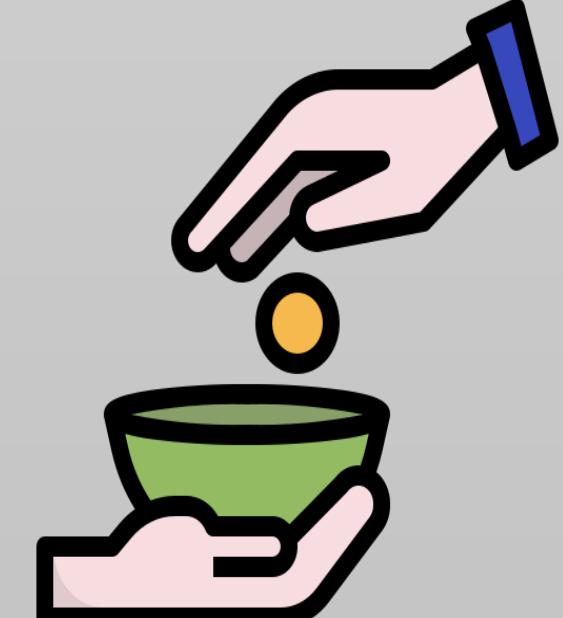
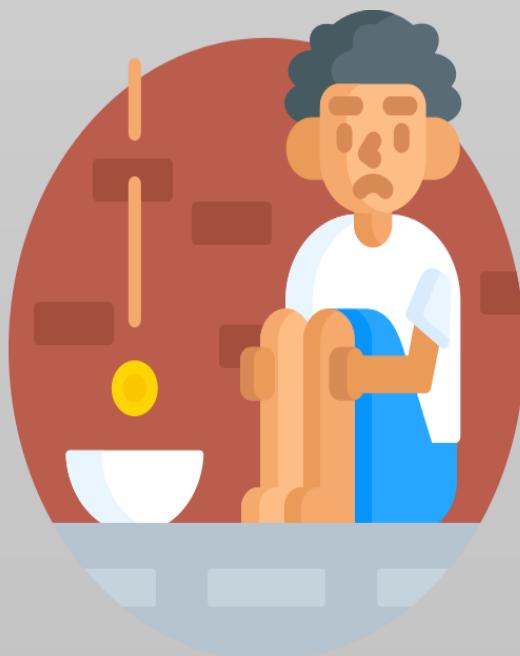
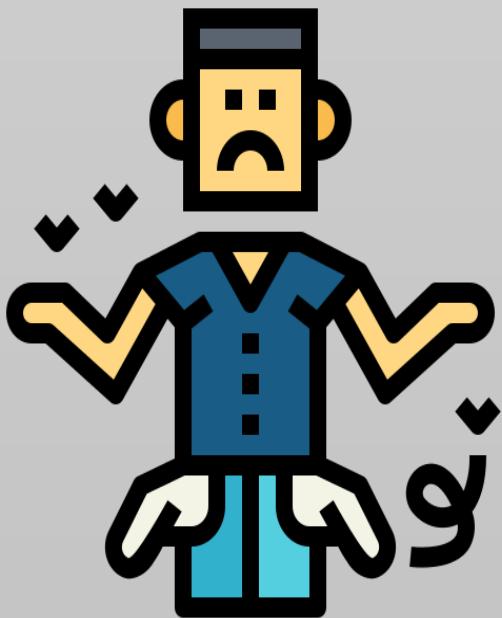


# POVERTY AND GURBANI



[www.facebook.com/gurbanisikhya](https://www.facebook.com/gurbanisikhya)

[www.sikhteachings.com](https://www.sikhteachings.com)

[www.youtube.com/c/SikhTeachings](https://www.youtube.com/c/SikhTeachings)

