

Information about the Money Rules

This article was written for the many bhikkhus who have asked me questions about the money rules found in the Vinaya. Since a newly ordained bhikkhu has little chance of being able to read the commentaries I have translated many sections from there. I hope that there is sufficient information in this article to help bhikkhus to understand how to keep these rules.

Part 1. Information for Lay Supporters

Do you know that the Buddha did not allow monks and novices to accept money?

You will certainly have noticed that the vast majority of monks do accept and use money. This is one of the factors that will lead to the disappearance of the Buddha's Teaching. You can help to keep the Buddha's Teaching alive by learning how to offer allowable requisites.

In this section we will list the main points that a layperson should remember so that a monk (bhikkhu) may obtain requisites without breaking the rules of Vinaya.

1. Never offer money to bhikkhus, but only offer allowable requisites

such as robes, medicine, books, or tickets for transport. If you are unsure as to what a bhikkhu needs then you can ask him, or invite him to ask you if he needs anything.

2. A fund for requisites can be left with a kappiya (someone who performs services for a bhikkhu) and he should be instructed to buy and offer requisites for a bhikkhu, a group of bhikkhus, or the sangha of a monastery. Do not ask the bhikkhu, 'To whom should this be given to?' If you ask in this way then it is not allowable for a bhikkhu to point out a kappiya. Simply say, 'Venerable Sir, I want to offer requisites to you. Who is your kappiya?'

3. Having instructed the kappiya then inform the bhikkhu by saying, 'I have left a fund for requisites worth `x` dollars with your kappiya. When you need requisites ask him and he will offer them to you.'

4. If you already know who the bhikkhu's kappiya is then you can simply leave the fund with the kappiya and inform the bhikkhu as above in no 3.

Please read the above carefully and take note of what to say. The above procedure was allowed by the Buddha in what is called the 'Mendaka allowance'. It is found in the Bhesajja Khandhaka of Mahavagga in the Vinaya Pitaka and the translation of it reads:

Bhikkhus, there are people of faith and respect and if they should entrust money in the hands of a kappiya and instruct him saying, 'With this money offer allowable requisites to this Venerable One,' then bhikkhus I allow you to accept whatever allowable requisites are obtained with that money, but bhikkhus, in no way whatsoever do I allow money to be accepted or searched for.'

Also a rule called Raja-sikkhapada, the tenth rule of the Kathina Vagga in the Nissaggiya Pacittiya section of the Patimokkha gives relevant information. It is translated as follows:

If a king, a king's officer, a brahmin, or a layperson should send a messenger with money in order to buy a robe for a bhikkhu saying, 'Having bought a robe with this money offer it to such and such a bhikkhu,' and if that messenger should approach that bhikkhu and say, 'Venerable Sir, this money for buying a robe has been brought here for you. Venerable Sir, please accept this money for buying a robe.' Then that bhikkhu should say to that messenger, 'We do not accept money for buying a robe, we accept robes if they are offered at an appropriate time and if they are allowable.'

If then that messenger should ask, 'Venerable Sir, is there anyone who performs services for you?' Then if that bhikkhu wants a robe he should point out someone who performs services for him be he a monastery attendant or a layperson saying, 'Such and such performs services for bhikkhus.'

If that messenger having instructed that person who performs services should then approach that bhikkhu and say, 'That person who you pointed out has been instructed by me. Venerable Sir, approach him at an appropriate time and he will offer you a robe.' Then a bhikkhu who wants a robe having approached that person who performs services can ask or remind him two or three times saying, 'I need a robe.'

If having asked or reminded two or three times he obtains that robe then that is good. If he should not obtain it then he can stand silently for four, five, or six times in order to obtain that robe. If having stood silently for four, five, or six times he obtains that robe then that is good. If he should make any more effort than this and he obtains that robe then it is a nissaggiya pacittiya offense.

If he does not obtain that robe then he should go himself or he should send a messenger to that person who sent that money for buying a robe and say, 'That money for buying a robe for a bhikkhu that you sent has produced nothing at all for that bhikkhu, try to get your money returned to you lest your money be lost.' This is what should be done.

