

Śrī Śatruñjaya Mukti Samyag Jñāna Abhyāsakrama

C/o Śrī Padmaprabhasvāmī Jaina Dērāsara
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Samyag Jñāna Paricaya Study Book 7



Blessings:

Tapasvī Ratna, Acalagachhādhipati,
P.P. Ācārya Bhagavañta
Śrī Guṇodayasāgarasurīṣvarjī
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Mahārāja Sāheba (M.S.)

Alphabet with English Transliteration

अ	आ	इ	ई	उ	ऊ	ए	ऐ	ओ	औ	ऋ	ॠ	लृ
a	ā	i	ī	u	ū	e	ai	o	au	ṛ	ṛī	lṛ

अं
aṅ/aṅṅ/aṅ/aṅṅ

अः
aḥ

क	ख	ग	घ	ङ
ka	kha	ga	gha	ṅa

च	छ	ज	झ	ञ
ca	cha	ja	jha	ña

ट	ठ	ड	ढ	ण
ṭa	ṭha	ḍa	ḍha	ṇa

त	थ	द	ध	न
ta	tha	da	dha	na

प	फ	ब	भ	म
pa	pha	ba	bha	ma

य	र	ल	व
ya	ra	la	va

श	ष	स	ह	क्ष	ज्ञ
śa	ṣa	sa	ha	kṣa	jña



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Stotra – Meaning – Ārcanum (Insight)

Ajita-Śānti Stava (Cont.)

Vèḍḍhāo (Vèṣṭaka) chaṇḍa (verse - rhyme)

Āgayā varavimāṇa, divva kaṇaga raha turaga pahakara saèhim huliam;
 Sasambhamo araṇa khubhia lulia,
 Calakuṇḍalam gayatirīḍa sohaṇta mauli mālā..... Vèḍḍhāo.....22

Rayanamālā (Ratnamālā) chaṇḍa (verse - rhyme)

Jamsurasāṅghā, sāsura saṅghā vèraviuttā bhattisujuttā;
 Āyarabhūsia sambhamapiṇḍia, suṭṭhusuvimhia savvalodhā.
 Uttama kaṅcaṇa rayanaparuvia, bhāsura bhūsaṇa bhāsuri aṅgā;
 Gāyasamoṇaya bhattivasāgaya, paṅjalipèsia sīsa paṇāmā..... Rayanamālā....23

Khittayam (Kṣiptaka) chaṇḍa (verse - rhyme)

Vaṇḍiṇṇa thoṇṇa to jiṇam, tiguṇamēva ya puṇo payāhiṇam;
 Paṇamiṇṇa ya jiṇam surāsura, pamuiā sabhavaṇāi to gayā..... Khittayam.....24
 Tam mahāmuṇim mahampipaṅjali, rāgadosa bhaya moha vajjam;
 Dēva dāṇava nariṇḍa vaṇḍiam, saṅtimuttamam mahātavam namē..Khittayam.....25

Word Meaning

Āgayā - have come	bhusia - decorated
varavimāṇa – best planes	sambhama - with eagerness/anxiety/dread
diva - beautiful, elegant	piṇḍia - gathered
kaṇagaraha - golden chariots	suṭṭha - nice way
turaga - horses ⁷	suvimhia – astonished/amazed
pahakara - groups	savvalodhā - all army mass
saèhim - thousands of	uttama kaṅcaṇa – best gold
huliam - speedily	rayaṇa - with jewels
sasambhamo - with awe/respect	paruvia – formatted
araṇa - descending from sky	bhāsura – illumination
khubhia - embarrassment, agitation	bhūsaṇa - with ornaments
lulia - walking / moving	bhāsuriāṅgā - with decorated limbs
calakuṇḍalam - Krispy earring kuṇḍala	gāya-gātra - on the body
aṅgaya - bracelet	samoṇaya - well humbled
tirīḍa - with a crown	bhattivasāgaya - subdued by devotion
sohaṇta - decorative	paṅjali - homage-adoration
maulimālā - whose heads are garland	pèsia - done
jam - which is close/near to God	sīsapāṇāmā - bow of the head
surasaṅghā - set/group of Gods	vaṇḍiṇṇa - by salutations
vèraviuttā - without revenge	thoṇṇa - with praises
bhattisujuttā - devotional	to - after that
Āyara - with respect	jiṇam - to Jina bhagavāna

tiguṇamēva – three times	rāgadosa - attachment/liking-aversion/ dislike
puṇo - again	bhaya moha - fear and infatuation/ enthrallment
payāhiṇām - circumnavigation	vajjiam - given up/forsaken
paṇamiūṇa - offering salutations	dēvadāṇavanarīnda - Indra of gods/ demons/humans
jiṇām - to Śrī Śāntinātha	vaṇdiam - saluted
surāsurā - deity-demon Gods	saṅti - Śāntinātha
pamuīā - delighted	uttamam mahātavaṁ - main and best penance
sabhavaṇāī - their mansion	namē - I salute/bow down
taṁ mahāmuṇim - that great sage	
ahaṁpi - I also	
pañjali - pay tribute joining hands	

Meaning: Come in best planes, golden divine chariots and speed of thousands of horses, descending with anxiety from the sky feeling agitated/embarrassed, moving krispy earrings, bracelet while walking, heads being decorated with crown, the gathered groups of gods and demons were coming towards Bhagavāna. Without revenge, devotional and decorated with respect such eager/anxiously gathered, army masses were nicely amazed/astonished. Their body was formatted with golden jewels ornaments illuminating their bodies, well humbled, subdued with devotion offered tribute with folded hands and bowed heads. After that performed salutations to Prabhu, sang praises, doing circumnavigation three times, again saluting the delighted gods and demons went back to their mansions. Such great sage, who has forsaken/given up attachment/liking-aversion/dislike, fear and infatuation/enthrallment and saluted by Indra of gods-demons-humans, with best and bigger penance, such Śāntinātha Bhagavāna I bow down and salute with folded hands...22-25

Dīvayam (Dīpaka) chaṇḍa (verse - rhyme)

**Aṁbarāntara viāraṇiāhim, laliahaṅsa vahugāmiṇiāhim;
Piṇasoṇithaṇa sāliṇiāhim, sakala kamaladala loṇi āhim... Dīvayam.....26
Cīttakkharā (Cītrākṣarā) chaṇḍa (verse - rhyme)**

**Piṇaniraṅtara thaṇabhara viṇamia gāyala āhim;
Maṇikancaṇa paṣiḍhila mēhala soḥia soṇitaḍāhim.
Varakhiṅkhiṇi nēura satilaya valaya vibhusaṇi āhim;
Raikara caura maṇohara suṅdara daṅsaṇi āhim.....Cīttakkharā...27**

Word Meaning

Aṁbarāntara – in the air/sky	sāliṇiāhim - decorating
viāraṇiāhim - wandering	sakala – full bloom
lalia - beautiful	kamaladala – lotus leaves
haṅsavahu - like swan females	loṇiāhim - eyes
gāmiṇiāhim - passerby	pīṇaniraṅtara – plump and deep/dense
pīṇa - rotund/bouncing	thaṇabhara - from the weight of the breasts
soṇi - waist/hip region	viṇamia - tilted
thaṇa - breast	

gāyalāhim - creeper like body/limbs

maṇikancaṇa - gem, gold

paṣiḍhila - very loose

mēhala - waist belt

sohia - decorative

soṇitadāhim - waist region

vara - best

khiṅkhiṅi - ghugharī

nēura - anklet

satilaya - beautiful/dainty tilaka

valaya - ring

vibhusaṇiāhim - decorated

raikara - doers of love

cauramaṇohara - pleasing clever men's
mind

suṅdara - beautiful

daṅsaṇiāhim - whose visual

Meaning: Wandering in the skyway, passing by like beautiful swan females, decorated rotund waist/hip and breast regions, eyes like full bloomed lotus leaves, due to rotund and deep breast the body was tilted like the creeper, the waist was decorated with gems and golden loose belt, best anklets having ghugharī, tilaka and bracelet and doers of love as well as pleasing clever men's mind whose vision is so beautiful such ...26-27



Śrī Gaṇadhara

8th Gaṇadhara Śrī Akāmpitaswāmī

Reference Volumes : 1. Śrī Kalpasūtra:
Acalagachādhpati, P.P. Ācārya Bhagavaṅta Śrī Guṇasāgarasurīśvarjī M.S. &
2. Illustrated Gaṇadhara-vāda : P.P. Śrī Aruṇavijayajī M.S.

