Chapter – IV

The Accomplishment of Faith and Charity

(Saddhā-sampadā and Cāga-sampadā)

4.1. Introduction

After deliverance of the accomplishment of balanced livelihood, the Buddha continued the accomplishment of faith (Saddhā), virtues (Sīla), charity (Cāga) and wisdom or knowledge (Paññā) one after another. Yet, in this chapter, faith and charity (Saddhā and Cāga) is combined together according to their relevance and connection because doing meritorious deed is based on Saddhā. With respect to this, the Buddha said that “Saddhā upanissāya dānam deti. Cāga upanissāya dānam deti.” It means that “Dāna is given based or depended on Saddhā. Dāna is given based or depended on Cāga.” According to this Paṭṭhāna Pāli, it is evident that Saddhā and Cāga is interrelated and interdependent to one another.

Faith and charity can provide spiritual or mental progress for the development of welfare. They are conditions of spiritual progress. They are needed to develop social welfare. The accomplishment of faith and charity take part in the vital role for the development of social welfare in the present and future, esp., they can, however, provide the development of social welfare in this very life. This is the reason that human being is composed of mind and matter. Faith and charity are mental factors and they are food for thoughts. They are more important than physical process. Hence, the Buddha takes them into account for the development of social welfare in the present and future existence.

In addition that, Saddhā and Cāga is closely connected with each other. No one can do charity (Dāna) without faith (Saddhā) because doing charity or good deeds is based on Saddhā (confidence). It is, here, worthy of noting that Cāga is mutually similar to Dāna in the sense because each of them has the same nature. They are synonyms words. Thus it can be consider that Dāna is included in Cāga and Cāga is mutually included in Dāna. Therefore, Saddhā and Cāga are put together in the same chapter. That is because Cāga is rooted to Saddhā. Besides, this chapter is divided into two parts – Saddhā (faith) and Cāga (giving up).

4.2. The accomplishment of Faith (Saddhā-sampadā)

The Buddha expounded how important the accomplishment of faith is for the development of social welfare. The discourse of the Buddha can be seen in Dīghajānu Sutta or Vyagghapajja Sutta of Aṅguttara Nikāya. They are as follow:-

“These four conditions, Vyagghapajja (Tiger-foot), lead to a clansman’s advantage and happiness and well-being in the world to come. What four? They are achievement in faith, achievement in virtue, achievement in charity and achievement in wisdom.”

“And what is achievement in faith? Herein a clansman has faith and believes in the awakening of the Tathāgata (well-gone), thinking “Thus He, indeed, is the Exalted One: he is the pure one, fully enlightened, endowed with knowledge and conduct, well-gone, the knower of worlds, the incomparable leader of men to be tamed, the teacher of gods and men, all-knowing and blessed.” This is called achievement in faith.

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“Now, housefather, to the winning of these four conditions is desirable, dear, delightful, and hard to win in the world. What four? They are perfection of faith, perfection of virtue, perfection of generosity and perfection of wisdom.”

“And what, housefather, is perfection of faith? Herein the Ariyan disciple is faithful, he has faith in the enlightenment of the Tathāgata, thus: He it is, Fixated, Arahant, perfectly enlightened, and so forth, a Buddha is the Exalted One. This, householder, is called ‘perfection of faith’.”

4.2.1. Highest Grace of Confidence on Ti-ratana (Triple Gems)

With regard to the Saddhā (faith or confidence), the Buddha expounded the four highest grace of Saddhā on the Buddha, the Noble Eightfold Path, Saṅgha and Nibbāna in Aggapasāda Sutta of Aṅguttara Nikāya. If one has complete confidence in these four, he is able to perfect his highest benefit or welfare. The Buddha expounded these four as follows:

“ ‘Monks’, of all sentient beings, feetless, two-footed, four-footed, many-footed, material, immaterial, perspective, not perspective, neither perspective or non-perspective, the thus Gone-One (Tathāgata) worthy and rightfully enlightened is foremost, it is said. ‘Monks’, those who have placed faith in the Enlightened One have placed faith in the highest grace for the highest benefit.

‘Monks’, of all compounded things, the Noble Eightfold Path is foremost, ‘Monks’, those who have placed faith in the Noble Eightfold Path have placed faith in the highest grace for the highest benefit.

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‘Monks’ of all things compounded or uncompounded, disenchantment is foremost, it is said such as crushing intoxications, quenching thirsts, destroying all roosting places, cutting off all existences, destroying craving, disenchantment, cessation and extinction. ‘Monks’, those who have placed faith in this Teaching have placed faith in the highest grace for the highest benefit.

‘Monks’, of all communities or crowds, the community of disciples of the Thus Gone-One (Tathāgata) is foremost, such as the four doubtless of the eight great men. That is the disciples of the Blessed One, the Community of Monks worthy of hospitality, veneration, gifts and veneration with clasped hands, the incomparable field of merit for the world; those who have placed faith in the Community of Monks have placed faith in highest grace for the highest benefit.