Part 2. The Fault in Accepting Money

Before he passed away the Buddha said that after his death the sangha, if it wanted to, could revoke the lesser and minor rules of the

Vinaya. Some bhikkhus quote this as a reason to support their acceptance of money, but the following quotes from the suttas show that the rules prohibiting money are not lesser or minor rules. The money rules are shown by these quotes to be fundamental and essential for the attainment of enlightenment. Maniculaka Sutta (Samyutta Nikaya, Salayatana Samyutta, Gamani Vagga, sutta no. 10):

At one time, the Blessed One was living in Rajagaha in the place where squirrels and birds were fed called Veluvana. At that time in the king's palace, the king's retinue were assembled and whilst assembled this conversation arose amongst them:

'Gold, silver, and money are allowable for those monks who are the sons of the Sakyan prince (the Buddha). Those monks who are the sons of the Sakyan prince consent to gold, silver, and money. Those monks who are the sons of the Sakyan prince accept gold, silver, and money.'

Then at that time Maniculaka the village headman was sitting present in that assembly and he spoke to that assembly saying:

'Good sirs, do not say that. Gold, silver, and money are not allowable for those monks who are sons of the Sakyan prince. Those monks who are the sons of the Sakyan prince do not consent to gold, silver, or money. Those monks who are the sons of the Sakyan prince do not accept gold, silver, and money. Those monks who are the sons of the

Sakyan prince have renounced gold and gems and are without money.'

But Maniculaka the village headman was unable to convince that assembly.

Then Maniculaka the village headman went to the Blessed One, and having approached the Blessed One bowed to him and sat down at one side. While sitting at one side Maniculaka the village headman said to the Blessed One:

'Venerable Sir, in the king's palace the king's retinue were assembled... (He repeated all that had been said above.)... But Venerable Sir, I was not able to convince that assembly.

'Venerable Sir, by thus explaining am I one who speaks what is said by the Blessed One or have I falsely misrepresented the Blessed One? Have I answered in accordance with this Teaching or would someone speaking in accordance with this Teaching find reason to blame me?'

(The Blessed One:) 'Truly you, headman, by thus explaining are one who speaks what is said by me and did not falsely misrepresent me. You have answered in accordance with this Teaching and someone speaking in accordance with this Teaching would not find reason to blame you.

`For, headman, gold, silver, and money are not allowable for those monks who are the sons of the Sakyan prince. Those monks who are the sons of the Sakyan prince do not consent to gold, silver, or money. Those monks who are the sons of the Sakyan prince do not accept gold, silver, or money. Those monks who are the sons of the Sakyan prince have renounced gold and gems and are without money.

`Headman, for whoever gold, silver, or money are allowable then for him the five types of sense pleasure are allowable. For whoever the five types of sense pleasure are allowable you can be certain, “He does not possess the nature of a monk, he does not possess the nature of a son of the Sakyan prince.”

`Headman, really I say this, “By a monk who needs grass, grass can be searched for. For a monk who needs timber, timber can be searched for. For a monk who needs a cart, a cart can be searched for.” But, headman, I also say, “In no way whatsoever can gold, silver, or money be accepted or searched for.”

The next quote from the end of Upakkilesa Sutta (Anguttara Nikaya, Book of Fours, Rohitassa Vagga, sutta no. 10) demonstrates that accepting money leads to continued rebirth.

`Stained by lust, anger, and blinded by ignorance

some monks and brahmins take delight in sense pleasures.
Those foolish monks and brahmins drink alcohol,
engage in sexual intercourse,
accept gold, silver, and money,
and obtain their requisites by wrong livelihood.
All of these are called corruptions by the Buddha who shines like the sun.
Those foolish monks and brahmins who are corrupted by these corruptions,
impure, and defiled, do not blaze or shine.
But instead bewildered, blinded, slaves to desire, and full of craving
they increase the size of cemeteries by taking birth again and again.'

In these suttas the Buddha has equated the acceptance of money with the indulgence in sense pleasures. In the Dhammacakkappavattana Sutta the Buddha clearly instructs:

'These two extremes, bhikkhus, should not be practised by one who has gone forth. Which two? Indulgence in sense pleasure which is low, the way of villagers, the way of ordinary people, the way of the unenlightened, and unprofitable; and self-mortification which is painful, the way of the unenlightened, and unprofitable.'