# Theme Sabad

ਪਉੜੀ ॥ ਰਾਗ ਮਾਝ - ਮ:੧ - ੧੪੧

ਇਕਿ ਰਤਨ ਪਦਾਰਥ ਵਣਜਦੇ ਇਕਿ ਕਚੈ ਦੇ ਵਾਪਾਰਾ ॥ ਸਤਿਗੁਰਿ ਤੁਠੈ ਪਾਈਅਨਿ ਅੰਦਰਿ ਰਤਨ ਭੰਡਾਰਾ ॥

ਵਿਣੁ ਗੁਰ ਕਿਨੈ ਨ ਲਧਿਆ ਅੰਧੇ ਭਉਕਿ ਮੁਏ ਕੂੜਿਆਰਾ ॥ ਮਨਮੁਖ ਦੂਜੈ ਪਚਿ ਮੁਏ ਨਾ ਬੂਝਹਿ ਵੀਚਾਰਾ ॥

ਇਕਸੁ ਬਾਝਹੁ ਦੂਜਾ ਕੋ ਨਹੀ ਕਿਸੁ ਅਗੈ ਕਰਹਿ ਪੁਕਾਰਾ ॥ ਇਕਿ ਨਿਰਧਨ ਸਦਾ ਭਉਕਦੇ ਇਕਨਾ ਭਰੇ ਤੁਜਾਰਾ ॥

ਵਿਣੁ ਨਾਵੈ ਹੋਰੁ ਧਨੁ ਨਾਹੀ ਹੋਰੁ ਬਿਖਿਆ ਸਭੁ ਛਾਰਾ ॥ ਨਾਨਕ ਆਪਿ ਕਰਾਏ ਕਰੇ ਆਪਿ ਰੁਕਮਿ ਸਵਾਰਣਹਾਰਾ ॥੨॥

# What will we learn?

- Develop a common understanding of Poverty. Work through some common examples that are used to explain and understand poverty in the world
- Understand why it's a critical issue for many countries around the world and what countries are doing to solve it
- Understand Gurbani's viewpoint on poverty - Spiritual poverty and Spiritually Rich
- How can we take guidance from Gurbani to help us solve the issue of poverty in physical and Spiritual world

# GROUP ACTIVITY

- ACTIVITY

- Make a group of students and give them this activity – Time 8-10 minutes.

- Questions

- What comes to your mind, when you think about poor or poverty?
- What comes to your mind, when you think about rich?
- What is better between the both?

# Poor Definition

- One of the definitions in Australia (as per Brotherhood of St. Laurence)
- Poverty is both:
  - the lack of access to an adequate material standard of living (in terms of food, shelter, clothing and health) resulting primarily, but not only, from inadequate income; and
  - the lack of opportunity to participate fully in society (for example through employment, education, recreation and social relationships).
- Definition of poverty can be different in every country and even within the same country definition may change as living standards change over the time.
- For e.g., at one time car may have been a luxury for society but now it's almost a necessity and someone who can't afford a basic car may come under the definition of poor in some societies.

[https://www.aph.gov.au/parliamentary\\_business/committees/senate/community\\_affairs/completed\\_inquiries/2002-04/poverty/report/c02](https://www.aph.gov.au/parliamentary_business/committees/senate/community_affairs/completed_inquiries/2002-04/poverty/report/c02)

# Rich Definition

- Rich means:
  - Having lot of possessions, especially material wealth
  - Having high quality life in material world
  - Able to afford things beyond necessities and doesn't have to worry about money for day-to-day survival
- Definition of rich can be different in every country and even within the same country definition may change as living standards change over the time.
- For e.g., at one time someone having a mobile was rich in India but now it can be bought by anyone.

