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A Study of *The Billionaire and the Monk* by Vibhor Kumar Singh: As a Story About Finding Extraordinary Happiness

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Abstract:

Humankind's quest for happiness is eternal. The book *The Billionaire and the Monk* by Vibhor Kumar Singh is about finding extraordinary happiness in life by adopting various measures. These measures are elaborately discussed in the book and are adopting minimalism in life, use of technology as a tool; meditation helps in connecting with the inner self and thus helps to maintain happiness in life. Living in harmony with nature also is a source of happiness. Nurturing grudges and not being grateful in life for all that one possesses in life is a major source of unhappiness. Learning to say 'no' in life is essential for being happy. Then possessing a sense of humour in life is necessary for being happy. No one can share one's disease or body's pain, and therefore one should put in proper efforts to maintain one's good health by maintaining a proper balance of nutrition, exercise and rest. And lastly, money is among the essential components of happiness. All these key factors of happiness are expressed in lucid manner through the characters – the Billionaire and the Monk, as both are in the quest to find the path leading to happiness.

Keywords: happiness, minimalism, meditation, harmony with nature, being grateful, money.

The story *The Billionaire and the Monk* of Vibhor Kumar Singh is a simple story about finding extraordinary happiness in life. Vibhor Kumar Singh is an entrepreneur, author and podcaster. He grew up in the hill town of Nainital in the Indian Himalayas. He was schooled at Sherwood College; he is an alumnus of Shri Ram College of Commerce and London School of Economics and Political Science. He lives with his family in Delhi-NCR. He loves tea, is interested in history and Bollywood films and hosts a podcast called 'Catching Happiness with Vibhor'. *The Billionaire and the Monk* is his first book and the story revolves around two main characters - the Billionaire and the Monk. Both the characters are in the quest to find the path leading to happiness. Through the conversation between these two main characters and the character of Chief Lama, who is a character of lesser appearance in the story, the author has expressed his ideas on how anyone can achieve extraordinary happiness in life.

In the story the Billionaire is among the 2153 people in the world who are called as the 'Dollar Billionaires'. He is special among all the billionaires because he had not inherited the title, rather he had acquired wealth that some countries took generations to accumulate and he has proud bearing for his achievement. The Billionaire's father Seth Babu belonged to the socialist era of the country was an industrialist and was an uncomplicated man. Hard work, family time and service to God were Seth Babu's prime pursuits. But, he very well knew how to expand his commercial interests was a well-connected man and always managed to pull the right strings. Seth Babu and his family lived a very comfortable life in a mansion with many servants and cars. They had all luxuries in life. In 1988, the Billionaire decided to drop out of college and

decided to go to Bombay and start working at the stock exchange. The Billionaire's father was happy upon the decision of his son and was proud that his son had chosen a path for himself.

The night before departure to Bombay, Seth Babu called his son to his study and gave him the wisdom to learn to align career goals with happiness. He emphasized that one should choose work as per their interests and draw pleasure from the work one does. That way one does not have any regret in life and can enjoy the work they do. He appreciated his son for entering into a career of his own choice. He also added that while pursuing a career one should also engage in their hobbies. Because Seth Babu felt that if 'one did not pursue a hobby, it was a character flaw!' (*BM*, 107). He further suggested his son to perform his best in the career he has chosen for himself as the world appreciates, remembers and values the work in every field that is of excellence whereas mediocrity is never valued. Seth Babu's words are;

People who chose to work for their heart and persist until they reach the pinnacle of excellence in their discipline always leave a mark on society and their era. Money is a by-product; the happiness of excellence is their true goal. Son, now that you have chosen to be an investor, be the best investor possible (*BM*, 108).

These words of Seth Babu had always reverberated in the ears of the Billionaire when he was making the final sign-off on any investment deal and had helped him reach the pinnacle of his career and he made money hand over fist. In this way Seth Babu's instincts 'incorporated' with the Billionaire's work and success and he became one of the 'Dollar Billionaires'.

The story begins with the interview of the Billionaire and the last question by the interview host, "Are you happy?" unsettled him, though he answered the question in his signature style, the question pricked him. This last question made the Billionaire feel that the entire life he has lived was irrelevant. The answer to this question he finds in Shangri-La when

he meets the Monk. In Shangri-La the Billionaire had built a hotel in partnership with the Monk. The Billionaire stayed there for about fifteen days, and during this time their conversation led to finding life lessons on extraordinary happiness.