According to the Aggapasāda Sutta of Aṅguttara Nikāya, the four highest grace of confidence can be seen as the place of highest benefit or happiness for everybody. The first highest confidence refers to the Buddha, the Enlighten One, and the second to the Noble Eightfold Path which can be called ‘Dhamma’, the third to Nibbāna, the cessation and extinction of all sufferings from the cycle or circle of life, and the last to the Saṅgha, the Order of Monks. These monks are referred to the Noble Monks, Ariya Saṅgha. Thus, we can draw the conclusion that those who have completed the highest confidence (Saddhā) are able to accomplish the highest benefit or welfare of them in both of life.

In the same way, if those who have accomplished the highest grace of confidence on the four things --- the Buddha and Dhamma, observing the precepts and enlightenment of the Four Noble Truths, they are able to attain

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*An I, P. 343. PTS. II, P. 34. It, P. 254. PTS, P. 87.*
the life of a recluse (the Stream-Enterer or Winner), a second recluse (Once-Returner), a third recluse (Non-Returner) and an Arahat. Regarding it, the Buddha promulgated the four things in the *Cūlasīhanāda Sutta* of *Majjhima Nikāya* as follow:

“ ‘Friends, four things have been declared to us by the Blessed One (Buddha) who knows and sees, accomplished and fully enlightened; on seeing these in ourselves we say thus: ‘Only here is there a recluse, only here a second recluse, only here a third recluse and only here a fourth recluse. What are the four? We have confidence in the Teacher (Buddha), we have confidence in the Dhamma, we have fulfilled the precepts, and our companions in the Dhamma are dear and agreeable to us whether they are hayfolk or those gone forth. These are the four things declared to us by the Blessed One who knows and sees, accomplished and fully enlightened, on seeing which in ourselves we say as we do.’”

Thus we can say that it makes sure that the highest confidence on the four things mentioned above is the way of developing for the social welfare.

### 4.2.2. The Accomplishment of Confidence on Incontrovertible Teaching

There is another teaching that is the accomplishment of confidence for the development of welfare expounded by the Buddha himself in the *Apaññaka Sutta* of *Majjhima Nikāya*. Such Teaching is called ‘Incontrovertible Teaching’ or the ‘the Teaching of Making No Mistake.’ In other words, it is called ‘Safe-Bet Teaching.’ The Lord Buddha taught this teaching to the villagers of Sālā in the territory of Kosala as follow:

“Since, Householders, you have not found an agreeable teacher in whom you have acquired faith supported by reasons, you should undertake

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7 M. I, P. 92. PTS. I, p. 63.
and practice this incontrovertible teaching, for when this incontrovertible teaching is accepted and undertaken, it will lead to your welfare and happiness for a long time.”

After that, the Buddha continued the ten places in which the accomplishment of confidence should be placed by them through the practice of the Noble Eightfold Path.

“Now there some recluses and Brahmins who say thus: there is what is given, what is offered and what is sacrifice; there is fruit and results of good and bad action; there is this world and other world; there is mother and father; there are being who are reborn spontaneously; there are recluses and Brahmins in the world who have themselves realized by direct knowledge and declared this world and other world. And because he convinces another to accept true Dhamma, he does not praise himself and disparage others. Thus any corrupt conduct that he formerly had is abandoned and pure virtue is substituted. And this right view, right thought, right speech, non-opposition to noble ones, convincing another to accept true Dhamma, and avoidance of self-praise and disparagement of others --- these several wholesome states thus come into being with right view as their conditions.”

According to the Teaching of the Buddha mentioned above, the connection between Saddhā and welfare can be seen and the energy of Saddhā based on the Noble Eightfold Path is one of reasons to develop any welfare for human being.

4.2.3. Self-Confidence in Noble Eightfold Path for All Welfare

Furthermore, the Buddha proclaimed that if the person who is endowed with the Noble Eightfold Path, he is able to procure fruit through

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8 M II, P. 62. PTS. I, P. 400.
9 M II, P. 63. PTS. I, P. 401.
an aspiration of the Eight. Such declaration of the Buddha can be found in the *Bhūmija Sutta* of *Majjhima Nikāya* as follow:

“But as for any recluses or Brahmans endowed with right view, right resolve, right speech, right action, right livelihood, right effort, right mindfulness, right concentration: If they follow the holy life even when having made a wish, they are capable of obtaining results. If they follow the holy life even when having made no wish, they are capable of obtaining results. If they follow the holy life even when both having made a wish and having made no wish, they are capable of obtaining results. If they follow the holy life even when neither having made wish nor having made no wish, they are capable of obtaining the results. Why is that? Because it is an appropriate way of results.”

