

UTILIZATION OF EARNINGS IN CONSUMPTION AND ITS IMPACT ON THE SOCIAL IMBALANCE A CRITICAL OBSERVATION ON THE BUDDHIST POINT OF VIEW

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ABSTRACT

As the world experiences a massive economic transformation, there has emerged immanent self-greediness and so many egoistic tendencies. As a result of this, there have emerged social and economic imbalances among people which have remarkably led to many problems including poverty, corruption, theft, robbery and many other criminalities. In the world of limited resources, people seem to have forgotten the fact that to fully enjoy this life, they have to share with and care for others. Moreover, it is so absurd to note that modern consumption is individually centralized, just like “my car and my petrol”. With individual centralized-consumption, economic imbalance and the gap between them can never be overcome. And instead, it multiplies social problems. It can be overcome only through a social-centralized consumption of which Buddhist theories are always emphasized.

This paper attempts to bring forward the Buddhist financial concept of “ekena bhoge buñjeyya” explained in Sigālovada Sutta of Dīgha Nikāya. And what is actually meant by Consumption and Utilization

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of one's earnings in Consumption in Buddhist teaching drawing from *Rāsiya, Kāmabhogī, Pattakamma and ādiya Suttas*.

The second part of this paper discusses the "fivefold uses of one's earnings in consumption" explained in *Pattakamma and Ādiyā Sutta* of *Āṅguttara Nikāya*. They are namely; (i). For the use of personal and family; (ii). For the use of friends; (iii). For the use of investments in security and insurance; (iv). For the use of fivefold obligations; (v). For the use of spiritual leaders.

Finally this paper emphasizes the importance of the "fivefold obligations" (*pañcabali*) and their values for a contented society and how they are helpful for the well-being of everyone and further how one can gain the *Bhogasukha* (the joy of enjoyment) as admonished in *Anaṇa Sutta* of *Āṅguttara Nikāya*. Buddhist social-centralized consumption always encourages and creates characters who are wealthier with their spiritual advancements rather than mere material progress.

1. INTRODUCTION

Buddhism being a teaching of renunciation always advocates its followers to lead a life benefited to everyone. When it comes to the Buddhist concept of happiness, many discourses, *suttas* preached by the Buddha are found, which directly look at happiness of the laity. There are many *suttas* in the *Nikāyas* addressed to householders, *gahapati*, merchants, *seṭṭhi* and kings, *rājā* on economic matters. Many of such *suttas* contains insights regarding the economic aspects related to the life of the laity. A Buddhist lay person has to work to maintain daily living as well as to support his/her own immediate families and contribute to society. However, one has to do so within the confines of Buddhist ethics to make spiritual progress.

Though the Buddhist teaching advocates detachment for the ending of *Dukkha*, it encourages material development with spiritual advancement. According to the teachings of the Buddha, lay people are expected to maintain livelihood for their own, their families' and society's welfare. Basic needs must be met before one can concentrate on spiritual development. It would be difficult to develop calmness if one is not physically well or one is worrying about financial concerns. Even hunger is enough to disturb the mind to the extent that it becomes difficult to concentrate. In

one *sutta*, the Buddha came to a village to teach a man whom he saw as capable of attaining insight. However, when he got there the man was so hungry and tired that the Buddha asked for him to be fed before delivering the discourse which helped him gain insight. Elsewhere in the Scriptures the Buddha said,

'Hunger is the greatest illness'.¹ Similarly, one cannot have peace of mind when one is excessively worried about financial affairs, such as debts and therefore, 'for householders in the world, poverty is suffering'.²

Not only poverty does not provide people with basic needs, it also does not give them as much opportunity to practice generosity and thus accumulate merit. More importantly though, poverty is also seen as one of the causes of social problems, such as crime and violence. In the *Dīghanikāya*, the Buddha described how poverty led to social problems such as stealing, killing, lying and shortened lives.³

'For lay people therefore, poverty creates suffering both on a personal and social level; and hence for them, 'woeful in the world is poverty and debt'.⁴

2. WEALTH

It is understood and even has been taught in the teachings that poverty and debt for Buddhism is suffering for a lay person. When it comes to the Buddhist teaching on amassing wealth, the *Sigālovādasutta* of the *Dīghanikāya* addressed to a young householder, advocates a lay person to collect wealth as a bee that collects nectar from a flower.

