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Money and Monastics

A study of the Second Council, the Vinaya and right livelihood

[Why true renunciants abstain from money]

Selected & translated with notes by Piya Tan ©2003

1 Introduction

In very recent times**,** at least two important and clear statements have been made by elder monks on money and monastics. The first is Ajahn Brahmavamso's **"Vinaya: Monks and money"**[1] and the second is Dhamminda's very comprehensive guide to **"A life free from money: Information about the money rules for Buddhist monks and nuns."**[2] A number of scholars, too, have addressed this matter, for example, Mohan Wijayaratna (*Buddhist Monastic Life,* 1990; ch 5). On the other hand, **David Loy**, in his characteristically erudite insight, argues that "not money but love of money is the root of evil…Bodhisattvas are not attached to it, and therefore they are not afraid of it; so they know what to do with it." (1991:310). This study has been inspired and guided by these monks and such scholars.

Fig 1.1 Early punch-marked coins from Bengal

Punch-marked coins were the earliest coins of India and Bengal, beginning around the 6th century BCE (the Buddha's time).[3] By the 5th century BCE, silver bent bars, and silver and copper punch-marked coins came into use. Some of the silver came from Rajasthan. It is not clear whether these were issued by a political authority, by merchant financiers (*śreṣṭhin*), or by merchants, or that they were legal tender. A few coins bear the legend *negama,* thought to be linked to *nigama* (market town). The standard coin was the *paṇa,* and the range of greater and lesser units would have been refined with usage.[4] The gradual spread in the same period of a characteristic type of luxury ware, known as the northern black polished ware, indicates growing trade.

Minting reached a high level of craftsmanship in ancient India, especially in the Gupta period. The most widely used coins were the gold *dīnāra* and *suvarṇa*, based on the Roman denarius (124 grains), and also *niṣka* and *pala*. A range of silver coins, such as the earlier *kārṣāpaṇa* (P *kahāpana*) (or *paṇa*; 57.8 grains) and the *śatamāna.*[5] There was an even wider range of copper coins, such as the *kārṣāpaṇa* (144 grains), *māṣa* (nine grains), *kākiṇī* (2.25 grains), and a variety of unspecified standards.[6] Lead coins were also used.[7]

Kautilya (fl 300 BCE),[8] the minister of Chandragupta Maurya (r c321-c297 BCE), in his *Artha,śāstra,*[9] refers to counterfeiters of coins (*kūṭa,rūpa,karaka*) which was compiled in the 4th century BCE. He

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[1] Buddhist Society of Western Australia: Newsletter (Jan-Mar 1996).

[2] Dhamminda, 2003, see biblio.

[3] Silver sheets were cut into small pieces of a specific weight, or by melting the metal and pouring it a small mould, or by making pellets of molten metal. Then they were stamped with symbols. See Fig 1 & also http://a-bangladesh.com/banglapedia/HT/P_0321.htm. For other sources on ancient Indian coinage, see www.coincoin.com/-bkII.htm

[4] Thapar 2002:161 f.

[5] *Śata* = a hundred, *mana* = measure.

[6] Source: Ency Brit 15th ed (1983) 9:356c.

[7] Thapar 2002:252.

[8] Also called Cāṇakya orViṣṇugupta.

also mentions the ancient coin-minting process. The metal was smelted in a crucible (*mūṣa* or *mūṣā*) and purified with alkalis (*kṣāra*). It was then beaten into sheets on an anvil (*adhikaraṇī*) with a hammer (*muṣṭṛka*), cut into pieces with clippers (*saṁdansa*), and finally stamped with dies or punches having symbols (*bimba,taṅka*).[10]

The issue of money and monks, however, has been a controversy for over 2,000 years. About a century after the Buddha's parinirvana (around 386 or 376 BCE), a major controversy arose regarding, amongst other things, the use of money ("gold and silver"), that led to the convening of the Second Buddhist Council. The oldest records we have of the 2nd Council or **the Council of Vesālī** (Skt Vaiśālī) is found in Cullavagga 12 (V 2:294 ff) of the Pali Vinaya.[11] Most other sources also mention this event, especially since it later resulted in a schism between the **Sthaviravāda** (Pali, *Theravāda*, "Teaching of the Elders") and the **Mahāsaṅghika** ("the Great Sangha party"). This Council was said to have been sponsored by king Kāl'āsoka (Skt Kāl'āśoka) of Magadha (90-118 AB = 396-368 BCE).[12]

Fig 1.2 (ab) Silver *śatamāna* siglo or bent bar (Taxila, 600-303 BCE); (c) Silver cup-shaped ⅛th *śatamāna* (*śana*) (Gandhāra, 600-500 BCE); (d) *Kāsārpaṇa* (with elephant symbol; Magadha, 6th cent BCE); (e) Silver *kāsārpaṇa* (Kośala, 600-470 BCE); (f) *Kāsārpana* (Kuru, 400-350 BCE).

The Pali Vinaya account (Cullavagga 12) opens with a brief account of how the monks of Vesālī had relaxed the rule regarding money and were going around asking for cash donations from the laity for purposes of their own monastic community (*deth'āvuso saṅghassa kahāpaṇam pi aḍḍham pi pādam pi māsaka,rūpam pi,* V 2:294).[13] The denominations of money they were collecting as donations were:

a *kahāpaṇa* (probably a gold coin = 20 *māsakas*).[14]
an *aḍḍha* ("half" a *kahāpaṇa* = 10 *māsakas*),
a *pāda* (worth a quarter *kahāpaṇa* = 5 *māsakas*),[15]
a *māsaka* (*māsaka,rūpa,* ie a stamped coin).[16]

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[9] A work on statecraft (much like Machiavelli's *The Prince*), Eng tr 3rd ed 1926.

[10] See http://www.geocities.com/ancientcoinsofindia/earlya.html.

[11] Accounts of the 2nd Council are found in Vinaya (Cullavagga 12), Dīpavaṁsa (Dīpv 4.52-58, 5.16-19), Mahāvaṁsa (Mahv 4) and Samanta,pāsādikā (VA 30-37). The Vinaya Comy notes that in the early stages of the controversy, king Kāl'āsoka was a supporter of the Vajjī monks (VA 1:33).

[12] The Mahāvaṁsa adds that it was his sister who persuaded him to transfer his support to the western monks, and that the Council was held under his patronage (Mahv 4.31 ff). On Kāl'āsoka, see Mahv 4.1-8 & Mahv:G xl ff (and tables at xli & xlvi); also Warder 1970:212 f

[13] Tr "Friends, give a *kahapāna,* or a half (of it), or a quarter, or even a *māsaka* to the Sangha!" On the coins and measures, see DhA 3:108=VvA 77.

[14] On *kahāpaṇa,* see V:H 1:29n, 71 n2, 2:100 n1-2, 102 n1.

[15] On *pāda,* see V:H 1:71 n2, 2:100 n1-2.

[16] On *māsaka,* see V:H 1:1:72 n1, 2:100 n1-2 & VA 689 f, where it is said that some *māsakas* have figures stamped on them. A *māsaka* (lit "little bean) (V:H 2:100 n1) could be made of copper, wood, lac and "used in business" (V:H 2:102) or "accepted as common currency" (*ye voharaṁ gacchanti,* V 3:238; VA 690). See DhA 1:318.

2 Yasa Kākaṇḍaka,putta

The elder Yasa Kākaṇḍaka,putta,[17] while on his almsround in Vesālī found that the Vajjī monks (Vajjī,puttakā) had set up a bronze bowl filled with water[18] and was asking the lay people for donations of money.[19] At once, he admonished the laymen to refrain from doing so. However, neither the Vajjī monks nor the lay people heeded Yasa's admonition. Later, the Vajjī monks offered to give him a share of the donations, which he turned down, saying, "I have no need of a share of the gold coins, venerable sirs, and I do not consent (to the use of) gold coins."

Indignant at the rebuff, the Vajjī monks then accused the elder Yasa of "reviling and abusing"[20] their lay supporters and decided to carry out an "act of reconciliation"[21] for him. Since it was within their legal rights to do so, Yasa submitted to the Sangha act, asking for another monk as a "companion messenger" (*anudūta*), that is, a witness (which was in keeping with the Vinaya).[22] However, in his response, the elder Yasa admonished the Vajjī Sangha with **the Upakkilesa Sutta** (V 2:296; A 4.10/2:53 f), **the Maṇī,cūḷa-ka Sutta** (V 2:296 f; S 42.10/4:325) and **the Rūpiya Sikkhāpada** that relates the events behind the Buddha's introducing the rule against monks accepting "gold and silver" (*jātarūpa,rajata*)[23] (Nissaggiya 18, V 3:236-239).

Having heard Yasa's admonitions, the laymen of Vesālī declared, "Venerable master Yasa Kākaṇḍa-ka,putta alone *is* the recluse, son of the Sakya. All these (others) are not recluses, not sons of the Sakya!" and offered to provide him with the four requisites (robes, almsfood, shelter, and medicine and medical care). When the Vajjī monks learned of this (from the companion messenger) they decided to charge Yasa with another offence, that of revealing *sub rosa* business of the community (ie the discussion whether money donation was allowable) to outsiders without the community's permission.

The Vajjī Sangha then carried out an "act of suspension" (*ukkhepaṇīya,kamma*),[24] that is, temporary suspension of membership of the Sangha, against him. Such an act is taken against a monastic who refuses to acknowledge his offence, or who declines to make amends for his offence, or who holds a wrong view regarding the Buddha's Teachings despite being admonished against it.

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[17] On the Yasa Kākaṇḍaka,putta and the 10 indulgences, see VA 1:33 ff, Dīpv 4:45 ff, Mahv 4:9 ff. If this Yasa was one of the Buddha's earliest disciples, he would have been over 165 years old.

