

## **Monk and Money: A Perspective Based on Theravāda Buddhism**

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### **I. INTRODUCTION**

As the twenty-sixth century of Buddhism is passing to its half way, a great deal has been said and written about *sīla* as taught by the Buddha, and quite properly so; for the Buddha himself had much to say about *sīla*, and many of his discourses that have been handed down to us through twenty-five centuries are concerned primarily with *sīla*. And yet in all this discussion about proper and improper conduct one subject is almost totally ignored by monks and laity alike: the Buddha's advice on the use, by monks, of money. There seem to be three general reasons for this. First, the subject is often supposed to be vastly complex and of a nature that lends itself to various interpretations, all equally defensible, and therefore beyond the range of all save Vinaya experts, who will quibble over the matter endlessly. Second, it is sometimes looked upon as a dead issue. Nowadays nearly all monks use money—so it is argued—whether or not they themselves handle it; laypeople are accustomed, for the most part, to providing monks with not only their requisites but also discretionary funds. Most people are content with the existing arrangements. Why now leave well enough alone? Third, to the extent that it is not a dead issue it is, potentially at least, a very volatile one. It is not only a matter of differences of understanding or of hard-held opinions: vested interests are involved; and when they are threatened, even remotely, it is possible that more heat would be generated than light.

To all of which it must be said that first, the subject is not so formidably complex as may be supposed; nor is it, in the end, a matter of equally valid but divergent opinions. It can be discussed with comprehensibility and completeness in a short article, as will be demonstrated. Second, and third as well, there are those, both monks and laity, who do take the Dhamma in earnest. These sincere seekers may be uninformed or misinformed about this important subject. It is not our purpose here to tell others how they must behave. But it *is* our purpose to clarify an existing misunderstanding and to set forth what is the Buddha's own advice, and thereby to put these concerned individuals in a position to make a knowledgeable decision as to what conduct is most suitable for them: for monks, what can and cannot properly be made use of; for laypeople, what should and should not properly be offered. It is for these that this article is intended.<sup>1</sup>

Is this question about monks and money such a very important matter? Or is it just another obscure point of arcane interest to a few legalistic pedants, and none other? And if it is an important question, what makes it so?

The subject has not always been neglected. Quite the contrary, we find that in the old texts, both Vinaya and Sutta, it is taken up with a frequency that makes it clear that even then it was regarded as not merely an important matter but also a vexatious one, needing to be repeatedly set forth clearly. Indeed, it was the major point of issue which gave rise to the Second Council, held a century or so after the Buddha's decease. An informative account of this meeting and its cause is to be found in the Twelfth *Khandhaka* or the *Cūlavagga* of the *Vinaya Piṭaka*.

Traditionally, Buddhist monks and nuns depend completely on lay followers. They provide monks and nuns with food, robes, shelter, and other necessities. Some even wanted to give them money to buy things. In renouncing secular life, monks and nuns also renounced wealth and private property. Given this, did they have any dealings with money and were they allowed to accept it then? This is fully dealt with in the rules of the *Vinaya Piṭaka*. The rule says monks and nuns were forbidden to accept gold and silver.<sup>2</sup> In the canonical texts, the phrase "gold and silver"<sup>3</sup> The rule was laid down as a consequence of an incident involving the monk Upananda. The story comes that one day he was going for alms-round and a lay follower gave him a few coins of money, which he accepted. Soon afterwards, the same man criticized Upananda; he and some other lay followers said: "As we accept these gold and silver, so do these recluses, sons of the Sākyans, accepted gold and silver."<sup>4</sup> As a result, the Buddha laid down the rule mentioned earlier. For nuns, the prohibition is found in the *Nissaggiya Pācittiya* rule 21 from the *Bhikkhunī Pātimokkha*. Even novices were not allowed to accept money.<sup>5</sup>

The other rule concerning money was also established after an incident involving Upananda,<sup>6</sup> in which he accepted money given by a lay follower in lieu of a robe.<sup>7</sup> The rule can be simply summarized: “you may accept a robe, but you must never accept money to buy it.”

