

[Karma Management](#)

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INSIGHT

Karma Management

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The concept of karma has spread beyond the confines of the Asian religions that conceived it to become a core concept of today's yoga and New Age movements. It is now mentioned regularly on American mainstream television programs and in the movies. Last year in discussing the concept with a junior college class in Hawaii, a student expressed contemporary culture's astute definition of karma as "What goes around comes around." Unfortunately, most individuals' understanding of karma is at best limited to thinking about it as an abstract principle without applying it to their own life. This is equivalent to a student's learning and understanding all the laws of nutrition, being able to get an "A" on any test on the subject, but following a personal diet of junk food three times a day. What he learned is not influencing how he lives. The study of karma is effectively approached in a three-step process: 1) dispelling common misconceptions about karma; 2) acquiring a correct intellectual understanding of karma's key concepts; 3) managing your own karma by utilizing the correct understanding of karma to refine your actions and reactions in life.

Two Misconceptions

You have do doubt heard the most common false concept about karma on a number of occasions. It goes something like this: "Nothing but bad things happen to me. It's my karma, and even when I strive to do better, my striving has no effect upon it. So why should I even try to make my life amount to anything? It's truly hopeless."

This misconception must be rejected for two important reasons. The first is that you can actually change your karma through the principles of effective karma management. The second is that how you live in this life creates the karma you will face in

your future lives. So, why not consciously use the law of karma to create a future that is filled with pleasant experiences rather than painful ones?

A second common false concept about karma, which you have probably also heard, goes like this: "My life is in a state of chaos. Everything is going wrong, and it all started three months ago when Saturn entered Taurus and my karma changed. I have been advised that if I can successfully appease Saturn through having a priest do regular Sani puja, my problems will go away. Therefore, that has become the entire focus of my religious life at

this time." The fallacy of this attitude is that, yes, karmic difficulties indicated by your astrology can be mitigated, but not simply by paying a priest to do Sani puja. If that is all you are doing to work with your situation, that's not enough. In working through the trying times of life, your primary powers are willpower, devotion and understanding. Such karma can be mitigated through specific actions performed by the individual, such as those outlined below, but not merely by giving over such duties to others.

A second reason this misconception must be rejected is that it attributes the cause of our problems to the

planet Saturn rather than to our own actions in the past. It is like pleading with the jailer to release you from your cell simply because being incarcerated is an unpleasant experience, having forgotten about the crime you committed that put you in prison in the first place. Planets don't determine your karma, and neither do the actions of others. It is self-created, and you are the source of it all—good, bad and mixed.

Ten Correct Concepts

One: Karma means act or deed.

Let's begin with the word karma itself. What does it mean? Karma means "action" or "deed," such as in the common phrase karma yoga, "union through action."

Two: The law of karma is

the law of cause and effect.

When we say "the law of karma," we refer to the law of action and reaction, also called the law of cause and effect. This law states that what we sow we shall reap in this or future lives.

Benevolent actions (punyakarma or sukarma) will bring loving reactions. Selfish, hateful acts (

papakarma or kukarma) will bring suffering. Every action that we perform in life, every word we speak, even every thought that we think, has its reaction.

Three: Karma is just and self-governing.

The law of karma is a divine, self-governing

system of justice that automatically creates the appropriate future experience in response to the current action.

However, unlike the justice systems of a country, which only punish the misdeeds of those who are caught, tried and found guilty, karma punishes misdeeds and rewards good deeds whether they are known or not. For example, if a man robs a bank and is never

caught, no punishment is received through man's law. However, he will inevitably face the consequences of his crime through the law of karma. Similarly, the good deed of giving money regularly but anonymously to a charity will be rewarded, even though no one knows the giver's name.

Four: Karma is our teacher.

Through understanding the consequences of their actions, individuals sooner or later learn to refrain from committing a particular misdeed. Any good system of justice does not want repeat offenders. It wants individuals to understand the error of their ways and reform their behavior.

You've heard Alexander Pope's famous phrase that to err is human, to forgive is divine. Well, we can adapt his adage and say to err is human but to err only once is divine, meaning those who are striving to live a religious life are self-reflective and learn quickly from their mistakes. This is what we mean by saying "Karma is our teacher." It teaches us to refine our

behavior—hopefully sooner rather than later. One way to tell a young soul from an old soul is to observe how quickly he learns karma's lessons in life.