[18] Neither text nor Commentary explain this curious arrangement. The possibilities are: (1) the bowl contains the "gift water" (*dakkhiṇ'odaka*) which is poured on the donors' hands after receiving donations from them; (2) the water is used for benediction or lustration (blessing water) (*siñcan'odaka*); (3) the donations are dropped into the bowl with water.

[19] From this point on, Mahv 4.14 ff continues in great detail.

[20] *akkosati paribhāsati.* These terms are defined at V 4:309

[21] That is, a *paṭisāraṇīya,kamma,* performed in reference to a monastic who is alleged to have committed some wrong against the laity, such as causing them loss, making them quit their home, reviling them, creating dissension amongst them, speaking ill of the Three Jewels to them, looking down on them, or not keeping his word with them. The guilty monastic will have to make amends by asking for pardon from the layperson or lay party concerned.

[22] Cullavagga 1.22.2 (V 2:19).

[23] *Jātarūpa,rajata.* While the Vinaya's own Old Commentary defines *jāta,rūpa* as "gold" (that is "the colour of the teacher," V 3:238), *rajata* is defined as "*kahāpaṇa* and *māsaka* of copper, wood, or lac, accepted as common currency" (id).

[24] See V 1:326, 2:17-28; A 1:99; VA 1320; J 3:486. Cf V:H 3:28 n4.

3 Sangha: West vs East

3.1 SAMBHŪTA SĀṆAVĀSĪ. The elder Yasa, it is said, "having risen above the ground, reappeared in Kosambī" (V 2:298), to seek the support of the Sangha there. The various ancient accounts, disagreeing in details here, however, agree that he found support in the west (of Gangetic basin). From Kosambī, Yasa summoned a conclave of the Sangha from Pāvā, Mathurā, and Avantī, and they met on Aho,gaṅga Hill (on the upper Ganges), where **the elder Sambhūta Sāṇavāsī**[25] resided. Yasa then informed Sambhūta that the Vajjī monks had raised the issue of the "ten indulgences" [3.2], which were against the Vinaya.

The matter was discussed by an assembly of 60 monks from Pāvā (or Pāṭheyya) ("all forest-dwelling, alms-going, rag-robed, triple-robed arhats") and 88 from Avantī in the south ("some forest-dwellers, some alms-goers, some rag-robe-wearers, some triple-robe-wearers, all arhats")[26] all of whom met on Aho,gaṅga Hill. They all agreed that this was a complex legal dispute (*vivādâdhikaraṇa*)[27] that needed the wisdom of a specialist expert, namely **the elder Soreyya Revata**,[28] who was residing at Soreyya (V 2:299).

The elder Revata, learning, through his "divine ear," of the impending visit of the monks from Aho,gaṅga Hill, thought, "This is a difficult and troublesome legal question (*adhikaraṇa*), yet it is not proper for me to hold back from such a matter. But I will find no comfort being crowded up by them. Let me go away beforehand!" So he kept himself one step ahead of his imminent guests, moving from Soreyya to Kaṇṇakujja to Udumbara to Aggaḷapura and to Sahajāti, where they finally caught up with him.

At **Saha,jāti**, Yasa, on Sambhūta's instruction, approached Revata to question him regarding the ten indulgences. Revata granted the audience only after his resident pupil (*antevāsika*), a plainsong reciter (*sara,bhāṇaka*), had completed his plainsong chant.[29] When the ten indulgences were finally raised by Yasa and answered by Revata, we have the following adjudication:

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[25] Sambhūta was a wearer of coarse hempen robe (*sāṇa,vāsī*). His verses are at Tha 291-294; see ThaA 2:122 ff. He is mentioned with Sāḷha, Revata and Yasa as being Ānanda's pupils (VA 34 f). On *sāṇa,* see V:H 2:143 n3.

[26] These arhats from Avantī were probably from the lineage of Mahā Kaccāna who was a native. See Bodhi 1997:388 n10 in Nyanaponika & Hecker, *Great Disciples of the Buddha,* 1997.

[27] "Legal dispute," *vivādâdhikaraṇa.* A Sangha act originates with **a legal question** (*adhikaraṇa*), of which there are 4 kinds: (1) Legal dispute (*vivādâdhikaraṇa*) on specific issues concerning the Teaching, the Discipline, the Buddha's teachings, practices or instructions, and nature of ecclesiastical offence. (2) Question of censure (*anuvādâdhikaraṇa*) over a monastic's morals, character, conduct, or lifestyle. (3) Question of offence (āpattâdhikaraṇa), ie a breach of monastic rule (cases that fall outside the purview of (2)). (4) Procedural dispute (*kiccâdhikaraṇa*) over the conduct of a Sangha act or the duties and obligations of the Sangha (except the duties of the preceptor or the teacher). Legal questions follow a special **procedure** (*kamma*): (1) The dispute (accusation & denial; confession of an offence; difference of opinion over a specific matter); (2) The trial proper (reading of resolution, *ñatti*), followed by one or three proclamations (*anusāvanā*) (the *ñatti* and the *anusāvanā* are together called *kamma,vācā*), all following the rules of settlement (*adhikaraṇa,samatha*); (3) The verdict (*vinaya*) or decision (*mati*) of settlement (*samatha*) by the Sangha. See: Dutt, 1984: ch 6 esp pp124-136; Dhirasekera 1981: chs 10-11.

[28] He is said to be "deeply learned, expert in the Texts, Dharma expert, Vinaya expert, expert in the Pātimokkha, a pundit, experienced, wise, conscientious, scrupulous, desirous of training" (*bahussuto āgat'āgamo dhamma,dharo vinaya,dharo māṭikā,dharo paṇḍito viyatto medhāvī lajjī kukkuccako sikkhā,kāmo*, stock: V 1:127, 2:8; cf A 1:117, 2:147, 3:179). See Mahv 4.57, 60; cf Dīpv 4.49; VA 1:33 f.)

[29] The text and Comys are silent on this curious event: Revata was probably merely delaying the impending painful process of dealing with the legal question.

3.2 THE TEN INDULGENCES

Vajjī monks'indulgences[30]	Contra rules (V 2:300 f, 306 f)
(1) That salt might be stored in a horn.	Pācittiya[31] 38 (V 4:86 f, storing food)
(2) That it was allowable to eat when the sun's shadow showed two fingers' breadth after noon.[32]	Pācittiya 36 (V 4:85 f, untimely eating).
(3) That it was allowable to go out to collect almsfood and eat it after having already eaten earlier.	Pācittiya 35 (V 4:81-83, eating what is left over, ie extra meal)
(4) That monks within the same ecclesiastical boundary (*sīmā*) might hold separate Uposatha meetings.	Dukkaṭa[33] (Mahāvagga 2.8.3: Uposatha Saṁyutta, V 1:107, disunity).
(5) That a Sangha act might be carried out without a quorum (*anumati,kappa*) and the others informed later.	Dukkaṭa (Mahāvagga 9.3.5: Campeyya Khandhaka, V 1:318, lack of quorum).
(6) That it was allowable to adopt what was practised by one's preceptor or one's teacher.	Sometimes allowable, sometimes not.
(7) That it was allowable at any time to drink whey (milk that had begun to turn, but had not curdled).	Pācittiya 35 (V 4:81-83, as above).
(8) That unfermented toddy [palm-brew] might be drunk.	Pācittiya 51 (V 4:108-110: intoxicants).[34]
(9) A sitting-rug of prescribed size but with no border is allowable.	Pācittiya 89 (V 4:170 f, uncut cloth).
(10) "Gold and silver" (*jātarūpa,rajata*) might be accepted.	**Nissaggiya[35] 18 (V 3:236 ff).**

4 The Vesālī sangha act

The western monks realized that it would be futile to carry out the Sangha act (*saṅgha,kamma*)[36] in their own communities since the real issue originated in Vesālī, where the Vajjī monks might choose to ignore the Sangha act. Moreover, the Vajjī Sangha was a large (numbering about 10,000) and influential one. As such, the Sangha act had to be carried out in Vesālī itself before a properly represented Sangha, and so messengers were sent out in all directions inviting the monks to assemble in Vesālī.

The Vajjī monks of Vesālī, realizing that the western Sangha had the wise elder Revata and others behind them, made an effort to muster some credible support for their faction from another learned old monk, **the elder Sāḷha.**[37] However, just before the Vajjī monks went before him, Sāḷha, in his meditation, realized which the guilty party was and which the right one. In fact, a deity from the Pure Abodes appeared before Sāḷha to confirm that the western[38] monks were indeed "the speakers of Dharma", and Sāḷha told him that he (Sāḷha) would only announce his decision after the legal question was settled.

` The Vajjī monks, meantime, came before Sāḷha with their generous gifts of bowls, robes, sitting-rugs, needle-cases, waistbands, strainers and ascetic's water pot—all of which Sāḷha turned down. They how-

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[30] The 10 indulgences are defined at V 1.12 §1.10 & §2.8 (V 1:300 f, 304-307).

[31] *Pācittiya* is an offence that entails "expiation," that is, the undergoing of penance or rehabilitation relative to the offence.

[32] That is, the sun had crossed over the meridian casting its shadow no more than two fingers' breadth on the ground.

[33] *Dukkaṭa* is a minor offence involving "wrong, evil or improper action."

[34] Taking strong drinks also breaches the *surā,meraya,pāne pācittiya* (V 2:307). It is said that the leaders of the naked ascetics (*acelaka*) do not drink *surā* or *meraya* (M 1:238). *Majja,* however, is allowed to be mixed with oil in cases of illness (V 1:205, but see Pāc 51 = V 4:108-110, breached by the group of six monks). The amount of *majja* allowed for the oil is such that neither its colour, smell nor taste is perceptible. The **Cakkavatti Sīhanāda S** (D 63) states that *majja* should not drink (D 26.6/3:62, 63; cf Sn 398-400).

