

2b

(Dutiya) Pāpaṇika Sutta

Pāpaṇika Sutta 2 The (Second) Discourse on the Store-keeper | A 3.20/1:116-118

Theme: How to be rich and happy

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1 The Pāpaṇika Suttas

1.1 PĀPAṆIKA SUTTAS 1 & 2. There are at least two Pali discourses named Pāpaṇika Sutta, that is, **the (Paṭhama) Pāpaṇika Sutta** (A 3.19) and **the (Dutiya) Pāpaṇika Sutta** (A 3.20).¹ Both Suttas employ the parable of the store-keeper. While the first Sutta only reminds the monastic or practitioner of his meditation task, **the (Dutiya) Pāpaṇika Sutta** or **Pāpaṇika Sutta 2**, using a similar parable of the store-keeper, instructs us in the following ways:

The good store-keeper (or merchant)

§§1-2 The syllabus (the store-keeper): the 3 qualities of a good store-keeper.

§3 (1) The good store-keeper has a shrewd eye (*cakkhumā*).

§4 (2) He is very capable (*vidhura*).

§5 (3) He inspires confidence.

§6 The wealthy, showing confidence in the good store-keeper, invest in his business.

§7 The good store-keeper “attains to greatness and abundance in wealth.”

The good monastic (or practitioner)

§§8-9 The syllabus (the monastic): the 3 qualities of a good practitioner.

§10 (1) The good practitioner is one with vision (*cakkhumā*): he knows the noble truths.

§11 (2) He is very capable (*vidhura*): he is diligent in his meditation.

§12 (3) He inspires confidence: he approaches and questions the elders about the Dharma-Vinaya.

§13 The elders instruct him and remove his doubts.

§14 The good practitioner “attains to greatness and abundance in wholesome states.”

Understandably, **the Pāpaṇika Sutta 2** is the longer sutta.

1.2 PĀPAṆIKA. The word *pāpaṇika* is resolved as *pa* (a intensifying prefix) + *āpaṇa* (stall, shop, market) + *ika* (a suffix that here denotes an agent or a person), meaning “one who runs a stall, store-keeper, merchant.” There is also a late synonymous form, *āpaṇika* (store-keeper, merchant).² Another late related form is *kār’āpaṇika*, “the market value of the work, the value of the workmanship” (DhA 1:412).

The word *pāpaṇika*, meaning “shop, store,” is found elsewhere in the texts. In **the Mahā Sakul’udāyī Sutta** (M 77), monks who use dust-heap and coarse rag-robles (*paṃsukūlikā lūkha, cīvara, dharā*) collect pieces of cloth or rags (*nantaka*) from “the charnel ground, rubbish heaps or shops” (*susānā vā saṅkāra, kūtā vā pāpaṇikā*) and then make them into robes.³ Interestingly, here *pāpaṇika* is used as a noun, or more specifically, a *synecdoche*, that is, a figure where a part stands for the whole, or a shorthand term (such as “the grocer” or “the grocer’s”).

2 The good store-keeper and the good practitioner

The Pāpaṇika Sutta 2 compares a store-keeper’s worldly wealth [§§1-7] with the spiritual wealth of a monastic or practitioner [§§8-14]. Unlike **the Pāpaṇika Sutta 1** (A 3.20), the second Sutta does not mention the negative counterparts of the store-keeper or the monk; only the positive qualities are compared, thus:

¹ A 3.19/1:115 f = SD 37.2a & A 3.20/1:116-118 = SD 37.2b.

² V 3:64, 4:248; Miln 341; VA 653; SA 2:202; AA 2:186; DhA 2:189

³ M 77.9/2:7 = SD 49.5, which also has pl *pāpaṇikāni* (id); also see Nm 1:224, 2:461; Nc:Be 272; cf V 1:255, 290.

