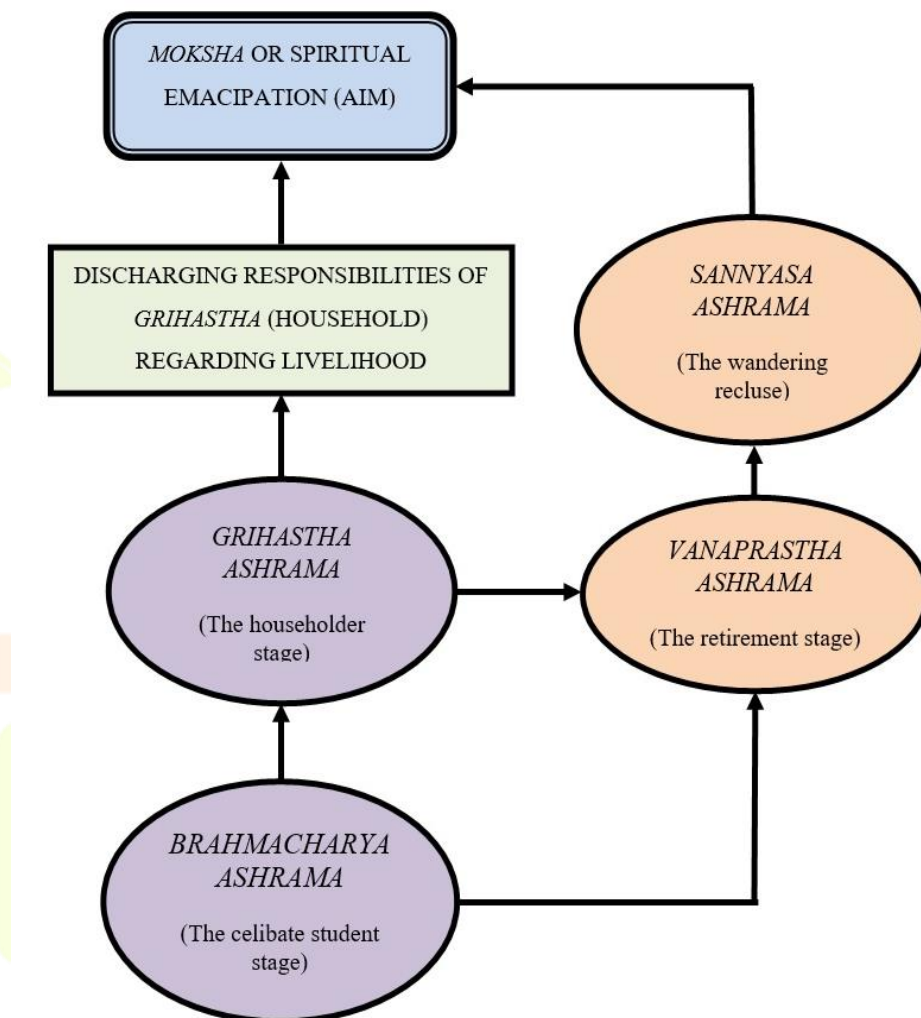


Figure 1.1 depicts a proposed framework of pluralistic paths based on Vedic writings

The following Ramayana text shows how to achieve equilibrium by giving equal effort and time to each of the four purushartha:

कच्चिद् अर्थम् च धर्मम् च कामम् च जयताम् वर ।

विभज्य काले कालञ्च सर्वान् भरत सेवसे ॥

-Ramayana (2.100.62)

If inexplicitly translated, the aforesaid shloka alludes to a person who is ethical and understands the external world, and who divides appropriate time for adhering to the three intrigues of life, namely dharma, artha, and kama, in order to obtain the fourth moksha.

The four purushartha described previously are usually studied through the lens of the ashrama system. Various scholars have sought to combine and analyse the notions of ashrama and purushartha on several occasions. To acquire liberation (moksha), a man must adhere to a precise lifestyle that is expressly stated by the ashrama system's procedures. As a result, for a person to attain moksha, each individual must pass through four stages of life:

- Brahmacharya
- Grihastha
- Vanaprastha
- Sannyasa

Brahmacharya Ashrama's key aims are the growth of traditional and spiritual knowledge, as well as self-discipline or control over one's senses.

