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The Buddha lived in a society where the majority of people had difficulties in fulfilling their social and economic responsibilities. Because of this, even though it was not the main purpose of his teaching, on many occasions, he commented on socio-economic issues of the time. The teachings concerning these issues are to be found scattered in the Pali canonical texts. This research study collects and analyzes some of these Buddhist teachings and presents the "right livelihood," a way of earning and consuming wealth righteously, a livelihood that concerns both the material and the spiritual well-being of all the individuals of a household or of a society, as the Buddha’s economic thought.

In the prevalent academic study of Buddhism, most scholarly attention has been given to the fact that Buddhism teaches only the existence of suffering and the path to liberation. Even the Buddha that we meet in the Pali canon has said that his only purpose of teaching was to explain the arising of suffering and its cessation. However, because the Buddha lived in a society where the majority of people had difficulties in fulfilling their social and economic responsibilities, though it was not his main purpose, on many occasions, he commented on socio-economic issues of the time. The teachings concerning these issues can be found scattered in the Pali canon. In this research study my attempt is to collect and analyze some of these Buddhist teachings to describe Buddhist views on right livelihood. In this study, I use only a few economic terms because from the limited concern and teachings of the Buddha of the Pali canon on economic issues, one cannot rightfully present a comprehensive theory or view on what the Buddhist modernist would like to phrase, Buddhist economics.

Buddhist Goals

According to the Pali canonical texts, for the lay followers, for their attainment of genuine human happiness, Buddhism recommends only two types of actions, in contrast to the three kinds of actions recommended for the monks and nuns. The three types of actions recommended for the monks and nuns comprise abstaining from what is evil, performing what is good, and eradicating all evil roots. The first two actions are said to be sufficient for the lay followers for their well-being in this life and even in the life to come; the rightful fulfillment of the first two acts is required to reach the maturity for the performance of the third act, that is, the act of destroying all evil roots.

To abstain from doing evil, as explained in the Pali texts, one must avoid developing harmful thoughts, words, and deeds about oneself and society. Angry, greedy and ignorant thoughts, unpleasant, harsh, and false words, killing, stealing and sexual misconduct are characterized as harmful to both the individual and his society. The consequences of such evil actions and thoughts make not only the actor but also the society where he or she lives grieve and suffer. The harmful thoughts, words, and deeds are also characterized in Buddhism to be unskillful, demeritorious, and sinful.

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because such acts will obstruct not only one's spiritual progress but also the material well-being of oneself and others. Abstention from such evil acts provides not only economic and spiritual security but also more opportunities for the individual and his society to perform good actions. The performance of the good is the way by which individuals can progress both economically and spiritually based primarily on their good thoughts, words, and deeds that are beneficial for themselves and society. Sharing what one has, speaking pleasantly with others, working constructively, and treating people impartially, individuals can perform the universally recognized good actions.2 The good actions often make the actor and the society happy and joyous, and these actions are also characterized as religiously skillful and meritorious. The genuine happiness of the laity depends on their ability to abstain from the evil and to perform the good. Buddhists often believe that the lay followers must concentrate on these two actions so that they can attain this worldly progress and lay the foundation necessary for removing all evil roots.

Genuine Happiness

The Pali canonical texts enumerate several types of happiness that a householder could achieve within this life. Happiness caused by possessing sufficient wealth earned honestly, happiness produced by being able to spend that wealth in ways that benefit oneself, others, and the community, happiness caused by being free from debts, and happiness caused by one's blameless conduct are some of those.3 All these are related to economic as well as spiritual aspects of one's life. The texts discuss also the proper reasons for earning and having wealth. After gaining wealth people must spend it to make themselves, their parents, children, spouses, servants, and workers happy and able to live in comfort. They must share their happiness with friends, make themselves secure against all misfortunes, help relatives, receive guests, perform religious and social activities, and pay taxes to the government.4 The fulfillment of these duties itself produces happiness that enriches one's life here and now.

Happiness, as explained in the Pali canonical texts, is something that people should attain within this life, here and now. The past will never come again, and there is no need to make imaginations about the future. That past has gone and that future has not come yet. What people need to do is to take care of the present by working hard now. And that is how they can gain happinesses of material sufficiency and the spiritual fulfillment during this life.5 Both those who worry too much over the responsibilities which are yet to come and those who do not deal at all with the responsibilities that have already come are foolish. On the other hand, they who deal with the responsibilities that have already come and who do not worry over the responsibilities that are yet to come, are indeed wise.6 Real happiness depends on the actions taken by the people now. What people do today is more important than what they did yesterday or what they will do tomorrow. People can change their ways of life according to their present actions. The real happiness of life is not based on their imaginations but on their thoughtful righteous performance of good actions here and now. In addition, people should expect real happiness not in the fruit of their actions but in the actions themselves. Some people value actions based on the benefits that they can get. To a person who valued the fruit of the action more than the action itself, the Buddha said: The custom of the Buddhas is not to lay down "penalty, penalty" but to lay down "action, action."