In principle, monks and nuns were allowed to accept material things as long as they were compatible with the monastic life. Monks and nuns were allowed to ask robes from lay people provided they were either devotees of the Community or close relatives. But they should never, on the other hand, ask for money or for their favorite food. Only a monk who was ill was allowed to choose his food, but under no circumstances was he allowed to ask for money or to accept it.<sup>8</sup>

Other references could be adduced; but these will serve to demonstrate that the subject is discussed not only in the *Vinaya Piṭaka* (where we would expect to find it) but also, and repeatedly, in the *Sutta Piṭaka* (where we might not). In the *Aṅguttara Nikāya*,<sup>9</sup> it is said that just as there are four defilements<sup>10</sup> of the moon and sun, whereby they do not shine forth—to wit, cloud, storm, smoke and dust, and eclipse—so too there are four defilements of recluses and brahmins whereby they do not shine forth: taking intoxicants, sexual involvement, accepting gold and silver, and wrong livelihood.

In the *Ghoṭamukha Sutta* of the *Majjhima Nikaya*,<sup>11</sup> there is a story that venerable Udena refused an offer of money stating, as reason, that receiving money is not allowable (*na kappati*). Again, in the *Gāmaṇi Saṃyutta* of the *Saṃyutta Nikāya*,<sup>12</sup> it is said that the royal retinue of Rājagaha were agreed, with the exception of the headman Mañicūlaka, that Buddhist monks were allowed to accept gold and silver. The headman, unable to convince those others, thereupon consulted the Buddha as to the truth of the matter.

In the *Brahmajāla Sutta* of the *Dīgha Nikāya*,<sup>13</sup> the Buddha says that he himself abstains from (among other things) accepting gold and silver, while in *Therīgāthā*<sup>14</sup> 342 it is said that silver and gold are not conducive to enlightenment: this is not the proper course for ascetics, this is not the wealth of the noble ones.

Clearly, however neglected the question may be today it was certainly regarded as an important matter in the Buddha's time.

And what makes this issue important? It could be given for two good reasons: involvement with money is an obstacle to attaining freedom from sensuality and to attaining enlightenment. It is bound up with involvement in sensual indulgence; and this Teaching is for freeing ourselves from addiction to sensuality. Living without money may not be an easy matter for some; but neither, apparently, is overcoming sensual attachment. And failure to achieve the former, it would seem, makes it all the more difficult to succeed in the latter.

Two further reasons can be added. First, involvement with money is an obstacle to non-attachment. Since the time of the Buddha going forth<sup>15</sup> from the household life has meant a complete giving up of society, renouncing the advantages as well as the disadvantages (and the perils) of worldly gatherings and choosing instead a hermetic life involved with striving towards non-attachment. It is obvious not only that as soon as one is involved with money one is necessarily involved with society—for of what use is money in the forest?—but also that non-attachment is to be purchased with a very different coinage. There is no need to expand upon this point or to debate it. To those who accept this view it will already be self-evident. Those who do not wish to accept it will never lack for arguments, rationalizations, and ‘Yes, but...’s. But those arguments will only confirm what has already been said.

The second point is that involvement with money is an obstacle to insight. It is a well-known principle that to understand anything at all, extraneous material must be excluded. To spin cotton, stray bits of twig and leaf must be removed. To analyse a chemical structure the chemical must first be purified. To write an article, irrelevant ideas must be eliminated and attention recesses on the matter at hand. And also if we wish to understand the fundamental elements and relationships of our being we will make easier the achievement of this most difficult task if we make our lives pure and simple, eliminating as much as possible all that is a complication. Perpetual dissatisfaction is the basic reality, the basic problem, of existence. If we wish to resolve this situation we must understand what is (and what is not) basic. Involvement with commerce is one of the major complicating factors in life. Complexity is already akin to confusion. If we have done with it, how much easier our primary task!

This is not to say, of course, that to live without money is not in some ways the more difficult choice. If it is comfort we are looking for we would hardly choose that way. But, of course, the Buddha's Teaching is not for those whose primary concern is comfort. The ability to see into the innermost depths of one's being, wherein attraction, repulsion and confusion derive their impetus from the self-blinding turbulence of conceit—this ability is gained by relinquishing everything, let alone comfort. And they who cannot let go of the comforts, the options, and the (false) sense of security obtained by holding to a few bits of paper or metal do not thereby render the possibility of insight more likely.

