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Karma, Karmic Account and Karmic Balancing for Better Life

Dr. Swapan Rudra[1], Dr. Ananta Manna[2], Ms. Brahmakumari Sephali[3], Mr. Souvik Mitra[4]

[1]Academic Counsellor, Researcher in Spiritual Science & Practical Applications, IGNOU, B.B. College Study Centre, Asansol, W.B., India
[2]Consultant Psychiatrist & Researcher, Department of Psychiatry, Midnapore Medical College and Hospital, W.B., India
[3]Senior Rajyoga Teacher, Brahma Kumaris, Rajyoga Centre, Bankura, PPBKIVV, Mt Abu, India
[4]Management and Spiritual Researcher, Department of Management Studies, NIT, Durgapur, West Bengal, India

Abstract

Karma may be defined as the sum total of good and bad actions of an individual done throughout the life, may be of this birth or previous other births. Karma is the only thing which is transferable from one birth to the other through the soul while departing a body costume, leaving all other things behind. In the view of Hinduism, karma is an autonomous moral law tied to dharma and sanskara with the ultimate goal of moksha i.e., liberation from the cycle of birth, death and rebirth. Karmic ledger is like a double entry accounting book entering cause and effect behind every human thought, intention and action. Karmic accounts are created by different means throughout life knowingly or unknowingly of which some may be good and some may be bad. Karma theory or law of karma is always applicable upon the work of people everywhere every time, no one can escape the karmic law. Karma philosophy in different religions of both Indian origin and of outside is described from respective angles and directions as explained by different scholars who have studied and elaborated through their research about the philosophy of any religion. The different religions have discussed about the karma and karma principles, but no one could reach any final conclusion about the betterment of the humanity from their religious viewpoint. Only the Godly university can throw light scientifically so that the people get scientific solution and go through the life progression with the help of true spiritual knowledge. Education of the Godly University runs through the Brahma Kumaris Centres all over the world of which the study along with feelings and realization about the soul & the Supreme Soul, about the three worlds, the time cycle, the eternal world drama (EWD), Rajyoga Meditation etc. When all these things will be assimilated properly, an extraordinary sense will grow within the individuals and then only they will be able to uplift themselves automatically removing all the karmic burdens utilizing the God power in His remembrance throughout the day. In Brahma Kumaris, karma is described in a different way by three means—karma, akarma and vikarma along with meaningful explanations. We all know about karma which is treated in the form of action in each and every event having both positive and negative effect, vikarma is always treated as negative due to vicious activities. But we don't have any idea about akarma without bearing no sign of negativity and such akarma is only possible in Satya and Tretayuga about which majority

have no idea. Only the BKs knows about the three types of karmas in details and through this knowledge and God's direction, they come forward to renovate the world by clearing the karmic burdens from the human souls with the help of Rajyoga Meditation.

1. Introduction

Karma is illustrated as the universal law of cause and effect according to the ancient Indian philosophy where the actions, words and thoughts shape their future experiences. The word 'karma' is derived from the Sanskrit word 'action'. Sometimes it is referred to describe ritual function expanding it into an ethical and moral law. Karma does not mean fatalism, rather it represents personal accountability and moral causation where individuals retain free will and choice unknowingly within the boundaries of past experiences. Good or selfless actions generate merit called *punya* leading to happiness and favorable outcomes, while harmful and negative actions generate demerit or *paap* that leads to suffering (Encyclopedia Britannica, 11th Edition, 1911). The outcome of the karma depends upon the thoughts and motivation behind the act. Some traditions view God as the dispenser of karmic results, while others view the law as self-governing (Lawrence & Charlotte, 2001). It is quite evident that noble intent coupled with noble deeds lead to good karma and happier rebirth, while bad intent and selfish deeds lead to bad karma and regretful rebirth.

Some schools define karma as the combination of causality and effectivity, may be ethical or non-ethical. The resultant actions coming in front may be from the current life of the individuals or from their past lives (Karl Potter, 1980). According to some, the law of karma operates independent of any process of divine judgement (Brodd, Jeffrey. 2009). The concept of karma may be compared to the notion of a person's character as this is an assessment of the person and determined by that person's habitual thinking, behavior and acting (Lochtefeld, James. 2002). Ethically one's intentions, attitudes and desires matter in the evolution of one's actions. In Hinduism, the concept of karma has been developed and evolved over the period of time. Karma and the result of karma, also called *karmaphala*, are the fundamental concepts in Buddhism also. In Jainism, Karma is referred to as karmic dirt because it consists very subtle particles of matter that pervade the entire universe (Tattvartha Sutra, 200 CE).

2. Karmic Accounts and their Creations

A karmic account is a concept comparing the ledger of one's past and present accounts within the Sanskar (Rudra *et al*, 2026[4]) where good deeds act as deposits and harmful actions act as withdrawals like that of a bank. Formation of karmic account is a continuous process which is being prepared in every moment of time in awakening state due to conscious creation of thoughts (Rudra *et al*, 2026[2]), but not in sleeping state and in absence of conscious activity. Generally, we are not aware about our karma at the time of on-going happenings, it always reflects in our mind later after passing the moments when the work was done. Karma is always created in the present, but we never understand that in time. Had it been possible to do each and every work being aware, all karmic creations would have been perfect, but it never happens in anyone's life. Karma is not determined as an action considering its apparent status, big or small, rather the way to perform any work is the most important key behind every good or bad karma. The core principles of karmic account are discussed below-----

A. Impartial ledger: Every individual maintains an independent, unyielding record of their actions across this life and other previous lifetimes.

B. Action and reaction: Negative energy does not cancel out what was received; in this case, both parties remain individually accountable for their own karmic accounts.