Being socio-economic beings, humans must fulfill these actions of abstention and performance in their effort to earn a good livelihood. There are many ways by which they could earn a good livelihood, but among them, Buddhism recommends
those which are just and moderate in production, protection, and consumption. It is only through the practice of moderation in the production, protection, and consumption that their wealth could bring them the enjoyment of genuine human happiness. Genuine human happiness comprehends the happiness of self-sufficiency of wealth acquired by righteous means. The wealth acquired by unrighteous means could not bring real and lasting happiness. Real happiness comprehends also the happiness which derives from allocating wealth for the individual needs and the needs of the society. It entails also the happiness of being free from debts, and the happiness of living a faultless life. Real happiness is to be found not in individuals who live possessing abundant wealth greedily but in individuals who practice moderation. Moderate persons are the ones who can reduce their greed and accept others’ right to live and enjoy. The happiness which derives from reducing craving, avoiding violence, and eliminating ignorance is always real and lasting because such a happiness often derives from and is based on individuals’ loving kindness, compassion, altruistic joy, and equanimity.

People could attain real happiness not by being against their society but by being harmonious and cooperative with it. They could do this by practicing generosity, pleasant speech, constructive work, and equality, the four sources of treatment listed in the Pali canon. In a society where everyone helps each other and lives happily and peacefully, sharing the limited wealth, at least, to satisfy their basic needs, all its members can become genuinely happy. People of such a society can achieve greater happiness by reducing increasingly harmful greedy feelings and by acting moderately. In their constant struggle for attaining happiness, people often consider less about others and their needs. Because of this indifference to the needs of others, people often end up in unhappiness. In their economic activities people should give consideration to the concerns and needs of their society because real happiness is only possible when the society is harmonious and peaceful. The individuals who are not motivated by greed, hatred, and delusion, but by generosity, loving kindness, and understanding, can limit their desires in undertaking their tasks in such a way that can bring benefits to themselves and their society. Such individuals will create good societies where they can attain real happiness. The primary expectation of good individuals should be to earn a good living, not excessive profits. These individuals who know moderation in production, protection, and consumption, in the Buddhist sense, are the ones who lead a right livelihood.

Right Livelihood

The Noble Eightfold Path of Buddhism contains eight guidelines that form the middle way. The eight guidelines are right view, right intention, right speech, right action, right livelihood, right effort, right mindfulness, and right concentration. In general, the followers of the Buddha’s teaching are expected to practice all these simultaneously. They should practice them for their here and now benefit, for their future happiness in this life and lives to come, and also for their realization of nirvana. And the lay followers are expected to begin practicing this eightfold path according to their ability and understanding, starting from whatever level that is pleasing to them.

The right livelihood which appears fifth in the eightfold path indicates one’s abstaining from a livelihood that brings harm to other beings, such as trading in weapons, animals for meat, intoxicants, and poisons. It implies refraining from livelihood based on wrong conduct and improper means. It should be practiced together with the other seven factors. To be perfect in one’s livelihood means to be perfect, at the same time, in the other seven factors too. It may be done at different levels. One may practice these guidelines in a lighter way causing benefits to be produced for this life and the lives to come. When the noble eightfold path is practiced.
simultaneously, the right view, the first factor, will be the guiding principle for the development of other factors. This simultaneous practice, in turn, improves one's right view. The right view which gives one a good understanding of the purpose and reality of life will also give wisdom to one's life. The more people practice the right view, the more they will get confidence and discern the purpose for life. In this way, the forerunner of right livelihood is the practice of right understanding. To have a right livelihood, people must practice not only the right view but also the right effort and the right awareness. For example, first people must choose occupations to do. When they select jobs, they should choose them according to their right understanding. If they know that right livelihood is the avoidance of wrong livelihood, then they will be careful enough not to select jobs of trading dreadful weapons, persons as slaves and prostitutes, animals for meat, and poisons. They will make an effort to find occupations that do not bring harm to themselves and other beings. They will be careful even about the means that they use in finding and performing their jobs. Whatsoever jobs they undertake they will do them for the progress of themselves as well as for the betterment of their society. They will also avoid engaging in deceitful and dishonest methods in earning their livelihood.

In the Pali sources, right livelihood is also introduced as a righteous and balanced behavior (dhammacarīyā samacarīyā). The one who has a righteous and balanced livelihood abjures from killing living beings, taking what is not given, wrong conduct in sexual relations, and taking intoxicants. In brief, he will avoid doing any misbehavior through his body. He will also try to refrain from false speech, malicious speech, harsh talk, and useless chatter. He will use his words for the betterment of himself and others. He will try also to reduce greed, hatred and delusion as much as it is possible for him as a lay follower. If a person avoids these physical, verbal, and mental wrongdoings, certainly his livelihood is in the right direction.