# Guess

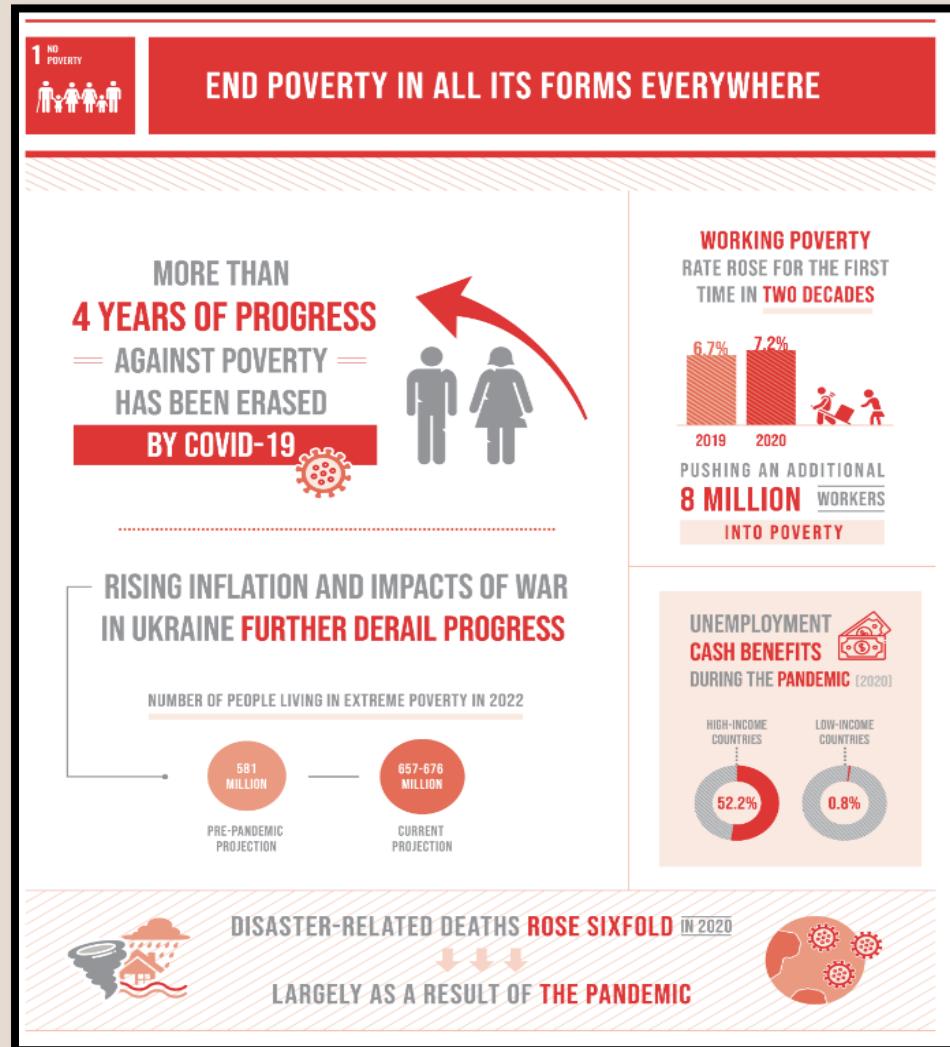
- Who is Rich or Poor in following images? Why?



# Discussion

- What is better? Being rich or poor? Why?
- Can overall wellbeing (happiness, making friends, healthy, intelligence) of an individual be measured only by money?
- Do you know what is the meaning of Social Welfare program?
- Can you give an example of any social welfare program run by Government?

# Development Goal - Globally



One of the top priority of countries across the world is to get rid of poverty. Please follow the link below to learn more about this goal:

<https://sdgs.un.org/goals/goal1>

Spend sometime with parents to learn:

- What is UNO?
- Why did it come into existence?

# Assignment 1

- <https://forms.gle/i5Ja3NMUDFtW86Y46>

# GROUP ACTIVITY

- ACTIVITY
- Make a group of students and give them this activity – Time 8-10 minutes.

John belongs to a very rich family. He has access to money to buy anything he wishes to and travel to any part of the world that he can think. Lot of money has made him develop ego that he owns everything, and he talks very rudely to others. He believes it's OK to treat everyone around him with abusive and rude language. John believes he is very rich but everyone around him thinks that he is poor.

- Questions
  - Why do you think people around John believe he is poor?
  - What do you think is more important? Being rich by money or values?

# Spiritually Poor

ਕਹਿ ਕਬੀਰ ਨਿਰਧਨੁ ਹੈ ਸੋਈ ॥ ਜਾ ਕੇ ਹਿਰਦੈ ਨਾਮੁ ਨ ਹੋਈ ॥੪॥੮॥

ਰਾਗੁ ਭੈਰਉ : ਕਬੀਰ ਜੀ : ੧੧੫੯

**ਨਿਰਧਨੁ** – Poor

**ਹਿਰਦੈ** – Deep Inside / Behaviour

**ਨਾਮੁ** – Virtues of Jot / Wisdom of Gurbani

Link this pankti to the activity and how this can help John to improve his behavior

# Spiritually Poor

ਕਹਿ ਕਬੀਰ ਨਿਰਧਨੁ ਹੈ ਸੋਈ ॥ ਜਾ ਕੇ ਹਿਰਦੈ ਨਾਮੁ ਨ ਹੋਈ ॥੪॥੮॥

ਰਾਗੁ ਭੈਰਉ : ਕਬੀਰ ਜੀ : ੧੧੫੯



Says Kabeer Jee - The person who doesn't have good values / behavior / virtues of Waheguru Jee in life is **spiritually poor**.

