

"APPROACHING THE GOAL OF ECONOMIC PROSPERITY THROUGH THE BUDDHA'S TECHNIQUES "

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Abstract

The teachings of Buddha encompass not only the pursuit of enlightenment but also offer guidance for an easier daily life. These sermons provide a wealth of health, economic, and societal directives. The teachings of the Buddha were preached more than 2,600 years ago, but they are still up-to-date and still useful. Buddha's economic guidelines emphasize the importance of balancing self-interest and charity in the pursuit of wealth. This study aims to explore and analyze how the principles and techniques derived from Buddhist teachings can contribute to the achievement of economic prosperity. By examining how the principles of mindfulness, compassion, and ethical considerations can be integrated into economic activities, this research seeks to uncover practical applications that individuals and businesses can adopt to enhance their economic well-being while fostering a more sustainable and harmonious society. In this research paper, all the data were collected from *Pāli* Texts, *Aṭṭhakathā*, other Texts, and the internet articles. Descriptive methods were used for data analysis.

Keywords - business, financial wealth, economic prosperity

Introduction

The Buddhist economic system is the perfect framework for the modern world as it prioritizes sustainability, fairness, justice, and compassion for both individuals and society. This system amalgamates ancient wisdom with contemporary issues, thereby establishing a framework that is relevant in the present times and will continue to benefit generations to come. The Buddhist economic system advocates for a holistic view of the economy, one that takes into account the social, environmental, and spiritual dimensions of economic activity. Business ventures that incorporate Buddha's teachings on right livelihood, ethical practices, employee retention, and sound financial management are the key to financial success while also positively contributing to society. By emphasizing ethics and compassion, this approach to business offers a unique path to success, making it the ideal choice for those seeking to create positive change in the world. The central tenet of this approach is the pursuit of well-being, not just for oneself but for all, resulting in national prosperity and a sustainable world at large.

The advantages of economic prosperity

Wealth is a coveted possession for many individuals, who aspire to achieve a higher standard of living than their current one. The fundamental needs of a human being include sustenance, clothing, and shelter, along with a fulfilling occupation. Despite fulfilling these necessities, people often yearn for an even better life, which is commonly associated with financial prosperity. The advantages of being affluent are multifarious, as it enables individuals to cultivate themselves and support their surroundings. They, who in youth have neither led a life of Purity nor have acquired wealth, lie helplessly like arrows that have lost momentum, moaning and sighing after the past.² In contrast, those who lack economic resources not only live in impoverished conditions but also face limitations in their ability to contribute to the betterment of their community. Similarly, those without a viable occupation experience significant hardship.

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|--------------------|---|-------------------------------------|
| (1) Dalidda dukkha | - | Suffering |
| (2) Inadāna dukkha | - | Suffering due to debt and borrowing |

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² Dhp,64

- | | | |
|----------------------|---|--|
| (3) Vaḷḷa dukkha | - | Suffering due to increased interest |
| (4) Sodanā dukkha | - | Suffering from being asked for a debt |
| (5) Anusariya dukkha | - | Suffering because the creditor follows him |
| (6) Vandhana dukkha | - | Sufferings such as being arrested and imprisoned for not being able to pay debts. ¹ |

Therefore, it is imperative to strive toward financial success through ethical and legitimate means. The Buddha's teachings emphasize the importance of cultivating wealth with good intentions and lawful methods. In one of his teachings, the Buddha stated, "*Dhanam hinena cajemitto, Putta dārā sahodaro, Dhanavanteva sevanti, Dhanam loke mahāsakhā*"². It means that when one lacks wealth, friends, family members, and loved ones tend to distance themselves, and individuals tend to seek companionship with the affluent. He, who is full of faith and virtue, and who also possesses fame and fortune, is held in reverence wherever he goes.³ Hence, it is crucial to pursue financial prosperity with the right motives and lawful measures.