[35] *Nissaggiya* or more fully *nissaggiya pācittiya* is an offence entailing "forfeiture," that is, the abandoning or destruction of those objects whose nature, size, preparation, etc are in question or unallowable.

[36] Also tr as "formal act."

[37] Sāḷha, one of Ānanda's pupils (VA 34-35).

[38] "Western," here referred to as *Pāveyyakā,* "those of Pāvā" (V 2:302).

ever succeeded in bribing Sāḷha's attendant, Uttara, a monk of 20 rains. When Uttara tried to intercede on behalf of the Vajjī monks, he was promptly dismissed (*paṇāmesi*)[39] by Sāḷha and instructed to go under **the guidance of a teacher** (*garu.nissaya*).[40]

On Revata's part, he informed the Sangha that the legal question was **best settled in its place of origin** (Vesālī) so as to prevent a reopening of the case[41] (by the Vajjī monks). At Vesālī, on the night before the all-Sangha conclave, Revata informed that he (Revata) would be visiting the 120-rains Sabba,-kāmī,[42] the oldest monk "on earth" (*paṭhavyā saṅgha,thera*) then, and instructed Sambhūta to see Sabba-kāmī the following morning to question him regarding the ten indulgences. The next morning when Sambhūta met Sabbakāmī, they both agreed that the eastern (Vajjī) monks were in the wrong but would not announce their decision until after the legal question was settled.

5 The Council of 700

The Sangha then assembled for the purpose of deliberating on the ten indulgences. "But while the legal question was under investigation, endless disputations arose and nothing said had any clear meaning." (V 2:305).[43] Revata then proposed that the matter be deliberated **"by reference to a committee"** or arbitration (*ubbāhikā*),[44] for which he selected four monks from the east (Sabbakāmī, Sāḷha, Khujja,sobhita and Vāsabha,gāmika) and four from the west (Revata, Sambhūta, Yasa and Sumana).[45]

The venerable Ajita, a Pāṭimokkha-reciter of 10 rains, was the "appointer of seats" (*āsana,paññapaka*) for the arbitration conclave held at **the Vālika Monastery** (*vālik'ārāma*)[46] in Vesālī. There, before the whole Order, Revata questioned Sabbakāmī regarding the ten indulgences point by point and referring to the appropriate Vinaya rule for each.[47] The matter was finally settled and closed. All the ancient accounts agree on what follows: that the Vinaya was rehearsed again (as at the First Council) before an assembly of the 700 monks[48] selected by Revata out of the 112,000 monks present. The Dharmaguptaka version states that the Doctrine (*sūtra*) was also rehearsed. Several later accounts maintain this was **a "second" council** that rehearsed the Tipiṭaka, "reaffirming or settling the extent of their texts" (Warder 1970:212).

6 Significance of the Second Council

6.1 UNITY. All the extant Vinaya (including the Mahāsaṅghika) accounts agree on the most significant point—that the Vajjī monks were wrong—indicating that **the Buddhists at that time remained united and overcame the threat of schism**. Warder in his assessment of the event notes

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[39] "Dismissed," *paṇāmesi.* This is a formal act of dismissal (*paṇāmana*) of a disciple (*saddhivihārika*) or resident pupil (*antevāsī*) by the preceptor (*upajjhāya*) or teacher (*ācariya*) respectively for the formers' improper behaviour, that is, not showing much care, faith, shame, respect or amity towards the latter (V 1:53-55).

[40] On *nissaya* (dependence, tutelage or guidance), see Mahāvagga 1.73 (V 1:92).

[41] See Pācittiya 63 (V 4:126).

[42] "Sabba,kāmī," probably the Sabba,kāma of the Thera,gāthā (Tha 453-458): see Tha:RD 226 n1 & VA 1:34. His took a vow to purify the teaching of some future Buddha during the time of Padumuttara Buddha (ThaA 2:190).

[43] Warder notes that the Pali Vinaya text "is alone in this not very flattering exaggeration of the disorderly proceedings of the seven hundred: a filibuster is perhaps implied" (1970:211).

[44] *Ubbāhikā*, see V 2:95; VA 1197; A 5:71 f; AA 5:34. This is more an "arbitration" (*pace* Horner) than a "referendum" (V:H 5:425), since the deliberating body was a committee, and no casting of votes by all eligible monks was involved. See Dutt 1984:129 f.

[45] See VA 1:34 f where the names are listed by way of their being "disciples" (*saddhi,vihārikā*) of Ānanda or of Anuruddha. Cf Mahv 4.47-49.

[46] See Mahv 4.50, but Dīpv says that the ten indulgences were settled in the Gabled Hall, near Vesālī.

[47] Cullavagga 12.2.8/V 2:306 f.

[48] "700 monks." 700 is *satta,sati* in Pali, hence Cullavagga 12 is called *Satta,sati-k,khandhaka* (Section on the 700) (Cullavagga 12.2.9/V 2:307). The assembly, as such, is known as the Council of 700; also the Vesālī Council; or the Second Council. Since Yasa initiated the whole course of event, it is also called the Recital of Yasa Thera (*Yasa-t,therassa saṅgīti,* MA 4:114 = AA 2:10).

> Perhaps the most important part of the affair is that it shows with greater clarity than any other ancient document how the democratic organisation of the early communities worked, in particular what happened if there was disagreement between independent communities, not within one legally constituted community; how the Buddhist community as a whole, which had no single head or central authority, could settle such a case. (Warder, 1970:209)

6.2 MONEY DONATIONS. All the Vinaya recensions agree that the central issue here was **the question of money donations to the monks**—the Mahāsaṅghika Vinaya, in fact, mentions *only* this point.[49] Clearly, this matter should not be taken lightly especially when it has to do with the purity of the Sangha as preservers and exemplars of the Buddha's Teaching and Discipline:

> Some people argue that these two rules [Nissaggiya 18 & 19[50]] refer only to gold and silver but such a view is indefensible. The Vinaya specifically states that these rules cover 'whatever is used in business' (V[:H] 2:102),[51] ie any medium of exchange. Other people try to get around this rule by saying that it is only a minor rule, inapplicable to monastic life today. Indeed, the Buddha once did say that the Sangha may abolish the 'lesser and minor' rules. But is this rule a minor one?" (Brahmavamso, 1996)

7 The Vinaya on money

For monks, there are four Vinaya rules concerning money, three rules prohibiting its use and one giving a special allowance. Here are listed only the definitions, key points and some comments. For more detailed analyses, please look up the relevant references as given here in the Vinaya or their translations:

(1) Rūpiya Sikkhāpada (Nissaggiya Pācittiya 18 = V 3:236-238).
(2) Rūpiya Saṁvohāra Sikkhāpada (Nissaggiya Pācittiya 19 = V 3:239 f).
(3) Rāja Sikkhāpada (Nissaggiya Pācittiya 10 = V 3:219-223).
(4) Meṇḍaka Anujānana (Bhesajja Khandhaka, Mahāvagga 6.34 = V 1:240-245).

7.1 RŪPIYA SIKKHĀPADA (The money training-rule)

> Whichever monk should take gold or silver (*jāta.rūpa,rajata*), or should have another to take it (for him), or should consent to its being placed nearby [ie near him],[52] there is an offence of expiation involving forfeiture. (Nissaggiya Pācittiya 18 = V 3:236-238)

"*Gold*" (*jāta,rūpa*) means that "it has the colour of the Teacher" (*satthu,vaṇṇa*).

"*Silver*" (*rajata*) means "the *kahāpaṇa,* the *māsaka* [lit "little bean"] of copper, the *māsaka* of wood, the *māsaka* of lac [resin], <u>that is used as currency</u> (*ye vohāraṁ gacchanti*)."[53]

"*Should take*" means "<u>if he himself takes it</u> (*sayaṁ gaṇhāti*), there is an offence of expiation involving forfeiture."

"*Should have another to take it (for him)*" means "<u>if he causes another to take it</u> (*aññaṁ gāhāpeti*), there is an offence of expiation involving forfeiture."

"*Should consent to its being kept placed nearby [ie near him]*" means "if one says, 'Let this be for the master' and <u>he consents to its being placed nearby</u> (*idaṁ ayyassa hotū ti upanikkhittaṁ sādiyāti*), there is an offence of expiation involving forfeiture."

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[49] See Warder 1970:209 ff.

[50] Nissaggiya 19 forbids monks from "buying and selling."

[51] This reference is to Horner's translation. The Pali reference is V 3:238.

[52] Horner renders *upanikkhittaṁ* as "being kept in deposit" which although correct (as one of its senses), does not have the scope of "being placed nearby."

[53] Or more specifically: "used in business" (V:H 2:102), however, the more definite term for "trade, business" is *saṁvohāra:* see below, 7.2 Rūpiya Saṁvohāra Sikkhāpada.

With this rule, the Buddha has prohibited all the possible ways in which money could be accepted. If someone tries to offer money to a monk in any of these ways he cannot say: "Such and such is my *kappiya.* Give this money to my *kappiya.* Take this money for me. Put the money over there." All he can do is refuse to accept that money by saying, "This is not allowable." Refusal is the only action he needs to remember to do. (Dhamminda Bhikkhu 2003)

7.2 RŪPIYA SAṀVOHĀRA SIKKHĀPADA (The money-transaction training-rule)

Whichever monk should engage in the transaction of gold and silver in their various forms,[54] there is an offence of expiation involving forfeiture. (Nissaggiya Pācittiya 19 = V 3:239 f)

7.3 RĀJA SIKKHĀPADA (The king training-rule)

If a king, or one in a king's service,[55] or a brahmin, or a lay person should send a messenger with money for buying a robe for a monk, saying, "Having bought a robe with this money, offer it to such and such a monk," and if that messenger should approach that monk and say, "Venerable sir, please accept this money for buying a robe," then that monk should say to that messenger, "We do not accept money for buying a robe; we accept robes if they are offered at an appropriate time and if they are allowable."