C. Type of karmic accounts: Mainly there are four types of karmic accounts which manifest in four domains i.e., physical body, mind, relationship and wealth.

As karma is a continuous process through the sequence of thoughts, feelings, attitude, action and result which depends on the situation and the type of thoughts. Life is linked with karma in every moment of humans and other living creatures in this world. Without karma life cannot pass and also not to be imagined also. Karma does not only mean job, service, business, functions, rituals etc., for human beings and not only hunting, preying or eating for animals all the time, but also the creation of thoughts in mind every time to face the challenges coming in front all the time either in awakening or in the sleeping state. We are not individuals acting alone in this drama, but other creatures also playing their roles as per the law of nature. During the process of interaction with other actors and according to the type of interaction with them, we create positive or negative karmic accounts which become turned into karmic connections with them. The reason for which a specific relationship, may be with parents, siblings or spouses, is not going well at present is definitely due to the karmic account with them in the past. The strongest relationship that I have created was established previously. As long as the karmic account exists, the interaction between the two souls continues and when no more karmic residue remains in giving or receiving, the paths of those souls are automatically separated either by divorce in case of spouses or through loss of contact with parents, siblings, relatives and friends. Sometimes, more pathetic incidents may also happen through death being the ultimatum of a person in his life journey for this life.

3. Principles of Karma

Karma is referred to be a conceptual principle, whose origin was in ancient India long back as proposed by the sages and saints, often called the Principle of Karma or the Law of Karma (Potter, Karl. 1964). According to the 'Law of Karma', every act of a man has its effect which devolves on the doer sooner or later. Every thought and the consequent action leaves behind a good or bad impression on the mind of the doer and this affects the disposition of that person. Mind or psyche serves, in its own turn, as the main cause or basis for further acts which too entail good or bad results for the doer. In this way, the wheel of cause, act and effect through the process of *Sanskara, Karma* and *Prarabdha* going on simultaneously. When the soul first takes a male or female costume in a particular family under particular circumstances, it will start working on the basis of its certain predispositions which cannot be identified wherefrom those are coming. This is the proof that past life sanskars always work from behind invisibly as because nothing happens without a cause. Actually, the birth of a person must have been actuated by his bondage of actions, good or bad. The natural or built-in tendencies must have been the result of certain previous actions. Thus, the birth cycle is based on the previous resolves, the resolves create further actions, the actions leave added impressions and the resultant impressions again determine the next birth. This clearly proves that the soul is eternal along with its resolves or *sanskars.* The chain of cause and effect or of action and its fruit is continuous and eternal because the karmic deposits never exhaust, it may be transformed from bad to good or vice-versa and hence every individual has the scope to renovate his own karma.

A. Karma in Hinduism

A few Upanishads commence with the eternal query as to how and why a man is born and what materializes post death? Those who perform superficial rituals and seek material gain, as claimed by the

scholars, travel the way of their fathers and recycle back into another life; those who renounce these, go into the forest and pursue spiritual knowledge, were claimed to climb into the higher path in spirituality. Those who break the cycle are not reborn (Mahony, William. 1987). As per Brihadaranyaka Upanishad, the theory of karma as causation holds that the intentions and executed actions of an individual affect the individual and the lives of that person. Intentional and unintentional actions have different karmic effects, negative or positive.

Across time, various schools of Hinduism progressed many different definitions of Karma, some of them opined that "karma appears to be substantially deterministic, while others conceptualized as free will and moral agency (Coward, Harold. 2003). Among the six most studied schools of Hinduism, the theory of karma evolved in various ways as the respective scholars reasoned and attempted to address the internal consistencies, implications and issues of the karma doctrine (Halbfass, Wilhelm. 2000).

1. In Nyaya school of Hinduism, karma and rebirth is considered as the central point in human life and some Nyaya scholars suggest that the Karma doctrine implies that God exists (Sharma, C. 1997).
2. In Vaisesika school of thought, karma is not considered as a sequence from the past life doctrine and they do not think that past life incidents have any importance.
3. The Samkhya school states that karma is supposed to be of secondary importance.
4. The Mimamsa school gives only a negligible role of karma coming from past lives and this school also does not believe in *Samskara* and *Moksa* (Halbfass, Wilhelm. 1980).
5. As per the Yoga school, it is stated that the karma transferred from past lives are to be secondary; one's behavior and psychology in the current life have the consequences leading to entanglements (Mahony, William. 1987).
6. The Vedanta schools fully accept the doctrine of karma and they believe that it does not function on its own power, instead they think God is the dispenser of the fruit of karma in proper time. Time is taken as an important factor alongside the karma in determining one's experiences (Gupta, Gopal K. 2020).

B. Karma in Buddhism

In Buddhism, Karma and *karmaphala* are the fundamental concepts which explain how our intentions and actions keep us tied to rebirth in *samsara*. At the same time, the Buddhist path, as exemplified in the noble Eight-fold Path, also shows us the way out of samsara (Raju, P.T. 1985). The cycle of rebirth is determined by karma and the *Karmaphala* refers to the maturation i.e., ripening of karma. In Buddhist tradition, karma is defined as actions driven by some intention and a deed accomplished deliberately through body, mind or speech leading to future consequences (Eliot, Charles. 2014). The karmic effect of an action is not determined solely by the act itself, but also by the nature of the person who commits the act and by the circumstances in which it is committed. *Karmaphala* is not to be taken into account as a 'judgement' enforced by the God, deity or other supernatural beings who controls the cosmic affairs, rather it is the outcome of a natural process of cause and effect. In Buddhism, the real importance of the doctrine of karma and its fruits lies in the recognition of the urgency to put a stop to the process of bearings. Nichiren Buddhism, founded by the Japanese Buddhist priest and philosopher, teaches that transformation and change through faith and practice changes adverse karma, negative causes made in the past resulting negative effects at present to the positive causes for the benefit to the future (Fowler, Jeaneane., Merv. 2009).