The wise endowed with virtue, shine forth like a burning fire, gathering wealth as bees do honey, and heaping it up like an anthill once, wealth is accumulated, family and household life may follow.

Paṇḍito sīlasampanno, jalaṃ aggīva bhāsati.

*Bhoge saṃharamānassa, bhamarasseva iriyato;
Bhogā sannicayaṃ yanti, vammikovupaciyati.*

1. *Dhp.* 203 as cited in Harvey, 2000: 196.

2. A.III.352 as cited in Harvey, 2000: 196.

3. *D.III.*65-70; Walshe, 1987: 398-401.

4. A.III. 352 as cited in Harvey, 2000: 196.

*Evam bhoge samāhatvā, alamatto kule gihī;
Catudhā vibhaje bhoge, sa ve mittāni ganthati.*⁵

Besides, the very sutta goes on advising the prince about the four ways managing a layperson's wealth by dividing into four portions. The *sutta* says thus;

One portion should be enjoyed, consumed, two portions should be invested in business and the fourth portion should be set aside against future misfortunes.

*Ekena bhogebhuñjeyya, dvīhi kammaṃ payojaye;
Catutthañca nidhāpeyya, āpadāsu bhavissatīti.*⁶

In fact, in Buddhism wealth itself is neither praised nor reproved, only how it is accumulated and used. Wealth is blameless if it is rightfully obtained, without hurting others, without violence, stealing, lying and deception. The *Dvicakkhūsutta* of the *Aṅguttaranikāya* introduced the notion of being 'two eyed' when it comes to making a living. One has to keep one eye on profit and the other on ethics. According to this *sutta* advocates, there are three kinds of people in the world: they are the blind, the one-eyed and the two-eyed.

The blind person does not know how to generate wealth, does not know what is right and wrong, and does not know what is good and bad. This person has no wealth and cannot perform good works⁷ (such as giving gifts, making donations, etc).

The one-eyed person knows how to generate wealth but does not know what is blameworthy or not, and what is good or evil. This person may thus obtain wealth through whatever means including violence, theft and deception. Though he/she enjoys sense pleasures from the wealth generated, when he/she dies is reborn in hell.⁸

5. Maurice Walshe, trans, "Sigālovāda Sutt (DN 31 –DN iii PTS p-188)," in *The Long Discourses of the Buddha, a Translation of the Digha Nikaya* (Boston Publications, 1995), 466.

6. Maurice Walshe, trans, "Sigālovāda Sutt (DN 31 –DN iii PTS p-188)," in *The Long Discourses of the Buddha, a Translation of the Digha Nikaya* (Boston Publications, 1995), 466.

7. Andhasutta AN iii PTS, p-129.

8. Andhasutta AN iii PTS, p-129.

The two-eyed person knows how to generate wealth, but also knows what is right and wrong, blameworthy or not, and whether it is good or evil. This person enjoys his/her wealth in this life but also after death is reborn to a good destination.⁹

3. HOW TO ACCUMULATE WEALTH

The *ādiyasutta* of the *Aṅguttaranikāya* advocates on how one should collect and increase the wealth. The *sutta* goes on thus;

A householder earns his wealth righteously, through energetic striving, amassed through the strength of his arm, won by sweat, and lawful and lawfully got.

*uṭṭhānavīriyādhigatehi bhogehi bāhābalaparicitehi sedāvakkhittehi dhammikehi dhammaladdhehi.*¹⁰

The *Vyaggapajjasutta* of the *Aṅguttaranikāya* addressed to householder *Dīghajānu*, provides instructions to preserve and increase wealth. According to this *sutta* conditions of worldly progress that leads to householder's welfare and in this life is four-fold.

i. Industriousness - energetic striving in one's job. (*Uṭṭhānasampadā*)¹¹

ii. Watchfulness - taking care of one's property to prevent lost due to robberies and natural disasters such as flood. (*ārakkhasampadā*)¹²

iii. Having good friends - so one can emulate their actions. (*kalyāṇasampadā*)¹³

iv. Leading a balanced life - one does not spend excessively nor hoards wealth. Also, one should remain equanimous in the vicissitudes of life. (*samajīvikatā*)¹⁴.