Mithila town of Āryāvarta India had been famous as a mine of scholars for many years. For hundreds of years in this town there have been great scholars of saṅskṛta (saṅsakṛta) and nyāya - philosophy – scriptures etc. And today also many scholars flourish. 2500 years ago, Brāhmina best Dēvaśarmā of Gautama clan stayed. Living with his wife Jayaṅti as a householder a bright son was born. He was named Akāmpita. Born in Uttara Aṣāḍha constellation his full name was –Akāmpita Dēvaśarmā Gautama. Akāmpita of the simple easy Brāhmina clan studied vēda- vēdānta-nyāya-darśana and self as well as others scriptures and acquired erudition. He became an ardent scholar. Proved proficient in debate art. In his career as a teaching professor, he made 300 disciples. He was famous as a ritualistic and scholar of 4 vēdas (caturvēdī).

To suffer the punishment of sins, jīva goes to Naraka and as Nārakī suffers pains/unhappiness. Therefore, “does the hell and hellish beings exist?” this doubt occurred in the mind of this great scholar...because the Naraka species is not visible to us, hence this doubt found its place in his mind.

After this Akāmpita along with 300 disciples came to Prabhu. When Prabhu said, “न हवे प्रेत्य नरके नारकाः सन्ति” “Hèy Aṅkapita! Na havèi prètya narakè Nārakā: saṅti” This vēda sentence’s

meaning done by you is that any jīva after death does not become hellish being as there are no nārakī jīva after death. So you feel that the hell does not exist. But, you please think that “नारको वै ऐष जयतेयः शुद्रान्नमश्नाति” “nārako vèi èṣa jāyatèya sudrānna- maśnāti.” What is the meaning of this sentence? It says that – the Brāhmina if eats food from lower cast human he becomes Nārakī. Thus this vēda verses indicate the existence of hell. So your doubt is inappropriate. Because “न हवे प्रेत्य नरके नारका सन्ति” “Na havèi prètya narakè Nārakā saṅti” the meaning of this vēda verse is also that in the other world there are no hellish beings; that means that in the other world the nārakīs are not eternal. Means those who commit excellent sins are born as hellish beings. But here they are not eternal. After completion of lifespan of nārakīs they transmigrate to another species; and the nārakīs jīva do not become hellish beings in their 2nd birth. Means that after the birth of hellish beings they are not born as hellish beings in the very next birth but transmigrate in the other world to another species, hence your thought that there is absence of hell cannot be considered appropriate. Listening to these words of Vīra prabhu Śrī Akāmpita Puṅḍita’s doubts got cleared, so he responded humbly along with his 300 disciples bowed at Prabhu’s feet, due to awakening took initiation, became disciple of Prabhu obtained tripadī from Prabhu and

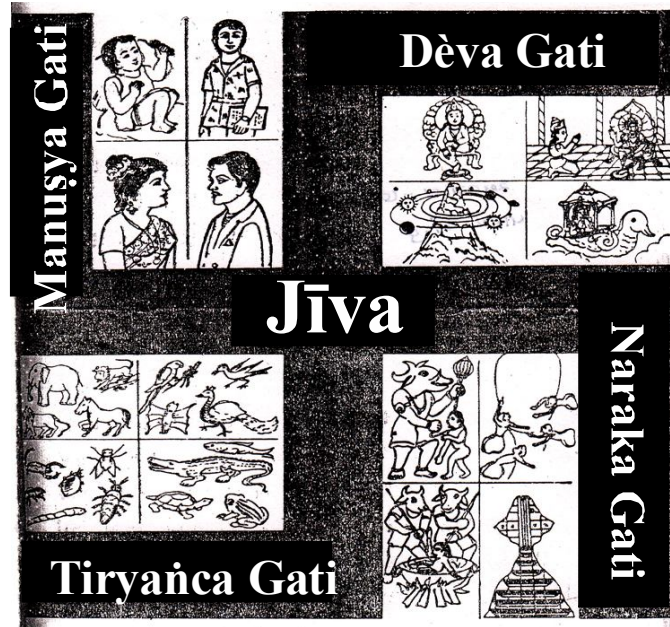
composed dwādasāṅgī.

Getting satisfactory answers for his doubts along with proofs from Prabhu Mahāvīra he understood the true meaning of the vèda verses and dedicated his life and accepted Jainism initiation from Mahāvīra. With 300 disciples became sādhu. After completing 48 years of householder's life-period he became a true sādhu-recluse. After becoming ascetic (accepting cāritra) he created dwādasāṅgī. He became knower of 14 pūrva.

In 30 years as an ascetic he spent 9 years as chadmastha when at the age of 57 years destroyed his ghātī karmas, climbed the kṣapaka series and attained kèvalajñāna.

He became sarvajña and sarvadarśī. He remained kèvalī for 21 years and helped other great souls to swim this ocean of world. Of the 11 gaṇadhara of Prabhu, the maximum kèvalī period of 21 years was of Akāmpita. For so many years none of the other gaṇadhara spent time as kèvalī.

At 78 yr. age at the end of life with his 300 disciples he came to Rājagrīhī and doing samlèṣaṇā without water undertook fast for one month, taking the upward journey (pādapopagamana), after annihilating the aghātī karma getting nirvāṇa attained mokṣa in the life of Prabhu Mahāvīra. He sat in the eternal abode forever.



Gati Nāma karma

[Short Collection –
Laghu saṅgrahaṇī]

Jaina Geography

– Ācārya Haribhadrasūri M.S.

We calculated the peaks of the mountains – ‘girikūṭa’. We even learnt where and how many are these different peaks (girikūṭa) in Jambūdwīpa. Now we will learn about how many peaks are there on the land – “bhūmikūṭa”.

Girikūṭa means peak of the mountain. Bhūmikūṭa according to its name is not situated on the mountain but it is on an ordinary land. Bhūmi means land and kūṭa means peak so Bhūmikūṭa means peaks on the land.

चउतीसं विजएसुं उसहकूडा अट्ट मेरु जंबुम्मि ।
अट्ट य देवकुराए, हरिकूड हरिस्सहे सट्ठी ॥ १७ ॥

Cautīsaiṇ vijaèsuṇ usahakūḍā aṭṭha mèru jambummi |
Aṭṭha ya dèvakurāè, harikūḍa harissahè saṭṭhī || 17 ||

Meaning: In thirty-four Vijaya are 34 Ṛṣabha kūṭa, Mèru and Jambu tree have 8-8 kūṭa, Dèvakuru has 8 kūṭa, and Hari kūṭa and Harisaha kūṭa, total up to 60 kūṭa. || 17 ||

32 in the Vijayas of Mahāvidèha, 1-1 each in Bharata-Airāvata; so totally 34 kūṭa in 34 Vijaya.