C. Karma in Jainism

According to Jainism, Karma conveys a different meaning that is commonly available in Hindu philoso-

phy and western civilization. Jain philosophy completely differentiates body (matter) from the soul (pure consciousness) and the karma is explained as karmic dirt as it consists very subtle particles of matter that pervade the entire universe. Karmas are attracted to the karmic field of a soul due to the vibrations created by the activities of mind, speech and body along with various mental dispositions. Thus, in Jain concept, the karmas are treated to be the subtle matter surrounding the consciousness of a soul. When these two components i.e., consciousness and karma interact, we experience the life we know at present. According to Padmanabh Jaini, an Indian scholar, the relationship between the soul and karma can be explained with the analogy of gold which is supposed to be always with some impurities. Jainism holds the opinion that the soul is not pure and never maintains purity in its original state, but it always remains impure and hence become defiled as natural gold. Which way one can exert effort to purify the gold, in the same way the soul can also be purified by proper refining methodology. Karma either defiles the soul further or refines it to a cleaner state which affects the future births. Karma is thus an efficient cause in Jain philosophy, but not the material cause, whereas the soul is believed to be the material cause. The key points in Jainism regarding the theory of karma-----

1. Karma is being operated as the self-sustaining mechanism as natural law without any need of an external entity to manage them.
2. Jain philosophy believes that a soul attracts karmic matter even with the thoughts and not just the actions. Thus, just to think the evil of any other person may introduce with a new account in karma-bandha and thus to avoid further an add-on effect in the increment of bad karma, Jainism emphasizes for the development of Ratnatraya—Right Faith, Right Knowledge and Right Conduct within the individuals to remove the karmic burdens.
3. Jain theology describes that a soul is released from the worldly affairs as soon as it will be able to emancipate from the karma-bandha (Jaini, Padmanabh S. 2003). In Jainism, nirvana and moksha are narrated interchangeably of which nirvana represents annihilation of all karmas by an individual soul and moksha represents the perfect blissful state i.e., free from all bondages.
4. Karmic theory in Jainism operates endogenously, even the Tirthankaras themselves have to go through the stages of emancipation for attaining that state.
5. Jainism treats all the souls equally powerful due to having same potentials for attaining nirvana. Only those who make effort for the same surely attain it, but none the less, each soul is capable of its own to do so by gradually by reducing its karmic burdens.

D. Karma as on Islam

Islam does not believe in the concept of karma. While karma is an eastern spiritual concept based on the principle of cause & effect and rebirth. They also connect human actions to consequences, but their theological foundations are completely different. The causes behind why Islam does not believe in karma philosophy-----

1. Reincarnation—Karma is tied to the cycle of rebirth and soul cleansing across multiple lives. Islam rejects reincarnation and hence as per their thought, life on earth is a single, temporary test created by God (Allah).
2. An Autonomous Universe---Karma views cause and effect as an automatic and mechanical law of the universe. In Islam, there is no independent universe or cosmic force that doles out justice. In their opinion, Allah alone decrees all events, tests and outcomes with divine wisdom (*Al-Hakim*).
3. Immediate playback---Karma implies a direct, tit-for-tat return in this life. Islam preaches that worldly consequences are not always immediate. Wealth or ease can sometimes be a trial or a form

of punishment, while hardships can be a test of patience or a way to elevate a person's status.

4. Repentance (*Tawbah*)---Under strict karma, action produces unavoidable results (*vipaka*). In Islam, sincere repentance can completely erase the bad deeds and their consequences offering a fresh start with Allah.
5. The hereafter (*Akhirah*)---Ultimate justice does not have to happen on this Earth, every individual will be strictly held accountable on the day of judgement where even the smallest particle of good or evil will be revealed.

Some scholars raise question about why Muslims avoid using 'Karma' and the attributing events to 'Karma' rather than Allah's decree? They say that it can lead to a misunderstanding of God's mercy and wisdom. Viewing every misfortune as mechanical 'payback' can make people better towards God during trials, whereas Islam views hardship as a test managed by a merciful Creator. Attributing power to the universe or karma independently of God is also viewed as contrary to the core Islamic belief in *Tawhid* i.e., oneness of God.

E. Karma as on Christianity

Christianity and karma represent two very different ways of understanding in the context of moral cause, suffering and salvation. The Bible does not teach karma. You cannot earn salvation through any good work or lose it through bad work. There are no scales. God took that away. The causes behind why Christianity does not believe in karma philosophy-----

1. Reincarnation vs. One Life**:** Karma is tied to the cycle of rebirth and transmigration of the soul (*samsara*), where actions in this life shape future lives. Christianity teaches that humans live once, die once, and then face judgment.
2. Impersonal Law vs. Personal God: Karma is an impersonal, mechanical law of cause and effect. Christianity is built on a personal God who interacts with creation, offers relationship, and exercises divine will.
3. Karma vs. Grace**:** Karma is a system of strict moral accounting—you get what you earn or deserve. Christianity rejects the idea that salvation can be earned through good works. Instead, it teaches grace, which is receiving unearned mercy and forgiveness through Jesus Christ.
4. Explaining Suffering: Karmic thinking often implies that people suffering from illness, poverty or hardship are paying off past-life debts or personal wrongdoings. In contrast, Jesus explicitly rejected the idea that physical suffering is a direct 1:1 punishment for specific sins, for example, stating that a man's blindness was not due to sin, but to manifest God's work.