It is taught that even a layperson who is an anagami (non-returner) keeps the ten precepts naturally and does not accept or use money. For example the anagami Ghatikara was without gems, gold, silver, or money, and made his living by taking earth that had eroded from the river bank and making it into pots. These pots he left at the side of the

road and anyone who wished could leave a suitable amount of rice or food and take the pots. In this way Ghatikara supported himself and his blind parents. (See Ghatikara Sutta of Majjhima Nikaya.)

This demonstrates how money is an impediment to enlightenment and how the truly enlightened do not use money. The above quotes all prove that the acceptance of money by monks is not a small fault, and that it can render a monk incapable of attaining Nibbana.

Part 3. The Rules concerning Money

The meaning of `money' in all these rules is: Anything that is used as currency for buying and selling. It includes coins, banknotes, cheques, gold, and silver.

Why is a cheque unallowable? A cheque is unallowable because sometimes it is negotiable and also because a cheque is a command to a bank to give money to the bearer. It usually says something like, `Pay the sum of one hundred dollars to the bearer, Dhamminda Bhikkhu.' Therefore a cheque written out to a monk is a command to give money to that monk and if he accepts it then he is accepting that money in the bank. It is the same as the third way of accepting money (see p.9); `In such and such a place that money, that is mine, that is for you.' Therefore a cheque is a way of giving money to a monk and must be

refused.

A monk who writes a cheque commits an offense for commanding money. If he accepted the fund in the first place it would be a nissaggiya pacittiya offense or if the fund was left with a kappiya in a correct way it is a dukkata offense for wrong arrangement.

A novice is required to keep ten precepts of which the tenth is to abstain from accepting gold, silver, and money. In practise this means that a samanera keeps all the rules connected with money in the same way as a monk does.

For monks (bhikkhus) there are four major rules concerning money found in the Vinaya:

1. Rupiya-sikkhapada (Nissaggiya Pacittiya, no. 18)
2. Mendaka-sikkhapada (Vinaya Mahavagga, Bhesajja Khandhaka)
3. Raja-sikkhapada (Nissaggiya Pacittiya, no.10)
4. Rupiya-samvohara-sikkhapada (Nissaggiya Pacittiya, no. 19)

The translations of 2 & 3 have already been given above and the translations of 1 & 4 are as follows:

1. **Rupiya-sikkhapada**

Whatever bhikkhu should himself accept money or cause another to accept it for him, or consent to having it placed near him or kept for him, has committed a nissaggiya pacittiya offense.

4. **Rupiya-samvohara-sikkhapada**

Whatever bhikkhu should engage in the exchange of any of the various forms of gold, silver, or money has committed a nissaggiya pacittiya offense.

Rupiya-sikkhapada needs to be thoroughly understood because if this rule is kept properly a monk will not misinterpret the other rules concerning money. It prohibits a monk from doing three things:

- a. Accepting money himself.
- b. Causing another to accept money for him.
- c. Consenting to having money placed near him or kept for him.

The original Pali text defines these three as:

- a. sayam ganhati - He takes it himself.
- b. a??am gahapeti - He causes another to take it for him.
- c. idam ayassa hotu ti upanikkhittam sadiyati - They say, 'This is for you Venerable Sir,' and he consents to their placing it near him.

Kankhavitarani commentary explains the above three ways of accepting in this way:

1. He takes money himself when it is offered for him, or he takes it himself when he has found it in any place and it does not belong to anyone.

2. In these same instances (when it is offered for him or he has found it) he causes another to take it (for him).

3. If with the money in his presence they say, 'This is for you,' or when the money is kept somewhere else they say, 'In such and such a place that money, that is mine, that is for you.' Then if they communicate that donation by simply speech or hand signals and that monk does not refuse that by bodily sign or speech and accepts it mentally then that is called 'consenting.' If he consents mentally and desires to accept, but by body or speech he refuses saying, 'This is not allowable,' or if he does not refuse by body or speech but with a pure mind does not consent thinking, 'This is not allowable for us,' then that is allowable (not called consenting).

With this rule, the Buddha has prohibited all the possible ways in which money could be accepted. If someone tries to offer money to a monk in any of these three ways he cannot say: 'Such and such is my kappiya.'

Give this money to my kappiya. Take this money for me. Put the money over there.' All he can do is refuse to accept that money by saying, 'This is not allowable.' Refusal is the only action he needs to remember to do.