In the foothill of Mèru mountain are eight kūṭa. (8)

On Jambu tree are eight Jambu kūṭa. (8)

In Dèvakuru region on the Śālmali are eight Śālmali kūṭa. (8)

Hari kūṭa and Harissa kūṭa these two are included in Navakūṭa of Gajadaṇṭa Vidhyutaprabha and Malvaṇṭa. As they are on the mountain they are counted as Girikūṭa (peak) but as they hang 250-250 yojana without any support are also included in Bhūmikūṭa (land kūṭa).

$$34+8+8+8+2=60$$

If we do not count Hari kūṭa and Harissa kūṭa then there are 58 Bhūmikūṭa.

Ṛṣabhakūṭa:- In each Vijaya there are 6 continents/divisions/khaṇḍa. Of these, in the 4th continent is Ṛṣabhakūṭa in every Vijay, pass two main rivers opposite each other (like our Gaṅgā - Sindhū) where they fall into their own puddle and take turn. In the middle of that puddle lies Ṛṣabhakūṭa. On this Ṛṣabhakūṭa lives the incumbent god Ṛṣabha. When Cakravartī sets out to win six continents then on winning the fourth continent he touches Ṛṣabhakūṭa with point of the tip of his chariot three times and writes his name on the east direction with ‘Kākīṇī’ gem.

Karikūṭa:- This Karikūṭa is also known as Hastikūṭa and Diggajakūṭa. Kari-Gaja-Hasti are all synonymous with elephant. As these are in the shape of elephants they are given

such names. As they are situated at the foothills of Mèru Mountain are also called as Mèrukūṭa. At the foothills of Mèru mountain there is a forest called Bhadraśālā. In the middle of the Bhadraśālā forest in 8 distances (spaces) between the 4 directions and 4 vidiśā are found 8 elephant-shaped Bhūmikūṭa. Above these there is the house of the god (dèvabhavana).

Jambūkūṭa:- The incumbent god of Jambūd-wīpa, Anādata dèva resides on the great Jambū tree which is surrounded by small and big Jambu trees. This Jambu tree is situated in the north Kuru area. Three forests surround the Jambū tree. Of these three forests, in the first forest in eight vidiśā similar to the ‘golden Jāmbūnada Rīṣabhakūṭa’ are 8 bhūmikūṭa. On these Bhūmikūṭa are found one-one siddhāyatana (eternal temple-chaitya). The siddhāyatana are one gāu long, of half gāu area and a little less than one gāu height.

Śālmalikūṭa:- Similar to Jambūkūṭa are these eight kūṭa in the region of Dèva Kuru in the first forest of Śālmli trees. These are the places of god eagle (garūḍa dèva). They are made of silver.

Tīrtha (Pilgrimage)

After knowing fifty-eight or sixty Bhūmikūṭa we will now introduce the tīrtha (pilgrimage) to Jambūd-wīpa.

There are many meanings of tīrtha, viz. revered/venerable person, holy place, star/savior pilgrimage, aquaria/reservoir, religious institution, the confluence of rivers, fourfold Śrī saṅgha, first gaṇadhara, landing/descent in a reservoir and slope...this way tīrtha has many meanings. Here we should understand its meaning as the slope to get into/descent in the water.

Where are they situated in Jambūd-wīpa and how many are there? We will know them—

मागह वरदाम पभास - तित्थ विजयेसु एरवयभरहे ।
चउतीसा तीहिं गुणिया, दुरुत्तरसयं तु तित्थाणं ॥ १८ ॥

**Māgaha varadāma pabhāsa – tittha vijayèsu èravayabharahè |
Cautīsā tīhiṅ guṇiyā, duruttarasayaṅ tu tīthāṇaṅ || 18 ||**

Meaning: In thirty two Vijayas, in Airāvata region and Bharata region, there are Māgadha, Varadāma and Prabhāsa tīrtha. Multiplying thirty-four with three (34x3), total are 102 tīrtha. || 18 ||

In Bharata region if one wants to descend in Lavaṇa Ocean then there are 3 entrances in Lavaṇa Ocean. Their name is Māgadha... Varadāma and Prabhāsa. 12 yojana in the water from the bank of Lavaṇa Ocean are the three islands of Māgadha, Varadāma and Prabhāsa in which is found the capitals of all three tīrtha’s incumbent Gods.

When Cakravartī captures/wins/conquers six continents he captures/wins these three islands also. First he camps at Māgadha tīrtha, undertakes Aṭṭhama penance (3 days fasting) and then siting in the chariot of four horses can enter the water. He goes until that and sends the arrow of his name towards the Māgadha Island. The arrow falls in the meeting of gods of

the lord of Māgadha tīrtha. Initially he becomes angry but then reading the name of the Cakravartī calms down and carrying the arrow takes gifts and goes to meet the Cakravartī. With folded hands accepting the order he tells - “I am God staying in your region. I am under your obedience... Your command is supreme... You are my lord.” Cakravartī establishes his reign there and sends him back with respect. Same way he establishes his power in the other two tīrtha. This way one Bharata, one Airāvata and in Mahāvidēha’s 32 Vijaya’s 34 regions, each having 3 tīrtha, total $34 \times 3 = 102$ tīrtha are in Jambudwīpa.

Śrèṇī (series-rows)

After learning about regions, mountains, girikūṭa, bhūmīkūṭa, tīrtha etc. let us get information about śrèṇī (series). Here the meaning of śrèṇī has to be considered as row of towns means aggregate/cluster of towns lying in a row or in one line.

विज्ञाहर-अभिओगिय, सेढीओ दुन्नि दुन्नि वेयढ्ढे ।

इय चउगुण चउतीसा, छत्तीससयं तु सेढीणं ॥ १९ ॥

**Vijāhara-abhiogiya, sèḍhio dunnī dunnī vèyaḍḍhè |
Iya cauguṇa cautīsā, chattīsasayaṁ tu sèḍhīṇaṁ || 19 ||**

Meaning: On Vaitāḍhya Mountain there are 2-2 śrèṇī of Vidhyādhara humans and Ābhiyogika gods. Likewise multiplying thirty-four with four (34×4) totally there are 136 śrèṇī. || 19 ||

From knowledge of mountains, we know that there are thirty-four long Vaitāḍhya Mountain in Jambudwīpa. One in Bharata region, one in Airāvata region, and 32 Mahāvidēha’s 32 Vijayas, now on top of these 34 mountains are 2-2 śrèṇī of Vidhyādhara humans and Ābhiyogika gods. Thus on single Vaitāḍhya Mountain there are four and on 34 Vaitāḍhya Mountain there will be 132 śrèṇī.

Vidhyādhara human śrèṇī –

The design of each Vaitāḍhya Mountain is such that if we ascend ten yojana on Vaitāḍhya Mountain then are found two long belts (mèkhalā) which are 10 yojana in breadth as well as long as much as Vaitāḍhya Mountain in north-south direction. Mèkhalā means flat land-area. One on north side one on south side. In the northern belt, there are Rathanupūra etc. 60 cities. In the southern belt, there are Gaganavallabha etc. 50 cities. These are for Bharata region.

For Airāvata region in northern belt, there are 50 cities and in southern belt there are 60 cities

In Mahāvidēha region on both sides there are 55-55 cities.