While giving this discourse, the Buddha gave Ven. *Bhūmija* the four similes of looking for oil, milk, butter and fire. If one wishes to obtain his welfare, he needs to look for way of development of his just as the person who looks for the four things. At the end of this, “*Sace kho taṁ, Bhūmija, jayasenassa rājakumārass imā catasso upamā paṭbhāyeeyyuṁ anacchariyaṁ te jayaseno rājakumāro pasīdeya, pasanno ca pasannākāraṁ kareyā*” ti”, said the Buddha to Ven. *Bhūmija*. They mean that “Bhūmijha, if these four similes had occurred to you in the presence of Prince *Jayasena*, he would have naturally felt confidence in you and – feeling confidence – would have shown his confidence in you.”

To get to the point, the discourses mentioned above highlight the fact that the practical confidence in the Dhamma based on the Noble Eightfold Path is the condition of all welfare including the enlightenment of *Nibbāna*.

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10 M. III, P. 181. PTS. III, P. 141.

11 M III, P. 183. PTS. III, P. 144.
4.3. Definitions and Interpretations of Saddhā (faith)

Saddhā is translated as faith, confidence, trust, belief, etc. can be seen in Pāli+English dictionary, etc. The meaning, definition and interpretation of Saddhā can be seen in the commentary, sub-commentary, etc. as under statements.

1. Saddhoti – dānassa phalam attithi saddahati: Belief in that there is the results or consequences of dāna (charity). (Silakkhandhavagga commentary)\(^{13}\)

2. Saddhoti – saddhāya samannāgato: The accomplishment of saddhā. (Majjhimaṇṇāsa commentary)\(^{14}\)

3. Saddhoti – kammaphalasaddhāya saddho, pothujjanikeneva ratanattayapasādena pasanno: Faith or belief in the result or consequences of Kamma (actions) and Triple Gems called Buddha, Dhamma and Saṅgha (ratanattaya) in which worldling people believe in.\(^{15}\)

4. Saddhoti – Buddhd-dhamma-saṅghaguṇanāṃ saddahanatīya saddho: It is called saddhā because of faith in the Buddha, Dhamma and Saṅgha.\(^{16}\)

5. Saddhoti - ranattayaguṇanāṃ saddhatā: Faith in the attributes of Triple Gems (Buddha, Dhamma, Saṅgha) and the person who believes in it.\(^{17}\)

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\(^{12}\) Pāli+English Dictionary by Rhys David, P. 1235.

\(^{13}\) DA I, P. 266. PTS. I, P. 298.

\(^{14}\) M III, P. 255. PTS. III, P. 213.

\(^{15}\) MT. II, P. 188.

\(^{16}\) AnA. II, P. 302. PTS. II, P. 84.
6. Saddhoti – lokiyalokuttarāya saddhāya samannāgato: The accomplishment of faith in both of mundane and supramudane or secular life and reclusive life.\(^{18}\)

7. Saddhoti – Buddhādiguṇesu parapaccayavirahitattā sabbākārasampannena avaccapasādena samannāgato, na parassa saddhāya paṭipattiyaṁ gamanabhāvena: The accomplishment of faith in the attributes of Triple Gems with strong and stable belief, and without never changing to another faith.\(^{19}\)

8. Saddhoti - Kammañca, phalañca saddahitvā dadāti: Faith in charity together with belief in kamm and kammaphala (result of kamma).\(^{20}\)

According to above statement of commentary, sub-commentary, we can draw the conclusion that saddhā is faith or confidence or belief in the attributes of Triple Gems and kamma and the result or consequences of kamma including faith of cycle of death and rebirth and other things.

### 4.4. The Characteristics of Saddhā (faith)

By it persons or associated states believe, or one believes, or the mere believing – this is saddhā (faith). From the overcoming of unfaith, faith is a controlling faculty in the sense of predominance, or in its characteristic of decision it exercises lordship (over associated states). Faith and indriya, or controlling faculty, give the compound ‘faith-faculty.’ It has purifying, or aspiring as its characteristic. As the water-causes solids, alluvia, waterweeds and mud to subside and makes the water clear, transparent and undisturbed,

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\(^{17}\) AnA. III, P. 7. PTS. III, P. 229.

\(^{18}\) AnT. I, 202.

\(^{19}\) SA. II, P. 96. PTS. II, P. 104.

\(^{20}\) JA. IV, P. 78. PTS. IV, P. 77.
so faith arising discards the hindrances, causes the corruptions to subside, purifies the mind and makes it undisturbed; the mind being purified, the aspirant of noble family gives gifts, observes the precepts, performs the Sabbath duties and commences his culture. Thus faith should be known to have purifying as its characteristic.

It is, again, as though a timid crowd stood on both banks of a great river full of all sorts of crocodiles, monsters, sharks, ogres, etc. And a great warrior, the hero of battles, came and inquired, ‘Why do you stand still? And they would reply, ‘We dare not cross on account of the dangers.’ But he, grasping his sharpened sword and saying, ‘Follow me and have no fears,’ crossed the river and repelled the oncoming crocodiles, etc. And making it safe for those folk he led them from this bank to that, and from that bank he led them in safety to the hither bank. So, faith is the forerunner, the precursor to one who is giving gifts, observing the precepts, performing Sabbath duties and commencing culture. Hence, has it been said: Faith has purifying and aspiring as its characteristic.