If then that messenger should ask, "Venerable sir, is there someone who is your attendant[56]?" Then if that monk wants a robe he should point out the attendant—be he a monastic hand[57] or a layman, saying, "This is the monks' attendant."

If that messenger, having instructed that attendant, should then approach the monk and say, "That person whom you appointed has been instructed by me. Venerable sir, approach him at an appropriate time and he will offer you a robe." Then the monk who wants a robe, having approached that attendant can ask or remind him two or three times, saying, "I need a robe."

If, having asked or reminded (him) two or three times, he obtains that robe, that is good. If he should not obtain it, then he can stand silently for four, five or six times at the most in order to obtain that robe. If, having stood silently for four, five or six times at the most, he obtains that robe, **[V 3:221]** then it is good. If he should make any more effort than this and he obtains that robe, then there is <u>an offence of expiation involving forfeiture</u>.

If he does not obtain that robe, then he should go himself or he should send a messenger to that person who had sent the money for buying the robe and say, "That money for buying a robe for a monk that you sent has not been effected at all for that monk.[58] Let you, sirs, engage yourselves,[59] so that what is yours is not lost." This is what is proper here.

(Nissaggiya Pācittiya 10 = V 3:219-223)

7.4 MEṆḌAKA ANUJĀNANA (The Meṇḍaka allowance)

There are, monks, people with faith[60] and confidence. They place money[61] in the hands of those who make things allowable (*kappiya,kāraka*),[62] saying, 'By means of this give the master

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[54] "Should engage in the transaction of gold and silver in their various forms," *nān'appakārakaṁ rūpiya,saṁvohāraṁ samāpajjeyya.*

[55] "One in a king's service," (*rāja,bhogga*), or in modern terms, "a civil servant."

[56] "Attendant," *veyyāvaccakara.* "one who serves."

[57] "Monastery hand," *ārāmika,* lit "one who has to do with a monastery."

[58] "Has not been effected at all for that monk," *na taṁ tassa bhikkhuno kiñci atthaṁ anubhoti.*

[59] "Let you, sirs, engage yourselves," *yuñjant'āyasmanto sakaṁ,* a polite way of saying: "Please take it back or do what you like with it." Buddhaghosa, in his Kaṅkhā,vitaraṇī, explains this sentence as *āyasmanto attano santakaṁ dhanaṁ pāpuṇantu* (May the wealth due to you accrue onto yourselves, sirs." (PāṭkA 68).

[60] "Faith," *saddhā.* There are 2 kinds of faith (*saddhā*): (1) "rootless faith" (*amūlaka,saddhā*), baseless or irrational faith, blind faith. (M 2:170); (2) "faith with a good cause" (*ākāravati,saddhā*), faith founded on seeing (M 1:320,8 401,23); also called *avecca-p,pasāda* (S 12.41.11/2:69). "Wise faith" is syn with (2). *Amūlaka* = "not seen,

that which is allowable.' I allow you, monks, thereupon to consent to that which is allowable. But, monks, there is no way whatever, I say, by which one might consent to or by which one might seek gold and silver! (Mahāvagga 6.34.21 = V 1:245)

8 The first great schism

It is very difficult today to reconcile the fact that today a majority of monastics (especially the urban ones) use money, have bank accounts and hold assets, despite the clear rules of the early Vinaya and the spirit of the Dharma. The trend must have resurfaced and gained momentum in the centuries following the 2nd Council. It is clear from all the ancient records that the Sangha of the four directions (*cātuddisa saṅgha*) remained united or at least did not split soon after the Second Council. According **Warder** (1970: 212-218), it was probably during the time of **Mahāpadma** (who reigned after Kāl'āsoka) that the first great schism occurred.

The ancient Sri Lankan chronicle, **Dīpa,vaṁsa** (written probably just after 350 CE), says that after the Vesālī affair, the Vajjī monks rejected the decisions of the Second Council and held a new "rehearsal" which they called **the "Great Rehearsal"** (*mahā,saṅgīti*), "at which they altered the Tripiṭaka to suit their own views and added new texts" (Warder 1970:213). Although the **Mahā,vaṁsa** (a Sri Lankan chronicle written about 100 years after Dīpv) says that the great schism occurred immediately after the Vesālī Council, the **Nikāya,saṅgraha** (a 14th-century Sri Lankan work)**,** in its account of the 3rd Buddhist Council (Pāṭali,putta) held under **Asoka** in 250 BCE, presupposes the existence of 17 schismatic schools (*ācariya,vāda,* "the way of the teachers").[63]

However, it would seem unlikely, indeed impossible, that the "Great Rehearsal" was held immediately after the Vaiśālī settlement. It is this Great Rehearsal which is supposed to be the origination of the **Mahasaṅghika** school, yet the *Vinaya* of that school, as we have seen, agrees with the opinion of the orthodox party in condemning the Vaiśālī monks…

The most probable date is thus some time after Vaiśālī and some time before the period of Aśoka Maurya… (Warder 1970:213 f)

One possible date is **349 BCE** during the reign of "Nanda and Mahāpadma" (according to Bhāva,-viveka's history of the Saṁmitīya school). It is said that a certain monk (the various accounts disagree on his name) raised five doctrinal points, of which four concerned the nature of an arhat:

(1) That an arhat could be seduced by another person.
(2) That an arhat might be ignorant of some matters.
(3) That an arhat might be in doubt.
(4) That an arhat might receive information (through instruction) from another person.

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not heard, not suspected" (V 2:243 3:163 & Comy). **Gethin** speaks of two kinds of faith: the cognitive and the affective (eg ERE: Faith & Jayatilleke, *Early Buddhist Theory of Knowledge,* 1963:387): "Faith in its cognitive dimension is seen as concerning belief in propositions or statements of which one does not—or perhaps cannot—have knowledge proper (however that should be defined); cognitive faith is a mode of knowing in a different category from that knowledge. Faith is its affective dimension is a more straightforward positive response to trust or confidence towards something or somebody…the conception of *saddhā* in Buddhist writings appears almost, if not entirely affective, the cognitive element is completely secondary." (Gethin 2001:207; my emphases).

[61] "Money," *hiraññа.* The Pali word has a range of possible meanings in the Canon: "unworked, unrefined gold" (V 3:48, 216), "gold coins" (V 3:219), "gold" (V 3:238, 240; S 1:89). The V Comy glosses *hiraññа* as *kahāpaṇa*, a gold coin [1 & n6]. I think "money" is a meaningful modern tr in this context, since the Vinaya is relevant and applicable to Theravāda monks even today.

[62] *Kappiya,kāraka.* I do not think there is an agreed single English word for this term: the closest might be "steward, proctor," but they lack the "making allowable" sense. A possible modern tr is "licitor"—or simply, *kappiya,* which is common enough amongst the traditional Theravadins today..

[63] "The way of the teachers," so called because their final authority was no more the Buddha or the early Canon, but their own teacher's word and their own canon.

(5) That one might enter the Way as a result of the spoken word [rather than through one's own experience].

These points were discussed at an assembly in Pāṭaliputta, where the majority voted in favour of these points. The majority came to be known as **Mahā,saṅghika** or "the Great Community", while the minority who apparently included a number of the most senior elders (Skt *sthavira,* P *thera*) that rejected the points and came to be known as **Sthavira,vāda** (P *Theravāda*) the "School of the Elders."

As Buddhism spread outside India and gained foothold in foreign countries through the patronage of the upper classes and the ruling classes, the fortunes of the Sangha, too, waxed and waned in tune with these elite supporters. This is not to say that Buddhism did not touch the grassroots.[64] However, it was probably this patronage of the rich and powerful that played a major catalyctic role in making the monastics more open to wealth and power (as evident, for example, in the history of Sinhalese Buddhism, where monastic lands granted by ancient kings are still handed down through "monastic families" where the abbot would ordain his nephew or some male relative as succeeding abbot so that their assets would remain within the "family.")[65]

9 The purpose of the spiritual life

9.1 THE RISE OF BUDDHIST ECONOMICS. Like all world religions, Buddhism, especially its urban forms, as it grows and exists in various times and societies, is connected with the rise of its economics, especially money economy. The conditions for the rise of early Buddhist economics are found in the social changes occurring in the Gangetic plains (especially its middle and eastern areas) during the latter half of the 1st millennium BCE. The Buddha's times saw the gradual but sure disappearance of the old tribal order and, in its place, the rise of the early empires, with its political centralization, money economy, taxation, professional armies, and urbanization.

During the Buddha's times (600-500 BCE), we see the rise of agriculture (the plough), new varieties and double cropping of rice, and the use of coinage. As the region came under the increasing power of monarchs like Bimbisāra, Pasenadi, and Ajāta,sattu, the general peace helped the growth of commerce, which in turn led to the rise of market-towns, which grew into cities, between which there were commercial exchanges, facilitated by a money economy. Unlike the countryside, regulated by the rhythm of the seasons and agriculture, and barter, urbanization supported an economics that encouraged, indeed depended on, specialization of labour.

With the specialization of labour, there was a wider variety of goods and services available, and also greater mobility of labour. The *gaha,pati* (landed and moneyed householders), for example, not only commanded urban and rural resources, but carried out businesses across the classes, with networks like those of multinational corporations today. There were overseas ventures beyond Indian shores, reaching even southeast Asian mainland and archipelago.

With specialization of labour, the urban inhabitants generally had more leisure time; and with the money economy, they had greater choice and quantity of goods and services. Money, after all, is what money buys. Money, of course, can be saved, which means deferred enjoyment or deferred for the sake of greater satisfaction. Either way, money allows the satisfaction of desires.

9.2 THE SPIRITUAL CONTRACT. While it may be true that "the greed for money is root of evil" applies to money users, the saying "money *is* the root of evil" applies to all Buddhist monastics. The crowding and depersonalization of urban life centres around work and money. The main purpose of early Buddhism is to provide an alternative lifestyle out of the morbidity of urban and lay life, that is, to renunciation of work and money—that is, giving up wealth and physical pleasures—for the sake of the higher happiness of spiritual liberation.

