Prologue

"Thus have I heard: One time the Blessed One was staying at Savatthi in the Jeta Grove, in Anathapindika's Monastery..."
Numerous discourses of the Buddha begin with these words, and hence the name of that great lay devotee, Anathapindika is well known.

His name means: "One who gives alms (pinda) to the unprotected (a-natha)" and is the honorific of the householder Sudatta of the city of Savatthi. Who was he? How did he meet the Buddha? What was his relationship to the teaching? The
answers to these questions may be found in the many references to him which occur in the traditional texts.

1. How Anathapindika Became a Disciple of the Buddha

In the first year after Siddhattha Gotama's enlightenment, his Order, found in Rajagaha, the capital of the kingdom of Magadha, consisted then of only a few people who, after hearing the Four Noble Truths, had become arahants. Being Liberated Ones, they lived homeless in field and forest, on mountains, and in meadows.

When a wealthy merchant, the brother-in-law of Anathapindika, became a faithful lay follower of the Buddha and saw how they lived, he suggested to the monks that they ask their Master whether he would allow them to have a permanent dwelling.

When the Buddha gave his permission, the merchant at once set about to erect no fewer than sixty dwellings for the monks, explaining that he needed to gain merit.

With the building of that first Buddhist monastery, the foundation for the spread of the Teaching began, for now there would be a training center for the Order in which to educate those who were not yet arahants (Cv 1).

One day Anathapindika, the richest merchant in Savatthi, was traveling on business in the neighboring state of Magadha and came to Rajagaha. As usual, his way led him first to his brother-in-law, to whom he was bound by a warm friendship. As he entered the house, he found to his astonishment that the household hardly noticed him. Hitherto, he had been
accustomed to his brother-in-law's full attention and to the other residents of the house receiving him gladly. But now he saw that they were busy, eagerly making elaborate preparations. He asked his preoccupied brother-in-law what this meant: "A wedding? A major sacrifice? A visit from the king?" But the brother-in-law explained, "Tomorrow the Order of monks with the Enlightened One are coming here, for I have invited them."

Anathapindika became attentive. "Did you say the 'Enlightened One'?" "Indeed," answered the brother-in-law, "tomorrow the Enlightened One is coming."

And Anathapindika asked a second time and a third time, "Did you say the 'Enlightened One'?" Then, breathing a deep sigh of relief, he said, Even the sound alone of these words is indeed rare in this world — the Enlightened One — can one really see him?" His brother-in-law answered that while today was not the time, tomorrow would be.

Moved by many kinds of thoughts and feelings, Anathapindika lay down to sleep. Yet he awoke three times in that night, thinking it was already daytime, so strong was his anticipation of the next day's meeting. Finally he arose even before dawn and went out of the city to the monastery.

In the darkness, however, fear overcame him, doubts arose within him, and all his worldly instincts told him to turn back, but an inner voice assured him that it would be best to continue on. And so through the rest of the night he walked resolutely on.
After a while he saw in the misty dawn a figure walking silently to and fro, Anathapindika stopped. Then the figure called to him in an indescribably harmonious voice: "Come, Sudatta!"

Anathapindika was startled at being addressed in this manner, for no one there knew him by his original name. He was only known as Anathapindika, and besides, he was unknown to the Buddha and had come unexpectedly.

Now he was certain that he was in the presence of the Enlightened One. Overwhelmed by the gravity of the encounter, he fell at the feet of the Blessed One, and asked him in a stammering voice about his well-being. With the answer to this conventional question, Anathapindika came a little closer to the supramundane reality, since the Enlightened One explained that the arahants were always well, for they were beyond all possibilities for suffering.

And then the Enlightened One, leading him step by step, spoke to him of giving, of virtue, of the heavens, of the perils, vanity, and defiling nature of sensual pleasures, and of the benefits of renunciation.

When the Blessed One saw that Anathapindika the householder was ready in heart and mind, pliable, unobstructed, uplifted and serene, he gave him the explanation of the Teaching which is unique to the Enlightened Ones: the noble truth of suffering, its cause, its cessation, and the path. With that, the pure eye of truth (dhammacakkhu) opened for Anathapindika:

"Whatever has arisen, must also cease." Anathapindika, who
had understood the truth of the Teaching, had overcome all doubts and was without any wavering, certain in mind, and relying on no one else in the Master's Dispensation. He had achieved the attainment of stream-entry (sotapatti).

He then invited the Blessed One for a meal the next day at the home of his brother-in-law, and the Master accepted. After the meal, Anathapindika asked the Enlightened One if he might build a monastery for the Order in his hometown of Savatthi. The Buddha answered: "The Enlightened Ones love peaceful places." "I understand, O Master, I understand," answered Anathapindika, overjoyed with the acceptance of his offer. (SN 10.8 = Cv VI.4)

When Anathapindika returned to Savatthi, he encouraged the people along the route to receive the Buddha in a respectful manner. In this way he prepared the way along the Rajagaha-Savatthi road for the Buddha's journey.

Once he arrived in Savatthi, he immediately searched for an appropriate location for the monastery. It had to be neither too close to the city, nor too far. The site should not be one that would be overrun by people in the daytime, nor should there be noise at night. It should be suitable for access by devoted visitors and also fit for those bent on seclusion. At last, in the chain of hills surrounding the city, he found a beautiful forest glade, ideal for the purpose. The area belonged to Prince Jeta, a son of King Pasenadi.

Anathapindika visited Prince Jeta in his palace and asked if the forest were for sale. The prince answered that the large tract of land was not for sale, not even for the appropriate
price of eighteen million. "I will give you that much, right now," replied Anathapindika, but they were not able to come to terms and went to an arbitrator. The arbitrator ruled that the price should amount to as many gold pieces of the eighteen million as could be laid next to each other on the land. One this basis an agreement of sale was reached.

Anathapindika had many carts filled with gold coins, and had them spread out upon the site. Finally only one small patch of ground at the entrance remained bare. He gave the instructions that more gold be brought, but the Prince Jeta announced that he was prepared to build a mighty gate-tower on that spot at his own expense.

This imposing bastion and gate protected the monastery from the outside world, shielded it from the noises of the road, and emphasized the dividing line between the realms of the sacred and the worldly.

