

## Vaibhava Lakshmi Vrat



We at Dipika have been receiving various requests to compile an article on this very popular vrat as there are still many questions which have not been not answered adequately, hence this is our offering to the public to make this scared puja of Mother Lakshmi widely and simply available.

Vaibhav Lakshmi is one of the manifestations of Mother Lakshmi (Goddess of Wealth) in Hinduism. Ashta Lakshmi means the Eight aspects of Mother Lakshmi, symbolising eight sources of wealth viz Adi Lakshmi (The main goddess), Dhanya Lakshmi (Granary wealth), Dhairya Lakshmi (Wealth of patience), Gaja Lakshmi (Elephants, symbols of wealth), Santana Lakshmi (Wealth of progeny), Vijaya Lakshmi (Wealth of victory), Vidya Lakshmi (Wealth of knowledge) and Dhana Lakshmi (Monetary wealth). The Vaibhav Lakshmi Vrat is a popular fast among Hindus (especially women) who observe this vrat for either 11 or 21 Fridays. There are many kathas of miracles or benefits which people observed when they did the Vaibhav Lakshmi Vrat. This Vrat confers to the observer "Happiness, Peace, Riches and Prosperity". Desires of people observing this vrat are fulfilled immediately. But if the desires are not fulfilled, then one should observe this Vrat in intervals of three months. Then the fulfilment of desires will definitely be answered.

Friday represents Venus (Shukra) as per Vedic Astrology. Venus is a planet that bestows one with all the physical comforts, luxury, glamour and much more. In Hinduism Mother Lakshmi is worshipped on Fridays for the same significance. Many observe this pious Vrat at least once a year so that any obstacles in their lives, be it: service, examinations, marriage, illness, business etc will be removed. Mother Vaibhav Lakshmi has mercy and grants the wishes of those families observing this Vrat every year.

Before the Puja Proper below have these items already ready beforehand to make things free flowing rather than rushing around last minute before you start your puja. You should be in a relaxed and super calm mood when performing this puja. You should have a printed (& laminated) copy of the Shree Yantra and Ashta-Lakshmi pictures given below, a small Lord Ganesh Murti or picture, (on a tray have 3 incense sticks in its holder, red flower petals, a clay lamp with oil and a wick in it), one box of matches, a small cup with clean water and a teaspoon in it, cut fruits or sweet preparations (in a plate), chandan, a plain red piece of cloth (50 cm by 50cm), a handful of white rice, another small cup of water and another cup of milk, a silver coin, a gold ring or coin, the notes you are going to follow in the puja below and a CD player with the Lakshmi Chalisa and Aarti disc in to play after the puja (this is optional).

## The Puja Proper

(Do note I have tried to make this entire puja simple yet totally effective, so a few changes has been made)

On the first Friday morning after having a bath, you should wear fresh clean clothes. Then at your designated prayer place facing east, sprinkle water to purify the place. Place a plain red piece of cloth (50cm by 50cm) on your designated place by your puja place. Then spread a handful of rice on the red cloth. Now place your Lord Ganesh murti/picture, the Shree Yantra and the Ashta Lakshmi pictures on the white rice. Keep a small lota/cup of water by the Shree Yantra. Keep the silver coin and something in gold (like a gold ring - but wash the piece of gold first) on the rice. Bow down in all humility to Lord Ganesh and the Shree Yantra and Ashta Lakshmi pictures. Now talk to Mother Lakshmi saying that " Mata I hereby take a vow to perform 11 (or 21 depending on you) Friday fasts to you Mata in order for you to be pleased and grant me (say what ever you desire). Thank you Mata". Then bow down again and leave.



In the evening (after 18h00) after having a bath and wearing fresh clothes again bow down to Lord Ganesh murti/picture, the Shree Yantra and the Ashta Lakshmi pictures. Now apply chandan dot on Lord Ganesh's forehead and then to the Shree yantra (in the middle) and to the Ashta Lakshmi picture (the main mother in the middle).