To avoid wrongdoing in the pursuit of right livelihood, people must have some discipline and a proper training. Through a proper education, people learn to identify a right livelihood from wrong ones. Ignorance is one of the key factors for misbehavior. Therefore, the more a person can reduce his ignorance the more he can awaken himself and reduce wrongdoings. Since the goal of Buddhism is to awaken individuals or to produce enlightened persons, the practice of a good livelihood corresponding to the Buddhist way could make an awakened society where everyone benefits from each other.

**Balanced Livelihood**

What is balanced livelihood? The Buddha once explained its meaning to a householder in the following terms: "A householder, knowing his income and expenses, leads a balanced life, neither extravagant nor miserly, knowing that thus his income will stand in excess of his expenses, but not his expenses of his income." And then the Buddha gave the following illustration: Just as a person who, holding up a scale, weighs, knows by how much it will tilt up, a householder should know what will balance his budget. If a householder, said the Buddha, with little income were to lead an extravagant life, rumor would say of him, "This person eats wealth like those who eat the fruit of a glamorous fig tree," and if a householder with a large income were to lead a wretched life, rumor would say of him, "This person will die like a starving." One's spending should be reasonable or appropriate to his income, neither too much nor too little. Balanced livelihood thus means a middle way of consumption. It avoids extremes of miserliness and extravagant life. Life lived according to the middle way will be simple, and his or her budget will be easy to control. Such moderate persons do not need to borrow. The more their earnings are exceeded by their spending, the more the difficulties they have to face. Therefore, people must balance
their budgets to reasonable and practical levels. Once the Buddha explained briefly a way to use one's property: One must divide one's income into four portions. One must use only the income of one portion in his day-to-day living expenses, for instance, buying daily bread and other necessities for his family. Two portions must be used for the stability and progress of his business. For example, he must pay wages to his employees and buy the raw materials necessary for the running of his business. The remaining portion should be deposited or saved for use in case of natural and other kinds of disasters and tragedies. This illustrates that one should earn sufficient wealth for a stable economy but he should not consume everything that he earns.

There are four sources, according to the Buddha, for the destruction of amassed wealth of the individual or society, namely, addiction to womanizing, alcohol and drugs, gambling, and having friendship, companionship, and intimacy with evil doers. These sources lead people to consume everything they earn. Just as a man who closes the four inlets and opens the four outlets of a big water tank which has also no adequate rainfall, he must expect only the decrease of the water of the tank, not the increase. On the other hand, abstinence from debauchery, drugs, gambling, and evil friends becomes a source for the increase of one's amassed wealth. Just as the person who opens four inlets and closes the four outlets of a water tank which has adequate rainfall can expect the increase of water in the tank, not its decrease, the person can expect a gradual increase of his wealth. Essential consumption and waste are two different subjects. To use wealth for the needs of the individual and society is an essential consumption. The use of wealth for one's needs is the purpose for earning wealth. People should earn righteously and righteously earned wealth must be used righteously by sharing it with others in their need. Hoarding food and wealth is condemned strongly. Excessive saving is not recommended. One should save only for use in need, not for miserly collecting. To save more than one will need is a kind of waste. To spend more than one's need is also a kind of waste. Addiction to alcohol and drugs, for instance, means wasting one's health, wealth, happiness and good name.

People should understand what their basic needs are and try to satisfy them first. Contentment is the best wealth. As one scholar has pointed out, one can satisfy only one's need, not one's greed. In the world, resources are very limited. However, there are enough resources for the satisfaction of human needs but not for human greed. People's greed has become a major cause of many conflicts in the world. The Buddha once explained this, saying, The more one craves, the more one searches, the more one searches, the more he gains; the more he gains, the more he makes judgments; the more he judges, the more he wants; the more he wants, the more he tries to get; the more he tries to get, the more he acquires; the more he acquires, the more he becomes selfish; the more selfish he becomes, the more he needs security; to satisfy his need for security he has to keep weapons and this creates quarrels and various other evil deeds.

What then are our needs? The most essential human needs, according to the Buddha, are clothes, food, housing, medicine, and some utensils. There are other secondary needs in one's life too, but people should satisfy them after examining according to their material and spiritual needs. If examined carefully, people will find that most of these other various wants are motivated by greed, hatred, and ignorance. If they were to subdue these motivating qualities, people find that what they have thought essential were really unessential. This finding certainly helps them to recognize and acquire their basic and secondary needs with respect and care for their community and environment.