4. HOW TO USE WEALTH

In Buddhism, wealth is a means to an end. It can either be a

9. Andhasutta AN iii PTS, p-129.

10. *Ādiyasutta* (AN 5.41- AN iii PTS p-45) in *the Book of Gradual Sayings* – Vol. III –book of fives and sixes repr., Oxford: Pali Text Society, 2008), 37.

11. Andhasutta AN vi PTS, p-282.

12. Andhasutta AN vi PTS, p-282.

13. Andhasutta AN vi PTS, p-282.

14. Andhasutta AN vi PTS, p-282.

benefit or a burden depending on one's attitude to wealth and how one uses it. It helps to provide basic needs and offers the opportunity to develop generosity from giving. But if one is obsessed with wealth, one goes through much hardship attaining it, one creates bad karma from unethical practices, and spending it unwisely creates suffering. Once wealth is obtained, according to the *Sigalovada Sutta*, one should invest half of it into business, use a quarter of it for enjoyment and save the rest.¹⁵

In the *Paṭhama-aputtakasutta* of the *Samyuttanikāya* given at *Sāvatti* to king *Kosala* advocates on how one should consume or utilise one's earnings. The *Sutta* goes on explaining that earnings should be utilised in the following way. I. Enjoy it themselves, (*attānaṃ sukheti pīṇeti*), II. Please mother and father (*mātāpitaro sukheti pīṇeti*), III. Wife and children, (*Puttadāraṃ sukheti pīṇeti*), IV. Slaves and workmen, (*dāsakammakaraporise sukheti pīṇeti*), V. Friends and associates, (*mittāmacce sukheti pīṇeti*), VI. To give to recluses and brahmans, for heavenly bliss (*samaṇābrāhmaṇesu uddhaggikaṃ dakkhiṇaṃ patitṭhāpeti sovaggikaṃ sukhavipākaṃ saggasaṃ*)

Another broad perspective of utilisation of one's earning has been descriptively given the *Pattakammasutta* of the *Aṅguttaranikāya*. The *sutta* continues explaining thus; (i) "Here, householder, with wealth acquired makes himself happy and pleased and properly maintains himself in happiness; he makes his parents happy and pleased and properly maintains them in happiness; he makes his wife and children, his slaves, workers, and servants happy and pleased and properly maintains them in happiness; he makes his friends and companions happy and pleased and properly maintains them in happiness.

This is the first case of wealth that has gone to good use, that has been properly utilized and used for a worthy cause.

(ii) "Again, with wealth acquired he makes provisions against the losses that might arise from fire, floods, kings, thieves, or displeasing heirs; he makes himself secure against them. This is the second case of wealth that has gone to good use ... for a worthy cause.

15. D.III.189; Walshe, 1987:466.

(iii) “Again, with wealth acquired he makes the five oblations: to relatives, guests, ancestors, the king, and the deities. This is the third case of wealth that has gone to good use ... for a worthy cause.

(iv) “Again, with wealth acquired he establishes an uplifting offering of alms—an offering that is heavenly, resulting in happiness, conducive to heaven—to those ascetics and brahmins who refrain from intoxication and heedlessness, who are settled in patience and mildness, who tame themselves, calm themselves, and train themselves for Nibbāna. This is the fourth case of wealth that has gone to good use that has been properly employed and used for a worthy cause.

What sutta includes can be summarised as follows:

- i. To bring happiness to oneself, families, friends and employees.
- ii. Protect one’s wealth against loss.
- iii. Give offerings to relations, guests, dead relatives and gods.
- iv. Give gifts to virtuous people, such as monks and nuns.

Here the third fact which explains about five-fold obligations *Pañcabali*, draws our attention on a possible coexistence of the society if these practises are understood properly and practised efficiently. The concept of Five-fold Obligations explained in the sutta is far better and sublime teaching which can be utilized in the ethical consumption or utilisation of one’s earning. *Paññā* or wisdom refers to the knowledge and awareness of three universal characteristics of phenomena. A person, being aware of them and leading a righteous life, knowing life is subject to impermanence *anicca*, changing *dukkha*, and not-self *anatta*, without harming others is also a sound aspect which should be there in a sustainable society.