Yet another view: --- Faith has confiding as its characteristic; purifying as its function, like the water-purifying gem, or aspiring faith as function, like the crossing of the floods; freedom from pollution or decision as its manifestation; an object worthy of faith or factors of stream-winning as its proximate cause. It should be regarded as at once hand, property and seed.21

According to the exposition of Āṭṭhasālinī Āṭṭhakathā, four-fold characteristics of saddhā as follows:

(1) The characteristic of saddhā is faith or confidence,

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(2) Function of *saddhā* is purifying or aspiring its mental states associated with it,

(3) Manifestation of *saddhā* is freedom from pollution or decision,

(4) Proximate cause of *saddhā* is an object worthy of faith or factors of stream-winning.

Regarding the characteristics of *Saddhā*, there are some explanations of nature and characteristic on *Saddhā* in the book of ‘The Essence of Buddha Abhidhamma’ based on *Abhidhammatthasāṅgaha Pāḷi*. They can be seen as follows:

“*Saddha* is well-established confidence or faith in the Three Jewels (*ti-ratana*); namely, the Buddha, the *Dhamma* and the *Saṅgha*.

When a Buddhist takes refuge in the Three Jewels, his faith should be reasoned and rooted in understanding, and he is asked to investigate or test the object of his faith. A Buddhist’s faith is not in conflict with the spirit of enquiry; any doubt about dubious things is allowed and inquiry into them is encouraged. 22

*Saddhā* is compared to the unique emerald of the universal monarch. This emerald, when placed in warm dirty water, causes all the dirt to subside and all the heat to escape, thus leaving cool and purified water. In the same way when *saddhā* associates with the ‘*citta*’ (consciousness), all the defilements such as *lobha* (greed), *dosa* (hatred), *moha* (delusion) disappear with the result that the mind becomes cool and clear.

22 *The Essence of Buddha Abhidhamma*, P. 85.
Saddhā is also compared with the hand which can grab jewels if one is lucky enough to be on a mountain full of jewels. Actually one is more fortunate to be in contact with Buddha’s teachings (sāsanā) than to be on the mountain of jewels, because one with saddhā can acquire a lot of merit which is more precious than jewels. As a man without hands cannot grab jewels, so a man without saddhā cannot acquire good merit. 23

As moha is the leader of the immoral cetasikas (mental concomitants), so saddhā is the leader of sobhana cetasikas (beautiful mental concomitants). It is the most precious treasure and also one of the five spiritual faculties (indriya) as well as one of the five spiritual powers (bala).” 24

Unshakable faith is attained on reaching the first stage of holiness, ‘Stream-entry’ (sotāpatti, ariyapuggala), when the fetter of special doubt (vicikicchā, saṃyojana) is eliminated. Unshakable confidence (avecca pasāda) in the ‘Three Jewels’ is one of the characteristic qualities of Stream-Winner (sotāpanassa aṅgāni). The function that Saddhā can perform can be seen as follows: ---

- Faith is a mental concomitant,
- Present in all kamically wholesome, and its corresponding neutral, consciousness: ---
- It is one of the fourth streams of merit (puññadhārā),
- One of the five spiritual faculties (indriya),
- Elements of exertion (padhāniyaṅga), and

23 The Essence of Buddha Abhidhamma, P. 86.
- One of the seven treasures (dhana)\(^ {25} \)

### 4.5. Four Kinds of *Saddhā*

With regard to the classification of *Saddhā*, there are four classifications of *saddhā* mentioned in the commentary of *Majjhimagāṇḍāsa*. It can be seen as follows:

“Sā panesā āgamanasaddhā, adhigamasaddhā, okappanasaddhā, pasādasaddhā-ti catubbhidhā.”\(^ {26} \)

1. “Tattha sabbañubodhisattānaṃ saddhā abhinīhārato paṭhāya āgatattā āgamanasaddhā nāma.”

   *Āgama-saddhā*: Confidence of Bodhisattā (Buddha-to-be). This sort of *saddhā* started to appear from the beginning of solemn wish of Bodhisattā in which he wants to be Buddha.

2. “Ariyasāvakānaṃ paṭivedena adhigatattā adhigamsaddhā nāma.”

   *Adhigama-saddhā*: Confidence of Noble Disciples (*Ariyasāvaka*). This sort of *saddhā* starts to appear from which he has become the life of a Noble disciple called *Saotāpanna* (Stream-Winner).