Moreover, the Buddha encouraged laypeople to pursue wealth for five benefits, which enabled them to lead a dignified and fulfilling life in society. These benefits include supporting oneself and one's family, assisting friends and loved ones in need, making charitable contributions, contributing to the betterment of society, and achieving spiritual growth. The benefits of economic prosperity are:

1. A wealthy person makes himself, his family, and his relatives happy
2. A wealthy person can support friends and colleagues
3. A wealthy person can keep his well-being alive when the five dangers* occur
4. A wealthy person properly offers those worthy of offering
5. A wealthy person can offer donations to monks and nuns⁴

The Buddha said that we should seek business with these objectives.

When an individual possesses significant wealth, they are capable of fulfilling parental obligations by providing their children with financial support and inheritance. Similarly, they can take care of their parents if the need arises. Such individuals can also extend their generosity to friends, which can foster strong bonds of friendship. Additionally, they can leverage their financial resources to protect themselves during times of danger.

Moreover, those who are capable of doing so, should make charitable donations to deserving relatives and friends, contribute to the upkeep of five obligations, make offerings to deceased parents and relatives, pay taxes to the government, and provide support to traditional spirits. Charitable donations can be made to monks in the form of food, medicine, education, and support for their monastic lifestyle. As from a collection of flowers many a garland can be made by an expert florist much good can be done (with wealth, out of faith and generosity,) by one subject to birth and death.⁵ Furthermore, conducting business with noble intentions is not only beneficial to one's well-being, but it also promotes the greater good.

¹ A-II, 309

² Lokanīti, 103

³ Lokanīti, 115

* water, fire, the evil king, thief, people who do not love or dislike

⁴ A-II, 41

⁵ Dhp, 23

Selecting the appropriate career path

The decision to pursue a particular occupation is personal, influenced by individual circumstances and familial obligations. However, adhering to the principles of righteous living, as espoused by the Buddha, is an essential aspect of a virtuous life. The concept of "right livelihood" is one of the Buddha's eightfold paths, and it involves avoiding behaviors that cause harm to others. In the realm of business, adopting a "right livelihood" means conducting oneself in a manner that is ethical and does not inflict harm on others. A contemporary interpretation of "right livelihood" emphasizes the importance of pursuing meaningful and worthwhile endeavors that benefit society at large. By choosing a career that aligns with one's values and contributes to personal growth, individuals can engage in a psychologically fulfilling pursuit of self-realization, rather than viewing work solely as a means of earning a livelihood.

When engaging in business activities, it is essential to trade only in ethical and legitimate goods. In contemporary times, the inclusion and sale of chemicals unfit for human consumption, the use of dyes to enhance the appearance of products, and the injection of growth hormones to increase size may cause significant harm to consumers. Profiting from such fraudulent and unethical business practices is short-lived and has negative repercussions for the perpetrator. The Buddha prohibited trading in arms, slaves, animals, intoxicating substances, and poisons.¹ Buddhist economics focuses on simplicity (the reduction of desire and desire) and nonviolence.² During the reign of the Buddha, four women in the kingdom of Rājagṛha had not led a life of propriety. Consequently, they were sold to buyers under pretenses. Upon their demise, they lamented, "We sought wealth and prosperity through improper ways in our previous lives. Now, but now we have reached the life of (*Brittā*) hungry ghosts."³ A virtuous sage, akin to a bright fire, exudes an aura of righteousness that is unmistakable. Like a bee that only collects nectar from flowers, without causing any harm, a virtuous sage is known to collect his property justly, without oppressing others or causing them any harm. As a result, his wealth grows steadily, much like a termite mound that rises gradually, but surely.⁴ Avoiding the kind of business that the Buddha forbids, and making a right living, will reap the benefits of both the present and the life of the cycle. The adoption of mindfulness, compassion, and ethical practices is expected to contribute to a more sustainable and enduring economic growth model, reducing the negative impact on the environment and promoting long-term societal well-being.

