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Iṇa Sutta

The Discourse on Debt | A 6.45/3:351-354

Theme: Karma is like debts and interests that accumulate

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1 The Sutta and its highlights

1.1 The Iṇa Sutta (A 6.45) is about financial debt and spiritual debt. While the former limits our physical and worldly growth, and even brings discomfort and suffering here and now, the latter is more serious, entailing spiritual suffering here and hereafter. The Sutta is divided into three parts, with the first dealing with *worldly poverty and financial debt* [§§1-7], the second with *spiritual poverty* [§§8-16], and closes with a verse teaching [§§17-32].

1.2 WORLDLY POVERTY. In the first half of the Iṇa Sutta, the Buddha gives an insight into worldly poverty and financial debt [§§1-7]. Those who are likely to fall into debts and suffer as a result are “those who enjoy sensual pleasures in the world” (*lokasmim kāma, bhogino*), or in simple terms, those who are worldly [§1]. The troubles attending debts for such people are sixfold, namely:

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| (1) <u>poverty</u> (<i>dalidda</i>): | the poor tend to resort to borrowing out of desperation [§1]; |
| (2) <u>debt</u> (<i>iṇa</i>): | being “poor, having nothing, in need,” they fall into debt [§2]; |
| (3) <u>interest</u> (<i>vaddha</i>): | borrowing money entails payments of interests [§3]; |
| (4) <u>being pressed</u> (<i>codana</i>): | when pressed for payment, they are unable to do so [§4]; |
| (5) <u>being pursued</u> (<i>anucarana</i>): | unable to repay, they are dogged by their creditors [§5]; and |
| (6) <u>being bound</u> (<i>bandhana</i>): | they are bound, beaten or imprisoned, and so suffer pain and humiliation [§6]. |

1.3 SPIRITUAL POVERTY. The second part of Iṇa Sutta reflects on *spiritual poverty* [§§8-16] centres around the teaching of the five “qualities promoting wholesome growth” (*vuddhi kusala, dhamma*), that is,¹

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|-----------------|------------------|-----|
| (1) faith | <i>saddha</i> , | |
| (2) moral shame | <i>hiri</i> , | |
| (3) moral fear | <i>ottappa</i> , | |
| (4) effort | <i>virīya</i> , | and |
| (5) wisdom | <i>paññā</i> . | |

One who lacks these five wholesome qualities promoting growth, that is, does not cultivate his body through moral restraint so that he would develop his mind, would never realize wisdom into the true reality.² Such a person is said to be “poor” (*dalidda*) [§8].

One who lacks these five qualities for the growth of wholesome states are likely to *conduct themselves badly through body, speech and mind*, that is, the three doors of karma, or actions that have natural and moral consequences. Such people, then, are said to be in debt (*iṇ'ādāna*) [§9]. Karma, in other words, is an existential debt we incur upon ourselves through our actions which reflect our true character and also affects others.³

Someone who is unrestrained in his body, speech and mind is likely to try to hide his bad behaviour by either pretending they are not true or deliberately lying about them to make sure that no one else knows the truth about him. The sad thing is that the more he does this, the worse it becomes. Hence, he is said to accumulate karmic “interest” (*vaddha*) [§§10-12]. In other words, negative karma arises from unwholesome habits, which in turn aggravate bad karma.

¹ *Vuddhi kusala, dhamma* (A 10.67/5:122), or, more fully, “the five qualities for the growth of wholesome states.” Śāriputta gives 2 suttas of the same name—the **Naḷaka, pāna Ss 1 & 2** (A 10.67+68)—on these 5 qualities for wholesome growth. See **Udakūpama S** (A 7.15/4:11-15) = SD 28.6 (2.1). Cf *ariya, vaddhi*: see **Naḷaka, pāna S** (M 68.10c/1:465) = SD 37.4 n.

² This is a shorthand for the 3 trainings (*ti, sikkhā*): see **(Ti) Sikkhā S** (A 3.88/1:235) = SD 24.10c.

³ On the 3 doors, see **(Vitthāra) Kamma S** (A 4.232/2:230-232) = SD 4.13. On karma, see **Cūḷa Kamma Vibhaṅga S** (M 135/3:202-206) = SD 4.15 & **Mahā Kamma Vibhaṅga S** (M 136/3:207-214) = SD 4.16.

