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# Ādiya Sutta

The Discourse on Wealth | A 5.41/3:45 f  
 Chinese Āgama MĀ 126\* = T1.615a8-616a4  
 Theme: The best benefits of wealth  
 Translated by Piya Tan ©2003; rev 2010

## 1 Related suttas

This Sutta belongs to the category of teachings specially given to the laity called the layman's discipline (*gihī, vinaya*). The importance of this Sutta's teachings is attested by its numerous appearances elsewhere in the Canon.

The Sutta seems to be an excerpt (later half) of a longer Sutta entitled **the Patta Kamma Sutta** (A 4.61)<sup>1</sup>, also addressed to Anāthapiṇḍika. A special “counterpoint” version of this Sutta is **the Bhoga Sutta** (A 5.227), where the five disadvantages of wealth are mentioned as the danger of fire, water, the king, robbers, and bad heirs, and the five advantages of wealth are as in the Ādiya Sutta here.

The first 3 prose sections [§§2-4] here appear twice in **the Aputtaka Sutta 1** (S 3.19)<sup>2</sup> in connection with how a false person (*asappurisa*) fails to enjoy his wealth and how a true person (*sappurisa*) enjoys his wealth. The prose section of this Sutta has very similar ideas, but in abridged form, as **the (Mahā-,megha) Sappurisa Sutta** (A 8.38),<sup>3</sup> and the closing verses of the Ādiya Sutta are also found in **the Patta Kamma Sutta** (A 4.61).<sup>4</sup>

An interesting comparison can be made between the Ādiya Sutta and **the Sigāl'ovāda Sutta** (D 31). The Ādiya Sutta follows the framework of concentric circles of human relationship beginning with the extended family (parents, children, spouse, family and workers), friends and companions (including work colleagues), economic security, social propriety and spiritual giving. The Sigāl'ovāda Sutta, on the other hand, follows a directional framework of reciprocal social responsibilities: the east (parents), the south (teachers), the west (family), the north (friends and companions), the nadir (workers) and the zenith (spiritual teachers) (D 31.27-34/3:188-193). **The Sigāl'ovāda Sutta's** section on true friendship (D 31.26),<sup>5</sup> closes with this stanza:

He divides his wealth into four:  
 One part he should enjoy,<sup>6</sup>  
 With two he invests in his work,  
 And the fourth he should save  
 Should there be any misfortune.

The “one part he should enjoy” (*ekena bhoge bhujjeyya*) is here divided into “the five uses of wealth” (*pañca bhogānam ādiyā*) of the Ādiyā Sutta [§2-6]. If this were the case, then we can say a fifth of one's income<sup>7</sup> should be used for the benefit of “all those recluses and brahmins who abstain from intoxication and heedlessness, who bear all things with patience and restraint, each taming himself, each calming himself, each cooling himself” [§6], that is, for the support of worthy religious practitioners.

\* Partial or doubtful parallel.

<sup>1</sup> A 4.612:65-69 = SD 37.12.

<sup>2</sup> **Aputtaka S 1** (S 3.19.4-7/1:89-91) = SD 22.4.

<sup>3</sup> **(Mahā-,megha) Sappurisa S** (A 8.38/4:244 f) = SD 30.10 (3.2b).

<sup>4</sup> **Patta Kamma S** (A 4.61/2:68 f) = SD 37.12.

<sup>5</sup> D 31.26/3:188 = SD 4.1.

<sup>6</sup> Buddhaghosa thinks that of these four, the first is the best for doing skillful acts since one could both donate to monks, the destitute and travellers, and also pay the weavers, bathmen, etc [ie for personal services] (DA 3:952).

<sup>7</sup> This, of course, assumes that the five uses entail equally divided portions or budgeting. On financial management, see **Sigāl'ovāda S** (D 31) = SD 4.1 Intro (4).

