

To Balance the Three Kinds of Wealth in Life

Ven. Jing Yin

Abstract:

Developing the economy and improving material life only solves the survival problem of human beings. This is the instinct of all animals, so it is not worth showing off about. To live is not difficult, but to live with heartfulness is not easy. To live with awareness as a decent human being and to make life more wonderful, meaningful, and valuable is the core issue discussed in Buddhist economics. Based on the theory of Buddhist economics, this paper analyzes the functions, characteristics, and interaction of material wealth, emotional wealth, and spiritual wealth in the framework of survival, living, and life, with an aim to illustrate that to balance the three kinds of wealth is the key to success and happiness.

Keywords:

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survival living life**

The explanation of 'wealth' in *Analytical Dictionary of Chinese Characters* (*Shuo Wen Jie Zi* 《說文解字》), the first relatively complete ancient Chinese dictionary--was 'the treasures of a man.' In *Yu Pian* (*Jade Chapters*), a dictionary compiled in the Northern and Southern Dynasties by Gu Yewang, 'wealth' was directly explained as 'goods.' Nowadays, in various modern Chinese dictionaries, the word 'wealth' is generally explained as the synonym of 'property,' the valuable things which satisfy people's demands. Meanwhile, in the same way as the explanations in these Chinese dictionaries, this word in *Oxford English Dictionary* means 'large amount of money, property, etc; riches.' Hence we can know that once the concept of 'wealth' is mentioned, people will naturally think of gold or silver, pearls or jewels, movable or immovable properties. Based on this popular understanding of the word 'wealth,' quite a few people misunderstand the relationship between material wealth and spiritual wealth: those who are in pursuit of spiritual wealth should give up completely all their demands for material wealth, and those who stress material pursuit can hardly enjoy a high-level spiritual life.

By analyzing the functions, features, and interactive relations between material wealth, emotional wealth, and spiritual wealth, this paper concludes that to balance the three kinds of wealth is the key to a success and happiness.

1. Material wealth and survival

“Being poor is glorious” was a particular culture during the Cultural Revolution in China. This culture made every Chinese person willingly accept poverty, and people could feel a type of happiness by recalling the sorrows of the past and savoring the joys of the present. Since the institution of Reform and Opening up, poor people have devoted all their energy to “getting riches” and have created a miracle of sustained economic growth over forty years. People's living standards have continuously improved, the living environment has become more and more comfortable, and medical conditions have also continuously improved. This leads to the first characteristic of Buddhist economics: in terms of survival, material wealth can make people's life settle down, and its theoretical basis is the two rewards: the direct karmic reward of body, and the dependent karmic reward of environment.

The lives of sentient beings are inseparable from material wealth, just as the *Abhidharmakosabhasya* states, “The self-enlightened Buddha says in the sutra that all the sentient beings live on food.” *Ekottara Āgama* also states, “All sentient beings live on food; with food they live, and without food they could not live.” That is to say, if a person is still in poverty, the problem of food and clothing is still unresolved, and he is still pursuing how to live, how can he have the time and energy to consider spiritual life? This leads to the second characteristic of Buddhist economics: the necessary material conditions are the basis of spiritual life. This is a constant truth. As early as the sixth century BC, the Buddha elaborated on this idea in detail.

In the *Andha Sutta* of *Aṅguttaranikāya*, the Buddha divided human beings into three kinds:

1. The blind person. The blind person is one who does not have the eyes to see how to acquire new wealth, nor how to increase the wealth that he does have.

Also, the blind person does not have the eyes to see the ethics of wholesomeness and unwholesomeness.

2. The one-eyed person. The one-eyed person is one who has the eye for acquiring wealth, and who knows how to increase his wealth but doesn't have the eye to see the ethics of wholesomeness and unwholesomeness. This means that while he can create and increase wealth, he does not cultivate ethics.

3. The two-eyed person. The two-eyed person is one who has both the eyes to acquire wealth and the eyes for ethics and wisdom. In other words, the two-eyed person can cultivate not only wealth but also good conduct and faith.

The wonderfulness of this sutra is that it vividly portrays the people who have only one eye of money. Those who have only a moral eye and without the eye of money are not listed separately, as satisfying the most basic material needs is more practical than simple morality. This is the meaning of the Buddhist saying—"turning the wheel of food before turning the wheel of dharma."

To further discuss this truth, in the *Patta Kamma Sutta* of *Majjhimanikāya*, the Buddha divides the most basic human desires into four types:

May my wealth increase day by day in the right ways (Bhogo me uppanjatu sahadhammena). In other words, everyone wants to be rich. Wealth is what people are most eager for.

When a person is rich, what he longs for is a good reputation. He wishes that his good name would spread far and wide, especially among his family, friends, and teachers. (Yasomam abbhuggacchatu).

When a person is both rich and has a good reputation, he prays for good health and a long life. He thus wishes: May I be healthy and live a long life (Ciramjivami dighamaddhayum palemi).

When a person is endowed with wealth, a good reputation, good health, and a long life, he naturally hopes to have a happy afterlife. He thus wishes: May I be reborn in the Heaven after death and enjoy a happy life there. (Kayassa bheda parammarana sugatum saggam lokamappajjami).