Now offer the Lord Ganesh murti or picture the tray which consists of agarbatti, clay lamp and red flower petals like depicted below in the picture- (of course light the agarbatti and lamp). Turn the tray seven times clockwise around Lord Ganesh and pray to Shree Ganeshji to remove all obstacles in the path of your Lakshmi vrat prayer. Now light your Lakshmi Lamp which you light daily.



Next you bow down with your forehead touching the ground paying full respects to the two pictures viz. The Shree Yantra and Ashta Lakshmi. Now place your hands in a Namaste position and recite the following mantra. Should the Sanskrit be too difficult to chant then you can just read the English.

Yaa rak-thaam-bu ja Vaa-sini Vila-sini Chan-daan-shu te jas-vini  
Yaa rakta rudhi-ram-bera Hari-sakhi Yaa shree manol-haa-dini /  
Yaa ratnaa-kara mantha-naat praga-tita vishno-svaya gehini  
Saa maam paatu mano-rama Bhagavati Lakshmi padma-vati //

“Oh Goddess Lakshmi, you who resides in red-lotus, who is graceful, who has the glorious rays of divine lustre, who is completely reddish, who is clothed in the form of blood, who is the beloved of Lord Vishnu. O Mother Lakshmi you who gives happiness to the heart, who was created by the churning of the ocean, who is the wife of Lord Vishnu, who is born from the lotus flower, who is extremely worthy to be worshipped, please kindly protect me.”

Now offer the Shree Yantra and then the Ashta Lakshmi pictures the tray (which consists of agarbatti, clay lamp and red flower petals) just like how you did for Lord Ganesh. Turn seven times clockwise around each picture starting with the Shree Yantra and after that pray to Mother Lakshmi. Next offer Mother Lakshmi some cut fruits or sweet preparations and a glass of milk which should be on a plate. After that keep the lota/cup of milk by the Ashta Lakshmi picture.

\*\*\* This is optional but you may chant or play on a CD player, the Lakshmi Chalisa or any mantras of Lakshmi Devi and then offer Aarti to Mother Lakshmi. This is provided (unfortunately not here) but on this article on our website [www.dipika.org.za](http://www.dipika.org.za)

Then offer your personal prayers to Mother Lakshmi. Ask Mother Lakshmi for whatever you want and Ma being so merciful will grant what you desire. But be careful what you desire for...

Offer this following prayer of forgiveness when you are done:-  
Om yaani kaani cha paa-paani jan-maan-tara kri-taa-nee cha,  
taani sar-vaani vinash-yanti pradak-shi-naa pade pade //

Finally bow down in all humility to Lord Ganesh and the Shree Yantra and Ashta Lakshmi pictures.

One should observe a saltless fast for the entire Friday. If one can observe a Nirjala (no water) fast then all the better, but one can have any sweet preparations. Some have one sweet meal for the day and others have twice, totally depending on one's health. Common sense should always prevail. The important thing is that one should have full faith, devotion and emotions to Mother Lakshmi knowing that Mata would certainly fulfil your desire.

So once again just to make sure what to consume during the day:-

Refrain from eating any salty foods,

You can have milk, tea and sweet preparations (once or most twice in the day)

The food you eat in the evening with salt should be totally sattvic meaning no meat, onions or garlic... This food should be kept by the lamp for a few minutes and then eaten.

During the day one should constantly pray to Mother Lakshmi and chanting in your mind or out aloud her mantras. A few mantras are given below for your pleasure.