Five: We each have our individual karma.

Karma also refers to our individual karma that we

carry from life to life, both the karma to be resolved in this life, and the karma to be resolved in a future life. To understand this better, let us reflect again on the criminal justice system. Justice is known for moving slowly. It can take a number of years before a convicted criminal receives his punishment. The law of karma is even slower. The consequences, or fruits of actions, known as

karmaphala, may not come for a number of lifetimes. Thus, the karma we are born with is comprised of rewards and punishments from many past lives that have yet to manifest, and are yet to be resolved.

Six: There are three types of individual karma.

Our individual karma is of three types: sanchita, prarabdha and kriyamana. Sanchita is the sum total of past karmas yet to be resolved. Prarabdha is that portion of sanchita karma scheduled to be experienced in the present life, shaping its events and conditions, including the nature of our bodies, personal tendencies and associations. Kriyamana is karma you are presently

creating. While some kriyamana karmas bear fruit in the current life, others are stored for future births.

Seven: Astrology indicates the patterns of karma.

Prarabdha karma determines one's time of birth, which dictates one's

astrology, which in turn delineates the individual life pattern by influencing the release of these karmas. Thus, an individual will experience certain astrological periods as difficult and other periods as auspicious and positive. Astrology does not dictate our karma, rather our karma determines our astrology, so understanding our horoscope helps us knowledgeably manage our

karma as it arises to be faced.

Eight: Karmas are either active or inactive.

Sanchita, prarabdha and kriyamana karmas can each be divided into two categories: arabdha, "begun" or "undertaken" karma that is sprouting;

and anarabhda, "not commenced," "dormant," or seed karma. An analogy can be drawn to a garden in which a variety of seeds have been planted. Some types of plants will sprout in a few days, others will take weeks and still others lie dormant for months. Similarly, some of our karmas will manifest in the next few years, some toward life's end and others in a future life.

Nine: We create our own future.

Our actions in the present are creating what we will experience in the future, even in future lives. The point here is that when we think of karma, we tend to think of the past. We reflect upon the rewards and punishments from the past that are now manifesting

and what we must have done to create them. However, we must also think about our future in this life and lives to come. Our actions in the present are influencing that future, making it pleasant or unpleasant. Therefore, before acting, a wise person reflects on that action's karmic consequences and thereby consciously molds his future.

Ten: Life is all about resolving karma.

The ultimate future to consider is liberation from the cycle of birth and death, samsara. As long as we have karmas to resolve, we will be reborn on Earth. Thus, individuals who are intent upon spiritual progress take the creation and resolution of karma

quite seriously. Not only do they strive to act wisely in the present, they perform extra religious practices to rid themselves in this life of karmas that would normally only manifest in future lives. This is a profound practice performed by sagacious sannyasins especially.

The Ten Principles for

Effective Karma Management

A few years ago, I was one of two speakers at a lecture in Perth, Australia. I spoke on enlightenment, stressing that it is a gradual process, a deepening of the

ability to experience God, starting with seeing God as the light in the eyes of everyone you look at. The second speaker, a prominent Malaysian Hindu leader, made the point that a modern trend of Hindus is to consider the traditional wisdom given by

swamis as old-fashioned and not lend it much weight. Instead, many Hindus are fascinated with the modern, secular self-improvement-seminar approach, which quite often takes its principles from Hindu thinking but gives them a modern

packaging. So, today we are taking that modern approach to karma. You've heard of stress management workshops? Well, this a karma management program, designed for workshops, in which we will learn the ten principles for effective karma management,

drawn from the teachings of Satguru Sivaya Subramuniyaswami (Gurudeva). This fulfills the third step of learning about karma, which is to apply our understanding of karma to our own life and thus refine the way we act in and

react to life. Gurudeva taught: "It is easy to study the law of karma and to appreciate it philosophically, but to realize it, to apply it to everything that happens to you, to understand the workings of it as the day goes by, requires an ability to which you

must awaken."