Anathapindika then spent another eighteen million for buildings and furnishings. He built individual cells, a meeting hall, a dining hall, storerooms, walkways, latrines, wells, and lotus ponds for bathing, as well as a large surrounding wall. Thus the forest glade was transformed into a monastery and stood apart as a religious sanctuary. (Cv VI.4)

When everything had been completed, the Enlightened One, with his monks, came to Savatthi to take up the residence at the new monastery. On their arrival, Anathapindika invited them for an alms meal. After the meal he addressed the Buddha and asked: "How should I proceed with the offering of this Jetavana?" — "You may dedicate it to the Sangha of
the four quarters, present and future." And so Anathapindika did. Then the Buddha expressed his appreciation to him in the following verses:

"They ward off cold and heat and beasts of prey from there
And creeping things and gnats and rains in the wet season.
When the dreaded hot wind arises, that is warded off.
To meditate and obtain insight in a shelter and at ease —
A dwelling-place is praised by the Awakened One as chief gift to an Order.
Therefore a wise man looking to his own weal,
Should have dwelling-places built, so that
Learned ones can stay therein.
To these food and drink, raiment and lodgings
He should give, to the upright, with mind purified.
Then these will teach him Dhamma dispelling every ill;
He, knowing that Dhamma, here attains Nibbana, cankerless."

— Translated by I.B. Horner

The alms-meal for the monks was followed by a sumptuous celebration for the laity with gifts for everyone. This cost another eighteen million, so altogether Anathapindika spent fifty-four million on the headquarters for the Order. Therefore, he stands at the head of the benefactors. (AN 1.19)

2. **Anathapindika as a Wealthy Patron**

Anathapindika continued to feel responsible for the monastery which he had established. He supplied the monks
who lived there with all necessities. Each morning he sent rice gruel to the monastery, and each evening he supplied all the requirements of clothing, alms bowls, and medicines; all repairs and upkeep in the Jeta Grove were undertaken by his servants.

Above all, several hundred monks came daily to his home — a seven story palace — to receive the noon meal. Every day during meal-times his home was filled with saffron-colored robes and the feeling of saintliness.

When King Pasenadi learned of Anathapindika's generosity, he wished to emulate him and so he supplied alms food for five hundred monks daily. One day, as he was on his way to talk with the monks, he learned from his servants that the monks were taking the food away with them and giving it to their supporters in the city, so that these friends could offer it to them.

The king was mystified, for he had always provided very tasty food, and so he asked the Buddha the reason for the monks' behavior. The Buddha explained to the king that in the palace the courtiers distributed the food without any inner feeling, just following orders as if they were cleaning out a barn or taking a thief to court. They lacked faith and had no love for the monks. Many of them even felt that the monks were idlers who had to be supported by the working population. When anything was given in that spirit, no one could feel good — even when receiving the most expensive meal.

On the other hand, with the faithful householders in the city,
like Anathapindika and Visakha, the monks were welcome and were regarded as spiritual friends who lived for the welfare and benefit of all beings. A humble meal provided by a friend would be worth much more than the most sumptuous meal provided by someone who was indifferent or who did not give in the right spirit:

"Even sour rice gruel becomes sweet when given by a friend." (J 465)

The Buddha added a verse for the king to remember:

A dish may be coarse, savory or sweet,
It may be meager or it may abound,
Yet if offered with friendship and with love,
Then a delicious meal is always found.

— J 346

Anathapindika and Visakha were not only the foremost donors in Savatthi (J 337, 346, 465), but their help was frequently solicited by the Buddha whenever something needed to be arranged with the lay community.

Yet even the wealth of Anathapindika was not inexhaustible. One day treasures worth eighteen million were swept away by a flash flood and washed into the sea. Moreover, he had loaned about the same amount of money to business friends who did not repay him. He was reluctant, however, to ask for the money.

Since his fortune amounted to about five times eighteen million, and he had already spent three-fifths of this for the forest monastery, his money was now running out.
Anathapindika, once a millionaire, had become poor. Nevertheless, he still continued to provide some food for the monks, even though it was only a modest serving of thin rice gruel.

At that time a spirit lived in the seven-storied palace, above the gate-tower. Whenever the Buddha or a holy disciple entered the house, the spirit, following the laws of his realm, was obliged to step down from his place in order to honor the Great Ones. However, this was very inconvenient for the spirit. And so he tried to think of a way to keep the Holy Ones out of the house. He appeared to a servant and suggested the stopping of the alms giving. But the servant paid no attention to these urgings. Then the spirit tried to turn the son of the house against the monks, but this also failed.

Finally, the spirit appeared in his supernatural aura to the householder himself and tried to persuade him to stop the giving of alms since he was now impoverished.

Anathapindika explained, however, that he knew only three treasures: the Buddha, the Enlightened One; the Dhamma, the Teaching; and the Sangha, the Order of Noble Disciples. He was looking after these treasures, and told the spirit to leave his house as there was no place in it for enemies of the Buddha.

Thereupon, the spirit, again following the laws of his realm, had to abandon that place. He betook himself to the deity who was the divine protector of the city of Savatthi and requested an assignment to a new shelter, but was referred to a higher court, that of the Four Great Kings. But these four also did
not feel qualified to make a decision where Holy Ones were concerned and sent the homeless spirit to Sakka, the king of the gods.

In the meantime, however, the spirit had become aware of his wrong conduct and asked Sakka to seek forgiveness on his behalf. The king of the gods required that as a penance the spirit help Anathapindika regain his fortune. First of all, the spirit had to retrieve the sunken gold; moreover, he had to procure unclaimed buried treasure, and finally, he had to persuade Anathapindika's debtors to repay their debts.

With a great deal of effort, the spirit fulfilled these tasks. In doing so, he appeared to the debtors in dreams and demand repayment. Forthwith Anathapindika again had fifty-four million and was able to be as generous as before.

The spirit appeared now before the Enlightened One and asked forgiveness for his malevolent behavior. He received forgiveness, and after the Enlightened One had explained the Teaching to him, he became a disciple. The Enlightened One taught him, moreover, that a person who strove for perfection in giving could not be kept from it by anything in the world, by neither bad nor holy spirits, nor gods, nor devils, nor threat of death. (J 140; J 340)

After Anathapindika had become as wealthy as before, a brahman became jealous of his good fortune and decided to steal from him what, in his opinion, had made him so wealthy. He wanted to abduct the manifestation of Siri, the goddess of fortune, because he thought that then fortune would leave Anathapindika and come to him. He could then
force her to do his bidding. This strange perception was based on the idea that so-called favors of fate, while a reward for earlier good deeds, are nevertheless dispensed by deities, who force them to dwell in the beneficiary's house.