The Samantapasadika commentary explains that it is not only unallowable to accept money in one of these three ways for oneself, but also if the money is for the sangha, a group, another person, a pagoda, a monastery, or for anything else. If a monk accepts money in one of these three ways for himself it is a nissaggiya pacittiya offense. If he accepts for the others just mentioned it is a dukkata offense.

There is a recently written book on Vinaya which presents a mistaken viewpoint. It says:

One is allowed to 'cause to be deposited' money for a monastery, for a fund for requisites, for a charitable appeal (orphanage fund say), but not for any particular monk. For example a donor giving money to the temple may be instructed to, 'Put it in the donation box', or 'Put it in this account number', though such money may not be received into a monk's hands. The sangha, or its appointed officers may direct the use of such a fund, even saying, 'Buy this,' or 'Get that.'

It has been shown above that it is not allowable to cause to be accepted or deposited, money for a temple or for anything else. This viewpoint therefore is not in agreement with the Vinaya.

The commentary illustrates the principles involved in these rules with a fictitious story. It deals with a situation in which the donor ignores the refusal of the monk and simply leaves the money in front of the monk and departs. It shows that:

1. If a monk says, 'Keep it here,' it would be a nissaggiya offense for accepting.
2. If the monk wishes to buy something and says, 'Take this,' it would be arranging in an unallowable way. (If the fund were allowable).
3. This rule is like walking a tightrope with only a slip of the tongue being necessary to fall into committing an offense.

The story reads:

Suppose that a person should place a hundred or a thousand coins at a bhikkhus feet and say, 'This is for you,' and the bhikkhu refuses it saying, 'This is not allowable,' but the layperson replies, 'I have given this to you,' and then departs.

Then if another layperson comes and asks, 'Venerable Sir, what is this?' Then he can be told what was said by the first person and by the bhikkhu. If that layperson should say, 'Venerable Sir, let me keep it secure, show me a secure place.' Then having ascended a seven storied mansion he can explain, 'This place is secure,' but he should

not say, 'Keep it here.' By saying just this much it becomes allowable or unallowable. (Vimativinodana sub-commentary states: If he says, 'Keep it here,' that is accepting money and a nissaggiya pacittiya offense.) He can then close the door and protect it.

If later a salesman comes with merchandise such as a bowl or robes and says, 'Take this Venerable Sir,' then the bhikkhu can say, 'Layperson I have need for this and the means to obtain it exists, but there is no kappiya here now.' And if the salesman says, 'I will be your kappiya, open the door and give it to me.' Then having opened the door he should say, 'It is placed in this room.' He should not say, 'Take this.' Thus depending on what is said does it become allowable or unallowable. Then if that salesman should take those coins and give allowable requisites to the bhikkhu then that is allowable. If he takes too many coins then that bhikkhu should say, 'I will not take your merchandise, go away!'

2. Mendaka-sikkhapada

A translation of this was given above. There is no separate information to this allowance in the commentaries. Everything that needs to be said about it is explained in the commentary to Raja-sikkhapada. The last line of this allowance is worth remembering as a summary of all the rules concerning money: 'Bhikkhus, in no way whatsoever do I allow money to be accepted or searched for.'

3. Raja-sikkhapada

A translation of this was given above. The commentary to this rule gives a lot of information which helps a monk to know what to say and do in

different situations. Below are some translations of selected quotes from the commentaries along with some further explanations by the author.

Selections from Kankhavitarani Commentary

1. `Having bought a robe with this money, offer it to such and such a bhikkhu', is said (in the rule) to show the purity of intention with which the money is sent. If the donor sends the messenger saying, `Give this money to such and such a bhikkhu,' then that is sent impurely because of reference to money which is unallowable. In that case a bhikkhu should never point out a person as a kappiya.

If the donor himself comes and says, `I offer this money to you,' then a bhikkhu cannot point out a kappiya. If a bhikkhu just says, `Such and such is my kappiya,' at this point it would be causing money to be accepted for him and a nissaggiya pacittiya offense. All a bhikkhu can do in this case is refuse to accept the money.

2. `We do not accept money for buying a robe, we accept robes if they are offered at an appropriate time and if they are allowable,' has been said to show that the money must be refused because, even though the fund for a robe was sent in a pure way, the speech of the messenger is unallowable. (`Please accept this money for buying a robe.')