Although he thinks, or hopes, that others would not know of his bad habits and unwholesome nature, the truth is people will sooner or later know.⁴ As it is famously declared in **the Ādhipateyya Sutta** (A 3.40):

There is in the world no secret of one who does a bad deed.
 You yourself, O human, know what is true and what is false!
 Alas! My friend, you, the witness, look down upon your own goodness!
 How can you hide the bad that there is in the self from the self?
The devas and the Tathāgatas [Buddhas thus come] see the fool living falsely in the world.
 (A 3.40/1:147-150) = SD 27.3

We may try to lie about our wrong doings or secret desires, but we, for sure, sooner or later, would realize our folly. Like it or not, whether we know it or not, we are regularly being “pressed,” that is, motivated or pressured, by our past actions and habits. **The Bāla Paṇḍita Sutta** (M 129), for example, reminds us that a bad person is physically and mentally troubled by his past bad actions, such as when he hears others talking about moral virtue; when he sees wrong-doers being punished, even now, he is troubled in body and mind; and in his moments of respite, he realizes he has done no good that could be his refuge in the future, and is smothered in a dark shadow of despair.⁵ This is like being “pressed” by one’s karma.

There is nothing we really own, or can own, in this world, except for our karma: “Beings are owners of karma, heirs to karma, born in karma, bound by karma, have karma as their refuge.”⁶ In other words, there is nowhere that we can run away from our karma.

Finally, the fruits of our bad deeds catch up with us: how can we ever escape from our bad habits, if we do not abandon them? The Sutta says such a habitual conduct (of bad deeds, concealing them, being troubled by them, etc) leads us, in due course, to being reborn in a hell-state or an animal birth, that is to say, we would fall into a rut of cyclic and constant violence or of a painful ignorance.⁷

It is not so much that our past karma “causes” us to suffer now or in the future, but rather, we *become* the kind of bad karma that we habitually commit through body, speech and mind. *How we habitually behave* shapes our minds and how we view others and interact with them, and most importantly, how we end up becoming the very things we desire or hate. We become our karma, we *are* our karma.⁸

1.3 VERSE CONCLUSION. The Iṇa Sutta concludes with a verse teaching in 16 stanzas [§§17-32]. Although such stanzas often serve as a teaching summary or to reinforce our memory of the prose instructions, they often present some new perspectives of the teaching, or even mention some new instructions or explanation.

Stanza 1 summarizes the first four negative points [§17; 1.2], basically saying that we are badly affected by them. The last two negative points are mentioned in **Stanza 2**, with the additional note that we often resort to prayer when we are desperately, thinking we are in serious trouble [§18].

The point is that if our mental conduct is bad, we build up bad karma [§19]. We may try to hide our bad behaviour with our body and speech but this only weakens us morally [§20], and we only habitualize and harden ourselves in our wrongs [§21]. **The Vasala Sutta** (Sn 1.7) echoes this point:

*Yo have iṇam ādāya
 cujjamāno palāyati
 na hi te iṇam atthīti
 tam jaññā vasalo iti*

Who indeed, having incurred a debt,
 when urged to repay, absconds, claiming:
 “I owe you no debt!”
 one should know him as an outcaste. (Sn 120)

⁴ See **Ādhipateyya S** (A 3.40), on “worldly supremacy” (*lok’ādhipateyya*)(A 3.40.2/1:148) = SD 27.3.

⁵ M 129.3-5/3:163-165 = SD 2.22.

⁶ See **Cūḷa Kamma, vibhaṅga S** (M 135.4/3:203) = SD 4.15; also **M 57.7/1:390**; **A 5.57/3:72-74**, **5.96/3:186**, **10.-48/5:88**, **10.205/5:288+291**; **Kvu 522**. See also K N Jayatilleke, *Early Buddhist Theory of Knowledge*, 1963:404 f.

⁷ See **The person in Buddhism** = SD 29.6b (6.2).

⁸ See **Myth in Buddhism** = SD 36.1 (1.3.3).

Our karmic burden grows like a debt, even when we think that things are all right [§22]; for there is nowhere we can really run from their results and regrets [§23].

Karma follows us like a shadow, life after life. In this sense, our karma, the results of our past actions “pursue” us in our difficulties and weaknesses.

*Na anta,likkhe, na samudda,majjhe
na pabbatānaṃ vivaraṃ pavissa
na vijjati so jagati-p,padeso
yattha-ṭ,ṭhito muñceyya pāpa,kammā*

Neither in the sky nor mid-ocean,
not entering an opening in the mountains,
is there a spot on this whole earth
where one might stand free from one’s bad deeds.

(Dh 127)

The bad that we habitually do shape our future lives [§24]. The wise, however, is free from all this on account of their charity [§25], benefitting from their own good here and hereafter [§26]. Through wise faith, the good are established in moral virtue [§27], easily meditate [§28] and gain dhyana [§29].

With such a cultivated mind, the good destroy their fetters of being and is liberated [§30] in an unshakable manner [§31], so that they attain nirvana [§32].

2 Ina and related forms

USAGES OF INA. The noun *ina*⁹ means “debt, loan, and is often found with several verbs denoting the special actions of one who is concerned with a loan, that is, (1) from a creditor’s viewpoint, and (2) from the debtor’s viewpoint, thus:

(1) From the creditor’s point of view

1.1 to give a loan. *~am dadāti*, “to grant a loan,” *~am muñcām*, *~am dammi*, J 4:280,2*; *tasmā tesam ~am dade*, J 4:280,15*; *na paṇḍitā tasmim ~am dadanti*, J 6:245,29*.