It is acceptable to earn and enjoy legitimate delights of life within the constraints of dharma or morality in the second stage of life, grihastha, by performing dana (offering gifts) to the worthy individual. Following this stage, an individual enters vanaprastha, which is where the body is still robust enough to retire to the forest, or in contemporary parlance, when one must begin putting up material possessions in order to obtain moksha, or liberation. However, this is only a transitional step; the final level is sannyasa. The highest stage of life, sannyasa, seeks utter renunciation of all worldly appetites of the senses and strives for a person with dedicated determination towards achieving the state of moksha as the solitary objective of existence.

As a result, the diagram above represents the technique used in the Vedic period for leading an efficient and economical way of life in order to accomplish the ultimate objective of moksha. To reach the level of renouncing or moksha, one had to go through three stages, commencing with obtaining spiritual instruction from the gurus in a brhamacharya ashrama from the ages of three to twenty-five. This was a time of complete celibacy focused on the concept of indriya samyama.

This phase was thought to be the most essential since people in this phase not only live lives of virtue but also produce food and wealth that can be passed down to subsequent levels. An individual seeks money (artha), desires (kama), gets married, and has offspring while performing all of the above things in a virtuous or dharmic manner. As a result, there is a part of privritti marg, as one can easily get entangled in worldly desires at this stage of life.

This third part of a human's existence begins with a person's spiritual journey, which fosters in him a feeling of vairagya (detachment), enabling him to transfer all of his tasks and power to his kids.