So the brahman went to Anathapindika's house and looked around to see where the spirit of fortune might be found. Like many Indians of his day, he had clairvoyant powers and he saw "Fortune" living in a white cock which was kept in a golden cage in the palace. He asked the master of the house to give him the cock to waken his students in the morning. Without hesitation, the generous Anathapindika granted his wish. However, just at that moment, "Fortune" wandered into a jewel. The brahman also requested this as a present and received it. But then the spirit hid in a staff, a weapon used for self-defense. After the brahman had successfully begged this, the manifestation of Siri settled down on the head of Puññalakkhana, the first wife of Anathapindika, who was truly the good spirit of this house and therefore had the protection of the gods. When the brahman saw this, he recoiled in fright: "His wife I cannot request from him!" He confessed his evil intentions, returned the presents, and deeply ashamed, left the house.

Anathapindika went to the Enlightened One and told him of this strange encounter which he had not understood. The Buddha explained the connection to him — how the world is changed through good works and how, for those with right insight through moral purification, everything is attainable, even Nibbana. (J 284)
Every time the Buddha stayed in Savatthi, Anathapindika visited him. At other times, however, he felt bereft without a tangible support for worship. Therefore, one day he told Ananda of his wish to build a shrine. When Ananda reported this to the Enlightened One, he answered that there are three types of shrines; memorials, monuments, and holy places. The first type was based upon a corporeal relic, which, after the death of an Enlightened One, was stored in a stupa; the second was based on an object which had a connection with the Enlightened One and had been used by him (often an almsbowl); the third was a symbol without a material object. Of these three visible supports for worship, the first was not yet a possibility as long as he was living. The third possibility would not be appropriate for those who could not content themselves with a mere picture or a symbol. There remained only the second possibility.

The Tree of Enlightenment — the Bodhi tree in Uruvela — seemed the best object to serve as a memorial to the Blessed One. Under it the Enlightened One had opened the door to the Deathless, to salvation; under it he had taught and had remained in absorption. So it was decided to plant a small shoot of this tree in Savatthi.

Maha Moggallana brought a cutting from the tree which was to be planted at the gate-tower of the Jeta Grove in the presence of the court and the most distinguished of the monks and laity. Ananda presented the sapling to the king for the ceremonial planting. But King Pasenadi replied, with princely humility, that he served in this life merely as a steward for the
office of the king. It would be more appropriate that someone with a closer relationship to the Teaching consecrate the tree. So he presented the shoot to Anathapindika who was standing next to him.

The tree grew and became an object of devotion for all the pious laity. At the request of Ananda, the Enlightened One spent a night sitting under the tree in order to bestow on it another more distinguished consecration. Anathapindika often sought out the tree and used the memories associated with it and the spiritual upliftment which he received there to focus his thoughts on the Enlightened One. (J 479)

3. The Family of Anathapindika

Anathapindika was happily married. His wife, Puññalakkhana, which means "the one who has the mark of merit," lived up to her name, and as the good spirit of the house, she took care of the servants and of the monks who came at midday. She too, was devoted to the Teaching. Through her brother, who had been one of the first lay disciples of the Buddha, she had become familiar with the Teaching.

Anathapindika had four children, three daughters and a son. Two of the daughters, Little Subhadda and Big Subhadda, were steeped in the Dhamma like their father and had attained stream-entry. And just as they took after their father in spiritual matters, so they did in worldly affairs; they were both happily married. But the youngest daughter, Sumana, surpassed even the rest of her family in her deep wisdom.
Upon hearing the Buddha, she had quickly attained the second step of purification, becoming a once-returner. She did not marry, but not because she had renounced marriage. In fact, when she saw the happiness of her two sisters, she became sad and lonely. Her spiritual strength did not suffice to overcome her depression. To the deep sorrow of her family, she wasted away, eating nothing, starving to death. She was reborn in the Tusita heaven, the highest form of existence in the sensual realm, and there she had to purge herself of the residue of dependence on other people, her last desire directed outwardly. (Dhp Comy)

The only son of Anathapindika, Kala the Dark One, was at first a strain on his father's house. He did not want to know anything of the Teaching, immersing himself completely in his business affairs. Then one day his father urged him to observe a holy day, offering him one thousand pieces of gold if he would keep the Uposatha day. Kala consented, and soon found it relaxing to take one day of the week off from business to enjoy himself in the company of his family.

Because of this, the fasting regulations of the Uposatha day did not weigh too heavily on him. Then his father made a second request and offered him another thousand if he would come to the monastery with him one holiday afternoon in order to listen to the Teaching. Kala gladly agreed and it became the turning point of his life.

Through the discourse of the Enlightened One, he attained stream-entry. His daily life became ennobled, just as in his father's case, and he also became a major benefactor of the
Order, known by the name of "Little Anathapindika." (Dhp Comy)

Kala was married to Sujata, a sister of the famous lay devotee Visakha, the mother of Migara.[1] She was very proud of her family background and her wealth on both sides. Because her thoughts revolved around nothing else but these trifles, she could not arouse any noble thoughts. She was unfulfilled, dissatisfied and peevish, and she vented her unhappiness on others. This was seen in the hostile and angry way in which she treated everyone. She would beat her servants, and whenever she appeared, she spread fear and terror. Nor did she follow the rules of propriety in her relations with her parents-in-law and her husband. Thus she increasingly made herself and object to be scorned.

One day after a meal, as the Buddha was giving a discourse, much shouting and yelling was heard in the house as Sujata was again scolding the servants. The Enlightened One interrupted his discourse and asked Anathapindika what kind of a commotion this was, that sounded like the noisy shouts of fisher folk. The householder answered that it was his own daughter-in-law, who did not behave properly towards her husband or his parents, who did not give alms, who was faithless and unbelieving, and who was forever causing conflict.

Then an unusual thing happened: the Buddha asked that she be called. When she appeared before him, he asked her which of the seven types of wives she wanted to be. She replied that she did not understand the meaning of this, and asked for
more explanation. So the Enlightened One described the seven kinds of wives to her in verse:

Who, with mind corrupted, is unfeeling
Loves other men but her husband despises,
He who with wealth has gained her
She even seeks to kill — a Slayer is such a wife.