1.2 to make a loan. *~am karoti*, “to grant a loan,” *brāhmaṇo...mayham ~am karissati*, J 4:278,2; *asse ca ratham ca pasādhana,bhaṇḍakam ca tassa ~am katvā dassento*, J 6:18,16.

1.3 to give a loan on interest. *~am niyyādeti*, “to put out as a loan (at interest),” *sa,vaḍḍhikam ~am niyyādetvā paṇṇam phalāpeyya*, DA I 215,11 = MA II 320,6; *~am payojeti*, “to put out as a loan (at interest),” *bhikkhā,cariyāya dhanam saṅgharivā vaḍḍhiyā ~am payojetvā*, J 4:185,10.

⁹ Skt *ṛṇa*; Amg *aṇa* (prob abstracted from *anaṇa* and replacing **ina*). Its syn is *uddhāra*, Abh 471; opp is *dhana*, “wealth” (cf J 4:256,1; 6:193,12-14*), *bhaṇḍa*, “goods” (cf Vism 475,7-8); etym connected with √i, “to go,” Abhp,-sūci: *inaṃ (vuḍḍhiṃ gacchati)*; with √iN “to go,” Sadd 507,5 (*iṇoti ~am iṇāyiko*). By itself, it appears as nom sg VA (5) 999,26; DA 1:215,10 = MA 2:320,5; acc sg D 1:73,13 = M 1:276,10; A 5:324,17. Other forms: ins sg *tena ~ena aṭṭo pīlito*, MA 3:180,24 (explanation of *iṇaṭṭa*); abl sg *manujādhipo ~ato sa,iṇe bhikkh[ū/u] mocesi*, Mahv 36.39; gen sg *~assa vā pamokkhāya*, Khp 8.2 (cf Aṭṭh,sūci p388b sv); *~assa akata,bhāvena tuṭṭho*, J 4:278,22; *kāma-c,chanda,iṇassa abhāvato anaṇo* DA (2) 471,6 (wr *aneṇo*) = MA 2:179,8; *kiṃ karosi...gahitassa ~assa*, SA 1:240,3; loc sg *bandhan’attha-p,payoge bandhana,hetumhi ~e*, Sadd 707,26; in cpd *kāma-cchanda-iṇassa abhāvato anaṇo*, DA 471,6 (wr *aneṇo*) = MA 2:179,8; *idha kilesa,iṇānaṃ abhāvaṃ sandhāya anaṇo*, MA 3:343,14. It has no pl form except in dvandvas. Related forms: *aniṇa*, “free from debt,” MA 3:343,15; *sa,iṇa*, “in debt,” SA 2:199,1, 3:43,1; Mahv 36.39. In cpds: °*aṭṭa*, “oppressed or stricken by debt,” M 1:463,24; *na ~ā na bhay’aṭṭā*, S 3:93,8; °*aṭṭha* (vl for *iṇ’aṭṭa*, qv), “being in debt,” SA 2:302,1; °*ādāna*, “taking a loan, in debt,” A 3:352,30; °*āpagama*, “the ending of a debt,” ThĀ 228,32; °*gahaka*, “a borrower,” Miln 364,31; °*ghāta*, “one who does not pay his debt,” Sn246 (SnA 2:289); °*ṭ,ṭhāṇe*, *mayā ... rañño santikā nivāpapānabhojanaṃ bhuttam, tam me ~ ṭhitaṃ*, J 3:272,17 (“this stands to me as a debt,” Cowell 3:173); °*dāna*: (1) “giving a loan,” J 4:280,8*, 422,8; (2) “a loan,” J 6:301,-24*; °*paṇṇa*, “a promissory note,” J 1:230,6, 4:256,4; °*mūla*, “a loan, debt, borrowed capital,” D 1:71,33; KhpA 1:156,11; °*vasena*, by means of a loan; *dhārayate ti ~ gaṇhāti*, Sadd 695,12; *~ payojitaṃ dhanam*, Aṭṭh,sūci p 388b sv *iṇa,dāna* (explanation of *iṇa,dāna*); °*sādhaka*, “a debt-collector,” Miln 365,14; °*sāmika*, “a creditor,” DA 215,-13; MA 3:180,25. For *iṇc* see CPD: *anaṇa (aniṇa)*, *adhamañña (adham’iṇa)*, *uttamañña* (Abhp 470), *sāṇa* (M 3:-127,7 = S 2:221,1; ThĀ 8,32; [sa’ina Mahv 36: 39]); *kilesa,iṇa* (ThĀ 8,30); see DP: *ajjh’iṇa,mutta, adhamañña* (sv *adhama*), *anaṇa, uttamañña* (sv *uttama*), *sāṇa*. For full refs, see CPD: *iṇa* & DP: *iṇa*.

