KARMA VIGNAYAN

(Karmic Theory in Jainism)

Main points of pravachans

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Introduction

Upon achieving infinite knowledge (Keval gnyan) Tirthankara Bhagwans defined and developed the principles and foundations of the Jain religion. This resulted in two events:

1) Clear definition and recording of Jain religious rationale and philosophy, and

2) Establishment of the Chaturvidh Sangh consisting of responsible and respectable followers of the Jain religious principles and teachings of Tirthankaras.

At first, Tirthankaras totally immersed the Ganthharas (leader disciples and scholars of Tirthankaras) in their teachings and philosophies. The Ganthharas then spread the Tirthankaras' teachings of the Jain religion to the Chaturvidh Sangh. The teachings were spread through "Dvaadshangi". "Dvaadshangi" or '14 Agamas' are the main scriptures detailing the Tirthankara Bhagwans' teachings and philosophies of the Jain religion.

The Jain philosophy, which describes a way of life for all living beings and offers a very valid and rational explanation of the working of the world, is detailed in the 14 Purva. One of the 14 Purva is Karma Pravad Purva, which contains a very detailed study of Karma Vignyan.

In this Shibir, we will discuss the key points on Jain Karma Vignyan theory.

To understand the Jain Karma Vignyan theory it is necessary to have an understanding of selected other aspects of Jain philosophy: 1) Six Substances (Chha dravya) 2) Nine Principles (Nav tattvas) and 3) Six Characteristics (Chha sthon) of the soul. It would be difficult to understand Karma Vignyan without first having a basic understanding of these subjects.

The Nine Principles (Nav tattvas) of Jainism are: Jiva (Life), Ajiva (Without life), Punya (Virtue), Paap (Sin), Ashrava (Influx of karma), Samvar (Stoppage of karma), Bandh (Attachment of karma to the soul), Nirjara (Removal of karma from the soul) and Moksha (Liberation). These are closely connected with the principles of Karma Vignyan in one way or another.

In order to understand the science of Karma, we must also understand the characteristics of a living being (one of the six substances as per Jain scriptures): 1) It has a soul 2) The soul in its purest state possesses infinite knowledge, vision, power and bliss 3) It attracts karma 4) It bears the fruits of the attached karmas 5) It can attain moksha and 6) There are ways to achieve moksha.

Jainism does not believe in God or a Supreme Being as the creator and prime mover of the world. Jainism believes that this concept would raise too many questions and create further doubts. The concept of a Supreme Being which is almighty, powerful and compassionate can be negated or disproved. Therefore, Jainism places greatest importance on the relationship between living beings and the actions and effects of karma. Accordingly a very detailed dissertation on this topic is included in Jain religious scriptures.
Principles and philosophies of the Jain religion relate to our way of life. The ultimate aim of these principles is to guide us to live an ideal life. The first steps towards achieving spiritual liberation is to gain in depth understanding of life and the reasons behind the events in our lives, and based on this knowledge, to decide the ideals of life.

There are 2 types of jivans (lives): 1) Dehamukta jivan and 2) Dehayukta jivan

Dehamukta jivan is life of the souls liberated from the cycle of life and death, who have infinite knowledge, perception, bliss and strength (Anant gnyan, Anant darshan, Anant anand and Anant shakti).

Dehayukta jivan is life of the worldly beings trapped in the mundane cycles of life and death. The dehadhari (bodily) souls are associated with the worldly lives. These souls form attachments to karmas.

Jain religious philosophies have divided the body of dehayukta jivas (Worldly beings) into five categories: 1) Audarik body 2) Vaikrya body 3) Afrak body 4) Tejas body and 5) Karman body. Of the five beings, the last two, that is tejas and karman body, are the fine layers on the soul which are attached to worldly beings since eternity. The soul is freed from tejas and karman body when it achieves moksha.

The worldly living beings and karma are inseparable. Due to the association with karmas, living beings are imprisoned and unhappy. Only when the bond with karma is broken will living beings attain moksha.

