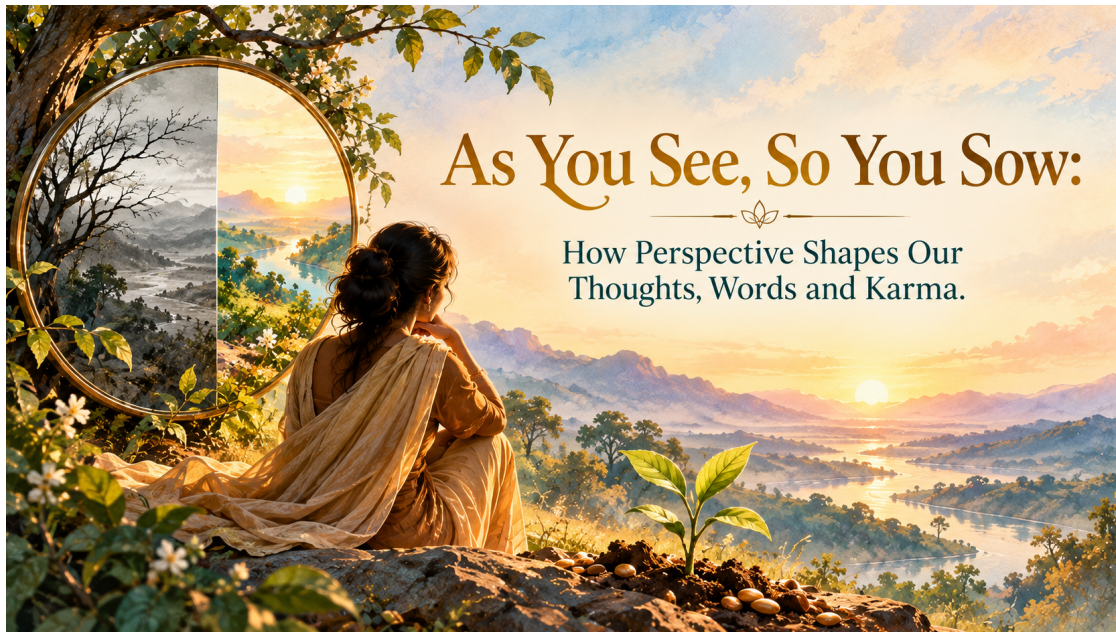




As You See, So You Sow

How Perspective Shapes Our Thoughts, Words and Karma

For more than two decades, I have sat with people — hundreds of them, perhaps well over a thousand — as they worked through what life had placed in front of them.

Different lives. Different circumstances. Different kinds of pain.

And yet, again and again, we arrive at the same quiet understanding:

Much of our suffering is shaped not only by what happens to us, but by how we look at it.

We carry fixed pictures of how things should go — how a person should behave, how a relationship should show up for us, how our effort should pay off.

I have put in this much work, so it should amount to that.

Some of these pictures are our own. Many are handed to us by family and society, with all their shoulds and shouldn'ts.

And when life doesn't match the picture, we suffer.

It Begins With How We See

One of the most useful things I know for loosening that grip is **perspective**.

Early in my career, I learned to look at any situation from three positions: the **worm's-eye view**, the **eye-level view** and the **bird's-eye view**.

Moving between them, something softens.

This is how I am seeing it right now.

This is how the other person may be seeing it.

And this is what might actually be happening.

Nothing is set in stone.

Perspective is never entirely neutral, either. It is coloured by our mood, our emotions and even our physical state.

One day you are deeply in love, certain it will last this life and the next seven.

The next day, a little out of sorts, that same beloved becomes someone whose chewing you cannot bear to watch.

I am sure every one of you has been there.

From Seeing to Sowing

Here is why this matters.

We rarely control what arrives in our lives.

But the way we **see** what arrives shapes how we **respond** to it — and how we respond is where our present action, and therefore our present karma, is being created.

