

SHECONOMY & SERENITY: HOW WOMEN'S WISDOM AND YOGIC BALANCE SHAPE MODERN ECONOMIES

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Abstract

The 21st century has seen women emerge as transformative forces in finance, leadership, and economic ethics. This chapter explores how Vethathiri Maharishi's SKY Yoga principles can integrate inner serenity with financial empowerment, positioning women as conscious architects of balanced growth. Using a mixed-methods review and thematic analysis, the study connects a theoretical framework—drawn from economic research, yogic philosophy, and feminist literature—with practical domains such as saving strategies, wealth management, and retirement planning. Findings reveal that cultivating inner awareness through yogic practices not only enhances decision-making and leadership but also fosters sustainable economic models. By linking spiritual consciousness with tangible financial practices, the chapter demonstrates how women's evolving economic roles can shape more ethical, resilient, and inclusive growth in the 21st century.

Keywords: *Sheconomy, Women Empowerment, Yogic Leadership, Financial Literacy, SKY Yoga, Wealth Management, Retirement Planning, Feminist Economics, Shakti, Sustainable Economy*

Introduction

Today, with the modernization, such as globalization and technological innovation, economies the world over are becoming more interdependent, more competitive and more sophisticated. Though this accelerated development has opened up very new opportunities, it has also indicated a layer of systemic issues that are deep rooted, like economic inequality, resources exploitation, social alienation and psychological burnout. This has escalated the demand of more inclusive, ethical, and sustainable economic model in such a turbulent environment. The rise of women in the global economy has been one of the most profound and revolutionary movements of this changing world not only as part of the workforce, but as entrepreneurs, shapers of policy, financial advisors and plan changers. This has become a worldwide trend commonly known in various quarters as the Sheconomy which means a shift in economic power and influence in favor of the women.

Yet such economic power cannot possibly be fully enjoyed in terms of material success. It should come with inner growth, emotional strength, and value-driven leadership- competencies that are usually cultivated through spiritual and yogic practices. Here the ancient knowledge of Yoga especially the system of Simplified Kundalini Yoga (SKY) created by Vethathiri Maharishi is extremely revealing, and extremely resourceful. SKY Yoga pays attention to self realization, mental clarity and conscious decision making and all are essential in establishing financial independence and ethical economic participation.

Women have a tendency to do more and even shoulder the responsibility of many roles including being caregivers, professionals, community developers and house economists among others due to intrinsic and social factors. Once the outer financial obligations flow with the inner spiritual state, not only do they achieve better results but they also guide with compassion, vision and integrity. Such harmony is provided by daily meditation, introspection, and energy fatening

which are suggested by the Vethathiri Maharishi. When women develop a peaceful inner state, they stand more chances of surviving in the contemporary economies and making sound financial choices as well as contributing to the welfare of societies.

It is the purpose of this paper to draw a linkage between financial empowerment and yogic serenity in demonstrating how a conjunction of conscious consciousness with monetary capacity can determine a more human and provable economic regime. It touches on the potential impact of the inner development of women through SKY yoga practices on the existence of outer systems, which are defined as budgeting and entrepreneurship at household level, wealth generation, and wealth distribution, retirement planning. By so doing, it presents a whole new paradigm where Sheconomy and Serenity is not one or the other but two sides of a coin in the realization of a better balanced economic future.

Review of Literature

- **In particular, Amartya Sen (1999)** focused on the concept of empowerment as a basis of economic development where, in contrast to access, capabilities and rather agency is pertinent.
- **Naila Kabeer (2005)** made a claim that financial independence with proper social transformation and self-feeling is the real financial independence.
- **Vethathiri Maharishi (2003)** presented an argument that sustainable wealth has to start in the chamber of inner peace and conscious thoughts which can be realized through meditation and self-analysis.
- **Satish Kumar (2011)** insisted on infusing ethics and spirituality into the economics which are attributes that women leaders frequently enshrine.
- **Hazel Henderson (2006)** proposed that feminine leadership provides the means of access to ethical markets and eco-friendly existence.
- Women who practice yoga on a regular basis have been revealed by Iyengar et al. (2008) to have better financial confidence.
- The role of SKY Yoga in improving clarity in the savings and investments of women as well as their leadership was recorded by Ramasamy & Devi (2022).
- **Clare Zammit (2019)** suggested that feminine leadership occurs when there is a sense of harmony between the internal position and the external power.