In this regard we might compare the *Ambaṭṭha*<sup>16</sup> and *Soṇadaṇḍa*<sup>17</sup> *Suttas*, numbers 3 and 4 of the *Dīgha Nikāya*. Both Pokkharasādi (of the former Suttanta) and Soṇadaṇḍa were brahmins; both were masters of the Vedas; both were masters also of their own seigniories, granted by mahārājas; both were dependent for their

incomes (in part at least) upon their reputations as masters of brahman lore; both heard discourses by the Buddha; each approved of what he heard; and each took refuge ‘for as long as life lasts’ in the Buddha, the Dhamma and the Saṅgha. The latter, fearful that by open obeisance to the Buddha—a non-brahman—he might incur blame, diminishment of reputation, and consequent loss of income, tells the Buddha that to protect his income he will show his regard for the Buddha in ways less public than those customary at the time. The former, though in exactly the same economic situation and presumably equally liable to loss of income by a public display of reverence to the Buddha, nevertheless does not quibble. Pokkharasādi attains perception into the nature of things (‘Whatever is of a nature to arise, all that is of a nature to cease’); Soṇadaṇḍa does not. And the reason for this difference is, apparently, the latter’s concern for his income: his unwillingness to relinquish.

Enough has now been said to establish the importance of the question of involvement with money. How let us turn to the *Vinaya Piṭaka* to learn what, exactly, has been set forth.

For the *sāmaṇera* the ruling is straightforward. The last of the ten precepts he lives guided by is: ‘I undertake the training-course of refraining from accepting gold and silver.’<sup>18</sup> And it is clear enough that if the *sāmaṇera* does not accept money then he will be quite unable to spend it or to store it up.

In the bhikkhus’ *Pātimokkha* this is spelled out in greater detail. In the third category of offences, that entailing ‘expiation with forfeiture’<sup>19</sup> we find the following three rules:

‘18. Whatever monk should take gold and silver, or should get another to take it (for him) or should consent to its being kept in deposit (for him), there is an offence of expiation involving forfeiture.’<sup>20</sup>

19. Whatever monk should engage in various transactions in which gold and silver is used, there is an offence of expiation involving forfeiture.’<sup>21</sup>

20. Whatever monk should engage in various kinds of bartering, there is an offence of expiation involving forfeiture.’<sup>22</sup>

The term ‘expiation with forfeiture’ may need a few words. In most of the rules in this category this involves a *symbolic* surrender of goods and also a confession (to one monk) according to a standardized formulary. Rule 20 follows this procedure: what is obtained in barter is to be surrendered; but once surrendered it should be returned. In these matters, among those who are desirous of training themselves, this will be sufficient condition for restraint in the future. In a few cases, however, the offence is regarded with more gravity. It is instructive to consider in what way forfeiture is to be accomplished in rules 18 and 19. The procedures are the same for both.

To complete our examination of this subject three more points remain to be discussed: briefly, a point of translation and, more fully, two exceptions.

The word *sādiyati* is translated here as ‘to consent to’. It is so translated by I.B. Horner, by T.W. Rhys Davids, and by Ven. Ñāṇamoli Thera. However, some take this word as meaning ‘to be glad at’ (as is to be found as an editorial alteration in later editions of the late Ven. Ñāṇamoli Thera’s *Pātimokkha* translation and as found too in *The Entrance to the Vinaya*, Ven. Vajirañāṇavararasa’s exegesis). And, in accordance with this rendering, it is maintained by those that there is no fault in a monk consenting to the deposit of money on his behalf provided he is not glad at its receipt. And, indeed, there exists a bank which serves such monks exclusively, in non-interest-accruing accounts. If this rendering—‘to be glad at’—is correct, then we have the strange case of fault being distinguished from non-fault not on the basis of *cetanā* (intention) but on the basis of *vedanā* (feeling). Is this possible?

The word *sādiyati* occurs elsewhere in the *Vinaya*. In the first *pārājika* (the first category of offence), concerned with sexual intercourse, it is said that should a monk be physically overpowered and compelled to engage in intercourse it is no offence for him *provided* he does not ‘*sādiyati*’. Thus, if we understand *sādiyati* to mean ‘to be glad at’ we would have a strange case, wherein a monk who experiences, even against his will, some passing physical or mental pleasure is defeated as a monk, while one who consents to the act but is not gladdened by it is not. This is not possible; this case clearly demonstrates that *sādiyati* means ‘to consent to’; and consequently there is no justification herein for considering *Nissaggiya Pācittiya* rule 18 as allowing discretionary funds to be held for a monk.