Humans go against other humans because of their craving for wealth and sensual satisfaction. According to the Buddha, people cannot find enough satisfaction in sleeping, taking drugs or having sex. The more they engage in these, the more they want. Craving is like a blazing fire. It burns every fuel in whatever amount one
puts in. Worldly people often become slaves of craving. Because of this craving's interference, right livelihood explained in Buddhist thought advises people to make efforts to identify their basic needs and to satisfy them first. They may do this by earning a reasonably good standard of living to meet those needs.

A good householder should use his wealth to meet his and his community's needs. He should support himself, his parents, his children and wife, his servants, his relatives and friends, and also his religious teachers. This implies that the purpose of earning wealth is to care for one's own as well as to give to others. One must limit one's consumption. The people who eat, for instance, more than they need become sick. Those who eat less than they need without using their wealth properly also become sick. Moderation always produces healthy people. As illustrated in the story of King Pasenadi of Kosala, those who eat more than they need become unhealthy. The king at that time ate a bushel of cooked rice. Once he came to the Buddha after his lunch, breathing heavily. The Buddha, seeing the king was breathing heavily said, if a man is always mindful, and knows moderation in the food he takes, his pains diminish, and the food is digested slowly, preserving his longevity. After that the king recollected this statement during his meals. Then he gradually restricted himself, taking one cupful of rice at the most. On a later occasion, with his body well slimmed, stroking his body, the king said: Buddha has indeed shown his compassion towards me in both ways, for this world and the next. Moderation in one's consumption is also essential for peace in one's community and the world at large.

The Individual and Society

The economic factors discussed in the Pali canon concern a good relationship between the individual and his natural and social environment. By society we ordinarily mean a group of people who live and work together for their mutual benefit. In his idea of society, the Buddha included animals and natural resources along with humans. According to him, for example, it is one of the primary responsibilities of the ruler to take care of nature, including the birds and animals. When society is understood in this inclusive way, any economic reform should improve the conditions of all its participants.

The spiritual development of lay people is judged in Buddhism based on their ability to cope with society in their earning a good livelihood by righteous means. In defining the society of a householder, the Buddha once explained to Sigala, a young man, its six constituents in the following order: parents, teachers, wife and children, friends and relatives, employers and employees, and religious teachers. Each constituent has its own responsibilities to fulfill in relating to others. Strong relationships with each other are essential for economic stability of the individual and the society. The strength and the survival of these relationships depend on the way the individuals perform their duties and responsibilities towards each other. The respective duties and responsibilities of each member of the householder's society are also explained in the Pali sources enshrined in the four sources of treatments (sangaha-vatthu), namely, sharing, speaking pleasantly, working constructively, and treating each person equally. Those four treatments, said the Buddha, are like four pins of a wheel axle. If the pins are lost or broken, the wheel comes loose from the axle. Analogously, as long as the four treatments are practiced in a society, that society will work together constructively for the progress of its members, fulfilling each other's duties and responsibilities. Therefore, to experience a constructive economic development within an individual or a society, these principal treatments are essential.
Ethical and Social Aspect

In one's developing economic stability, there are ethical and social aspects one needs to consider. The Buddha once identified several factors which the six members of the householder's society could use to succeed in this world and the next. This world means the economic and social welfare within this life, and the next world means one's spiritual concerns. According to these instructions, as enumerated in the discourse to Sigala, the householder and the six members of his society should avoid four bad actions: killing, stealing, sexual misconduct, and lying; they should avoid four ways of partiality: arising from greed, hatred, fear, and ignorance; they should avoid six ways of dissipating wealth: addiction to drugs, sauntering in streets at untimely hours, frequenting degrading shows, gambling, associating with evil characters, and habitual idleness; finally they should guard the six directions: east, south, north, west, up, and down by doing their duties and responsibilities towards parents, teachers, wife and children, friends and relatives, servants and employees, and the religious teachers respectively.

These guidelines are designed in such a way that both the individual and the society can guard their economic resources and spiritual values. For instance, the avoidance of six ways of dissipating wealth is itself a way of protecting one's wealth as well as spiritual values. The person who is addicted to alcohol and drugs, said the Buddha, would confront an actual loss of wealth, an increase in quarrels, a susceptibility to disease, an evil reputation, indecent exposure, and the ruining of one's intelligence. Similarly, the person who is addicted to sauntering in streets at unseemly hours would be unprotected and unguarded, not to mention his wife, children, and property. He becomes subject to suspicion and false allegations with respect to evil deeds. He is also likely to be beset with misfortune. These evil results can lead individuals and their community to a great loss of peace and harmony and to increasing economic difficulties.