## 2 The five offerings

The five offerings (*pañca, balī*) are mentioned only twice in the canon, that is, in **the Patta Kamma Sutta** (A 4.61)<sup>8</sup> and **the Ādiya Sutta** [§5 & concluding verse]. They are originally found in brahminical lore, where they are called the *pañca mahā, yajña* or “the five great sacrifices,” namely:

(1) <i>deva, yajña</i>	the divine sacrifice	offering <i>ahuti</i> to devas;
(2) <i>pitṛ, yajña</i>	the ancestral sacrifice	offerings of libations to ancestors;
(3) <i>bhūta, yajña</i>	the sacrifice to beings	offering <i>balī</i> or foodstuffs to all creatures;
(4) <i>manuṣya, yajña</i>	the sacrifice to humans	feeding guests; and
(5) <i>brahma, yajña</i>	the perfect sacrifice	chanting of the Vedas.

(Taittīriya Āraṇyaka 2.10)

The *balī* or *bhūta, yajña* is one of the five daily sacrifices (*yajña*) to be performed by a brahminical householder (Manu, *smṛti* 3.67, 91). It consists of a portion of the daily meal (rice, grain, ghee etc) to all creatures, and is usually performed by throwing the offering up into the air near the main door before consuming the meal.<sup>9</sup>

In Buddhism, the five offerings can be regarded as traditional social duties by way of offerings to relatives and guests, civic duty to the government (paying taxes, etc), and religious duties to the departed and the devas. These duties or offerings are not instituted by the Buddha but common non-Buddhist practices that were tolerated.<sup>10</sup> It does not mean that the Buddha approves of deva-worship, but that it is here a “bridge,” a skillful means, for God-believers who are attracted to the Dharma, as an inspiring meditation to deepen their mind training.<sup>11</sup>

## 3 Where prayer does not help

**The Ādiya Sutta** (A 5.41)—and **the Patta Kamma Sutta** (A 4.61)<sup>12</sup>—refers to “offering to devas” (*deva, balī*) [5e], which is somewhat problematic. The Pali Canon clearly records the Buddha as declaring that **prayer** does not bring one spiritual release, although there is no clear evidence that he forbids the worship of devas, at least amongst the laity. **The Itṭha Sutta** (A 5.43), given by the Buddha to Anātha, piṇḍika, however, is very instructive:

Houselord, there are these five things that are desirable, beloved and agreeable but difficult to obtain in the world. What are the five?

Long life, beauty, happiness, fame, and rebirth in heaven. Of these five things, houselord, I do not teach that they are to be obtained through prayer (*āyācana, hetu*) or through wishing (*patthanā, hetu*).<sup>13</sup> If one could obtain them through prayer or through wishing, who would not obtain them?

For a noble disciple, houselord, who wishes to have long life, it is not proper that he should pray for long life or take delight in doing so. He should rather follow a way of life that is conducive to long life [such as the practice of giving, moral conduct and mental cultivation]. By following such a path, he would obtain long life, be it divine or human.

For a noble disciple, houselord, who wishes to have beauty,...

For a noble disciple, houselord, who wishes to have happiness,...

<sup>8</sup> A 4.61.12/2:68 = SD 37.12.

<sup>9</sup> See Piyasilo 1990c:17, 71.

<sup>10</sup> See eg (**Alabhanīya**) **Ṭhāna S** (A 5.48 stanzas) for the Buddha's tolerant approach, see (4) below. On “transference of merit,” see (**Saddha**) **Jāṇussoṇi S** (A 10.177/5:269-273) = SD 2.6a, esp Intro.

<sup>11</sup> See **Devatā, nussati** = SD 15.13.

<sup>12</sup> A 4.61.12/2:68 = SD 37.12.

<sup>13</sup> “Wishing,” *patthanā*, also “desire, request, aspiration, request, prayer, vow”.

For a noble disciple, householder, who wishes to have fame, it is not proper that he should pray for *them* or take delight in doing so. He should rather follow a way of life that is conducive to *them* [such as the practice of giving, moral conduct and mental cultivation]. By following such a path, he would obtain beauty, ... happiness, ... fame, be it divine or human.