So I decided to go deeper: into the texts I have studied, especially the Bhagavad Gita — which I first read as a student, through many commentaries, not as an expert — and into what I have witnessed in my work.

Let me begin with what karma is — and what it is not.

Most of us grew up hearing karma used as a threat or a promise:

Do bad, suffer later. Do good, get rewarded.

The Indian philosophical traditions offer something more nuanced. Different Hindu traditions understand karma in somewhat different ways, so there is no single, universally agreed account of exactly how karma operates.¹⁰

At its simplest, karma means action; in the broader doctrine, it refers to action and the consequences or fruits associated with it.¹⁰

And once you begin to see karma this way, a different question becomes possible.

Instead of:

“Why is this happening to me?”

we can begin asking:

“What am I creating in the way I meet it?”

A simple way I find useful for holding the teaching is as a four-part movement:

What has accumulated → what is unfolding now → what is being created now → what will unfold later.

The terminology varies between traditions. In particular, Kriyamana and Agami are sometimes treated as overlapping or synonymous terms.²

The four-part framework I use here is therefore a practical way of making the movement of karma easier to understand, rather than a claim that every school uses exactly these four categories.

First, What Karma Actually Means

The word *karma* comes from the Sanskrit root *kṛ* — “to do” or “to act.”

At its heart, it does not mean:

“Something bad that happened because you did something bad.”

It refers to action, and to the consequences associated with action.

And action is not only what the hands do.

It can move through a whole chain:

thought → intention → speech → action → consequence → impression

In many Indian philosophical traditions, the **intention** or motive behind an action carries particular importance.³

Two people may perform an outwardly similar action while the intention, motivation and circumstances are entirely different.

Consider a soldier who takes another person’s life while fighting to defend their country, and a murderer who deliberately takes a life out of personal hatred, revenge or gain.

The outward action — one person taking another person's life — may look similar.

But the intention, circumstances, sense of duty and inner state surrounding the action are profoundly different.

This does not mean that we can simply declare one action "good karma" and the other "bad karma."

Karma is subtler than a moral scorecard.

It invites us to look not only at *what* was done, but also at *why* it was done, from what inner state, under what circumstances, and with what attachment or identification.

This is one reason the Bhagavad Gita is such a fascinating text for this inquiry. Its teaching about action, duty, consequence and attachment unfolds in the extraordinary setting of a warrior standing on a battlefield, facing the consequences of what he is being asked to do.¹

It is not only what we do, but how and from where we do it, that matters.

The Four Movements of Karma

1. Sanchita — What Has Accumulated

Sanchita means **accumulated** or **gathered**.

In the Advaita Vedanta framework, Sanchita refers to the accumulated store of karma from the past — traditionally extending across previous births.²

Picture a vast warehouse of seeds.

Some came from pleasant experiences, some from painful ones. Many have not yet sprouted.

Sanchita is the storehouse.

Not everything in the warehouse has to show up in this life.

In the seed image: **Sanchita = all the seeds in the warehouse.**

2. Prarabdha — What Has Already Begun

Prarabdha carries the sense of **what has begun** or been set in motion.

In the traditional Vedantic framework, it is the portion of accumulated karma that has begun to bear fruit in the present life.²

This is the karma already unfolding.

Traditionally, it is associated with circumstances that have already come into the field of this life — the body and conditions into which one is born, and experiences and circumstances that arise without one's conscious choosing.

For example:

- the body you were born into
- your family and social circumstances
- certain conditions of your life
- opportunities and limitations you encounter
- experiences that arrive without your asking

If Sanchita is the whole bank account, Prarabdha is the portion already set in motion for this life.

In the seed image:

Sanchita is every seed in the warehouse.

Prarabdha is the seed already planted and growing.

This is why traditional teachings describe Prarabdha as something that has already begun to fructify.

But here is the subtlety that matters most:

This does not mean everything in your life is predetermined.

How you respond to what arises is still part of your present action.

Which brings us to the third movement.