Poverty and Social Disorder

Poverty and social disorder are two important issues that are discussed in the Pali canon. According to the Buddha, the two are interrelated and interdependent issues that a country confronts very often. Social disorder may occur because of poverty, and poverty may be the major cause of social disorder. Both of these may occur due to the lack of spiritual development of individuals in the society. One discourse in the Pali canon presents the leading cause for social disorder in a particular society to be the lack of distribution of wealth and resources for the needy. In that society poverty grew rife because of resources not being distributed well. When poverty grew rife, people started to steal; then the production and the use of weapons increased. This resulted in an increase of violence and murder. With this, lying, evil speech, adultery, abusive and idle talk increased. Then covetousness and ill will, false opinions, incest, wanton greed, perverted lust, and hundreds of other evils started to increase.

Then what are the solutions presented in the Pali canon for the elimination of poverty and social disorder? A discourse gives us an account of how the king Mahavijita, having accepted the instructions of his advisor, eradicated crimes by implementing a plan which would successfully eliminate poverty and, as a result, social disorder. The main causes for crimes and poverty and the solution for eliminating them are presented in this discourse according to Buddhist thinking. The main program of the king was that the king provided grains and other agricultural facilities for the farmers and planters; he provided capital for traders and businessmen, and he also provided adequate wages for government servants. Since
the king provided employment opportunities for the poor, the problem in that society was obviously the lack of employment opportunities. The lack of employment opportunities led to poverty and crimes in that society. Because natural resources in the world are limited, governments have to play key roles in the equal and adequate distribution of resources among the subjects by creating new employment. It is also a responsibility of governments to encourage people to use natural resources wisely. It is the greedy who destroy natural resources for their immediate goals and satisfactions. The actions taken by the greedy push the needy into an increasingly desperate poverty. In brief, as one scholar said, one person's need may be stolen by another person's greed. Elimination of greed cannot be done solely by implementing the law and its punishments. It must be done by gradual development of ethical and social values among the people. According to the discourse, after receiving job opportunities the people of that society followed their own business. They did not harass the country any more. Gradually the government's revenue increased, and the country became quiet and peaceful again. The discourse states further that the population was so pleased that they danced their children in their arms. They dwelt with open doors.27

Domestic Economy

Though economics generally deals with "individuals and organizations engaged in the production, exchange and consumption of goods and services" of a country, the economic thought that we find in the Pali canon deals mainly with an individual, especially a householder who is engaged in production, protection and consumption, in a domestic economy.28 The reason for this is that the Buddha was a religious teacher who engaged in spiritual reformation of individuals who lived in an agricultural society where most of the people were self-employed. We find such related teachings of the Buddha scattered in the Pali canon as those we find summarized in the discourse to Vyagghapajja. In his discourse to Vyagghapajja who was a householder, the Buddha suggested several qualities to be improved to have a successful life economically and spiritually. The characteristics that are essential for having a successful socio-economic life are as follows: One must be energetic or make persistent effort in the production of wealth (utthāna-sampadā); one must protect one's production (ārakkhasampadā); one must associate with good friends (kalyānāmittatā) and one must live within one's income (samaññīvikatā).29 The characteristics which will be helpful to succeed spiritually concern one's improvement of internal values. Accordingly, one must constantly cultivate confidence (saddhā), good conduct (sīla), generosity (cāga) and wisdom (pāññā). Although these good qualities focus on one's spiritual life, they are also helpful in order to have a lasting economic prosperity.

Production

In a domestic economy a householder is responsible for providing facilities for such dependents as elderly parents, wife and children. For this purpose the householder needs sufficient wealth. Therefore, he has to be keen in earning and spending his wealth. What the Buddha has taught under the category of persistent effort concerns this aspect of the domestic economy. He said, "By whatsoever work a householder earns his living—whether by farming, by trading, by cattle herding, by archery, by government service, or any other kind of craft—at that he becomes skillful and is not lazy. He is endowed with the power of discernment as to the proper ways and means; he is able to carry out his allocated duties. This is called persistent effort."30 With this teaching the Buddha encouraged people to produce sufficient
wealth using skillful and earnest endeavor. He has referred, as we saw in the preceding quotation, to six kinds of jobs practiced at the time of the Buddha in India. Since India had been predominantly an agricultural country, most of these jobs referred to agriculture. Whatever the job may be, one must work hard using skillful means because one's personal endeavor makes a difference in one's life style. The work, according to the teaching of the Buddha, is itself an instrument to cultivate fundamental Buddhist teachings such as wisdom and compassion. Work also means a service that one can provide simultaneously for the benefit of oneself and others. Proper work itself is a part of spiritual development because any good deed, word or thought will help the individual to mature spiritually. Any good intentional action is a blessing for the performer as well as his or her society because it is the good intentional actions that make the individual and the society happy. One's present good actions not only comfort the individual but also become a foundation for the future performance of more and more good actions. Similarly, bad actions give bad results to the actor here or hereafter. According to the Buddhist view, Kamma, the law of cause and effects, does not operate as a destiny. The individual can make changes according to his present efforts. Unless one realizes and subdues such dormant bad qualities of mind as greed, hatred and delusion, and makes the way to good qualities of the mind, one will not be able to pursue the correct path leading to genuine happiness. For this reason, education, both in skills and spiritual values, is essential for the person who wants to succeed both economically and spiritually.