Since childhood the Billionaire had been instilled with the idea that happiness is directly associated with materialistic achievements and without these achievements a person is a failure in life. But, even after amassing unimaginable wealth, the Billionaire felt he lacked happiness in his life. The Monk suggested the Billionaire that minimalism is the first step to find happiness. By minimalism, the Monk intends it is a choice in life wherein the person lives with minimum possessions, but with maximum focus. According to the Monk, minimalism is not the absence of ambition or acceptance of sainthood, it is an idea wherein the person in his life unclutters his physical surroundings as well as mental baggage loaded with unnecessary feelings and emotions. Minimalism is not an excuse to run away from one's responsibilities, or lead a life free of ambition, or take minimalism as an excuse to be lazy. By moving towards minimalism, the person gradually starts leaving all unnecessary things and thus can focus clearly on one's goals with maximum energy. This way one can cut off distractions and focus on few essential things in an efficient manner, and can attain happiness. One can gradually move from physical aspect of minimalism to the mental acceptance of minimalism. The mental acceptance of minimalism gives one freedom to pursue all that is important in life with ample energy and concentration.

People find it difficult to accept minimalism and continue to live with lots of clutter because they are afraid to let go of all those things that are of less importance, as they think that these things might be of use to them anytime in future. Moreover, their fear and insecurity are the most important reasons to accept minimalism in life. They think if they take up minimalism,

then society will look down upon them, their status in society will be smashed and their ambition will also die. And they cannot lead a happy life.

The Billionaire was worried to practice minimalism to achieve happiness because he thought then he had to give up his bank balance, and that he was not willing to do. Then Monk even went on to suggest the Billionaire that accepting minimalism is not giving up bank balance, it can add up to one's bank balance, as by being minimalistic one has more time and energy to focus on one's goals and ambitions and achieve them and seek happiness in turn. By accepting minimalism in life one can find more of free time and this free time should be carefully used. Because this time is spend on social media to watch web series or other useless digital content, making the people 'zombies'. People spend less time on their necessary daily activities and more on social media. This in turn is making them less productive at work. People even meet with accidents and lose their lives while taking 'selfie' or recording a video. The author, through this story, mentions this as 'stupidity of human obsessions'.

Through this story the author has precisely expressed that we are living in the 'Age of Attention' in the present time; an age when increased screen time has influenced the social habits of the society to the extent that people of the society have started deriving comfort and pleasure from virtual platform and as a result their physical activity is restricted and this in turn is affecting their overall health. Moreover, digital overload is a source of problems like anxiety, distraction, depression and all this is leading to unhappiness. It is therefore necessary on the part of the users of social media to learn when to 'switch it off'. But unfortunately users of social media suffer from the urge to remain connected all the time and when they post something on social platform, this urge intensifies as they are desperate to know the responses on their post. They are leading double lives, a real life and a virtual life; and all this is leading to severe mental

and physical health issues, which in turn is leading to widespread unhappiness in their lives. The author calls this as 'new cocaine' (*BM*, 37). The technology should not control the lives of human beings and become their masters. Therefore, the author suggests one should use technology meticulously without affecting their overall happiness.

The author has explained the need and importance of meditation in the lives of human beings. Since ancient times, people have been practicing meditation in various 'forms and formats' to calm their minds and focus their energies on important matters. The role of meditation in one's life is to 'bring harmony to the mind, the body and the soul.' (*BM*, 31) This meditation can be done in various forms, like walking in garden, chanting mantras, listening to the songs of Kishore Kumar or anything that brings harmony to one's life. The Bollywood tunes provided peace and harmony to the mind of Monk; therefore it was his form of meditation. For the Billionaire his morning tea time was his meditation because that was the only time when he listened to his thoughts in silence. The meditation should always be practiced as it is the potent source of energy and happiness in one's life.

The author adds nature is a 'limitless source of happiness' (*BM*, 43) through the character of the Billionaire. While residing in cities, the residents often are far from the beauty and sounds of nature. Though, some find music in the commotion of the city life, happiness in window shopping, visiting clubs and bars and the traffic of city. But they miss the beauty and marvels of nature. While staying in Shangri-La the Billionaire had started experiencing the soothing effect of nature on him and nature being the source of happiness for him. The author suggests putting in efforts to bring happiness connected to nature in lives by incorporating architectural designs and arrangements that will give one feeling of being close to nature. These might include potted plants, sunrise and sunset gazing, going for walk in gardens or going for a picnic to natural spots,

listening to music that represents sounds of nature. All these may help one in getting close to nature while being in cities and provide positive impact on their lives and thus become a source of happiness.