First Principle: Forego Retaliation

There is no need for
you to be the
instrument to return a
karmic reaction to

someone else. For example, an individual is really nasty to you, so you feel the impulse to retaliate and be nasty to him. If you follow that tack, you will create a new unseemly karma to face in the future. Better to let the law of

karma take its own course without your intervention, which will generally happen through some other person with less self-control who does not understand this law of life.

Let us take another example: a classic cowboy movie plot. Someone shoots and kills the hero's brother during a robbery, and the rest of the film is devoted to his chasing down the outlaw and shooting him in revenge. What, then, happens in the

next life, the sequel?
There is definitely a
karma to be faced for
killing in revenge.
Perhaps another
robbery will take
place and the hero
will be killed. Wisdom
tells us that it is
better to let the
sheriff apprehend the
outlaw and bring him

to justice. The sheriff has taken an oath and is authorized to uphold the law and therefore creates no negative karma in capturing the outlaw, even if he has no choice but to kill him in the process.

Gurudeva said,
"Retaliation is a
terrible, negative
force. When we
retaliate against
others, we build up a
bank account of
negative karma that
will come back on us
full force when we
least expect it."

Tirukural: "Forget
anger toward all who
have offended you,
for it gives rise to
teeming troubles."

Second Principle:
Accept Responsibility

Karma generally manifests through other people, and thus it is easy to see the other person as totally responsible for what happens to us. For example, you are attacked by a mugger who strikes you and steals your

valuables. You are quite upset with the malicious thief. However, the mystical perspective is to see yourself as responsible for whatever happens to you. You are, through your actions in the past, the

creator of all that
you experience in
the present. You
caused your loss; the
thief is just the
instrument for
returning your karma
to you.

Of course, it is easy

to apply this principle when the effect is an enjoyable one (we know intuitively when we get good things that we deserve them) and not so easy to apply it when it is not enjoyable, but in both cases we are

equally responsible.
In the end, you have
no one to praise but
yourself when your
life is filled with
successes and no
one to blame but
yourself when your
life is filled with
difficulties.

Gurudeva said, "As long as we externalize the source of our successes and failures, we perpetuate the cycles of karma, good or bad. There is no one out there making it all happen.

Our actions, thoughts and attitudes make it all happen. We must accept and bear our karma cheerfully."

Tirukural: "Why should those who rejoice when destiny brings them good

moan when that
same destiny
decrees misfortune?"

Third Principle:
Forgive the Offender

Take as an example

a teenage boy on the way home from school. One day a gang of boys teases him for being different in some way and beats him up. A common response is for the teenager to feel angry at the boys

and harbor ill feelings toward them for years. This is problematic, however, as it keeps the lower emotions of anger constantly churning in his subconscious mind. Unless he forgives them, he

perpetuates the event in his own mind, long after it is over.

Gurudeva often told the story of when a man attacked Swami Sivananda,

hitting him
forcefully in the
head with an axe
during evening
satsang at his
Rishikesh ashram.
Swamiji's followers
were outraged and
angrily subdued the
man. But Swami
Sivananda

responded with the opposite sentiment. He asked that the man not be punished or turned over to the police. The next day he met with his attacker and gave him a train ticket home, several

spiritual books and money. Swami said, "Thank you so much for being the instrument to bring this karma back to me. Now I am free of it." He felt no anger toward the man whatsoever.

Tirukural: "If you return kindness for injuries received and forget both, those who harmed you will be punished by their own shame."

Fourth Principle: Consider the Consequences

Quite often our
actions are based
upon an emotional
reaction to what
someone has done

or said to us. The consequences of such actions are often not clearly and carefully thought about. For example, someone insults you, so you insult them back. If you did reflect, you would see that the

consequence of harming someone else with your words in the present is for you to be harmed again in the future by someone else's words. This behavior creates an endless cycle of being harmed and

harming others,
which is only
stopped by
considering the
consequences
before acting and
not harming back.
Mahatma Gandhi
once said, "An eye
for an eye makes
the whole world

blind." So, too,
instinctive
retaliation
ultimately makes
the whole world
angry. The principle
of considering the
karmic
consequences
pertains equally to
positive actions. The

wisest approach is to not simply react to things that happen to us, but to take time to consider the karmic repercussions of all actions before we take them.