## THE CONCEPT OF PLURALISTIC PATHWAYS IN CONTEMPORARY ERA

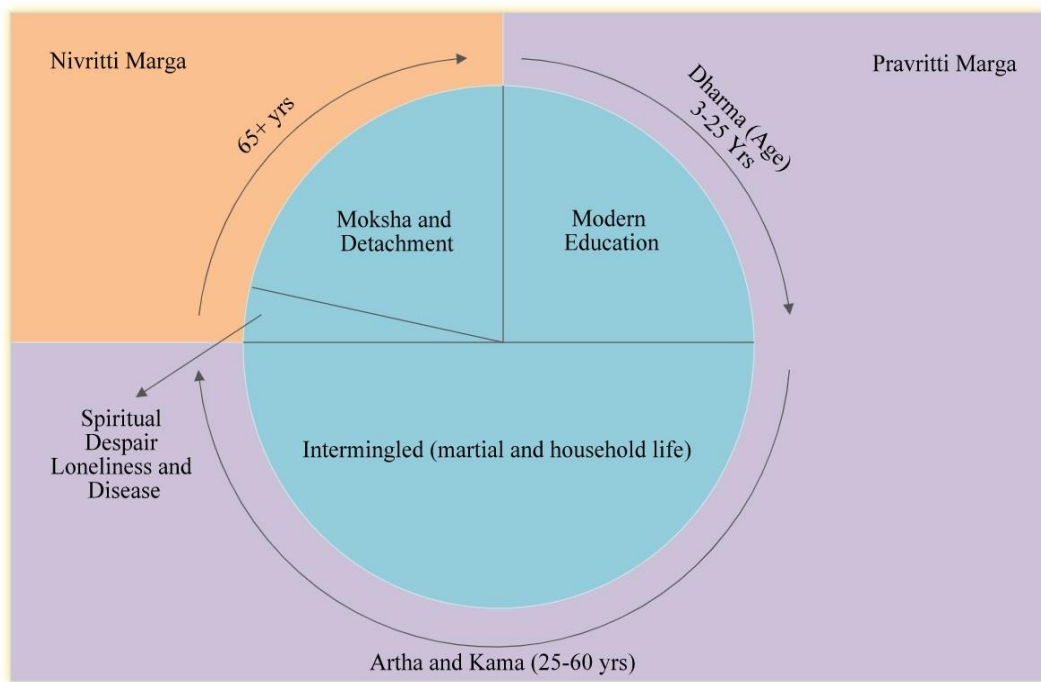


Fig. 1.2: A proposed model of pluralistic pathways in contemporary era

Figure 1.2 depicts how Hinduism's old purushartha values are being deceived in current times. Moksha's importance has waned, with artha and kama developing as the fundamental goals of human existence. Dharma, or religious knowledge, has largely been replaced by materialistic and scientific information, resulting in a near complete loss of spiritual understanding. According to the image above, the whole human existence has become an arousal, or pravritti, completely neglecting and removing attention from the concept of nivritti. The first phase depicted in figure 1.2 above depicts the study of science being supplanted by spiritual education, reflecting our contemporary education, which lasts approximately the same time frame from the tender age of three to around the age of 23.

The ancient educational system was centred on teaching dharma expertise, which includes acquiring professional abilities and understanding the fundamental divine secrets of life, all within a Vedic religious framework. This resulted in growth of character, virtue farming, sensibility development, and dedication to God, Guru, and family. Throughout this period, divine vidya and the understanding of writings, or the Vedas, were inextricably linked.

The modern Indian education system, that is the third largest in the world, is fraught with both challenges and opportunities. The fundamental strength of this contemporary education system is exams and a well-defined curriculum that prioritizes topics such as sciences and mathematics while putting Vedic, spiritual, and philosophical knowledge a distant seat. Brick and cement classrooms replace open classrooms in Gurukuls. The heart of the guru shishya link is replaced with a more formal relationship between instructor and learner. Exams

are given at regular intervals to evaluate a student's progress. The educational system shifted its focus from studying to recalling material in order to get good marks.

A spin on it Differently, Artha and Kama ministered to an individual's psychological, artistic, cerebral, and social demands in the subsequent phase seen in figure 1.1. They recognised that man was a social being who required a connection to others, whereas the pursuit of ability, honour, achievement, vocation, status, fortune, belongings, and credibility on the one hand had little significance and importance in his pursuit of a life of spirituality, in which there would be no room for all of these everyday life wants and gratifications.

In Figure 1.2, which depicts the contemporary era, however, this structure has been torn down and the two grihastha and vanaprastha phases have been blended. As a result of humanity's deviation from the route which was meant for them, the average individual is tormented with worry and nervousness. While the desire to achieve the ultimate objective (moksha) has faded, there is a noticeable absence of commitment among those who are striving to enhance their society and nation. Domestication by someone who works till death has resulted in disagreements in their homes. This reduces their responsibility to repay their spiritual vow to the community and nation. Working or acquiring wealth until the age of 60 is neither logical nor fruitful, according to shastra.

As a result, the final Purushartha of Moksha, as depicted in figure 1.1, which is unknown to us in the modern world, is nothing other than a massive 'tree' that organically emerges from its 'seeds of Dharma' in the extremely early phase of their lives as disciples of their Master. It represented the end of Samsara, the recurrent cycle of life and death to which the physical body and mind-centred self are bound as long as they are pulled by and held captive by a longing for the sensual joys of this life.