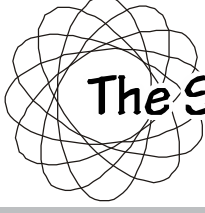
So totally on 34 Vaitāḍhya Mountain there are 68 Vidhyādhara humans śrèṇī. The total number of cities are as shown below:

Bharat region - 1 Vaitāḍhya x 2 śrèṇī’s 110 cities (50+60)	=	110
Airāvata region - 1 Vaitāḍhya x 2 śrèṇī’s 110 cities (60+50)	= +	110
Mahāvidēha region - 32x2 Vaitāḍhya śrèṇī’s 110 cities (55+55) x32	= +	3520
		<u>3740</u>

In this city live Vidhyādhara humans who with the help of sixteen Vidhyā Dēvī (goddesses of knowledge) make others work with their will/wish and are possessors of many more. These cities are surrounded by many smaller villages.

Jambūdwīpa





The Science of Karma (Karma Vijñāna)

(Sourcebook – ‘Karma Vipāka
(1st Karma Grañtha)

- A. Dèvēndrasūri M.S.

Nāma Karma (contd...)

इअ सत्तद्वी बंधोदए य, न य सम्म-मीसया बंधे ।
बंधुदए सत्ताए, वीस – दु वीसद्व – वण्ण सयं ॥३२॥

Ia sattaṭṭhī bañdhodaè ya, na ya samma-mīsayā bañdhè |
Bañdhudaè sattāè, vīsa – du vīsattṭha – vaṇṇa sayam ॥ 32 ॥

Meaning - So in this way the sixty-eight types nature (prakṛti) may be in bañdha – or may be manifesting (udaya) – or may be maturing (udiraṇā). The samyaktva mohaniya (right belief) and miśra mohaniya karma (mixed deluding Karma) are never in bondage. So in bañdha - udaya and in sattā are twenty (20) - twenty two (22) - fifty eight (58) respectively thus totaling to one hundred. ॥ 32 ॥

The above described sixty-seven (67) nāma karma prakṛti are in bañdha - udaya and in udiraṇā.

Samyaktava mohaniya and miśra mohaniya cannot have bañdha (bondage) because the jīva binds only mithyātva mohaniya (wrong belief) which, until their particles become pure and partly pure are described as samyaktava mohaniya and miśra mohaniya. Thus, mohaniya has total 28 types, but in bañdha are only 26.

Therefore, 26 of mohaniya, 67 of nāma karma and 27 of remaining other 6 karma's add up to (26+67+27=120), this way the 120 prakṛti of 8 karma are in bondage.

28 of Mohaniya, 67 of nāma karma and 27 of remaining other 6 karmas total to (28+67+27 = 122); this way the 122 prakṛti of the 8 karma are in udaya and in udiraṇā.

28 of Mohaniya, 103 of nāma karma' and remaining six karma's 27 total to (28+103+27=158). Of the eight types of karma the total 158 prakṛti are in sattā.

65 sub-types of piñḍa prakṛti (states of existence), their names and definitions

Gati Nāmakarma

नरय-तिरि-नर-सुर-गइ इग-बिअ-तिअ-चउ-पणिंदि-जाईओ ।
ओराल-विउव्वा-ऽऽहारग-तेअ कम्मण पण-सरीरा ॥३३॥

Niraya – tiri – nara – sura – gai iga – bia – tia – cau – paṇḍi – jāio |
Orāla – viuvvā – āhāraga – tè a kammaṇa paṇa – sarīrā ॥ 33 ॥

Meaning: Naraka (hell), tiryāṇca (animal and plant body-form), manuṣya (human) and dēva (god) are gatis, èkēndriya (one sense), bēndriya (two senses) tēndriya (three senses)

caurindriya (four senses) pañcèndriya (five senses) are jātis, audārika, vèikriya, āhāhraka, tèjasa and kārmaṇa are five types of bodies || 33 ||

“ गमनम् = गतिः ”

“gamanam = gati (species)”

There are many types of nature (prakṛti) in the world, intertwined with circumstances in reference to substance, region, time-period and feelings. But, the soul has to take the shelter of one natural incident to suffer/enjoy/bear result (fruit) of the karma. This naturally occurring happening is called gati. To transmigrate to a particular gati there is one particular definite karma for that gati. Only with this karma one can travel to that gati.

There are four gatis and there are also four karma to go to that gati.

(See picture on page no. 5 for gati nāmakarma)

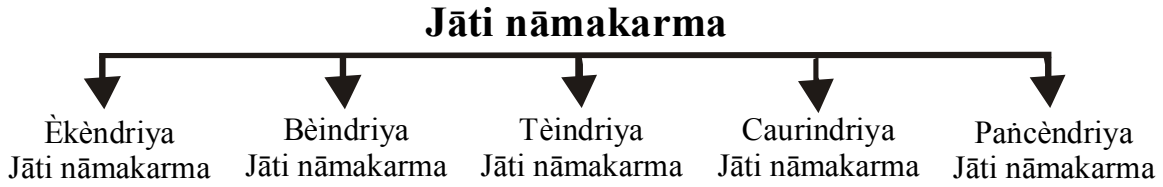
1. Narakagati nāmakarma - karma that leads to hell is - Narakagati karma

2. Tiryañca gati nāmakarma - karma leading to animal-plant species is – Tiryañcagati nāmakarma

3. Manuṣya gati nāmakarma - karma that leads to human species is - Manuṣya gati nāmakarma

4. Dèva gati nāmakarma - karma that leads to god species is - Dèva gati nāmakarma

After getting the gati which form/state and place one will get? And birth in which type of body will occur, that game is yet not in our hands. It is decided by the power/dominance of karma. The deciding karma to get the sub-types of that gati is called ‘Jāti nāmakarma’. There are 5 types of Jāti nāmakarma.



After deciding for the Èkèndriya jīva the definite Jāti and its subtypes for its birth and its state/form, then the existence and its function as Èkèndriya or any of its sub-types made possible and practical by the karma is known as Èkèndriya Jāti nāmakarma, viz. Pṛthvīkāya - Apakāya - Tèukāya are Èkèndriya Jāti nāmakarma

After deciding for the Bèindriya jīva the definite Jāti and its subtypes for its birth and its state/form, then the existence and its function as Bèindriya or any of its sub-types made possible and practical by the karma is known as Bèindriya Jāti nāmakarma.

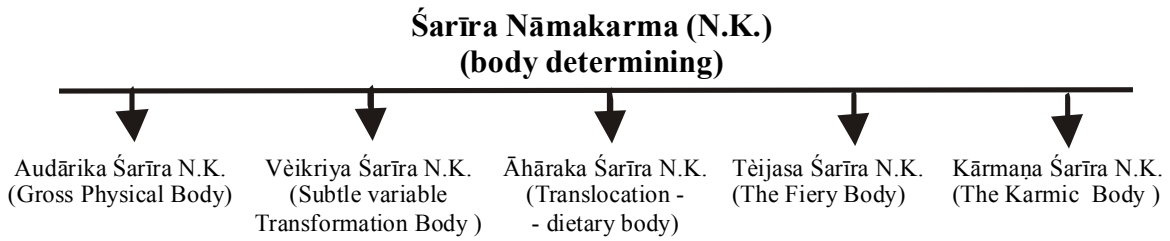
After deciding for the Tèindriya jīva the definite Jāti and its subtypes for its birth and its state/form, then the existence and its function as Tèindriya or any of its sub-types made possible and practical by the karma is known as Tèindriya Jāti nāmakarma.