<u>Quality</u>	<u>the store-keeper</u>		<u>the monastic (practitioner)</u>
(1) <i>cakkhumā</i>	astute in making a profit	[§3]	understands the noble truths [§10]
(2) <i>vidhura</i>	skillful in buying and selling	[§4]	industrious in his practice [§11]
(3) <i>nissaya, sampanna</i>	he attracts investors and funds	[§5]	elders teach him Dharma [§12]

These comparisons bring out some significant differences between a store-keeper, a successful worldly man, and a monastic or practitioner, a successful spiritual person. Firstly, they are said to be *cakkhumā*, which comes from *cakkhu* (“eyes”) + *mant* (a suffix a possessor); hence, meaning “having eyes, being gifted with sight; of clear sight, intuition or wisdom; possessing knowledge (cf *samanta, cakkhu*, “the universal eye,” ie omniscience) (PED).⁴ In the case of the store-keeper, *cakkhumā* has a “normal” worldly sense of “one who has a good eye, shrewd.”

As a spiritual term, *cakkhumā* has a range of interesting meanings, the most common of which is “the one with eyes,” that is, *the one who sees true reality* in terms of the four noble truths, in the case of the practitioner. Later texts, such as the Commentaries, attribute “**the five eyes**” (*pañca cakkhu*) to the Buddha, that is:

(1) the physical eye	(<i>maṃsa, cakkhu</i>)	which gives the most limited of vision;
(2) the divine eye	(<i>dibba, cakkhu</i>)	the knowledge of karma and rebirth;
(3) the wisdom eye	(<i>paññā, cakkhu</i>)	the understanding of the four noble truths;
(4) the buddha eye	(<i>buddha, cakkhu</i>)	the Buddha’s skill in understanding personality and dispositions, especially when giving suitable and effective teachings;
(5) the universal eye	(<i>samanta, cakkhu</i>)	omniscience, the full knowledge of true reality. (VvA 60; Nc 235) ⁵

Both the store-keeper and the practitioner are said to be “capable” (*vidhura*). The store-keeper is skillful in buying and selling, a good negotiator of prices, and a shrewd seller of goods, so that he makes a good profit. The monastic or practitioner, on the other hand, is capable by way of being “industrious in his practice,” that is, diligent in mindfulness and meditation.

Thirdly, we can say that while the store-keeper’s reputation increases, he wins the respect of the wealthy, who confidently invests in his business, and so his profits and wealth grow. While the store-keeper’s wealth is a *worldly* one, that of the practitioner is a *spiritual* one: he wins spiritual friendship and wisdom. The practitioner is enriched by his own wisdom and grows further on account of his respectful association with wise elders who teach him the Dharma and the Vinaya.

The Sutta, as such, is a gentle reminder of the differing roles and duties of one in the world and of one training in the Dharma-Vinaya. If we are diligent, we would each be rewarded with the kind of wealth we rightly deserve.

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⁴ D 1:76 (one who knows, ie, a connoisseur); *cakkhumanto rūpāni dakkhinti* “those who have eyes to see shall see” (of the Buddha) (D 1:85, 110, etc). See V 1:16; S 1:27; A 1:116, 124, 4:106; Dh 273; It 108, 115; DA 1:221; DhA 3:403, 4:85. Esp as epithet of the Buddha: the all-wise (S 1:121, 134, 159, 210; Sn 31, 160, 992, 1028, 1116, 1128; Vv 12.5 (= *pañcahi cakkhūhi cakkhumā buddho bhagavā*, “the Blessed One is the Buddha, the one with the vision of the five eyes, VvA 60, cf PED: *cakkhu* III); Vv 81.27.

⁵ See SD 9 Intro (7e)(ii). On the Buddha’s omniscience, see **Kaṇṇaka-t, thala S** (M 90/2:125-133) = SD 10.8 Intro (2) & **Sandaka S** (M 76) = SD 35.7.

The (Second) Discourse on the Store-keeper

A 3.20/1:116-118

A store-keeper's wealth

1 Bhikshus, a store-keeper who possesses three qualities in no long time attains to greatness and abundance in wealth.

What are the three?

2 Here, bhikshus, a store-keeper

(1) has a shrewd eye,

(2) and he is very capable,

(3) and he inspires confidence.

cakkhumā ca hoti,

vidhuro ca,

nissaya,sampanno ca.

3 (1) And how, bhikshus, does the store-keeper have a shrewd eye?

Here, bhikshus, a store-keeper knows his goods, thus:

“This has been bought for so much, *idaṃ paṇiyam evaṃ kītaṃ,*
it is sold for so much, *evaṃ vikkayamānaṃ,*
its cost [worth] is this much, *ettakaṃ mūlaṃ bhavissati,*
the profit is this much. *ettako udayo 'ti*

Thus indeed, bhikshus, does the store-keeper have a shrewd eye.