A fund of gold, silver, coins, or currency is a cause for a nissaggiya pacittiya offense. Pearls, gems, rubies, precious stones, the seven

types of grains, female slaves, male slaves, paddy fields, cultivated fields, orchards, or flower gardens are called things which are the cause for a dukkata offense. It is not allowed to accept any of these for oneself, a pagoda, the sangha, a group, or another person.

Here and elsewhere throughout the commentaries `to accept' means to accept in any one of the three ways mentioned in Rupiya-sikkhapada.

3. If the messenger asks in an allowable way saying, `Venerable Sir, is there anyone who performs services for you?' Then it is permitted to point someone out. If however the messenger asks, `Who will take this?' or `Who should I give this to?' then it is not allowable to point out anyone as a kappiya.

If the bhikkhu points out a kappiya when the layman asks in the wrong way it will be a nissaggiya pacittiya offense for causing another to accept the money for him.

4. `Such and such performs services for bhikkhus', is said to show the allowable way of speech for a bhikkhu. He can only say it in this way and should not say, `Give it to him. He will keep it. He will exchange it. He will purchase it.'

If the layperson asks in the allowable way the bhikkhu can point out a

kappiya only in the allowable way. If he points out in the wrong way it will be a nissaggiya pacittiya offense.

5. `That person who you pointed out has been instructed by me. Venerable Sir, approach him at an appropriate time and he will offer you a robe,' means: that person has been commanded by me when the need for a robe arises for you he will offer you a robe. If the messenger really says this then, after being informed like this, it is allowable to ask for a robe. It is not allowable to ask if he merely goes and gives the fund for a robe into the hands of a kappiya.

It would be wrong-livelihood to ask for a robe from someone who had not given an invitation to ask.

6. If a bhikkhu says, `This is a person who performs services for bhikkhus,' pointing out a person who is present at that time. Then if the messenger in the presence of the bhikkhu gives the fund into the hands of that person saying, `Having bought a robe for this Thera offer it to him,' and then he leaves. Then even without being told, `... has been instructed by me...' it is allowable for the bhikkhu to ask for a robe.

If the messenger as he is about to leave should say to the bhikkhu, `I will give this into his hands, you take a robe,' and if then he leaves or if he sends another person to inform the bhikkhu then in either of these cases it is allowable to ask for a robe. Even though this rule only mentions a `messenger' if the donor himself were to bring the fund then

the procedure is the same and the distinctions are the same as just mentioned above.

7. 'I need a robe,' shows the correct way for asking for the robe. It is allowable to say anything of the same meaning using any language whatsoever. It is never allowable to say, 'Give me a robe, Bring me a robe, Purchase me a robe, Buy me a robe.'

Selections from Samantapasadika Commentary

1. Not only is it unallowable to accept money for oneself, but it is also unallowable to accept money if it is brought by the donor and he says, 'This I offer to the sangha. Make a park, pagoda, eating hall or anything whatsoever.' Whoever accepts money for any other person has committed a dukkata offense according to Mahapaccariya commentary. (An old commentary no longer extant.)

2. If a bhikkhu refuses to accept money saying, 'It is not allowable for bhikkhus to accept this.' Then if the donor says, 'I will place this in the hands of a carpenter or workman. You simply watch them to see that their work is done properly.' Then if he gives the money into their hands and leaves then that is allowable. If he says, 'I will place this in the hands of my man or I will keep it myself. Whatever you want to be given to whomever send them to me to obtain it.' This is also allowable.

3. If without referring to the sangha, a group, or an individual they simply say, 'We give this gold, silver, or money for the pagoda, for the

monastery, for new work,' then it is not allowed to refuse that. The bhikkhu should inform his kappiya saying, 'This is what they said.' If however they should say, 'We offer this for the benefit of the pagoda, monastery, new work, you take this and keep it.' Then the bhikkhu must refuse it saying, 'It is not allowable for us to take this.'

In the first case the bhikkhu does not have to refuse because he is not being asked to accept the money. He cannot do anything except to tell his kappiya what they said. He cannot accept that money.

4. If a person should bring a large amount of gold, silver, or money and say, 'This I offer to the sangha, Venerable Sirs, use the four requisites obtained from this.' Then if that sangha should accept that then that acceptance is an offense and using the requisites obtained with it is also an offense.