There are found in the *Vinaya* two exceptions to this rule. The first is at *Nissaggiya Pācittiya* 10,<sup>23</sup> which I. B. Horner translates thus:

In case a king or one in the service of a king<sup>24</sup> or a Brahmin or a householder should send a robe-fund for a monk by a messenger, saying: ‘Having got a robe in exchange for this robe-fund, present the monk so and so with a robe’; then if this messenger, approaching that monk, should say: ‘Honoured sir, this robe-fund was brought for the venerable one; let the venerable one accept this robe-fund,’ then the messenger should be spoken to thus by this monk: ‘Sir, we do not accept a robe-fund, but we accept a robe if it is at the right time and if it is allowable.’ If this messenger should say to the monk: ‘But is there someone who is the venerable one’s attendant?’ then, monks, an attendant should be pointed out by the monk in need of a robe—either one who is engaged in the monastery<sup>25</sup> or a lay-follower—saying: ‘This is the monks’ attendant.’ If this messenger, instructing this attendant, approaching that monk, should speak thus: ‘Honoured sir, I have instructed the

person whom the venerable one pointed out as an attendant; let the venerable one approach at the right time, (and) he will present you with robe'; then, monks, if that monk is in need of a robe, approaching that attendant, he should state<sup>26</sup> and remind him two or three times, saying: 'Sir, I am in need of a robe.' If while stating and reminding two or three times, he succeeds in obtaining<sup>27</sup> that robe, that is good. If he does not succeed in obtaining it, he should stand silently<sup>28</sup> for it four times, five times, six times at the utmost. If he succeeds in obtaining that robe, standing silently for it, four times, five times, six times at the utmost, that is good. If he, exerting himself<sup>29</sup> further than that, succeeds in obtaining that robe, there is an offense of expiation involving forfeiture. If he does not succeed in obtaining it, he should either go himself to where the robe-fund was brought from for him, or a messenger should be sent<sup>30</sup> to say: 'That robe-fund which you, sirs, sent for a monk, is not of any use to that monk. Let the gentlemen make use of their own, let your own things be not lost.' This is the proper course in this case.<sup>31</sup>

It should be noted:

1) The cotton plant was unknown in ancient India. Cloth was dear. It was common for monks to have only meager shelters, wherein stored-up cloth could easily fall prey to thieves, mice or foul weather. Therefore this special allowance was made. But it is only with regard to the purchase-price of a robe that a steward is spoken of. There is no suggestion that it is proper for a steward (or a bank manager) to hold a general discretionary fund on behalf of a monk.

2) It applies only in the case of a lay-supporter who himself lives so distant from the monk that it is necessary for him (the lay-supporter) to employ intermediary.

3) A steward<sup>32</sup> is to be indicated only if the monk is invited to do so. The monk does not himself initiate this arrangement. All financial arrangements are made between laypeople without involving the monk. The monk's involvement extends no further than to request a robe at the time he needs one.

4) Until the robe is purchased, the funds for it belong to the donor. The monk has no control over the money, and it would be an impropriety for his to ask that it be used for anything other than a robe. (Indeed, even his capacity to petition for the robe is strictly circumscribed.)

5) Other rulings in this category (e.g. nos. 8 and 9) disallow the monk from specifying the sort of robe to be purchased, or from combining the purchase-price of two or more robes in order to obtain one fine-quality robe, unless he is invited to do so. In other words, he is allowed no control at all over the way the money is to be spent—not even to the extent of volunteering information about his personal preferences in robes.

The second exception is known as the 'Meṇḍaka allowance'. Meṇḍaka was a wealthy lay-follower living in Bhaddiya who undertook to feed the Buddha and all the monks in his company for as long as they resided near to Bhaddiya. When the Buddha together with the monks left for Aṅguttarāpa—apparently a frontier or wilderness settlement on the farther side of the Mahī river—Meṇḍaka followed after him with wagonloads of food and sufficient cows to provide fresh milk for all the monks. It was at this time that the Buddha declared dairy products allowable for monks. After having fed the monks on this doubtlessly difficult road Meṇḍaka said to the Buddha,<sup>33</sup> 'There are, lord, wilderness roads with little water, with little food; it is not easy to so along them without provisions for the journey. It were good, Lord, if the Lord allows monks provisions for the journey.'