1.4 to demand repayment. ~am codeti, “to demand payment of a debt,” “to recover a loan,” ~am payojetvā tam codetvā tato laddhena jīvikaṃ kappentā, J 4:185,10’ (explanation of ~am codāya [so for wrong reading, vodāya] gacchanti, J 4:184,11*); putto vā bhātā vā ~am codetvā gaṇhanto nāma n’atthi, J 6:69,16.

1.5 to recover a loan. ~am sādheti, “to recover a loan,” tumhākaṃ ~am sādhetvā, J 1:230,21; amhākaṃ mātā,pitunnaṃ ~am sādhesāma, Rasav 1:16,35.

(2) From the debtor’s point of view

2.1 to take a loan. ~am ādiyati (frequently with the absolutive ādāya), “to raise a loan, contract a loan,” seyyathā pi puriso ~am ādāya kammante payojeyya, D 1:71,31 = M 1:275,8 (glossed as vaḍḍhiyā dhanam gaṇetvā, MA 2:317,21) ≠ DA 1:215,9 = MA 2:320,4; aham pubbe ~am kammante payojesim, D 1:71,35 = M 1:275,12; yo ha ve ~am ādāya cujjamāno [for wrong reading bhuñjamāno] palāyati, Sn 120 (glossed as iṇam gaṇetvā, SnA 179,13); dhanam viddhamsetvā ~am ādāya tam datum asakkonto iṇāyikehi codiyamāno, J 4:256,1 ≠ CA 145,18; yam pi daliddo...~am ādiyati, A 3:352,1 (glossed as jīvitum asakkonto ~am ādiyati, AA 3:376,16); yam pi daliddo...~am ādiyitvā vaḍḍhim paṭisunāti, A 3:352,3.

2.2 to raise a loan. ~am gaṇhāti, “to raise a loan, contract a loan,” manussānam hatthato bahum ~am gaṇhitvā, J 4:159,11; dalidda,brāhmaṇo bahum ~am gaṇetvā iṇāyikehi codiyamāno, J 6:178,24; vāsati, -kahāpaṇe ~am gaṇetvā, MA 2:64,9; yo hi paresam ~am gaṇetvā vināseti, MA 2:318,15; bahunnam hatthato ~am aggahesi, SA 1:240,10; ~am gaṇetvā tassa appadānena iṇa,ghātā, SnA 289,2 (ad Sn 246); so ...~am gaṇetvā...vasati, PvA 3,26; ~am gaṇetvā tam datum asakkonto iṇāyikehi codiyamāno, CA 145,10 (ad C 2:6,3); attano hatthe nikkhattam ~am vā gaṇetvā param na visamvādeti, CA 287,3; bhaṇḍam vā kiṇāti, ~am vā gaṇhāti, Vism 475,8 = VbhA 165,22; cf yassa pitu,pitāmahehi vā ~am gaṇitam hoti, sayam vā ~am gaṇitam hoti, VA 999,10; yesam ...hatthato ~am gaṇitam te [viz, iṇāyikā], SA 1:240,7; kim karosi...gaṇitassa ~assa, SA 1:240,3.

2.3 to be in debt. ~am dhāreti, “to be in debt,” so tam ~am paresam dhāreti, VA 999,12 (explanation of iṇāyika); cf ~vasena gaṇhāti, ~am katvā gaṇhāti, Sadd 695,12 (explanation of dhārayate).

2.4 to receive a loan. ~am labhati, “to receive a loan,” ~am pi alabhitvā iṇāyikehi codiyamāno tesam attano khetta,vatthu,ghar’ādini datvā, PvA 3,26.

2.5 to fall into debt. ~am vigāhati, “to plunge into debt,” udakam iva ~am vigāhati, D 3:185,5*.

2.6 to use or consume a loan. bahum ~am khādītva tena iṇena aṭṭo pīlito tamhā gāmā palāyati, MA 3:180,24.

2.7 to take over a loan. ~am attano bhāram karoti, “to take over a loan,” sace...assa [viz, iṇāyikas-sa] ṇāti,sālohitā...~am attano bhāram karonti, VA 999,16.

2.8 to repay a loan. ~am dadāti, “to pay a loan” [cf above 1.1], aham ~am dassāmi, VA 999,18; ~am nāma datvā muccitum sakkā, SA 1:241,16; ~am ādāya tam datum asakkonto iṇāyikehi codiyamāno, CA 145,18 ≠ 145,10; yo hi paresam ~am gaṇetvā vināseti, so tehi “~am dehiti codessanti [viz, iṇāyikā], KhpA 218,28; tena iṇāyikena “dehi me ~am” ti codiyamāno, SnA 179,15 (ad Sn 120).