When people get the realization of the universal characteristics of phenomena in terms of life, they cultivate wholesome states in their mind. Having tried to satisfy their sensations expecting happiness which doesn’t work, which is ultimately understood impossible, if one practices the teaching of the Buddha that suggests, “not to do any evil, *Sabbapāpassaakaraṇaṃ*,” “to cultivate what is wholesome,” *kusalassaupasampadā*, and “to purify one’s mind,” *sacittapariyodapanam*”, it itself leads people towards the

upturn of the society where Righteousness, Morality, Generosity, Sharing, universal Loving-kindness, Compassion, Appreciative-joy, Equanimity, are considered the wealth of people. The society is full of developed characters whose spiritual advancements are far stronger than their material possessions. As the Buddha says, ones whose spirituality is developed know the value of sharing and they never even have a handful of rice without sharing with others. A society where sharing and such spiritual qualities are considered the building blocks of the society, would never allow people to fight for their needs. They would never exploit people, labour etc.

When it comes to the consumption and utilisation of one's earning, happiness associated with has a lot to do with. In this regard a sufficient account is found in the *Anaṇasutta* of the *Anguttaranikāya* where four-fold happiness is prescribed. They are (i). the bliss of ownership, (*atthisukhaṃ*), (ii). Making use of earnings/wealth, (*bhogasukhaṃ*), (iii). Debtlessness, (*anaṇasukhaṃ*), (iv). Blamelessness, (*anavajjasukhaṃ*).

The bliss of ownership is the thought and happiness that comes to him that the earnings or wealth he amassed is earnings or wealth earned through his efforts and enterprise, through the strength of his arm, piled up through the sweat of his brow, righteously gain.

The bliss of making use of one's earnings or wealth is to enjoy his earnings and do meritorious deeds.

The bliss of debtlessness is to owe no debt which either small or big to anyone at all.

The bliss of blamelessness is to be blameless of action of body, action of speech an action of mind.

However, if wealth is not properly used it does not bring happiness and enjoyment. For example, gambling can make one more miserable and drinking can lead to quarrels and fights. On the other extreme, if one is miserly one does not enjoy wealth nor let others enjoy it, such a person is described as being like 'a forest pool in a haunted forest - the water cannot be drunk and nobody dares to use it'¹⁶. Wealth should not be enjoyed alone, and the Buddha's advice is,

16. S.I.89-91 as cited in Payutto, 1984.

‘...if people knew, as I know, the fruits of sharing gifts, they would not enjoy their use without sharing them, nor would the taint of stinginess obsess the heart. Even if it were their last bit, their last morsel of food, they would not enjoy its use without sharing it if there was someone else to share it with’¹⁷.

Relevance to the use of wealth is the concept of ‘right consumption’ brought up by Ven. Payutto. According to him right consumption is the use of goods and services for well-being whilst wrong consumption, arises from craving, is the use of goods and services to satisfy pleasing sensations and ego-gratification.

When it comes to the consumption of one’s earnings, the *Dhaniyasutta* of *Suttanipāta* where *Dhaniya*, the farmer says ‘I support myself on my earnings, my sons live in the harmony, free from disease. I hear no evil about them at all. Therefore, if you want, rain-god, go ahead and rain.’¹⁸

In the *Raṭṭhapālasutta*, the Buddha elucidated thus; “I see men wealthy in the world, who yet from ignorance give not their gathered wealth. Greedily they hoard away their riches longing still for further sensual pleasures.”¹⁹ And as explained in *Anaṇasutta*, *dhammikehidhammaladdehi paribhuñjanti puññāṇikaroti*, using the wealth earned righteously without harming others life is maintained and meritorious deeds are performed. For Buddhism, consumption is two-fold as consumption and non-consumption. Non-consumption is *dāna* or sharing what one has with others by which one is able to have the most important happiness in the mind *Samtutthī* that is appreciated as the highest profit in *Dhammapada* as *Samtutthīparamaṇḍhanaṃ*.

Buddhism always shows the path for the spiritual advancement rather than the material development. Spiritual development means persons’ respect for social norms, ethics and good values. For that, one should establish himself or herself on morality, *Sīla*. When the social beings are established on the morality, they also focus their

17. It.18as cited in Payutto, 1984.

18. N.A. Jayawickrama, Trans., “Dhaniyasutta (Snp 1.2 – PTS v-24),” in the *suttanipāta* (Homagama: Karunaratne and Sons Ltd, 2001), 9.