   *Okappana-saddhā*: Belief in the Triple Gems called Buddha, Dhamma and Saṅgha without changing of it.\(^ {27} \)

4. “Pasāduppatti pasādo nāma: Belief in something or ordinary belief.”\(^ {28} \)

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\(^ {25} \) *Buddhist Dictionary*, P. 287-8.

\(^ {26} \) MA III, P. 225. PTS. III, P. 325.


Therefore, Saddhā can be seen as faculty and power of mental state which can controls and dominates other mental states associated with it according to the statement of Abhidhamma. It is needed to upgrade for both of material and spiritual progress. Lack of Saddhā is likely to be without that of confidence and hope in life. Thus, Saddhā is essential to the development of the material and spiritual welfare.

4.6. Saddhā: the Seed of Wholesome State

The Buddha said that “Saddhā is the seed”. This simile can be discovered in Kasibhāradvāja Sutta of Sutta Nipāta Pāli in Kuddaka Nikāya. The Buddha expounded this Sutta to Kasibhāradvāja Brahmin when He was staying among the Magadhans in the Brahman village Ekanāla, at Dakkhināgiri. The Buddha preached as follows: ---

“Saddhā bījam tapo vutṭhi, paññā me yuganaṅgaṁ.”29

It means that “Faith is the seed, penance is the rain, wisdom is my yoke and plough” As if the seed bring about the whole tree, Saddhā makes the mental states associated with it growing, developing, and being strong and firm. The nature of Saddhā is strong belief, hope, faith, confidence, determination, starting point of doing something, etc. It is also essential for the development of social welfare. People have to do their respective works including welfare with Saddhā. Nothing can be done without Saddhā. Thus, the Buddha pointed out it is one of the root of well-being or welfare. With reference to this the nature of Saddhā, Ven. Nyanaponika said in his book as follows: ---

“Faith is called the seed of all wholesome states because, according commentarial explanations, it inspires the mind with confidence (okappana,

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pasāda) and determination (adhimokkha), for ‘launching out’ (pakkhandana) to cross the flood of Samsāra.”

4.7. Saddhā: A Partner of Human Being

The Buddha gave a metaphor for Saddhā. Saddhā is a partner of human being. It is mentioned in the Saddhā Sutta of Saṃyutta Nikāya in the following way.

“One occasion the Blessed One was dwelling at Sāvatthi in Jeta’s Grove, Anāthapiṇḍika’s Park. Then, when the night had advanced, a number of devatās (deities) belonging to the Satullapa host, of stunning beauty, illuminating the centric Jeta’s Grove, approached the Blessed One. Having approached, they paid homage to the Blessed One and stood to one side.

Then one devatā, standing to one side, recited this verse in the presence of the Blessed One:

“Saddhā dutiyā purisassa hoti,
No ce assadhiyaṁ avatīṭhati.
Yaso ca kiti ca tatvassa hoti,
Saggañca so gacchati sarīram vihāyā”ti.

“Faith is a person’s partner;
If lack of faith does not persist,
Fame and renown thereby come to him,
And he goes to heaven on leaving the body.”

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30 ST. I, P. 269.

31 Buddhist Dictionary, P. 287.


According this Sutta, it can be considered that a trusted one is a good partner and a good partner is trusted as well. If the lack of belief persists in partner, he cannot be a good partner. For instance, a partner of business should be a trusted person. If one is endowed with Saddhā, he can get the well-being or welfare in both of life in the present and future. Thus, it is obvious that a trusted partner is essential for the development of one’s welfare.

This deliverance taught by the Buddha pointed out that the person who has the partner of saddhā can get fame and retinue in this very life. He is renowned for his faith and this is the welfare of his. Not only then, he can go to heaven after death. This is the welfare for his future life. Yet, one cannot directly get these benefits. Only if he does good deeds through saddhā, he can get these benefits.

With regard to the faith of partner, the statement of commentary can be seen as: “Purisassa devaloke manussaloke ceva Nibbānañca gacchantassa saddhā dutiyā hoti, sahāyakiccam sādeti”,34 defining that faith is the partner of a person who goes to the existence of human being, deities, and Nibbāna. Besides, it can make him getting fame and retinue. It can support one to get them in this very life and to attain Nibbāna through saddhā.

4.8. The Benefit of Saddhā in the Present Life

The Buddha preached the benefit of saddhā in the present in Sammukhībhāva Sutta of Aṅguttara Nikāya as follow: -

“Monks, owing to the presence of three things the believing clansman begets the great merit. What three? They are faith, gift and worthy recipients

34 S.A. I. P. 65. PTS. I, P. 68.
thereof. These are the three things the believing clansman begets the great merit.”

In regard to the three things, the definitions of commentary can be seen as:-

If there is no faith, gift (offering) and recipient in the present moment, a donor cannot do good deed and how he can do it. If he is fulfilled with only these three things, he can do good deed. In addition that, out of these, gift and recipient can be easily got for the donor but it is hard to get the accomplishment of saddhā. That is because saddhā cannot be always got for the donor. In other words, saddhā does not exist forever. It sometime exists within donor. Thus while the donor is fulfilled with only these three things can do good deeds and can get great merit.