For a noble disciple, householder, who wishes to have rebirth in heaven, it is not proper that he should pray for rebirth in heaven or take delight in doing so. He should rather follow a way of life that is conducive to rebirth in heaven [such as the practice of giving, moral conduct and mental cultivation]. By following such a path, he would obtain rebirth in heaven.

(A 5.43/3:47-49 abridged)

A similar spirit is reflected in **the Brahma,deva Sutta** (S 6.3), where Brahmā Sahampati himself comes down from his heaven and appears before a brahminee (the monk Brahma,deva's mother), who was a Brahmā devotee, admonishing her on the futility of her offerings, since brahmās do not partake of earthly offerings, but subsist on dhyanic joy. More importantly, Brahmā instructs the brahminee that her offerings would yield great fruit if she were to offer them to her own arhat son, Brahma,deva.<sup>14</sup>

#### 4 Where prayer helps

On the other hand, we have at least one passage, in the Mahā Parinibbāna Sutta (D 16), where the Buddha mentions 7 reasons for the solidarity of the Vajjī clan, the sixth being that they keep up their offering (*balī*) to their ancestral shrines (D 16.1.4/2:76). However, this practice concerns social and political stability rather than spiritual cultivation.

**The (Alabhanīya) Ṭhāna Sutta** (A 5.48 stanzas) provides Buddhists with a wide range of spiritual resources to solve or cope with their problems:

Neither by grieving nor by weeping can one gain any goal in this world.  
Seeing a person grieving and afflicted, his enemies rejoice.

When the wise man, knowing the true situation, is unshaken by misfortunes,  
His enemies become afflicted, seeing his face of old unchanged.

If by chants or by mantras or by wise sayings or by giving<sup>15</sup> or by customs,  
If by any means a man can gain his rightful goal, let him exert himself for it.

And if he knows, "Neither by me nor by any other can this goal be won,"  
Ungrieving, persevering, let him think, "How now shall I best apply my strength here?"  
(A 5.48/3:54; also at J 3:204 & Chinese Sn (JPTS 1906-7:51))

Devas do have a place even in early Buddhism. In fact, one of the traditional meditations is the "re-collection of devas" (*devatānussati*),<sup>16</sup> one of the helping meditations. Most traditional Theravāda Buddhists in Sri Lanka and SE Asia often venerate spirits and devas.<sup>17</sup>

#### 5 Anātha,piṇḍika' silence

The Ādiya Sutta records an example of the Buddha's discourse where he initiates the teaching himself. It is said that Anāthapiṇḍika never asks the Buddha a question because he neither wants to weary the Buddha nor wants to make the Buddha feel obliged to answer him out of gratitude for all his contributions

<sup>14</sup> S 6.3/1:140-142 = SD 12.4.

<sup>15</sup> "Giving," *amuppādāna*, also "providing, administering, spending" (D 1:12).

<sup>16</sup> See (**Tad Ah'**) **Uposatha S** (A 3.70/1:205-215) = SD 4.18, (**Agata,phala**) **Mahā,nāma S** (A 6.10/3:284-288) = SD 15.3; (**Anussati**) **Mahā,nāma S** (A 11.12/5:328-332). See also *Devatānussati* = SD 15.13.

<sup>17</sup> Piyasilo 1992a:1, 56-58, 168; Gombrich 1971a:46-80, 187-90, passim; 1988b:23 f, passim.

(DhA 1:3). The Aṅguttara, for example, contains numerous teachings given by the Buddha to him.<sup>18</sup> **The Anāthapiṇḍik’ovāda Sutta** (M 143) records Ānanda’s consoling Anāthapiṇḍika at the latter’s death-bed.<sup>19</sup>

The Chinese **Mādhyama Āgama** (MĀ 126\*) has a near-parallel of the Ādiya Sutta. The Āgama version, however, records Anāthapiṇḍika as initiating the discourse with a question, thus:

爾時，給孤獨居士往詣佛所，稽首佛足，卻坐一面。白曰：“世尊，世中為有幾人行欲？”

Then, the lay disciple Anāthapiṇḍika went to the Buddha’s quarters. He bowed his head down to the ground at the Buddha’s feet. Then, sitting down at side, he said to the Blessed One:  
“In the world, how many people follow their desire?” (MĀ 126\* = T1.615a10-12)

