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Speak Up

WEALTH WITH WISDOM: LESSONS FROM NĪTIVĀKYĀMṚTAM FOR A MEANINGFUL LIFE

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Wealth is an essential part of human life. It provides security, fulfils our needs, supports our families, and contributes to the development of society. Yet an important question remains. Is wealth merely something to accumulate, or does its true value lie in how we earn, preserve, and use it? The 10th-century Jain philosopher Ācārya Somadeva Sūri offers a thoughtful answer in his *Nītivākyāmṛtam*, a classical work on ethics and statecraft. His ideas remind us that prosperity is not simply about having more money. It is about acquiring and using wealth wisely, honestly, and responsibly.

Understanding the Purpose of Wealth

In his discussion of wealth, known as *artha-samuddeśya*, Somadeva Sūri recognises that wealth is necessary for fulfilling human purposes. A prosperous individual can meet personal needs, support family members, and contribute to social welfare. Similarly, a prosperous kingdom can maintain good administration, protect its people, encourage economic activity, and promote public welfare. However, wealth becomes meaningful only when it serves a purpose beyond personal enjoyment or the pursuit of power. Somadeva Sūri emphasises three important aspects of wealth: acquiring it, protecting it, and increasing it through wise management. Trade, agriculture, and other legitimate occupations provide a sound foundation for prosperity. Earning money is only the beginning. Protecting what has been earned and using it judiciously are equally important. He describes the acquisition of wealth, its preservation, and the increase of preserved resources as *arthānubandha*. This principle highlights the importance of financial discipline and long-term planning. Wealth should neither be wasted through careless expenditure nor accumulated without purpose.

Wealth, Dharma, and Social Responsibility

Another important lesson in Somadeva Sūri's philosophy is that wealth must serve dharma, or righteous conduct. He warns that wealth not directed towards virtuous purposes may ultimately



perish, just as a beehive can be destroyed when its foundation is uprooted. Money loses its deeper value when it remains confined to selfish enjoyment and is disconnected from moral responsibility.

This does not mean that wealth itself is undesirable. Rather, its value depends on how it is used. Supporting those in need, contributing to charitable activities, fulfilling family responsibilities, and promoting social welfare give wealth a meaningful purpose. In Jain ethical thought, material prosperity should remain compatible with compassion, self-restraint, and concern for other living beings. Wealth, therefore, should become a means of doing good rather than merely satisfying personal desires.

Financial Discipline and Control of Desires

Somadeva Sūri also identifies habits that undermine financial stability. Spending more than one earns, consuming one's principal instead of preserving it, and allowing greed to dominate one's decisions can gradually destroy prosperity. His warning against living beyond one's means remains relevant today, when consumerism, easy credit, and the pressure to display success often encourage unnecessary expenditure.

Financial well-being requires not only the ability to earn but also the wisdom to distinguish genuine needs from excessive desires. A person who earns honestly, spends carefully, saves for the future, and uses resources responsibly demonstrates a deeper understanding of wealth than someone who merely accumulates riches. Such discipline helps maintain financial security and ensures that resources remain available when they are genuinely needed.

Self-Effort and Ethical Ways of Earning

Equally significant is Somadeva Sūri's emphasis on *puruṣārtha*, or personal effort. He cautions against depending entirely on inherited wealth without making any effort to sustain or increase it. A person who continually consumes ancestral property without productive work risks exhausting those resources and becoming financially dependent. His message is not that inherited wealth has no value, but that it must be accompanied by responsibility, initiative, and constructive effort.

The Jain ethical perspective also places strong emphasis on *ahimsā*, or non-violence. Somadeva Sūri condemns the accumulation of wealth through the suffering of others or unnecessary self-inflicted hardship. Exploiting workers, treating people unjustly, or sacrificing human dignity for financial gain contradicts the ethical purpose of prosperity. Economic activity must respect the well-being of others and remain consistent with fairness and compassion.

The Dangers of Greed

Somadeva Sūri offers a powerful warning against greed. The wealth of a greedy person may eventually fall into the hands of rulers, relatives, or thieves. Beyond the possible loss of material possessions, greed damages character, relationships, and peace of mind. It encourages



endless desire and prevents people from appreciating what they already possess. The pursuit of wealth without self-restraint can ultimately defeat the very happiness it promises.

The enduring relevance of Somadeva Sūri's ideas lies in his balanced understanding of prosperity. He neither rejects wealth nor glorifies its accumulation. Instead, he asks us to consider how wealth is earned, how it is managed, and how it benefits others. His teachings remain valuable for individuals, families, business leaders, and policymakers alike.

Ultimately, true prosperity is not measured by the size of one's bank balance but by the wisdom with which resources are acquired and used. Honest work, prudent management, personal effort, compassion, and freedom from greed transform wealth into a source of lasting well-being. Somadeva Sūri's message is timeless. Wealth becomes a blessing when it is guided by ethics, balanced by self-restraint, and directed towards the welfare of others.

Note: This article is based on Somadeva Sūri's *Nītivākyāmṛtam*, translated by Sunderlal Shastri, published from Beawar: Acharya Gyan Sagar Vagartha Vimarsh Kendra, 1950.