4 (2) And how, bhikshus, is the store-keeper very capable?

Here, bhikshus, a store-keeper is skillful in buying and selling his goods.

Thus indeed, bhikshus, is the store-keeper very shrewd.

5 (3) And how, bhikshus, does the store-keeper inspire confidence? [116]

Here, bhikshus, householders, or householders' sons, or the rich, or the greatly rich, or the greatly wealthy, know the store-keeper, thus:

“Now, this good store-keeper has a shrewd eye, he is very capable, and he is competent in supporting his sons and women, and to pay back (the loan)⁶ from time to time.”⁷

6 They offer⁸ him money thus,

“Here, master store-keeper, make money from this, support your sons and women, and pay us from time to time.”⁹

Thus indeed, bhikshus, does the store-keeper inspire confidence.

7 Thus, bhikshus, does the store-keeper who possesses three qualities in no long time attain to greatness and abundance in wealth.

A monk's wealth

8 Even so, bhikshus, a monk who possesses three qualities in no long time attains to greatness and abundance in wholesome states.

What are the three?

9 Here, bhikshus, the monk

(1) has vision [has the eye],

(2) and he is very capable,

(3) and he inspires confidence.

cakkhumā ca hoti,

vidhuro ca,

nissaya,sampanno ca.

⁶ “Pay back,” *anuppadātum*, from *anuppadeti*, “to give (in return or in addition), to bestow, to hand over”: see CPD sv for details. This payment could also include dividends or interests.

⁷ *Ayam kho bhavam pāpaṇiko cakkhumā vidhuro ca paṭibalo putta,dāraṇ ca posetum, amhākaṇ ca kālena kālam anuppadātun 'ti.*

⁸ Be Ce Se *nīpatanti* (“they invite”); Ee *nimantanti*.

⁹ *Ito, samma pāpaṇika, bhoge karitvā* [Be Ee; Ce Ke Se *haritvā*, “having taken”] *putta,dāraṇ ca posehi, amhākaṇ ca kālena kālam anuppadehīti.*

10 (1) And how, bhikshus, is the monk **one with vision** [one who has the eye]?

Here, bhikshus, a monk

understands according to reality,	“This is suffering.”
He understands according to reality,	“This is the arising of suffering.”
He understands according to reality,	“This is the ending of suffering.”
He understands according to reality,	“This is the way to the ending of suffering.”

Thus indeed, bhikshus, is the monk one with vision [one who has the eye].

11 (2) And how, bhikshus, is the monk **very capable**?

Here, bhikshus, the monk dwells exerting effort [initiating energy]¹⁰ in abandoning unwholesome states and promoting wholesome states. He is vigorous, steadfast in striving, unrelentingly working on [not laying down the burden regarding] the wholesome states.¹¹

Thus indeed, bhikshus, is the monk very capable.

12 (3) And how, bhikshus, does the monk **inspire confidence**?

Here, bhikshus, the monk, from time to time, having approached those monks who are greatly learned,¹² masters of the sacred texts, Dharma experts, Vinaya experts, experts in the Māṭikā [the Code],¹³

he questions and counter-questions them thus:

“How, bhante, is this so? What is the meaning of this?”¹⁴

13 And these venerable ones reveal to him what has not been revealed, clarify to him what is not clear, remove doubts from the many things that give rise to doubt.¹⁵

Thus indeed, bhikshus, does the monk inspire confidence. [118]

¹⁰ *Āraddha, vīriyo*. Cf M 53.15/1:356, M 85.58/2:95; S 48.9/5:14.4; A 5:197/3:11, A 7.4.4/4:3.