The habit of considering the consequences before acting can be developed at an early age when parents and teachers utilize positive discipline methods to help children face the

natural and logical consequences of their actions. An insightful letter from Lord Ganesha on consequences in Gurudeva's book Loving Ganesha reminds us: "Keep track of your paces, for your walk makes

marks. Each mark is a reward or a stumbling block. Learn to look at the step you have made and the step you have not made yet. This brings you close to Me."

Gurudeva elucidates our fourth principle: "It is our reaction to karmas through lack of understanding that creates most karmas we shall experience at a future time."

Tirukural: "All suffering recoils on the wrongdoer himself. Thus, those desiring not to suffer refrain from causing others pain."

Fifth Principle: Create No Negative Karmas

Now that we have a
good grasp of the
karmic
consequences of
various kinds of

actions, what is needed next to progress even further in the management of karma is a firm commitment to refrain from actions that create new negative karma. Perhaps we should

all take a pledge,
such as "I promise
henceforth to refrain
from all actions that
create negative
karmas."

This is actually not
as difficult as it

sounds. How do we know if a specific action will create negative karma or not? Scriptures such as the Tirukural may make mention of it. We can ask a Hindu religious leader his or her opinion. We can ask our parents

or elders. And once we get the knack of it, our own conscience will be able to provide the answer most of the time.

Gurudeva advises

us: "Wise handling of karma begins with the decision to carry the karma we now have cheerfully, and not add to it. A firm decision to live in such a way as to create no new negative karmas is

a sound basis for living a religious life, for following the precepts of dharma and avoiding that which is adharmic."

Tirukural: "What good is a man's

knowledge unless it prompts him to prevent the pain of others as if it were his own pain?"

**Sixth Principle: Seek
Divine Guidance**

We don't have to manage our karma totally on our own. Help is available, divine help, in fact. Such help comes from none other than Lord Ganesha, who has the duty of helping sincere devotees manage

their karma in the
best way possible.

Once, through
sincere worship, an
individual develops
a personal
relationship with
Ganesha, he

naturally drops off
any remaining
adharmic patterns
of behavior and
becomes fully
established in a
dharmic life. Not
only does Lord
Ganesha help you
become

established in
dharma, but in the
best personal
dharmic pattern for
this life, known as
svadharma, your
natural occupation
and duties to
family, friends,
relatives, deceased

relatives,
community, guru
and temple.

When we seek His
permission and
blessings before
every undertaking,
Ganesha, as the

Lord of Obstacles,
guides our karmas
through creating
and removing
obstacles from our
path, similar to a
mother's watching
over her young
children at play. He
also has an

extraordinary
knack for
unweaving
complicated
situations and
making them
simple. He can
unweave His
devotees from their
karma, clarifying

and purifying their lives. How can we invoke this divine guidance when we encounter karmic difficulties? Simply by chanting His name or a simple mantra, or placing a flower at His feet,

visiting His temples
for puja, meditating
on Him or just
visualizing His holy
form and inviting
Him mentally to
help in our time of
need. He will
respond.

Gurudeva
comments on
svadharma, "Such
a life is the
fulfillment of all
previous efforts
and thus erases the
uncomplimentary
deeds and adds
beneficial ones, so

a next birth can be most rewardingly great and useful to the whole of mankind."

Tirukural: "Draw near the Feet of Him who is free of

desire and
aversion, and live
forever free of
suffering."

Seventh Principle:
Mitigate Past
Karma

Once we have stopped acting in ways that create new negative karma, our life will be sublime enough to focus on ridding ourselves of karmas of the past, mitigating them,

meaning to make
less harsh, painful
or severe.

To better
understand
mitigation, let's
make another
comparison to the

judicial system. A man commits armed robbery and receives a ten- to twenty-year sentence. But due to good behavior in prison, he is paroled after only

five years. He has mitigated his sentence, made it less severe, through his good behavior.

Let's now take an

example of karma that is mitigated. You are destined to lose a leg in this life because you caused someone to lose his in a past life. If you are living a selfish, low-minded kind of

life, the karma would come full force and you would lose your leg. However, if you are a kindly person who regularly helps others, the karma would be

mitigated and you might read in the morning paper about someone losing a leg and take on the emotion of that experience as if it had happened to you. Later on

when hiking you
stumble and your
leg is injured, but
not severely. The
full force of the
karma was
softened by your
kind and helpful
actions.