2.9 to discharge a loan. ~am muñcati, ~am muñcām’ ~am dammi, J 4:280,2*; muñce pubbakattam ~am, J 4:280,17*; ~am nāma datvā muccitum sakkā, SA I 241,16; porāṇakam katam pāpam tam eso muccate ~am, J 5:238,30*.

2.10 to clear a debt. ~am sodheti; ~am sodhetvā...ti mayham dhītāya detha, PvA 276,11; ~am mam-āpi sodhemi katvā kattabham attanā, Mahv 47.29.

(3) Opposite. Anaṇa. The opposite of iṇa is anaṇa,¹⁰ meaning “without debt, independent.” The opposite of this is sāṇa = sa + aṇa [iṇa],¹¹ meaning “with debt, indebted” (M 3:127,7). The **Anaṇa Sutta** (A 4.62) is based on the theme of debtlessness.¹² The World Tipiṭaka, however, following the Burmese

¹⁰ Be Se often written as aṇaṇa (mfn) (Skt anṛṇa), resolved as na + iṇa, “debt” (Amg id, Skt ṛṇa; also aṇa).

¹¹ Prob on account of vowel assimilation. See V Trenckner, “Critical and philological notes to the first chapter (Bāhirakathā) of the Milinda-pañha,” *Journal of the Pali Text Society*, 1908:129; also W Geiger, *A Pāli Grammar* (tr B Ghosh; rev K R Norman), Oxford: Oxford University Press, 2000 §12.4.

¹² A 4.62/2:69 f = SD 2.2.

Chaṭṭha Saṅgāyanā edition, gives the title as Ānanya Sutta. The word *ānanya* (Skt *ānrnya*) means “release or freedom from debt or obligation” (DP).

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The Discourse on Debt

A 6.45/3:351-354

Worldly poverty

1 (1) “Poverty, bhikshus, is suffering for those who enjoy sensual pleasures in the world.”¹³
“So it is, bhante.”

2 (2) “The poor, bhikshus, [352] having nothing, in need,¹⁴
gets into debt, too.

Being in debt,¹⁵ indeed, bhikshus, is suffering for those who enjoy sensual pleasures in the world.”
“So it is, bhante.”

3 (3) “The poor, bhikshus, having nothing, in need, having gotten into debt,
promises to pay interest, too.

The interest, too,¹⁶ bhikshus, is suffering for those who enjoy sensual pleasures in the world.”
“So it is, bhante.”

4 (4) “The poor, bhikshus, having nothing, in need, having gotten into debt, having promised to pay interest,

is unable to pay it over time, and is *pressed by the creditors.*

Being pressed for it, too,¹⁷ bhikshus, is suffering for those who enjoy sensual pleasures in the world.”
“So it is, bhante.”

5 (5) “The poor, bhikshus, having nothing, in need, being pressed for not paying,
is pursued for it, too.

Being pursued, too,¹⁸ bhikshus, is suffering for those who enjoy sensual pleasures in the world.”
“So it is, bhante.”

6 (6) “The poor, bhikshus, having nothing, in need, being pursued,
(but) does not pay, and is bound up for it, too.

Being bound for it, too,¹⁹ bhikshus, is suffering for those who enjoy sensual pleasures in the world.”
“So it is, bhante.”

7 “So it, bhikshus,
that *poverty* is suffering for those who enjoy sensual pleasures in the world;

¹³ *Dāliddiyam, bhikkhave, dukkham lokasmim kāma, bhogino ’ti.*

¹⁴ *Yam pi, bhikkhave, daliddo assako anālhiyo.* The phrase *daliddo assako anālhiyo* (3+3+4) follows the principle of “waxing compounds,” a rule in oral Pali literature, where, in a word-sequence, words with fewer syllables are followed by those of equal or more syllables: Ency Bsm: waxing syllables. The reading *anālhiyo* (Skt *an-ādhyā*) is found throughout Ce, M 1:450,34, J 5:96,23*, 6:360,28* & ThaA 3:376; Be *anālhiyo*; Ee *anālhiyo* (wr); Ke Se *anadhiko*. See CPD: an-ālhiya. The preferred reading is clearly *anālhiyo*.

¹⁵ *Inam ādiyati iṅ’ādānam pi.*

¹⁶ *Vaḍḍhim paṭissunāti, vaḍḍhi pi.* On *vaḍḍhi* as “interest”: Tha 2, 444 (= *ina, vaḍḍhi*, “interest on a debt,” ThaA 271); DA 1:212. 270; VbhA 256’ SnA 178 (*ina, gahaṇa*, “seized by interest”).