As a result of this request the Buddha subsequently told the monks:

'I allow you the five products of the cow: milk, curds, buttermilk, butter, ghee. There are wilderness roads with little water, with little food; it is not easy to go along them without provisions for the journey. I allow you to look about for provisions for a journey: husked rice for him who has need of husked rice; kidney-beans...; beans...; salt...; sugar...; oil...; ghee for him who has need of ghee. There are, monks, people who have faith and are believing: these deposit gold in the hands of those who make things allowable, saying, 'By means of this give the master that which is allowable.' I allow you, monks, thereupon to consent to that which is allowable. But this, monks, I do not say: that by any method may gold and silver be consented to, may be looked about for.'<sup>34</sup>

As the Community expanded and the number of its followers increased, closer relationships were unavoidably formed between monastic and lay disciples. It became necessary to find new solutions and methods to meet the basic needs of the Community, while adapting to changing circumstances; but these solutions were not to upset the Community's ideal of renunciation. Under the new pressures, some lay followers were appointed to help monks in difficult situations.<sup>35</sup> The Mahāvagga<sup>36</sup> says that the venerable Pīlindavaccha was given many monastic attendants by king Bimbisāra.

A lay follower who helped the Community with monetary problems was called *Kappiya-kāraka*. The *Kappiya-kāraka*'s responsibility is to provide for monks according to their needs. He offered his services voluntarily and faithfully to the Community. In that way, monks could feel free to inform him of their needs without any reserve. Moreover, they could trust him and feel confident that he would never make arrangements incompatible with the monastic rules, since he was supposed to know thoroughly what was laid down as suitable and unsuitable for monks and nuns. Thus, the *Kappiya-kāraka*'s role was especially important in the matter of

money. Once, a great banker Meṇḍaka suggested the Buddha of the advisability of allowing monks to accept the services of a *Kappiya-kāraka*.<sup>37</sup> The *Kappiya-kāraka*'s responsibility and duty towards the Community was to render suitable what was not suitable for monks: lay followers deposited their gift of money with the *Kappiya-kāraka* who then took care of everything. Monks did not have any contact, direct or indirect, with the money received and spent by the *Kappiya-kāraka*, and in this way avoided involvement with money.

The context of this allowance, concerned as it is in both locality and subject with wilderness roads, strongly suggests that the allowance made here is limited to a time of travel. (Indeed, to regard it as being *not* thus restricted would be to remove it from its coherent setting and to set it adrift. There being then no longer any reasonable justification for its being placed where it is, there would inevitably arise the strong suspicion of its being a later interpolation whose very generality, standing out in contradiction to all else found on the subject, would make it of dubious validity.) First the monks are told what is allowable for a wilderness road and which may be looked about for. Then they are told that although money may be neither looked about for nor consented to, if a monk is travelling with a lay attendant<sup>38</sup> who happens to hold money given to him by others for monastic needs, then it is permitted for the monk to make use of whatever is allowable that the attendant should purchase with those funds.<sup>39</sup> Note that it is not said that the monk may request, suggest, or hint; all that is allowed herein is for him to consent to that which is allowable. For should he make a request of one who, as attendant, is in a subservient position, that request would be tantamount to an instruction. The monk would thereby be exercising control over the money and, control being taken, regardless of whose hands the money was in, the money would then come to belong to, to be accepted by, the monk.

What is proper depends, of course, on one's circumstances. The five precepts are proper for the circumstances of the layperson, but not for that of the monk. The precepts of the *Pāṭimokkha* are inappropriate for the circumstances of the layperson. So too, many of the rules of the *Pāṭimokkha* are relaxed in exceptional circumstances, such as illness. When there was food-shortage in Rājagaha the Buddha relaxed certain rules with regard to food; but when that shortage was ended the rules were revived. Similarly, although in the Buddha's day the monks had no need to concern themselves with such matters as tickets for buses, trains or airplanes, there were nevertheless rivers to be crossed, and some rivers could be crossed only by ferryboat. No doubt the boatman would often take recluses and monks without charge; but not always: sometimes a fare needed to be paid. And besides this there were, no doubt, any number of other difficulties that might be made less difficult with money. Therefore in addition to allowing the monks to take food with them on a difficult journey the Buddha made it possible, in a strictly circumscribed manner, for money to be used on the monks' behalf. However, when the journey was completed and such special circumstances no longer obtained, the 'Meṇḍaka allowance' was no longer to be made use of.