John may be financially wealthy, but Gurbani states that a lack of good values makes him spiritually poor. His ability to easily obtain whatever he desires prevents him to appreciate the value of what he has. This makes him **spiritually poor**.

# Summary

- Gurbani's focus is on **inner values** that drive my behavior and actions in the physical world.
- Gurbani advises that my wellbeing is not dependent upon being **physically rich** only. I need to be **spiritually rich** to live an overall balanced life.
- While doing all the physical activities, I should never lose the focus on earning **inner wealth**. When my focus is on earning **physical wealth** only and ignore the inner wealth, it impacts my behavior and well being in the long run.

# Assignment 2

<https://forms.gle/kKdwT3vPkcRNPX8M9>

# GROUP ACTIVITY

- ACTIVITY

- Make a group of students and give them this activity – Time 8-10 minutes.

John has been tasked by his parents to make a business deal with leading company. John's ego makes it believe that it's only him who will win it and he doesn't need to do hard work for it. Instead, he spends time with friends doing party and even gets involved in drugs and alcohol. Having bad habits impacts his health and that becomes reason for pain in his life. He has even bigger mental pain when he is informed that he has missed the business deal and now he doesn't know how to face his parents.

## Questions

- Why do you think John lost the deal?
- Why do you think he is having issue in facing his parents?
- Do you think mental pain is no less than physical pain? Can money help fix mental pain?

# Spiritually Poor

ਮਾਇਆ ਜੇਵੱਡ ਦੁਖੁ ਨਹੀ ਸਭਿ ਭਵਿ ਥਕੇ ਸੰਸਾਰੁ ॥ ਗੁਰਮਤੀ ਸੁਖੁ ਪਾਈਐ ਸਚੁ ਨਾਮੁ ਉਰ ਧਾਰਿ ॥੩॥

ਸਿਰੀ ਰਾਗ - ਮ:੩ - ੩੯

**ਮਾਇਆ** – Distractions / Attractions

**ਦੁਖੁ** – Pain (Mental and Physical)

**ਭਵਿ ਥਕੇ** – Wondering

**ਸੰਸਾਰੁ** – Physical and mental world

**ਗੁਰਮਤੀ** – Focusing on teachings of Gurbani /  
Listening to Good Voice

**ਸੁਖੁ** – Peace forever

**ਸਚੁ ਨਾਮੁ** – Voice that is forever / Waheguru Jee

**ਉਰ ਧਾਰਿ** – Deep inside the heart

Link this pankti to the activity and how this can help John to improve his behavior

# Spiritually Poor

ਮਾਇਆ ਜੇਵੱਡ ਦੁਖੁ ਨਹੀ ਸਭਿ ਭਵਿ ਥਕੇ ਸੰਸਾਰੁ ॥ ਗੁਰਮਤੀ ਸੁਖੁ ਪਾਈਐ ਸਚੁ ਨਾਮੁ ਉਰ ਧਾਰਿ ॥੩॥

ਸਿਰੀ ਰਾਗ - ਮ:੩ - ੩੯



**Distractions** in my **mental world** make me lose focus from my target and in the end become reason of my **pain**.



**Teachings of Gurbani** or **Good Voice** should be the primary focus of my life. By adopting the Gurbani's message at depth of my heart gives me **peace forever**

John ignored the good voice, and his money and possessions made him develop ego. This created **distractions** in his life, and he couldn't focus on his goal that his parents gave him. Similarly, when we don't have **Gurbani** in our life, we get distracted and lose the focus from goal of this life. Distractions make me spiritually poor and impact my mental health which can't be fixed by any amount of physical money.