Whatever her husband gets for her by trade,
By skilled profession or a farmer's work,
She tries to filch a little just for herself.
Such a wife may well be called a Thief.

The slothful glutton, bent on idling,
A woman rude and fierce with coarse speech,
He who supports her, she dominates.
Such a wife a Tyrant must be called.

She who always for her husband cares
With sympathy, like a mother for her son,
Who carefully guards his stored-up wealth,
Such a wife may Motherly be called.

She who holds her husband in the same regard
As younger sister holds the elder born,
Who humbly serves her husband's every wish,
As Sisterly is such a wife known.

She whom her husband's sight will always please,
Like friends who see each other after long a time,
Who nobly bred and virtuous, devoted to her husband,
A Friend is she as well as wife.

From anger free, afraid of punishment,
Who bears with her husband with patient heart,
And without grudge obeys his every wish,
A Handmaid is she and a wife.

Who is called a Slayer, a Tyrant, or a Thief,
Who is rude, unvirtuous, and disrespectful,
Such kinds of wives will on their death
To hellish worlds of misery depart.

But wives like Mother, Sister, Friend and Handmaid,
Firm in virtue, imbued with long termed self-control,
Such kinds of wives will on their death
To happy destinies depart.

"These, Sujata, are the seven kinds of wives a man may have," said the Blessed One, "and which of them are you?"

Deeply moved, Sujata replied that from then on she would strive to be a handmaid to her husband. The words of the Enlightened One had shown her how to conduct herself as a wife. Later she became a faithful disciple of the Buddha, to whom she was ever grateful for her salvation.

News of the conversion of Sujata quickly spread. One evening when the Buddha came into the lecture hall and asked what conversation the monks were having, they reported that they were discussing the miracle of the
Dhamma. They had been praising the mighty power of an Awakened One who had made such a charming wife out of the former house dragon Sujata. Thereupon the Buddha told them how he had already tamed her once in an earlier existence. That time, she had been his mother, and he had stopped her scolding and domineering through a comparison between the odious crows and the sweet songbirds. (J 269; AN 7.59)

Finally, mention is made of a nephew of Anathapindika. He had inherited a fortune of forty million but lived a wild life, squandering, drinking, and gambling everything away. He gave away thousands to various entertainers, women, and obliging friends. When he had exhausted his inheritance, he asked his wealthy uncle for support. His uncle gave him a thousand gold pieces and told him that he should use this to start a business. But again he wasted all of his money, and appeared once more at the palace of Anathapindika, who this time gave him five times as much as before, without a single condition, but as a severance. But even the warning that this would be the last of the money did not keep the nephew from his wasteful ways. For the third time he begged his uncle for money. Anathapindika gave the young man two pieces of clothing, but he wasted these, too, and was shameless enough to call on his uncle for a fourth time. This time, however, he was told to leave. If he had come as one of the many beggars and not as a demanding nephew, he certainly would not have asked in vain for sustenance from the house of Anathapindika. But this he did not do, for he did not want almsfood but money to squander.
Because he was too lazy and stubborn to earn his own living, yet was not willing to beg, he died wretchedly. His body was found at the city wall and was thrown onto the refuse pile. When Anathapindika heard of this, he asked himself whether he could have prevented this sad ending. He told the Buddha the story and asked if he should have acted differently. The Buddha, however, resolved his misgivings, and in his omniscience explained how that nephew belonged to the fortunately small number of insatiable people who were like bottomless vats. He had perished because of real external needs, and this same situation had already occurred in earlier lives. (J 291)

4. Anathapindika's Associations with Friends

Once Anathapindika had attained Stream-entry, he was unswervingly committed to observing the precepts, to purity of mind, to the endeavor to influence those around him toward good. So he lived in purity amongst like-minded people. Not only his immediate family, but also his employees and servants strove to practice generosity, to keep the five precepts, and to observe the holy days. (J 382) His home became a center of kindness and goodwill, and this attitude spread to his environment, to his friends and associates. He did not force his ideas on them, nor did he evade the problems of everyday life. Some details of his life in those days are contained in the scriptures.

Once a group of drinking companions in Savatthi ran out of money. They wondered how they could get more brandy, and one of them thought of drugging the wealthy Anathapindika
and then, when he had become unconscious, robbing him. They knew that he always took a particular route to visit the king, and so they set up a small brandy shop along the way. When Anathapindika came along, they invited him to have a drink with them. But thinking to himself: "How can a devout follower of the Exalted One drink brandy?" he declined the invitation and continued on to the palace.

The depraved drinkers, however, tried to entice him once again on his return trip. Then he faced them directly and said that even they did not want to drink their own brew since it stood just as untouched as on the earlier trip. Were they planning to make him unconscious and then rob him? When he bravely confronted them with these words, they fled in terror. (J 53)

Anathapindika knew how to differentiate between his own observance of the precept not to drink alcohol and the behavior of others, as is shown in the following example:

One of Anathapindika's friends dealt in spirits. In spite of this, Anathapindika maintained their friendship. Once when the wine dealer suffered a major loss of merchandise through the carelessness of an employee, Anathapindika was entirely sympathetic and treated his friend no differently than any other friend who had met with misfortune. He himself set a good example, but forced his ways on no one and reproached no one. (J 47)

Once when Anathapindika was in a region where there was danger of falling into the hands of robbers, he preferred the inconvenience of traveling without a night's rest rather than
expose himself to the risk of an attack. (J 103) He was true to the instructions of Lord Buddha, that one may overcome some things by fleeing from them, without a display of false heroism.

Anathapindika avoided being robbed in other ways. He had a friend with the unfortunate name "Unlucky Bird," who had been his friend since childhood. When this friend needed money, Anathapindika helped him generously and appointed him to a job in his own household. His other friends criticized him for this — the fellow had an inauspicious name and he came from rather low origins.

But Anathapindika rebuffed them, "What's in a name? The wise pay no attention to superstition." When Anathapindika went on a business trip, he entrusted his house to this friend. Some thieves heard of the departure of the wealthy man and planned a burglary. When they had surrounded the house, the vigilant "Unlucky Bird" beat drums and made so much noise that it sounded as if a celebration were in progress. This convinced the thieves that the head of the house had not really left, so they threw away their tools and fled. When Anathapindika heard of this he said to his friends, "See, that 'Unlucky Bird' has done me a great service. Had I listened to you, I would have been robbed." (J 83, 121)

Most of Anathapindika's friends were religious people, although some of them revered the various wandering ascetics who represented the many sects and diverse beliefs prevalent in India at that time. One day Anathapindika suggested that a large group of his friends come to listen to
the Buddha. They went willingly and were so stimulated by the Enlightened One's Teaching that they professed themselves to be his followers. From then on they regularly visited the monastery, gave donations, and observed the precepts and the holy days. But as soon as the Buddha left Savatthi, they deserted the Teaching and once again followed the other ascetics with whom they had daily contact.