According to Jain philosophy, there are three stages of development of our souls: 1) Bahiratma (Material) soul 2) Antaratma (Spiritual) soul and 3) Paramatma (Liberated) soul. The ultimate objective of Jainism is to liberate one’s soul from the endless cycles of life and death and attain infinite knowledge. Those souls who do not understand or accept this philosophy are known as bahiratma souls. Those souls that understand, accept and genuinely attempt to follow Jain philosophies are known as antaratma souls. Those souls that understand and successfully follow these principles and achieve freedom from karmic attachment as well as the worldly cycles of life and death are known as Paramatma.

To achieve a state of Paramatma, one needs to completely free the soul of any attachment and relieve the soul of all karmas. For this reason, the Laws of Karma prominently feature in all major Jain philosophies and principles. These Laws of Karma are widely discussed and analysed in many major Jain religious books, compilations and lectures.
Key Points

- Jainism believes that living beings, as well as the society they preside in, have been in existence for all of eternity. Due to the relationship that these living beings share with karma, they have been in constant attachment since eternity.

- The soul has a bondage to karmic matters (Pudgala) since eternity. The worldly soul (jiva) is covered by karmic matter just as gold is covered by earth. Both retain their original substance and properties in spite of the covering and external appearance.

- All occurrences in life, good or bad, have karmic matter (Pudgala) as the main influencing factor. All living beings bear the fruits of their karma.

- Nobody else gives happiness or sadness to a living being. All living beings are responsible for their own karmas and its consequences. Just as the body feels discomfort when foreign particles enter the body, the soul experiences strong discomfort when karma attaches to the soul. Thus negative karmas are the cause of all discomfort and disease of the soul.

- It is very difficult but not impossible to come out of the cycle of karma. Living beings who want to free themselves from the shackles of the karmic cycle need to ensure that they do not attract new karmas (samar) by leading austere lives and diminishing the karmas already attached to the soul (nirjara).

- We need to understand how karma attaches to the soul if we want to stop attracting new karma. All living beings are so engrossed in their worldly lives that they yield to their weaknesses in various situations and as a result attract karmas.

- All activities of mind, body and speech will result in attachment of karmic matter (Pudgala) to the soul, a process known as Karma Bandh (Bondage). Karma bandh has four aspects: 1) Quality of karma (Prakruti bandh), 2) Duration of attachment of karma to the soul (Sthithi bandh), 3) Intensity of karmic attachment (Ras bandh) and 4) Quantity of karma matter (Pradesh bandh).

- We do not necessarily have to bear the results of all our karma. Therefore it is necessary to understand the distinction between:

  1) Nikachit karma (Rigid or invariable) and
  2) Anikachit karma (Variable).

- Ashubh karma (Negative karma or sin) becomes nikachit if a negative action is severe and results in serious consequences with no remorse on the part of the doer (Eg. King Shrenik during his hunting trip).

- Shubh (Virtuous) karma becomes nikachit if the good deed results in great benefits and also induces appreciation on the part of the doer (Eg. Shalibhadra).

- The karma attached to the soul never shows its results immediately. It remains inactive but attached to the soul for a period of time known as Abadhakaal. During this abadhakaal period, the intensity, duration and the nature of karmas can be modified through moral awareness, right beliefs and observance of vows etc.
Some of the modifications during abadhakaaal are Sankrama karana (Modifications within karma sub-types), Udirna karana (Premature manifestation of karma), Udvarataana karana (Increase in duration and intensity of existing karma) and Apvartana karana (Diminution in duration and intensity of karma).

Karmas can be divided into three categories: 1) Bandhyaman karma – Bondage of karmas to the soul (bandh) 2) Prarabdh karma – Results of karmas at maturity (Udaya) and 3) Sonchit karma – Karmas which lie dormant on the soul (Sattagat).