Key prerequisites for accomplishing business triumph

Knowing the best ways to improve your business will you reach your desired goal of economic prosperity. Without specific and good methods, it will be difficult to reach the desired goal. The Buddha spoke to *Dīghajāṇu* Brahmin about good ways to be prosperous in the present life.

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|-------------------|---|------------------------------|
| 1. Uṭṭhāsaṃpadā | - | Full of perseverance |
| 2. Ārakkhasaṃpadā | - | Fullness of care |
| 3. Kalyāṇamittā | - | Having good friends |
| 4. Samajīvitā | - | Balanced living ⁵ |

¹ A-II, 183

² <https://www.slideshare.net/SuyogPrajapati/the-buddha-his-teachings-and-buddhist-economics>

³ PvA, 261

⁴ D-III, 177

⁵ A- III, 107

(1) Full of perseverance

Those who want to be rich must be full of perseverance. According to the Buddha, perseverance, and fulfillment are the first necessary steps to attain blissful fulfillment. Though many people put in diligent effort when starting a business, they often slack off later. To achieve success, consistent effort is required. The story of Prince *Janaka* is a testament to the power of unrelenting perseverance. As the Bodhisattva swam in the sea for seven days without ceasing his diligence, the goddess *Mani Mekhlā* appeared from the sky and investigated why he was crossing the ocean, knowing full well that he could not reach the other side. Prince Janaka answers steadily and distinctly “Angle! In this world making an effort is not unbeneficial. It is certain only to get the extraordinary benefit. Even not seeing the ocean banks why should I lessen the diligence of men? Whether the banks can be seen or not I made an effort knowing the benefit of diligence”.¹

Pleased with his response, the goddess sent the Bodhisattva Janaka to the land of Mithila, where Prince Janaka longed to be, and placed him on a stone mat. Through his perseverance, Prince Janaka ultimately secured the coveted throne.² This story serves as a powerful reminder of the value of unyielding determination in the face of adversity. If a person is energetic, mindful, pure in his thought, word, and deed, and if he does everything with care and consideration, restrains his senses, earns his living according to the law (Dhamma), and, is not unheedful, then, the fame and fortune of that mindful person steadily increase.³ Those who persevere will experience the benefits of social life.

(2) Fullness of Care

To sustain long-term economic growth, it is crucial to preserve the funds that have been generated and collected. Failure to maintain a business, despite initial success, can result in lost wealth. The Buddha regarded property maintenance as the second most important factor in achieving financial stability. The rich man of eighty crores did not keep the wealth he had already acquired. Moreover, he did not strive for riches and ended up in poverty. One day, the Buddha stood at the door of a food store and saw a rich man and his wife who were taking the leftovers from the young novices and smiled. Venerable *Ānanda* inquired as to the reason behind Buddha's smile.

Buddha explained "Dear son *Ānanda*, look at that rich man and his wife, who have spent 80 crores of wealth and they are asking for food. If this rich man does not squander his wealth in his youth and is self-sufficient in small and large matters such as trading, he will become a great and wealthy individual in *Barānasī*. If he had chosen to become a monk in Buddha's religion, he would have attained the status of Arhat (*Arahathood*). Similarly, his wife would have become an *Anāgāmi*. But now that rich man has ruined the wealthy life, and he has also ruined being a monk and has become like a crane wandering in a dry lake.⁴ Economic wealth will be sustainable only if the existing wealth can be maintained. and he is also ruined.