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[64] I have done a brief survey of the spread of Buddhism in my lecture series, **A History of Buddhism** (2002a), available in hardcopy and CD. In this lecture series I examine how worldly patronage, wealth and power affected the Sangha and of the contributions of grassroots Buddhism in the various countries of Asia.

[65] On this complex subject, see for example, Piyasīlo, *Buddhist Currents: A brief social analysis of Buddhism in Sri Lanka and Siam,* 1992a.

Insofar as the renunciants have very simple and limited needs, they are easily supportable by the actors of the economy. Indeed, amongst the greatest patrons early Buddhism and those who help spread it abroad are the merchants. The early Buddhist view of economics has a twin purpose: material *wealth* for the house-dwellers and only material *needs* for the renunciation. The former, who specialize in worldly skills supports the latter, who as specializers in spiritual ways, in return, provides the former with respite, relief, even liberation, from the stress of the world.

The householders should be economically industrious, enjoy their wealth, discharge their debts, and above all, be morally upright.[66] The renunciants and monastics are to train themselves in mind skills and meditation for total spiritual liberation in this life itself, and in the course of doing so, to share their blessings with others as appropriate. The Buddhist renunciants are admonished not to be "spoilers of families" (*kula,dūsaka*), that is, those who corrupt the laity with greed, hate or delusion, or exploit them in any way.[67] This is the *spiritual contract,* as it were.

9.3 THE ABUSE OF WEALTH. Monastics should avoid having anything to do with money because it entails *power* (economic, social and political) and commands *pleasure,* both of which the renunciant has vowed to forsake. Monastic accumulation of wealth would in due course tie up wealth through expensive rituals, extravagant monasteries and opulent religious lifestyle. In China, for example, emperor Wu of Liang (r 502-549) on several occasions almost exhausted the imperial treasury by his lavish expenditure on religious projects.[68] As in the case of Catholic monasteries in the west, corvée or unpaid labour (zu-yongdiao 租庸調) used to build extravagant Buddhist monasteries inflicted great suffering on the Asian peasants.[69] In Myanmar, huge amount of wealth were diverted to building numerous temples and stupas, often very near to one another, effectively impoverishing the country.

Even today, worldly monastics continue to accumulate and enjoy taxfree money from donations, rituals, and worldly enterprises. Monasteries and temples that belong to the "sangha of the four quarters"[70] are now a rarity, taken over by monastic landlordism. They have effectively become property and assets handed down within monastic clans and extended families, such as the high-caste Siyam Nikaya of Sri Lanka, where the abbacy is as a rule passed down from uncle to nephew.[71] Understandably, such trends have given the rationale to a growing number of modern monastics for openly calling themselves CEOs (chief executive officers), meaning that they are directly involved with the accumulation of wealth and worldly management.[72]

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[66] See **Dīgha,jānu S** (A 8.54/4:281-285) = SD 5.10.

[67] V 3:184; Sn 89,

[68] See http://en.wikipedia.org/wiki/Emperor_Wu_of_Liang & http://wapedia.mobi/en/Emperor_Wu_of_Liang.

[69] As in the case of the notorious Machiavellian empress Wu Zetian (624-705, r 683–705) of the Tang dynasty who regarded herself as an incarnation of Maitreya Bodhosattva.

[70] *Cātuddisaṁ saṅghaṁ,* v 1:145, 305, 2:147; D 1:145; A 4:395; DAṬ 1:366.

[71] RALH Gunawardana 1979:85; Piyasilo 1992a:6-16.

[72] In recent years, Singapore newspapers reported on two executive monks in legal problems over money. Even as early as Jan 2006, the Straits Times (ST), Singapore's leading daily, questioned "Heroic feat or emotional manipulation?" regarding Foo Hai Chan Monastery abbot, 43-year-old **Shi Ming-yi**'s daredevil stunts, such as walking across wooden beams outside of 66th floor of Republic Plaza (2006), or abseiling down the 45-story Suntec City Tower 2 (2003), to raise the millions he needed for the Renci Hospital and Medicare Centre, of which he was CEO. In 2007, reports of fund mismanagements appeared in the ST. To worsen matters, he had apparently paid for an unrecognized PhD from a "Mannin University" in Ireland (ST 19 Nov 2007). By 26 Nov, the Renci was under investigation by the Charity Council of Singapore for 3 possible violations of the Code of Governance for Charities and Institutions of Public Character. He was alleged to have made interest free loans in violation of Ren Ci's own guidelines on Financial Management and Controls and Disclosure and Transparency; and had also served as both Board Chairman and CEO of the Hospital, which was an infringement of existing guidelines since it created a potential conflict of interest and a lack of check and balances (Channel News Asia 27 Nov 2007). By Feb 2008, the Commercial Affairs Dept (CAD) had taken over the case (which implied a criminal case), and by month-end, he had to step down as Renci CEO (CNA 19 Feb; ST 29 Feb). See http://www.straitstimes.com/Free/Story/STIStory_257701.html. In May 2008, another affluent Singapore monk, **Seck Meow Ee,** abbot of Leong Hwa Monastery, was taken to court over failure to discharge his debts of a failed columbarium project costing over S$50 million. The court was told that

9.4 A ROOT OF MONASTIC WEAKNESS. From the field studies and works of such archaeologists and scholars like John Marshall[73] and Gregory Schopen,[74] we know that monks often owned considerable amounts of property, had money at their disposal, and were even in minting their own money.[75] With such evidence, we can surmise that during the period after the Buddha's passing and the Turk Muslim invasion of India and disappearance of Buddhism from the subcontinent, there was a growing laicization of the Buddhist monastics in India. This is clearly one of the reasons, and a very important one, too, for the decline of Buddhism in India.

Scholars like Schopen propose that archaeological evidence *descriptively* reflects the true situation of the ancient monastics and monasteries, and charge most scholars tend to look at Buddhist *prescriptively* based on the ancient texts. In reality, both approaches are correct depending on what the academic purposes of the study. Schopen is looking only at the worldly developments of Buddhist history, while most scholars are interested in the Buddha's teachings.

Indeed, Buddhist practitioners are generally aware of the wrong ways of many monastics or of monastic weaknesses, but none of these in any dilute the spirituality of the Buddha's teaching, the examples of the early saints and the experience of living masters. Our purpose is not merely to know about the dead artefacts of history, but to taste the Buddha's living word so that we are liberated from suffering.

9.6 TWO DANGERS TO BUDDHISM TODAY. The two dangers that Buddhism face, ironically, are also those very things that can propagate it very effectively in our times, that is, money and the internet. **Money** is a real threat to the True Dharma when money or wealth is used in a misguided way to propagate Buddhism. Since Buddhism does not have any effective "centre" like those of the Roman Catholic Church or a religious sect, anyone with some resources or influence could, say, publish books or literature on their version of Buddhism or what they claim to be Buddhism.

The same is true with **the internet**. Anyone with some funds or computer knowledge could start a website on their brand of Buddhism. There is no way to distinguish between really is or is not Buddhism. The anonymity of the internet also depersonalizes those who use it, and those who have used it, would invariably know that "everyone becomes an expert," and the dark sides (especially stemming from our difficult personalities and unresolved issues) of the internetters often and easily reveal themselves.

Yet, wealth and the internet properly use can effectively spread the True Teaching globally, especially by way of easy access to the Buddhist canons of scripture in their original languages and translations, their commentaries and related works, and also the helpful spiritual works of post-Buddha masters and living teachers. The internet also can serve as a channel for immediate communication between teachers and students, and amongst them, to discuss or resolve issues in Dharma study and training. However,

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he earned about $100,000 a year, and in 2001 earned $660,000. He owned a coffee-shop with five family members; two flats, one jointly with a brother; and had a stake in at least 4 companies (ST 21 May 2008). See http://www.-asiaone.com/Business/News/Office/Story/A1Story20080521-66279.html.

[73] John Marshall, *Taxila: An illustrated account of archaeological excavations carried out at Taxila under the orders of the government of India between the years 1913-1934*, vol 1, Cambridge, 1951:204. See also RBDR Sahni, *Archaeological Remains and Excavations at Bairat*, Jaipur, 1937:21 f & DB Diskalkar, "Excavations at Kasrawad," *Indian Historical Quarterly* 25, 1949:21 ff.

[74] *Bones, Stones, and Buddhist Monks: Collected essays on the archaeology, epigraphy and texts of monasticism in India,* Studies in Buddhist Tradition series. Honolulu: University of Hawaii Press, 1997:3-5.

[75] Marshall, commenting on one of the numerous hoards of coins found at the monastic site surrounding the Dharmarājikā stupa at Taxila, said: "Probably the hollow block of kañjūr [scripture] was merely a secret hiding place where one of the monks hid his store of coins…the possession of money by a monk *was contrary, of course, to the rule of the Church,* but the many small hoards that have been found in monasteries of the early mediaeval period leave little room for doubt that by that time the rules had become more or less a dead letter" (1937:21 f). Schopen adds that "Such hoards, in fact, found in Buddhist monasteries that are very much earlier than 'the early mediaeval period'" (1997:17 n19). On the occurrences of **money-minting in monasteries** at Kasrawad, see Diskalkar, *IHQ* 25, 1949: 15; at Nālandā, B Kumar, *Archaeology of Pataliputra and Nalanda,* Delhi, 1987:212; SSP Sarasvati, *Coinage in Ancient India: A numismatic, archaeochemical and metallurgical study of ancient Indian coins,* vol 1, Delhi, 1986: 202 f; and Schopen 1997:5.

none of these facilities can ever replace the direct and living communication of a present and proficient teacher.