F. Karma as on Taoism

Karma is no doubt a very important concept in Taoism. According to them, every deed is tracked by deities and spirits from behind which is invisible. Appropriate rewards always follow karma just like a shadow follows a person (Wong, Eva. 1996). The karma doctrine in Taoism was developed in three stages. In the first stage, causality between actions and consequences was adopted with supernatural beings keeping track of everyone's karma and assigning fate. Secondly, transferability of karma ideas from Chinese Buddhism were expanded and a transfer or inheritance of karmic fate from ancestors to one's current life was introduced. In the third stage of karma doctrine development, an idea of rebirth based on karma was added. One could be reborn either as another human being or an animal according to the belief. In this stage, some additional ideas were introduced; for example, rituals, repentance and offerings at Taoist temples were encouraged as it could alleviate Karmic burden (Zurcher, Erik. 1980).

G. Karma as on Sikhism

In Sikhism, all living beings are described under the influence of the three qualities of *Maya*. These qualities are always existed together in varying mixture and degrees which bind the soul to the body and to the earth plane. *Jivas* or individual beings perform activities under the control and purview of the eternal time. These activities are called karma, where the underline principle is that karma is the law that brings back the results of the actions to the persons performing them. This life is likened to a field in which our karma is the seed, we harvest exactly what we sow; no less, no more. This infallible law of karma holds everyone responsible for what the person is now or going to be later. On the basis of some total of the past karma, some feel close to the pure being in this life and others feel separated. This is the law of karma in Gurubani or Sri Guru Granth Sahib. Like other Indian and oriental schools of thoughts, the Gurubani also accepts the doctrines of karma and reincarnation as the facts of nature (Gurubani.org, 2008).

4. Discussion of Karma with regard to free Will and Destiny

In the Karma doctrine, one of the significant controversies is whether it always implies destiny and its implications are on free will. This controversy is also referred to as the moral agency problem (Kaufman, W. R. 2005). It is not unique in karma doctrine, but is also found in some monotheistic religions. A scholar of Indian religions, Christopher Chapple (1986) states that the term karma means actions, not fate or destiny and carries no negative connotations and does not imply any particular cosmological view.

The free will controversy can be outlined in three parts---

A. A person who is a killer, a rapist or committing any other unjust act, has to get punishment for all his bad actions as the product of his karma; he is devoid of free will, he cannot make any choice because he was an agent of karma, but he could merely deliver necessary punishments to his "wicked" victims deserved for their own karma in the past lives. Scholars question that are crimes and unjust actions due to free will or because of forces of karma?
B. A person who suffers from unnatural death for his loved one or for rape or for any other unjust act, does he assume that the moral agent is responsible or the harm is gratuitous and therefore seek justice? Should one blame oneself for bad karma over past lives and assume that the unjust suffering is due to his fate?
C. Karma doctrine sometimes undermines the incentive for moral education because of all the sufferings are deserved and in consequence to the past lives. Do we learn anything when the balance sheet of karma from past lives determines one's action and the sufferings (Herman, Arthur. 1976)?

The replies and explanations to this problem vary among the schools of Hinduism, Buddhism and Jainism. The schools of Hinduism, such as Yoga and Advaita Vedanta, that have emphasized present life over the dynamics of karma residue moving across the past lives, allow for free will. Their argument as well those of other schools, is three-fold mentioned as follows-----

A. Theory of karma coincides both the action and the intention behind that activity. Not only one is affected by past karma, but also creates new karma whenever he acts with a intent, good or bad. If intent and act can be proven beyond reasonable doubt, new karma can be proven and the process of justice can proceed against this new karma. The actor who kills, rapes or commits any other unjust act, must be considered as the connecting agent for this new karma.

B. Different life forms not only receive and reap the consequence of their past karma, together they are the means to initiate, evaluate, judge, give and deliver consequence of karma to others.
C. Karma is to be treated as a theory that explains some evils, not all (Matthew Dasti and Edwin Bryant, 2013).

Other schools of Hinduism, as well as Buddhism and Jainism that do consider cycle of rebirths central to their beliefs and that karma from past lives affects one's present, believe that both free will and karma can co-exist; however, their answers have not persuaded all scholars.

5. Constraints Explaining Karmic Accounts

A. Psychological Indeterminacy

The main constraint with the theory of karma is supposed to be that it is psychologically indeterminate as suggested by the Sri Lankan anthropologist-cum-psychoanalyst G. Obeyesekere (1968) which is that, if no one can know what their karma was in previous lives and if the karma from past lives can determine one's future, then the individual is psychologically unclear what he or she can do now to shape the future to be more happy or reduce suffering. If something goes wrong, such as sickness or failure at work, the individual is unclear if karma from past lives was the cause or the sickness was caused by curable infection and the failure was caused by something correctable (Obeyesekere, G. 1968).

This psychological indeterminacy problem is also not unique to the theory of karma; it is found in every religion adopting the premise that God has a plan, or in some way influences human events. As with the karma and free-will problem as above mentioned, schools that insist on primacy of rebirths face the most controversy. Their answers to the psychological indeterminacy issue are the same as those for addressing the free will problem.

B. Transferability

In Buddhism, transfer of karmic merit and demerit from one person to another is allowed and they strongly believe in such transfer. This transfer is an exchange of non-physical quality conceptualized in transactional terms, just like an exchange of physical goods between two human beings. The practice of karma transfer, or even its possibility, is controversial (Woodward, F.L. 1914). Question is being raised with regard to Karma transfer similar to those with vicarious punishment and substitutionary atonement as like Jesus Christ who died as a substitute for humanity taking upon himself the penalty, guilt, and consequences of human sin to reconcile people with God. It undermines the ethical foundations, and dissociates the causality and ethnicization in the theory of karma from the moral agent. Proponents of some Buddhist schools suggest that the concept of karma merit transfer encourages religious giving and that such transfers are not a mechanism to transfer bad karma from one person to another. In Hinduism, Sraddha rites during funerals have been labelled as karma merit transfer ceremonies by a few scholars, a claim disputed by others. According to the other schools of Hinduism, such as the Yoga and Advaita Vedantic philosophies, and Jainism hold that karma cannot be transferred (Wendy D. O'Flaherty, 1980).