After deciding for the Caurindriya jīva the definite Jāti and its subtypes for its birth and its state/form, then the existence and its function as Caurindriya or any of its sub-types made possible and practical by the karma is known as Caurindriya Jāti nāmakarma.

After deciding for the Pañcendriya jīva the definite Jāti and its subtypes for its birth and its state/form, then the existence and its function as Pañcendriya or any of its sub-types made possible and practical is the karma that is known as Pañcendriya Jāti nāmakarma, viz. elephant-horse-lion-cuckoo-sparrow are Pañcendriya Jāti nāmakarma.

Jāti nāmakarma does not give sense-organ to any jīva. The material sense organ is done with the help of body nāmakarma, aṅgopāṅga (body parts) nāmakarma, indriya paryāpti nāmakarma. The bhāva indriya (sense of feeling-perceiving) develops due to the decay and subsidence of the matijñāna (kṣayopaśama).

Śarīra Nāmakarma (body determining nāmakarma)



Audārika Śarīra N.K. (Gross Physical Body): - Audārika śarīra is bigger than other body forms...it is possible to attain mokṣa only with this body ...Tīrthaṅkara and Gaṇadhara assume this body ...the body forming particles (pudgala - vargaṇā) are thicker than other pudgals... so this body is called as 'udāra' and this type of body structure is called Audārika Śarīra. To make the Audārika Śarīra the karma that helps to procure Audārika vargaṇā is called **Audārika Śarīra N.K.**

Vèikriya Śarīra N.K. (Subtle Transformation Variable Body):- Becomes big from small ... small from big ... from one to many and from many to one ... it does many such kind of activities is called Vèikriya Śarīra. To make the Vèikriya Śarīra the karma that helps to procure Vèikriya vargaṇā is called **Vèikriya Śarīra N.K.** This type of body form is seen with dèva - nāraka and developed souls, beneficial persons (labdhi dhārī-beneficial persons), tiryāṅca and vāyukāya.

Āhāraka Śarīra N.K. (The Dietary body):- It is formed of Āhāraka vargaṇā. The beneficial antecedent persons with knowledge of 14 pūrva form this body either to see the prosperity of Tīrthaṅkara or to clear their doubts with him. This body is one hand length in size (fisted hand). This ultra-crystal like incredibly pure body is invisible or visible to some. To make the Āhāraka Śarīra the karma that helps to procure Āhāraka vargaṇā is called **Āhāraka Śarīra N.K.**

Tèijasa Śarīra nāmakarma (The Fiery Body):- Tèijasa is a body made by fire pudgals which provide external glow (brightness-luminosity) and internal digestive power. It cannot be seen with the naked eyes. It is invisible. The food we consume is digested with its help. With this body only the developed souls (labdhi dhārī-beneficial persons) can send Tèijasa lèśyā. To make the Tèijasa Śarīra the karma that helps to procure Tèijasa vargaṇā is called **Tèijasa Śarīra N.K.**

Kārmaṇa Śarīra N.K. (The Karma Body):- This body originated from karma pudgals so was called Kārmaṇa Śarīra. This body is also not visible. But its results/effects we can feel/experience moment by moment. Due to its manifestation (udaya-rising), the jīva obtains karma pudgals to transform it into a state/form. That is called **Kārmaṇa Śarīra N.K.**

Aṅgopāṅga nāmakarma (body and Secondary Parts of the Body)

बाहुरु-पिठ्ठी-सिर-उर उयरंग, उवंग अंगुली-पमुहा ।

सेसा अगोवंगा पढम तणुतिगस्सुवंगाणि ॥३४॥

Bāhuru – piṭṭhī – sira – ura uyaṅga, uvaṅga aṅgulī-pamuhā |
sēsā agovaṅgā paḍhama taṇutigassuvaṅgāṇi || 34 ||

Meaning: Hands, legs, back, head, chest, stomach are parts, and fingers etc. are body sub parts (upāṅga) and the rest to be understood as aṅgopāṅga. The first 3 types of bodies have upāṅga etc. (parts of body).

The main part of body is called Aṅga.

The body has eight aṅga which are as follows

bhujā (hands) – 2	Other parts related to aṅga are called upāṅga E.g. hand is aṅga and fingers are upāṅga. Legs are aṅga. Toes, knees are upāṅga. Back is aṅga. Spinal vertebrae are upāṅga. Face is aṅga. Nose, ears are upāṅga
sāthaḷa (legs) – 2	
pīṭha (back) – 1	
mastaka (head) – 1	
Chātī (chest-heart region) – 1	
Udara (stomach region) – 1	

The part (sub-organ) of upāṅga are called as aṅgopāṅga. e.g. nails-hair-lines-knuckles.

Aṅga, upāṅga and aṅgopāṅga are present in three bodies namely Audārika, Vèikriya and Āhāraka. Tèijasa and Kārmaṇa body do not have these because they have no shape.

The karma that gives formation of aṅgopāṅga is called aṅgopāṅga nāmakarma.

Due to rising of that karma, the pudgalas that have resulted in the Audārika body state also form its appropriate aṅga - upāṅga and aṅgopāṅga with clear differentiation is called **Audārika aṅgopāṅga nāmakarma.**

Due to rising of that karma, the pudgalas that have resulted in the Vèikriya body state also form its appropriate aṅga - upāṅga and aṅgopāṅga with clear differentiation is called **Vèikriya aṅgopāṅga nāmakarma.**

Due to rising of that karma, the pudgalas that have resulted in the Āhāraka body state also form its appropriate aṅga - upāṅga and aṅgopāṅga with clear differentiation is called **Āhāraka aṅgopāṅga nāmakarma.**

Bāndhana Karma

उरला ५५ इ पुग्गलाणं निबद्ध-बज्झंतयाण संबंधं ।

जं कुणाइ जउ-समं तं बंधण मुरला ५५इ तणुनामा ॥३५॥

**Uralā āi puggalāṇaṃ nibaddha-bajzaṅtayāṇa saṃbaṅdhaṃ |
jaṃ kuṇāi jau-samaṃ taṃ baṅdhaṇa muralā āi taṇunāmā || 35 ||**

Meaning:- The Audārika pudgalas that are bound or in the process of binding, bind like sealing-wax that bondage (baṅdhana) is named as baṅdhana nāmakarma for Audārika body etc. || 35 ||

The pudgala that is gṛhita (already bound in past) and gṛhyamāṇa (binding new ones) are combined together is called baṅdhana nāmakarma

There are five types of baṅdhana nāmakarma –

1. Audārika baṅdhana nāmakarma 2. Vèikriya baṅdhana nāmakarma. 3. Āhāraka baṅdhana nāmakarma 4. Tèijasa baṅdhana nāmakarma 5. Kārmaṇa baṅdhana nāmakarma

Saṅghātana nāmakarma

जं संघायइ उरला-७७इ-पुगले तिणगणं व दंताली ||

तं संघायं बंधणमिव तणु नामेण पंच विहं ||३६||

**Jaṃ saṅghāyai uralā-āi-puggalē tiṇagaṇaṃ va daṅtālī |
taṃ saṅghāyaṃ baṅdhaṇamiva taṇu nāmēṇa pañca vihaṃ || 36 ||**

Meaning: The way as the rake picker collects the grass-mass, audārika etc. collect pudgals, similar to that baṅdhana (binding), the body's Saṅghātana nāmakarma are of five types. || 36 ||

In different births, at different times the necessary mass of pudgala reservoir that is appropriate for body creation such karma is named Saṅghātana nāmakarma. According to five types of body these are also of five types –

(1) Audārika Saṅghātana nāmakarma (2) Vèikriya Saṅghātana nāmakarma (3) Āhāraka Saṅghātana nāmakarma (4) Tèijasa Saṅghātana nāmakarma (5) Kārmaṇa Saṅghātana nāmakarma

Baṅdhana Nāmakarma (Binding)

ओराल-विउव्वा-हारयाण, सग-तेअ कम्मजुत्तणं ||

नव बंधणाणि इयरदु-सहियाणं तिन्रि तेसिं च ||३७||

**Orāla-viuvvā-hārayāṇa, saga-tē a kammajuttāṇaṃ |
nava baṅdhaṇāṇi iyaradu-sahiyāṇaṃ tinni tēsīm ca || 37 ||**

Meaning: Connecting with its own-type/self, Audārika – Vèikriya and Āhāraka, and connecting with Tèijasa and Kārmaṇa there are nine, connecting with other two jointly are three and mutually connecting these two are three baṅdhana. || 37 ||

The total Baṅdhana are of 15 types. Now we will try to know and understand these.