¹¹ *Idha, bhikkhave, bhikkhu āraddha, vīriyo viharati akusalānaṃ dhammānaṃ pahānāya, kusalānaṃ dhammānaṃ upasampadāya, thāmaṃvā dalha, parakkamo anikkhitta, dhuro kusalesu dhammesu*. This is stock: D 3:237; M 53.15/1:356, 85.57/2:95, 90.10/2:128; S 48.9/5:197, 48.10/5:198, 48.50/5:225+226; A 3.20.11/1:117, 3.94.4/1:244 (the one who puts in effort is said to be “possessed of power,” *bala, sampanna*), 3.95.4/1:245 (do), 3.96.4/1:246 (do), 4.256.2/2:250 (do), 4.257.2/2:251 (do), 5.2.5/3:2 (called “power of effort,” *vīriya, bala*), 5.12.4/3:10 (do), 5.14.4/3:11 (do), 5.53.2/3:65, 5.110.2/3:135, 5.134.3/3:152, 5.135.3/3:153+154+15+155, 5.136.3/3:155, 7.4.3/4:3, 7.63.-17/4:110, 8.2.7/4:153 + 15/4:154, 8.30.23/4:234, 8.55.2/4:291, 9.1.6/4:352 + 8/4:353, 9.3.11/4:357, 10.11.2/5:15, 10.17.3/5:23 + 8/5:24, 10.18.8/5:27 + 11/5:28, 10.50.4+9/5:90 f, 11.15.3/3:338 + 8/5:339 + 13/5:341; U 4.1.11/36 + 13c/37.

¹² “Greatly learned... the Māṭikā [Doctrinal Summaries],” *bahu-s, suta āgat’āgamā dhamma, dharā vinaya, dharā māṭikā, dharā* (V 1:127, 337, 2:8; D 2:125; A 1:117, 2:147). “The fact that there is always mention here [*satthu, sāsana*, “the Teacher’s teaching”] of the Sutta and Vinaya but not the Abhidhamma, proves that, at the time when this Sutta was completed, only two Piṭakas were recognised as authorities.” (Winternitz, HIL 1, 1933:11 n2).

¹³ This line is stock: D 4.20/2:123; A 4.160.5/2:147 + 9/2:148, 4.180.6+8/2:169 f, 5.156.4/3:179 + 10/3:180, 6.51.-3/3:361 + 5/3:362; V 1:339+340, 2:98; Miln 344. “Doctrinal summaries,” *māṭikā*, also tr “matrix, matrices, summaries.” Winternitz: “The Māṭikās are the ‘lists’ or ‘tabulated summaries’ of those ideas which are of importance in the doctrine and the monastic order. These Māṭikās were subsequently worked into the texts of the Abhidhammapiṭaka.” (HIL 1, 1933:11). In Thailand, the ancient tradition of reciting the Māṭikā (here, “Abhidhamma Summaries”) during last rites is still practised today, but this text includes the summary of the Kathā.vatthu, a post-Buddha work. In the Mahāyāna, the term *māṭṛkā* is used syn with their Abhidharma Piṭaka. It is most likely that here *māṭika* refers to the **Paṭimokkha**, the monastic code, in which case, this Sutta was compiled rather late in the Buddha’s ministry, when the code had come into existence, but not the Abhidhamma.

¹⁴ *Idha, bhikkhave, bhikkhu ye te bhikkhū bahu-s, suta āgat’āgamā dhamma, dharā vinaya, dharā māṭikā, dharā | te kālena kālaṃ upasaṅkamitvā paripucchati paripaṇḥati: idaṃ, bhante, kathāṃ, imassa ko attho’ti?* This whole section is stock: M 33.9/1:221, 22/1:223; A 3.20.12/1:117, 10.10.2/5:16, 11.18.10/5:349 + 25/5:352.

¹⁵ *Tassa te āyasmanto avivaṭaṇṇā c’eva vivaranti, anuttānī, kataṇ ca uttānī, karonti, aneka, vihītesu ca kaṅkhā, ṭhāni-yesu dhammesu kaṅkham paṭivinodenti*. This section is stock: D 34.2.1(b)/3:284; M 33.9/1:221 (negative phrasing) + 22/1:223; A 2.5.6/1:73×2, 3.20.13/1:117, 6.51.3/3:361 + 5/3:362, 8.2.3/4:152 + 11/4:154, 10.3.11/5:16, 11.18.10/5:-349 + 25/5:352.

14 Thus indeed, bhikshus, a monk who possesses these three qualities in no long time attains to greatness and abundance in wholesome states.

— evaṃ —

111011; 111012; 111212; 120414; 120415; 120427a