If at that time when it is offered to the sangha one bhikkhu refuses it by saying, 'This is not allowable,' and that layperson goes away saying, 'If this is not allowable then I will keep it.' Then those other bhikkhus should not say to that bhikkhu, 'You have obstructed the gains of the sangha,' or anything else to that effect. For whoever says such a thing to him has committed an offense (dukkata) because by refusing that single bhikkhu has saved many from committing an offense.

If those bhikkhus refuse the money saying, 'It is not allowable,' and the layperson then says, 'I will give this into the hands of a kappiya or to my

man or keep it myself. You just accept and use the requisites obtained with it.' That is allowable.

The commentary explains that the method shown in this rule does not need to be practised with all kappiyas. It explains that there are ten types and two classes of kappiyas. The details are as follows:

5. If a certain person sends a messenger with a fund for buying a robe for a bhikkhu and that messenger having approached that bhikkhu should say, 'Venerable Sir, such and such a person has sent this money to buy a robe for you. Take this money.' Then that bhikkhu must refuse saying, 'This is not allowable.' If the messenger then asks, 'Venerable Sir, do you have anyone who performs services for you?' Then if there is such a person whether he has been instructed by a layperson saying, 'You perform services for these bhikkhus,' or if he is just a friend or associate of that bhikkhu and performs services for him. Then if at that moment that person is sitting in the presence of that bhikkhu and he points him out saying, 'This is a person who performs services for bhikkhus.' Then if the messenger should give that fund into the hands of that person and say, 'Having bought a robe give it to this Thera,' and then he leaves. Then this is called pointed out by the bhikkhu in his presence. (1)

However if that person is not sitting in the presence of that bhikkhu at that time and the bhikkhu points him out saying, 'In such and such a village a person called such and such performs services for bhikkhus.' Then if that messenger having gone there should give the fund into that person's hands saying, 'Having bought a robe give it to this Thera,' and

then should return to the bhikkhu and inform him of this before leaving. Then this is called pointed out by the bhikkhu not in his presence. (2)

If however the messenger does not return himself to inform the bhikkhu, but sends another person to inform him saying, `Venerable Sir, the fund for a robe was given by us into the hands of that person. You take a robe.' Then this is called a second type pointed out by the bhikkhu not in his presence. (3)

If however the messenger does not send someone like this, but instead before going says to the bhikkhu, `Venerable Sir, I will give the fund for a robe to that person, you take a robe.' Then this is a third type pointed out by a bhikkhu not in his presence. (4)

Thus there are four kappiyas pointed out by a bhikkhu, one pointed out by a bhikkhu in his presence and three pointed out by a bhikkhu not in his presence. In all of these four instances a bhikkhu should practise in exactly the same way as stated in the rule of Raja-sikkhapada. .

If the bhikkhu has been asked by the messenger in the same way as previously stated above and if the bhikkhu because of either having no kappiya or no desire to make such arrangements should say, `I do not have a kappiya.' Then if at that time a person arrives and the messenger gives that fund into that person's hands and leaves after having said, `Take a robe from the hands of this person.' Then this is called pointed out by the messenger in the presence of the bhikkhu. (1)

In another case the messenger enters into the village himself and selects a person and gives the fund into the hands of that person. Then in the same ways as was previously stated either returns and informs the bhikkhu, sends another to inform him, or before going says, 'I will give this fund into the hands of a person named such and such, you take a robe,' and then leaves. These three cases are called pointed out by the messenger not in the presence of the bhikkhu. (2, 3 & 4)

These four together are called kappiyas pointed out by the messenger. In these four cases a bhikkhu should practise in exactly the same way as is said in Mendaka allowance which says:

Bhikkhus, there are people of faith and respect and if they should entrust money in the hands of a kappiya and instruct him saying, 'With this money offer allowable requisites to this Venerable One,' then bhikkhus I allow you to accept whatever allowable requisites are obtained with that money, but bhikkhus, in no way whatsoever do I allow money to be accepted or searched for.'

According to this allowance there is no limit to the number of times a bhikkhu can ask. A bhikkhu, who has not consented to the acceptance of the fund, even if he asked or stood for a thousand times is allowed to accept the allowable requisites obtained. If they do not give anything, then having appointed another person as his kappiya he should cause that person to bring the requisites. [A bhikkhu is not allowed to cause the money to be transferred from one kappiya to another. He should

say to the new kappiya, 'Someone has left a fund for robes with such and such and I need a robe.'] If he wishes to he can inform the original donor, but he does not have to if he does not wish to.