The eight karmas obscuring the virtues of the souls are:

1) Gyanovarniya Karma - Affect the power of perfect knowledge
2) Darshanovarniya Karma - Affect the power of perfect vision & faith
3) Vedaniya Karma - Affect the happiness of the soul
4) Mohaniya Karma - Create delusions on the true nature of the soul
5) Naama Karma - Create a body with limitations
6) Gotra Karma - Affect caste, social standing and family
7) Aayushya Karma - Affect span of life
8) Antraya Karma - Affect the natural quality and energy of the soul

Karma bandh falls into two categories: 1) Punya karma (virtuous) - Karmas that bring happiness and prosperity in life and 2) Paap karma (sin) - Karmas which bring unhappiness and difficulties. The impact of punya and paap karmas can be further divided based on the intensity and intention of the action giving rise to the karmic attachment:

<table>
<thead>
<tr>
<th>TYPE</th>
<th>IMPACT</th>
<th>EXAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punya nu bandhi Punya Karma</td>
<td>Fly sitting on rock sugar</td>
<td>Shalibhadra</td>
</tr>
<tr>
<td>Paap nu bandhi Punya Karma</td>
<td>Fly sitting on honey</td>
<td>Mamman Sheth</td>
</tr>
<tr>
<td>Punya nu bandhi Paap Karma</td>
<td>Fly sitting on rock</td>
<td>Puniyo Shrawak</td>
</tr>
<tr>
<td>Paap nu bandhi Paap Karma</td>
<td>Fly sitting on waste mucus</td>
<td>Kaalsaukarik Butcher</td>
</tr>
</tbody>
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All actions of the mind, body and speech generate karma bandh. At the same time, the intensity of the positive or negative thoughts guiding the action generate karma anubandh (karma impact and intensity). This is the traditional guiding principle since eternity.

Positive or negative karma bandh depends on the physical action whilst the intensity and impact depends on the mental thoughts during the physical action.

After karma attaches to the soul, the mental thoughts related to that karma have a significant impact on the intensity of the karma. After the karma attachment, if the jiva is constantly rejoicing about his actions, the intensity of the karma is amplified. However, if the jiva is regretful of his actions, the intensity of the karma is reduced. Therefore, the jiva should show remorse for paap karmas and appreciation for punya karmas. This is the reason why karma anubandh is given more importance than karma bandh in Jainism.
Religious beliefs and practices and the soul are above karma. Karma is inanimate whilst living beings are soulful, with faith and knowledge. Though karma is a powerful matter, with strong faith and the right knowledge, the karmas can be detached. Rather than being overwhelmed by the Laws of Karma and becoming weak and scared of life, one should overcome the impact of karmas by practicing correct religious beliefs and practices, exercising self control and maintaining awareness.

The bond between soul and karma has existed since eternity. However, this bond is not endless. By relentlessly exercising Jain beliefs and practices, one can end the bond between soul and karma. This is why knowledge of Karma Vignyan is important.

If karma is our luck, then awareness and capabilities of our soul is the tool. For example, in a game of cards, whilst the cards dealt are a matter of destiny, we can be victorious with the cards dealt to us by utilising our skills and capabilities.

Impact of Eight Karmas on our Lives

The Laws of Karma influence the actions of all living beings in their daily lives. In simple language, these have been classified as paap (sin) and punya (virtue).

Punya karma will bring spiritual happiness to the soul and will also provide material wealth and comforts. Paap karma will bring unhappiness and difficulties and will also reduce knowledge and understanding of religion.

The impact of punya (shubh) and paap (ashubh) karmas can be threefold:
1) Prosperity and happiness for all living beings.
2) Difficulties and sadness for all living beings.
3) Suppression of the true nature and characteristics of the soul.

Karmas can be classified into eight categories:

1) Gnyanavarniya karmas affect the soul’s absolute knowledge.
   - Individuals are unable to get the right knowledge even though they may have the desire and enthusiasm. They are unable to digest and understand what is being taught.
   - Individuals tend to be simpletons, may be deaf or dumb, may have less developed brains and may suffer from weak memory and weak minds etc.

2) Darshanavarniya karmas affect the soul by creating delusions in our minds.
   - Individuals cannot correctly visualize the ultimate goal and purpose in life.
   - Individuals are susceptible to blindness, may have weak eyesight and often experience diseases of the eye.
   - Individuals may be always sleepy, may sleepwalk and are often in a sleepy stupor.