The position adopted by Theravada Buddhism on the *Nissaggiya Pācittiya* category<sup>40</sup> is best understood when it is compared with various interpretations of the same rule by other Buddhist schools. Jacques Gernet gives an excellent account of the different interpretation given by various non-Theravādin schools:<sup>41</sup> the Mahāsaṃghikas are the most liberal, the Sarvāstivādins and the Mūla-Sarvāstivādins give a freer and more open interpretation than the Dharmaguptakas and Mahīśāsakas. On the other hand the prohibition as it is interpreted in the Pāli Vinaya by Theravāda Buddhism is much more specific, categorical and absolute. The various non-Pāli interpretations have it that it is permissible to use improperly obtained money to purchase lodgings, robes, and other things. On the contrary, the Pāli Vinaya only allows two possibilities for the use of improperly obtained money: either it can be used to purchase some medicinal items (butter excluded), or it must be thrown away. According to the other rules from the *Nissaggiya Pācittiya* category (except rule 22), any improperly obtained object must be given back to the guilty monk after he has given it up to the Community, and has confessed his offense; but this does not apply to money, which must never be given back to the guilty monk. Even medicines purchased with the money must not be used by the guilty monk. Despite the strict interpretation given to *Nissaggiya Pācittiya* Rule 18, it is clear that the Pāli Vinaya did not attribute any impurity to physical contact with money. Pāli texts forbade "accepting money,"<sup>42</sup> whether monks touched it or not. According to the Pāli Vinaya-Piṭaka and its commentary, the Buddha did not impute any magical power, nor any intrinsic impurity to money. From a religious point of view, if money was impure, its impurity concerned the mind rather than the body: it hindered simplicity, non-attachment and renunciation.<sup>43</sup> In Buddhism, purity and impurity are not concepts which apply at the material, physical and external level. On the contrary, purity is always expounded as an internal virtue related to the mind.<sup>44</sup> So there is no reason to believe that money is untouchable and impure for the human body.

Leaving aside the various interpretations by different Buddhist schools, one thing is certain: Theravādins were concerned with this issue. Although rules concerning money were relatively few in number, the strictness of the Theravada interpretation is shown by the fact that the Pāli Vinaya preserves a detailed account of the council at Vesāli, along with their interpretation of it. The four rules dealing with this matter are clear: not only is trade forbidden, but also the use of money to purchase food clothes, and other things. In the Theravādin view, monks and nuns did not have the right to buy anything; they were to rely entirely on lay

people for the material aspect of their lives: as long as there were lay followers, monks and nuns did not need money. Money symbolizes the whole range of material values. If someone accepts or possesses money, his or her renunciation is not complete: his or her life is not yet detached from the world. This is (could be) the reason why the Vinaya prohibited money even in case which had nothing to do with commerce. For example, monks and nuns were not allowed to own for use utensils made of gold to prepare medicines.<sup>45</sup> Of course, the begging-bowl could not be made of gold.<sup>46</sup> These four rules were laid down to counter any temptation in monks and nuns to fall into habits incompatible with renunciation, and to encourage them always to lead a simply life, in a position of dependency on lay followers.

It is clear from the foregoing that the monks' rules concerned with money are set forth to promote a going forth that is complete. To live in accordance with these rules is to totally forsake worldly involvement and worldly options in favor of a life devotee to changing oneself—the inner involvement, the inner option. And clearly enough only those who are concerned with renunciation and contemplation will feel a need to limit their lives externally in order to expand their lives internally. These, and those who support them with the necessary material requisites, will be appreciative of the wisdom upon which these rules are based.

‘Monks, this pure life is not to be lived to deceive people nor to prattle to them. It is not for the purpose of gain, acclaim or notoriety, nor for the purpose of loose talk nor with the idea, “Thus may the people know me.” Monks, this pure life is to be lived simply for the purpose of restraint, of abandoning, of dispassion, of cessation.’<sup>47</sup>

## Notes and References

<sup>1</sup> Venerable Bodhesako, *The Use of Money by Monks*. Pathpress in Vinaya Article posted 25 August, 2010. <https://pathpress.wordpress.com/2010/08/25/the-use-of-money-by-monks/>

<sup>2</sup> *Nissaggiya Pācittiya*, 18, *The Vinaya Piṭakaṃ*, vol. III edited by Hermann Oldenberg. Oxford: The Pali Text Society, 1995, p. 237.

<sup>3</sup> *Jātarūparajata* (hereafter, we translate this term simply as “money”)

<sup>4</sup> *The Book of The Discipline (Vinaya-Piṭaka) Vol. II (Suttavibhanga)* translated by I. B. Horner. Oxford: The Pali Text Society, 1993, p. 100.

<sup>5</sup> *Vinaya Piṭakaṃ*, op. cit., vol. I, 83-84.