3. Kriyamana — What You Are Creating Now

Kriyamana means **that which is being done** or **being created**.

It points to karma generated through our present thoughts, intentions, choices, words and actions.

This is where your freedom becomes especially interesting.

Say someone insults you.

The insult itself may be outside your control.

Your response is not entirely outside your control.

Response A

You retaliate.

You wound them back.

You carry the resentment.

You replay the conversation.
The conflict continues.

Response B

You pause.
You notice what is moving inside you.
You respond firmly, but without hatred.
And you allow the experience to complete itself.

The outer event is identical.

The quality of your response is different.

That response is where **Kriyamana** — present action — comes alive.

And notice what can influence the choice between A and B:

Perspective.

Stuck in the worm's-eye view, the insult is all you can see.

Rise even a little — to how the other person might be feeling, or to the larger picture — and another response becomes possible.

4. Agami — What Is Coming

Agami means **forthcoming**, or **that which is coming**.

In *Tattva Bodha*, Agami is one of the three traditional categories of karma, alongside Sanchita and Prarabdha.²

Some Vedantic teaching traditions use Kriyamana and Agami almost interchangeably, while other explanations make a useful distinction between the action being created now and the consequences that will arise from it.⁵

For the purpose of this article, I find that distinction helpful:

Kriyamana is what you are doing now.

Agami is what that action sets in motion for the future.

If you act with generosity again and again, those generous acts are being created now.

The consequences they generate belong to the future.

That is Agami.

How the Four Fit Together

Imagine your life as a farm.

- **Sanchita** is every seed you have accumulated, stored in the granary.
- **Prarabdha** is the seed already in the ground and growing — the circumstances unfolding around you now.
- **Kriyamana** is the seed you are planting today, through how you think, speak and act.
- **Agami** is the harvest those new seeds will yield later.

So, as a practical way of visualising the cycle:

Sanchita → **Prarabdha** → **present experience** → **your response (Kriyamana)** → **future consequence (Agami)** → **back into Sanchita**



This is a teaching metaphor rather than a universally standard fourfold formula. Traditional Vedantic sources more commonly present Sanchita, Prarabdha and Agami as the three categories, with Kriyamana often described as current karma or as another name for Agami.^{2,5}

But the insight I want to leave you with is simple:

You do not choose which seeds are already sprouting.
You do choose, moment by moment, what you plant next.

The Gita's Lens: Karma, Vikarma and Akarma

The four movements describe *when* karma is accumulated, unfolding or created.

The Bhagavad Gita asks another question:

What kind of action binds us, and what kind of action frees us?

In Chapter 4, verse 17, Krishna says that one must understand *karma*, *vikarma* and *akarma* because, as the verse puts it, the way of action is deep and difficult to understand.⁶

Vikarma — Action Against Dharma

Vikarma is commonly understood as prohibited, improper or wrongful action.

In a broad practical sense, we can understand it as action that goes against dharma — what is appropriate, right or aligned with one's ethical responsibility.

But there is an important qualification.

Interpretations of *vikarma* differ between commentators and philosophical schools.⁶

So I would hold this word lightly rather than turning it into another moral scorecard.

Akarma — Action That Does Not Bind

This is perhaps the most misunderstood of the three.

Akarma does not simply mean “doing nothing.”

The very next verse, Bhagavad Gita 4.18, speaks of the wise person who sees “inaction in action, and action in inaction.”⁷

The deeper question is not merely:

“Did I act?”

but:

“What was happening within me as I acted?”

Can I act without being completely possessed by the result?

Can I do what needs to be done without making the outcome the measure of my worth?

Can I participate fully without the ego continually insisting:

“I am the doer.”

and:

“I must get this particular result.”

This is where karma becomes an inner inquiry rather than a system of reward and punishment.

Nishkama Karma — A Way of Acting

Nishkama Karma is not another category of karma.

It is a **way of performing action**: action without attachment to its fruits.