To beget merit, one must be accomplished with:

(1) Saddhā (faith or confidence),

(2) Gift or offering, and

(3) Recipient.

According to the statement of commentary, we can draw conclusion that although there are two things except saddhā, merit cannot be achieved by two things if there is no saddhā. Thus saddhā is more significant than other two.


4.9. The Advantage of Believing

The advantages that the person who is endowed with Saddhā can get are described by the Buddha in Saddhā Sutta of Aṅguttara Nikāya as follows: ---

“Monks, there are these five advantages for a believing clansman. What five? Monks, the good and wise in the world out of compassion first feel towards the believer, never thus to the unbeliever; when visiting, they first approach to the believer, never thus to the unbeliever; when receiving, they first accept the alms of the believer, never thus the unbeliever; when teaching Dhamma, they first teach the believer, never thus the unbeliever. The believer, on the breaking up of the body after death, arises in the happy heaven-world.”

In the discourse mentioned above, the six advantages of the believer can be seen as:-

(1) The believer is first felt by the good and wise out of compassion.
(2) The believer is first approached by the good and wise,
(3) The good and wise first accept the alms of the believer,
(4) The believer is first taught by the good and wise,
(5) The believer arises in the happy existence of deities after his death.

The way of feeling towards the believer by the good and wise can be seen in the sub-commentary as:-

“Anukampantīti – ‘sabbe sattā sukhī hontu averā avyāpajjā’ ti evam hitapharanena anuggananti” meant that the good and wise wish the believer to be free from enemy and suffering sharing loving-kindness and compassion, ‘May he be well, happy and free from enemy and suffering.’

37 An II, P. 36. PTS. III, P. 42. PTS, Tr. P. 34-5.
38 AnT. III, P. 17.
According to the statement of the sub-commentary, it is evident that the good and wise persons love, pay respect and feel for the believer. Besides, they give the priority to the believer in any situation. That is because the believer is fulfilled with volition and generosity.

4.10. Saddhā: Wealth of Human Being and the Cause of Crossing over Flood of Saṃsāra

Saddhā is the wealth of human being and the cause of crossing over the flood of Saṃsāra (the cycle of death and rebirth) talked by the Buddha can be seen in Ālavaka Sutta of Saṃyutta Nikāya as the following. It can be seen as the type of question and answer. The Buddha answered the questions of Ālavaka Yakkha (ogre).

“Kiṃsūdha vittam purisassa setṭhamhi?
Saddhīdha vittam, purisassa setṭhamhi.”
“Kathasamu tarati oghamhi?
Saddhāya tarti oghamhi.”\(^{39}\)

“What is a person's highest wealth?
Conviction is a person's highest wealth.
How does one cross over the flood?
Through conviction one crosses over the flood.”

In addition, the Buddha gives the simile of Saddhā as the trunk of an elephant in the Nāga Sutta of Aṅguttara Nikāya and Theragāthā Pālī. It can be seen as “Saddhāhattho mahānāgo” meant “Be-trunked with faith” (Saddhā).\(^{40}\)

\(^{39}\) S. I, P. 216. PTS. I, P. 214.

\(^{40}\) An. II, P. 304. PTS. II, P. 346.
Everyone knows about that the power of an elephant has its trunk. It is the main part of the body of elephant. In the same way, the Buddha means that Saddhā is the main power of human being. If there is no trunk in an elephant, it is likely to be loss of his power. Similarly, if there is no Saddhā in human being, it has lack of power. It is evident that how much important Saddhā is! 41

We can see how the Buddha emphasizes on Saddhā and gives Dhamma talk on it in various kinds of His teaching. He himself made an effort or endeavor to attain Buddha-hood with unique and peerless Saddhā for the sake of men and gods in the universe. One cannot make attempt to develop his social welfare without strong faith, confidence, belief and conviction (Saddhā). It is the inner power of sentient beings. Therefore, Saddhā is included in the accomplishment and achievement of welfare in the present and future life.

4.11. The Accomplishment of Charity or Generosity (Cāga-sampadā)

The accomplishment or achievement of charity (cāgasampadā) is one of the developments of spiritual and material welfare in the society. It is certainly needed for those who cannot be isolated in the society. The exposition of the Cāga-sampadā by the Buddha can be seen as follow. It is included in Dīghajānu Sutta of Aṅguttara Nikāya.

“Katamā ca, vyagghapajja, cāgasampadā? Idha, vyagghapajja, kulaputto vigatamalamaccharena cetasā, agāram ajjhāvasati muttacāgo payatapāni vosaggarato yācayogo dānasainvibhāgarato. Ayam vuccati, vyagghapajja, cāgasampadā.”