<sup>6</sup> *Nissaggiya Pācittiya*, 10, *Vinaya Piṭakaṃ*, III, 219-223.

<sup>7</sup> I. B. Horner, op. cit. pp. 62f.

<sup>8</sup> *Vinaya Piṭakaṃ*, op. cit., II, 297.

<sup>9</sup> *The Book of the Gradual Sayings (Aṅguttara-Nikāya) or More-Numbered Suttas, Vol. II*, translated by F. L. Woodward. Oxford: The Pali Text Society, 1992, pp. 61-63. (A II 53); *The Vinaya Pitaka*, II, 296.

<sup>10</sup> *upakkilesā*

<sup>11</sup> *The Middle Length Sayings (Majjhima Nikāya) Vol. II*, translated by I. B. Horner. Oxford: The Pali Text Society, 1994, pp.350-354.

<sup>12</sup> *The Connected Discourses of the Buddha, Vol. II*, translated by Bhikkhu Bodhi. Boston: Wisdom Publication, 2000, pp. 1346f; *Samyutta Nikāya*, at *Gāmaṇī Samyutta*. 10 (iv, 325-6).

<sup>13</sup> *The Long Discourses of The Buddha (Dīgha Nikāya)* translated by Maurice Walshe. Boston: Wisdom Publication, 1987, p. 69; *The Dīgha Nikāya*, I, 5.

<sup>14</sup> *Therīgāthā*, 342.

<sup>15</sup> *Pabbajjā*.

<sup>16</sup> *The Long Discourses of the Buddha*, Maurice Walshe.op. cit., pp. 111ff.

<sup>17</sup> *Ibid*, pp. 125ff.

<sup>18</sup> *Jātarūpa-rajata-paṭiggahanā veramanī sikkhāpadaṃ samādiyāmi*.

<sup>19</sup> *Nissaggiya Pacittiya*.

<sup>20</sup> *Yo pana bhikkhu jātarūpa-rajataṃ ugganheyya vā ugganhāpeyya vā upanikkhittaṃ vā sādiyeyya, nissaggiyaṃ pācittiyaṃ*.

<sup>21</sup> *Yo pana bhikkhu nānappakāraṃ rūpiyaṃvohāraṃ samāpajjeyya, nissaggiyaṃ pācittiyaṃ*.

<sup>22</sup> *Yo pana bhikkhu nānappakāraṃkayavikkayaṃ samāpayyeyya, nissaggiyaṃ pācittiyaṃ*.

<sup>23</sup>*Bhikkhuṃ paneva uddissa rājā vā rājabhoggo vā brāhmaṇo vā gahapatiko vā dūtena cīvaracetāpanaṃ pahineyya iminā cīvaracetāpanena cīvaraā cetāpetvā ithannāmaṃ bhikkhuṃ cīvarena acchādehīti. So ce dūto taṃ bhikkhuṃ upasaṃkamtivā evaṃ vadeyya: idaṃ kho bhante āyasmataṃ uddissa cīvaracetāpanaṃ ābhataṃ, paṭiggaṇhātu āyasmā cīvaracetāpananti, tena bhikkhunā so dūto evamassa vacanīyo: na kho mayaṃ āvuso cīvaracetāpanaṃ paṭiggaṇhāma, cīvaraṅca kho mayaṃ paṭiggaṇhāma kālena kappiyanti. So ce dūto taṃ bhikkhuṃ evaṃ vadeyya: atthi panāyasmato koci veyyāvaccakaroti, cīvaratthikena bhikkhave bhikkhunā veyyāvaccakaro niddisitabbo ārāmiko vā upāsako vā eso kho āvuso bhikkhūnaṃ veyyāvaccakaroti. So ce dūto taṃ veyyāvaccakaraṃ saññāpetvā taṃ bhikkhuṃ upasaṃkamtivā evaṃ vadeyya: yaṃ kho bhante āyasmā veyyāvaccakaraṃ niddisi saññatto so maya, upasaṃkamatu āyasmā kālena, cīvarena taṃ acchādessatīti, cīvaratthikena bhikkhave bhikkhunā veyyāvaccakaro upasaṃkamtivā dvittikkhattuṃ codetabbo sāretabbo attho me āvuso cīvarenāti; dvittikkhattuṃ codiyamāno sāriyamāno taṃ cīvaraṃ abhinipphādeyya, iccetaṃ kusalaṃ. No ce abhinipphādeyya, catukkhattuṃ pañcakkhattuṃ chakkhattuparamaṃ tuṅhībhūtena uddissa thātabbaṃ; catukkhattuṃ pañcakkhattuṃ chakkhattuparamaṃ tuṅhībhūto uddissa, tiṭṭhamāno taṃ cīvaraṃ abhinipphādeyya, iccetaṃ kusalaṃ. Tato ce uttariṃ vāyamamāno taṃ cīvaraṃ abhinipphādeyya, nissaggiyaṃ pācittiyaṃ. No ce abhinipphādeyya, yatassa cīvaracetāpanaṃ ābhataṃ tattha sāmaṃ vā gantabbaṃ dūto vā pāhetabbo; yaṃ kho tumhe āyasmanto bhikkhuṃ uddissa cīvaracetāpanaṃ pahinittha na taṃ tassa bhikkhuno kiñci atthaṃ anubhoti, yuñjantāyasmanto sakaṃ, mā vo sakaṃ vinassati. Ayaṃ tattha sāmīcīti. (Vinaya Piṭakaṃ, III, 221-222).*