The Bhagavad Gita's teaching in 2.47 is central here: act, but do not make the fruit of action the object of your attachment. Verse 2.48 continues with the idea of equanimity in success and failure.⁸

And this is where one of our most persistent knots begins to loosen:

I have put in this much work, so it should amount to that.

The work still matters.

The demand that life must give us the result we have decided we deserve is what we begin to loosen.

- You teach someone and give them your best — without requiring that they appreciate you.
- You love someone — without making “they must love me exactly the way I want” the condition for your peace.
- You work wholeheartedly — without making “I must succeed” the foundation of who you are.

The Gita's teaching is therefore subtler than: “Do good things.”

It asks something much deeper:

Can you act fully without being psychologically bound to the fruit of your action?

The Gita also explicitly describes performing one's duty without attachment.⁹

A Word of Caution

There is a real danger in taking the karma model too literally — in concluding that everything happening to me, or to anyone, is because of something done in a past life.

That is not the only way Indian philosophical traditions understand cause and effect. Contemporary scholarship also emphasises that Hindu traditions contain different understandings of karma and rebirth, rather than one single doctrine.¹⁰

And used carelessly, the idea of karma can do real harm.

It can lead us to blame people for their suffering.

Or to blame ourselves in ways that only deepen the wound.

I don't find that a useful application of the teaching.

The more alive question is:

Given what is happening now, what am I creating through the way I meet it?

This brings us back to the difference between Prarabdha and Kriyamana.

You may not control everything that arrives.

But you have some agency in **how you meet what arrives**.

And that meeting is where your present action is being made.

The Deepest Turn: Whose Karma Is It?

And here, for me, the teaching becomes something else entirely.

In Advaita Vedanta, the inquiry eventually moves beyond:

“How do I get rid of all my karma?”

towards:

“Who is the one to whom this karma belongs?”

This is the territory of Self-knowledge.

In the Advaita framework, knowledge of the Self is traditionally said to destroy accumulated Sanchita karma, while Agami no longer binds the knower in the same way. Prarabdha is traditionally described as continuing until the momentum that brought about the present body is exhausted.^{2,4}

The familiar analogy is that of an arrow:

The arrows still in the quiver represent what has accumulated.

The arrow already released represents Prarabdha.

It has left the bow.

It cannot simply be called back.

The liberated person, in this traditional Advaita understanding, may continue to act in the world without accumulating karma in the same binding way.^{2,4}

And perhaps that is why the question eventually changes.

It is no longer:

“How do I clear my karma?”

It becomes:

“Who is the one carrying the scorecard?”

Karma Is Not a Scorecard

Perhaps this is where I would leave you.

Karma was never meant, in my understanding, to become a ledger in which we keep adding up our good deeds and bad deeds.

It is not:

Good person. Bad person. Reward. Punishment.

It is a much more subtle inquiry into the relationship between:

action, consequence, attachment, identity and freedom.

Life will continue to bring us things we did not choose.

People will disappoint us.

Plans will fail.

Things we work hard for will sometimes not happen.

Things we never asked for will sometimes arrive.

We cannot always choose the seed that has already sprouted.

But in every moment, there is some possibility of noticing:

How am I seeing this?

What is this perspective creating in me?

And from that place, what am I about to sow?

Perhaps karma is not asking us to become perfect.

Perhaps it is simply inviting us to become more conscious of what we are planting.

And that brings me back to where I began:

As you see, so you sow.