(3) Having good friends

Having good friends is crucial in life, as they provide support during tough times and offer valuable advice. Good communication and opportunities are also benefits of strong friendships. Good friends can provide valuable support and offer sound advice, facilitate communication, and even present new business opportunities. The advice of friends can be instrumental in identifying ways to grow and improve one's business. Having good friends is a

¹ Min Yu Wai, 232

² J-2,171

³ Dhp,11

⁴ DhpA-II,81

reason for the growth of business. There are four types of true friends: A helpful person, who is the same in prosperity and adversity, who gives good guidance, and who is full of kindness.¹ The Buddha said that having a good friend fulfills all the necessary benefits. “Dear, *Ānanda*, as he who has a good companion, a good friend can even complete all the noble (path) deeds.”² The Buddha emphasized the role of good friends in promoting business growth and encouraged the adoption of sustainable financial practices.

(4) Balanced living

The concept of living a balanced livelihood, according to Buddha, entails maintaining a balance between income and expenses. In this regard, the Buddha gave this example of balancing income and expenditure, like weighing a balance when trading. “The trader raises and lowers the scale by a certain measure such that it is well-balanced and stable. If I use it like this, my income will be more than my outgoings. If I spend like this, my output will not be more than my income. He strives for a balanced lifestyle, where he has neither too much nor too little.”³ Some individuals may purchase and spend on expensive items or engage in activities that are disproportionate to their income, hoping to gain admiration from others within their environment. Such actions can be likened to those who eat figs. The Buddha cautioned against extreme austerity, such as abstaining from food and water, which can lead to death. Instead, the Buddha encouraged moderation in income and expenditure as a means to promote economic growth.

Picking a suitable location for business operations

The success of a business depends heavily on location and is an important factor in determining the profitability and sustainability of the business. It is imperative to select a strategic location that is easily accessible to customers and can generate potential market leads. The Buddha once said, “*Patirūpa desavoca*”,⁴ implying that being situated in a favorable place is a great blessing. Hence, finding a suitable environment is crucial for the success of any business. A well-located business can easily reach its target market, gaining a competitive edge over its peers. For example, the sales of a tea shop in a crowded area may be higher than the sales of a tea shop in a less populated area. This is how it is guided in the *lokanīti* book. “*Dhanavā sutivārājā, nadī vajjo cimepañca. Yattha dese na vijjanti, na tattha divasam vase*”.⁵ Do not live in a place where there is no rich man, no sage, no king, no river, and no physician. If these five are absent, one should not reside there even for a day. There will indeed be a lot of crime in the area where the power of the ruler's government is not dominant. Business owners need to do business in a law-enforcement area. Therefore, by carefully selecting an economically central location, businesses can achieve sustainable growth.

Investment and Employee retention

Investment is necessary to start a business. An investment is an asset or item acquired to generate income or appreciation. Appreciation refers to an increase in the value of an asset over time. When an individual purchases a good as an investment, the intent is not to consume the good but rather to use it in the future to create wealth.⁶ The scope of the business may vary, depending on the amount of investment made. However, it is possible to become a successful entrepreneur by starting with a small investment and reinvesting the profits. The Buddha encouraged to start a business with little investment. You can become a successful entrepreneur

¹ D-III,152

² S-I,

³ A-III,108

⁴ Khp,4

⁵ Dhp,194

⁶ <https://www.investopedia.com/>

by starting a business with a small amount of money and reinvesting the profits. "A wise man skilled in selling and buying, like a little fire blower, makes a successful man with a little capital."¹ the Buddha said. A small amount of capital combined with skill can increase the productivity of the business. Business skills are the best capital, according to the Buddha. Just as when the wind blows a small spark, the speed of the fire increases, so when a small amount of capital is combined with skill, the productivity of the business increases. An individual possessing expertise in their trade can initiate a business venture with a relatively low amount of capital.

Employee management refers to the processes used to ensure employees perform their best. It consists of keeping track of employees' achievements and progress, fostering healthy professional relationships, and giving them the tools, they need to succeed. Employees will be motivated to fulfill the organization's objectives. It can also lead to a boost in employee productivity, satisfaction, retention, and engagement.²

Skilled workers must be appropriately placed, assigned, and supported in the workplace for a business to grow and succeed. Employers are responsible for retaining talented workers in the long term. (1) Enlisting employees to work according to their strengths (2) Remuneration of employees and workers that they deserve (3) Providing health care to employees (4) Sharing food items with employees (5) Granting time off to employees³ are some strategies that employers can adopt to retain talented workers.