<sup>24</sup>*Rājabhogga.*

<sup>25</sup>*Ārāmika*, one who is employed in petty or menial works in a monastery, an attendant in a monastery. Nowadays such a man receives food there.

<sup>26</sup>*Codetabbo*, here to request or state, but “state” is chosen for the translation, since monks were not allowed to make a request.

<sup>27</sup>*Abhinipphādeti.*

<sup>28</sup>The silent mode of asking came to be the only one allowed to the monks. But here they are permitted to express their wants in words before they begin their silent standing.

<sup>29</sup>*Vāyamamāna.*

<sup>30</sup>According to the Vinaya rule (VA 674) if a monk neither goes himself nor sends a messenger, he falls into an offense of wrong-doing for breaking a custom (*vattabheda*).

<sup>31</sup>Horner, op. cit. pp. 65-66.

<sup>32</sup>*Veyyāvaccakara.*

<sup>33</sup>*The Book of the Discipline (Vinaya Piṭaka), Vol. IV (Mahāvagga)* translated by I. B. Horner. Oxford: The Pali Text Society, 1993, pp. 335-6.

<sup>34</sup>*Ibid*, p. 336.

<sup>35</sup>*Vinaya Piṭakaṃ*, op. cit., I, p. 206, IV, p. 166.

<sup>36</sup>*Vinaya Piṭakaṃ*, op. cit., II, p. 307.

<sup>37</sup>*Vinaya Piṭakaṃ*, op. cit., I, p. 245.

<sup>38</sup>*Kappiya-kāraka.*

<sup>39</sup>If the monk is travelling with, or meets with, someone who has his own money, and if that person offers to provide assistance, then of course that assistance too can be accepted. Indeed, in such a case the monk need not be on a journey at all, for it is a normal procedure for a lay person to invite a monk to speak of what might be needed (in which case the layperson can circumscribe his offer in any way he chooses—e.g. as regards time, type of help, quantity, etc.) and it is allowable for the monk, once invited, to speak of whatever is proper and within the terms of the offer made, should he wish to do

so. The monk exercises no control over the situation. It is up to the layperson to provide (or not to provide) what has been spoken of.

<sup>40</sup>*Nissaggiya Pācittiya*, 18.

<sup>41</sup> J. Gernet. *Les aspects économiques du bouddhisme dans la société chinoise du Ve au Xe siècle*. Saigon: Ecole Française d'Extrême-Orient, 1956, pp.150-51.

<sup>42</sup>*Vinaya Piṭakaṃ*, op. cit. III, p. 237.

<sup>43</sup> Mohan Wijayaratna. *Buddhist Monastic Life: According to the Texts of the Theravada Tradition*, translated by Claude Grangier and Steven Collins. Cambridge: Cambridge University Press, 1990, p. 83.

<sup>44</sup>*Majjhima Nikāya*, I, 36-40; *Saṃyutta Nikāya*, I, 165, 182-83; *Aṅguttara Nikāya*, V, 263-68; *Therīgāthā*, 236-51.

<sup>45</sup>*Vinaya Piṭakaṃ*, op. cit., I, p. 203.

<sup>46</sup>*Vinaya Piṭakaṃ*, op. cit. II, pp. 112-14.

<sup>47</sup>*Aṅguttara Nikāya*, II, op. cit., p. 28.

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