# Summary

- Being **spiritually poor** makes me unfit to manage physical money and possessions.
- **Physical money is temporary** and there is always the fear to lose it and that becomes reason for my **stress**. If I am not contented, then no amount of money is enough for me and desire to earn more and more also leads to **stress** in my life
- Being **spiritually poor**, makes it hard for me to share my possessions with others. I start to **lose the faith** that Waheguru Jee will always take care of me
- **Spiritually poor** also develops **ego** of physical possessions and even jealousy for the ones who have more possessions.
- Choice is always mine – I can feed my mental world with Gurbani and be **peaceful** or stay attracted in maya forever, be distracted from goal of my life and **impact my own wellbeing**.

# Assignment 3

- <https://forms.gle/gdmLULkdnckBfDoV9>

# Revision

- What have we learnt about Physical Poverty in this chapter?
- What have we learnt about status of poverty in different countries?
- Can you now differentiate between physical and spiritual poverty?
- Can you become spiritually rich overnight?
- Do you think being physically rich or poor has any impact on your behavior?

# Purpose of Revision

- Ensure kids understand how different countries manage poverty in different ways.
- Ensure kids understand that being rich or poor doesn't matter. Key point is to be spiritually rich by the help of Gurbani.
- Being spiritually rich is not an overnight thing. Like we prepare from childhood to become a scientist, doctor or engineer. Similarly, we need to prepare on daily basis from childhood to become spiritually rich.

# GROUP ACTIVITY

- ACTIVITY
- Make a group of students and give them this activity – Time 8-10 minutes.

Gurmukh Singh is a daily worker and is hardly able to meet the basic needs of his family from his wages. Despite all the financial challenges, he is always contented and grateful to Waheguru Jee for everything. He does lot of Sewa at local gurdwara sahib and at times donates money for social causes. He helps other needy people in the locality by teaching them and encouraging them to stay connected to Gurbani and be thankful to Waheguru Jee. Everyone in community thinks he is rich person.

- Questions
  - Why do you think people around Gurmukh Singh believe he is rich?
  - Gurmukh Singh has limited resources in life, but he is still able to do lot of community work. How?

# Spiritually Rich

ਮਤਿ ਵਿਚਿ ਰਤਨ ਜਵਾਹਰ ਮਾਇਕ ਜੇ ਇਕ ਗੁਰ ਕੀ ਸਿਖ ਸੁਣੀ ॥

ਜਪੁ ਜੀ ਸਾਹਿਬ : ਪਉੜੀ ੬ - ੨

**ਮਤਿ** – Understanding / Behavior

**ਰਤਨ ਜਵਾਹਰ ਮਾਇਕ** – Expensive gems and stones

**ਗੁਰ** – Gurbani / Inner Voice

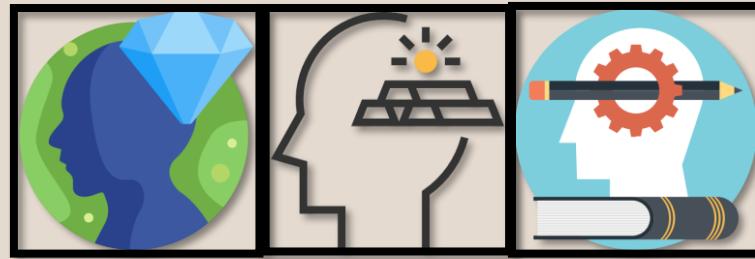
**ਸੁਣੀ** – Listens with inner ears i.e. mental ears.

Link this pankti to the activity and how Gurmukh has adopted this pankti in life

# Spiritually Rich

ਮਤਿ ਵਿਚਿ ਰਤਨ ਜਵਾਹਰ ਮਾਇਕ ਜੇ ਇਕ ਗੁਰ ਕੀ ਸਿਖ ਸੁਣੀ ॥

ਜਪੁ ਜੀ ਸਾਹਿਬ : ਪਉੜੀ ੬ - ੨



Listening to **Gurbani** with mental ears with the intent to adopt the **Gurbani** in life, makes us Spiritually rich. Wisdom of Gurbani is like **gems**, **diamonds** and **rubies** in physical world.