C. The problem of evil

There has been an ongoing debate among the scholars about karma theory and how it will answer the problem of evil and also regarding the problem of theodicy. The problem of evil is a significant question debated in monotheistic religions with two beliefs (Green, R. 2005).

1. There exists only one God who is absolutely good and compassionate.
2. That one God absolutely knows everything and He is almighty.

The problem of evil has been started through the formulations like "why does the omnibenevolent, omniscient and omnipotent God allow any evil and suffering to existing population of the world?" German sociologist Max Weber extended the problem of evil to the Eastern tradition (Weber, Max. 1993).

in the context of karma, the problem of evil has been discussed since long time in Eastern traditions, both in theistic and non-theistic schools; for example, in *Uttara Mimamsa* Sutras Book 2 Chapter 1 (Clooney, Francis. 1989) and the 8th century arguments by Adi Sankara in *Brahma Sutra Bhasya* where he proposes that God cannot reasonably be the cause of the world because there remains moral evil, inequality, cruelty and suffering in the world (Bilimoria, P. 2007) and the 11th century theodicy discussion by Ramanuja in *Sri Bhasya* (Bilimoria, P. 2013). The great Epic, Mahabharata suggest that there were three prevailing theories in ancient India as to why good and evil exist – first, everything is ordained by God, second being the karma, and the third citing chance events (Hudson, Emily. 2012). The *Mahabharata* which includes Hindu deity Vishnu in the avatar of Krishna as one of the central characters, debates the nature and existence of suffering from these three perspectives including the theory of suffering as arising from an interplay of chance events (such as floods and other events of nature), circumstances created by past human actions and the current desires, volitions, dharma, adharma and accordingly actions of the people (Bailey, Gregory. 1983). Though Mahabharata presents the karma theory as an alternative perspective upon the problem of evil and suffering, but it offers no conclusive answer (Mehta, P.B. 2007).

Some scholars like Sharma Ursula (1973) suggest that nontheistic religious traditions in India do not assume an omnibenevolent creator and some theistic schools do not define their God(s) as monotheistic what Western religions say. The deities have colourful, complex personalities; the Indian deities are personal and cosmic facilitators and according to some schools, Plato's Demiurge (Bilimoria, P. 2013) is conceptualized. Therefore, the problem of theodicy in many majority schools of Indian religions is not significant than that of the Western religions (Obeyesekere, G. 1968). Many Indian religions place greater emphasis on developing the karma principle for first cause and then focusing the innate justice with the individuals, rather than developing religious principles with the power of God and divine judgment (Reichenbach, B. R. 1998). Some scholars, particularly of the Nyaya School of Hinduism and Sankara in *Brahma Sutra Bhasya*, have suggested that karma doctrine implies existence of God who administers and affects the karma and environment given to the person. They then acknowledge that it makes karma as violable, contingent and unable to address the problem of evil (Reichenbach, B.R. 1989). An American historian, Arthur Herman states that karma-transmigration theory solves all three historical formulations to the problem of evil accepting the theodicy insights of Sankara and Ramanuja.

Some theistic Indian religions, such as Sikhism, suggest that evil and suffering are the human phenomenon and arises from the karma of the individuals. In other theistic schools such as those in Hinduism, particularly its Nyaya school, karma is combined with dharma and evil is explained as arising out from human actions and intents that is in conflict with dharma (Bilimoria, P. 2013). In nontheistic religions such as Buddhism, Jainism and the Mimamsa school of Hinduism, karma theory is used to explain the cause of evil and to offer the distinct ways to avoid evil or be unaffected from the evil in the world (Bilimoria, P. 2007).

Those schools of Hinduism, Buddhism, and Jainism that rely on karma and rebirth theory have been criticized for their theological explanation of suffering in children by birth as the result of their sins in a

past life (Kaufman, Whitley. 2005). Others disagree and consider the critique as flawed and a misunderstanding of the karma theory (Chadha & Trakakis., 2007).

6. Godly knowledge and understanding about Karma and Karmic Account

Only knowledge and understanding level in right order can change any society. Though it differs from person to person and the average understanding sustains the society accordingly. But how could we be the people with better understanding and good karma? There is no fixed time to acquire this quality in the life of a human being. We all pass through different stages in a lifetime and understanding level gradually increases with age. But many times, expectation of attaining maturity in understanding in later ages does not match and perhaps this is the major cause of degradation of the younger generations for the cause of wrong doings. Then it seems to be in mind that maturity does not come only with age, it needs something other. When understanding level of average people becomes low, society remains relatively in immature stage beyond our perception and hence working progress in daily life does not reach up to the mark. Maturity of an older member in a family is not only an important factor for that family but also for the neighbour, surroundings and other places wherever he goes because not only due to his good advice only, but for his sample work also. Maturity in younger age is always an extra benefit to the family and society as this also inspire to be involved with right karma. Often in a tender age, good understanding at any critical moment may come automatically as a result of good Sanskar that is not even expected from the age-old persons in the same situation. Social damage or instability in a nation is not only due to the exotic factors, but most of the time for internal cause of low level of understanding along with low grade works.