I. Connecting the Audārika- Vèikriya - Āhāraka with self and each other and connecting each with Tèijasa-Kārmaṇa we have nine baṅdhana.

(1) Audārika-Audārika Baṅdhana (2) Audārika-Tèijasa Baṅdhana (3) Audārika-Kārmaṇa Baṅdhana

(4) Vèikriya-Vèikriya Baṅdhana (5) Vèikriya-Tèijasa Baṅdhana (6) Vèikriya-Kārmaṇa Baṅdhana

(7) Āhāraka-Āhāraka Baṅdhana (8) Āhāraka-Tèijasa Baṅdhana (9) Āhāraka-

Kārmaṇa Baṅdhana

II Connecting the **three bodies with the Tèijasa-Kārmaṇa jointly we have three Baṅdhana**

(10) Audārika-Tèijasa-Kārmaṇa Baṅdhana (11) Vèikriya-Tèijasa-Kārmaṇa Baṅdhana (12) Āhāraka-Tèijasa -Kārmaṇa Baṅdhana

III Tèijasa-Kārmaṇa mutual Baṅdhana are three

(13) Tèijasa-Tèijasa Baṅdhana (14) Tèijasa-Kārmaṇa Baṅdhana (15) Kārmaṇa-Kārmaṇa Baṅdhana

This way there are totally $(9+3+3=15)$ fifteen Baṅdhana



How does śrāvaka earn money?

Dēvādhidēva says “WORLD is worth leaving... RESTRAINT/monkhood is worth taking... SALVATION is worth achieving”

This is true...but every jīva does not have the core-essence to leave this world...it is worth becoming a monk yet he does not adopt monkhood...such jīva needs money at each step to run worldly life. Sādhū asks gocārī to deal with his daily needs. But, in Paramātmā’s reign the śrāvaka does not beg help from anyone but makes arrangements for his/her own livelihood.

There are many paths for earning livelihood; there are many diligence-accomplishing-industriousness, but who will give the right direction to śrāvaka? Many religious volumes give directions related to śrāvaka life, so that he/she can be saved from sinful professions/works. Firstly, they tell us to avoid/renounce 15 karmādāna activities. In karmādāna, the great beginnings and possessions lead to karma bondage, hence for the śrāvaka who fears sins it is not proper to do these activities. It is appropriate to choose that profession-activities for his livelihood which do not bind inauspicious-harmful and nikacita (displaced) karma.

If śrāvaka adopts auspicious/truthful path for earning money/wealth, then only his feelings/sentiments result in a mind that is conducive to religion. Procuring wealth as per one’s needs does not cause painful meditation (ārta dhyāna) and the jīva continues the religion worship happily. Keeping an eye on this let us think about the matter shown in “śrāddhavidhi” volume.

“Seven ways to make a living”

The seven ways for the śrāvaka - householder to make a living are as follows –

- 1. Business** – Business of ghee, oil, cotton, thread, cloth, metal, jewelry...can be helpful to make a living
- 2. Erudition (Vidhyā)** – make living as doctor-astrologer-scholar-lawyer-clerk-occultist(mantra-tantra)
- 3. Farming** – make a living as farmer, plough fields for cereals-grains etc.
- 4. Animal husbandry** – make a living as cowherd, shepherd, horsemen, camel-men, etc.
- 5. Sculpture** – make a living as painter, goldsmith, oyster catcher, and tailor.
- 6. Service-job** – earns his/her living with doing the job as directed by their employer.
- 7. Ālms - begging (bhikṣā)** – by asking food and living.

Of all these seven, ‘business’ is the best because –

लक्ष्मी र्वसति वाणिज्ये, किञ्चिदस्तिच कर्पणे ।
अस्ति नास्तिच सेवायां, भिक्षायां न कदाचन ॥

**Lakṣmī rvasati vāṇijyè, kiñcid astica karpaṇè |
Asti nāstica sèvāyāṁ, bhikṣāyāṁ na kadācana ||**

Meaning: Money is earned through business. Some money is earned also by doing farming. With service one may get it or may not, and by begging one cannot accumulate- create repository-treasury ||

7 things to think while doing business –

To gain success in business keep in mind following cautions...after thinking about all these 7 things do/undertake an appropriate business. The 7 things are as follows:

1. Helper- One must think that the accompanying person kept for the business how far is he reliable, serious and experienced?

2. Capital (ease of money)- How much do we have to invest in the business i.e. strength of the capital owned is to be assessed and then take the step towards business.

3. Strength- power (courage-daring-bravery)- Courage is extremely necessary to start business. Without this one cannot attempt to do big business. Therefore after becoming aware of one's strength one must decide own limitations and do business.

4. Luck-fortune- The one who wishes to plunge into business must find out regarding his fortune and luck in doing business.

5. Country- Which is this country? How is the king/head of this country? How far the people here will be helpful...one must ponder over all these aspects.

6. Time-period- Think that in which time which item sells the best...which business is the most beneficial.

7. Region- What are the needs of this region? One must get the information regarding the things that will give best business returns and benefits, such business is undertaken.

Four – Cleanliness (śuddhi – purity – holiness - refining)

1. Dravya-śuddhi (material): The business of groceries which does not allow to observe religion-duty and leads to disgrace-infamy-dishonor-disrepute; should not be done by a virtuous soul despite more benefit. Business of 15 karmādāna should be abandoned completely. Business of readymade garments, threads, money, gold, silver etc. usually is faultless-blameless-stainless-flawless.

2. Kṣètra śuddhi (region-place) Our own country, where many are known people, our relatives are also staying, where the other business men do honest trading, in such region one must do business. But, where the other country leader/king's harassments are present, diseases-ailments and restless is there in such region one must not do business. Where one's religion can be practiced happily and where the yield-product-harvest are good there one must do the business.

3. Kāḷa śuddhi (in certain time-period). During the time period of 3 aṭhthāi (i.e. 8 days in Parvādhirāja Paryuṣaṇa and two done during āyambīla times), during certain festival dates (āṭhama-amāsa etc.), and during monsoon business against these time periods should

not be done. During this timed-period, in all the three types of monsoons some jīva flourish and contaminate the different substances, then business of such substances is not done.

4. Bhāva śuddhi (sentiments-feelings) – One has to think with purity so that there are no obstacles-hurdles in business and there is no harm to one’s reputation-prestige-honor-fame-respectability. The business that is done lawfully-keeping trust and firmness in commitments with good persons causing no hindrance to religion. Even one sees advantage in doing business with kṣatriya (rājanya), yavana-barbarian, courtier and king etc. still one does not get profit in this business. In fact there is always a risk for business with them. Therefore, one must be very careful in these kind of dealings.