Efficient management of financial resources

Financial management is the planning, organizing, directing, and controlling of a business's monetary resources to achieve its goals. It is the appropriate use of an organization's financial resources, such as making investment decisions and employing cash management strategies to maximize profits and cut risk.

1. To achieve your business's financial goals
2. To help in decision-making
3. To maintain financial stability
4. To maximize shareholder value
5. To improve transparency and accountability
6. To ensure compliance⁴

The long-term success of a business can only be achieved if its income is managed effectively. To attain success as a professional in the business world, it is imperative to maintain a harmonious equilibrium between the inflow and outflow of financial resources. According to the Buddha's teachings, earned income should be divided into four parts: one part for basic needs, two parts for investment in the business, and one part for emergencies.⁵ When looking at the financial planning recommended by the Buddha, we see that half of the income is set aside to be reinvested in the business. Investment is indeed a cornerstone of economic prosperity, catalyzing growth and development. Buddhism has instructed us to collect a portion of the money received for spending when an unexpected disaster strikes. Buddha's financial planning is accurate and

¹ J- 1,2

² <https://www.forbes.com/advisor/business/employee-management/>

³ D-III,155

⁴ <https://cowrywise.com/blog/financial-management/>

⁵ D-III, 153

well-organized, but it needs to be adapted to today. It would be appropriate for low-income people to spend one instead of two-quarters of their investment.

Establishing a healthy lifestyle

The aphorism "Health is wealth" underscores the importance of prioritizing a sound physical and mental state in one's life. Health is prosperity. Health plays a critical position in human life. Building a prosperous life requires taking into account health. Health has a significant impact on life, including a person's economic growth. Health includes physical health and mental health. By balancing both physical and psychological development, we will be able to achieve success and prosperity. Hence, it is imperative to maintain both physical and mental health to achieve a balanced and fulfilling life.

The Buddha succinctly stated, "*Arojaparamālābā*"¹ to emphasize the significance of good health. Just as health is said to be a big bribe, it is only when a person is healthy that he can do his job with all his abilities and instincts. Indeed, the ability to work with full strength and intelligence is contingent on being in good health. Healthy people do not have to pay for medical expenses so they can spend more on business investments. We can enjoy the day's activities when we are in good health. Eating and exercise are essential for a healthy social life.

Those who are not healthy may struggle to attain their business goals. Moreover, ill health can affect the well-being of an entire family. If a family member has an unwell person, the rest of the family is worried about the person. Conversely, healthy individuals can focus their resources on business investments rather than medical expenses, enabling economic growth. Furthermore, a healthy body is replete with abilities that enhance daily activities.

Diet and physical activity are essential components of a healthy social life. Regarding eating food, the Buddha gave this guidance-"Bhikkhus, I ate only one meal. By eating that one meal, I was free from disease and full of health. It is seen as being free from worry, having strength, and being wealthy. Come, monks! You should also eat one meal at a time."² The "one meal method," as practiced in the Buddhist tradition, is not just a dietary choice but a holistic approach to well-being. This approach minimizes the risk of disease and promotes excellent health. Regarding physical activity, the Buddha encouraged walking regularly. Similarly, the Buddha encouraged regular walking as a means of reaping benefits such as traveling long distances, working diligently, and freedom from disease, indigestion, and strong integrity.³

In conclusion, the link between health and wealth is inextricable, and good health is a prerequisite for achieving economic success. Therefore, it is essential to prioritize one's health as a means of achieving a balanced and prosperous life.

