



SIKH

GUIDING PRINCIPLES FOR INVESTMENT AND WEALTH

“One who works for what he eats, and gives some of what he has – O Nanak, he knows the Path”. (Granth Sahib pg 1245)

Sikh Gurdwaras in India and abroad are mainly managed under the broader ambit of Shiromani Gurdwara Parbandhak Committee (SGPC), which also takes care of financial aspects. The annual budget for SGPC in India in 2017 was over 10 billion rupees (USD 166 million). Of this 2.27 billion rupees (USD34 million) were allocated for educational institutions and 2.5 billion rupees (USD37 million) on the upkeep of the Harminder Sahib Gurdwara, the sacred site of the Sikhs in Amritsar. The rest of the budget allocation was on projects including community lodging, healthcare and treatment of cancer patients and use of technology for preaching and communication. There are around 27 million Sikhs around the world.

Engaging with the world

In 1469, when Guru Nanak founded Sikhism, he set out an alternate vision for the faith by rejecting the then prevailing notion of asceticism (sanyassa) as the means of salvation. He emphasized social life (grihast), while remaining unsullied by worldly temptations. Nanak’s vision was that spirituality can be attained through engaging with the world, rather than renouncing it.

It is within this premise that Sikhism lays down principles for social life, with a disciplined check on basic traits of human behaviour including Kam (Lust), Krodh (Anger), Loh (Greed), Moh, (materialism), Ahankar (ego) and ideally achieve sahaj (balance) in human-spiritual life. Further, the three main pillars

of the faith, Naam Japo (remember the name of God), Kirat Karo (hard work and earning a living through honest means) and Wand Kay Chakho (sharing the fruits of your labour) lay down the guidelines for economic and social development in Sikhism

Guidelines for Investment and Social Development

In 1945 the SGPC approved the Sikh Rehat Maryada (Sikh code of conduct). It describes the Sikh's life with its two aspects: personal or individual and corporate or Panthic (community). The Rehat Maryada states, "the most fruitful service is the service that secures the optimum good by minimal endeavour." Some of the guidelines relevant to investment and social development in Sikh scriptures and Rehat Maryada are:

A) Kirat Karo (Earning through honest and hard work)

This is primary to the faith. It is significant in developing self-respect and uprightness in the individual character, which in return contributes to the welfare of the society or sarbat ka bhalla. Guru Arjan Dev, the fifth Sikh Guru emphasised honesty and hard work by stating that: " Those who have meditated on the Name of the God, and after having worked by the sweat of their brow – O Nanak, their faces are radiant in the court of the Lord and many are saved along with them."

The notion of hard work is also reflected in Guru Nanak's story where he once chose to eat and stay with a carpenter from a low caste, Lalo, instead of the village landlord Malik Bhago. When Guru's choice was questioned, he explained he preferred to eat food which was earned from hard work, rather than Malik Bhago's meal, which contained the blood of his workers.

B) Wand Kay Chakho (Share and Serve)

The practice of sharing translates into active pursuit of economic activities, investments and altruism. The idea of langar, free kitchen and investments into charitable institutes in areas of health, education, community welfare, stems from these principles of sharing and seva (community service).

C) Daswandh Contribute 10 percent of earnings)

Daswandh, a practice where one-tenth of one's income goes towards the common resources of the community, was introduced during the time of

Guru Amar Das, and later codified in Rehat Maryada . The practice is voluntary. The funds are used for free kitchens, pilgrim accommodation, educational institutions and helping the destitute.

D) Avoid over-indulgence

The Sikh faith cautions against excessive materialism. Guru Nanak recognised that accumulation of wealth is not possible without exploitation, “Without sins one cannot accumulate wealth, on death it accompanies not”. The concept of attachment to maya or material wealth is seen as damaging. For instance, Guru Amar Das said, “mayadhari ut andha bola” which means that the worshipper of wealth is utterly blind and deaf.

Guru Nanak once met a wealthy man called Dhuni Chand in Lahore. He gave Chand a rusty needle and asked him to give it back to him in the next world, after death. Surprised at the Guru’s insistence, Chand pointed out this was impossible for no person can take anything to the next world. If you cannot take even a small rusty needle with you to the next life, the Guru then asked, then why accumulate so much wealth in this life, which will be of no use after you die?

Negative Screenings

The Rehat Maryada lists that “a Sikh shall not steal, form dubious associations or engage in gambling.” The concept of Haq Halal (taking one’s rightful share) in earnings is emphasised and encroachment upon what rightly belongs to others is forbidden. There is emphasis that any financial investment or action should not damage one’s surroundings or environment.

Current Positive Criteria

The Sikh scriptures emphasise, “Pavan guru paani pita maata dharat mahat”- a principle that regards “Air as the Guru, Water the Father and the Earth the Great Mother.” Based on such principles of respect towards the environment, the current criteria on investment include focus on renewable energy, water conservation, and recycling. Gurdwaras in India and abroad are encouraged to use bio-fuel and focus on organic production of food for langar, recycle and minimize use of plastic. There has been investment into plantation drives and using renewable sources of energy, like installing solar panels in gurdwaras and affiliated institutions.

There is emphasis that the Sikhs in the agricultural sector should switch to more ecological sustainable farming practices, including rotation of diversified crops, organic farming, horticulture and reforestation.

This document has been compiled by EcoSikh and the Sikh Council on Religion and Education