Gurmukh Singh may be poor in physical terms, but he is spiritually very rich by being contented and satisfied. This enables him to share with others and be thankful to Waheguru Jee.

# Summary

- Gurbani's focus is on **inner values** that drive my behavior and actions in the physical world.
- Gurbani advise us to make sure we are **spiritually rich** by having **wealth of values**. Being **spiritually rich** makes it easier to share my resources – doesn't matter even if I have limited resources.
- Inner **wealth** also gives me the wisdom on how to best use the resources that Waheguru Jee has given us. It motivates me to learn from people who have more wisdom than me as opposed to being jealous of them.
- This **spiritual wealth** is within all of us; we can understand it with the help of Gurbani and adopting its teachings in life. This is the wealth that we are here to earn.

# Assignment 4

- <https://forms.gle/b7S2hjpKQeZG41Q76>

# GROUP ACTIVITY

- ACTIVITY

- Make a group of students and give them this activity – Time 8-10 minutes.

Gurmukh Singh works in John's factory. John one day visits the factory and very surprised to see that everyone in the factory is stuck around Gurmukh Singh during the lunch time. He is discussing with them how to stay contented and peaceful in life. At the same time, he is learning from others on how they practice good things in life. John is surprised to see how everyone is freely sharing their knowledge. John believes sharing knowledge will create competition in his life, so he keeps everything to himself.

- Questions

- Why do you think John and Gurmukh Singh have different views on sharing knowledge?
- What do you think happens when we share or don't share the knowledge?

# Spiritually Rich

ਖਾਵਹਿ ਖਰਚਹਿ ਰਲਿ ਮਿਲਿ ਭਾਈ ॥ ਤੇਟਿ ਨ ਆਵੈ ਵਧਦੇ ਜਾਈ ॥੩॥

ਰਾਗ ਗਊੜੀ - ਮ:੫ - ੧੮੫

**ਖਾਵਹਿ** – Consume wisdom to improve own life

**ਖਰਚਹਿ** – Share wisdom

**ਰਲਿ ਮਿਲਿ** – with like minded people / sangat / humanity

**ਤੇਟਿ** – shortage

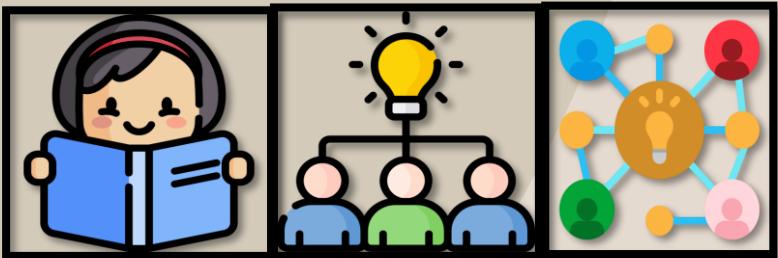
**ਵਧਦੇ** – Ever increasing

Link this pankti to Gurmukh Singh behavior. How is he implementing it in his life?

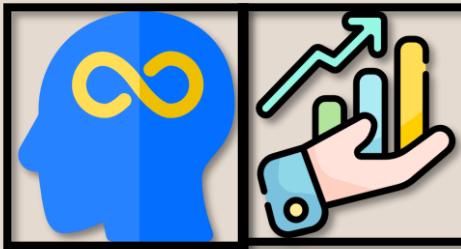
# Spiritually Rich

ਖਾਵਹਿ ਖਰਚਹਿ ਰਲਿ ਮਿਲਿ ਭਾਈ ॥ ਤੋਟਿ ਨ ਆਵੈ ਵਧਦੇ ਜਾਈ ॥੩॥

ਰਾਗ ਗਊੜੀ - ਮ:੫ - ੧੮੫



Wisdom (spiritual wealth) gained by **adopting** Gurbani helps me learn that this knowledge should be further **shared** with like minded people / sangat.



Unlike physical wealth, the wealth of knowledge doesn't decline by sharing. In fact, it keeps **increasing**, every time we share or learn from others.

Gurmukh Singh has spiritual wealth and it's increasing by sharing. John's knowledge is about physical wealth and lack of spiritual wealth makes him believe that sharing knowledge is not good. He thinks by sharing knowledge others may steal his ideas and become rich too.