9.7 THE BENEFITS OF WEALTH. The Buddha often speaks against rituals,[76] magic (including miracles),[77] and materialism.[78] As the Buddha's key spiritual training is self-reliance, self-awareness and self-liberation, such activities are not conducive to personal development as they entail projecting our locus of control outside of ourselves. The point is that before we can really help others we have to understand them, and the best way of understanding others is self-understanding. Only some level of self-liberation can there be effective other-liberation.

On a more worldly level, as noted by **Gustavos Benavides,** "the Buddha's misgivings about ritual, magical practices, and materiality in general led necessarily to the rejection of the expenditures associated with ritual activities, a rejection that freed capital for investment" (2004:245).[79] In fact, in **the Sigāl'-ovāda Sutta,** the Buddha recommends that a lay person save 25% of income, invest 50% of it, and use only 25% of it.[80] **The Ādiya Sutta** (A 5.41) admonishes on how the 25% should be used, that is,

(1) personal and family use;
(2) for the benefit of friends;
(3) as security and insurance;[81]
(4) the fivefold offering (*pañca,balī*): to relatives, to guests, to the departed, to the government (as payment of taxes, etc), and to devas;[82]
(5) for supporting worthy religious. (A 5.41/4:45 f = SD 2.1)

From these figures, we can calculate that the Buddha suggests that we "invest" less than 5% of our income on religious rituals (in fact, as expenditure in the same category as entertaining guests, prayer for the departed, government taxes) and about 5% of it for supporting worthy religious (as offerings). Giving and receiving, whether as monastics or the laity, should be mutually beneficial and spiritually uplifting:

> Just as a bee to a flower, harming neither its hue nor scent,
> Having taken the nectar, flies off—even so, should the sage wander in a village. (Dh 49)

10 Future of Buddhism

For lay people it might be said that money itself is not the root of evil, but the love of money is. However, from our survey of the early Buddhist Canon, we can only reaffirm the ancient "misquoted" saying that **money is the root of all evil** is, after all, true for monastics. The real issue is not whether monastics should handle money or not, but that such a problem is only an indicator of more serious ailments attending such a system.

The situation regarding renunciants and money is therefore very clear, as evinced in Ajahn Brahmavamso's closing remarks to his article on "Monks and Money":

> Obviously, the Buddha thought that the rule prohibiting the acceptance of gold or money was, indeed, a very important rule. The non-acceptance of money has always been one of the fundamental observances of those who have left the world. Money is the measure of wealth and to most

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[76] See eg **Kūṭa,danta S** (D 5) = SD 22.8.

[77] See eg **Kevaḍḍha S** (D 11) = SD 1.7.

[78] Eg **Sigāl'ovāda S** (D 31/3:1780-193): see **Dīgha,jānu S** (A 8.54/4:281-285) = SD 5.10 Intro for more titles.

[79] On a summary of economic problems caused by monastic use of money, see Benavides 2004:244-246.

[80] D 31.26/3:188 = SD 4.1 Intro (4).

[81] "Insurance" here is def in **Ādiya S** (A 5.41) as follows: "Furthermore, householder, with wealth *thus gotten*, the noble disciple makes himself secure against all misfortunes whatsoever, such as may happen by way of fire, water, the king, robbers and bad heirs. He makes himself secure, keeping his goods in safety." (A 5.41.4/3:45) = SD 2.1.

[82] This should *not* be misread as encouraging deva worship, but rather as the Buddha's accommodating a social duty (*dharma*) of his days, insofar as it does not conflict with the Buddha Dharma. For a further discussion of this point, see **Ādiya S** (A 5.41/3:45 f) = SD 2.1 Intro (2-3).

> people material wealth is the goal of life. In the renunciation of money by monks and nuns, they emphatically demonstrate their complete rejection of worldly pursuits. At one stroke they set themselves significantly apart from the vast majority of people and thus become a constant reminder to all that a life based on the struggle to accumulate money is not the only way to live. Through giving up money they give up much of their power to manipulate the world and to satisfy their desires. (Brahmavamso, 1996; emphases added)

Brahmavamso's comment is based on the Buddha's admonitions, such as this found in **the Maṇi,cūḷaka Sutta**:

> **For whomever gold and silver are allowable, for him the five cords of sense-pleasure are allowable, too.** For whomever the five cords of sense-pleasure are allowable, you can for sure consider him as one who neither has the quality of a recluse nor is he a son of the Sakya.
> (S 42.10.8/4:326)

Over the last 2000 years, there is a clear and growing trend that what makes the urban monastics stand out and above the laity and others is becoming less distinct. It is also interesting to note that this renaissance of modern Buddhism—renaissance in terms of a better understanding of the Buddha's teachings (that is, early Buddhism) and living a life guided by them—is more the result of lay endeavour, such as the foundation and contributions of the Pali Text Society and the rise of international Buddhism (through the work of such people as Anāgārika Dharmapāla) and of the Western Buddhist Sangha, especially the forest monks. And the number of monastics leaving the cloth to work as lay teachers is also growing.

Is this becoming the trend after 2500 years of Buddhism—that while more monastics are becoming the *nouveaux riches* and New Age royalty, more lay people are becoming the Dharma-spirited workers, teachers and defenders of the Buddha Word? Despite such a state of affairs, indeed *because* of it, both the lay and the ordained should pool their resources to prepare this world for the coming of Maitreya Buddha. This is not to say that we should resign ourselves to the notion of a Dharma-ending age. For, the only way to meet the Buddha is to see the Dharma—for, only those who see the Dharma, see the Buddha.[83]

We should live with the perception (*saññā*)[84] that **future Buddhas** are watching us,[85] as the devas, too, are watching us.

> There is in the world no secret of one who does an evil deed.
> You yourself, O human, know what is true and what is false!
> Alas! My friend, you, the witness, look down upon your own goodness!
> How can you hide the evil that there is in the self from the self?
> The devas and the Tathāgatas [Buddhas thus come] see the fool living falsely in the world.
> (Ādhipateyya Sutta, A 3.40/1:147-150)

— — —

SD 4.20
(Abbha) Upakkilesa Sutta
The Cloud Discourse on the Impurities

[The 4 moral impurities]
Aṅguttara Nikāya 4.10/2:53 (Abridged)

[83] S 3:120; It 91; DhA 4:117; ThaA 2:147.
[84] That is, as a Recollection of the Buddha (*Buddh'ānussati*).
[85] S 16.9/2:210-214; A 6.62/3:402-409.

Introduction

Although the term "impurities" (*upakkilesa,* lit "near-defilement") usually refers to "lesser" defilements or imperfections, rather than "defilements" (*kilesa*) themselves, here it connotes a severity equal to that of *kilesa.* The term *upakkilesa* is applied here because these are "social" (or cultural) defilements rather than "mental" defilements. However, these social defilements serve as strong catalysts or hotbeds for the mental defilements.

It is also interesting to see the ascending severity of the similes. "Clouds" (*abbha*) occur in the sky, and when massive, hide the sun. A "fog" (*mahī*) occurs at ground level and is more severe since it limits one's vision and also hides the sun. A "haze" (*dhūma,raja*), comprising smoke (*dhūma*) and dust (*raja*), not only limits our vision and hides the sun, but also poses as a health hazard. An "eclipse" (*rāhu*), on the other hand, covers the whole world in darkness.

The similes are listed to reflect the ascending severity of the four "impurities": intoxication, sexual intercourse, money and wrong livelihood. Intoxication clouds the mind; sexual intercourse (for a monastic) further "fogs" the mind; handling money pollutes the monastic's life with worldly smoke and dust; and wrong livelihood (which includes all the previous three impurities) eclipses the whole religious life.

Apparently, here, the monastic's handling of money is regarded as more severe than drunkenness and sexual misconduct. The spiritual sun shines not in such a monastic's world. — — —

The Cloud Discourse on the Impurities

(A 4.10/2:53 abridged)

Monks, there are these four impurities because of which the sun and moon glow not, shine not, beam not. What are these four?

Clouds...fog[86]...haze [smoke and dust]...an eclipse.

Even so, monks, there are these four impurities because of which recluses and brahmins glow not, shine not, beam not. What are these four?

(1) Taking strong drinks and distilled drinks, not abstaining from strong drinks and distilled drinks…
(2) Indulging in sexual intercourse, not abstaining from sexual intercourse...
(3) **Consenting to gold or silver [money], not abstaining from accepting gold or silver**[87]...
(4) Living by wrong livelihood, not abstaining from wrong livelihood[88]…

These are the four impurities, because of which recluses and brahmins glow not, shine not, beam not.

(A 4.10/2:53)

— — —

SD 4.21

Maṇi,cūḷaka Sutta

The Discourse on the Crown Jewel

Saṁyutta Nikāya 42.10/4:325

[86] "Fog," *mahikā*, vl *mahiyā,* which is obscure. This tr is conjectural.

[87] *Jātarūpa,rajataṁ sādiyanti jātarūpa,rajata,paṭiggahaṇā apaṭiviratā.* While the Vinaya's own Old Commentary defines *jāta,rūpa* as "gold" (that is "the colour of the teacher," V 3:238), *rajata* is defined as "*kahāpaṇa* and *māsaka* of copper, wood, or lac, accepted as common currency," ie money (id).

[88] "Wrong livelihood," an exhaustive list is found in the Moralities (*sīla*) section of Brahma,jāla S (D 1.8-27/ 1:4-11) and all the first 13 suttas of the Dīgha.

1 At one time the Blessed One was staying in the Squirrels' Feeding Ground in the Bamboo Grove near Rājagaha.

2 Now at that time the king's retinue had assembled in the royal harem,[89] and this conversation arose amongst them:

"Gold and silver are allowable for the recluses who are sons of the Sakya.[90] The recluses who are sons of the Sakya consent to gold and silver. The recluses who are sons of the Sakya accept gold and silver."