¹⁷ *Kāl’ābhataṃ vaḍḍhim na deti, codenti pi nam; codanā pi.* On *codenti* (“he demands, urges”), cf *cujjamāno*, “when demanded, urged” (Be *bhuñjamāno*), Sn 120: see Intro (1.2).

¹⁸ *Codiyamāno na deti, anucaranti pi nam; anucariyā pi.* Comy says that the creditors dog him, step for step, and vex him, throwing mud at him in public or before others, and similar things that afflict him (AA 3:376).

¹⁹ *Bandhanam pi.*

that <i>being in debt</i> ,	too, is suffering for those who enjoy sensual pleasures in the world;
that <i>the interest</i> ,	too, is suffering for those who enjoy sensual pleasures in the world;
that <i>being pressed for it</i> ,	too, is suffering for those who enjoy sensual pleasures in the world;
that <i>being pursued</i> ,	too, is suffering for those who enjoy sensual pleasures in the world;
that <i>being bound</i> ,	too, is suffering for those who enjoy sensual pleasures in the world.

Spiritual poverty

8 [2]²⁰ Even so, bhikshus, for one who

lacks ²¹ <u>faith</u>	(<i>saddhā</i>)	in wholesome states,
lacks <u>moral shame</u>	(<i>hiri</i>)	in wholesome states,
lacks <u>moral fear</u>	(<i>ottappa</i>)	in wholesome states,
lacks <u>effort</u>	(<i>virīya</i>)	in wholesome states,
lacks <u>wisdom</u>	(<i>paññā</i>)	in wholesome states,

this, bhikshus, is called ‘**poverty**, having nothing, in need’ in the discipline of the noble ones.

9 Indeed, this one, bhikshus, who

has no ²² <i>faith</i>	in wholesome states,
has no <i>moral shame</i>	in wholesome states,
has no <i>moral fear</i>	in wholesome states,
has no <i>effort</i>	in wholesome states,
has no <i>wisdom</i>	in wholesome states,

conducts himself wrongly through the body,

conducts himself wrongly through speech,

conducts himself wrong through the mind.

This, bhikshus, is his ‘**being in debt**,’ I say!

10 This one, who has cause to hide his *wrong bodily conduct*, harbours bad desire,

wishes, ‘Let no one know this of me!’²³ [353]

thinks, ‘Let no one know this of me!’

says, ‘Let no one know this of me!’

shows bodily,²⁴ ‘Let no one know this of me!’

11 This one, who has cause to hide his *wrong verbal conduct*, harbours bad desire,

wishes, ‘Let no one know this of me!’

thinks, ‘Let no one know this of me!’

says, ‘Let no one know this of me!’

shows bodily, ‘Let no one know this of me!’

12 This one, who has cause to hide his *wrong mental conduct*, harbours bad desire,

wishes, ‘Let no one know this of me!’

thinks, ‘Let no one know this of me!’

says, ‘Let no one know this of me!’

shows bodily, ‘Let no one know this of me!’

This is his ‘**interest**,’ I say!

13 The well-conducted fellow brahmacharis [companions in the holy life] speak thus of him:

‘And this venerable acts like this; conducts himself like this!’

²⁰ In this tr, and elsewhere, where the paragraphs have not been numbers into short manageable ones for more accurate referencing, I have re-numbered them for the convenience of readers and students. The PTS editors’ original para nos are usually given in [square brackets].

²¹ *N’atthi*, lit “there is not.”

²² “Has no,” *asati*, lit “it is not.”

²³ *Mā mam jaññū’ti*, lit “Let (no one) know me!” All MSS *jaññū*, except Ce which reads *jaññā* throughout. On such a statement, see **Anaṅgaṇa S** (M 5.10/1:27) = SD 37.7; cf V 2:32.

²⁴ *Kāyena parakkamati*, alt “exerts with this body.”

This is his ‘**being pressed,**’ I say!

14 When he has gone to a forest, or to the foot of a tree, or to an empty place, he is pursued by bad unwholesome thoughts bound with remorse.

This is his ‘**being pursued,**’ I say!

15 [3] Indeed, bhikshus, this one who is poor, having nothing, in need, on account of *having wrongly conducted himself through the body, through speech, and through the mind*—

he, after death, with the body had broken up, is ‘**bound**’ with the fetter of hell or with the fetter of animal birth.²⁵

16 Bhikshus, I see not a single other fetter that is so violent, so harsh [so painful],²⁶ that creates such an obstacle to the realizing of the supreme security from bondage,²⁷

that is to say, bhikshus, this fetter of hell or this fetter of the animal birth!”