When an individual selects employment, he should consider its usefulness to his society as well, because in Buddhist terms, work must be done for the benefit of the worker and the society. One has to select and perform his job mindfully, thoughtfully and carefully. His employment must not be for the destruction of animal or human beings or natural resources. When a person does his job improving his skills more and more for the benefit of himself and society, his work will lead to the production of sufficient wealth. Moreover, when one works carefully, attentively, productively and effectively, he or his work will never be a harmful factor in his society. This results in loving each other, with a pleasant attitude of mind. Others will cooperate with and support the householder's work more and more in his production and protection of wealth for the use of his family.

In the production of one's wealth one must be fair in all matters. Buddhism recognizes also the difficulty of earning one's livelihood by righteous means. The Dhammapada, for instance, says, "Life is lived with difficulty by him who is modest, who always seeks the pure, who is unclingning and unboastful and whose living is clean." On the other hand, it is easy to lead a shameful life "with skills of a crow." Though it is difficult, what is praiseworthy and morally correct is the righteous life.

Protection

The protection of one's wealth by righteous means is as important as the production of wealth. The householder must be clever to avoid and reduce risks in the production and protection. He should protect not only his property but also the workers who work under him. The Buddha once pointed out four causes which make a domestic economy decline. The four causes are: to pay no attention to what is lost, not to repair what is old or damaged, to know no moderation in one's life style and to give authority to a male or female waster to run the household affairs. If one reacts in a positive way to the above causes, one will avoid and reduce a great deal of damage in one's familial economy. Proper management in a domestic economy is emphasized in these teachings because in any business—in the private sector or in the government sector—proper management is essential. If the householder and his family identify and pay attention to what is lost, damaged and old, and practice
moderation in all activities of their life, that will enable the householder to run his family budget without having any difficulties. This is also a way of protecting one's wealth.

Continuing his discourse to Vyaghapatja, the Buddha explained next his view on protecting one's earnings. He said, "Herein, Vyaghapatja, whatsoever wealth a householder is in possession of, obtained by effort, justly acquired by righteous means—such he husbands well by guarding and watching so that the government would not confiscate it, thieves would not steal, the fire would not burn, flood would not carry away, nor ill disposed heirs remove. This is the protection of one's own earning."34 If one neglects the aspect of protection, one's effort in the production may be in vain. To be mindful and watchful in every stage in the process of earning and protecting one's economy will increase economic stability and progress day by day.

Trading

The Buddha once encouraged a trader to keep strict attention to his business in all periods of the day to acquire a good income. He advised the trader to fix his attention well on his business in the morning period, to fix his attention well on his business at noon and in the afternoon, and to fix his attention well on his business in the evening time.35 This advice to the trader exemplifies the Buddha's general dictum that everything should be done well in the beginning, in the middle and in the end.

On another occasion, the Buddha described some other characteristics of a businessman who expects to make progress in his business. Such a man will have clear knowledge, be clever and have a good reputation. In this case to have a good knowledge means to know the value of goods. In order to earn a profit, the trader must buy goods less than the price at which he is able to sell. At the same time, he must be skillful in buying, measuring and marketing. A businessman must be friendly with bankers and other businessmen. He must build a good reputation and inspire confidence in his character and his business. If they have confidence that he is clever and able to make profits and so forth, they will not hesitate to lend him money and wealth at the time of his downfall. Therefore, he would be protected in difficulties. At the same time, a businessman must also be friendly and fair to his customers and his employees and servants.

The Employer and Employees

A good relationship between the employer and his employees and servants is necessary to have a good production and a good protection. Good management depends on mutual support from these parties. Each has his own duties and responsibilities to fulfill. According to the Buddha, in a mutual relationship each side has certain duties to fulfill as well as certain rights to be honored. An employer should build confidence among employees by apportioning work wisely among them according to their skills and strengths, providing them with food and wages, tending them in sickness, sharing special benefits with them, and giving them rest and holidays at proper times.36 It is in the duty of an employer to manage his business properly. Proper management will help the employees to work confidently both physically and mentally. The employees cannot work well in confused situations. The employer must be clever enough to understand the respective abilities and skills of his employees before appointing them for specific positions. Each person has his own ability and interest. The employer must appoint them accordingly. People who lack abilities in certain activities would get into serious difficulty if the employer were to ask them to do those. Such bad apportionings would also have bad effects in
production and protection. The employer should also provide adequate wages to the employees for their needs, before they have to demand them. In addition, the employer should share his profits with the employees by giving bonuses to them from time to time. The employer should realize that most of his profits depend on his employees' and servants' effort. Therefore, they should be paid well in return. In case of the employee's sickness, the employer must take care of him or her by providing medical assistance. Employees who enjoy the benefits of their employment with the good will of the employer, said the Buddha, must reciprocate that good will by dutiful and pleasing service.