Earth rotates on its axis in accurate order. Seasons change for its revolution around the sun in its fixed axial inclination. But on this earth, our days do not always run in order; may be with pleasure for some and painful to others. Disorder always brings chaos in human life making the families turbulent whose effect is reflected in the society. Very few persons take the responsibility of removing chaos in society by means of good thoughts, consequent actions and hence they are very good examples in the society giving service to others. Brahma Kumaris organisation is an excellent place of true education aiming at self-development of all the individuals without any discrimination of caste, creed or religion. This is the only University named as Prajapita Brahma Kumaris Ishwariya Vishwa Vidyalaya whose syllabus is completely different from others and where God is the Supreme Teacher. It's really unbelievable to them who are yet to enter this spiritual University where there is no need of any academic qualification. Godly knowledge helps to rectify the people's life and through the purification process, He could transform the humans into deities and the humanity into divinity. Swami Vivekananda has rightly said that 'Each soul is potentially divine, the only way is to manifest the same by changing the nature both internal and external'. What a vast knowledge and great understanding Swamiji had only at an age of 32 years. Long before Swamiji, Jesus Christ and Shankaracharya did miraculous job for the society nearly in the same age. Better understanding is not a matter of chance, it's the matter of choice that comes from exceptional thoughts and extraordinary work. It is an inherited quality of some persons and acquired in few cases. Majority in ordinary thinking level could not even imagine the necessity of knowledge, understanding and elevated work for the upliftment of the self and the society. Rabindranath Tagore and Mahatma Gandhi are always kept in our mind not only for their extraordinary understanding level but also for their capacity to pour the same into the running stream of the society for better functioning. APJ Abdul Kalam is always remembered as a beautiful personality for his exceptional knowledge and extraordinary

thinking both in science and sociology. Some beautiful lines from the quote of Dr. Kalam are as follows---

"Where there is righteousness in the heart, there is beauty in the character.
When there is beauty in the character, there is harmony in the home.
When there is harmony in the home, there is order in the nation.
When there is order in the nation, there is peace in the world".

The great personalities possess high quality thought pattern because of their inside treasure box filled with power, purity, truth and wisdom. No person is ordinary; we all are unique in some sense or other and playing our own roles in this vast world drama. We always compare ourselves with some toppers in various fields, may be education, sports, music, literature, science etc., and by such unhealthy comparison we make ourselves shorter. We invite frustration, agony and pain inside leading to anxiety and depression. We just add pain to pain and lose our self-confidence and self-esteem. Then where from the power of positive thinking for positive karma will come? I have to realize myself first within the meaning of my strength and ability and then I could choose any option for better performance. Once I can make myself aware of my limitations I will never be in a false position. Once I can fix my goal according to my capacity, I must succeed in my own way. But if it is just to earn money and status by any means, I could not see the success I presume. Life bears no meaning without enthusiastic activities and happiness. Normally we spend our days according to our desire which is generated from our own thoughts. If we are only concerned about what is advantageous and profitable for us, we will never be careful about what is right. Gradually we could be far away from truth and idealism the crisis of which is most prevalent now. Unknowingly I have no hope on myself and expectation goes on others regarding any matter. Long ago William Shakespeare has shown the path of getting success by three sentences—Know more than others, work more than others, but expect less than others. Only few persons follow the great personalities and saints and hence still we are somehow surviving by virtue of little bit patience and tolerance. Every human being has the potential to be virtuous and to lead a qualitative life. Whenever I could know myself as a soul, automatically the soul qualities will radiate in rainbow form and then I could achieve the eight self controlling powers and become an enriched human being with transparent knowledge and clear understanding. In Bhakti cult, so far, we have prayed to God or other deities to make us good through blessings, but in Brahma Kumaris, we choose to be good through self transformation. Actually, each human is a bundle of thoughts and his destiny is not a chance, rather a choice. Brahma Kumaris has brought some very simple techniques like power to accept everyone as it is, forgive and forget, past is past, from self change to world change etc., before the public for discussion and to extract the essence. These lessons are not new, just old wine in new bottle. If we try, we could follow the same and slowly our vision and attitude will be changed formatting us with a good understanding for making good karma and better karmic account. (Swapan Rudra, 2017)

7. Category of different Karmas as per the Brahma Kumaris knowledge

In the teachings of the **Brahma Kumaris**, actions are considered through the subtle laws of karma, also called karmic siddhant which divides human activity into three main categories namely karma, vikarma, and akarma.

A. Karma (Normal or Ordinary Action)

Definition: Every physical or mental action that a human being performs in a normal state of consciousness.

Role: Ordinary actions create a karmic account based on the intention of the individual. When the work is done in body-consciousness with ordinary human feelings like attachment, expectation etc., they contribute to the cycle of cause and effect.

B. Vikarma (Sinful or Negative Action)

Definition: Actions performed under the influence of the **five vices** i.e., lust, anger, greed, attachment, ego etc.

Role: Vikarma means inverted or corrupted action because they violate the purity of the soul and are done in body-consciousness resulting spiritual debt, suffering and karmic bondage. The lesson of the Brahma Kumaris Organisation is that the descent of humanity through suffering starts from *Dwaparyuga* with an increase in vikarma.

C. Akarma (Action leaving no bondage)

Definition: Actions performed while remaining in soul-conscious state and in constant remembrance of the Supreme Soul.

Role: When we work with the awareness that we are spiritual instrument and stay connected to God, the action is transformed into akarma. An akarma does not leave any binding karmic footprint or create any negative reactions.

D. The *Satyugi* example: In Golden age (*Satyuga*), divine beings remain in such a pure, soul-conscious state that all their actions naturally become akarma that means they accumulate no binding karmic debt

E. How to transform karma into akarma

Shift to soul consciousness: When we could move away from body-consciousness to soul consciousness remembering our original and pure identity.

Remembrance (Yog): When we could perform our daily routine in remembrance of the Supreme Soul and this could burn away our past *vikarmas* and purifies present actions.