Verses of debtlessness

- | | |
|---|---|
| <p>17 <i>Dāliddiyaṃ dukkhaṃ loke
iṅ’ādānañ ca vuccati
daliddo iṅam ādāya
bhuñjamāno vihaññati</i></p> | <p>Poverty is painful in the world,
and being in debt, too, I say!
Debt takes hold of the poor;²⁸
while enjoying [consuming], he is afflicted.</p> |
| <p>18 <i>Tato anucaranti naṃ
bandhanam pi nigacchati
etañ hi bandhanam dukkhaṃ
kāma,lābhābhijappinaṃ</i></p> | <p>Then they follow him,
and he suffers being fettered.
On account of this painful fetter,
prayer is muttered for pleasures’ gains.</p> |
| <p>19 <i>Tath’eva²⁹ ariya,vinaye
saddhā yassa na vijjati
ahirīko anottappī
pāpa,kamma,vinicchayo³⁰</i></p> | <p>Even so, in the noble discipline,
of those who have no faith,
they are shameless, with no moral fear, [354]
who consider [accumulate] bad deeds.</p> |
| <p>20 <i>Kāya,duccaritaṃ katvā
vacī,duccaritaṃ ca
mano,duccaritaṃ katvā
“Mā maṃ jaññū”ti icchati</i></p> | <p>Having done wrong conduct with the body,
and wrong conduct with words,
having cultivated a bad mind, too,
he wishes, “Let no one know this of me!”</p> |
| <p>21 <i>So saṃsappati³¹ kāyena
vācāya uda cetasā
pāpa,kammaṃ pavaḍḍhento
tattha tattha punappunam</i></p> | <p>He creeps along with his body,
his words, or his mind,
increasing his bad karma,
here and there, ever and again.</p> |

²⁵ *Kāyassa bhedaṃ paraṃ maraṇā niraya,bandhane vā bajjhati tiracchāna,yoni,bandhane vā.*

²⁶ Be Ee Se *evaṃ kaṭukaṃ*; Se *evaṃ,dukkhaṃ*.

²⁷ *Nāhaṃ, bhikkhave, aññaṃ eka,bandhanam pi samanupassāmi evaṃ,dāruṇaṃ evaṃ,kaṭukaṃ evaṃ antarāya,-karaṃ anuttarassa yoga-k,khemassa adhigamāya.* Cf similar contexts in all the 43 suttas of **Lābha,sakkāra Saṃy** (S 17.1-34/2:225-244), on the danger of “gain, honour and praise” (*lābha,sakkāra,siloka*): *evaṃ dāruṇo kho bhikkhave lābha,sakkāra,siloko kaṭuko pharusso antarāyiko anuttarassa yoga-k,khemassa adhigamāya* (eg **Balisa S S** 17.2.6/2:226, cf also §2).

²⁸ Lit, “The poor is seized by (his) debts.”

²⁹ *Tath’eva = tathā eva*, “in that way; so also”: see DP sv tathā.

³⁰ Ce Ee *vinicchayo*; Be Se Comy *vinibbayo*. Comy glosses as *vaḍḍhako*, “increase” (AA 3:377).

³¹ *Saṃsappati*, “it creeps along, crawls, moves” (A 5:289; DhA 4:49; VvA 278): it also has the sense of “struggling along.” This verb however effectively reflects the nature of such a bad person. Comy however glosses with *pari-phandati*, “it trembles, quivers, throbs, wavers” (AA 3:377).

- 22 *So pāpa,kammo dummedho
jānaṃ dukkaṭam attano
daliddo iṇam ādāya
bhuñjamāno vihaññati* He who does bad deeds is foolish,
creating wrong-doings for himself.
Debt takes hold of the poor;³²
while enjoying [consuming], he is afflicted.
- 23 *Tato anucaranti naṃ
saṅkappā mānasā dukkhā
gāme vā yadi vāraññe
yassa vipphaṇṇasāra.jā³³* Then they follow him
painful thoughts and heart,
whether he is in a village or the forest,
for him they are born of regret.
- 24 *So pāpa,kammo dummedho
jānaṃ dukkaṭam attano
yonim aññataram gantvā
niraye vā 'pi bajjhati* He who does bad deeds is foolish,
creating wrong-doings for himself,
going to some other womb,³⁴
or is imprisoned in hell, too.
- 25 *Etañ hi bandhanam dukkham
yamhā dhīro pamuccati
dhamma,laddhehi bhogehi
dadam cittam pasādayam* For, painful is such a fetter,
from which the wise frees himself
with Dharma-gotten wealth,
his mind is bright with giving.
- 26 *Ubhayattha kaṭa-g,gāho
saddhassa gharam esino
diṭṭha,dhamma,hit'atthāya
samparāya,sukhāya ca
evam etaṃ gahaṭṭhānam
cāgo puññam pavaddhati* Both ways, he has a winning throw,³⁵
living a household life with faith,
enjoying good here and now,
and happiness hereafter, too.
Thus, for such laymen,³⁶
their charity grows as merit.
- 27 *Tath,eva ariya,vinaye
saddhā yassa patiṭṭhitā
hirīmano ca ottappī
paññavā sīla,samvuto* Truly, in this very discipline of the noble ones,
whose faith is established,
being one with moral shame and moral fear,
wise, and restrained on account of moral virtue.
- 28 *Eso kho ariya,vinaye
Sukha,jīvīti vuccati
nirāmisam sukham laddhā
upekkham adhiṭṭhāti* Indeed, in this discipline of the noble ones, he
is said to be “one who lives happily.”
Gaining spiritual happiness,³⁷
he firmly stands in equanimity.³⁸
- 29 *Pañca nīvaraṇe hitvā* Having given up the five mental hindrances,³⁹