19. *Raṭṭhapālasutta* MN.

lives on spiritual advancement rather than material progress. Ven. Walpola Rahula in his book “What the Buddha Taught” asserts that

“While encouraging material progress, Buddhism always lays great stress on moral and spiritual characters for a happy peaceful and contented society.”

In a society where spiritual advancement is given much priority, the cart of spirituality goes after spiritual advancement. When the spirituality runs after its development, there arise social economic equalities, compassion, peace, happiness, harmony, mutual respect and understanding because of being morally fit. In this regard Bhikkhu Payatto says that,

“It is the view of Buddhism that economic activity and its results must provide the basis of support for a good and noble life that of individual and social development.”

These qualities are expected to be developed in individuals in the society, as a result, there is a balance between society and economy because spirituality is the charioteer who leads the way of individuals. For instance, if the society is based on four sublimes status, *Mettā*, *Karuṇā*, *Muditā*, and *Upekkhā*, these qualities of people can lead them towards a sustainable society. For Buddhism, if people understand that the basic needs such as clothes, *Cīvara*, food, *Piṇḍapāta*, shelter, *Seṇāsana*, medicine, *Gilānapaccaa* which are known as the basic need for everyone, are for the survival of this life and not for competing with each other in the society, the society is balanced and more corporative than what it is today. Why actually many problems arise in the society is because people always run after satisfying their unlimited wants which have no an end at all. Wants of people always get increased day by day.

When the modern trends toward wants of people are concerned, there is no an end to wants of people at all. Buddhism always encourages the importance of understanding the reality of life. Having understood it, one is expected to enjoy life without harming others. In terms of that one can understand and lead the life with the understanding of *Assāda*, *ādinava* and *nissaraṇa*. For example, life is to enjoy. What one should be aware of while enjoying (*assāda*) life is that the life is subject to impermanence, and the consequences

(*ādīnava*) of life. The awareness of life and the consequences of life opens an eye of the person to seek an escape (*Nissaraṇa*) of everything.

5. CONCLUSION

The Buddhist teaching on wealth is an important issue for the lay person as he/she needs to practice Right Livelihood as part of the Buddhist Path. Buddhism recognises that wealth can bring comfort and enjoyment or misery to householders both in this and future lives. Happiness is procured by recognising a balance between economics and ethics, 'right' and 'wrong' consumption, and achieving the 'Middle-way' between materialism and contentment. The role of wealth is to provide adequate basic needs for oneself and society but not to the extent that it encourages greed and indulgence. Hence, Buddhist value is in tension with the materialistic consumerism. As de Silva puts it, 'it [Buddhism] advocates that we feed our needs and not our greeds' In Buddhism, wealth is not evil but avarice is, therefore, 'Wealth destroys the foolish, but not those who search for the Goal *Nibbāna*. The function of wealth is to provide contentment, which serves as a solid foundation for spiritual development. Hence, being contented with little is a quality much emphasized in Buddhism, 'Contentment is the greatest wealth'.

Especially Buddhist teachings on utilisation of one's earning in terms of ethical consumption suggest practical solutions which are applicable in many ways. It's clearly perceptible that modern socioeconomic policies worsen the problems in the world even though they were introduced with the purpose of solving them. That is mainly because all the criteria by which the status of a person is measured are based on materialism. For example for western economic policies, consumption means final purchase of goods and services by individual. Modern trends are to satisfy the wants of people. In other words it is impossible because the sensations of human beings with their enormous *taṇhā*, specially *Kāmatāṇha*, can never be satisfied. For Buddhism, it is totally because of ignorance *avijjā*, unawareness of the Four Noble Truths, people make ice-breaking efforts to satisfy their wants. If there is not satisfaction, there is no consumption. For mundane people,

material possessions are the wealth. However much material possession one owns, ultimately he or she is never satisfied. That is the nature of human mind.

Buddhism is understood and introduced as a vast philosophy which consists of all the solutions to problems in the world because it was delivered by a human-being who realized everything that ought to be realized. Living accordingly *Dhamma*, practising *Middleway* and four sublime states and adhering to social norms, ethics and specially sharing can bring about a peaceful friendly society.

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