“And what is achievement in charity? Herein a clansman dwells at home with heart purged of the stain of avarice, devoted to charity, open-handed, delighting in generosity, attending to the needy, delighting in the distribution of alms. This is called achievement in charity.”\textsuperscript{42}

“Katamā ca, brahmaṇa, cāga-sampadā? Idha, gahapati, ariyasāvako vigatamalamaccharena cetasa, agāraṁ aijhāvasati muttacāgo payatapāni vosaggarato yācayogo dānasamvibhīṅgarato. Ayāṁ vuccati, brahmaṇa, cāgasampadā.”

“And what is perfection of generosity? Herein the Ariyan disciple lives at home with heart free from the taint of stinginess; he is open-handed, pure-handed, delighting in self-surrender, one to ask a favor of, and one who delights in dispensing charitable gifts. This, housefather, is called “perfection of generosity.”\textsuperscript{43}

In respect of Cāgasampadā, the discourses on Cāga can be seen in the Dīghājāṇu Sutta, Ujjaya Sutta, Pattakamma Sutta and Sampadā Sutta of Ānguttara Nikāya. It can be found that the Buddha emphasizes Cāga in many places. Cāga can provide the development of material and spiritual welfare for oneself and others in present life and after death.

4.12. Meanings, Definitions and Interpretations of Cāga

Cāga can be seen as stated: ---

(a) To give up, abandoning, giving up, renunciation,

(b) Liberality, generosity, munificence (n.) generous, munificent (adj.) in the Pāli-English Dictionary by Rhys David.


“Silasampanno saddho purisapuggalo sabbbe maccharino loke cağena atirocati” meant that “He who is virtuous and religious excels all stingy people in generosity.”\(^{44}\) Caga can be frequently seen as combined with ‘Mutta: liberal’, munificent (muttacægo), ‘Paribhævita-citta’: a heart bent on giving’. In this sense Caga forms one of the noble treasures of a man, viz, “Sadhå, sîla, suta, cåga and paññå; faith, virtue, right knowledge, liberality and wisdom.” It can be compared with the Catholic treasure of grace.\(^{45}\)

Sometimes, Cåga is stated as ‘Cågådhîthåna’ combining with the suffix word ‘adhi¥¥håna’ meant ‘the resolution of generosity’, as ‘Cågånussati’ combining with ‘anussati’ meant ‘recollection of liberality or generosity’,\(^{46}\) as ‘Cågåkathå’ with ‘kathå’ meant ‘talk about munificence’,\(^{47}\) as ‘Cåga-dhana’ with ‘dhåna’ meant ‘the treasure of the good gift, as one of the seven riches or blessings, the ariyadhanåni, viz. Sadhå, Sîla, Hiri, Ottappa, Suta, Cåga, Paññå as one of five; Saddhå, Sîla, Suta, Cåga, Paññå,\(^{48}\) as ‘Cåga-sampadå’ with ‘sampadå’ meant ‘the blessing or with the virtue of munificence.\(^{49}\)

Cåga: Liberality, is one of blessings (cåga-sampadå), foundations (cågå-di¥¥håna), recollections (cågå-nussati), treasures (cåga-dhana).


Cāga can be noted that it is similar to Dāna according to the definition of the sub-commentary of Sagāthāvagga Pāli. “cāgo – ti cajati etenā-ti cāgo, dānam” meaning that “Cāga is called Dāna because it has the same nature of giving up, and generosity.” 50

In the sub-commentary (Tikā) of PāThikavagga Pāli, it is defined that “Diyati etenāti dānam, pariccāga-cetanā. Deyyadhammassa pariyattaṁ katvā pariccajasenā dānam.” 51

It means that “The giving up accompanied by volition (pariccāga-cetanā) is called Dāna. Dāna is capable of giving up the offerings (alms-food and drinking juice, etc.). In other words, the capability of giving up materials is called Dāna. It can be considered that Dāna and Cāga have the same nature and they are synonyms of charity or generosity – renouncing and receptive charity.

In addition, it is evident that Cāga is included in Dāna by the definition mentioned in the commentary of Nettipakaraṇa Pāli, “Cāgo, pariccāgo, dhamma-dānam, āmisa-dānam, abhaya-dānam, attha-dānāni vitthāretabbānī”, 52 meant that “Cāga (generosity or renunciation), pariccāga (great renunciation), dhamma-dāna (donation of dhamma), āmisa-dāna (donation of material), abhaya-dāna (donation of sanctuary), etc., should be known as Dāna in elaboration.

It is obvious that there is a relation between cāga and dāna according to the commentary of Majjhima-paṭīsa Pāli. The commentary describes that “Etiya saddhāya dadahi dānam” 53 meaning that “Dāna can be done

50 S.T. I, P. 327.
through Saddhā.” On the contrary, it means that one is not capable of doing Dāna without Saddhā.

Thus, cāga and cāna are inter-connected with one another. If we say about cāga, dāna is also included in it and similarly cāga is mutually included in dāna. It is, here, worthy of noting that the word ‘dāna’ is usually used in the public instead of cāga although there is the usage of cāga in the literature. So, the word ‘dāna’ is used in this chapter instead of ‘cāga’.