In the path of attaining extraordinary happiness in life, it is necessary to be grateful and not to blame others for anything. One should be grateful for all that one has in life and should not cry for all that does not have. But being grateful does not mean one should be away from aspirations and do not put efforts to progress and achieve success. The author only means to say that one should ‘cherish the present and build the future on the present’. (*BM*, 50) Being grateful reflects one’s sensitivity and only sensitive human beings can understand the importance of being grateful. The habit of blaming others or situations will only hinder ones’ journey to happiness.

Another aspect of attaining happiness is learning to say ‘No’. It is one of the most important aspects of success and happiness in one’s life. But unfortunately, since childhood we are not taught to say no out of the fear of relatives and elders or because of situations or because of social repercussions. We are groomed to be people pleasers. Whereas saying no merely means that after analyzing all situations to the best, one feels like saying no is better option. It does not mean that one is letting go of opportunities, rather one is sincerely expressing one’s inability. The author further adds, “Human tragedy lies in the fact that we build relationships, careers and situations on a foundation of an unwilling yes.”(*BM*, 53) This the author has very aptly illustrated with the example of Gandhiji’s three monkeys that were all about practicing the power of saying no. “Saying no may bring pain temporarily, but the happiness of uncluttering your life will far outweigh any pain.” (*BM*, 54) are the authors’ remarks on saying no.

The author had also explained the futility of carrying on with grudges in life with the help of apt examples. The mentality of carrying on with grudges and not giving them reverberates one's desire to hit back and this mentality is a result of a person's ego, vengeance, honour or envy and due to this people spend their valuable resources like time and energy towards causing harm to others and see themselves as winners. Sometimes this mind set of carrying on with grudges and not giving them up causes more harm to the person than to whom it is targeted to. Also, many a times these grudges are the result of miscommunication or misunderstanding or else selective understanding; and can be resolved quickly with simple efforts. Therefore, the author's suggestion on this is to give up grudges by learning to forgive and forget all that had happened in the past. This way due to past actions one can save their present and be happy, as life is too short and nurturing grudges will hamper one in the path of happiness. At the same time, the author suggests one should have enough courage to ask another person for their unkind actions. With the mindset of giving up grudges also entails the mindset of saying sorry. Saying sorry when being wrong to someone and acknowledging it is not shame, but it can be helpful to settle matters. Communication in situations of doubt is always more beneficial than keeping quiet with one's not-clarified thoughts and perceptions. Along with this, it is equally important to develop a sense of humour. As ignoring or laughing on some one's hurtful remarks can save one from nurturing grudges. The author suggests that to lead a happy life one should learn not to take everything and everyone seriously all the time as many times the speaker does not intend to harm anyone, or sometimes the speaker says so under the influence of some other person.

The author further adds some more key factors to happiness. He mentions a person's healthy body is the collective effect of three fundamental factors – nutrition, exercise and rest. And a balance of all these factors is important for maintaining one's good health. Here the author

has quoted the American Nutritionist Victor Lindlahr, who in the 1920s gave the Western world the phrase “you are what you eat”. (*BM*, 71) This phrase is relevant in the present time when ample varieties of foods are available in the market that was never before available in the market. Meals in the present time have become a source of pleasure than of nutrition. This pleasure seeking approach towards meal results in lack of nutrition in the body resulting in unhealthy body. Then, there is strong connection between physical exercise and happiness. But unfortunately, according to author many people these days are leading sedentary lifestyle which results in their poor health. The author gives proper medical references of the need and importance of physical exercise in day to day life; like increase of hormones lifting mood and reduction of stress hormones, healing effects on mental illness like depression, anxiety, stress and other emotional problems. Along with food and physical exercise is equally important good sleep. Sleep has direct connection with physical and mental health. It is important for a person’s physical and psychological well-being. Proper and timely sleep helps one to control various life style diseases like diabetes, heart disease, obesity and reduced immunity. All this results in reduced life expectancy in turn. The author has even given some mantras to have adequate sleep like maintaining regular sleep-wake schedule, exerting well in the day to get proper sleep at night, one should indulge in mindful activities like reading or painting before bed time, one should also avoid all the food stuffs which have chemical presence in them like caffeine, alcohol or nicotine, then one should arrange one’s bedroom in such a way that it is comfortable and at the same soothing to them and lastly the most important thing is to avoid mobile phone before sleep. As at the end a person’s diseases and pains of the body have to be suffered by the person only. Doctors, friends and relatives can only extend consolation either medically or emotionally

but no one can replace their healthy body with the sick body of their friends or relatives. Therefore fighting with an illness is always a lonely and unhappy battle.