3. History of Women and Money

Women had played a significant economic role in India historically and this role can be traced back to the ancient times when women were not only appreciated as care givers but also they were considered as wealth custodians and decision makers of the household. Women enjoyed a great deal of economic independence in a number of regions of early India including matrilineal societies like the Nairs of Kerala. Wealth and ancestry transferred in the female line and women held key roles in controlling the agricultural land, domestic finance and resource of the society. Their standing in the family and in the society was of an economically strong and socially respected state.

With the coming of the colonial rule, however, this dynamic had been hugely changed. Legal systems that were imposed by the British brought about patriarchal laws of inheritance where a man became the head of the economic family being the central controller of wealth, thereby marginalizing women on matters regarding property ownership and financial control.

Eventually, this structural disempowerment impoverished large numbers of the population based on gender. The after- independence era was when the legal reform took place to rectify such injustices. Major laws including Hindu Succession Act 1956 aimed at giving women back their full rights to inherit property on an equal footing although these segments of the law were subject to cultural objections to the practical implementation of the laws.

With the economic liberalization witnessed in the 1990s, women were presented with new horizons that included opportunities in the employment sector through introduction of the private sector, increased access to education as well as development of entrepreneurship. More revolutionary was probably the emergence of microfinance movements in and Self-Help Groups (SHGs) in rural India giving women power to collectively save, obtain credit and start an income-generating activity. Such developments transformed the role of women not only as provisioners, but also as economic development producers. It is within this changing environment that this great Vethathiri Maharishi focused on the fact that without empowering the women in a society, a society will never prosper. As he observed, an empowered and awakened woman is the stabilizing force in a society and therefore, there was an interconnected relationship between inner integrity and the society that reached and attained a deal of social stability and harmony and a balance of economic stability. His teachings provide a spiritual support to the realization of how in the process of empowering women, there should be transformation not only in the outside world in terms of rights as well as in opportunities, but also how women should evolve within by coming to terms with themselves.

Homemakers: There is also the silent voice of Indian women across generations, especially those who have striven hard to support the economic stability of households by smart saving and economical ways of spending money. Being mostly excluded in the formal systems of finance, they have always shown the instinctual understanding of financial prudence, developed out of life experience, need and instinct. The conventional modes like saving by accumulating gold, investing in post office schemes, chit funds, recurring deposits were also popularized not only as vehicles of savings but also as a means that helped the individuals with emotional security and preparation in the future. Women have learned how to maximize each and every rupee, how to create priorities, and how to actually allocate funds to long term objectives such as children education, medical requirements, marriage, and home building even in the family earning moderate income.

It has also been revealed that the financial behavior of women is not speculative but rather goal-oriented and most often than not instigated by responsibilities in the future and not by expectations of risks or return. Writing about the saving habits of Indian women, Bose (2016) reveals that women are inclined to have a reason to save, preferring to deprive themselves of possible pleasures of life in favor of the good of the household. The same pattern of behavior is a culturally determined pattern of the action but at the same time it is the way of subconscious adaptation to the yogic principles of moderation, foresight and detachment. As some of these practices including SKY Yoga are incorporated within this concept, the financial decision made by women appears even more deliberate, organized and emotionally resistant. Introspection in the context of Yoga, as envisioned by Vethathiri Maharishi, makes a student of yoga examine his/her way of thinking, future aim, mood, and temper. The practice helps women become clearer of what is required rather than being excessive in their decisions that influence their budgeting.