Several months later, when the Buddha was again at Savatthi, Anathapindika again brought his friends to see him. This time the Awakened One not only presented the edifying aspects of the Doctrine, but also warned the apostates that there was no better or more comprehensive protection against suffering in the world than the Threefold Refuge in the Buddha, the Dhamma, and the Sangha.

This opportunity was seldom available in this world, and whoever forfeited it would be extremely sorry. Whoever, though, took the Three Refuges would escape the hell regions and would attain to one of the three happy destinies: a good human rebirth, one of the heavenly abodes, or Nibbana. Then he summarized this exhortation in these verses:

Who in the Buddha refuge take,
They shall not go to realms of woe.
When they lay aside the human frame,
They shall fill up the hosts in heaven.

Who in the Dhamma refuge take,
They shall not go to realms of woe.
When they lay aside the human frame,
They shall fill up the hosts in heaven.

Who in the Sangha refuge take,
They shall not go to realms of woe.
When they lay aside the human frame,
They shall fill up the hosts in heaven.[2]

To mountains and to forests many go for refuge,
To shrines and trees and groves, by fear impelled.
Not one is a safe refuge, not one a refuge that is final,
Not by going to such a refuge can one find the freedom from all suffering,

But he who takes in Buddha, Dhamma, Sangha, his refuge,
Who sees with right wisdom the Fourfold Noble Truth —
Of suffering, its cause and its transcending,
And of the Noble Eightfold Path which to the stilling of all suffering leads —

He finds a refuge that is safe, a refuge that is final.
Going to such a refuge leads to freedom from all suffering.[3]

The Buddha stimulated these merchants to think along different lines and made their minds so receptive for hearing what is particular to the Buddhas, the teaching of the Four Noble Truths, that they all attained stream-entry. In this way, Anathapindika's attainment also became a blessing for his friends. (J 1)
5. Discourses by the Blessed One

Of the forty-five rainy seasons[4] of his life as a teacher, the Buddha spent nineteen in Savatthi in Anathapindika's monastery in the Jeta Grove. Whenever he spent the three or four months of the rainy season there, Anathapindika would usually visit him twice a day, often just to see him, but frequently to hear a discourse. Anathapindika was reticent about asking the Exalted One questions. As the most generous benefactor of the Order, he did not want to create the impression that he was merely bartering his contributions for personal advice. The donations were for him a matter of the heart, a joy, given without any thought of reward — they were in themselves sufficient for him. He thought that the monks and the Buddha would not regard the instruction as an obligation or a compensation for the benefactor, but that they would be a heart-felt joy for them, too.

Therefore, when Anathapindika came to the Buddha, he would sit quietly off to one side and wait to see whether the Exalted One would give him any instruction. If the Awakened One said nothing, Anathapindika would sometimes relate one of the episodes of his life, of which several have been recounted. He would wait to see whether the Exalted One had any comments to offer, approving or criticizing his behavior, or whether he would use that special event as a point of departure for a discourse. In this way he connected all that he experienced in his everyday life with the Teaching.

Many of the occasions when the Buddha gave instructions to Anathapindika have been recorded in the Pali canon. They
constitute a comprehensive code of conduct for the conscientious lay follower of the Buddha, so that Anathapindika has also become a benefactor to all those in future times who are trying to follow the Teaching. These discourses, which are contained in the Anguttara Nikaya,[5] range from the simplest message to the most profound. A few are mentioned here, beginning with the most basic advice to the laity:

"Housefather, possessed of four things, the noble disciple has entered on the householder's path of duty, a path which brings good repute and leads to the heaven world. What are the four? "Herein, housefather, the noble disciple waits upon the order of monks with the offer of a robe, almsfood, lodging... and medicines for use in sickness. These are the four things."

— AN 4.60

"Housefather, there are these four kinds of bliss to be won by the householder: ...the bliss of ownership, the bliss of wealth, the bliss of debtlessness, the bliss of blamelessness.

"... A man has wealth acquired by energetic striving, amassed by strength of arm, won by sweat, lawful and lawfully gotten. At the thought: 'Wealth is mine acquired by energetic striving...,' bliss comes to him, satisfaction comes to him. This, housefather, is called, 'the bliss of ownership."

"... A man by means of wealth acquired by energetic striving... both enjoys his wealth and does meritorious deeds therewith. At the thought: 'By means of wealth acquired... I both enjoy my wealth and do meritorious deeds,' bliss comes
to him, satisfaction comes to him. This, housefather, is called 'the bliss of wealth.'

"... A man owes no debt great or small to anyone. At the thought: 'I owe no debt, great or small, to anyone,' bliss comes to him, satisfaction comes to him. This, householder, is called 'the bliss of debtlessness.'

"... The noble disciple is blessed with blameless action of body, blameless action of speech, blameless action of mind. At the thought: 'I am blessed with blameless action of body, speech, and mind,' bliss comes to him, satisfaction comes to him. This is called 'the bliss of blamelessness.'

"Such, housefather, are the four kinds of bliss to be won by the householder..."

— AN 4.62

"There are, O householder, five desirable, pleasant, and agreeable things which are rare in the world. What are those five? They are long life, beauty, happiness, fame and (rebirth in) a heaven. But of those five things, O householder, I do not teach that they are to be obtained by prayer or by vows. If one could obtain them by prayer or vows, who would not do it?

"For a noble disciple, O householder, who wishes to have long life, it is not befitting that he should pray for long life or take delight in so doing. He should rather follow a path of life that is conducive to longevity. By following such a path he will obtain long life, be it divine or human.

"For a noble disciple, O householder, who wishes to have beauty... happiness... fame (rebirth in) a heaven, it is not
befitting that he should pray for them or take delight in so doing. He should rather follow a path of life that is conducive to beauty... happiness... fame... (rebirth in) a heaven. By following such a path he will obtain beauty, happiness, fame, and (rebirth in) a heaven."

— AN 5.43

"Householder, there are five reasons for getting rich. What five?

"... A noble disciple with riches gotten by work and zeal, gathered by the strength of the arm, earned by the sweat of the brow, justly obtained in a lawful way, makes himself happy, glad, and keeps that happiness; he makes his parents happy, glad, and keeps them so; so likewise his wife and children, and his servants.

"... When riches are thus gotten, he makes his friends and companions happy, glad, and keeps them so.

"... When riches are thus gotten, ill-luck... is warded off, and he keeps his goods in safety.

"... When riches are thus gotten, he makes the five oblations to kin, guests, spirit, kings and deities.

"... When riches are thus gotten, the noble disciple institutes offerings of lofty aim, celestial, ripening to happiness, leading heavenward, for all those recluses and good men who abstain from pride and indolence, who bear all things in patience and humility, each mastering self, each calming self, each perfecting self.

"Now if the wealth of that noble disciple, heeding these five
reasons, come to destruction, let him consider thus: 'At least I've heeded those reasons for getting rich, but my wealth has gone!' — thus he is not upset. And if his wealth increase, let him think: 'Truly, I've heeded those reasons and my wealth has grown!' — thus he is not upset in either case."

— AN 5.41

The importance of the preceding discourses is further emphasized by the fact that the Buddha impressed them again on Anathapindika on another occasion in a slightly different form. On that occasion he said to him:

"Housefather, there are these four conditions (to realize which is) desirable, dear, delightful, hard to win in the world. What four?

"(The wish:) 'Oh may wealth by lawful means come to me!'
"'Wealth being gotten by lawful means, may good report attend me along with my kinsmen and teachers!'
"'... May I live long and reach great age!'
"'... When body breaks up, on the other side of death may I attain the heaven world!'

"Now, housefather, to the winning of these four conditions, four conditions conduce. What four?
"'Perfection of faith, perfection of virtue, perfection of generosity, and perfection of wisdom.'

— AN 4.61

Faith can only be won if one fully acknowledges the Blessed One and his message about the nature of existence. One can
only attain virtue if one fulfills the five minimum precepts for the moral life. Generosity is possessed by one who is free from the defect of avarice. One achieves wisdom when one realizes that if the heart is riddled with worldly passions, malevolence, lassitude, agitation, absent-mindedness, and doubt, then one does what should not be done and fails to do what should be done.

But one who does evil and neglects good, will lose his reputation and his good fortune. On the other hand, one who constantly investigates and observes his inner impulses and motives, is one who begins to overcome the five hindrances.[6] Hence their conquest is a consequence of wisdom. If the noble disciple — through faith, virtue, generosity, and wisdom — is well on the way to obtaining the four desired things, namely, wealth, good reputation, long life, and a path to a good rebirth, then he uses his money to accomplish four good deeds. He makes himself, his family, as well as his friends happy; he avoids accidents; he performs the five above-mentioned duties; and he supports genuine ascetics and priests. By whomever wealth has been spent in other than these four ways, those riches have not fulfilled their purpose, and they have been senselessly squandered. But whoever has diminished his wealth because of spending it for these four purposes, has used it in meaningful way. (AN 4.61)

On yet another occasion, the Buddha explained the difference between right and wrong conduct for the lay disciple in the discourse on people who indulge in worldly pleasures. There he says: The most foolish kind of person is one who, having
obtained possessions in dishonest ways, does not even enjoy the use of them himself, and neither does he use them to benefit others. Slightly more sensible is the person who at least derives happiness and joy from ill-gotten gains. Still more sensible is the one who uses them to make others happy. Even on these lowest planes of forcible and illegal acquisition of money and goods which the ordinary person indignantly and indiscriminately condemns, the Awakened One sees fine distinctions in the behavior and attitudes of people.

The person who recognizes that the elementary purpose of grasping for wealth is at least to obtain some comfort for himself, could be made to see how, through having an honest income, he can obtain more benefit. And one who derives additional pleasure by giving some pleasure to others too, will readily understand that he has obviously given no joy to those whom he has cheated or robbed, while by making money honestly, he does not hurt anyone.

The second group of people are those who earn money entirely in dishonest ways but at least partly through honest work. Among these, too, are those who bring joy neither to themselves nor to others; those who at least enjoy their wealth; and those who also gladden others. Finally, the third group consists of those people who earn their living entirely in honorable ways and likewise fall under the four groups.

In the last case, there are again two types: those who are strongly attached to their wealth and being infatuated are unaware of its inherent danger, not seeking a way out of it; and there are those who are not attached to their wealth and
not infatuated by it, but are aware of its inherent dangers and know the way out of it. So there are ten types of people who enjoy worldly pleasures concerned with wealth. (AN 5.91)

Once the Buddha asked Anathapindika whether alms were provided in his house. This refers, according to the Commentary, only to alms given to the needy. The Buddha knew, of course, that alms were generously given to the Order of Monks (the Sangha) in Anathapindika's house. From this arose a talk on the qualitative grades of excellency in giving. The Buddha explained: "Whether one gives coarse or choice alms, if one gives it without respect and politeness, not with one's own hand, gives only left-overs, and without belief in result of actions, then wherever he is reborn as a result of his giving of alms, his heart will have no inclination for fine food and clothing, fine vehicles, for the finer five sense-objects. His children, wife, servants and laborers will not obey him, not listen to him, and not pay him attention. And why is that so? Because this is the result of actions done without respect."

In connection with this, the Buddha told how, in an earlier life, as a rich brahman called Velama, he himself had distributed an enormous amount of alms but none of the recipients had been worthy of the gifts. Far more meritorious than large donations to unworthy people would be a single feeding of noble disciples, from stream-winners to arahants. Even more meritorious would be the feeding of a paccekabuddha or of a hundred paccekabuddhas, and even more so the giving of alms to a Buddha, or the building of a monastery.
But better yet would be taking refuge in the Buddha, the Dhamma and the Sangha. And this deed would be perfected if one observed the five precepts. It would be still better if one could imbibe a slight fragrance, if only for a moment, of an all-encompassing radiation of love. The best of all, however, the ultimate, would be to cultivate, even for the time of a finger-snap, the thought of impermanence. (AN 9.20)

This speech shows the gradations of practice: of giving, of virtue, of the excellence of universal love, and finally, the unwavering realization of the impermanence of all conditioned things. Without making efforts in giving, in virtue, and in impartial love for all fellow creatures, the concentrated contemplation of impermanence is not possible; for in peace and quiet which this practice requires, pangs of conscience or other dark thoughts can arise.

This exposition on the kinds of giving recalls another short discourse. It is the only one in which Anathapindika himself asks a question, namely, how many were there worthy of receiving gifts. The Buddha answered that there were two kinds: those who were on the way to liberation, and those who had already attained it. (A II.27)

While in the talks mentioned thus far the purification of the heart has been more or less indirectly stressed, at another time the subject was directly approached. On that occasion the Buddha said to Anathapindika: "If the heart is corrupted, then all actions, words, and thoughts are tainted, too. Such a person will be carried away by his passions and will have an unhappy death, (just as) gables, rafters, and walls of a badly
roofed house are unprotected and will decay because they will rot when drenched with rain." (AN 3.107-108)

One time Anathapindika went with several hundred lay followers to the Buddha, who spoke to them thus:

"To be sure, you householders provide the monastic community with clothing, food, shelter, and medicine, but you should not be satisfied with that. May you also from time to time strive to enter and abide in the joy of (inner meditative) seclusion!"[7]

After these words the venerable Sariputta added the following:

"At a time when the noble disciple dwells in the joy of (meditative) seclusion, five things do not exist in him: there is no pain and grief connected with the senses;[8] no pleasure and gladness connected with the senses; no pain and grief connected with what is unwholesome;[9] no pleasure and gladness connected with what is unwholesome;[10] no pain and grief connected with what is wholesome."[11]

— AN 5.176

On another occasion when Anathapindika and many lay followers again visited the Buddha, the blessed One said to Sariputta:

"A white-clad householder who is restrained in his actions according to the five precepts and who can, easily and without difficulty, obtain at will the four lofty mental abidings which bring happiness in the present — such a householder may, if he so wishes, declare of himself: 'Destroyed for me is
(rebirth in) hell, destroyed is animal rebirth, destroyed the realm of ghosts; destroyed for me are the lower worlds, the unhappy destinies, the abysmal realms; I have entered the stream, no more subject to fall into the states of woe, affirmed, assured of final enlightenment.'

"In what five precepts are his actions restrained? A noble disciple abstains from killing, from taking what is not given, from wrong sensual behavior, from lying, and from intoxicants that cause indolence.

"And what are the four lofty mental abidings bringing happiness in the present, which he can obtain at will?

"A noble disciple has unshakable faith in the Buddha, unshakable faith in the Teaching, unshakable faith in the Order; and he is possessed of virtues beloved by the Nobles—virtues that are unbroken, unviolated, untarnished, without blemish, bringing freedom, praised by the wise, uninfluenced, conducive to concentration.

"These are the four lofty mental abidings bringing happiness in the present, which purify the impure mind and cleanse the unclean mind. These he obtains at will, easily and without difficulty."

—AN 5.179

At another time the attainment of stream-entry was explained to Anathapindika in three different ways— but only to him alone. The Buddha said:

"When in the noble disciple the five fearsome evils have disappeared, when he possesses the four attributes of stream-
entry, and if he understands wisely and well the noble method, then he can regard himself as a stream-enterer. However, one who kills, steals, engages in sexual misconduct, lies, and takes intoxicants, generates five fearsome evils both in the present and in the future, and experiences pain and grief in his mind. Whosoever keeps away from the five vices, for him the five fearsome evils are eliminated. Secondly, he possesses — as attributes of stream-entry — unshakable trust in the Buddha, in the Dhamma, in the Sangha, and he keeps his virtue unbroken. And thirdly, he has fully seen and penetrated the noble method, that is, the dependent origination."

— AN 10.92

One incident is reported where Anathapindika wanted to visit the Buddha one morning, but because it was still too early, he went to the monastery of some brahman pilgrims. Since they knew him as a follower of the Buddha, they asked him which views the ascetic Gotama held. He replied that he didn't know all the views of the Exalted One. To the question of which views the monks held, he replied again that he did not know all their views. Thereupon he was asked what view he himself held. He replied:

"What views I hold, O honorable ones, would not be difficult for me to explain. But may I first ask the honorable ones to present their own views. After that it will not be difficult for me to explain what kind of views I hold."

The pilgrims explained their notions of the world. One held it to be eternal, another held it not to be eternal; one held it to be
finite, another held it to be infinite; one believed that body and life were identical, others supposed them to be distinct; some believed that Enlightened Ones endured after death, others said that they were destroyed.

Then Anathapindika spoke: "Whichever of these views held, it could only come from one of two sources: either from one's own unwise musings, or through the words of another. In either case, the view has arisen conditionally. Conditioned things, however, are transitory; and things of a transitory nature involve suffering. Hence, one who holds views and opinions clings to suffering, succumbs to suffering."

Then the pilgrims wished to know what views Anathapindika held. He answered: "Whatever arises is transitory; the transitory is of the nature of suffering. But suffering does not belong to me, that is not me, that is not my self."

Seeking a rebuttal, the pilgrims argued that he himself was involved in as much as he clung to the view he had just expressed. He replied that that was not the case, for he had perceived those facts in accordance with reality, and besides that, he knew the escape from it, as it really is — in other words, he used the view only as a means and in time would also discard it. Thereupon the pilgrims were unable to respond, felt defeated, and sat in silence.

Anathapindika went quietly to the Blessed One, reported the conversation to him, and heard the Buddha's praise: "You were right, householder. You should guide those deluded ones more often into harmony with the truth." And then he delighted and encouraged him with a discourse. After
Anathapindika had left, The Blessed One said to the monks that even a monk who had lived one hundred years in the Order would not have been able to speak better to the pilgrims than Anathapindika the householder had done. (AN 10.93)

Finally, two other incidents can be reported: Anathapindika was ill and requested a visit from a monk in order to receive consolation. Because Anathapindika had done so much as a benefactor of the Order, there was no question that his request would be fulfilled. The first time, Venerable Ananda came to him; the second time, Venerable Sariputta. The Venerable Ananda said that one of untrained mind was afraid of death and of what came after it, because it lacked four kinds of trust: he did not believe in the Buddha, the Dhamma, the Sangha, nor did he possess the virtues which were dear to the noble ones. But Anathapindika replied that he had no fear of death. He possessed unshakable trust in the Buddha, in the Dhamma, and in the Sangha. As for the rules for householders, he knew of none which he was still violating. Then Venerable Ananda praised him and said that he had just declared the fruit of stream-entry. (SN 55.27)

When Venerable Sariputta visited, he said to Anathapindika that, unlike the untrained worldling for whom hell was imminent, he had faith in the Three Jewels and had not yielded to vice. If he were now to concentrate very strongly on his faith in the Buddha, the Dhamma, and the Sangha, and on his own virtue, then his sickness would disappear through this meditation. He did not, like those who were untrained,
have wrong views, wrong intentions, wrong speech, wrong action, wrong livelihood, wrong effort, wrong mindfulness, wrong absorption, wrong knowledge, or wrong liberation. If he would consider the fact that he, as a stream-winner, was in possession of the ten noble factors, flowing in the direction of right liberation, then through this meditation his illness would vanish.