\*\*\* Jai Ma Lakshmi

\*\*\* Om lakshmee-yai namah

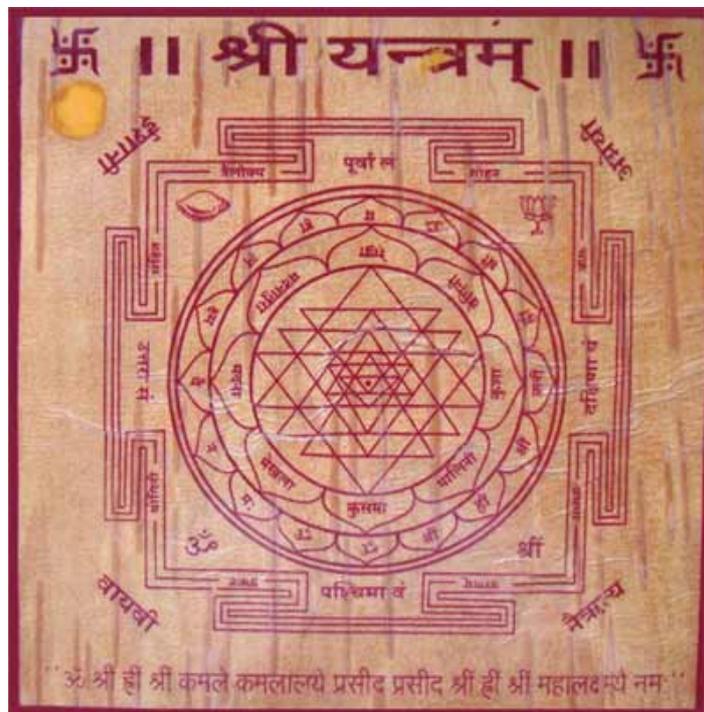
\*\*\* Om Shreeng mahaa lakshmi-yai namah

\*\*\* Om shreeng hreeng kaleeng hreeng shree mahaa lakshmai-yai namah

## Rules for observing the vrat of Vaibhava Lakshmi

Anyone viz. married or unmarried women, men and widows can observe this vrat. One should observe this Vrat with full faith and intense desire. This Vrat should be observed for 11 or 21 Fridays as per one's vow or oath. This ceremony should be simply performed. If the Vrat is not observed according to the proper ceremony described by the Shastras, one does not achieve its reward. After having once observed the Vrat, it can be observed again by taking the oath devotedly. Mother Lakshmi has innumerable incarnations and the 'Shree Yantra' is very dear to her. One should bow down humbly to the Shree Yantra and the Ashta Lakshmi forms given in this article below, then only ones desires are fulfilled. On the day of observance of the Vrat, one should utter "Jai Ma Lakshmi" as many times as possible. If one is not at one's home on the Friday of the vrat, then one should observe the Vrat the next Friday at one's residence only. One should observe the Vrat for as many Fridays as decided by oneself at the time of one's vow/oath. The next morning i.e. Saturday morning feed the birds with the rice that was on the red cloth (you can cook the rice but this is optional). The Shree Yantra and Ashta Lakshmi pictures with the red cloth should be kept safely till the next Friday. At the time of the end of the vow of the Vrat (the last Friday - perform this puja a bit earlier so that you can distribute the sweets and books) one should offer Ma Lakshmi a coconut and sweet rice (kheer). The sweets should be later distributed to 7 women. Then donate/distribute the "Vaibhava Laxmi Vrat" booklet to 7, 11, 21 (or any odd number) people (generally married women, but I would advise to anyone who is willing to perform this vrat as well) according to one's own desire. (The puja shops where these booklets are sold are given at the end of this article).

**Do note:** From the Vaibhava Laxmi Vrat booklet its states that if the woman is in menses or having ceremonial defilement and consequent untouchability owing to death in the family on the Friday, one should observe the Vrat the following Friday. And at the end, one should observe the Vrat for as many Fridays as decided at the time of oath.



The Shree Yantra



### Ashta Lakshmi (The 8 Lakshmi forms)

The following dates are the advised dates for 2022 that you can commence with your Vaibhava Lakshmi Vrat as these Friday dates are all in Shukla Paksha (waxing phase of the moon) which are always very auspicious.

Below are the Shukla Paksha (bright/waxing phase of the moon) Vedic Fridays to commence a Lakshmi vrata in 2022.

- January: 7<sup>th</sup> , 14<sup>th</sup>
- February: 4<sup>th</sup> , 11<sup>th</sup>
- March: 4<sup>th</sup> , 11<sup>th</sup> , 18<sup>th</sup>
- April: 8<sup>th</sup> , 15<sup>th</sup>
- May: 6<sup>th</sup> , 13<sup>th</sup>
- June: 3<sup>rd</sup> , 10<sup>th</sup>
- July: 1<sup>st</sup> , 8<sup>th</sup> , 29<sup>th</sup>
- August: 5<sup>th</sup>
- September: 2<sup>nd</sup> , 9<sup>th</sup> , 30<sup>th</sup>

\*\*\* Pitar Paksha is from 10<sup>th</sup> - 25<sup>th</sup> September. It is NOT auspicious to commence with a Lakshmi vrat in this period).