³² Cf **Anaṇa S** (A 4.62), on the “joy of debtlessness” (A 4.62.5/2:69) = SD 2.2.

³³ Comy explains the line as: “In or for whom regret is born” (*ye assa vipphaṇṇasārato jātā*, AA 3:377).

³⁴ Comy on *yonim*: An animal birth (*ekam tiracchāna,yonim*, AA 3:377).

³⁵ “A winning throw,” ie, of a dice, *kaṭa-g,gāha* (rare), a gambling figure, more common is the form *kaṭa-g,gaha*: M 1:404,16 (*jaya-g,gāha*, “act of success” MA 3:117,24) = 1:407,15, 3:178,4+6; S 4:351,22 = 352,18 = 353,19 = 354,21 = 355,18 = 356,11 = 357,13 = 358,14; S 42.13.45/4:352,19; Tha 462; J 4:322,20*. Opp *kali-g,gaha*, “a losing throw”: M 1:403,11, 3:170,8+10+13 (= *parājayena*, “with downfall,” MA 4:214,3); A 1:129,26*; J 6:209,2.

³⁶ This and next line recurs as the last line in **Dīgha,jānu S** (A 8.54.15/4:285) = SD 5.10; cf *Journal of the PTS* 1909:336 (on parallels to D verses).

³⁷ Comy says this refers to “happiness that arises dependent on the (first) three dhyanas” (*tīṇi jhānāni nissāya up-pajjanaka,sukham*, AA 3:377).

³⁸ Comy says this is the equanimity of the fourth dhyana (*catuttha-j,jhān'upekkham*, AA 3:377).

- niccam āradhha, vīriyo
jhānāni upasampajja
ekodi nipako sato* he ever exerts himself,
cultivating dhyanas,
he is single-mindedly focussed, wise, mindful.
- 30** *Evam⁴⁰ ñatvā yathā, bhūtam
sabba, saṃyojana-k, khaye
sabbaso anupādāya
sammā cittaṃ vimuccati* Knowing true reality thus,
having destroyed all the fetters,⁴¹
free from clinging,
with a right mind [a true heart], he is liberated.
- 31** *Tassa sammā vimuttassa
ñāṇaṃ ce⁴² hoti tādino.⁴³
Akuppā me vimuttīti
bhava, saṃyojana-k, khaye* For him, rightly liberated,
has the knowledge⁴⁴—such a one is he, thus:
“My liberation is unshakable!”⁴⁵
destroyed are all fetters of existence.
- 32** *Etam kho paramam ñāṇam
etaṃ sukham anuttaram
asokaṃ virajam khemam
etaṃ ānaṇyam uttaman’ti⁴⁶* This is indeed perfect knowledge.
This is the supreme happiness.
Sorrowless, stainless, secure—
this is the best freedom from debt.

— evaṃ —

111026; 111101; 111118; 111216; 120417; 120427

³⁹ The 5 mental hindrances: lust for sensual pleasures, ill will, sloth and torpor, restlessness and remorse, and doubt. See *Nīvaraṇa* = SD 32.1.

⁴⁰ Be Ee Se *evaṃ*; Se *etaṃ*.

⁴¹ Ie, attains nirvana (AA 3:377).

⁴² Omitted in some MSS.

⁴³ On *tādino*, see **Sabba Kamma Jaha S** (U 3.1) @ 39.2 (1.4).

⁴⁴ Comy says this is “review knowledge” (*paccavekkhaṇa, ñāṇam hoti*, AA 3:378).

⁴⁵ Comy: “Unshakable due to the absence of defilements” (*kilesānaṃ ca abhāvena akuppā*. AA 3:378).

⁴⁶ Be Ee Se *ānaṇyam uttaman ti*; Se *āṇanyā muttaman ti*. Comy: To be free of debt refers to the attainment of arhathood (AA 2:378): cf “joy of debtlessness” (A 4.62.5/2:69) = SD 2.2. Buddhaghosa says an immoral monk who lives on society’s alms is like *a thief*; a good monk who is unreflective of using requisites is like *a debtor*; a saint of the path (short of a full-fledged arhat) is like *an heir*; an arhat (who is self-awakened and liberated) is like *an owner*. (MA 5:32; SA 2:199)