Following Dharma:
Living virtuously,
in itself, helps
modulate the
release of karmic
seeds, evening out
the ebb and flow
of karma and
minimizing
"karmic

explosions" that might otherwise occur. Thus negative karmas in one's individual pattern are naturally avoided or mollified and positive karmas accentuated and

brought into
fruition.

Karma Yoga:
Helping
others~□karma
yoga, performing
good deeds~□and

thus acquiring
merit which
registers as a new
and positive
karma is one way
of alleviating the
heaviness of some
of our past karma.

Bhakti Yoga:
Worship, bhakti
yoga, that is
intense enough to
cause us to
receive the grace
of the Gods can
change the
patterns of karma
dating back many

past lives, clearing and clarifying conditions that were created hundreds of years ago and are but seeds now, waiting to manifest in the future. The key concept here is

intensity. Dropping
by the temple for
fifteen minutes on
the way home
from work is
unlikely to
accomplish such a
transformation.

Pilgrimage:
Pilgrimage is an
excellent way to
generate an
intensity of
worship. Over the
years, Gurudeva's
devotees have
pilgrimaged to
India, visiting

major temples
such as
Chidambaram,
Rameshvaram and
Palani Hills. Many
have come back
transformed. They
physically look a
little different,
behave differently

and fit back into
life in a more
positive way than
before. Their
karma was
changed by the
grace of the Gods.

Vows: A vrata, or vow, can also generate an intensity of worship, such as fasting during the day and attending the temple on each of the six days of Skanda

Shashthi or the 21 days of Vinayaga Viratam.

Penance: Penance,
prayashchitta, is a
forth way to
mitigate karma.

This is like
punishing yourself
now and getting it
over with instead
of waiting for your
karma to manifest
a punishment in
the future. A
typical form of
penance is to

perform walking
prostrations, such
as around a sacred
lake or mountain,
up a sacred path
or around a
temple.

Often it is advised to perform penance that is directly related to a misdeed. Let's take the example of a teacher who frequently used corporal punishment to

discipline students
but now strongly
feels hitting
children for any
reason, even for
discipline, is
wrong. An
appropriate
penance would be
to print and

distribute to
teachers literature
on alternatives to
corporal
punishment. This
type of penance
should only be
undertaken after a
certain degree of
remorse is shown

and the urgency is felt by the devotee to rid his mind of the plaguing matter.

Gurudeva said,
"When pre-dawn

morning pujas,
scriptural reading,
devotionals to the
guru and
meditation are
performed without
fail, the deeper
side of ourselves is
cultivated, and
that in itself

softens our
karmas and
prolongs life."

Tirukural: "Be
unremitting in the
doing of good
deeds; do them

with all your might
and by every
possible means."

**Eighth Principle:
Accelerate Karma**

Why wait twenty more births to achieve spiritual maturity when you could achieve it in two births? That is the idea behind accelerating karma. When we begin meditating

and performing
regular daily
sadhana,
preferably at the
same time each
day, our individual
karma is
intensified. In our
first four or five
years of striving

on the path we
face the karmic
patterns that we
would never have
faced in this life
had we not
consciously
intensified our
spiritual practices.
Those on the

spiritual path
resolve much
more karma in a
lifetime than
others. They could
be called
professional karma
managers.

Of course, family duties in the grihastha ashrama don't allow much time for sadhana. Thus, the principle of karma acceleration is best fulfilled in the stage called

sannyasa, both by those following the path of the monk and by everyone after age seventy-two. Retirement can be more than playing golf. It is an opportunity to

intensify our
spiritual practices
and thus
accelerate our
karma.

Gurudeva said,
"By this conscious

process of
purification, of
inner striving, of
refining and
maturing, the
karmas come
more swiftly,
evolution speeds
up and things can
and usually do get

more intense.
Don't worry
though. That is
natural and
necessary. That
intensity is the
way the mind
experiences the
added cosmic
energies that

begin to flow
through the
nervous system."