3 Now at that time, Maṇi,cūḷaka the headman was sitting in that assembly.

4 Then Maṇicūḷaka the headman said this to the assembly:

"Do not speak thus, noble ladies.[91]

Gold and silver are *not* allowable for the recluses who are sons of the Sakya.
The recluses who are sons of the Sakya do *not* consent to gold and silver.
The recluses who are sons of the Sakya do *not* accept gold and silver."[92]

Maṇicūḷaka the headman was able[93] to convince the assembly.

5 Then Maṇicūḷaka the headman went up to the Blessed One, saluted him and sat down at one side. **[326]**

6 Sitting thus at one side, he *related to the Buddha what had happened in the royal harem, and added:*

7 "Blessed One, I hope that I have not misrepresented him with what is untrue; that I have explained the Dharma in accordance with the Dharma; and that neither reasonable rebuke nor ground for criticism would come up."[94]

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[89] "In the royal harem," *rāj'antepūre.* The cpd *ante,pūra* (Skt *antaḥpūra*) can mean either (1) the "inner city," ie the royal palace; or (2) the restricted inner quarters of the palace, ie the royal harem. The context here is doubtful—the retinue is addressed as *ayyā,* which can be either m pl or f pl. However, such a conversation as the above is more likely to occur in the harem rather than the "royal palace." However, one could argue whether **Maṇi,cūḷaka**, a man, would have been allowed into the royal harem, unless he has special duties or privileges. From his name, which means "Crown Jewel" (ie a gem in the topknot), he could be royalty, perhaps the son of a royal concubine. His name apparently only appears here. Cf Rāj'antepura Sikkhāpada on Pāc 83, where the Buddha warns monastics of "the 10 dangers of entering the king's harem" (V 4:157-164).

[90] "Recluses who are sons of the Sakya," *samaṇā sakya,puttiyā,* which Bodhi takes as an adj: "the ascetics following the Sakyan son" (S:B 712::S 20.11,12/2:272). See S:B 821 n376 where Bodhi invokes such a usage in Suci,-mukhī S (S 28.10/3:240) as evidence. This is possible in **Sucimukhī S** context, where it is more likely that an "outsider" (like the female wanderer Sucimukhī) would refer to *the Buddha* as "Sakyan son" (something unlikely in the case of the "sons of the Sakya" themselves). This is clearly not the case in the context of **Aggaññ a S** (D 27.9/3:84), where the Buddha instructs his recluses to openly declare: "We are recluses, sons of the Sakya" (*samaṇā Sakya,-puttiy'amhā ti,* "We are ascetics, followers of the Sakyan," D:W 409) and "I am a son of the Blessed One, an offspring born from his mouth, born of the Dharma, created by the Dharma, heir to the Dharma" (*Bhagavat'omhi putto oraso mukhato jāto dhamma,jo dhamma,nimmito dhamma,dāyādo,* id). On the late term *Śākya,bhikṣu*, see Richard S Cohen, "Kinsmen of the son: Śākyabhikṣus and the institutionalization of the Bodhisattva ideal" (*History of Religions,* 40,1 Aug 2000:1-25).

[91] "Noble ladies," *ayyā,* or "Venerable ladies." S:B (foll Comy) has "masters," taking *ayyā* as m pl.

[92] See Nissaggiya Pācittiya 18 (V 1:245, 3:236-239). This sutta is qu at V 2:296 f as testimony for the prohibition against the acceptance of gold and silver by renunciants. "Silver" here broadly defined to include coins made of silver, copper, wood, lac or whatever serves as a medium of exchange (V 3:238). Its Comy extends this to include bone, hide, fruit, seeds, etc, whether imprinted with a figure or not (VA 3:690). As such, "gold and silver" clearly refers to money.

[93] "Was able," *asakkhi* (aor 3rd sg of *sakkoti*). DPPN sv "Maṇicūḷa Sutta" has "was not able."

[94] "That no reasonable consequence…ground for criticism" (*na ca koci sahadhammiko vādânuvāda* [vl *vādânupāto*] *gārayhaṁ ṭhānaṁ āgacchati*). My rendition is guided by similar passages where *vādânuvāda* is contrasted with *pāsaṁsā* in **Sikkha S** (A 5.5/3:4). This is stock: V 1:145, 2:297; D 1:161, 3:115; M 1:368, 482; A 1:161; S 2:26, 33, 117, 3:6, 4:51, 340, 382, 5:6 f; the Buddha himself utters these words at S 2:39. On its difficulty, see S:B 747 n72, where Bodhi says that ***saha,dhammika*** is an adj meaning legitimate, reasonable (S 41.8/4:299). Its more common meaning is a follower of the same teaching (M 1:64).

"Indeed, headman, when you answered thus, you have stated what has actually been spoken by me; that you have not misrepresented me with what is untrue; that you have explained the Dharma in accordance with the Dharma; and that neither reasonable rebuke nor ground for criticism would come up.

8 For, headman, gold and silver are not allowable for the recluses who are sons of the Sakya.
The recluses who are sons of the Sakya do not consent to gold and silver.
The recluses who are sons of the Sakya do not accept gold and silver.
The recluses who are sons of the Sakya have renounced jewelry and gold.
They have given up the use of gold and silver.
For whomever gold and silver are allowable, for him the five cords of sense-pleasure are allowable, too. For whomever the five cords of sense-pleasure are allowable, you can for sure consider him as one who neither has the quality of a recluse nor is he a son of the Sakya.

9 Furthermore, headman, I say this:
'Straw may be sought by one who needs straw; wood may be sought by one who needs wood; a cart may be sought by one who needs a cart; a worker[95] may be sought for one who needs a worker.' **[327]** But there is no way whatever, I say, by which one might consent to or by which one might seek gold and silver!"

— — —

SD 4.22

Ghoṭa,mukha Sutta

The Discourse to Ghoṭa,mukha

[The monk Udena does not accept a donation of money]
(M 94.31-33/2:162 f)

33a Now, master Udena, the king of Aṅga, gives me a regular donation.[96] Let me give master Udena one regular donation from that."

"What kind of regular donation does the king of Aṅga give you, brahmin?"

"Five hundred gold coins (*kahāpaṇa*), master Udena."

"It is not allowable for us to accept gold and silver, brahmin."

"If it is not allowable for master Udena to accept gold and silver, I will have a monastery built for master Udena."

"Brahmin, if you desire to build a monastery for me, then have an assembly hall built for the Sangha at Pāṭali,putta."[97]

"I am still more pleased and delighted that master Udena have me undertake a gift to the Sangha. So with this regular donation (offered to the master Udena) and another regular donation, I shall have an assembly hall built for the Sangha at Pāṭali,putta."

33b Then with that regular donation and another regular donation, the brahmin Ghoṭamukha had an assembly hall built for the Sangha at Pāṭaliputta. And that is now known as the Ghoṭa,mukhī.

— — —

[95] "Worker," *puriso,* other meanings: "person, man."

[96] "Regular donation," *nicca,bhikkha,* could be daily, but certainly at regular interval.

[97] Pāṭali,putta. In the Buddha's time, it was a village known as Pāṭali,gāma. The Mahā Parinibbāna S (D 16) records the Buddha's prophecy of its illustrious future (D 16.1.28/3:87). It grew to become the capital of Māgadha and then the capital of Asoka's empire. Today it is called Patna, the capital of Bihar state.

SD 4.23
Ghaṭikāra Sutta
The Discourse on Ghaṭikāra (the Potter)

[A family man who uses no money]
(M 81.1-6/2:45 f)

Introduction

Ghaṭikāra is an example of a lay non-returner, but he lived in the time of Kassapa Buddha.[98] The Pali Canon mentions only two cases of living persons being called non-returners, namely, the householders Sirivaḍḍha (S 5:177) and Manadinna (S 5:178). The Mahā Parinibbāna Sutta describes the nun Nandā, together with eight other laymen (Kaliṅga, Nikata, Katissabha, Tuṭṭha, Santuttha, Bhadda and Subhadda), and more than fifty devout laymen in Nadikā, thus, "by the complete destruction of the five lower fetters, [they] became an inheritor of the highest heavens, there to pass away entirely, and never to return here" (D 2:92). Although these persons have reached the stage of sainthood during their life-times, they are not called *anāgāmī* in the text.

— — —

The Discourse on Ghaṭikāra (the Potter)

[45] 1 Thus have I heard.[99] At one time the Blessed One was wandering amongst the Kosalas together with a large community of monks.

2 Then, having stepped down from the road the Blessed One smiled at a certain place. The venerable Ānanda thought:

"What is the reason, what is the cause, for the Blessed One's smile? Tathāgatas do not smile without reason."

So he arranged his (outer) robe[100] onto one shoulder, and putting his palms together in salutation to the Blessed One, asked him:

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[98] "Kassapa Buddha," ie **Kassapa Dasa,bala** to distinguish him from other Kassapas (MA 3:278). He is the 24th Buddha, the 3rd of our own world cycle, and the last of the six past Buddhas—Vipassī, Sikhī, Vessabhū, Kakusandha, Koṇāgamana and Kassapa—preceding our Buddha, mentioned in **Mahâpadāna S** (D 14.1.4/ 2:2) where a detailed account of Vipassī Buddha is given; see also **Kūṭadanta S** (D 1:134-43, Dīrgh'āgama T1.98b-100b); **Mahā Sudassana S** (D 2: 169-98, Dīrgh'āgama T1.21b-24b, Madhyam'āgama T26.515b-518b); **Mahā Govinda S** (D 2:220-51, Dīrgh'āgama T1.30b-34a); **Makhādeva S** (M 2:74-82, Madhyam'āgama T26.511c-515a, Ekottar'āgama T125.806c-810a); **Ghaṭīkāra S** (M 2:46-49, 54, Madhyam'āgama T26.499a-503a). **The Amagandha S** (Sn 2.2) was expounded in connection with Kassapa Buddha (SnA 194 ff). The questions of Āḷvaka (Sn 1.10) and of Sabhiya (Sn 3.6), the stanzas taught to Sutasoma by the brahmin Nanda of Takkasila (J 5:476 f, 483) and **the Mittavinda J** also belong to Kassapa's time (J 1:413). Some of the doctrines taught by Kassapa were revived in our Buddha's time (eg MA 2:168, 3:275; AA 1:423). See also Winternitz Cf J 1:43; DhA 1:84, 3:236.