In his discourse to Sigala, the Buddha explained also the duties of employees. The employee should rise before the master arises, which means that they should come to work on time. They should go to sleep after the master, which implies that they should work the full length of their shift. They should take only what the good and honest employer gives. They should complete their work well and speak well about the employer and the workplace. To come to work early and to complete the day's work carefully and earnestly are the two most important duties of employees. Stealing is never allowed in any situation in the teaching of the Buddha. Stealing means not only the act of taking property dishonestly, but also acts of wasting time and energy. If the employee expects his or her salary without doing sufficient work, or if the employer does not pay sufficient wages for the actual performance of the employee, both are stealing from or cheating each other. Where there is cheating, there is no hope for confidence and progress. Therefore, to succeed, both the employer and the employees must be honest. Hard and good working is happiness and also a meritorious deed in Buddhist terms.

Idleness

One needs to be constantly active, watchful and accurate to produce and protect sufficient wealth for one's livelihood. Idleness is always a harmful quality for both economic and spiritual development. In his discourse to the young Sigala, the Buddha explained also the perils of idleness: A man says, it is too cold, and does no work. He says, it is too hot, and does no work; he says, it is too early and does no work. He says, it is too late, and does no work. He says, I am too hungry, and does no work. He says, I am too full, and does no work. And while all that he should do remains undone, he makes no money, and even the wealth he already has dwindles away.37 This discourse needs no more explanations.

Sometimes, it is better to do some work than to be idle even if one were to make mistakes. It is no surprise for a person to make a mistake, but it is also helpful and praiseworthy to correct one's mistakes and to pay more attention to one's work. In the work of production and protection in one's economy, one has to be as accurate as possible in order to succeed. If a person recognizes and admits that he did a wrong and corrects himself, that person had made progress.38 One also needs to contemplate on one's own as well as others' damages, mistakes and loss in order to be accurate and successful.39 On the basis of these socio-economic teachings of the Buddha, one could have considerable insight into some such contemporary economic problems as inflation, unemployment and the scarcity of resources.

Loans

The Buddha's teaching does not oppose making loans or contracting debts. However, the Buddha did not approve of excessive borrowing. Moreover, he criticized the people who did not try to repay their debts, especially those who had the ability to
do so. He characterized as mean (vasalo) those persons who did not try to pay back their debts and those who even denied that they had borrowed at all. In Buddhist terms, it is a kind of happiness to be free from debts. To gain that happiness people must invest carefully the wealth which they borrow. The Buddha said that if a person wastes the money he borrows, he will "dig his roots himself." On the other hand, if a person invests borrowed money properly, he will enjoy the happiness which comes from having contracted a loan and having set a business on its feet, and developed it successfully to the point that he is able to pay off all his debts, and support his family and children from the savings he managed to put aside. To achieve these successful goals, a person should use his robust strength, vigor and energy to make his investments productive and profitable.

Women's Role

In the Buddha's view of the domestic economic system in an Indian agrarian society at the time, a woman plays a key role both as a mother and as a housewife who looks after most of the family's economic affairs. In general, both husband and wife share their responsibilities alike to run a good household. The husband as the breadwinner takes the responsibility for earning wealth. The wife, on the other hand, as the manager of the family, takes the responsibility of managing the wealth of the family. The wife must use the wealth that her husband earns for household affairs for the benefit of the whole family. One of the husband's duties, according to the Buddha's teaching, is to hand over to the wife authority for domestic management. Moreover, most of the duties of the wife to her husband, as categorized by the Buddha, are duties appropriate for the proper management of the household. She should perform her household duties earnestly, being hospitable to her husband's relatives, remaining strictly faithful to her husband, protecting his earnings and being skillful and industrious in all her affairs.

As a mother, the woman's duty is to feed, teach and guide the children on a path which will make them good citizens. The children's intellectual and spiritual growth is necessary for the benefit of the economy of the household as well as society. As parents, the wife and the husband must guide the children in their economic efforts so that the children in their turn will be able to provide economic security and spiritual satisfaction for their children and the aged parents. The Buddha instructed that parents should dissuade their children from what is bad, persuade them to do good, educate them properly, get them married at an appropriate age and hand over an inheritance at a proper time. If followed, those instructions contribute to a peaceful household and society since they include spiritual as well as economic values that hold together a good household and a good community.