Tirukural: "Not
allowing a day to
pass without
doing some good

is a boulder that
will block your
passage on the
path to rebirth."

**Ninth Principle:
Resolve Dream
Karma**

Though some of our dreams are only the result of thoughts occurring in our own mind, other dreams are astral experiences, of being conscious in our astral body

and interacting with others in their astral body. These astral plane actions create karma, just as do our physical plane actions. This is the basis of the Hindu ideal that

one would not
steal or injure
even in a dream.
Why? Because
such
transgressions
create negative
karma that will
come back to you.
These are real

karmas that may eventually manifest on the physical plane. However, this can be avoided if you happen to have further dream experiences in which appropriate

actions are taken
to dissolve the
karma. More
commonly,
though, we can
resolve dream or
astral-plane
karmas in the
same way we
would

physical-world
experiences, by
performing
penance for them
in our waking
state, while
remembering the
high standards of
virtue and good
conduct that

should always be maintained, even during sleep. For instance, if in an emotional dream you injured someone intentionally, you could perform a simple penance

the next day to atone, such as fasting one meal.

Gurudeva said, "These kinds of dreams" when a person is in his

astral body and
can feel what he
touches, emotive to
his experiences,
think and
talk— are not
what is known as
the dream state.
This is an astral
experience,

similar to the death experience, but the astral body is still connected to the physical body."

Tirukural: "The

highest principle
is this: never
knowingly harm
anyone at any
time in any way."

**Tenth Principle:
Incinerate Karma**

In the practice of yoga, we can burn up negative seed karmas without ever having to live through them. What we have to do is find the seed and dissolve it in

intense inner
light. Let's take
the analogy of
growing alfalfa
spouts. You place
the seeds in a jar
and keep them
moist until they
sprout. But if you
heat the seeds in

a frying pan
before putting
them into the jar,
they will no longer
sprout. Similarly,
karmas exposed
to intense inner
light are
destroyed.

A meditation adept, having pinpointed an unmanifested karmic seed, can either dissolve it in intense light or inwardly live through the reaction of his

past action. If his meditation is successful, he will be able to throw out the vibrating experiences or desires which are consuming the mind. In doing this, in traveling

past the world of
desire, he breaks
the wheel of
karma which
binds him to the
specific reaction
which must follow
every action. That
experience will
never have to

happen on the physical plane, for its vibrating power has already been absorbed in his nerve system. This incineration of karmic seeds can also happen during sleep.

Gurudeva explains it in this way, "It is the held-back force of sanchita karma that the yogi seeks to burn out with his kundalini flame, to disempower it

within the karmic
reservoir of
anandamaya kosa
, the soul body."

Tirukural: "As the
intense fire of the
furnace refines

gold to brilliance,
so does the
burning suffering
of austerity purify
the soul to
resplendence."

Conclusion

No matter how deep our understanding of karma may be, actually applying our understanding of karma to the events in our daily life can still be a challenge.

Why is this? Our humanness gets in the way; our ego is challenged and we react to preserve our self image; our emotions are stirred and we respond

impulsively,
without
intellectual
reflection; our
attitudes are
prejudicial against
certain religious
or ethnic groups
and we feel
justified in striking

out at them,
because they are
not "our people."

How can such
human
weaknesses be
overcome? It is by

perfecting our
character, which
Gurudeva defined
as "the ability to
act with care."

This is done
through
mastering
Hinduism's Code
of Conduct, the

ten yamas,
restraints, and the
ten niyamas,
observances (see
HT, October,
1997, pages 32 to
35 or

www.hinduismtoday.com/1997/10/1997-10-03.shtml).

With a strong character in place, the mastery of karma becomes natural to us. Gurudeva mystically summarizes this process as follows:

"Bhakti brings grace, and the sustaining grace melts and blends the karmas in the heart. In the heart chakra karmas are in a molten state. The throat chakra molds the

karmas through
sadhana, regular
religious
practices. The
third eye chakra
sees the karmas
past, present and
future as a
singular oneness.
And the crown

chakra absorbs,
burns clean,
enough of the
karmas to open
the gate, the door
of Brahman,
revealing the
straight path to
merging with
Siva."