From the above analysis, we can see that under normal circumstances, people who are hungry and cold are fighting with poverty all day long, so how

can they have time and energy to pursue high-level spiritual life such as good name, longevity, and posthumous happiness? As Guan Zhong said, "One has sense of shame and honor only when he has ample food and clothing." In other words, it is difficult for poverty to coexist with morality, and it is easier for it to become a twin brother with immorality. Therefore, obtaining wealth is the first demand of mankind.

In order to solve the problem of human existence, Buddhism not only does not oppose people having wealth, but also encourages people to obtain wealth in a legal and non-violent way. This is the third characteristic of Buddhist economics. Although the avenues are diverse, Buddhism divides individuals' methods of acquiring wealth into three categories:

1. Illegal and violent;
2. Illegal and violent, coexisting with legal and non-violent;
3. Legal and non-violent.

In today's society, some people lie, steal, intimidate, extort, bribe, and even smuggle and murder in order to obtain wealth; they evade taxes, make shoddy goods, abuse power for personal gain, job for selfish ends, defraud, speculate, and even launch wars. All these are illegal or violent means to obtain wealth, which are not only opposed by Buddhism but also by the national laws. Buddhism regards dealings in liquor, drug trafficking, human trafficking, arms sales, and slaughtering as five improper occupations. These kinds of jobs are not suitable for Buddhists. Besides, working in casinos and bars, fishing, and hunting are the kinds of occupations that may not violate national laws but from the perspective of Buddhism's compassion, are to some degree not appropriate for Buddhists.

The Buddha said in the *Dhanajani Sutta* that the acquisition of wealth must be in line with Right Livelihood. If someone tries to obtain wealth unscrupulously, even if he uses it to care for his parents, his wife and children, and to support monks, when death comes, the guards of the Hell will still use their iron chains to tie his neck and drag him into the Hell without hesitation. This shows that Buddhism permits the possession of wealth, but that wealth obtained through illegal and violent means is not allowed by Buddhism. In fact,

Buddhism firmly opposes obtaining wealth through any illegal or violent means, regardless of its purpose!

To distribute wealth rationally from the perspective of the theory of Dependent Origination is the fourth characteristic of Buddhist economics. According to the Buddhist law of Dependent Origination, our wealth comes from three aspects:

- 1) the vitality of nature;
- 2) the assistance of people;
- 3) the labour of oneself.

Therefore, wealth used for the above three aspects is considered reasonable in the opinion of Buddhism.

First of all, wealth is gained through hard work. Therefore, we should use wealth to seek our own happiness, that is, to receive good education and improve our own quality so that we can do our own business and contribute to society. Putting people first and applying wealth and commodities for the improvement of people, rather than turning people into tools for making money and slaves of wealth, is the fifth characteristic of Buddhist economics.

In the *Dhanajani Sutta*, Dhanajani and Sariputta discussed with each other how to distribute wealth. They both agreed that wealth should not be solely used to satisfy one's own desires. Instead, people should use their wealth properly to benefit others and society with an attitude of giving. Failing to do so means wealth is not used in a proper way. This is the sixth characteristic of Buddhist economics. In the *Vyagghapajja Sutta* of *Aṅguttaranikāya* and the *Sigalovada Sutta* of *Dīghanikāya*, the Buddha further explained how to distribute wealth reasonably. In the *Sigalovada Sutta*, the Buddha advised us to divide our income into four parts: 1. daily living expenses; 2. industrial and commercial investment; 3. offerings to the monks; 4. savings for the sake of emergencies.

In the *Samyukta-āgama*, there is also a similar verse: “One portion should be used for self-sufficiency, two portions should be used for business-running businesses, and one more portion should be saved secretly to use in case of impoverishment.” This verse is very important. Although the Buddha taught us to do so in the sixth century BC, it is still of practical significance in the present age. It teaches us that we should make money legally and righteously, and then use part of our income to expand reproduction in order to earn more money. At the same time, we must save a portion of our income in case we need it urgently.

In summary, we should avoid two extremes when we allocate our wealth: stinginess and squandering. We should make full use of our wealth for ourselves, for others, for the benefit of society, and we must also use part of our wealth to repay debt to the nature for the benefit of future generations. The method of making money, the method of using money, and its evaluations are listed as follows:

Way of earning wealth	Way of using wealth	Evaluation
1. Illegal and violent	A. Taking pleasure in accumulating property; don't want to spend a penny for others or even oneself; don't earn merit.	The worst
	B. Spending without restraint; don't want to spend a penny for others; don't earn merit.	The worst
	C. Spending for the benefits of oneself and others; continuously earn merit.	bad
2. Illegal and violent & legal and non-violent	A. Taking pleasure in accumulating property; don't want to spend a penny for others or even oneself; don't earn merit.	The worst Better than 1A
	B. Spending for one's own happiness only; don't want to spend a penny for others; don't earn merit.	Worse Better than 1B
	C. Spending for the benefits of oneself and others; continuously earn merit.	Bad Better than1C

3. Legal and non-violent	A. Taking pleasure in accumulating property; don't want to spend a penny for others or even oneself; don't earn merit.	Not so good
	B. Spending for one's own happiness only; don't want to spend a penny for others; don't earn merit.	Better
	C. Spending for the benefits of oneself and others; continuously earn merit. a) having desires b) without desires	better the best

It can be seen from the above table that to obtain wealth in a legal and non-violent way, to use the wealth for the benefit of oneself and others selflessly, and to continually earn merit are considered the perfect state for obtaining and distributing wealth in Buddhism. If someone has these qualities, he or she is an ideal person.

