

Spiritual investment & Socio- economic Development

Investment generally deals with the purchase of goods or services to generate more wealth or income by selling these on higher prices in near future. This investment may provide you economic satisfaction but if you invest for the welfare of the weaker section in the society, you will surely get both physical as well as mental satisfaction. Your investment for needy or destitute persons in your neighboring area may become a basis of their socio economic development and also an important lesson to these and others.

Meaning of spiritual investment:

Spiritual investment is a plan for a better future and happiness of those who belong to a weaker or neglected section of the society or in other words it is the investment of your money, time and efforts for the convenience of others. If your neighbor or relative is suffering in satisfying his basic needs and you help him in his difficult time, it will create an atmosphere of peace, pleasure and satisfaction. Time always rotates and nobody knows about his future. But if you have done spiritual investment , it will surely help you in your future. Financial investment may become a cause of loss because there is always uncertainty in this investment. But spiritual investment is always profitable because it creates good relations among people. These good relations pave the way for socio-economic development.

Difference between financial and spiritual investment

S.N.	Basis of Difference	Financial investment	Spiritual investment
1	Objective	Its objective is to earn profit or generate more income	Its objective is to protect and secure the lives of the economically & socially backward people.
2	Welfare	It is for personal & family welfare.	It includes the welfare of others- poor section of the society.
3	Focus	Its focuses on the future needs of investor & his family.	Its focus is on meeting the basic current needs of the destitute persons.
4	Risk	There is a fear of risk / loss in financial investment.	It is always profitable in the sense that it provides you respect , physical & mental satisfaction.

5	Example	Investment in shares, property, saving bank a/c, term deposits, fixed interest bonds etc.	Opening of schools/ colleges/ hospitals / waiting rooms / training & development programmes for the weaker section of society and providing basic facilities to the needy persons.
6	Guarantee	No guarantee of happiness & peace	It creates good relations in the society resulting happiness & peace

Types of investment:

Financial Investment includes-

- Commercial loan: It includes bank loan issued to businesses & governments.
- Official Flows: Assistance provided for development by developed countries to the developed nation.
- Foreign Direct Investment (FDI): Investment in a foreign country to buy or construct a factory/ building/plant/equipment is known as FDI. The earnings on FDI are in the form of profits such as dividends, retained earnings, royalty payment & management fee.
- Foreign Portfolio Investment (FPI): A category of investment instruments that may be easily traded as equity (stocks) or bonds of a foreign company.

Spiritual investment includes-

- Investment in basic needs: it includes financial assistance in the form of Roti (Bread) , kapda (cloth) and Makan (House) for poor persons in the society.
- Investment in education and training programmes: Professional education and training facilities to poor persons would help them in becoming self-dependent.
- Investment in health services: Medical facilities in rural/ urban areas to the needy persons.
- Assistance at the time of flood/ drought/earthquake to the affected persons at national or international level.

Spiritual investment & Religions

Hindu Religion & spiritual investment:

Christianity & spiritual investment :

Islam & spiritual investment:

