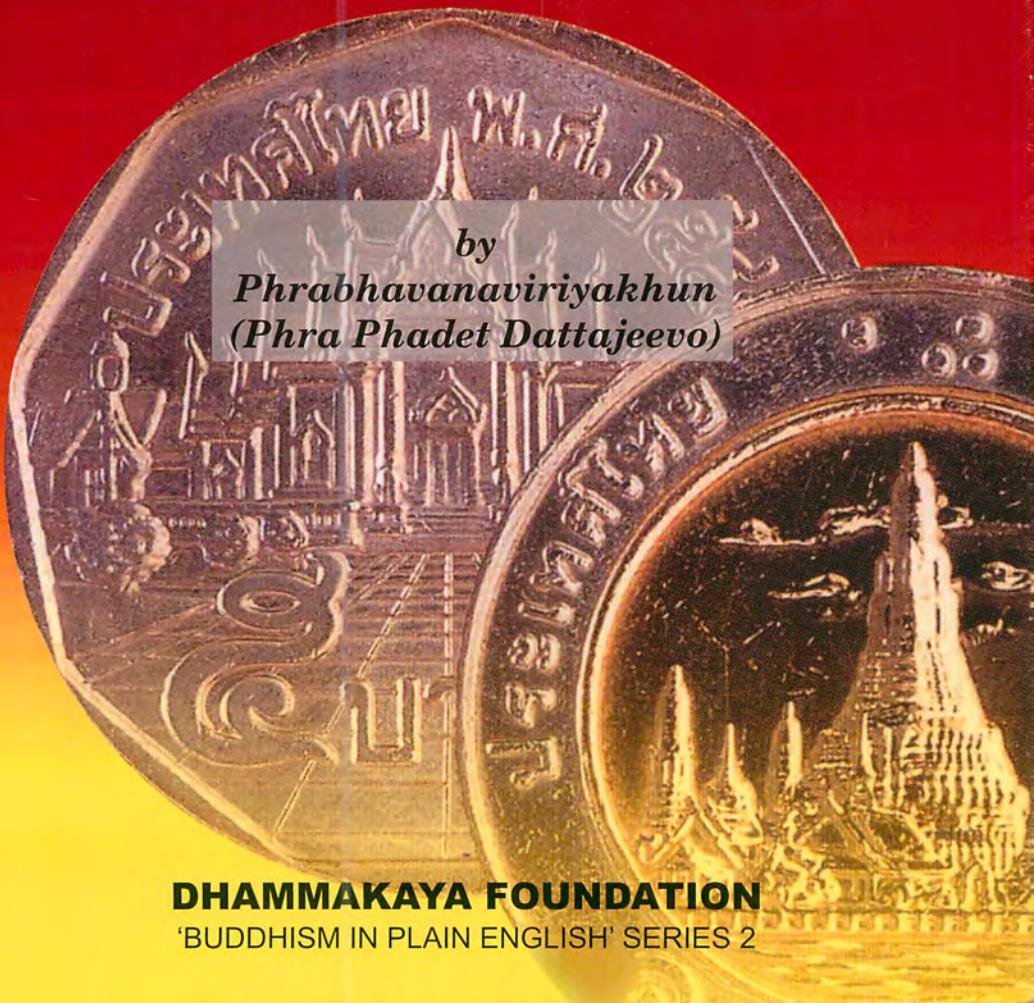
Buddhist Economics



by
Phrabhavanaviriyakhun
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DHAMMAKAYA FOUNDATION
'BUDDHISM IN PLAIN ENGLISH' SERIES 2

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Preface

Buddhists often tend to disregard economics completely, because the monastic way of life idealized by Buddhism is economically very minimalist. Such neglect of comment concerning economic values is not warranted, however, because the Buddhist scriptures are in fact rich with advice from the Buddha regarding sound economic values and they are applicable to monastic and lay lifestyles alike.

The availability of teachings, is not, however, the only reason Buddhists should take an interest in economics. Of all the reasons for compiling a treatise in Buddhist economics, the most pressing reason Buddhists have to sit up and take notice of economic issues is because if we don't, abuse of economic principles will continue to escalate conflict in the world. The whole history of our planet from ancient times until now has been punctuated by wars — whether they be world wars or more localized ones — and as Buddhists see it, the outbreak of war can usually be traced back to financial strife, or else problems of the abuse of economic knowledge. However, once war breaks out, the nature of the problem is often distorted to make it look as if it is a problem of religious or ethnic conflict.

In the West one is accustomed to feel a sense of relief when we hear that the economy is booming — however, we sometimes fail to realize what those economic figures actually reflect in terms of quality of life. Ironically, all it takes for a country to be considered economically strong is for its economic figures to look good. If every household in a certain country or society were wealthy, of course that country or society would have good economic figures to show for itself. In Thailand, however, the majority of the population are economically poor. It is only a small minority of population who are wealthy — thus, how can Thailand possibly be considered economically strong? If you want to have an accurate picture of the economy of any country, you have to take a long hard look at the wealth of the majority — not just at the collective figures. It is the economic status of the majority which most accurately reflects the true economic state of that country or society.

Economic values in Buddhism are concerned with quality of life. But in Buddhism we define quality of life not only in terms of material comfort, but also in terms of mental wellbeing and ultimately liberation of the mind from negative latent tendencies. Thus, value is put on sometimes quite abstract qualities. As in the words of the Buddhist nun, Kuhn Yay Ratana Upasika Chandra Khonnokyoong who founded Wat Phra Dhammakaya in Thailand:

> "with a well-trained group of people in front of me ready to work for good in society, I fell that I am already a multimillionnaire — because even if I were to have ten million, I could still not guarantee being able to train up such a group."

Contrary to popular opinion, the Buddha never prohibited wealth — but he did prohibit poverty. Happiness appropriate to a householder (A.ii.69) includes ownership [*atthisukha*], enjoyment [*bhogasukha*], freedom from debt [*ananasukha*] and blamelessness [*anavajjasukha*]. Buddhism praises contentment [*santuṭṭhi*] and limited desires [*appicchata*] but not poverty. What is important as a Buddhist, however, in the economic process, whether one is earning, saving or using money, is that one should never compromise one's principles. Once wealthy, as a Buddhist one should use one's wealth in a way that supports a wholesome aim in life — not to fritter away money away aimlessly or in a way that leads to further proliferation of defilements of greed, hatred or delusion in the mind. It is not to say that riches cannot buy happiness — but riches used aimlessly may create more damage than good. Riches, if they are to bring happiness, must be applied to support the emergence of higher spiritual values — especially virtues and virtuous people — which according Buddhist economics have more value than anyone can put a price on.

Originally this book was intended to deal solely with Buddhist Economics, however in the aftermath of 9-11, the present author would like to extend the scope of this book to show how the build-up of economic tensions can be blamed for world conflict.

1
The Economic Hidden Agenda behind every war

"When one nation's army turns its guns on another, far from starting a war, they are the products of a war started long ago through economic exploitation."

The abuse of economic knowledge has beset our interactions with the economy all the way from earning, to saving and expenditure — every step of the economic process being vulnerable to those who respect no ethical guidelines. In spite of this, western economics seems to turn a blind eye to ethical issues surrounding the economic process. Ethical issues are often intentionally overlooked under the pretext of being 'objective' — but alas, this leaves the door open to all sorts of economic exploitation — and even though opponants might never be threatened with knives or guns, the positioning that goes on behind the scenes of the world economy is no less cruel than out-and-out aggression. Economic exploitation in the present day has proliferated to the point that entire populations of countries are forced into compromises that leaves them strait-jacketed with regard to the appropriation of their own finances. This is the reality of economic 'colonization' in many countries of the world even at this very moment — and Thailand is just one of many

countries that seems to have become an economic plaything to more dominant superpowers.

In response to obvious injustice, it is hard to deny that understanding of economics attuned to ethical values must start by addressing two issues:

- the scrupulousness of how wealth is accrued
- the scrupulousness of those who accrue it

The seriousness of economic exploitation, of course depends on how far people are prepared to go to achieve their economic ends. Are they to kill each other or does their conscience cause them to stop short of this merely at indirect (political or diplomatic) pressure? In brief, it can be said that when resources are acquired, hoarded or used unscrupulously, it soon leads to conflict and chaos throughout the world. Insignificant incidences of exploitation gradually exacerbate the burden of bitterness which eventually stops short at nothing less than armed conflict.

The Economics of Exploitation

Having recognized the implications of economic exploitation (even without knowing who is taking advantage of whom) we can start to appreciate that the web of economic exploitation has become so complex that it is difficult to know a beginning or an end of it. When one nation's army turns its guns on another, far from starting a war, they are the products of a war started long ago through economic exploitation. In the absence of any ethical guidelines, when any means seems justified by economic ends, it is no surprise that the conflicts continue to escalate — violence has indeed proliferated to a point where it is difficult to see how we personally can do anything to ameliorate the situation, without remedies of a similarly large scale.

Condoning unethical economic practices is to kindle the flames of war on our planet. Wars like the Crusades, lasted for longer than a century — and upon first sight they might seem to have been nothing more than a religious war between Christians and Moslems, however, if examined in more depth, they turn out to have been the result of badly organized economic policy admixed with incompatability of beliefs. If you look beneath the surface of any other religious war which has broken out in history, you will always find a hidden agenda of economic advantage behind the conflict. It is only with the admixture of other elements that turns the conflict into a war. If it wasn't for economic difficulties, in spite of differences of belief, why should different groups want to interrupt 'business as usual'? However, any day economic progress becomes obstructed and a political tinder box doesn't emerge spontaneously, it is not usually long before ethnic and religious differences will provide the necessary spark. To the uninitiated, of course it looks like a war motivated by ethnic or religious conflict . . .

Even the battle for Ayutthaya had economic roots

Even the most famous invasion of Thailand in 1564 when the (then) capital of Ayutthaya was sacked by the Burmese is popularly believed to have been a fight over 'royal white elephants'. The first invasion took place in the reign of King Maha Chakrap'at. At that time the region of Ayutthaya, extended as far south as Rangsit and the present site of Wat Phra Dhammakaya. The populace were renowned for elephant husbandry — especially elephants for use in royal service — and several of these included the legendary 'white elephants'. According to eye-witness accounts, even as recently as fifty years ago, there was still a large shallow

pond in front of Wat Phra Dhammakaya, which previously was used as a watering hole for the elephants of the vicinity. At that time, although the whole area was densely forested, the presence of herds of elephants made the area of strategic importance, because as well as being the royal 'chargers', trained elephants were the most indefatiguable 'machines of war' (equivalent to the modern-day tanks).

The news of the abundance of elephants reached the ears of King Bayinnaung of Burma, who sent an emissary to ask for a pair of 'white elephants' for himself in 1563.

BOX 1: LEGENDARY ROYAL WHITE ELEPHANTS

In Southeast Asia, white elephants are held in very high regard because they are believed to be the bodhisatva (a future Buddha in the making) — however, because of residual bad karma from previous lives, instead of taking human birth, the bodhisatva takes birth in one of the most elevated forms of animal life, indicated by the rare 'whiteness' of an elephant. The people of old had the belief that any country possessing such an elephant would prosper, as the charm of the the beast would call the rain to fall according to season.

Of course Thailand would never agree to part with any white elephants — and that was known full well in advance by King Bayinnaung. He knew that when the refusal came, he would have an excuse to go to war with Thailand. When a battle ensued in 1564, it turned out that it was the Thais who lost on their home ground as a result of their lack of strategy and unity. That is the popular history of the outbreak of war. However, in reality it would be crazy for any king to risk the

life and limb of large numbers of his subjects just out of the whim of acquiring an elephant. There ought to be more substantial reasons for the war breaking out in those times.

Much later the present author came across the description of a historical document found in about 1987 by Professors Prasert na Nakorn and Sukit Nimmanmain. It was a letter describing how the Lanna Kingdom had used to trade with Burma in silver, gold, herbs (especially alloe, cinnamon and spices), lac and honey. According to the document Lanna changed its policy on trade and started trading with Ayutthaya instead of Burma. Originally Burma had no interest in the spice trade, but when Europe started trading in spices through India, it saw its chance to dominate the market. Burma had become a wealthy middle man for spices traded between Lanna and the Europeans in India.

Ayutthaya, however, was also a spice trading centre — but its prices were lower than those of Burma. It was no real difficulty for the trading ships from Europe to round the peninsular at Singapore to trade with Thailand instead of Burma. Within a relatively short period of time, all the Lanna traders decided to supply Ayutthaya instead of Burma. In addition, to take their merchandise to Ayutthaya was easier than taking it to Burma because it was all downstream. Thus Ayutthaya could be a cheaper middleman than Burma and this was the real reason for the conflict that grew up between Burma and Thailand. This is why King Bayinnaung (and King Tabinshwehti before him) wanted to sack Ayutthaya — and the white elephant was only an excuse — but he got lucky in the ensuing war and conquered Siam. Thus the reason for the first invasion of Ayutthaya was economic.

The second fall of Ayutthaya in 1569 was partly revenge

for the rebel Sett'at'irat's subsequent counterattack against Burma in 1566 but analysed more deeply, Burma could only sack Ayutthaya a second time because the Thais were competing amongst themselves for economic power and at that time, towards the end of the Ayutthaya dynasty, vice had become very widespread in the old capital. Even the king was up to his neck in 'roads to ruin'. Wherever there is economic prosperity to excess, as we shall discover later in this book, there will be an upsurge various sorts of vice and addiction.

In conclusion, we can say that Buddhist economics and western economics diverge whenever economic advantage is used as a reason to justify conflict. In Buddhism economics, economic advantage is not seen as adequate means to justify ignoble ends.

Having identified the real roots of world conflict, it is no longer useful to look for who to blame. To look for scapegoats is really only an admission of our own inadequecies or laziness to recognize our own part in the problem. It would be more appropriate that we start to study the ethical issues surrounding economics as outlined in the remainder of this book while doing our personal best to be most scrupulous in all respects.

Scrupulous macroeconomics on the level of national policy has to be built on the foundation of scrupulous on the individual (microeconomic) level. Economics on both levels are dealt with in the remainder of this book.

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2
The Distinguishing Features of Buddhist Economics

"Don't eat just when you feel like it — eat because you feel hungry . . ."

There are many points of similarity and difference between Western Economics and Buddhist Economics. What the two have in common is in their recognition of three stages in the economic process. However, in the detail of each of the three stages, we find significant divergence:

- ***acquisition of wealth:*** While Western Economics recognizes acquisition as important, it gives virtually no guidelines for the ethical limits of scrupulous acquisition — especially concerning livelihood. Anything that doesn't break the Law is seen as fair play. Unfortunately, the Law is a very rough and ready indicator of ethical behaviour. In the olden days where morality was a part of common sense, the Law might have been seen to offer sufficient guidelines, however, in the present day, that can no longer be said to be true. When the way people acquire their wealth is no more ethical than the way animals hunt their prey, that is the point where humans become prepared to kill each other for their wealth — even if people still have sufficient conscience not to kill each other overtly for wealth, it doesn't mean they won't attempt to do so covertly by economic exploitation — where direct killing means setting about each other with weapons

and indirect killing means pressurizing, cheating and exploiting others by various means.

- ***conservation of wealth:*** Having acquired wealth surplus to one's needs, the remainder needs to be stored or shared. Animals will tend to hoard as much as they can without any consideration of ethical fairness. If you watch any African wildlife documentary you will see how in the dry season the big cats don't have to go out hunting, but sculk by the watering hole, dominating that scarce resource, so that they can prey on anything that comes to drink there. The big cat will get both water to drink and easy meat just by staying close to the watering hole. This is the way animals hoard their requisites — without any consideration of ethicality. How do people measure up to these animal ways? As we all know, some acquire wealth scrupulously — while others disregard ethicality completely or partially. Hoarding wealth in a way that disregards ethicality includes limiting the supply of resources to the point that others risk death because of the lack of these things in the marketplace. In the present day, this often happens — for example when oil-producing countries limit the supply of their produce to force the prices up — to the degree that their potential customers must suffer. In such a case Buddhists would no longer agree with Western economics that such hoarding is ethically justified and would favour the sale of such products at a moderate price. It is frightening to consider what would happen if the food producing countries were to start hoarding their products — there would be dire consequences for the rest of the world.

- ***employment of weath for benefit or to satisfy desires:*** When spending, Buddhist economics again diverges from Western Economics, because it advocates spending one's resources:
    - *in moderation:* 'Moderation' is the keyword when it comes to the beneficial deployment of wealth. Moderation in spending depends largely on a person's ability to distinguish between need and want. Necessary wealth can be broken down into the Four Requisites of clothing, food, shelter and medicine. Buddhists define 'need' as clothing enough to protect oneself from heat and cold, food to stave off hunger, shelter to protect us from the elements and medical care to treat us when we are ill (as mentioned in the verses of the Buddhist monk's recollection [M.i.10, Nd.496]). If one is clear in one's mind what constitutes a 'need', one will see consumption for what it really is — that is, merely a means to an end. If we confuse 'wants' with 'needs', however, as encouraged by modern marketing forces, we will err into regarding consumption as an end in itself. However because people have the tendency never to know enough of a good thing, 'need' has given way to 'want'. When people want anything they can get their hands on, their ethical considerations tend to be forgotten. The Buddha would see moderation as an antidote for consumption to excess and would say that moderation in fact contributes to economic wellbeing. Most people are most interested in how high their income is. However, more

important still is how much you are left with at the end of the month. In the olden days, they used to say "Don't just eat when you feel like it — eat because you are hungry . . ." — because we can feel like eating twenty-four hours a day! If there was nothing more to moderation than appetite, then we would need to be no more intelligent than a cow which chews cud at one end and drops cowpats from the other. It is not the income which counts but how much is left after the expenses. The secret of having something left is to expend only in case of need (not want). However, because people know no moderation in their consumption, resources become scarce and there is not much remaining difference between how such people make their living and how scavenging birds fight over their carrion. However, moderate consumption is hardly something supported by Western economics.

- *only in order to give the greatest true happiness for all:* Consider how much the world could be improved if all the money squandered worldwide on gambling, drugs and prostitution were redirected into feeding the hungry, giving basic education or instilling virtue in the hearts of our planet's citizens? Even if not all the money were to be redirected — maybe just 5-10%, our world would be a much more attractive place to live in! Unfortunately, because such a large amount of money has been sunk into businesses involved with vice, our whole world has become inundated with the

contingent social problems — and consequently, the opportunity to encourage virtue in society diminishes with every passing year.

BOX 2: Dīghajāṇu Sutta
Origin of Principles for Buddhist Economic Practice

Principles of Buddhist Economic practice are derived from a scriptural source called the Dīghajāṇu Sutta (A.iv.281ff.) — and are repeated in the Ujjaya Sutta (A.iv.285-9). The former Sutta was given in response to the questions of a householder called Dīghajāṇu who was not short on wealth but failed to apply what he had to achieve any satisfaction in his life. Dīghajāṇu was a man who inhabited Kakkarapatta in Koḷiya — and the people of that town referred to themselves as Byagghapajjans. He asked Buddha two questions:

- How to find happiness in the present lifetime
- How to find happiness in the next lifetime.

His questions are particularly pertinent to the subject of this book because Dīghajāṇu requested principles of practice applicable to economics for the household life (rather than the monastic one). The answers the Buddha gave were formulated as the 'four principles of finding happiness in the present lifetime' [*diṭṭhadhammikattha-saṃvattanika dhamma*] (*enlarged upon in Chapter 3*) and the 'four principles of finding happiness in the lifetime to come' [*samparāyikattha saṃvattanika dhamma*] (*enlarged upon in Chapter 4*).

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3
Buddhist Micro-economics for the here-and-now

"Its not what you earn that counts — but how much you have left over at the end of the month . . ."

The Buddha gave a total of four principles of economic practice for finding happiness in the present lifetime [*diṭṭhadhammikattha-saṃvattanika dhamma*] (A.iv.281):

1. ***Diligent acquisition*** [*uṭṭhānasampadā*]: Diligent acquisition means skilfulness in the acquisition of wealth. Diligent acquisition refers to the habits of a person who works hard for their living — in contrast to those who are too lazy to make the effort. It also refers to the patience needed for people to work together as a team and the wisdom to recognize the work left undone — being able to perform, organize and administer the work as required. The most important feature of this first stage of the economic process can be summarized as acquiring wealth in an ethical way. As Buddhists we would say that taking advantage of others economically, in whatever form, is unethical acquisition of wealth. Particular forms of livelihood which the Buddha advised us to avoid in this respect are the five sorts of Unwholesome Livelihood [*micchā vaṇijjā*] (A.iii.207) mentioned below:

1. *trading in weapons:* The weapon trade is a major source of income for every superpower of the world. It is only normal that those who supply weapons will be on the receiving end of hatred from the victims of the destruction caused by the weapons they have sold. Selling weapons is the starting point of a long chain of negative karmic consequences. Weapons have had a part in every violent catastrophe occurring worldwide over the years — and it is not our place here to say who is right or wrong — but no-one can deny the magnitude of the death toll coming from armed conflict. Not selling weapons means refraining from any sort of trade in instruments for destroying life, whether it be guns, knives or even hunting equipment like traps or bait. Anything used for killing people or animals are considered weapons for the purposes of Unwholesome Livelihood. Even without physically harming a person, maltreatment can cause resentment which lasts across lifetimes — thus, it is up to all of us to check our own aggression without waiting for prodding from others...;
2. *trading in people:* Trading in people is also making profit out of the suffering of others. It formerly meant trading in slaves, but nowadays has come to include child labour, wage-slaves and prostitution;
3. *selling live animals to the slaughterhouse:* Selling live animals to the slaughterhouse is taking a profit from the suffering of animals in a way that leads inevitably to their death;
4. *trading in alcohol or intoxicants:* Trading in alcohol and intoxicants including non-medicinal drugs such as maruana;
5. *trading in poison:* Trading in poison means selling poison

such as insecticide or rat-poison. The Buddha advised us not to sell such agents because otherwise their retribution will find its way back to us. Even though when we sell the poison it has not yet caused any harm, but as soon as it is used it has the same potency as already mentioned for weapons. If only we were to follow the Buddha's advice more widely we wouldn't have to waste our time in the present day for so much campaigning for biologically grown vegetables.

It is not to say that there are no more than these five ways of unwholesomely earning a living — but these are the main ones. Thus if you would like to know where to start looking for ways to reduce the amount of conflict in the world, the present author's advice would be to start by minimizing your involvement with Unwholesome Livelihood. The Buddha taught that any person who lapses into Unwholesome Livelihood will eventually attract a heavy burden of negative karma for themselves. Other ways of making money which involve economic exploitation in various ways can also be included as unwholesome livelihood, such as criminal activities, or for example:

- *Making one's living out of interest:* The present author still remembers when he was a child, his mother always maintained, "In our household and our family we have never liked living off the interest earned from the money we lend to others." She explained, "It is making a living out of the suffering of people who are incompetent in managing their own finances. If they were really competent in their financial management, they wouldn't have to come borrowing money from the likes of us! Those who are financially careless would

rather borrow at a high interest rate than go without — which would indicate that they don't have much idea about the effective way to earn, save and use their finances. If you get too involved with these sort of people, it will just lead you to unnecessary frustration. If you really want to help such people, then just give the money to them without strings attached. It is not worthwhile to extend the mutual agony of having to be paid back for the interest on a loan."

2. ***Careful conservation*** [*ārakkhasampadā*]: Careful conservation means skilfulness in the saving of wealth. Having earned wealth by the sweat of one's brow in a scrupulous way, a person should take good care of their wealth, not allowing it to be eroded away by unjust taxation, theft, natural disaster or unintended inheritants. As for unwholesome conservation of wealth — this refers to excessive hoarding or stockpiling as mentioned above. Furthermore, when saving up one's wealth — one should not allow doing so to bring one into conflict with those around one. Good reasons to put money on the side, according to Buddhist principles (A.iii.45) are in case of emergency such as repairing the consequences of fire, flood, excess taxation, theft or exhortion by malevolent relatives! You have to consider carefully, however what form you ought to save your money in. Of course the best way to conserve your wealth is as transcendental wealth or merit (*see self-sacrifice of Chapter 4*) — because in such a form it is beyond the touch of interest rates and it will appreciate with the passing of the years — thus saving in the form of transcendental wealth is really the most skilful way of conserving one's wealth.

3. ***Having virtuous friends*** [*kalyāṇamittata*]: Having virtuous friends means surrounding yourself with a network of virtuous friends in all areas of your life. The sort of friends one should cultivate are those endowed with faith [*saddhā*], self-discipline [*sīla*], self-sacrifice [*cāga*] and wisdom [*paññā*]. Apart from facilitating our cultivation of wisdom, it will also strengthen the network of good friends of which we are a part. Such networking is particularly relevant to teamwork because when one earns one's living, one does not usually do so alone — whether it be working in the same office as one's colleagues or cooperating in an international network. The most important attribute of teamwork is that the team members must have a similarly high level of scrupulousness in their work dealings and a similarly high level of faith in spiritual teachings. Furthermore, everyone in the team should have a similarly high level of self-sacrifice, dedicated to the collective good — thereby avoiding the dangers of networking with those who are overcome by their own selfishness. The Buddha taught that worldly wealth is exhausted in a moment — but the value of training other people to be virtuous never knows an end. The importance of this virtue is emphasized over and over again by the Buddha — who especially in the context of economics, taught that simply acquiring, storing and using wealth is not good enough. We have to build up a network of good people to work with too, before we get round to using our wealth — the way we use our wealth should be in cooperation with such good friends, if we really want happiness and prosperity in life.The Buddha emphasized that when one is earning one's living, one should try to avoid associating with those who break the

Precepts — no matter whether they be young or old. If not only the Precepts, but also their faith in Buddhism is lacking, then that is all the more reason to avoid associating with them. It is as if we are selective about channelling our resources — devoting our resources to encourage the proliferation of virtuous people in our society. Those who encourage virtue in their co-workers at the same time they earn their living will never have to complain at a later date of being 'stabbed in the back' by their colleagues. You have no-one else but yourself to blame if your employees are left incompetent, unable to work as a team or unable to delegate — you cannot just expect competent people to rain down on you from the sky! You have to build on your employees competency by training them yourself. At the same time you need to continue to train yourself — seeing what virtues you can pick up from those more experienced than yourself — in this way, you will soon produce a network of good co-workers for yourself.

4. **Living within your means** [*samajīvitā*]: Living within your means means skilfulness in spending. Those who realize the ease with which wealth can come and go, should lead their life in a way that is appropriate to their means — not being extravagent but at the same time, not too spendthrift either! When we talk of generosity [*dāna*] in this context we mean giving those things which are surplus to our needs. Some people might doubt as to how much they really need or might be unable to distinguish between 'need' and 'want' and hence the Buddha gave guidance about how householders should budget their earnings so that their generosity is neither reluctant nor a burden on the family expenditure. The Buddha taught

in the Ādiya Sutta (A.iii.45) that the family budget should be divided into five. He did not say that each part should be 20% of your earnings, but he taught that you should budget for each of these sorts of expenditure. As for the "working capital" which you have built up for yourself, the Buddha taught in the Siṅgalovāda Sutta (D.iii.180ff.) that you should apply one-quarter of your earnings for your immediate needs, one-half should be reinvested in your business and the remaining quarter should be saved in case of emergency. It is up to each individual to decide how much of their income to use as "working capital" and how much to use for generosity. If you budget in this way, you will be able to practise generosity, giving neither too much nor too little. The fivefold division of one's funds mentioned above should be as follows:

1. one part to support the immediate needs of yourself, your parents, your children, spouse, servants;
2. one part to extend generosity towards your friends;
3. one part to be saved in case of emergency (*as already mentioned above*);
4. one part which should be used for five sorts of dedication:
   1. for one's extended family;
   2. for hospitality;
   3. for dedicating merit for the departed;
   4. for taxes;
   5. for dedicating merit to the things that you believe in according to your local custom (e.g.ascetics, animals, physical forces and elements, lower deities or higher deities depending on your culture);
5. one part to extend support to well-practising monks and ascetics;

In the old days they used to compare an extravagent person with a low income to the owner of a fig-tree who shakes the tree so that all the figs fall off, but who picks up only a few of them to eat. At the other extreme, a person with a good income who is not generous with their wealth will die in hardship out of keeping with their social status. Steering the middle way between stinginess and extravagence in a way appropriate to your level of income is said to be living within your means. Aside of the main five forms of Unwholesome Livelihood (*mentioned above*) which cause deterioration of wealth, there are another four sorts of behaviour, known as the 'Four Roads to Ruin' which if we can avoid them, will also help to protect our hard-earned income:

1. womanizing;
2. drinking alcohol;
3. gambling;
4. associating with bad company

In conclusion, for anyone to remain scrupulous after wholesomely acquiring and saving their wealth, it is necessary to build up a network of good people [*kalyāṇamitta*] around themselves first, before they come to spending their hard-earned wealth. Habitually associating with good friends will cause one to expend with reflection as to true benefit, and thereby use one's wealth solely for things which help in cultivating faith, keeping one's precepts purely, practising self-sacrifice and cultivating wisdom in keeping with the guidance of the Buddha for happiness in lives to come (*see next chapter*).

Thus, throughout one's life one should earn one's living carefully according to the four principles of happiness in the present lifetime — never compromising one's Buddhist

scrupulousness — and the same goes for saving one's wealth. At the same time one needs to develop those around one as a protective fence or network of good friends. Surrounded by virtuous people, the tendency for our mind to be tempted by unethical compromises will be significantly reduced — and the interactions we have with our fellow workers will be for mutual encouragement of further good deeds.

Metaphor of the reservoir

The four economic principles for happiness in the present lifetime can be compared to four channels of water which supply a pool. The Four Roads to Ruin can be compared to four outlets from the pool. If we close the inlets and open the outlets, in the absence of rain, the pool will soon become completely dry. There will certainly be no increase in the water level. On the contrary, if one opens all four of the inlets by conducting oneself in keeping with the Buddhist economic principles, while closing the outlets by avoiding all four roads to ruin, before long the pool will be full or even overflowing. Thus, whether we are speaking economically on a personal level or on national level, it is vital to seal up the four possible outlets from our economic prosperity — by not womanizing, drinking alcohol or gambling — and by associating with good friends. These are the basics of Buddhist microeconomics for the present lifetime — economics that you won't find described anywhere else in the world. If you heed the Buddha's words on economics and put them in to practice you will have prosperity in your future, never falling upon hard times.

4
Buddhist Microeconomics for the Hereafter

"If only beings knew . . . the result of giving and sharing, they would not eat without having given nor would they allow the stain of stinginess to obsess them and take root in their minds. Even if it were their last morsel, their last mouthful, they would not enjoy eating without having shared it"

It.26

In the Buddhist microeconomics of the previous chapter, in fact we have spoken about only the profane category of happiness due to us from following the Buddha's economic principles — i.e. the happiness we can expect in the present lifetime. Buddhist people of old saw each person's life as a sort of business which could run at a profit or at a loss. For those interested only in worldly wealth, but who ignored spiritual values, their business was seen to trade only in worldly wealth. However those who consecrated time for spiritual practice saw their profit and loss in terms of merit and demerit — which were the way to transcendental wealth. If you are not born human it is going to be difficult to deal in merit. An angel, even though considered fortunate in birth, in fact still has difficulty in accruing merit. If one is born in the nether realms such as hell, the animal realm, as

hungry ghosts or as Titans, then it is all the more difficult to 'deal in merit'. It is only in the human realm that we have the possibility to accumulate merit for ourselves. This is why the wise were wont to ask the Buddha two questions whenever they had the opportunity to meet with Him, in the same way as Dīghajāṇu Byagghapajja who wanted to know what he should do for his happiness and benefit both in this lifetime and the next. The four practices [*byagghapajjadhamma*] enumerated by the Buddha in response to Dīghajāṇu's second question, which are for happiness in the hereafter are as follows [*samparāyikattha saṃvattanika dhamma*] (A.iv.284):

1. ***faithfulness*** [*saddhasampadā*]: Faithfulness is something that arises in a person when they have confidence (rather than blind-faith) in the wisdom and enlightenment of the Buddha. The benefit of having such faith in the Lord Buddha is that one is prepared to practise in his footsteps. Faith is thus no insignificant virtue for a person to have, because it will literally illuminate the mind from within. In general, any person who isn't overly bent on wickedness has a little brightness in their heart — but it tends to be fleeting like distant lightning over the horizon or the glimmer of a firefly. Sometimes we have a flash of inspiration in our mind and we'd like to follow the thought further to its conclusion, but because of lack of continuity we are unable to follow the train of thought to completion. If only we had a little faith in mind to give a continuous level of brightness in the mind, we would be able to follow our inspiration through to its logical conclusion — e.g. to realize that the Law of Karma is reasonable, that those who do good actions receive good returns on their action, that those who do evil actions will get evil

retribution — allowing one to find the proper pathway in life for oneself. No-one should ever underestimate faith because it means that the mind is sufficiently illuminated to understand about the enlightenment of the Lord Buddha — to a degree that the causes and effects of any issue begin to become clear to one — that merit and demerit are no longer a myth or a mystery to one — and one gains the precursory discretion or 'benefit of the doubt' to discern the difference between appropriate and inappropriate, heaven and hell. When one's mind is sufficiently illuminated to understand these issues, one will trust in the truth of the wisdom of the Buddha's enlightenment — banishing the doubt and suspicion from one's mind, and making one ready to practise in the Buddha's footsteps. Even if one possesses faith alone, already one has a chance to protect oneself from falling into the nether realms — but the trouble with having faith alone is that it may not be very steadfast. For the cultivation of faith, one needs invest enough time, money and effort in one's spiritual activities so that one's faith can be developed into wisdom. Economically speaking, this justifies the expense of going to listen to Dhamma teachings in order to consolidate one's level of faith in the Triple Gem.

2. ***self-discipline*** [*sīlasampadā*]: By self-discipline, we mean at least the ability to keep all five of the Precepts — all the way from restraining oneself from taking the life of living beings, to restraining oneself from drinking alcohol. Apart from restraining ourselves from the behaviours prohibited by the Five Precepts, we must work on our mind too to uproot even the latent tendencies that make us want to break the Precepts in the first place. The reason we have to be so strict with ourselves is that one's mind is filled

with faith and has sufficient inner brightness to see the connections between causes and effects, we will start to be self-motivated to be more strict with ourselves. From an economic point of view, in cultivating self-discipline you need to find the time to go to the temple to keep the Precepts purely — rather than labouring under the misapprehension that extra salary will bring happiness both in this lifetime and the next;

3. ***self-sacrifice*** [*cāgasampadā*]: A person is endowed with self-sacrifice when they are free of any further stinginess in their mind — someone who takes pleasure in giving. Such people, apart from having self-discipline and faith, can also be said to be skilled in saving up their wealth — but they choose not to save it up in this this world as material wealth, but as transcendental wealth for the next. They know that if they try to hoard what they have in this world, before long it will be nibbled away by unjust taxation, by thieves, fire, flood or uninvited inheritants. Some grandchildren who cannot wait for death of a wealthy grandparent might even conspire to murder them in order to receive a legacy before its due! Buying shares is no real security, because even the value of shares can sometimes collapse. Buying dollars or gold offers no real security either, because the market might slump at any time. However, if you transform material wealth into merit by giving it away, it will be wealth that will stay with you from one lifetime to the next — and without fear that the value of your assets will deteriorate — they will know only increase! Wherever there are those who practice self-sacrifice, there will never be a danger of economic exploitation — on the contrary, when self-sacrifice is abundant, everyone's financial status will improve,

both giver and recipient alike. This is why self-sacrifice is so important in laying the foundation of happiness for lifetimes to come. For self-sacrifice, you need do divide up an appropriate proportion of your wealth (*as mentioned already in the section on skilful deployment of wealth*) for giving in charity to save as transcendental wealth for next lifetime. If we share wholeheartedly with others, in turn they will want to share with us — and this will save one from finding oneself on the breadline, or living from hand to mouth, with a job that destroys our health.

4. ***wisdom*** [*paññāsampadā*]: Sometimes the word 'wisdom' is bandied about without real consideration of its true meaning. In Buddhism, the word means 'penetrative insight into the vicissitudes of the psycho-physical constituents [*khanda*] and into the arising and decay of all things'. Knowledge of other things, for example engineering or computing, could hardly be considered wisdom according to the Buddhist definition. True wisdom means knowing every facet of the constant change taking place in our bodily make-up — knowing that there is birth, old-age, sickness and death, decay and destruction as in the words 'arising, continuity and decay'. Even though a person might have several doctorates under their belt, if their knowledge cannot keep up with the working of the bodily make-up, it is still incomplete knowledge — and knowledge which is not completely pure because it still potentially harmful. Wisdom allows you to uproot the last of the defilements in your mind. True wisdom is not only reflection on a matter, but reflection in a way that you can see the arising and the decay of that thing. This sort of wisdom is indeed noble wisdom because it helps us to uproot the last of the defilements in the mind and

can thus bring us, by the proper means, to an end of suffering. The importance of wisdom is that it shines forth like light which drives away the darkness that prevents us from seeing the reality of the world. Wisdom also functions like a spade which one can use to dig up the deepest roots of a poisonous weed — in this case the poisonous defilements which pollute the mind. Thus, economically speaking, we have to be self-disciplined in the use of our wealth to give ourselves sufficient freedom to use one's time for meditation practice and Dhamma study to give rise to a constantly higher level of wisdom within oneself.

Of the four practices, the most important precursor of transcendental wealth is faith. Faith is something we have often heard about, but often misunderstood — so in our studies of the practices for happiness in the hereafter, we should start on the right foot by making sure we understand the concept of faith. With a correct understanding of faith, it will start to become clear how the the Buddha could teach that 'each time faith arises for someone, in the end it will lead to wisdom.'

Anyone who works diligently and is not reckless with their earnings, who knows how to earn their living in an appropriate way, while at the same time having faith, self-discipline, who is helpful to those in need (giving an amount to them which is appropriate), whose mind is free of stinginess, who cultivates continuously the path to happiness in the hereafter (rather than doing virtuous deeds sporadically or according to whim) — making such good deeds habitual. Thus, faith, self-discipline, self-sacrifice and wisdom are the microeconomic practices recommended by the Buddha for happiness in lives to come.

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5
Buddhist Microeconomics at the Ultimate Level

"The problem is not with the irresistable things of the world, but the desires in the human mind. In the absence of a desiring observer, the beautiful things of the world never caused harm to anyone. Thus recognizing the real root of the problem, the wise should make immediate efforts to avoid all elation with the enticing things of the world."

When looking for Buddhist economic principles to take us beyond the material comfort and economic security of Chapter 3 and the mental wellbeing of Chapter 4, to attain inner freedom (especially from the defilement of grasping in the mind). What becomes important is economic values and practices which lead to the uprooting of sense-pleasure from the mind. Before looking at microeconomics at the ultimate level, it is first necessary to examine the meaning of the word 'sensuality'.

Sense pleasure means indulgence of the things that are attractive to the senses and can be broken down into two components:

1. **Sense-side sensuality** [*kilesakāma*]: the emotion of desiring something which is a defilement existing in the mind and which forces the mind to grasp after and desire for

things without end with the defilements of grasping [*rāga*] and greed [*lobha*] as two examples of its products;

2. ***Object-side sensuality*** [*kāmavatthu*]: this means physical objects that are attractive to us — images, sounds, textures, smells and tastes which are attractive to the corresponding sense. An attractive image might mean a beautiful flower or a sparkling diamond. An attractive sound might be that of pleasant music, a pleasant voice, birdsong or the sound of a waterfall and nature. A pleasant smell might be the scent of perfume or the aroma of food. A pleasant taste might mean anything one finds tasty, whether it be sweet or sour, salty or oily which one prefers. Something pleasant to the touch [*photabba*] might be anything that which when it comes into physical contact with one's body is soft or pleasant.

Sense objects have sometimes been compared to an unignited match head. The mental components of desire are like the striker on a matchbox. Only when sensual objects and their mental components come into contact with one another do we run the risk of becoming slave to our desires. In any case, it should be understood that the sensually tempting things of the world are not the reason for greed — they are only part of the story. The sensual grasping comes from the minds of men. Without the grasping in the human mind the attractive things of the world never caused any harm to anyone. Once knowing the danger that lies with the sensual grasping in the mind, the wise do their best to eradicate all trace of sensual grasping from the mind.

Practically speaking, to eradicate grasping from the mind, one must follow the advice the Buddha gave to Bahiya Dārucīriya (DhA.ii.209ff.):

"When you see an object, be conscious of just the visible object (without being entranced thereby); when you hear a sound, be conscious of just the sound; when you smell or taste or touch something, be conscious of just the smell, the taste or the touch; and when you think of anything, be conscious of just that mind-object."

By doing this, one's mind will always be without object-side sensuality [*kāmavatthu*]. By not being entranced by a perception, the sense-side sensuality has no chance to flare up. The opposite would be the case if one becomes elated by the pleasing things one senses, becoming entranced thereby and allowing the emotion of grasping to hijack the ethical discretion of your mind.

The Harm of Sensuality

It follows that those whose mind is heavily under the influence of sensual grasping and craving for sensual pleasures will soon have reasons to take advantage of themselves or others or both.

For those whose mind is overrun with grasping, killing, stealing, sexually molesting others and lying is not very far away. However, if our mind is free of sensual grasping, there will be no harmful thoughts to generate harmful speech or actions for us. This is the reason why the Buddha taught monks and laypeople alike:

"You should cut down the forest of sensuality in the mind — whether it be a large forest or a small forest you should make sure none remains. Verily, I do say that sense-side sensuality is as a forest and object-side sensuality is like the trees."

When everyone is overrun with the defilements of greed the whole of the time, it causes people to seek endlessly for

happiness from sensual objects — this is why such people are referred to as 'consumers of sense pleasure' [*kāmabhogī*]. In such a search there is a never-ending work to do — whether it be acquisition, conservation or spending of wealth throughout one's life.

BOX 3: Kāmabhogī Sutta (A.v.176, S.iv.331)
The Kāmabhogī Sutta tells us about the ten varieties of 'supposedly' wealthy people [*kāmabhogī*] — in so far as they deserve praise or blame (*see table p.48*)

1. Consumers of sense-pleasure who acquire money by unscrupulous means (i.e. acquire wealth by wrong livelihood) and having acquired it derive no enjoyment from it, not do they disburse it for the benefit of others nor donate it for a meritorious cause. Such an attitude to wealth cannot be said to be smart — and on the contrary burdens them with worse demerit.
2. Consumers of sense pleasure who acquire money by unscrupulous means, but who derive enjoyment from it, but who don't disburse it for the benefit of others or donate it for meritorious causes. Such an attitude to wealth is not smart in the acquisition and not particularly smart in the spending — especially in the conservation of wealth, it is definitely not smart;
3. Consumers of sense-pleasure who acquire money by unscrupulous means, but who derive enjoyment from their wealth, disburse their wealth for others, donating it for meritorious causes too;
4. Consumers of sense-pleasure who acquire wealth by a mixture of scrupulous and unscrupulous means (wealth in this case might be acquired partly honestly

by a salary, but the rest might come from bribes — i.e. both right and wrong livelihood) — but who derive no enjoyment from their wealth, don't disburse their wealth for others and don't donate it for meritorious causes. Such an attitude to wealth may or may not be smart in the acquisition and is definitely not smart in the spending and saving;

5. Consumers of sense-pleasure who acquire wealth by a mixture of scrupulous and unscrupulous means, who derive enjoyment from it, but fail to disburse it for the benefit of others or to donate it for meritorious causes. Such an attitude to wealth may or may not be smart in the acquisition, is reasonably smart in the spending, but not in the saving;
6. Consumers of sense-pleasure who acquire wealth by a mixture of scrupulous and unscrupulous means, who derive enjoyment from it and disburse it for the benefit of others and also donate it for meritorious causes. Such an attitude to wealth may or may not be smart in the acquisition, but which is smart in the usage and the saving;
7. Consumers of sense-pleasure who acquire money solely by scrupulous means (solely by right livelihood) but who derive no enjoyment from their wealth and neither disburse their wealth for the benefit of others nor donate it for meritorious causes. Such an attitude to wealth can be considered smart in the acquisition but not smart in the usage or the saving;
8. Consumers of sense-pleasure who acquire money solely by scrupulous means, who derive enjoyment from their wealth and but do not disburse their wealth

for the benefit of others nor donate it for meritorious causes. Such an attitude to wealth can be considered smart in the acquisition and usage but not smart in the saving;

9. Consumers of sense-pleasure who acquire money solely by scrupulous means, who derive enjoyment from their wealth and also do disburse their wealth for the benefit of others and donate it for meritorious causes. However in spite of all their good actions, the people of these categories remain blind to the harmfulness of sense-pleasure — they lack the wisdom to be motivated to renounce sense-pleasure. Such an attitude to wealth can be considered smart in the acquisition, the usage and the saving, but because such people lack insight into the harmfulness of sense pleasure, they lack the power to liberate themselves from the clutches of the defilements of sense-pleasure — because they haven't had the chance to associate sufficiently with the wise;
10. Consumers of sense-pleasure who acquire money solely by scrupulous means, who derive pleasure from their wealth, who disburse their wealth for others and donate it for meritorious causes. In addition, those of this category are no longer blind to the harmfulness of sense-pleasure — thus they have the wisdom to want to escape from the cycle of existence [*saṃsara*] and this wisdom will allow them to renounce attachment to the use of the wealth. Such an attitude to wealth can be considered smart in the acquisition, the usage and the saving and furthermore allows one to overcome one's defilements, ultimately to enter upon Nirvana.

This classification offers a very complete model of how development of the mind can fit in with economic progress. The Buddha taught the Kāmabhogī Sutta to Anāthapiṇḍika. Anāthapiṇḍika was the Savatthī-based banker who was the sponsor for the building of Buddhism's first temple at the Jetavana Grove — but he was moreover renowned for his wisdom. By teaching the Kāmabhogī Sutta to Anāthapiṇḍika, it was as if the Buddha intended to appreciate Anāthapiṇḍika for his belonging to the tenth category.

From the Kāmabhogī Sutta, it can thus be concluded that the Buddha enumerated ten different sorts of attitude subscribed to by people as shown in the table overleaf.

If a person can acquire their wealth solely by scrupulous means, and if they can manage to derive pleasure from that wealth, while at the same time disbursing their wealth for others and donating it for meritorious work, and also having the insight to see the harm of sense-desire and the importance of extricating oneself from it, this is the *crème-de-la-crème* of the ten attitudes.

Ten Attitudes to Wealth [*kāmabhogī*]

	Acquisition	Spending			Insight into harm of sense pleasures
		for self	for others	for meritorious work	
1.	wholly unscrupulous	derives no pleasure from wealth	doesn't share with others	doesn't donate	blind to harm of sense pleasure
2.	wholly unscrupulous	derives pleasure from wealth	doesn't share with others	doesn't donate	blind to harm of sense pleasure
3.	wholly unscrupulous	derives pleasure from wealth	shares with others	does donate	blind to harm of sense pleasure
4.	partially unscrupulous, partially scrupulous	derives no pleasure from wealth	doesn't share with others	doesn't donate	blind to harm of sense pleasure
5.	partially unscrupulous, partially scrupulous	derives pleasure from wealth	doesn't share with others	doesn't donate	blind to harm of sense pleasure
6.	partially unscrupulous, partially scrupulous	derives pleasure from wealth	shares with others	does donate	blind to harm of sense pleasure
7.	wholly scrupulous	derives no pleasure from wealth	doesn't share with others	doesn't donate	blind to harm of sense pleasure
8.	wholly scrupulous	derives pleasure from wealth	doesn't share with others	doesn't donate	blind to harm of sense pleasure
9.	wholly scrupulous	derives pleasure from wealth	shares with others	does donate	blind to harm of sense pleasure
10.	wholly scrupulous	derives pleasure from wealth	shares with others	does donate	has insight into the harm of sense pleasure

6
Ideals and Goals in Buddhist Microeconomics

"Anyone with faith, leading to truthfulness, training without end, patience and self-sacrifice, will gain supreme wealth for themselves because they avoid sorrow in lives to come"

Threefold Goals in Buddhist Economics

Having studied the economic *practices* applicable to happiness in this lifetime and the next, in this chapter we shall look at the *goals* of such practice — because without such goals clearly in mind, it is unlikely that anyone will have the patience to put the forgoing principles into practice.

Buddhist microeconomics are designed to work on three levels (these determine the true value of any economic activity):

1. ***the purely material level*** (material comfort & economic security)
2. ***the material/spiritual level*** (mental wellbeing)
3. ***the purely spiritual level*** (inner freedom)

To deal with each level in turn:

The Purely Material level

Practice on the purely material level corresponds to the first question from the Dīghajāṇu Sutta (*see Box 2*) concerning

happiness in the present lifetime. When one's only aim in life is to find immediate material convenience for oneself, so that we can avoid hardship, the Buddha's teaching can be summarized by the acronym '*U-Ā-Ka-Sa*', namely:

U	meaning	*uṭṭhānasampadā* or diligent acquisition
Ā	meaning	*ārakkhasampadā* or stewardship
Ka	meaning	*kalyāṇamittata* or having good friends
Sa	meaning	*samajīvita* or living within one's means

The aim on this level, which we must not lose sight of is standing on our own two feet instead of being a burden on society — achieving by scrupulous means a moderate degree of material comfort and economic security for oneself and one's family. The most important guiding principle in accumulating wealth for oneself is to avoid the bad karma of taking advantage of others.

The Material/Spiritual level

Practice on the material/spiritual level corresponds to the second question from the Dīghajāṇu Sutta (*see Box 2*) concerning happiness in lifetimes to come. The Buddha's teaching on this level can be summarized by the acronym '*Sa-Sī-Cā-Pa*', namely:

Sa	meaning	*saddhā* or faith
Sī	meaning	*sīla* or self-discipline
Cā	meaning	*cāga* or self-sacrifice
Pa	meaning	*paññā* or wisdom

The aim on this level, which we must not lose sight of are:

- ***making faith and the four Gharavasadhamma habitual:*** The Buddha taught that if one is to avoid sorrow in the worlds to comeone must have the character habits of truthfulness [*sacca*], training oneself without end [*dama*], patience [*diṭhi*] and self-sacrifice [*cāga*] — all these with 'faith' [*saddhā*] as their precursor. Indeed it is this

group of four virtues which is another key factor in the understanding of Buddhist economics. Anyone who has these qualities will amass supreme wealth for themselves because they will avoid sorrow in lives to come — also gaining the possibility to enter upon heaven. Any householder with faith, who avails themselves of these four virtues has found for themselves the most supreme and effective path in life. Any person who develops *U-Ā-Ka-Sa* and *Sa-Sī-Cā-Pa* will avail themselves of the habits expounded in the Four Virtues of a Householder *[gharavāsadhamma]* — i.e. they will have the habits of truthfulness, develops the mselves without end, is patient and knows self-sacrifice, will attain success both in this lifetime and the next. The identifying feature which tells us that a person is endowed with the Four Virtues of a householder is that they lead their lives according to the principles of happiness in this lifetime (*U-Ā-Ka-Sa*) and happiness in the next lifetime (*Sa-Sī-Cā-Pa*) too.

- ***expanding the mind:*** One's ability to give is a very important economic value for Buddhists — because it has a direct influence on our quality of mind. Buddhist economics advocates giving limitlessly because apart from expanding the mind, transcendental wealth accrued will be limitless. This is in contrast to some people or even animals for whom generosity is limited in its scope. No matter how many offspring animals have, they will bring all of them up without qualms — but if anyone else's offspring should stray into their territory, they will be attacked or hunted down. Thus the loving-kindness of an animal would seem to extend no further than that animal's own progeny — its generosity has its boundaries — and the same seems to be the case whether its cats, dogs,

chickens or crows. It is like some teachers who hold back from teaching certain things they know — or with-hold teaching from those who don't pay. Some don't ask for a fee for their teaching — their students don't have to pay anything — but they will accept students, but they will accept students only from their own tribe or clan. Even if potential students have money to spend, if they belong to another tribe or language, such teachers will refuse to teach them. All these instances of those who don't help as much as they could are examples of compassion with limits. Even the compassion of temple-goers can have its limits. Some find they are able to spread loving-kindness to their own family, or to those who have done them favours in the past — but outside these groups they feel at a loss to spread their compassion. More compassionate people spread their loving kindness to the whole world without exception and the karmic fruits of such compassion are so much broader. In everyday life, many people we meet with are honest, but narrow-minded. Their virtues might extend only within their own household. Their tenderness and mercy is reserved only for their own family. However, they may be ready to cheat those external to their own family — feeling that strangers are 'fair game'. As described in the Kāmabhogī Sutta (*see Box 3*), their motives are a mixture of scrupulous and unscrupulous, and the unscrupulous part applies solely to those other than their nearest and dearest. Such people make good leaders for a household, but such an attitude will create problems if they ever become a village councillor or mayor — because they are unable to share happiness with others outside their own family. Some people manage to expand the scope of their mind to encompass their whole village

— such people deserve to make a good mayor but will create problems whenever they manage to work their way up to the provincial council. They will work only for the prosperity of their own village and leave the problems of the rest of the province unsolved. Some people make good provincial governors but if they ever work their way up to the ministry, they may start to create problems if they cannot expand their mind accordingly. If they fail to be aware of the needs of the whole country and curry favour only with those of their own province, their staff or their canvassers, they will fail to fulfil the position of responsibility they have attained. In the case that compassion is limited, miraculous powers one accrues will also be territory-limited. Thus the scope of awareness and compassion differs from one person to the next — but according to Buddhist economics it is important that we practice compassion limitlessly with the aim of expanding the mind thereby.

BOX 4: Āḷavaka Sutta (S.i.213-215)

The aims in Buddhist economics are derived from the Āḷavaka Sutta. This Sutta consists of the answers given by the Buddha to thirteen questions of asked by a man-eating ogre [*yakkha*] called Āḷavaka.

1. ***What possession is the supreme pride of all men?***
   The Buddha replied that faith [*saddhā*] is the possession which brings men supreme pride. The Buddha started with faith because (*as mentioned earlier in the context of happiness in lives to come*) it is the initial brightness in the mind which will give us sufficient continuous illumination on a subject of Dhamma to allow us to practice it until we can understand it through our reasoning.

2. ***What practice brings man supreme happiness?*** The Buddha replied that the practice of virtue [*dhamma*] can bring us real happiness. Our modern neglect of virtue and good character are relatively recent, being traceable back to the work of Kant who was the first to 'invent' happiness as distinct from virtue.
3. ***Which is the taste supreme amongst all other tastes?:*** The Buddha answered that sincerety [*sacca*] is king amongst the flavours — and this will be all too apparent to anyone who has been deceived or who has been victim to back-stabbing or ingratitude.
4. ***What do the wise praise as making one's life supreme?:*** The Buddha answered that it is 'wise living' that is praised by the wise as supreme (the value of wisdom being as mentioned earlier in the context of happiness in lives to come).
5. ***How can a person get to the other side (literally 'to cross the pool')? :*** The Buddha answered that people can get to the other side through faith. In the Buddha's meaning the pool or 'the ocean' means the 'cycle of existence' [*samsara*]. He answered that faith [*saddha*] will be the quality to get one there, because faith in the authenticity of the Buddha's enlightenment gives the perseverence to struggle against the defilements in order to enter upon Nirvana in the same way that the Buddha did.
6. ***How can a person cross the ocean?*** The Buddha replied that it is non-recklessness that will help us cross the ocean.
7. ***How can one go beyond suffering?*** The Buddha replied that suffering should be overcome by striving.
8. ***How can one become pure?*** The Buddha replied that

one can become pure by one's wisdom.

9. ***How can one avail oneself of wealth?*** The Buddha answered that those who choose a suitable job, are skilled at what they do and who are diligent rather than lazy, will manage to amass wealth for themselves.
10. ***How can one avail oneself of honour?*** The Buddha said that honour accrues to those who are honest. Even politicians who want to make their way to the top should never take the 'easy way out' of going back on their electoral promises. All it takes is for politicians to do as they promise and every one of their words will take on a built-in power to accomplish. By this simple policy, within a very short time, any such politician will soon be able to become the praise of the nation.
11. ***How can one avail oneself of friends?*** The Buddha answered that the bonds of friendship can be secured by one's generosity. If all we can think about is getting the most for ourselves, without sharing anything with others, no-one will want to be our friend. However, if you are the sort of person who rushes to make a present of whatever you receive, you will soon be surrounded by friends.
12. ***How can one develop wisdom?*** The Buddha replied that one can attain wisdom by having faith in the virtues that led the arahants to attain Nirvana, by avoiding recklessness, being thorough and listening carefully to teachings. In brief, if you want to attain wisdom, you need to start by listening carefully to teachings — however, even before you listen to a teaching, you need to start having a heart of faith. Any person who thus accepts the teaching of the arahants (i.e. is endowed with faith) with the intention of entering upon Nirvana,

cannot be considered reckless. If such a person listens thoroughly to those teachings, they will avail themselves of wisdom. The whole process must start with faith. Without faith, one doesn't even take the first step in the right direction. There is no wisdom without faith as its precursor. However, once one has faith, the other virtues like non-recklessness, thoroughness and good listening will bring forth wisdom.

13. How can one avoid sorrow when leaving this world for the next? Apparently the ogre was also afraid of falling into hell because the next question he was to ask the Buddha was how one can avoid sorrow when leaving this world for the next. The ogre would like to earn a place in heaven for himself, but had not yet found the right path. The Buddha taught that if one is to avoid sorrow in the worlds to comeone must have:

- truthfulness [*sacca*]
- training oneself without end [*dama*]
- patience [*diṭhi*]
- self-sacrifice [*cāga*]

For our purposes in the analysis of Buddhist economics, the most important answers are those to questions 1, 5 and 13.

BOX 5: Some background on ogres

In Buddhist cosmology, ogres [*yakkha*] come in several categories.

- ***Half-angelic ogres:*** the first category of ogres are half-man, half-angel and therefore belong to the lowest rung of the fortunate realms [*sugati-bhūmi*]. Some can float in the air and keep the Precepts, meditating in earnest. Some are possessed of mental powers, but

only partially — sometimes being visible to the human eye, sometimes invisible. They are half-material, half-ethereal, but are still considered part of the 'fortunate realms'.

- ***Fallen-angel ogres:*** second category of ogres are a little malevolent — liking to eat live human or animal flesh — therefore their precepts are not intact, but they may nonetheless have mental powers.
- ***Physical-bodied ogres:*** the third category of ogres are not even able to float in the air. They have a material body like a human, but are able to change their appearance. They eat the same sort of food as humans, but some are ferocious while others keep the Precepts.

Āḷavaka belonged to the category of 'fallen-angel' ogres. He could float in the air because at the time when he was still a human, he had performed a mixture of meritorious and demeritorious deeds. Through the power of the merit, he gained the ability ot float in the air at will, along with various other miraculous powers — however the powers would work only within the boundaries of his own territory.

The Purely Spiritual level

The purely spiritual level is not dealt with in the Dīghajāṇu Sutta. His questions covered only the lower two levels. The question remains of what sort of economics one needs if one wants to reach beyond the heaven realms to Nirvana and a complete end of all defilements. In the answers of the Buddha, He has already used the word '*ariya*' or 'transcendental' several times — especially in the last virtue of the second set of practices for happiness in lives to come — where wisdom. The aim on this level, which we must not lose sight of is to bring oneself to an end of defilements.

INTEGRATION OF MICROECONOMIC PRACTICE ON THREE LEVELS:

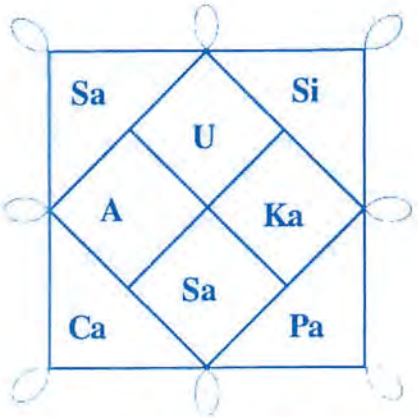
The Economical Mandala of Phrabhavanaviriyakhun

In the present day, educationalists and theoreticians alike need to produce graphics to help them to plan the economy for the years ahead. However, charts and graphics are not something that are an innovation for our generation — because ever since ancient times, Thai Buddhists have had a way of modelling economics as follows:

They would summarized the practices on the level of a purely material goal in the form of a mandala to make it look a little more sacred. In the old days, when monks went to give a house an inaugural blessing, they used to mark such a diagram above the door. Sometimes the monk would not write the abbreviations in Thai, but in the Khom language of the old scriptures. In the beginning everyone would know the meaning of the abbreviations on the door lintel. Later generations changed the Khom characters to Thai characters for ease of comprehension.

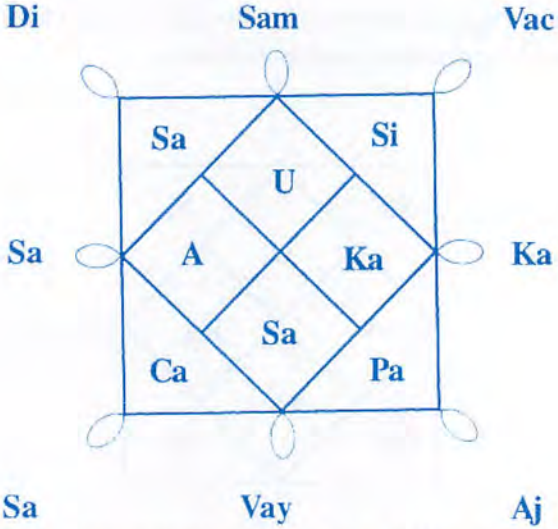
They added a second layer of economic abbreviations

around the original in order to denote practice on the level of a material/spiritual goal as follows:



Usually the invited monk would write the mandala in flour mixed with water — but unfortunately in most cases, the monk would just write the mandala and return to the temple without explaining its meaning. Thus the owner of the house in later generations had no idea of the Buddhist economic principles encapsulated therein. They didn't know the meaning and assumed that the mandala was sacred in itself — so once the monk had returned, they felt relieved that they had already done their duty as a good Buddhist and went back to playing poker in the assumption that they would soon be rich.

This mandala so far gives only practices for economic aims on the material and material/spiritual levels. If you want to go all the way and have an economic aim that will take you to Nirvana, you need to add the Noble Eightfold Path to each of the eight corners of the mandala as illustrated in the diagram below:



. . . where the abbreviations have the following meanings:

Di	meaning	*Sammā Diṭṭhī* or Right View
Saṅ	meaning	*Sammā Saṅkappa* or Right Intention
Vāc	meaning	*Sammā Vācā* or Right Speech
Ka	meaning	*Sammā Kammanta* or Right Action
Āj	meaning	*Sammā Ājīva* or Right Livelihood
Vay	meaning	*Sammā Vayāmā* or Right Effort
Sat	meaning	*Sammā Sati* or Right Mindfulness
Sam	meaning	*Sammā Samādhi* or Right Concentration

Because the people of old found the *mandala* so important, but feared that it would be lost, they made mandalas of it on cloth — making the famous '*yantra*' cloths found throughout Thailand. Later finding that even the '*yantra*' cloths were not very long-lasting, they engraved the pattern on plates of gold, silver or other metals. Later, with the wish to be able to take the teaching around with them, they made miniatures in on small metal rolls and made necklaces out of them.

These were skilful means of ancient Thai Buddhists who tried to integrate Buddhist teachings into everyday life on

every level — especially so as not to get carried away with madness for material wealth, and in order to focus instead on cultivating spiritual values. Practising one's livelihood, according to the principles of Buddhism would immediately grasp that, one's duty as a Buddhist was to avoid one's livelihood being the reason for accumulating demerit in one's life. With such principles in mind, even though it might be a great temptation to make a quick profit from unscrupulous practices, if one knew that it involved the Wrong Livelihood prohibited by the Buddha, one would rather sacrifice one's life than to do it.

In conclusion, you can say that Buddhist economics teaches us to interact economically in life without abandoning one's Dhamma principles.

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7
Principles of Buddhist Macroeconomics

"As for those at the top — even if they have a hundred million or a thousand billion, they are still in poverty — but their poverty differs from that of the grassroots poor because instead of being poor from lack of resources, they are poor because they never know enough . . ."

All of what we have spoken about up until now has concerned our personal economic habits — otherwise known as Buddhist Microeconomics. However, the Buddha also gave economic guidelines applicable on the national or global level — something we can perhaps call 'Buddhist Macroeconomics'. We find such guidelines in the Kūṭadaṇṭa Sutta (*see Box 6*) for economics on this level. The Buddha distinguished two level of socio-economic groups in society: Both the groups above and below have one thing in common — in

that they feel poor. For the group below it is not just a feeling of poverty — they are poor because they live from hand to mouth, on the breadline often, struggling to make ends meet — no matter whether they are farmers, labourers or clerical workers. Shop-keepers and traders have to put themselves in debt to get the stock they need to open shop. Clerks tend to be treated unjustly and have a pitiable wage. All these groups are poor because of a real lack of wealth.

BOX 6: Kutadanta Sutta

In the Kutadanta Sutta (D.i.127ff.) the Buddha is asked what sort of sacrifice should be performed in order that it should be efficacious. In those days in India, sacrifices would usually entail the ritual killing of large numbers of live animals and the destruction of much plant life. In answer to this enquiry, the Buddha spoke of the 'perfect sacrifice' performed in the days of yore by King Mahā Vijitāvī, which caused no regrets to animal or human life at any stage. Part of the 'sacrifice' involved the co-operation of the upper crust of the king's subjects but the sacrifice was in fact help given to those on the lower rungs. The Buddha thus distinguished two levels of socioeconomic groups in society:

- those at the top
    - politicians
    - senior civil servants
    - academics
    - major businessmen and bankers
- those at the grassroots
    - farmers and labourers
    - shop-keepers and traders

- clerks and low-ranking civil-servants

He taught that any government or benefactor wishing to make the perfect sacrifice of benefit both to themselves and to society at large needed to take heed of the four upper groups and give to the three lower levels.

As for those at the top — even if they have a hundred million or a thousand million, they still feel poor — but their poverty is different from those of the grassroots because the reason they feel poor is that their desires are insatiable.

The majority of people in any country belong to the grassroots — usually 80-90% — that is usually the figure for people in any country who lack adequate wealth. As for those on top, although they are not very numerous, their every move has some impact on the government and might even cause a change of government in some cases. Those at the top are few but wield a lot of power.

Government Investment

In the olden days, economic problems on a national scale would be solved by making concessions to those at the top. However, no matter how many concessions the government may make to such figures, it is never enough for them. Unfortunately, when such giants make a fuss, their voice is loud. Even though those below are more numerous, their ability to protest is reduced because they are struggling even to keep their head above water — and can afford to set aside no time to protest. Thus the government tends to protect its skin by giving concessions to those at the top. However, even if you were to give them a hundred million, it would hardly be enough (It is hardly enough for a good night out in Las Vegas). Thus helping at the top just keeps the giants quiet without satisfying them — and meanwhile the grassroots

continue to die an undignified death.

If we turn to look at what advice the Buddha gave for government investment, we find that He supported allocation of funds to those at the grassroots — but with one important condition — that the recipients should be carefully selected. If handouts are given indiscriminately, you may find that the more impatient would rather kill the golden goose than wait for its eggs!

Thus when giving concessions or help to those at the grassroots, you should look to see which people are virtuous (i.e. manage to keep the Five Precepts and are established in Right Livelihood) but who lack the capital or technology. They should be those who are diligent and have attained success at a certain level — such people should be selected to receive concessions. Helping such people will also be an example for others to follow — by helping in such a way you will find that your investment doesn't immediately disappear as it would if helping the people at the top.

These are principles which it was easier to follow in the olden days. A king would set out a 'talent scout' who would look for people of real virtue deserving to be helped by the king. By helping such people, exemplars of virtue would shine forth in the kingdom. Sometimes it might be traders of exceptional virtue who lacked capital or honest civil servants who had been mistreated or had received insufficient salary. However, the most important was always to select those who were virtuous. Having helped such people, there should be follow-up — to see how such people had responded to the help. Before long there would be could get down to work, before long the products of their work would start to become apparent. At that point, it would be appropriate to involve some of the giants in order to help in the marketing and other high level strategies.

However, in the present day it is difficult for anyone to accept that one person might be more worthy than another of help merely on the observations of a 'talent scout'. The talent scout might be partial. Thus in the present day it is usually more convenient for people to work as a committee to look after allocation of local budgets. Even this arrangement might not be failsafe, however, because some local councils are less honest than others. This is why our society has developed the system of democracy [*lokādhipateyya*] (with all its faults) in place of the Buddha's ideal system of government [*dhammādhipateyya*] (D.iii.220, A.i.147) where virtue alone and not the majority vote is the deciding factor in government.

There is still the risk, however, that the money might easily disappear when invested at the grassroots — but if the government afraid to invest, they might never have the chance to train the 'new blood' in responsibility. If they take the money and still fail you, maybe you should just consider the lost capital as a the cost of 'tuition' in responsibility.

In the case the government cannot afford to risk losing money by helping at the grassroots, they should bring in some of those at the top, such as the local M.P. or the local head of the civil service or academics to help set up systems and procedures for those who are less knowledgeable. The trouble with many working at the grassroots level is that they don't have the knowledge of administration or any idea of how to set up systems in order to work efficiently when starting out. If those at the top 'put their man in' to help at the start-up of new enterprises and help by following up progress in the initial months — concerning the accounts, legal matters, and accountability they can help to create a feeling of collective ownership of a project (because if it is a

success it will benefit everybody in the locality). Accountants should help to teach the recipients of the investment how to regulate their finances — because otherwise, if the money invested should disappear because good accounts have not been kept, who can be blamed?

When encouraging businessmen at the top to get involved with investments in the grassroots, sometimes there will be something in it too for the big businesses, sometimes not — but irrespective, as fellow countrymen, they ought to feel proud that they are doing something for the nation — even if it is only considered part of the company's budget for 'good works'. As for the government, there is always a risk that the investment will be lost — but in any case it is better than investing at the top because in that way it would be lost for sure.

This is a problem of how investment in the lower sector can help society to develop. Of course, no-one can expect 100% return with such investments — but at the very least will upgrade the ability of the bottom rungs of society to take responsibility for their own future. Success depends on the follow-up and the degree of co-operation between all involved — co-operating to develop members of society with truthfulness, the inspiration to develop themselves without end, patience and self-sacrifice — the Virtues of the Householder mentioned in the previous chapter — struggling against all the things that prevent our society from having a fair economy.

Cleaning Up Society

Even on a national level, it is the 'roads to ruin' which do most damage to a fair economy. If roads to ruin must continue to exist in society, then they should be zone-restricted and with clear opening hours so as not to encourage them to

spread throughout society indiscriminately. Better than that, however is to try to eradicate the 'roads to ruin' completely from our society — something which can only ever happen if there is co-operation on all levels.

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8
Conclusion

"Riches ruin only the foolish,
not those in quest of the Beyond.
By craving for riches the witless man
ruins himself as well as others"

Dh.355

This book has dealt with the problems of the world through the eyes of Buddhist Economics. Usually such matters are not the domain of expertise of a monk such as the present author — but when economics become such an implicit part of everyone's life, even monks cannot afford not to have a standpoint — however, where monks do become involved in such matters, it should be in a way suitable for a monk . . . that is, to try to gain insight into the reality of economics and waking people up to that reality, helping to train-up virtuous people and encouraging Buddhists truly to pursue Perfections in the footsteps of the Buddha — spreading the wisdom of Buddhism far and wide, while helping to forge an amenable homeground [*paṭirūpadesa*] for Buddhism. It is the hope of the present author that by clarifying Buddhist principles relating to economics on the three levels of aim in life, it will be easier for Buddhist in conscience to know where compromises can be made and where compromises would be unscrupulous. What sort of wealth is worthwhile and what sorts undermine the fabric of society. It is also the present author's hope that readers will start to grasp that

from the point of view of Buddhism it is not just money or economic figures *per se* that matters in economics — but happiness on three levels of aim in life. Often things other than money can better bring happiness and from the Buddhist economic viewpoint we would say that the virtues mentioned in this book that bring mental wellbeing or inner freedom are more valuable than money can buy — and so economically priceless.