The Chinese version is much longer than the Pali, and seems to be an expanded text based on this shorter Pali Ādiya Sutta. The Chinese version speaks of ten kinds of people who seek wealth, that is, whether they do this in a Dharma-based manner or not (or both), whether they provide a refuge for their family and others, whether they live a balanced life, whether they offer alms to recluses and brahmins, performing merit for happiness and heavenly rebirth or not. The true lay disciple is *the tenth kind of person* who seeks wealth in a Dharma-based manner, provides a refuge for his family and others, lives a balanced life, gives alms to recluses and brahmins, and performs acts of merit for the sake of happiness here and rebirth in the heavens.

## The Discourse on Wealth

A 5.41/3:45 f

**1 [45]** At one time, the Blessed One was staying in Anāthapiṇḍika’s Park, in Jeta’s Grove, near Sāvattthī. Now on that occasion, the houselord Anāthapiṇḍika, went to see the Blessed One, and having saluted him, sat down at one side. As he was sitting thus at one side, the Blessed One said this to him:<sup>20</sup>

**2** “Houselord, there are **these five uses of wealth**. What are the five?<sup>21</sup>

- (1) Here, houselord, a noble disciple, with wealth  
gotten by work and zeal,  
gathered by the strength of arm,  
earned by the sweat of the brow,  
justly obtained in a lawful way,  
makes himself happy and zestful,<sup>22</sup> and keeps up that rightful happiness,  
he makes his parents happy and zestful, and keeps them rightfully happy,  
he makes his children and wife, his servants,<sup>23</sup> labourers and workers happy and zestful, and keeps

<sup>18</sup> A 1:162 f, 2:64 ff, 3:47 f, 204, 206 f, 4:392 ff, 405 f, 5:177 f; cf A 1:62 f; S 5:387 f.

<sup>19</sup> M 143/3:258-263 = SD 23.9; cf S 5:380-87. Compare the structure of this Sutta with of the 6 directions of **Sigā-Povāda S** (D 31) = SD 4.1 Intro (1).

<sup>20</sup> On Anāthapiṇḍika’s silence, see Intro (5).

<sup>21</sup> Compare this section onwards with **Patta,kamma S** (A 4.61): see Intro. The first 3 prose sections [§(2)1-3] here appear twice in **Aputtaka Sutta 1** (S 3.19) in connection with how a false person (*asappurisa*) fails to enjoy his wealth and how a true person (*sappurisa*) enjoys his wealth. See **Bhoga S** (A 5.227), where 5 disadvantages or dangers from wealth and the 5 advantages are both listed. See also Intro 1 above.

<sup>22</sup> “Makes...zestful,” *pīṇeti*, “gladdens, pleases, satisfies, cheers; invigorates, makes strong” (D 1:51, 3:130 f; S 1:90, 4:331). It occurs in the definition of *pīti* (zest) (Vism 143 = DhsA 115).

<sup>23</sup> “Servants,” *dāsā*, lit “slaves”.

them rightfully happy.

This is the first use of wealth.

**3** (2) Furthermore, houselord, with wealth gotten by work and zeal, gathered by the strength of arm, earned by the sweat of the brow, justly obtained in a lawful way,

he makes friends and companions happy and zestful, and keeps them rightfully happy.

This is the second use of wealth.

**4** (3) Furthermore, houselord, with wealth gotten by work and zeal, gathered by the strength of arm, earned by the sweat of the brow, justly obtained in a lawful way,

he makes himself secure against all misfortunes whatsoever, such as may arise from fire, from water, from the king, from robbers, and from bad heirs.<sup>24</sup> He makes himself secure, keeping his goods in safety.

This is the third use of wealth.

**5** (4) Furthermore, a houselord, with wealth gotten by work and zeal, gathered by the strength of arm, earned by the sweat of the brow, justly obtained in a lawful way,

the noble disciple makes the fivefold offering (*pañca, balī*),<sup>25</sup> namely:

- (a) offering to relatives,
- (b) offering to guests,<sup>26</sup>
- (c) offering to the departed,
- (d) offering to the king [the government],<sup>27</sup> and
- (e) offering to devas.<sup>28</sup>

This is the fourth use of wealth.