3) Vedaniya karmas affect the soul’s capacity to attain absolute bliss. Vedaniya karmas have two distinctions: 1) Sata Vedaniya (Peaceful and serene) and 2) Asata Vedaniya (Agitated and violent).
   - Sata Vedaniya karmas will result in material comforts, wealth and good health.
   - Asata Vedaniya karmas will result in a great deal of difficulties in life and ill health.
4) **Mohaniya karmas** affect the soul’s ability to achieve absolute happiness.
   - Individuals may become unpleasant, overcome by jealousy and greed. Negative characteristics create indecisiveness and inability to choose the right path.
   - Individuals may lack the ability of self-realization. One’s faults are intensified.

5) **Naama karmas** affect the soul’s ability to achieve perfect appearance. There are two types of naama karmas: 1) **Shubh** (auspicious) and 2) **Ashubh** (inauspicious).
   - Shubh Naama karmas result in a beautiful body, keen five senses and a melodious voice. Individuals will get respect in society, good luck and happiness.
   - Individuals with Shubh Naama karma can also become Tirthankaras.
   - Ashubh Naama karmas result in an unhealthy body, unpleasant voice and an ugly shape. Individuals will get little or no respect in society and may be the object of ridicule, insult and criticism.

6) **Gotra karmas** affect social standing. There are two categories of Gotra karma:
   1) **Uchha** (upper) Gotra and 2) **Nichha** (lower) Gotra.
   - Upper Gotra karma result in being born into a family of high standing with good cultural values.
   - Lower Gotra karma result in being born into a family of poor standing facing a lot of hardships and unhappiness.

7) **Aayushya karmas** impact the life cycles.
   - One has to go through the cycles of life and death. Jiva goes through the life cycles of hell (**Narak**), animal (**Tiryanch**), human (**Manusya**), and godly (**Dev**).
   - Depending on the karma, one will have to go through periods of difficulties and hardships as well as prosperity.

8) **Antraya karmas** affect the infinite power and energy of the soul.
   - Individuals may not be able acquire wealth and happiness or give donations.
   - Individuals may not have the will to perform religious practices.

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**Reasons for Attracting the Eight Karmas**

There are four main reasons or actions which result in karmas attaching to the soul (**karma pudgala**), collectively known as **Ashrava**.

1) **Mithyavā**: Lack of belief in religious practices, disrespect and criticism of learned Gurus and saints, inability to accept or understand the concept of moksha and the path to achieve that result
   - Individuals should have faith and interest in the principles shown by Tirthankaras who with their infinite knowledge, compassion and purity have shown the way to achieve moksha.
   - The inability to do so is mithyavā.

2) **Avirati**: Lack of self control, inability to exercise restraint over the five senses and the mind
3) **Kashaya**: Actions resulting from anger, pride, deceit and greed

4) **Yoga**: Change in our minds, thoughts, character and actions resulting from auspicious and inauspicious events

- The actions to resist the four causes of *karma* inflow are known as *samvar*.
- *Samvar* can be as follows: 1) *Samyaktva* (Righteousness) 2) *Virati* (Self-restraint) 3) *Upsham* (Suppression of negative values) and 4) Control over mind, thought and action

![Understanding Actions Resulting in the Eight Karmas in our Daily Lives](image)

1) Actions resulting in *Gnyanovarniya karmas*:
   - Criticism of knowledge and the learned
   - Preventing others from attaining knowledge
   - Showing envy towards intellectuals
   - Insult and misuse of knowledge (*ashatna*)

2) Actions resulting in *Darshanavarniya karmas*:
   - Criticism, harassment and insult of the virtuous
   - Doubting religion and its teachings
   - Criticism of monks
   - Viewing inappropriate events
   - Misuse of the *Sangh*’s assets

3) Actions resulting in *Vedaniya karmas*:
   - *Sata Vedaniya karmas*
     - Taking care of parents and elders
     - Bringing happiness to the lives of others
     - Donations and services to the needy
   - *Asata Vedaniya karmas*
     - Harassment of others
     - Causing distress, hurt and anger in others
     - Causing harm to others
     - Making others cry