And lastly, the author has elaborated on the fact that money is among the essential components of happiness through the talks of the Billionaire. Money is an integral part of happiness quotient and is one of the many components that can make a person happy. Money has two dimensions; one is to know money as a concept and the other is the reckless pursuit of money as an action. The author then elaborated on the idea of money as a concept. The money as a concept has four dimensions which are – income, consumption, saving and investment. Income which can include salary, dividend, profit, interest, fee or compensation, is the inflow of money either in the form of cash or kind. Income is only one of the dimensions of money and not the money. Therefore, it is seen many people complain that no matter how much they earn, they are still unhappy. It's because they take their income as money, but fail to understand that income is only one component of money and are unhappy. The second component of money is consumption. Most people assume that if they can buy all that they want with their income they can be happy and when the consumption of income fails to make them happy they quickly say that money cannot buy happiness. Income and consumption cannot add much to the overall happiness rather reckless pursuit of income and mindless consumption of income can become reason for unhappiness. But the last two dimensions of money, saving and investments can surely lead one to happiness. Since keeping money aside as saving is voluntary, several people, especially youth ignore to save money. The youth think it's the elders who should save money, as they cannot analyse the utility of saving at their young age. The author mentions thus, "if you have not planned for it on a sunny day, you aren't going to get it on a rainy day". (*BM*, 85) Since these are the expressions from the Billionaire, he clearly explains the parameters of savings.

These parameters are liquidity, accessibility and that the savings should be risk free. The author considers investments as the glamorous component of money. With time money loses its value due to inflation. Therefore, the author suggests that it is quite important money should grow in the manner that it keeps pace with the value erosion. And this can be done through investments. Investments should be done in such a way that with time their value too increases. “Compounding wealth is the main agenda of investment, and it can only be achieved by being disciplined, systemic and persistent over time.” (*BM*, 89)

On analysing the book, this article leads the readers of this article to understand that finding extraordinary happiness is not a quantifiable goal and it is attained and not achieved. The story begins with the interview of the Billionaire and the last question by the interview host, “Are you happy?” unsettled him though he answered the question, but towards the end of the story the Billionaire truly understands the question and knows the answer to it. Not only the Billionaire but the Monk too understood that ‘happiness is not that complicated a concept as it is often projected to be’ and that it is sum of ordinary acts of daily life, performed in a ‘well manner and with gratitude’ (*BM*, 120). At the end of the book both the Billionaire and the Monk have their learning’s on happiness.

These learning’s can be summarised thus. Adopting minimalism helps one to unclutter both mental and physical space and this in turn leads to focus more on goals, one should have consistency and discipline in life. Increasing use of technology in the present times is a reason for many complications in life and deprivation from happiness. Therefore, technology should be used as a tool and should not be allowed to become one’s master. Meditation is the potent source of energy and happiness in one’s life as it connects with the inner self. Living in harmony with nature is a source of happiness. Nurturing grudges and not being grateful in life for that one

possesses in life is a major source of unhappiness. Learning to say ‘no’ in life is essential for being happy. Then possessing a sense of humour is necessary for being happy in life. No one can share one’s disease or body’s pain; therefore one should put in proper efforts to maintain one’s good health by maintaining proper balance of nutrition, exercise and rest. And lastly, money is among the essential components of happiness.

Towards the end of the book in ‘A Letter from the Author’ the author mentions;

The Billionaire and the Monk both live within us – they are the mind and the heart. Every day, we are faced with the dilemma of balancing the voice of the mind with the call of the heart. The mind sees and the heart feels, and it is the harmony between them that gives us happiness. Happiness lies in this balance.
(*BM*, 128)

Note:

The story *The Billionaire and the Monk* of Vibhor Kumar Singh selected for the present study and quoted in the body of the present research paper is abbreviated as *BM* while referring to it.

Work Cited:

Singh, Vibhor Kumar. *The Billionaire and the Monk*. New Delhi, PanMacmillan Publishing India Private Limited, 2021.