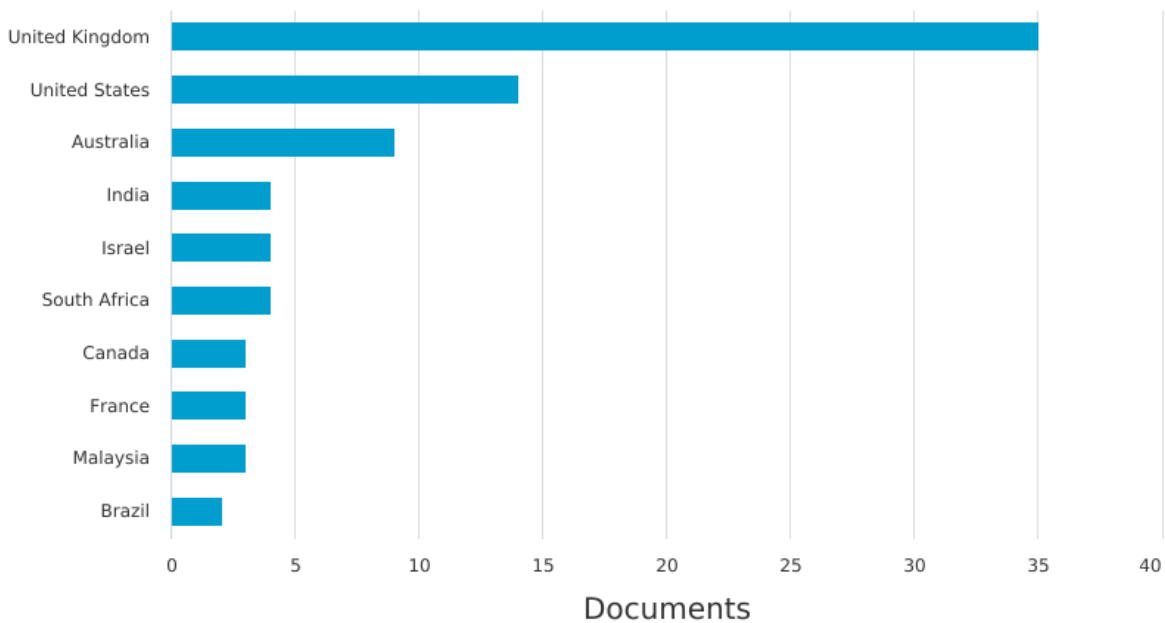
In Figure 1.2, the moksha or final phase represents separation at the age of 65, after finishing the third stage and getting consumed with materialistic wants, a person reduces their personal efficiency and thus it is late to recognize as they have trouble from spiritual matters despair, isolation, and illness as that they failed to fulfil the responsibilities and obligations specified by the Vedas. In the current era, the usual development towards detachment and mediation has been exceeded. We deem elderly people sick when they lose fascination with their surroundings and press them to do activities in order to stay in the main stream of worldly activities. Elderly people are unable to attain wisdom and become our actual selves because of their engagement in kama and artha.

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Very few studies or research projects have been conducted on the pluralistic path concept, and even fewer on its impact on financial decision-making. There has been no prior research on Hindu scriptures and their impact on financial decision-making. Also, according to Vedic traditions, only a small percentage of respondents are cognizant of the margin on which to make a good financial decision. Much research on financial decision-making is performed on the basis of gender, state, and a variety of other demographics, but no such research has been conducted from a Vedic position, which is the pluralistic route.

**SUGGESTIONS AND CONCLUSIONS**

In ancient India, activities were planned in accordance with a person's phase in life. Every stage contains its own dharma and duties that must be fulfilled and were strictly followed in the past. This resulted in total happiness, peace, and harmony, supporting the supreme objective of moksha.

However, the significance, comprehension, and execution of the vedic or spiritual manner of life changed with time, and the entire system finally fell out of use. The bulk of individuals today have frenetic lifestyles. Their life objectives are based on luxury, amusement, and an absence of morality, leaving little room for abandonment of worldly desires or nivritti. The bulk of them are undoubtedly trying to make a living, to live the best materialistic life they can, pursuing fortune, notoriety, and recognition. The quantitative side of life has surpassed the qualitative.

As a consequence, actions in this sector must be increased and strengthened in order to train the next generation to become educated citizens of our country, with the results being visible over time. As India has passed on

certain underlying features that will prevent us from succumbing completely and irrevocably to Western civilization.

## **LIMITATIONS**

- The majority of the study is based on the ancient Vedas and Upanishads.
- The general public is unfamiliar with the privritti/nivritti marg.
- The ancients believed that a person's life span was 100 years, yet the average lifespan has been decreasing over time.
- The verses mentioned in Indian scripts are difficult for anyone to decipher.
- In ancient times, people focused on improving the quality (achieving moksha) of life, which has now been overtaken by quantity (worldly demands).

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