Additionally, SKY Yoga approach of urging women to be disciplined, train in visualizations and plan into future goals can enable them to integrate their financial planning into the greater

purpose of their life. They no longer save out of any sense of fear or insecurity, but they can now save with confidence, clarity and purpose. Women acquire the emotional power to defer gratification, to shun impulse purchases and to be self-assured during economic insecurities through regular introspective activities and meditation. Through this manner, the coalescence of the common sense of saving and self-master through yoga creates a sustainable route of achieving lifelong financial stability not only to the self, but also to the families and the communities in general.

Managing Wealth, Marriage, Motherhood and Beyond

Women usually go through a series of economic roles in life starting as individual earners changing into partners in marriage and eventually to caregivers later in life when they become mothers. Although these transitions are empowering, they are often associated with career gaps, income inequality and lack of access to financial decision making. Expectations of society and family roles may further burden the economic independence of women, in cases where individual interests are put on second plane due to care or even emotional needs. Unless clearly navigated and sighted, these life stages can be disruptive to long-term savings, investment planning and retirement security.

These changes could be managed with emotional stability and conscious awareness using the tools of Yogic practices, particularly SKY Yoga. The Agna principle that is the core of the Vethathiri Maharishi system fosters the development of women-based choice-making, as it allows responding to the changes in life not based on the impulse, but with clarity. Due to the emotional volatility that typically comes with being in marriage, being pregnant, or having children, an individual would be able to maintain a level of calmness because in case of anything, the individual would continue to stay focused on their financial and future objectives. By means of daily reflection and inner-examination, women enhance their internal sense of stability as well as trust, which enables them to be financially informed even under emotionally taxing situations, thereby maintaining consistency within their economic empowerment as they go through the various stages of life.

Retirement Planning and Future Visioning

Retirement planning is one of the most forgotten but needed factors in the financial life of a woman. Although women are much more likely to participate in the workforce than decades ago, a huge majority of women retire with far less wealth than their male counterparts, because of several factors, including gender pay gap, interrupted careers as a result of taking care of dependents, and the lack of the ability to access wealth-building instruments. Such restrictions may expose women to potential dependency on other people in later stages of life especially on spouses or children when they are financially disadvantaged. Despite the increasing level of awareness, the understanding that one needs to plan retirement as early as possible is especially common among young women who can consider the issue as something far away or as self-evident of retirement. On this move, the government is launching campaigns to influence women to invest regularly and early in their lives through government schemes such as the Atal Pension Yojana, Public Provident Fund (PPF) and Systematic Investment plans (SIPs). There are also financial literacy workshops provided now by different NGOs and women cooperatives that are specifically concerned with retirement preparedness.

In yogic context and especially with Vethathiri Maharishi and his SKY Yoga, retirement is not considered as the end of productivity, but a period of transformation on the behalf of

achieving self-realization and social contribution. Introspection Part III: Future Vision gives a mental image of the old age, future emotional and financial demands and develops strategies to overcome them with clarity and composure, under the guidance of Maharishi. It is this active preparatory mindset that leaves women feeling excited and ready to tackle any obstacle they may come across with regard to retirement and does not leave them feeling anxious or scared. The discipline, detachment and goal-oriented living promoted by SKY Yoga will ensure that the woman has a mindset of being ready, to make the transition into the retirement stage appear as being an opportunity of further advancement, volunteering or even tutoring. Simply put, retirement with the help of financial planning and yogic awareness turns out to be a celebration of wisdom and inner satisfaction, instead of a period when a person can be seen as dependent and decreasing.

Conclusion

Sheconomy has changed the pattern of economy into a cultural and spiritual resurgence. Combining yogic peace of mind with economic power, women produce self-sustaining, ethical, and future-focused models of leadership. Whether it is budgeting and budget control at a domestic level or operation of international business at a large scale, the existence of conscious feminine energy is transforming prosperity. The practical implementation of the inner peace and the outer development vision of Vethathiri Maharishi relays to the empowerment of women financially. Looking towards sustainable economic routes, the world seeks stability in peaceful minds and caring management of yoga women. This could prove the way to safety in an uncertain future.

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