Debt in trade

In business and trading one has to be thinking carefully for the money transactions so that there is no trouble and difficulties later on. Yet, if one faces such a situation then if we owe any debt one must do earliest payment for the same. If the person cannot earn enough to meet even daily demands and there is no alternative to pay off his debt then he should pay off this debt by even working as a servant at the house of the money lender and redeem towards his debt-pay off. If one does not do this or in any other way the debt remains unpaid, then in future births-transmigrations at this money lender’s house he may get birth as son-daughter-sister-niece-slave-bondwomen-bullock-donkeys-mule-horses-cows- buffalo etc. and this way pay off the debt...knowing this one should neither live with nor die having debt.

Excellent money-lender

When the money lender realizes that the debtor does not have the money to pay the debt at all then he must let him go. There is no benefit in putting the poor in the realm of afflictions-distress-pain-quarrel and sin growth. The super money lender in fact goes to the debtor and says – “brother whenever you have the money please give then, and, if you cannot then think that I had given you for religious cause” and closes the matter. For a long time do not keep the debt. If this debt is not nullified and one of the person dies then in the next birth there will be animosity between the two (‘revenge growth’).

In the business dealings-transactions if one does not get back one’s money, and if will never come back then one must make a rule that this transaction was for religious cause. Therefore, śrāvaka must trade most of the time with people of same religion, so that if some debt recovery remains then debtor may use it for religious occasions, which in fact is considered as spending by one’s self only. Therefore, that money is spent for religion reasons and write it off. If any debt is left with any barbarian then that debt should also be given up and at the time of one’s death should write this off, but, if this is returned back easily then one should not use in house expenses but give it to saṅgha (consortium) and use it for religious causes.

Debt-bond

Before the birth of his son (since the time of conception) Merchant Bhāvaḍa saw inauspicious dreams, found obstacles in all his good work and simultaneously started having bad thoughts. The merchant started thinking that since the conception of this child he has given unhappiness then after birth who knows how much misery and sufferings will he give? So after birth I have to definitely abandon him. Thinking this, when the child was born it was

‘death knell’ time-period which seemed to him like a time for special suspicion so the merchant took the newborn child and came to the bank of Mālhaṇa river, and under the withered tree with dried leaves put him down and turned back from there. That time the child talked something laughingly – “You owe me one lakh gold coins so give them or else you will be ruined.” Hearing this Merchant brought back home his son celebrated his birthday, 6th day jāgaraṇa (keeping awake at night-sleeplessness) and naming ceremony etc. festivities were done spending one lakh gold coins, and as the debt of one lakh was paid the son walked away. After this the second son was born and he also took his 3 lakh rupees and left. After this when the third son was conceived, due to some indication of good omen the merchant thought that he will surely be blessed-lucky. Yet due to the events that had happened in the case of his previous two sons he was afraid, so he went to abandon the third child also, at that time the son said – “I owe you a debt of 19 lakh gold coins so I am born in your house. Without paying you this debt I will not go away from your house”. Listening this the merchant thought that whatever he earns I will spend on religious occasions. Thinking this he brought back his son home and he grew up. He became famous by the name Jāvaḍaśā and proved very lucky. Jāvaḍaśā in vikrama saṁvata 108 was responsible for the deliverance-uplift-rescue of Śrī Śatruñjaya Tīrtha.

Thus in our house also, we have gathered to pay off the debt-bond and knowing this whatever debt we have for each person must be paid off and thus not keeping major debt unpaid, living a peaceful life is more beneficial.



Karmādāna

Livelihood is essential for happiness of the worldly life; because Prabhu's śrāvaka does not beg from anywhere. The śrāvaka does not undertake works having 'ārambha' i.e. work which involves harm to jīva for his earnings. But, if cannot earn without activities involving 'ārambha' then he undertakes works that involve minimal harm (alpa-ārambha). He may venture into karmādāna only if the oddity of karma does not work even from a small beginning (alpa-ārambha).

Actually śrāvaka abandons karmādāna. Because due to karmādāna a large quantum of karma enters the soul. Karmādāna is a cause of destruction of many jīva.

If it is not possible to abandon karmādāna then it must be limited. If we have to reluctantly do some karmādāna then keeping some place for these rest all the karma have to be renounced. And one has to remain alert to renounce these karmādāna when that time comes and make the life serene-pure-holy.

Karmādāna is not bhoga-upabhoga (suffering-enjoyment) but the money earned this way becomes a reason for bhoga-upabhoga. Thus treating the result of our activity-work as the cause, karmādāna is considered to be bhoga-upabhoga (pleasure).

In the future...in other countries...Jīva has often ventured into karmādāna out of greed for money. Due to this he has often transmigrated in worldly journey in the four species. Yet this has not come to an end. So now if we want to get out of this unhappiness of worldly life we have to be vigilant especially for the cause of karma in the form of karmādāna and with feelings/sentiments must renounce these definitely.

The karmādāna being the special cause of bondage for sin has to be understood and to come out of this firstly, one must make efforts to know the transgressions and the resulting stains in our life.

1. Inḡāla (fire-burning) karma: The painter who does coloring lights the furnace is 'rāṅgaṇa', those who burn wood and make coal are "lihālā", "goldsmith's" business, "coppersmith's" business, ornaments to be worn on the toes-fingers -"vīñchiyā and hard aṅguṭhiā" are "ḍhañḍhāra", maker of dālīā-puffed rice-popping are "bhāḍa-bhuñjā", makers of bricks are "iñṭavāha", makers of utensils-pots/pans of clay and baking in nibhādā are "potters", heater of the nimāha-copper, brass etc. are "blacksmith" ...etc. means makers of bangles, dealing with lead, vintner (sells alcohol), sweetmeat maker, laundress, bakers etc., in short those who deal with businesses that use fire are known and grouped under 'Inḡāla-karma'. There are many faults-taints-guiltiness-stains because the main weapon in all these is 'fire' and this kills all the six - jīva in all ten directions.

2. Vana (forest) Karma: kaṇa means grains, cereals, cotton seed and garden flowers, leaves etc. were sold, to grind-inflated-break the cereals, set up cotton seed factories, cut big

bamboo-wood and split them to get two parts and make planks all these is to be known as “vana karma”. Also, business of green vegetation, green seeds that is done for livelihood, paying money to farmers before and take more when the grains is produced is also considered under vana-karma. In this the jīva of vegetation and the trasa jīva dependent on these definitely results in antagonism thus this karma is inappropriate behavior.

3. Sāḍī karma means śakaṭa (cart) karma: To make big carts, parts of chariots, big boats and axels, wheels of chariot and sell these is a big cause of violence and therefore inappropriate behavior.

4. Bhāṭaka means bhāḍā karma (letting): Paying rent to the carāvāna personnel, to persons who lift weights, renting camel, bullock, donkeys, mules, and carts, as well as rent a house, shop, warehouse, provide charioteer, and give on rent own belongings including bullock, horses who are pained by whipping, and while driving the cart many trasa jīva are killed therefore this karma is also inappropriate.

5. Photic-karma: To earn livelihood, one does activities that need splitting, rending of earth viz. digging mines of diamonds and gems, stones and clay and while digging the clay one may get small raw stones (muraḍa), do farming, dig a well, dig a lake, dig a channel-drain-water course, plough the fields, make holes, construct basement-cellar-undercroft etc. are all ‘phoḍa-karma’ in which trasakāya jīva are killed. Many jīva are wounded. Therefore, all these five evil activities – misdeeds – perpetrations cause great violence hence are to be renounced-abandoned.

Now five evil commerce-merchantry-trade

1. Danta – vāñijya (business of tooth) : Elephant’s tusk, cāmara made from cow’s tail, kasturi obtained from navel of deer, owl’s nails, bird’s skin and tiger’s skin, deer etc. animal’s skin, antelope (sābara)-deer’s and rhino’s horns, hair of tiger’s moustache, tortoise shell/cuticle (kacakaḍu), silk from silk-worm (cochineal silk - kiramajadāṇā), wool... to get these items when people go to these depots that time the lower strata people like hunters, bad elements (rascals-hooligans) start killing the deer, elephant etc. and thus causing a wrong act malign their soul... due to greed one can ask these people to get big tusks so that they can get more money etc., to say such things and to go and buy in these depots is karmādāna. This is to be abandon-renounced.

2. Lākha vāñijya: Buying sealing wax (lākha), gali (indigoes-kind of dark blue dye), maṇasīla, dhāuḍi, mahudā, kapilā tūrī, nāṭrona (sajikhāra- a mineral salt), śākaroad, borax (tañkaṇakhāra – soḍā ash), soap, Indian hemp (bhāṅga-haśīśa), kaṇḍāka etc. are purchased to do its business that is also root of big violence-nonsense, therefore it is ku - vāñijya.

3. Rasa vāñijya: Business of rasa (juice-fluids), includes juice of mutton, adhyāṅga i.e. parts of alcohol, honey and butter which are 4 mahāvīgaya and are the reasons for dangerous sins. Also, vēśana means oil, milk, curds, ghee, jaggery and sugar are the substances which are soft and juicy; business of these, selling these is also to be renounced. If utensils containing sticky juices lay open then small and big insects fall in these is bad/wrong business (ku - vāñijya) and causes violence.

4. Viṣa vāñijya: To do business of poison. Poison of somala vaccha-snake, opium,

instruments used for digging-plowing viz. plough, beater-pestle, ukhala, coṣa (a thick heavy stick or bar used as weapon), spade, dañṭālī, saw, sickle and weapons viz. bow, arrows, sword, dagger, spear-dart, tomara, battle-axe/chisel, axe and iron/lead instruments, business of haratāla (a bright yellow mineral used as dye/artist's pigment), things used for cleaning hair (phañī), comb etc... i.e. keel of horse-shoe, gola and poison etc. things if are sold and help others do this business...this all is ku-vāñijya.

5. Kēṣa – vāñijya: For livelihood, buy and sell in other countries dwipada (two-legged) means bondsman-bondswoman as slaves and sold catuspada (4 legged jīva) viz. cows, buffalo, horses, elephants, goats, pādā, and birds etc...These are called five ku – vāñijya.

Five common-general karma

1. Yañtrapīlana karma: Spinning wheel (arahatṭa-rēñṭio), pāvattā, machine for crushing-squeezing sugarcane, hacksaw to cut metal-iron, spinning yarn-thread (carakho), mortāra, pestle for pounding, flour grinding mill, squeezing the sesame-mustard-castor oil seeds etc., instruments used for this business are made, run or repaired them and sold them as new ones...all these should be known as pilana karma.

2. Nirllāñchana karma: Dwipada i.e. pierce ear and nose of children, castrate the man and make him impotent, and catuspada i.e. bullock, camel, horse etc. jīva have to be pierced for tying the reigns, remove the hair from back (pāchaṇā) to scald and make trident, cut off the hanging skin (kāmbala) and also the testicles (aṇḍa) and do pṛṣṭhigālana (back filling) on the back of the body keep on putting four weights and cause bhāñṭhā, take the monopoly to put heavy tax for piercing the nose and nostrils, make them run to find thief/burglar, robbers-dacoits and whip them hard and harm them with severe weapons etc... doing such merciless acts by self or provoke and promote others for that are all Nirllāñchana karma.

3. Dāvāgnidāpana karma: Destroying forests and grow grass-weeds instead and grow grains-cereals in these places will give beneficial harvests...thinking this if one burns the forests or get them burnt by others is Dāvāgnidāpana karma.

4. Soṣaṇa karma: to make the lakes dry, and plough the ground region that is barren or grass-farm or grass land, destroy the water ponds, to bring water to one's own region destroy the lakes (draha) that is all soṣaṇa karma.

5. Asatīpoṣaṇa karma: For amusement keep dogs, cats, mynā bird, rooster, and look after neuter-individual and persons with wrong conduct viz. bondsmen/bonds women are being looked after that all is asatīpoṣaṇa karma.

All the above are karmādāna; and if have done such many other businesses that lead to sins viz. traded with fisherman, butcher, vāgharī, shoemaker-currrier-tanner who are ārambhia-jīva (their work results in violence)...give them good amount of money after spending is all asatīpoṣaṇa karma. Due to this we bind severe karma-bondage, therefore a person makes a rule not to do such 15 karmādāna secretly-grossly and keep also smallest carefulness (jayaṇā). These 15 karmādāna even śrāvaka also should not do. These 15 transgressions śrāvaka must know but does not do. In these transgressions if one has done any subtle or gross sin-fault then one must ask forgiveness – “micchāmi dukkaḍama”.

Rules related to 15 karmādāna

- (1) I will not do business of iron, brass and copper etc. metals requiring furnaces.
- (2) I will not do business of coal making and heating of bricks, house shelter-covers.
- (3) I will not do business of cutting forests and selling woods.
- (4) I will not do business of grinding – pounding of grains.
- (5) I will not run factories of dāl (cotyledons) and rice mills.
- (6) I will not establish factory for manufacturing motors and spare parts of vehicles.
- (7) I will not do business of selling vehicles using diesel-petrol.
- (8) I will not do business of farming.
- (9) I will not sell pesticides and fodder used in farming.
- (10) I will not do business of transport used for transferring goods from here to there.
- (11) I will not do business of builders.
- (12) I will not do business of selling kerosene, petrol, diesel, gas etc.
- (13) I will not do digging for making lakes, wells, and boring-wells.
- (14) I will not do business of selling body organs of animals, birds and human beings.
- (15) I will not pierce body-nose-ear of birds; neither tell anyone to do this. Will not do castration.
- (16) I will not do business of making and selling tobacco, bīdī, cigarette, guṭkā, māvā etc.
- (17) I will not do business of fat containing soap-toothpaste.
- (18) I will not do business of making and selling honey, mutton, alcohol and butter.
- (19) I will not do business of maṭakā and lottery.
- (20) I will not do business of making-selling of weapons causing violence-sword, rifle, gun, darts etc.
- (21) I will not do business of making and selling poison and poisonous drugs.
- (22) I will not start cotton jīniṅga - press.
- (23) I will not start cloth-mill.
- (24) I will not sell fish-nets and not buy shares of this business.
- (25) I will not do business of fishery and not help others to set it up.
- (26) I will not empty water of the rives-lakes-ponds with help of machines.
- (27) I will not use women who are prostitutes, or with low-character.
- (28) I will not make cinema theatres and will not produce films.
- (29) I will not make new house in monsoon and sell it.
- (30) I will not get the house painted in monsoon.
- (31) I will not construct steamer, ship, boat. . . will not keep and sell it either.
- (32) I will not take up jobs of police, constable, inspector, D.S.P.
- (33) I will not work in cinema, stage-plays or circus.
- (34) I will not accept act as hero-heroin or other role.
- (35) I will not do business of selling cables for cinema, televisions, and video.