A Quick Map

Term	Simple meaning	Orientation
Karma	Action and its consequences	General
Sanchita	The accumulated karmic store	Past
Prarabdha	The portion of that store already unfolding	Present
Kriyamana	Karma being created through present action	Now

Term	Simple meaning	Orientation
Agami	Future consequences / forthcoming karma	Future
Vikarma	Action understood as prohibited or contrary to dharma	Quality of action
Akarma	A deeper understanding of non-binding action	Quality of action
Nishkama Karma	Action without attachment to its fruits	Way of acting

Seven Things I Would Like You to Remember

1. **Karma means action** — not simply punishment or reward.
2. **Sanchita** is what has accumulated; **Prarabdha** is what has begun to unfold.
3. **Kriyamana** points to what is being created through present action; **Agami** to what is forthcoming.
4. You may not choose everything that arrives. You do have some agency in **how you meet it**.
5. **Akarma is not simply doing nothing**.
6. Never use karma to blame another person for their suffering — or yourself.
7. The deepest question may not be *“How do I clear my karma?”* but *“Who is the one to whom this karma belongs?”*

References & Further Reading

Classical Texts

[1] The Bhagavad Gita — Chapters 2, 3 and 4

For the teachings on action, attachment, karma, vikarma, akarma and duty.

Bhagavad Gita — Gita Supersite, IIT Kanpur

[2] Tattva Bodha — Advaita Vedanta tradition

For the traditional threefold classification of karma as Sanchita, Prarabdha and Agami, and the broader Advaita framework used in this article.

Tattva Bodha — text and commentary

[3] The Yoga Sutras of Patanjali — Sutras 2.12–2.14

For the concept of *karmāśaya*, the storehouse of karma, and its fruition.

Yoga Sutras — Sutras 2.12–2.14

[4] Śaṅkara's commentaries on the Bhagavad Gita and Brahma Sutras

For the Advaita interpretation of action, doership, knowledge and liberation.

Commentary & Scholarship

[5] Swami Sivananda — *Karma Yoga, Divine Life Society*

For an accessible exposition of karma, including Sanchita, Prarabdha and Kriyamana/Agami.

Swami Sivananda — Karma Yoga

[6] Bhagavad Gita 4.17 — Karma, Vikarma and Akarma

For the distinction between karma, vikarma and akarma and the Gita's acknowledgement of the subtlety of action.

Bhagavad Gita 4.17 — Gita Supersite

[7] Bhagavad Gita 4.18 — Action and Inaction

For the teaching that the wise person sees "inaction in action, and action in inaction."

Bhagavad Gita — Gita Supersite

[8] Bhagavad Gita 2.47–2.48 — Action and Its Fruits

For the teaching of acting without attachment to the fruits of action.

Bhagavad Gita 2.47

[9] Bhagavad Gita 3.19 — Action Without Attachment

For the teaching of performing one's duty without attachment.

Bhagavad Gita 3.19

[10] Swami Medhananda — *Karma and Rebirth in Hinduism, Cambridge University Press, 2025*

A contemporary scholarly overview of karma and rebirth, particularly useful for understanding the diversity of Hindu approaches rather than treating karma as one uniform doctrine.

[Karma and Rebirth in Hinduism — Cambridge University Press](#)

[11] Eknath Easwaran (introduction and translation) — *The Bhagavad Gita, Nilgiri Press*

An accessible, widely read translation with an introduction that places the Gita's teaching in the context of everyday life.

On Perspective

The perspective framework in this article is also informed by a conversation I had with Anvita, who shared the following writings with me. They offered useful reflections on perspective and on how differently we can experience the same reality.

Anvita, "The Stories I Tell," *myCITYmySTREETS*, 2016

Anvita, "Where You See Me Is Where I Exist," *myCITYmySTREETS*, 2020
[Read "Where You See Me Is Where I Exist"](#)

About the Author

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Padmajaa's wisdom is born from lived experience. Following a life-altering turning point in 1998, she turned inward, uncovering the profound connection between mind, body and spirit. That journey became the catalyst for her life's work: guiding others to move beyond survival and truly thrive.

Bridging the worlds of high-impact corporate leadership and holistic well-being, Padmajaa works with a diverse spectrum of individuals — from CEOs in boardrooms to children in community centres. She champions the art of conscious living, empowering people to navigate life with compassion, take radical responsibility for their joy, and design meaningful futures.