If the bhikkhu has been asked by the messenger in the same way as stated above and the bhikkhu replies, 'I do not have a kappiya.' Then if a certain person present at that time should hear that and say, 'Friend bring that here, I will buy a robe for the Venerable One and give it to him.' Then if that messenger should say, 'Well then friend you give it,' and having given that fund into that persons hands and without informing the bhikkhu should leave (without telling the bhikkhu that he should take a robe from that person). This is called becoming a kappiya by ones own mouth.

In another case if the messenger should simply give the fund to any person and tell him, 'You give a robe to the Venerable One,' and then leave. Then this is called becoming a kappiya by the mouth of another.

These last two types are called kappiyas which are not pointed out. In these cases a bhikkhu should practise in the same way as if they were people who are not relatives or who have not given an invitation to ask for requisites. If they of their own accord bring a robe and offer it then it can be accepted. If they don't he should not say anything.

Even though in the rule only a messenger brings the fund, if the donor brings it himself or it is a fund for food or something else the procedure

is the same as above.

4. **Rupiya-samvohara-sikkhapada**

Whatever bhikkhu should engage in the exchange of any of the various forms of gold, silver, or money has committed a nissaggiya pacittiya offense.

Rupiya-samvohara-sikkhapada prohibited the accepting of gold, silver, or money. This rule prohibits the exchange of gold, silver, and money for other things made of gold or silver (such as jewellery), or for allowable goods (such as robes, bowls, or other requisites). This rule also prohibits the exchange of allowable requisites, or things made of gold or silver, for gold, silver, or money.

The Samantapasadika commentary gives an explanation by way of an example called 'the four unallowable bowls.' It reads:

In order to show the great fault in breaking this rule the four unallowable bowls should be explained: If a bhikkhu having accepted money buys iron ore and has it smelted into iron and then made into an alms-bowl. Then this bowl is called a 'great unallowable bowl' because there is no way whatsoever by which it can be made allowable. If that bowl is broken up and made into cups they would also be unallowable. If it is made into a knife then tooth-woods made with that knife would be unallowable. If it is made into fish hooks then even the fish caught on them would be unallowable. If he were to heat the blade of a knife made

from it and dip it into water or milk and warm them then that water or milk would be unallowable.

If a bhikkhu having accepted money buys a ready-made bowl then that bowl is unallowable. It is said in Mahapaccariya Commentary that, 'That bowl is unallowable to any bhikkhu, bhikkhuni, samanera, samaneri, or sikkhamana.' This bowl can be made allowable again. If he returns it to where he bought it, takes back his money, and gives back the bowl, then it becomes allowable. If then it is obtained in an allowable way it is allowable to use it.

If a bhikkhu having accepted money goes to a bowl shop with his kappiya and having seen a bowl he says, 'I like this one,' and that kappiya gives the money and arranges with the shopkeeper to buy the bowl. Then even though that bowl was obtained by allowable speech it is still unallowable because of the original acceptance of the money. It is no different from the second example. Why are they unallowable for other bhikkhus also? It is because the original money was not forfeited (in accordance with Vinaya in the midst of the sangha).

If a bhikkhu has not accepted the money and a kappiya is sent having been instructed saying, 'Having bought a bowl give it to the Thera.' Then if the kappiya and bhikkhu go together to the bowl shop and having seen a bowl the bhikkhu says, 'Take this money and give me this,' and thus having caused the money to be given he takes the bowl. Then that bowl is unallowable only for that bhikkhu because he arranged the purchase in the wrong way. It is allowable to other bhikkhus because the original money was not accepted.

Mahasuma Thera's preceptor was called Anuruddha Thera and he having such a bowl, filled it with ghee and gave it away to the sangha. Tipitaka Culanaga Thera's disciple also had such a bowl, and so the Thera caused it to be filled with ghee and given away to the sangha. These are the four unallowable bowls.

If a bhikkhu has not accepted the money and a kappiya is sent having been instructed saying, 'Having bought a bowl give it to the Thera,' then if the kappiya and the bhikkhu go together to the bowl-shop and having seen a bowl the bhikkhu says, 'I like this one,' or 'I will take this one,' and the kappiya gives the money and arranges the purchase with the shopkeeper then that bowl is completely allowable and even the Buddha would use it.