Overcoming impediments to business prosperity

There are many obstacles to a successful business. The more clearly you know what the obstacles are that are preventing you from succeeding, the easier it is to overcome them. Factors that hinder economic growth (or causes of economic decline)

1. pursuit of women
2. drinking alcohol,
3. gambling,
4. having bad friends⁴

¹ M- II, 176

² M-I,175

³ A-II,24

⁴ A-III,109

During the time of the Buddha, pursuing women was considered an impediment to business. This teaching was predominantly directed at men since, during that era, the majority of people seeking economic prosperity were men. Pursuing women was viewed as a behavior that lacked moral integrity and dignity, and those who engaged in it were subject to public condemnation and shame from their families. Moreover, such behavior could lead to numerous negative consequences, including being hated by people, having many enemies, ceasing to enjoy good luck, the loss of wealth and prosperity, public humiliation, and separation from one's lover.¹

In addition to this, the Buddha discouraged the consumption of alcohol and drugs, which he viewed as hindrances to economic gain. Not only do individuals suffer from the adverse effects of alcohol consumption, but their families and society at large also bear the brunt of it, including physical ailments like liver disease and social stigmas like a lack of respect. These six evil consequences of indulging in intoxicants that cause infatuation and heedlessness: (i) loss of wealth, (ii) increase of quarrels, (iii) susceptibility to disease, (iv) earning an evil reputation, (v) shameless exposure of the body, (vi) weakening of intellect.² Similarly, gambling is also considered a recession, and those who indulge in it face serious consequences, including broken families and even death. Someone feels the consequences of gambling. These six evil consequences included in gambling: (i) The winner begets hate, (ii) the loser grieves for lost wealth, (iii) loss of wealth (iv) his words are not relied upon in a court of law, (v) he is despised by his friends and associates, (vi) he is not sought after for matrimony; for people would say he is a gambler and is not fit to look after a wife.³

The Buddha warned that associating with bad friends could also be an obstacle to wealth and prosperity. Associating with gamblers may cause addiction, and association with alcoholics may lead to alcoholism. Therefore, it is essential to choose friends and companions wisely. As the Buddha said, "*Bālasaṅgatacārīhi, dīghamaddhānasocati*".⁴ A person who wanders in the company of fools will be worried for a long time and only encounter suffering. The friends a person makes can either be a ladder that lifts us on our way to success or an obstacle. Therefore, to have a successful life, it's important to choose our friends wisely. Besides, those who wish to prosper should avoid pursuing women, consuming alcohol and drugs, gambling, and bad company. Not being able to maintain wealth for a long time is also a big hindrance to business development. The Buddha explained the reasons why wealth is not sustainable. The Buddha taught that there are four reasons why wealth does not last for a long time.

What are the four types of reasons? (1) Not searching for what is lost (2) Not fixing what needs to be fixed (3) Without discipline in eating (4) Appointing someone who has no morals as a steward.⁵ The importance of maintaining wealth for a long time is a significant factor in the development of successful businesses. By reflecting on the Buddha's teachings, business owners can gain valuable insights into the importance of financial discipline and the need to invest in long-term growth strategies.

Therefore, those who want to get rid of poverty and gain economic wealth can only overcome the obstacles mentioned above with wisdom and caution to avoid them, they will reach the desired goal of economic prosperity.

¹ AA-III, 232

² D-III, 148

³ D-III, 149

⁴ Dhp-207

⁵ A-I, 572

Conclusion

The concept of right livelihood is a core principle of Buddhist economics, emphasizing the importance of ethical conduct in business. Buddha's business strategies are flexible and can be adapted to various business situations, enabling individuals and organizations to create a more equitable and sustainable economic system.

By adopting the Buddha's view on the acquisition of wealth, individuals and organizations can create a higher quality of life for themselves and the wider human community. The Buddha's business strategies emphasize good goals and ways to reach them, promoting the creation of wealth through ethical means. Overall, Buddhist economics principles can potentially foster a more just and sustainable economic system that benefits both individuals and society as a whole.

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