8. Know the Drama and be accurate in Karma

Generally, we fail to understand how accurate the world drama is! Life goes on, event passes as per the drama plan and we, being the actors, play our respective roles. Time passes with events in the form of variety happenings in the human world on the drama stage of earth 24/7 decorated by sun, moon, sky and the nature. All the incidents are recorded in the drama and each moment is different from the other. An event once happened in a moment cannot be changed even in the next moment; but most of the time, we waste our time in repentance of the past events those could not be returned by any means. Thus, we may say that the events are drama-destined and as per Godly knowledge, we know that 5000-year-old *Kalpa* repeats and accordingly, the same event repeats in every *Kalpa* which we could not understand because when an event comes in front, it is always new, never seems to be happened earlier. Therefore, we have to think rightly before doing any work so that no repentance comes afterwards. In everyday life, we spend most of our valuable time thinking the past incidents and thus waste our time trying to correct those undue or unexpected happenings through false imagination. Many times, many persons go to depression for the cause of repeatedly remembering the past without any cure, but with much more pain. Thus, it is called that the past is the lesson, future is the motivation and the present is a gift. The past is wherefrom we could learn the lesson and the future is where we can apply the lesson. Karmic account says that what we are getting today is due to our past karma, may be of far or near of this birth or previous one, and what we are doing today that will make our future tomorrow. Whenever, we could stop thinking about either past or future, we could save our time plugging the extra thought leakage and

then progression will automatically come in our life. God Father is now directly giving lessons to us to use time in proper way with good karmas so that our future may be better through positive karmic balance. Being in Brahma Kumaris family, we know that the present *Kaliyugi* Era is now changing into *Satyugi* Golden Age and hence our internal preparation should be in that direction keeping in mind that we are going to be the future deities. Before descendance of God, no one had any idea about the deities or the deity society i.e., heaven, once existed on the same Earth, before 5000 years. We just gossip and tell stories about heaven, paradise, Garden of Allah etc., but we could never visualize that heavenly abode or the divine inhabitants thereon in absence of any record in people's memory. God is the only One Who knows about the heaven and the residents of heaven namely deities. God creates heaven and at the same time He prepares the human souls introducing divine qualities within them so that they could live there in deity costume for a period of 2500 years with complete peace and happiness. Karma is the big factor to be the residents of the heaven and hence our Supreme Father repeatedly warns the children to be always busy with good and elevated karmas, nothing negative or waste should be done. Transformation of the people of this world is possible only through positive thoughts, words and deeds. God has not reserved any seat for anyone, he who will be the highest effort-maker now in this life he will get the high post in heaven and the rest will be number-wise.

We only know something about the Eternal World Drama, but can't fully understand this due to lack of unwavering faith. We say this through words in mouth, but most of the time, we forget that "faith is what brings fulfillment, while logic does not work, rather takes us further away." Ramkrishna Paramhansa showed us the path to spiritual growth through his unwavering faith and unshakeable trust in God. He taught us that what matters most is not our words but our thoughts, not with duality but with pure intellect, not with cunningness but with clean heart. We have so many practical instances of having deep faith and complete surrender to God or in the name of God as observed in Adi Shankaracharya, Sri Chaitanya, Mira etc., also in the devotion cult. In 1936, Supreme Soul, lovingly called Shiv Baba, descended on earth and started giving sustenance to the children along with spiritual study for the purpose of transformation of humanity into divinity. Godly study covered the syllabus of soul, Supreme Soul, three Worlds, Time Cycle, Eternal World Drama (EWD), Confluence age and Rajyoga Meditation. Later, some other chapters like true history and geography of the world, eight powers of the soul i.e., power to pack up, power to tolerate, power to accommodate, power to discriminate, power to judge, power to face, power to co-operate and power to withdraw, dos & don'ts in life, ethics & morality etc., have been added. Once an event occurs, it will not return in the same cycle; instead, it will repeat after 5,000 years (Arora *et al*, 2026).

At present, approximately 8.3 billion people are living in different countries having different climatic conditions, different social situations and different mental states. Each person has his own thoughts, ideas and beliefs. However, we all have one thing in common that is we are all the actors on the same drama stage. The Supreme Soul, God Shiv, is the Creator, Director, and Principal Actor of this drama. We, the souls are His children, and are playing our roles according to His direction. This drama repeats in every 5,000 years since immemorable time and we all are playing our parts innumerable times. Understanding of the drama and faith on it require self-awareness in the light of spiritual study directly available from God now. We must recognize our true selves as souls and our roles in this drama to fulfill our responsibilities and to achieve our ultimate goals for liberation and fruition. Playing the roles of the soles in drama is must knowingly or unknowingly which is of prime importance and karma is intimately associated with each and every moment to pass the events. No one can escape karma even for a single

moment. We all pass through events carrying the moments of time and the karmic results remain stored as memory in the Sanskar of the individual soul. Karmic levels are judged not by the activities marked as big, small or gorgeous, but by the quality of the work spreading vibrations in the surrounding human environment and Mother nature. The essence of karmic activity varies in different Ages, the highest quality in *Satya* & *Tretayuga*, mediocre in *Dwapar* and worst in *Kaliyuga* which has now reached in its extreme phase. Soul quality and conscience make the environment divine or demonic, the higher the quality, the higher the humanity or divinity and the lower the quality the lower the gradation of the people.

9. How to make Karmic Balancing?

A. How Accounts operate and clear?

Settling through life: Relationships (parents, relatives, friends & colleagues) often serve as a network for balancing past debts of happiness or sorrow until nothing remains to be given or received.

Creating new accounts: Reacting to conflict with anger, judgment, or retaliation creates a new karmic debt rather than closing the old one.

Achieving balance: Forgiveness, patience, meditation, and acting with detachment help exhaust the old accounts and to prevent the new cycle to create further account.