# Summary

- Spiritual wealth can be earned by adopting Gurbani in life. The virtues / good habits that I adopt by learning from Gurbani is my real wealth.
- This wealth keeps increasing as I share / learn from others. The more I spend (share), the more it increases. This not only improves my wellbeing but inspires me to share with others to help them improve their wellbeing too.
- Spiritual wealth can not be destroyed by fire, water or hackers. It stays with me forever and guides me to always make decisions in real life.
- As per Gurbani the individuals / society that focuses more on spiritual wealth is more at peace, happy and blissful.
- Physical poverty can be reduced in the world if there was more spiritual wealth with people who have physical wealth. The more they will be educated on benefits of sharing, more wealth of this world will be distributed

# Assignment 5

- <https://forms.gle/pnrgNHJ8N8ZsuP6L7>

# Theme Sabad - Lets Learn from It

ਇਕਿ ਰਤਨ ਪਦਾਰਥ ਵਣਜਦੇ ਇਕਿ ਕਚੈ ਦੇ ਵਾਪਾਰਾ ॥  
ਸਤਿਗੁਰਿ ਤੁਠੈ ਪਾਈਅਨਿ ਅੰਦਰਿ ਰਤਨ ਭੰਡਾਰਾ ॥

ਇਕਿ – Some.

ਰਤਨ ਪਦਾਰਥ – Wealth of Wisdom.

ਵਣਜਦੇ – Trade.

ਕਚੈ – Falsehood, anything that is not permanent.

ਵਾਪਾਰਾ – Traders.

ਸਤਿਗੁਰਿ – The one who gives knowledge of Truth (Gurbani).

ਤੁਠੈ – Blessings.

ਅੰਦਰਿ – Inside us.

ਰਤਨ ਭੰਡਾਰਾ – Wealth of wisdom.

ਵਿਣੁ ਗੁਰ ਕਿਨੈ ਨ ਲਧਿਆ ਅੰਧੇ ਭਉਕਿ ਮੁਏ ਕੂੜਿਆਰਾ ॥ ਮਨਮੁਖ  
ਦੂਜੈ ਪੱਚਿ ਮੁਏ ਨਾ ਬੂਝਹਿ ਵੀਚਾਰਾ ॥

ਵਿਣੁ – Without.

ਗੁਰ – knowledge or teachings of truth (Gurbani).

ਕਿਨੈ ਨ – No one can.

ਲਧਿਆ – Find.

ਅੰਧੇ – Mentally Blind.

ਭਉਕਿ – Mind keeps speaking useless things (like dog barks for no reason)

ਮੁਏ – End their life.

ਕੂੜਿਆਰਾ – the ones who keep dealing with falsehood.

ਮਨਮੁਖ – The ones who don't follow Gurbani.

ਦੂਜੈ – Live in duality / confused.

ਬੂਝਹਿ – Understand.

ਵੀਚਾਰਾ – Teachings of Gurbani

# Theme Sabad - Lets Learn from It

ਇਕਸੁ ਬਾਝਹੁ ਦੂਜਾ ਕੇ ਨਹੀ ਕਿਸੁ ਅਰੈ ਕਰਹਿ ਪੁਕਾਰਾ ॥ ਇਕਿ  
ਨਿਰਧਨ ਸਦਾ ਭੁਉਕਦੇ ਇਕਨਾ ਭਰੇ ਤੁਜਾਰਾ ॥

ਇਕਸੁ—Good Voice within us.

ਬਾਝਹੁ — Except.

ਦੂਜਾ ਕੇ ਨਹੀ — No one else.

ਪੁਕਾਰਾ — Pray.

ਨਿਰਧਨ — Spiritually Poor.

ਭੁਉਕਦੇ — Mind keeps speaking with no objective (like a dog barking for no reason).

ਭਰੇ — Filled.

ਤੁਜਾਰਾ — Big Vault or Lockers like banks have.

ਵਿਛੁ ਨਾਵੈ ਹੋਰੁ ਧਨੁ ਨਾਹੀ ਹੋਰੁ ਬਿਖਿਆ ਸਭੁ ਛਾਰਾ ॥ ਨਾਨਕ ਆਪਿ ਕਰਾਏ ਕਰੇ ਆਪਿ  
ਹੁਕਮਿ ਸਵਾਰਣਹਾਰਾ ॥੨॥

ਵਿਛੁ — Without.