4) Actions resulting in *Mohaniya karmas*:
   - Lack of religious faith
   - Indulging in activities that please the five senses
   - Showing anger, pride, deceit or greed
   - Being too sad or too happy
   - Showing disinterest, dislike or lack of faith in religion and religious bodies
5) Actions resulting in **Naama karmas**:

*Shubha Naama karmas*
- Keeping simplicity in our thoughts, words and actions
- Keeping a cool temperament
- Living a respectable life
- Leading a compassionate life, wishing for the health, happiness and prosperity of all beings

*Ashubha Naama karmas*
- Remaining rigid and insensitive
- Having pride in our qualities
- Making fun of the handicapped (deaf, dumb, etc.)
- Wishing ill of others

6) Actions resulting in **Gotra karmas**:
- Having pride in caste, ancestral background, beauty, strength, penance, knowledge and wealth

7) Actions resulting in **Ayushya karmas**:
- Hell - Inflicting violence on five-sensed creatures, wishing extreme ill of others, accumulating too many material objects, being a non-vegetarian, committing sins on a grand scale
- Animal – Lying to deceiving others, breaking the trust of others, cheating others etc
- Human and Godly – Showing self-restraint, practicing the shrovak's code of conduct (twelve essential principles), practicing penance, showing self-control during difficult times, engaging in religious activities

8) Actions resulting in **Antraya karmas**:
- Creating difficulties in giving donations
- Preventing others from gaining happiness
- Overindulging in food
- Misusing or destroying good things in life
- Creating obstacles and preventing religious people from practicing their beliefs

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**Ghati Karma and Agathi Karma**

- The following four karmas are **Ghati karmas** because they have the powers to destroy the true nature and virtues of the soul:
  1. *Gnyanavarniya karmas*
  2. *Darshanavarniya karmas*
  3. *Mohaniya karmas*, and
  4. *Antraya karmas*

- The other four karmas are **Aghati karmas** because whilst they do not destroy the true powers and virtues of the soul, they create many obstacles in our daily lives.
1) Vedaniya karmas
2) Naoma karmas
3) Gotra karmas
4) Ayushya karmas

- Some of the factors determined by the four aghati karmas are:
  - Where will the soul be in the next life?
  - Will one be born in animal form or as a human being in the next life?
  - Will one be born in an upper class family or a family of poor standing in the next life?
  - Will the soul face prosperity or obstacles in the next life?

The Factors Causing Creation of Karma

- There are definite factors causing all events occurring in this world. These cause factors can be divided into two categories:
  1) Material factor – The material from which the event has been created
  2) Cause factor – The factors and circumstances which have gone into creating the event

- Eg. A potter making an earthen vase. The clay used to make the earthen pot is the material factor. The potter, the potter’s wheel and shaping tools etc are the factors utilized to make the lump of clay into a vase so these are known as the cause factors.

- By the same analogy, for the soul to attain moksha, the soul is the material factor and factors such as religious practices and penance etc needed to attain moksha are the cause factors.

- Belief in the material factor or cause factors in isolation of the other is insufficient. Moksha cannot be attained if the soul is not deserving of it. Further, moksha cannot be attained where the soul deserves it but the cause factors of purity, religious practices and righteous action are not present.

- The karmas bonded to the soul do not come to light or mature without a cause factor. The cause factors that result in karmas eventuating are Dravya (Material), Kshetra (Location), Kaal (Era), Bhav (Inner feelings) and Bhav (Life).

- Bhav and bhav have a more significant and important impact on karmas eventuating than dravya, kshetra and kaal.

Dravya VIPAIKAI KARMA

- Vipak means eventuation of karma. Material also plays a role in the fruition of Karma. For example, if a teetotaler were to drink alcohol, he would lose control of his senses and behave irrationally. His behaviour would be boisterous and shameful. In this way the material, alcohol, was the cause factor for Ashubh Gnyanavarniya karma eventuating.