Creation of karmic account in subtle level: Any karmic account is created in the subtle level through energy exchange between the two souls (persons) due to the cause of thoughts coming in mind during that on-going event. Thoughts, both negative or positive, are nothing but high frequency waves that travel to that specific soul living in any corner of the world, far or near. Incidents gone, situations passed, but the two souls may have become entangled with subtle energy from that meeting, interaction, altercation or argument anywhere in any occasion this life or any previous life. Soothing experience attract that person and bitter experience repel even after prolonged period or in any future birth. This mystery has made the human life more interesting and worthy of understanding.

B. Core Types of Karmic Accounts

According to spiritual frameworks like those shared by the Brahma Kumaris, karmic debts and credits generally manifest across four main areas of life---

Wealth: Material resources, financial ease or scarcity.

Relationships: Family dynamics, friendships, and challenging encounters.

Body: Physical health, vitality or chronic ailments.

Mind: Internal peace, emotional resilience, or mental agitation.

C. **Balancing karmic accounts** is the process of neutralizing past actions, debts and credits through conscious living, inner transformation, and right action in the present moment.

Key Methods to Balance Karmic Accounts

Shift from reaction to response: Instead of trying to decipher or fix the distant past, focus on generating pure, elevated, and positive thoughts in the present. Your response to current situations writes your future destiny.

Practice daily forgiveness and release: Regularly let go of past hurts by consciously forgiving others and releasing old grievances. Affirm mutual respect and peace rather than holding onto cycles of pain.

Engage in selfless service (*karma yoga*): Act for the greater good or help others without expecting appreciation, reward, or recognition. Service to life and acts of kindness offset past negative weight.

Mindfulness and meditation: Still the mind through contemplation, prayer, or silent practice to stop creating new karmic entanglements.

Acceptance of current circumstances: Acknowledge that difficult situations or challenging people are often the natural return of past actions; handling them with patience and grace allows the debt to clear.

Balancing karmic account as directed by the God Father: In order to reform any action, always remain honest with the true Father. When there is any wrong in any action, may be by mistake also, then to write to the Father immediately. If anyone tells Him honestly about his/her wrong doings, the effect of that action will be reduced, otherwise it will continue to increase. As soon as Father receives the news, He will give us Shrimat to reform the action.

Remembrance of God: Always to be in remembrance of God is also an effective method to dissolve the earlier stockpile of sins as well as not to store any further sinful deposit through negative activities.

D. Signs of Karmic Balance

Breaking repeating patterns: You stop attracting the same toxic relationship dynamics, job struggles or emotional triggers.

Emotional stability: Situations that used to provoke anger or sorrow no longer disturb your inner calm.

Lighter internal state: A sense of mental peace, clarity, and harmony replaces chronic resentment or anxiety.

10. Conclusion

Karma is the central doctrine explaining how the present and past actions of individuals their life, character and future consequences. Hence it is called that ‘what goes around comes around’ strengthening the idea that if we do the best karma and treat the people well, good things will eventually happen to us. The concept of karmic ledger as like that of a bank is also mentioned in this this paper to compare the financial accounting system with that of the karmic debit and credit along with ledger and balance sheet of cause and effect. There always remain tussles in different relationships and the interactions between the souls continue till the karmic account exists, but immediately after resolution of the karmic bonding, the tussles end. This paper has tried to explain the creation of the karmic accounts in daily lives in a number of ways, mostly without any prior precaution and at the same time to spread awareness for doing the right karma as far as possible whatever may be the situation and life constraint. It is to be kept in mind that every time problem comes along with a solution which we either could not catch or ignore most of the time and as a result the karmic decision at that time becomes negative being the negative storage for future sufferings. Semitic religions i.e., Islam, Jews and Christianity have no faith in the law of karma as they do not believe in rebirth or birth cycle, whereas the non-semitic religions like Hinduism, Buddhism, Jainism etc., strongly believe in birth cycle and accordingly the try to follow the guidelines as stated in the ‘Law of Karma.’ Karmic philosophy in different religions of India and outside i.e., Islam, Christianity, Taoism has been described along with explanation and comments by many scholars through their publication in different journals.

Different scholars have tried to explain the karma philosophy by their continuous research activities, but still, it is very difficult to reach any unanimous conclusion. Every religion has its own doctrine and the people of that religion follow the path as mentioned thereon and thus all try to progress in life through the passage of karma and karmic burdens. Wrong or right always does not matter in practical life due to lots of constraints and adversities in practical life. The main constraints in explaining the karmic account have been chalked out as psychological indeterminacy, transferability and the problem of evil. Different

types of deeds or actions, namely karma, akarma and vikarma, have been clearly explained by God Himself through His versions called Murli. Before descendance of God in 1936 and revealing the highest knowledge through Prajapita Brahma, no one had the concept of karma, akarma & vikarma so clearly. At the same time, people had no idea about how to make clearance of the vikarmas i.e., sinful actions, deposited so far. God Father has given the key to remove all the vikarmas though remembrance of God before leaving this physical costume and thus to be liberated from this hell world. People are also not aware about the destruction of this old world which is necessitated, also scientifically, for the purpose of the new world (Rudra *et al*, 2026[3]) within a very short period. Therefore, we have to be very alert about the time in each second during this auspicious Confluence Age that is to be shifted to the forthcoming *Satyuga* because the things may happen in a second (Rudra *et al*, 2026[1]). Each and every point of knowledge has been received as jewels from God Himself through Brahma mouth in the form of daily Murli (Godly Version) which becomes the treasure to all the Godly children for the purpose of spreading the message of God's descendance on earth, specifically in India, and to help the people to remove from their karmic burdens along with the self and thus to prepare ourselves for the forthcoming Golden Age.

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