October: 7<sup>th</sup> , 28<sup>th</sup>

November: 4<sup>th</sup> , 25<sup>th</sup>

December: 2<sup>nd</sup> , 30<sup>th</sup>

### The katha of the Vaibhava Lakshmi Vrat

Many years ago there was a very big city. Thousands of people lived there. In ancient times, people really lived the happy social life. They used to meet and sit together and enjoyed themselves. In those days, people used to lead the life completely in different way. People of this city were totally busy engaged in their own personal worldly affairs. The elements of holy devotion, benevolence, sympathy and affection all these virtues were rarely visible in the cultural life of the society. Innumerable vices had spread in the daily-life of the citizens living in that city. Wine and gambling, race and speculation, illegal relations and various guilty misdeeds were done by the people living in that city.

There is always a silver line hidden among the black clouds in the sky. The lightning of the eternal hope spreads into the thousands of dark clouds of disappointments. In spite of so many vices prevailing in the social life some pious people lived the virtuous life like the lotus in the muddy water of the pond. Among all the virtuous people, Sheela and her husband also lived pious worldly life. Sheela was of religious nature living the contented life. Her husband was a humble person having a good character.

Sheela and her husband lived honestly. They never abused or displeased anyone. They were happy to utilize their time in worshipping God. Their worldly life was ideal and people never got tired while praising them.

Thus she had been passing her life happily. It is said that the end of the misdeeds is quite strange. Who could read the words of fate written by the Goddess of Fortune? A king becomes a poor man, and a poor man becomes a king. By destiny, in just a moment, such a great change can be done. As a result of misdeeds done, Sheela's husband joined the company of bad friends. It is said that the company he keeps influences the man. Due to the influence of the company of bad friends, Sheela's husband dreamed to be one of the wealthiest people gaining crores of rupees. As a result he misled his life and became as good as a beggar instead of becoming the wealthy person. He followed evil ways of immorality and began to ruin his life. He indulged in drinking wine, gambling, and race, speculation that had spread in the city-life. His friends were also on the same immoral path. He began to waste his money in the way of immorality. And at last he lost all the savings and also the ornaments of his wife. Once there was a golden time when he was passing his life happily with his wife and they were utilizing the time in worshipping God. Now there was a great change in their life. They became so poor that they could not get food to satisfy their hunger. Moreover Sheela had to suffer much due to the abusive language of her husband.

Sheela was a polite and well-cultured woman. She had suffered a lot because of her husband's misbehaviour. But keeping faith in God she began to bear the sufferings of unhappy life. Unhappiness is followed by happiness and happiness is followed by unhappiness in this worldly life. That is the eternal truth. Having faith in the eternal truth of the happiness and unhappiness, Sheela forgot herself in praying and worshipping God, she was hopeful for future happy life. While she had been passing her unhappy time of her life, one day at noontime someone came knocking at her door. She began to think, 'who would have come to my place as I am so poor and have nothing with me?' Still however, inspired by Aryan religious culture of welcoming the guests at the door, she stood up and opened the doors of her house.

To her wonder, she saw an old woman standing in front of her. She was a very old woman. Her face was dazzling with the glow of divine light. Her eyes were dripping with the glow of divine light. Her eyes were dripping the nectar of love. Her majestic face was overflowing with

the compassion and love. Sheela experienced immense peace in her heart though she was not acquainted with her. She was full of delight. She welcomed her and gave her the only torn mat and requested her to sit with hesitation. The old lady said, 'Sheela! Don't you know me?'

Sheela humbly said, 'Mother, I feel delightful to see you and experience peace in the soul, as if I have been searching you for a long time, but it seems that you are not known to me!' With a smile the old lady said, 'Why! Did you forget me? Every Friday I used to come to the temple of Goddess Lakshmi, when there had been singing praise of the Goddess. There we happened to meet each other!'