In terms of Karma and its retributions, Buddhism not only does not advocate poverty, but the wealth is considered as a kind of symbol of splendor. This is the seventh characteristic of Buddhist economics. In the *Amitabha Sutra*, the Western Pure Land of Ultimate Bliss is “surrounded by seven rings of railings, seven layers of nets, and seven rows of trees, all made of the four precious jewels. Moreover, the Land of Ultimate Bliss has many jeweled ponds filled with the waters of eight virtues. The bottom of each of the ponds is covered with pure golden sands, and the stepped walkways that lead up from all four sides of each of the ponds are made of gold, silver, lapis lazuli, and glass, giant clam, red pearls, and agate. . . .” This is perhaps the most magnificent land in the whole world.

All these clearly show that as Buddhism believes in karma and its retributions—that is, the good deeds must be rewarded with the good karmic results—Buddhism not only does not advocate the idea that poverty is glorious, but on the contrary, it attaches great importance to the adornment of the country (zhuangyan guotu 莊嚴國土). Only in this way can all sentient beings be benefited (lile youqing 利樂有情).

2. Emotional wealth and living

In the past forty years of China's Reform and Opening up, economic growth has improved people's living standards, but their "happiness index" is not in sync with the economic development curve. In other words, people are living a richer life, but they do not feel happy and their inner world becomes more and more unsettled. In daily life, when we encounter stress, frustration, trauma, or failure, we unconsciously try to defend ourselves from those experiences with escape, depression, cover-up, or negation. Over time, the accumulated negative emotions such as jealousy, resentment, self-abasement, suspicion, fear, hesitation, helplessness, and despair will make people mentally and physically exhausted and keep eroding their physical, mental, and spiritual health, leaving them in a state of decadence, loss, pessimism, and depression, and affecting their normal work and life. This leads to the eighth characteristic of Buddhist economics: on the level of living, emotional wealth can set one's mind at ease, and its theoretical basis is all phenomena are nothing but consciousness.

Buddhism believes that people's feelings of suffering and happiness are not real, nor determined by the environment, but depends on one's mentality of facing the environment. The mentality decides what kind of life one lives. And mentality is the cause of one's happiness. Emotional wealth, that is, the teachings such as "let external conditions turn with the mind," "contentment brings happiness," and "being grateful and cherishing one's blessings," can help us wisely face the changes of the world, to resolve all the confusions in our life, and to make our life better and more meaningful.

3. Spiritual wealth and life

In our life, we sometimes inevitably encounter disasters, such as earthquakes, typhoons, floods, tsunamis, and other great natural disasters, or wars, terrorist attacks, and other great social disasters, and sometimes terrible diseases suddenly come and we have to face death . . .

Any of the above catastrophes is hard for us to accept and cannot be resolved in the short term by our own efforts. At this moment, "emotional

wealth" is not enough to help us tide over a difficult time. How can we get through it? This leads to the ninth characteristic of Buddhist economics: on the level of life, spiritual wealth can bring us peace, and its theoretical basis is Dharma assets.

As the *Ugga Sutta of Aṅguttaranikāya* records, once, Ugga told the Buddha, "World-honored One, I have a friend who is extremely wealthy, and that is admirable." The Buddha asked, "How much treasure does he have?" Ugga replied, "World-honored One, he has about 100,000 gold and countless silver." The Buddha asked, "Ugga, are these real wealth? Although we can't say that this is not wealth, but it is impermanent. One day, the fire may burn it, the flood may wash it away, the thief may steal it, and the government may confiscate it with any excuse. The reason why people don't have the feeling of liberation is not because of the lack of wealth, but because of their attachment to the wealth." This is the tenth feature of Buddhist economics.

Buddhist concepts such as impermanence, seeing the things as they are, Dependent Origination, emptiness in nature, and the reality of the middle way can help us understand the true meaning of the universe and life, eradicate our defilements, and finally attain ultimate liberation of life.

In summary, material wealth is the foundation of people's survival. It is really important, but it is only part of the wealth of life. Emotional wealth can help people deal with negative emotions such as stress and anxiety, so that they feel good; Spiritual wealth teaches people to transcend the problem itself, pursue excellence, and give life its true value and meaning. The three kinds of wealth have their own functions and cannot be replaced. If a person wants to live happily, he must not only have these three kinds of wealth at the same time, but also must learn to balance the three kinds of wealth of life. Only in this way can he or she have a successful and happy life.