Through the strengthening power of this contemplation, Anathapindika recalled his great good fortune to be a noble disciple, and because of this excellent spiritual medicine, the disease disappeared immediately. He stood up, invited the Venerable Sariputta to have his meal, and carried on a further discussion with him. At the end, the Venerable Sariputta gave him three verses to remember:

Whoever has faith in the Tathagata,
Unwavering and fixed,
Whose life is good,
Praised by the Noble Ones and dear to them;

Whoever is likewise loyal to the Order,
Whose views are clear and straight —
'He is not poor,' they say,
'Not lived in vain the life of such a man.'

Therefore the wise should cultivate (these three),
Faith, virtue and
Clear-seeing of the Dhamma,
Bearing the Buddha's message in their minds.
Eighteen Anathapindika discourses have been briefly recounted. Fourteen were given at the Exalted One's instigation; one arose when Anathapindika posed a question; in another he reported how he had taught others; and in two he was instructed by Venerable Ananda and Venerable Sariputta. These eighteen discourses reveal how the Buddha made the teaching clear to the laity and inspired them to joyful endeavors.

6. The Death of Anathapindika

The householder Anathapindika became sick a third time with very strong pains which were getting worse and not easing. Again Anathapindika asked Venerable Sariputta and Venerable Ananda for assistance. When Venerable Sariputta saw him, he knew that Anathapindika was nearing death, and gave him the following instructions:

He should practice freeing himself from clinging to the six sense faculties and not attach his thoughts to them; secondly, he should practice releasing himself from dependence on the six objects and not attach his thoughts to them either. Thirdly, he should stop clinging to the connecting link between the six senses and the six sense objects, as well as to the six sense contacts, the six feelings, the six elements, the five aggregates and the four formless realms, as well as to all that is seen, heard, thought, perceived, and investigated in the mind.

Anathapindika must have followed this detailed presentation
with his heart so that even as he was listening, he was already practicing in the way the wise and holy Venerable Sariputta had instructed him. At the end of the instructions, tears came to Anathapindika's eyes. The Venerable Ananda turned to him compassionately and asked him to calm himself and be at peace. But Anathapindika replied: "I cannot calm myself and be at peace, O worthy Ananda. I have served the Master and the spiritually accomplished monks for a long time, and yet I have never heard such a profound discourse."

Then Venerable Sariputta said: "Such profound talk, O householder, will not be clear enough for white-clad lay followers; it is clear enough for ascetics."

Anathapindika answered: "Venerable Sariputta, let such talks on the Dhamma be given to white-clad laity, too. There are those with just a little dust on their eyes. If they don't hear such teachings, they will be lost. Some may be able to understand."

The difference from the previously presented teaching of the Buddha is significant. Here we are concerned with ultimate questions, with the highest deliverance, not just on a theoretical basis but as practice. Anathapindika was aware, as a disciple who possessed the fruit of stream-entry, of the transitory nature the five aggregates of clinging, and he himself had expressed the fact that he knew the three characteristics of existence: impermanence, suffering, and non-self. But there is a great difference as to whether one merely hears these things and ponders them, or whether one actually practices and applies their relevance to oneself. In
this distinction lies the essential difference between the methods the Buddha used to teach householders and he used to teach monks.

For the laity, insight into the nature of existence was presented as a matter of knowledge, and this teaching was given at first to the monks as well. But for the many monks who had progressed further, the Buddha introduced the practice that would lead to complete liberation even in this life. Only if one sees that Venerable Sariputta's exposition was a practical step-by-step approach to Nibbana, can one understand that Anathapindika had never heard the core of the Teaching presented in quite such a manner.

In his dying hour he was already far removed from his worldly concerns and, while thinking of the Dhamma, had renounced attachment to worldly possessions as well as his body; thus he found himself in a situation comparable to that of the most advanced monks. Under these circumstances, Venerable Sariputta was able to give him such instructions as would have the most far-reaching effects.

After advising Anathapindika in this way, Venerable Sariputta and Venerable Ananda left. Shortly thereafter, the householder Anathapindika died and was reborn in the Tusita Heaven, where his youngest daughter had preceded him. Yet he was so genuinely devoted to the Buddha and the Sangha that he appeared in the Jeta Grove as a deva, filling the whole area with heavenly light. He went to the Buddha and, after paying homage to him, spoke the following verses:

"O blessed is this Jeta Grove, frequented by the holy Order,
Where the Dhamma King resides, the fount of all my happiness.
By deeds, by knowledge, by righteousness,
By virtue, by the sublimest life,
By these are mortals purified, and not by lineage nor by wealth.
A wise man, therefore, seeing his own good,
Wisely will he choose the Dhamma, that he may thus be purified.
Like Sariputta in his wisdom, in his virtue, and in highest peace,
At best a bhikkhu who has gone across, can only equal him."

— MN 143; SN 2.20

Notes:

1. Actually, Visakha was Migara's daughter-in-law. But because she taught him the Dhamma, she became know as his mother.


3. Dhammapada, vv 188-192.

4. Rainy season (*vassa*): the monsoon season when the monks and nuns remain in their monasteries and practice meditation intensively.


7. *pitim pavivekam*. Joy (*piti*) is present in the first and second of the meditative absorptions (*jhana*).[Go back]

8. "Connected with the senses," i.e., with sense *desire* and the sense *objects*.

9. This in the case of the failure when intentions or actions are unwholesome.

10. This in the case of success in unwholesome intentions or actions.

11. This in the case of failure in wholesome intentions or actions.

were made in accordance with the ATI style sheet.

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