Sheela was full of sorrow, as her husband had gone to the immoral way of life. She had stopped going to the temple of Goddess Lakshmi. She felt ashamed to get associated with others. She tried much to recollect the memory of that old lady. But she was not successful.

After a while, the old lady said to Sheela, 'How sweet you had been singing prayer of Goddess Lakshmi in the temple amidst the devotees! Now days you are not seen there. Hence I have begun to think the reason for it. At last I have come to see you'. Hearing the kind words of the old lady, Sheela's heart moved and her eyes were full of tears. She began to sob painfully. The old lady moved near her and began to console her striking lightly on her back with love.

The old lady said to Sheela, 'My dear, happiness and sorrow are like the heat and shadow of the Sun. Happiness and misery come one after the other. Please have patience and tell me all about your sufferings. You will feel exempted from your pains, and will get the remedy for the same'.

Hearing the consoling words of the lady, Sheela's heart felt peace and comfort. She said to her, 'We were very happy in our life and enjoyed ourselves with the bliss in our heart. My husband was also having a good character. By the grace of God, we were pleased with our financial position. We used to utilize our time in worshipping God. But by our ill luck, my husband was influenced by his bad company. At last he ruined the life by going on the path of immorality: drinking wine, speculation, gambling, race, intoxicating drugs etc. As a result we have become as good as beggars of the footpath'.

The old lady said, 'Dear, happiness and sorrow come one after the other. Moreover the end of the misdeeds is strange. Every man has to suffer the consequences of his good or bad deeds. Now don't get worried. You have already suffered all the consequences of your husband's misdeeds. Now, you will have happy days of your life. You are the devotee of Goddess Lakshmi. Goddess Lakshmi is the incarnation of love and compassion. She is very merciful to her devotees. Hence, have patience and observe the Vrat of the Goddess Lakshmi and your life will be quite easy-going.'

Having heard about the observance of the Vrat of divine Goddess Lakshmi, Sheela's face glittered with light. She said to the old lady, 'Mother! Kindly tell me how the Vrat of Mother Lakshmi can be observed. I will certainly observe it.'

The old lady said, 'The Vrat of Lakshmi is very easy to follow. It is called the 'Vaibhava Lakshmi Vrat' (Vrat giving wealth) or 'Vaibhava Lakshmi Vrat' (Vrat giving Luxury). All the hopes of the person who observes the Vrat, will get fulfilled, and she or he becomes happy, wealthy and reputed'. Then she began to describe how to perform the Vrat.

'Dear, this Vrat is very simple and easy to observe. Many people observe this Vrat by the improper method. Hence they don't have good result. People believe that the Vrat can be observed only by applying yellow and red turmeric to golden ornaments. But it is not so. Vrat should be performed with proper ceremony according to the religious scriptures or shastras. Then only the observance of the Vrat becomes fruitful. The celebration of the Vrat also should be performed as prescribed by the shastras with proper ceremony'.

'The Vrat should be observed on Friday every week. One should put on clean clothes after taking bath and should utter silently 'Jai Ma Lakshmi'. One should not speak evil of others. Having washed hands and feet in the evening, one should sit on the wooden seat facing the east direction. One should put a big wooden seat, and then one should put a copper pot on the small heaps of rice arranged on the handkerchief spread on the wooden seat. One should

keep gold or a silver ornament or a rupee coin in a small bowl placed on the copper pot. One should light the lamp-stand and the incense stick near the wooden seat."

"There are many incarnations of Goddess Lakshmi." A person observing the Vrat of Vaibhava Lakshmi should devotedly view the 'Shree Yantra' and various complexions or forms of Goddess Lakshmi. Then one should sing the prayer of Lakshmi. Afterwards one should apply the ornament or a rupee-coin with the yellow and red turmeric and rice-grain. Then after adorning it with a red flower, one should wave lights keeping sweets or piece of jaggery and should utter 'Jai Ma Lakshmi'. After the rituals one should offer the prashad among the members of the family. That ornament or a rupee-coin should be put to the safe place. The water kept in the copper-bowl should be poured into the pot of basil-plant [Tulasi] and the rice grain should be thrown to the birds. In this way one gets his or her desires fulfilled by observing the Vrat according to the prescribed ceremony of the shastras. A man gets wealthy by the grace of Goddess Lakshmi, an unmarried girl gets married, the married woman maintains the happy state of wife-hood and a childless woman gets a child by the influence of observance of the Vrat.