- Since material plays a role in karmas eventuating, the Jain religion recommends a modest, bland and simple vegetarian (Sattvik) diet. A spicy and rich (Tamsik) diet which includes meat leads to ashubh karmas eventuating. A tamsik diet can also impact on the severity of karmas.
Kshetra vipaaki karma

- Like dravya, kshetra (location) can also be the cause of shubh or ashubh karmas eventuating. Proper and auspicious locations can result in punya karmas (virtuous) eventuating. If we are in an inauspicious or negative location, whilst punya karmas may exist, attached to the soul, they will not eventuate. Only paap karma will eventuate.

- As location impacts on karmas eventuating, our religion strongly advocates pilgrimages and visits to spiritual centers and temples. Location plays a strong role in paap and punya karmas eventuating and in the reductions of karmas.

Kaal vipaaki karma

- Era and timing also plays a role in shubh and ashubh karmas eventuating and in the reduction of karmas. This is why it is imperative and critical to determine auspicious times when performing the ceremonies of Diksha (Renouncing to monkhood) and Prathishto.

- A soul can attain moksha during the fourth ara (era) but not during the fifth ara.

- Whilst a soul can attain moksha from Mahavideha Kshetra in the current ara, no one will attain moksha from Bharat Kshetra. This again highlights the importance of kaal and kshetra in karmas eventuating.

Bhaav vipaaki karma

- The impact of inner feelings as a cause factor plays a stronger role in karmas eventuating and showing their impact as compared to dravya, kshetra and kaal cause factors.

- Feelings from the heart, whether pure or bad, have a strong impact on our karmas eventuating and can also impact on the karmas of another person eventuating. That is why our religion strongly emphasizes the importance of gaining blessings from our parents, elders and religious teachers, and not any ‘ill-will’ from any living beings.

- The kindness, faith and pure feelings of Tirthankaras can impact the ghati and the aghoti karmas of many living beings. Otherwise, how could the Gandharas preach the religious and holy scriptures from Tripadi? How else can one explain a complete revolutionary change in the feelings of Chandkaushik and Goshalo?

Bhav vipaaki karma

- Bhav is more powerful than the other four cause factors. Bhav can make a tremendous difference in karmas eventuating. Change of bhav has a significant effect in karmas eventuating. All living beings should be cautious and careful that they do not fall into ashubh bhav (a miserable form of life). Whilst a living being has infinite knowledge in dev ghati, this knowledge only remains until the end of that life. In the next life, if the soul enters manushya or tiryanch ghati, that infinite knowledge does not exist.

- Change of bhav will impact on Gnyanavarniya karma. Similarly if a living being moves from a manusya life form to a dev life form, even if born with limited knowledge, the change in the life form will impact upon Gnyanavarniya karma so that infinite knowledge is acquired.
Ways to Create *Punya* or Virtuous *Karma*

- It is generally expected that living beings will attempt to secure release from *paap karmas*. Importantly, the Jain religion that living beings must also secure release from *punya karmas*. In order to secure release from *paap karmas*, at the first instance we need to build up *punya karmas*. Eventually we will also have to secure release from *punya karmas*. Whilst *paap karmas* are the iron handcuffs, *punya karmas* are like golden handcuffs. Both are restraints that prevent us from attaining *moksha*.

- Whilst we normally incur attract both *punya* and *paap karmas* in the course of our daily lives, *punya karmas* are important because they ensure that we have happiness, health, wealth and prosperity in our daily lives. How then do we build up *punya karmas*?

- The scriptures have shown us the following nine *punya karma*-building activities:
  1. *Anna punya* - Feeding hungry living beings
  2. *Jal punya* - Providing water to thirsty living beings
  3. *Vatra punya* - Donating essential clothing to the needy
  4. *Sthan punya* - Donating or providing land, building or property to the needy
  5. *Shayan punya* - Providing beds, bed sheets, comforters etc to the needy
  6. *Man punya* - Auspicious thoughts, wishing success and happiness upon others
  7. *Vachan punya* - Speech that helps others secure success and happiness
  8. *Kaya punya* - Physical activities resulting in success and happiness for others
  9. *Namaskar punya* - Honouring religious leaders, parents, elders and well-wishers

*Karma Nirjara* (Elimination)

- It is absolutely necessary to eliminate all eight *karmas* attached to the soul to attain *moksha*. The soul achieves purity (*Siddhatva*) only when all *karmas* attached to the soul are extinguished. Therefore, the *karmas* attached to the soul (*Sanchit*) must be detached. The process by which all the *karma pudgala* attached to soul detaches from the soul is known as *nirjara*.