[99] **The Gavesī S** (A 5.10/3:214 f) opens in a similar manner also in ref to Kassapa Buddha; cf V 3:105; M 2:74; S 2:254. Comy notes that when smiling, the Buddha only shows the tips of his teeth but does not laugh like out loud like an ordinary person (AA 3:305). This whole story is recounted in Mahāvaṁsa with interesting variations (Mahv 1:317 ff).

[100] "Robe," *cīvara.* As a rule, monks must have three kinds of robes (*cīvara*) with them at all times: the under- (or inner-)robe (*antara,vāsaka*) [called "sabong" in Thai], the upper robe (*uttara,saṅga*) and the outer robe (*saṅghāṭi*), the last of which only a fully ordained monk has and is put over the left shoulder when the monk is "among houses" (Nissaggiya 2, V 4:198). The word *cīvara* is a general term referring to any of them. The first two are collectively called *s'antar'uttara* (id; VA 652). Cf Bhikkhuṇī Pācittiya 24. See V:H 2:1 n2 & Upasak, *Dictionary of Early Buddhist Monastic Terms,* 1975: cīvara; kāsāya; and above terms.

"Venerable sir, what is the reason, what is the cause, for the Blessed One's smile? Tathāgatas do not smile without reason."

3 "Once, Ānanda, in this place there was a wealthy and prosperous market town called Vebhaliṅga, with many people, crowded with people. Now, the Blessed One Kassapa, the arhat, the fully self-awakened one, lived near the market town of Vebhaliṅga. It was here, in fact, that the Blessed One Kassapa, the arhat, the fully self-awakened one, seated down, gave counsel to his community of monks."[101]

4 Then the venerable Ānanda folded his outer robe[102] in four and spreading it out, said to the Blessed One:

"In that case, venerable sir, let the Blessed One be seated. Then this place will have been used by two arhats who are fully self-awakened ones!"

The Blessed One sat down on the prepared seat and addressed the venerable Ānanda thus:

5 "Once, Ānanda, in this place there was a wealthy and prosperous market town called Vebhaliṅga, with many people, crowded with people. Now the Blessed One Kassapa, the arhat, the fully self-awakened one, lived near the market town Vebhaliṅga. It was here, in fact, that the Blessed One Kassapa, the arhat, the fully self-awakened one, seated down, **[46]** gave counsel to his community of monks.

6 Now, Ānanda, in Vebhaliṅga, the supporter, the chief supporter, of the Blessed One Kassapa, the arhat, the fully self-awakened one, was a potter named **Ghaṭikāra**[103]….

18 [51] [Kassapa Buddha:] '…Now, maharajah,[104] Ghaṭikāra the potter has gone for refuge to the Buddha, the Dharma and the Sangha. Ghaṭikāra the potter, maharajah, abstains from harming life, from taking the not-given, from misconduct in sensual pleasures, from false speech, and from strong drinks, distilled drinks and intoxicants that cause heedlessness.

Ghaṭikāra the potter, maharajah, has wise confidence[105] in the Buddha, the Dharma and the Sangha, and possesses the virtues loved by the noble ones. Ghaṭikāra the potter, maharajah, is free from doubt about suffering, about the arising of suffering, about the cessation of suffering, and about the path leading to the cessation of suffering.

Ghaṭikāra the potter, maharajah, eats only one meal a day; he observes celibacy, is virtuous, of good character. Ghaṭikāra the potter, maharajah, has laid aside gems and gold,[106] and *has given up gold and silver*.[107]

Ghaṭikāra the potter, maharajah, does not dig the ground with his hands or with a pestle[108] (to look for clay)—taking only the clay he finds in broken ground on the river bank or debris pushed up by rats[109]—

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[101] A similar incident (maybe an identical one) is recounted in **Gavesī S** (A 5.10/3:214-218) in connection with the layman Gavesī who kept precepts like Ghaṭikāra. Gavesī however later joins the Order.

[102] "Outer robe," *saṅghāṭi,* see n56.

[103] "Ghaṭīkāra." At the close of the Sutta, the Buddha identifies himself with the Brahmin student Jotipāla, Ghaṭīkāra's close friend (M 81.23/2:54; B 25.10). In Ghaṭīkāra S (S 1.50, 2.24), the deity Ghaṭikāra visits the Buddha and recalls their ancient friendship and where the Buddha addresses him as Bhaggava, probably a clan-name (S 1.50/1:35 f, 2.24/1:60). See the Story of the Layman Chatta,pāṇī (DhA 1:380) where he was evidently a once-returner before he died but did not wish his attainment to be known (AA 1:78). Comys say that he was the Brahmā who offered the newly renounced ascetic Siddhattha his eight monks requisites (3 robes, bowl, razor, needle, girdle, water-strainer) (J 1:65; SnA 2:382; BA 284; VvA 314).

[104] "Maharajah" refers to king Kiki of Kāsī whose invitation to Kassapa Buddha to spend the rains retreat in Benares is turned down because he has already accepted Ghaṭīkāra's invitation.

[105] "Wise confidence," *avecca-p,pasāda. Saddhā,* "faith, confidence, trust," is the seed (Sn 77) from which arises "confidence" (*pasāda*). There are 2 kinds of faith: (1) "rootless faith" (*amūlaka,saddhā*), baseless or irrational faith, blind faith. (M 2:170); (2) "faith with a good cause" (*ākāravati,saddhā*), faith founded on seeing (M 1:320,8, 401,23). Here the latter is meant. See D 2:93, 217; M 1:37, 46, 2:51, 3:253; S 2:69, 4:271, 5:343, 345, 405; A 1:222, 2:56, 3:212, 332, 451, 4:406, 5:120; AA 1:396, 455; DhA 1:76; UA 109. *Amūlaka* = "not seen, not heard, not suspected" (V 2:243 3:163 & Comy).

[106] "Gems and gold," *maṇi,suvaṇṇa,* ie gems and wrought gold (ornaments).

[107] "Gold and silver," *jātarūpa,rajata,* ie gold and money. See n14.

and taking only what he needs,[110] he brings it home on a carrying-pole.[111] When he has made a pot he says:

"Let anyone who wishes leave a portion of rice or a portion of beans or a portion of chick peas,[112] and let one take what one likes (in exchange)."[113]

Ghaṭikāra the potter, maharajah, supports his blind old parents. **[52]** Having destroyed the five lower fetters,[114] maharajah, Ghaṭikāra the potter is one who will reappear spontaneously (in the Pure Abodes)[115] and there attain final Nirvana without ever returning from that world…'"

— evaṁ —

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[108] "With a pestle," *musalena.* The word *musala* is often paired with *udukkhala,* "mortar" (V 1:202; Thī 111; Ap 552; J 2:428, 6:161). I render *musalena* here literally, unsure of its application here: Ghaṭikāra probably breaks the hard ground with the pestle, or crushes dry clay and adds water to it to soften it up. Horner renders *na musalena na sahatthā* as "not…either with a spade or with his own hands" (M:H 2:248); Ñāṇamoli & Bodhi: "not…using a pick with his own hands" (M:ÑB 674).

[109] "Debris pushed up by rats," *mūsik'ukkuro.*

[110] "Only what he needs," *kāmena* (Se & PTS), alt tr "only what suits his purpose" or more loosely "as he desires." My translation here is conjectured based on the context. See foll n.

[111] "On a pole," *kājena* for *kāmena*: see prec n. A *kāja* is a carrying-pole (V 1:245; M 3:148; S 1:175; A 4:163; J 1:9, 3:325), a pingo (DhA 4:128, 232); probably syn with *byābhaṅgī* (SA 3:72) or similar to it (Tha 623).

[112] "Chick peas," reading *kaḷāya* for *kāḷāya* (DP sv).

[113] "Let one take what one likes," *yaṁ icchati taṁ haratu.* He does not trade in the vessels he has made. But once people know they can take what they like, they bring useful materials from the forest (MA 3:284 f).

[114] "The five lower fetters," *orambhāgiyā saṁyojanā.* The 10 fetters are: Personality view (*sakkāya,diṭṭhi*), persistent doubt (*vicikicchā*), attachment to rules and rites (*sīla-b,bata,parāmāsa*), sensual lust (*kāma,rāga*), repulsion (*paṭigha*), greed for form existence (*rūpa,rāga*), greed for formless existence (*arūpa,rāga*), conceit (*māna*), restlessness (*uddhacca*), ignorance (*avijjā*) (S 5:61, A 5:13, Vbh 377). In some places, no. 5 (*paṭigha*) is replaced by illwill (*vyāpāda*). The first 5 are the lower fetters (*orambhāgiya*), and the rest, the higher fetters (*uddhambhāgiya*).

[115] "The Pure Abodes," *Suddh'āvāsa.* A Non-returner (*anāgāmī*), on overcoming the five lower fetters (*orambhāgiya saṁyojanā*) [see prev n], is reborn in the Brahmā worlds known as the Pure Abodes (*suddh'āvāsa*), the five highest heavens of the Form World (*rūpa,loka*) where only Non-returners assume their last birth to become arhats and nirvana. These worlds are Āviha ("Non-declining"), Ātappa ("Unworried"), Sudassā ("Clearly Visible"), Sudassī ("Clear-visioned") and Akaṇiṭṭhā ("Highest") (D 3:237, M 3:103, Vbh 425, Pug 42-46). See **Is rebirth immediate?** = SD 2.17.

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