ਨਾਵੈ — Message of Inner Voice.

ਧਨੁ — Wealth.

ਨਾਹੀ — No.

ਹੋਰੁ — Anything Else.

ਬਿਖਿਆ — Useless.

ਸਭੁ — Everything.

ਛਾਰਾ — Ashes.

ਆਪਿ — Myself.

ਕਰਾਏ — Do things.

ਹੁਕਮਿ — Message of Good Voice.

ਸਵਾਰਣਹਾਰਾ — Makes me a better human.

# Keywords from Gurbani

ਗਰੀਬ / ਗਰੀਬਾ / ਗਰੀਬਾਨੇ – Humble

ਨਿਰਧਨੁ – Spiritually Poor

ਰੰਕ – Lacks physical wealth (beggar)

ਭੁਖਾ - Greedy

ਮਾਲੁ ਧਨੁ – Worldly Wealth

ਧਨੁ – Spiritual Money (Virtues)

ਰਾਸਿ - Wealth of virtues (spiritual wealth)

ਧਨਾਦਿ – Very rich in physical world

ਭੀਖਕ / ਭੇਖਾਰੀ / ਮੰਗਤ – One who seeks wealth of wisdom from Gurbani

ਸੋਇਨ – Gold

ਰਤਨ ਪਦਾਰਥ / ਰਤਨ ਭੰਡਾਰਾ – Wealth of Wisdom

ਵਣਜਦੇ / ਵਾਪਾਰਾ – Trade or Traders. It comes in both the sense – trade of material things or trade of virtues.

ਤੁਜਾਰਾ – Vault or Locker used to keep money safe. In Gurbani it also comes as deep inside my heart where I keep the wealth of virtues

# Summary

- World has challenges at both levels – Physical poverty and Spiritual Poverty
- More we have **spiritually rich people** in this world, more they will share the resources with others and less challenges of physical poverty
- There are enough resources in the world for everyone to survive and sustain. It's all about how humans share their resources with each other to take care of well being people around them
- Money is important for survival, but it can't be the only driver of life. **Spiritual wealth** is more important to manage the overall well being in our life.
- **Gurbani** and **Sikh History** is full of examples to support wellbeing of humanity.

# Assignment 6

- <https://forms.gle/SAWhMQBumorbFSNLA>

# Activity

- There are 100 people in the town with following categories

| Category  | Physically Rich? | Spiritually Rich? | Comments  | Numbers | Percentage of money they own |
|---|------------------|-------------------|---|---------|------------------------------|
|  | Yes              | No                | Very rich and attitude is to accumulate for self only. No willingness to share with society and greed to keep having more and more. Generally stay in stress and have no sense of personal and community wellbeing  | 5       | 70%                          |
|  | Yes              | Little bit        | Have more money than what they need. They are aware about their mental well being but struggle to take time to earn spiritual wealth. At times they do participate in charity work, especially the one that helps to stay in limelight                                | 20      | 15%                          |
|   | Yes              | Little Bit        | Have good jobs in town. They can afford good schooling and necessities for kids. Objective of their whole life is to make sure kids get make more money than them. Generally aware that mental health and well being is important but don't give it a priority.       | 30      | 10%                          |
|  | No               | Yes               | Can hardly afford basic needs. Generally on daily wages but they still have lot of positive attitude in helping others who are struggling. Still do their best to educate kids but provide them with regular knowledge on why values are more important than money.   | 25      | 3%                           |
|  | No               | No                | Can hardly afford basic needs. Generally on daily wages and are always grumpy that why Waheguru Jee didn't make them rich. Spend money on alcohol to overcome the grumpiness but it makes things worse as whatever little money they have gets spent on wrong things. | 20      | 2%                           |

What type of programs will you run to remove poverty from this town?

Hint – Will you only work to make physically poor, richer? Or spiritually poor more spiritually rich so that they share resources or combination of both?

# Activity



What do you understand from this picture, and can you link to what you have learnt in this chapter?