Sheela was pleased to know about the observance of the Vrat from the old lady. She said to her, 'Mother! You have shown me the ceremony of the Vrat. Now I will surely observe it. But please, tell me how long this Vrat should be done and how it should be celebrated'. The old lady said, 'People say that this Vrat can be done in one's own way. But it is not so. This Vaibhava Lakshmi Vrat should be done for eleven or twenty-one Friday. On the last Friday, the Vrat should be celebrated offering a coconut and sweet dish of rice. Then on that day the sweets should be given to seven unmarried girls or ladies, and saying...'Jai Ma Vaibhava Lakshmi' they should be given a book of 'Vaibhava Laxmi Vrat'. Afterwards you should bow down your head to the photograph of Goddess Dhan Lakshmi and should pray in the heart! Mother! I have observed the Vaibhava Lakshmi Vrat. Please fulfil all our wishes! Kindly give wealth to the poor and give children to the childless woman. Let the married woman enjoy the happy state of wife-hood. Let the unmarried girl fulfil her desires. Please have grace on those who observe your Vrat and be kind to them by favouring happiness in their lives'. By praying in this manner, bow down your head to the Dhan Lakshmi, incarnation of the Goddess Lakshmi and keep your hand above (not to touch) the flames of the lamp and apply it to your eyes'. Hearing the ceremony for the observation of Vaibhava Lakshmi Vrat, she closed her eyes and decided in her mind to do the Vrat with full faith according to shastras for twenty-one Friday and to celebrate the same with ceremony. When Sheela opened the eyes, she was very much surprised to know that the old lady had disappeared! That old lady was no one else but Mother Lakshmi Herself! As Sheela was the devoted worshipper, Goddess Lakshmi Herself had come in the form of an old lady to show Sheela the path of happiness.

On the very next day it was Friday. After taking bath Sheela began to utter, 'Jai Ma Lakshmi' with full faith in the Goddess Lakshmi. During the day she didn't defame anyone. In the evening having washed her hands and feet, Sheela placed the wooden seat. She put her nose-ornament in the small bowl placed on the copper pot, which was on the heaps of rice arranged on the handkerchief spread on the wooden seat. Sitting in the east, Sheela observed the Vaibhava Lakshmi Vrat with proper ceremony as informed by that old lady. Then she offered some sugar to her husband. Immediately there was a great change in her husband's nature. Her husband did not beat her! She was very happy to see such miraculous change in her husband. Then after observing the Vrat with devotion and faith for twenty-one Fridays, Sheela celebrated the last Friday. She gave a book of Vaibhava Lakshmi Vrat to seven ladies and bowing down her head to the photograph of Goddess Lakshmi, prayed: 'Mother! I have finished observance of the Vrat today. Kindly fulfil the desires of the unmarried girls and return the happiness of those who observe the Vrat. Be merciful to bless us with bliss of life uttering, "Give wealth to the poor, a child to the childless woman and preserve the happiness of the married woman. Kindly fulfil the desires." Uttering these words, Sheela kept her hands above the flames of the lamp and applied her hands to her eyes and paid homage to the Goddess. In this way, Sheela could get the result as she had observed the Vrat according to the prescribed ceremony of the shastras. Her husband gave up the immoral way of life and began to earn with great efforts. With the pious power of the Goddess, her husband became wealthy. He got back the ornaments of Sheela mortgaged by him. Henceforth he became a noble man and Sheela regained the peace and happiness in her life as before.

Having seen the pious power of the Vaibhava Lakshmi Vrat, other women of the street began to perform the Vrat according to ceremony described by the shastras. Oh! Goddess Dhan Lakshmi! Be merciful to all, as you had been to Sheela. Fulfil the desires of all. Bless all with peace and bliss. Jai Ma Dhan Lakshmi ! Jai Ma Vaibhava Lakshmi!!

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