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How to Meditate

Meditation is a state of ease, inner peace and happiness that we can bring into being, ourselves. It is a practice recommended by Buddhism for happiness, non-recklessness, mindfulness and wisdom in everyday life. It is no mystery, but something which can be easily practised by all following the technique taught by Phramonkolthepmuni (Sodh Candasaro), Luang Phaw Wat Paknam as follows:

Step-by-Step Instructions for the Meditation Technique

(1) Paying respect to the Triple Gem: To start one should soften one's mind by paying respect to the Triple Gem, before taking Five or Eight Precepts to consolidate one's virtue;

(2) Recollect your goodness: Kneel or sit with your feet to one side and think of all the good deeds you have done throughout the day, from your past, and all the good deeds you intend to do in the future. Recollect such good deeds in such a way, until you feel as if your whole body seems to be filled with tiny particles of goodness;

(3) Sit for meditation, relaxing body and mind: Sit in the half-lotus position, upright with your back and spine straight - cross-legged with your right leg over the left one. Your hands should rest palms-up on your lap, and the tip of your right index finger should touch your left thumb. Try to find a position of poise for yourself. Don't take up a position where you have to force or stress yourself unnaturally - but at the same time, don't slouch! Softly close your eyes as if you were falling asleep. Don't squeeze your eyes shut and make sure you have no tension across your eyebrows. Relax every part of your body, beginning with the muscles of your face, then relax your face, neck shoulders, arms, chest, trunk and legs. Make sure there are no signs of tension on your forehead or across your shoulders. Focus on the task in hand, creating a feeling of ease in your mind. Feel that the you are entering upon a supreme state of calm and ease with both body and mind.

(4) Imagine a crystal ball as the object of your meditation: Imagine a clear, bright, flawless crystal ball as if it is floating at the centre of your body (*see seventh base of the mind in the illustration*). The crystal ball should be pure and soothing, like twinkling starlight to the eye. At the same time, softly repeat the sound of the mantra '*Sammā-Arahaṃ*' to yourself as 'recollection of the Buddha' over and over again. Alternatively you

can start by imagining the crystal ball at the first base of the mind, and gradually move it down to the seventh base via the other six bases (*see diagram*) while repeating the mantra to yourself.

*

Once the crystal ball becomes visible at the centre of the body, continue to maintain a feeling of ease, as if the mental object seen is part of that feeling. If the crystal ball should disappear, don't feel disappointed - just keep the same feeling of ease in your mind as before, and imagine a new crystal ball in place of the old. If the mental object should appear anywhere else other than the centre of the body, gradually lead the object to the centre of the body, without using even the slightest of force. When the mental object has come to a standstill at the centre of the body, place the attention at the centre of that object, by imagining that there is an additional tiny star visible there. Focus your mind continuously on the tiny star at the centre of the object of meditation. The mind will adjust itself until it comes to a perfect standstill. At that point, the mind will fall through the centre and there will be a new brighter sphere which arises in place of the original one. This new sphere is known as the 'Pa. thama-magga sphere' or 'sphere of Dhamma'. This sphere is the gateway or trailhead to the pathway to Nirvana.

Imagining the object of meditation is something you can do the whole of the time, wherever you may be, whether sitting, standing, walking, lying-down or performing other activities.

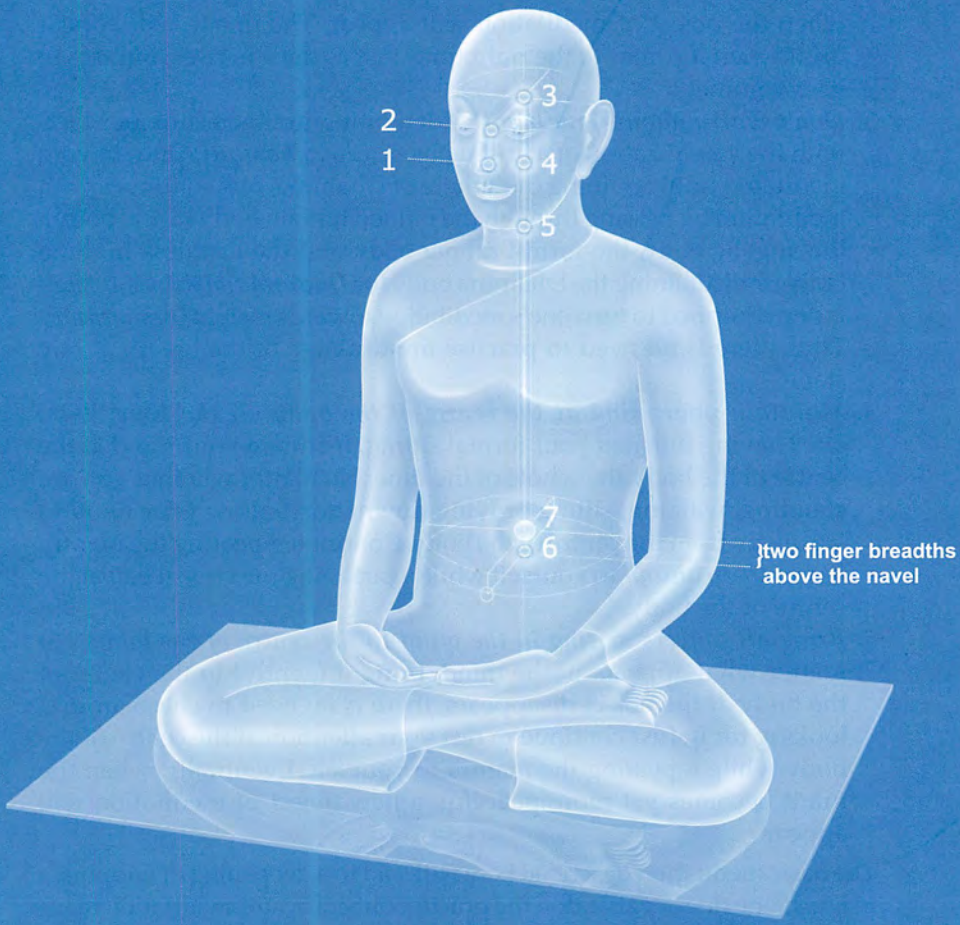
It is advised to imagine in such a way continuously at every moment of the day - but imagining without force. No matter how well you manage, you should be contented with your level of progress, in order to prevent excessive craving for immediate results becoming a hindrance to your progress. If you meditate until having attained a steadfast, diamond-bright 'sphere of Dhamma' at the centre of your body, you should try to maintain it by recollecting it as continuously as you can.

In such a way, the benefits of your meditation will not only keep your life on the pathway of happiness, success and non-recklessness, but also ensure your continuing progress in meditation.

ADDITIONAL ADVICE

1. ***Avoid force:*** Never force anything in your meditation. Don't squeeze your eyes closed thinking you will see the object of meditation more quickly. Don't tense your arms, your abdomen or your body - because

THE SEVEN BASES OF THE MIND



any form of tension will only cause the mind to be displaced from the centre of the body to the place you are tensing.

2. ***Don't crave after seeing something:*** You should always maintain complete neutrality of mind. Don't let your mind be distracted from the object of meditation and the mantra. Don't worry yourself about when the object of meditation will appear. The image will appear itself when it comes to the right time, just as the sun rises and sets in its own time.
3. ***Don't worry about your breath:*** Meditating in this technique starts with the visualization of a bright object [*āloka kasiṇa*]. Once having meditated until attaining the sphere of Dhamma, one continues with meditation by passing through the refined human body (astral body), the angelic body, the form-Brahma body and the formless-Brahma body until attaining the Dhamma body (or *Dhammakāya*). Only then is one equipped to turn one's meditation towards insight [*vipassanā*]. Thus there is no need to practise mindfulness of the breath at any stage.
4. ***Maintain your mind at the centre of the body all the time:*** Even after having finished your formal sitting, maintain your mind at the centre of the body the whole of the time. No matter whether you are standing, walking, sitting or lying-down, don't allow your mind to slip away from the centre of the body. Continue repeating the mantra '*Sammā-Arahaṃ*' to yourself while visualizing the crystal ball at the centre of the body.
5. ***Bring all objects arising in the mind to the centre of the body:*** No matter what appears in the mind, bring it (gently) to the centre of the body. If the object disappears, there is no need to chase around looking for it. Just continue to rest your attention at the centre of the body while repeating the mantra to yourself. Eventually, when the mind becomes yet more peaceful, a new object of meditation will appear.

The basic meditation described here will lead to a deepening of happiness in life. If one doesn't abandon the practice but cultivates meditation regularly, to the point that the sphere of Dhamma is attained, one should try to maintain that sphere at the centre of one's body for the remainder of one's life, while leading one's life in a scrupulous way. It will offer one a refuge in life and will bring happiness both in this lifetime and the hereafter.

Follow-up Contacts

International Branches: There are more than fifty Dhammakaya meditation centres worldwide which offer a selection of activities on Buddhism and meditation in Thai and local languages. An up-to-date list of contacts can be found at:

www.dhammakaya.net/en/centers/center-continent

World Peace Ethics Contest: A multi-lingual yearly contest to test knowledge of Buddhist ethics as they relate to the family is organized at Dhammakaya branches worldwide:

www.vir2kidz.com

Dhammakaya Meditation Retreats: Meditation retreats following the Dhammakaya Tradition can be booked with the Middle Way meditation retreats in Thailand and on tour abroad:

www.meditationthai.org

Temporary Ordination: An international ordination scheme is held each July at the main Dhammakaya Temple in Thailand in English and Mandarin:

www.ordinationthai.org

Distance Learning: By distance learning it is possible to study Buddhism and meditation at degree level via Dhammakaya's Open University:

www.dou.us

Peace Revolution: meditation mentoring and activities in Thailand for an online community of young people in non-religious context can be found at:

www.peacerevolution2010.org

"The rationale for Buddhist economics according to Phrabhavanaviriyakhun is that Buddhist scriptures are rich in advice from the Buddha regarding sound economic values - and such values are concerned with the quality of life, as defined in both material and spiritual terms; the latter relates to mental wellbeing and ultimately to the liberation of the mind from negative latent tendencies."

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