**6** (5) Furthermore, houselord, with wealth gotten by work and zeal, gathered by the strength of arm, earned by the sweat of the brow, justly obtained in a lawful way, **[46]**

he makes offerings<sup>29</sup> to all those recluses and brahmins

- who refrain from intoxication and heedlessness,
- who bear all things with patience and restraint,<sup>30</sup>
- each taming himself,
- each calming himself,
- each cooling himself<sup>31</sup>

—to such he offers a gift that has the highest fruit, a heavenly gift, resulting in happiness, leading to heaven.

This is the fifth use of wealth.

Houselord, these are the five uses of wealth.

<sup>24</sup> This is stock. **Mahā Dukkha-k,khandha S** (M 13) lists these five as the causes of suffering for one who has to protect his wealth (M 13.10/1:86). **The (Satta,dhana) Ugga S** (A 7.7) declares how worldly wealth is subject to these five dangers, but not the 7 treasures (*satta dhana*), namely, faith (*saddhā*), moral virtue (*sīla*), moral shame (*hiri*), moral fear (*ottappa*), learning (*suta*), charity (*cāga*) and wisdom (*paññā*) (D 3:163; M 3:99; A 7.5,6/4:7; cf A 1:210 f).

<sup>25</sup> “The fivefold offerings” (*pañca, balī*), as in **Patta Kamma S** (A 4.61.12/2:68) = SD 37.12. The *balī* or *bhūta, yajña* is one of the five daily sacrifices (*yajña*) to be performed by a householder (Manu, smṛti 3.67, 91). It consists of a portion of the daily meal (rice, grain, ghee etc) to all creatures, and is usually performed by throwing the offering up into the air near the main door before consuming the meal. Such practices are not accepted in the Buddha’s teachings. The Buddha instead secularized them to become more meaningful social or religious acts. See Intro (3) & Piyasilo 1990c:17, 71.

<sup>26</sup> See **Love** = SD 38.4 (6.2.2).

<sup>27</sup> *Rāja, balī*, ie, a way of paying due taxes and levies, building public projects, etc.

<sup>28</sup> “Offering to devas,” *deva, balī*. See Intro (2-3).

<sup>29</sup> “Offerings,” *dakkhiṇā*, Skt *dakṣiṇā*: both meaning “south = right hand direction, the right,” ie, the right hand, the giving hand, and by extension, “gift,” especially fees donated to a teacher. On this passage, cf D 3:61; A 4:45.

<sup>30</sup> Patience and restraint” (*khanti, soracca*) are that which beautify us or gracing virtues (V 1:349; A 1:94).

<sup>31</sup> This important passage throws clear light on who are worthy of offerings, as against the schedules of “worthy recipients” given on **Dakkhiṇa Vibhaṅga S** (M 142.5-8/3:255-257).

7 Now, houselord, if, after having enjoyed these five uses of wealth, the wealth of that noble disciple comes to destruction, let him consider thus: ‘Truly my wealth is gone, but at least I have enjoyed the uses of wealth!’—thus he regrets not.

And if, after having enjoyed these five uses of wealth, the wealth of that noble disciple increases, let him consider thus: ‘Truly I have enjoyed the uses of wealth and my wealth has grown!’—thus in either case he regrets not.

Wealth I’ve enjoyed;	supported are my charges.
The best of gifts have been offered,	and the five offerings made, too.
Supported are the virtuous,	the restrained, living the holy life.

The wealth that is a wise householder’s goal,  
That wealth I have won, never to be regretted—

Recalling such deeds, a mortal man in the noble Dharma stands,  
They praise him right here in this world, thereafter he rejoices in heaven.<sup>32</sup>

— evaṃ —

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<sup>32</sup> These verses recurs in **Patta,kamma S** (A 4.61/2:68 f) = SD 37.12.