The woman's role in the production and protection of a wealth is expected. The Buddha did not discuss work for a woman outside the home, but it seems that, considering the importance he ascribed to the woman in a family's affairs, he would expect her to work primarily on her family's affairs. Most of the economic and spiritual crises arise in a family because of its improper management. As the manager of household affairs, she is the decision maker in the spending for the benefit of her family. Her decisions should be directed toward the economic and spiritual well-being of her family. When she makes a decision about spending, she should consider the family values, environment, income and general circumstances. Defying conventional views of woman in Indian society at the time, the Buddha attributed powers of wisdom to women and regarded them as capable of making decisions on behalf of their families. A family's success depends largely on the relationship between the mother and the father and the way they react in the production, distribution and consumption of the family's economy. A woman's good conduct is a
power for her and her family. Her good conduct and modest behavior will help the whole family to progress.

**Good Friends**

In order to have economic stability and to advance spiritually one needs to have good friends. As social beings, humans must associate, converse and engage in discussions with each other. One who expects good friendship, said the Buddha, must cultivate good qualities such as confidence, virtue, charity and wisdom. Then, he would be able to act with the confidence of the confident, with the virtue of the virtuous, with the charity of the charitable and with the wisdom of the wise. People should help others by sharing their time, energy, skills, knowledge and wealth with those who are in economic and spiritual need. They must perform constructive and instructive works for the betterment of others. Whatever words the people speak, they must be helpful and pleasant for mutual understanding and cooperation. Any sort of discrimination on the basis of caste, ethnicity, color and creed should be avoided. All humans are equal. A cooperative and sincere attitude towards each other will make good friends.

Real friends will always be a blessing to the householder. They will support and protect him and provide facilities in his need. For example, when the householder is heedless they will protect him and his property. In case of a danger they will come and help him, and they will never forsake him in his troubles. Moreover, they will show their affection and consideration to their friend's family, relatives and friends. Real friends can be easily recognized if one looks carefully for them. The helper—anyone who is the same in happiness and adversity, who gives good counsel and who sympathizes—is a good friend. One must also be able to recognize foes who are in the guise of friends. Such people must be avoided as much as possible once one recognizes them to be foes. The rapacious person, the person who renders lip service, the flatterer and the wastrel all belong to that category. Therefore, according to the Pali canon, to avoid bad friends and to associate with good friends are important procedures in one's economic and spiritual development.

**Conclusion**

In this small study of scattered socio-economic teachings of the Buddha in the Pali canon, we described the Buddhist concept of right livelihood and its implications. We saw that the Buddha had mainly focused his attention on domestic economy because often he had to give his discourses to individuals about individual concerns. There are instances where the Buddha made some comments on how to make progress in societal or governmental economy and these teachings too are mainly based on an agricultural environment.

The aim of socio-economic Buddhist teachings is to guide householders to live peacefully with a mental balance in their spiritual and material expectations. It is also an aim of such teachings to create a society where every member can prosper and enjoy equal rights while respecting the rights of others. Simplicity and nonviolence are basic characteristics of Buddhist right livelihood. Where a person lives a simple and nonviolent life, there he creates a peaceful environment through his simple and nonviolent acts. He will not harm other living beings and living things and even if he does so for his survival he does it to a minimum. The Buddhist concept of right livelihood aims at purifying individuals from greedy, violent and ignorant acts, words and thoughts. It also emphasizes the fact that for the achievement of economic progress one must also consider one's spiritual progress.
Explaining that one's economic development conjoins with one's spiritual development, the Buddha once characterized three kinds of persons. They are the blind (andho), the one who has sight in one eye (ekacakkhu) and the one who has sight in both eyes (dvicakkhu). In this case, the blind one is a kind of person who does not know either "the eye of making effort" in gaining wealth, that is economic stability, or "the eye of understanding" what is skillful, right and wrong, what is great and mean, and good and bad, all of which constitute spiritual stability.49 The Buddha identified the one eyed person as a kind of person who makes an effort to progress economically but not spiritually. The one who makes efforts for both economic and spiritual progress is the person who has sight in both eyes. The Buddha's economic thought described in his concept of right livelihood approves of only the third kind of person who has sight in both eyes.

Notes

All references to the Pali texts are to the Pali Text Society editions, unless otherwise specified. The standard abbreviation forms—D for Dighanikāya, M for Majjhimanikāya, S for Samyuttanikāya, A for Anguttaranikāya, and Dhp for Dhammapada—are used in the notes.

1 S IV 72
2 D III 181-191
3 A II 69
4 A III 45
5 M III 187
6 A I 162
7 M II 36
8 A II 132
9 M III 75
10 A III 338 (Buddha Jayanti Edition)
11 A IV 282-283
12 D III 188
13 A IV 283
14 A I 87; D III 90
15 D III 182
17 A IV 400-401
18 S II 194-195
19 A I 261
20 M II 68
21 S I 31-32
22 S I 82
23 D II 181-191
24 D III 183
25 D III 70-71
26 D I 135-136
27 D I 136
29 A IV 281-282
30 A IV 281
References


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