- There are two ways *karmas* can be detached from the soul. One way involves the *karma* eventuating and showing its impact in an individual’s life. Thereafter, the *karma pudgala* detaches from the soul. This process is known as *Vipaka kodiya*.

- The other way involves the *karma* eventuating without showing its impact. Here, the soul bears the consequences silently without knowing (*Anaayasa*) and the *karma* detaches from the soul. This process is known as *Pradeshodaya*.

- Where living beings act but not with the intention to eliminate their *karmas*, the *karmas* eventuate and then detach from the soul in their own time. This is known as *Akoam nirjara*.
The processes whereby living beings put in efforts, with the intention to eliminate karmas, through penance and prayers etc, result in a significant number of karmas detaching from the soul. This is known as Sakaam nirjara.

According to Jain scriptures there are twelve types of sakaam nirjara. Of these, six are known as Bahaya tap (External penance) which discipline the human body against passions and desires, and six are known as Abhyantar tap (internal penance) which purify the soul.

**Six Types of Bahaya Tap**
1) *Annshaan* – Abstaining from consuming any food
2) *Unnodari* – Reduction in the quantity of food normally consumed
3) *Dravya Sankshep* – Limiting the number of food items or material used
4) *Ras Tyag* – Complete abstinence from eating juicy or tasty foods, therefore preventing any attachment to the taste of food
5) *Kayakalesh* – Undergoing voluntary physical hardship or denying physical comforts to the body
6) *Salinta* – Controlling the activities of the five senses and the mind

**Six Types of Abhyantar Tap**
1) *Prayaschit* - Repentance
2) *Vinay* - Politeness and humility in our behaviour towards teachers and elders
3) *Vayyavacch* – Caring for other human beings
4) *Swadhyaya* - Studying and listening to religious scriptures
5) *Kausagga* – Where activities of the mind, body and speech are withdrawn
6) *Dhyana* - Religious meditation

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**Karma is Physical Matter**

Karmas that are attached to the soul are specific and microscopic particles called *pudgala*. *Pudgala* is matter that can be joined (puran) or separated (gala). Clusters of matter that have form, colour, shape, touch, taste, smell, size and other similar properties are known as *pudgala*.

Jain philosophy notes that the entire universe has six *dravya* or substances and *pudgala* is one of them. *Pudgala* refers to all matters in the universe, including all minute, subtle, unexplained and less understood atomic particles. These particles can be of both positive and negative nature but have similar natural properties. *Karma* is also one such microscopic atomic particle. In *Karma Vigyan* this particle is referred to or called *Pudgala*.

By practicing the aforementioned twelve taps, through penance or by strong religious faith, all *karma pudgalas* can be detached from the soul in the process known as *nirjara*. With *nirjara*, the relationship between the soul and *karma pudgala* existing since eternity comes to an end. The soul regains its original property and attains moksha.
### Pujya Shree Jinchandraji Maharaj’s Karma Vignyan Pravachan CD Titles

1. Jain Darshan Ma Karma Vignyan (Karma Na 8 Prakaro Ane Teni Asaro) (Gujarati) **VCD** Parts 1 – 2

2. 8 Karma Bandhavva Na Mukhya Kaarano (Guj.) **VCD** Parts 1 - 2

3. Karma Na Bandh Ane Anubandh (Guj.) **VCD** Parts 1 - 2

4. Jain Darshan Me Karma Vignyan (Hindi) (Pravachan in Canada Shibir - 1991) **MP3 CD** 7 hours

5. Jain Dharma Ma Karma Nu Tattvagnyan (Guj.) (Pravachan in Tithal Shibir - 2008) **MP3 CD** 12 hours

6. Jain Dharma Ma Karma Nu Tattvagnyan (Guj.) **DVD** Parts 1 – 6

DVDs, CDs and MP3s of Pujya Shree Jinchandraji Maharaj’s pravachans are available from Shantidham, Tithal, India.

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