Part 4. Forfeiture And Confession

If a bhikkhu has accepted gold, silver, or money then, according to the rules of Vinaya, he must forfeit those unallowable things in the midst of a sangha of bhikkhus first, and then confess that offense. If he has bought anything with that gold, silver, or money then those articles that have been bought must also be forfeited and then the offense is confessed. If at the time of forfeiture a layperson is present then it is allowable to explain to him what has happened. If that layman takes that money and asks, 'What should I get with this?' Then he can be

told, 'Such and such is allowable (ghee, butter, etc.) He cannot be told, 'Buy such and such.' Then if that layperson buys something and offers it to the sangha then all the bhikkhus, *except the one who accepted that money*, can make use of it. If there is no layperson present then the sangha can appoint a bhikkhu to take the money and throw it away.

The Buddha has shown no method by which a bhikkhu who has accepted money or bought things with it can derive benefit. But if the money is forfeited in accordance with Vinaya rules then the rest of the sangha may derive benefit. If the articles and money are not forfeited then no bhikkhu or samanera may use those things.

If a bhikkhu does not forfeit or throw away the money or things bought with it then no matter how many times he confesses he is said to still have that offense. Then if he listens to the recitation of the Patimokkha or declares his purity then he will also commit an offense of conscious lying. The Patimokkha states:

'Whatever bhikkhu who being questioned up to three times knowing that he has committed an offense and yet does not reveal it is one who has told a conscious lie. Venerable Sirs, consciously lying has been declared to be an obstacle to attainment by the Blessed One.'

Part 5. Modern Methods

There are many methods that monks use at present to accumulate and use large funds of money. If you are a monk you will come across different ways in different monasteries. Most of these methods do not follow the procedures laid down in the texts. It is best to avoid these practices which are questionable and doubtful and practise according to the procedures given in the texts.

For example the texts do not instruct a monk to teach a person at the time they try to offer money how to offer allowable requisites. The texts instruct that if the money is brought with the impure intention of giving it to the monk then the monk cannot point out a kappiya. (See [earlier part](#) .)

There is no way to make the offering of money allowable. Money can never belong to a monk. He can never say what to do with money in a fund for requisites, but can only ask for requisites. These points are subtle and most monks do not understand them either through lack of study, tradition, or the subtle influence of desire for a fund.

Then how can a monk who does not accept money obtain allowable requisites? There are several ways allowed by the Buddha to obtain requisites. The easiest way is to ask from someone who is a relative or who has given an invitation to ask for requisites. Normally a bhikkhu cannot ask for requisites from someone who has not given invitation and is not a relative. To do so is wrong livelihood. However if a bhikkhu is ill he can ask for medicine or food from anyone. Also if his robes or bowl have been stolen, or destroyed he can ask from anyone (see Nissaggiya Pacittiya 6 & 21). A bhikkhu can also ask for labour, or

borrow tools. He can ask for someone to bring water from a public source such as a river or dam, but he cannot ask for privately owned water to drink from a person's house. A monk can also take wood, stones, or building materials from unclaimed wilderness where this is permitted by law.

Before his ordination as a novice or monk, a man can arrange a fund of money to supply requisites for when he becomes a monk or novice. Such a fund can be left with a relative or friend and they should be instructed to offer requisites to him after he has been ordained. The newly ordained monk or novice can ask for requisites from the person holding the fund if he is a blood relative, but the monk or novice needs to be given an invitation first before he can ask from a friend. This should be explained to the friend before ordination.

When a man has been ordained, if he still has money in the bank from the time when he was a layman, then he cannot undertake any arrangement of that money for his own benefit. He can leave that money in the bank until he disrobes and not use it while he is ordained. Alternatively, he can give that money away to his parents, relatives, or friends to use, but it cannot be given to any monk, novice, or monastery.

The acceptance and use of a pension while one is ordained is also unallowable. People who wish to retire into the Sangha should make suitable arrangements concerning their pension before taking robes.

Conclusion

The rules concerning money are complex to explain but not difficult to practise; all a bhikkhu needs to do is to refuse to accept money. For those who do keep the rules sincerely they will gain a deeper understanding of Dhamma. They will be able to realize the fruits of the Vinaya which are not found within the letter of the rules, but within the hearts of those who practise it.