4.13. The Link between Cāga and Dāna

Dāna is a very common Pāli word in Buddhism rather than cāga. Though the word “dāna” is known to all Buddhists, yet it is not easy to understand it in the actual sense of the term and to perform it accordingly. dāna simply means performing acts of charity with good-will or pure volition. It may also be in the form of service, teaching or instruction, etc.

It is not like an ordinary gift or give-and-take as prevailing among common people. It is a meritorious deed of forsaking one’s property or material with a true faith (saddhā) in action (kamma) and it results (kamma vipāka) for the welfare of others, the recipients. The donor, at the same time, acquires merit as wholesomeness, delight, rejoicing, gladness and happiness in his mind. Dāna indeed is a principle of the noble man’s virtue.\textsuperscript{54}

Dāna is fundamental practice of Buddhism as it is the first factor of the Ten Kinds of Meritorious Deeds (puṇñakiriyavatthu) as well as the Ten Perfections (pārami). All the Bodhisattas (Buddhas-to-be) have attained Buddha-hood only by fulfilling this very perfection, dāna from the very outset of their aspiration. The Gotama Buddha too had shown the noble

\textsuperscript{54} Buddha Desanā. P. 41.
examples of how He Himself had sacrificed for aeons of lives by forsaking so much material or wealth, limbs and even His life.

Dāna means that properties that is owned by someone is offered to others for the sake of them as given, abandoned, awarded, supported, donated and honored to him is called dāna. (Dānañca nāma dakkhīṇeyesu hitajjhāsayena vā pūjanajjhāsayena vā attano santakassa paresaṁ pariccanam)55 As all of the above-mentioned exposition, it can be seen that there is a link between dāna and cāga – it is in the nature of them.

4.14. Characteristics of Dāna or Cāga

Dāna actually means good wish or pure volition in honoring or offering one’s materials to others for the welfare of recipients. In other words, it means abstinence from destroying, killing, stealing and looting another’s life as well as property.56

The characteristic (lakkhañā) of dāna is the forsaking of materials; its function (rasa) is delight in the destruction of greed for one’s property. It is manifested (paccupaṭṭhāna) as detachment from the materials given or having its fruits as one’s wealth or property. Its proximate cause (padaṭṭhāna) is the forsaking of materials or offertory gifts.57

The characteristics of dāna in another way stated by Ledi Sayadaw in his book titled ‘Uttampurisa Dīpanī: Manual on the Greatest of Mankind’ can be seen as follow:-

“It has the characteristic of giving, its function is to destroy attachment to things by giving them away; it is manifested by non-

56 CpA. P. 297. PTS, P. 305.
attachment to things given away; its proximate cause is something in hand that would serve as a gift.”

With regard to Dāna-pārami, the perfection of charity, Ledi Sayadaw explained it in his book as follow:

“Dānāṃ --- Giving, making a gift or offering. Sharing one’s wealth unstintingly with virtuous disciples of the Buddha is called the practice of sharing or common ownership. It means that anyone who calls at one’s door for alms receives them. Herein, virtuous disciples’ means special people who certainly deserve the enjoyment of one’s wealth and who should share the knowledge of the Dhamma. With respect to such good people, sharing should take the form of respectful offering after careful preparation.”

4.15. Āgā and Five Great Renunciations (Pañca-mahā-pariccāga)

Most remarkably, all true Bodhisatta, the greatest of mankind, must renounce completely the following possessions or ownerships by fulfilling their perfections. In this way, they become worthy of respect, and ready to become the full Buddha. The nature of ‘The Five Great Renunciations’ is mentioned in Namakkāra Tikā as:


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58 Uttamapurisa Dipani, P. 3.
59 Uttamapusisa Dipani, P. 14.
(1) **Dhana-pariccāga**: Renunciation of high status and positions, such as kingship, universal rulership, wealth, power so that they are collectively known as ‘Dhana-paraiccāga’.

(2) **Aṅga-pariccāga**: Sacrifice of one’s own limbs such as hands, legs, ears, nose when someone asks for them.

(3) **Putta-pariccāga**: Giving away one’s children for other’s sake, persons who ask for them.

(4) **Bhariya-pariccāga**: Giving away or offering of one’s own wife when someone makes a demand for her.

(5) **Jīvita-pariccāga**: Renunciation or sacrifice of one’s own life.

These unique self-sacrifices or rare virtues are collectively termed “Five Great Renunciations”, because only uniquely rare and noble persons, after receiving solemn prophecy from the mouth of the Buddha, can perform them with complete freedom and high aim. As such the Bodhisatta, in countless lives, had to make supreme sacrifices for the sake of Supreme Enlightenment (Bodhi).

The Bodhisattas, the great of mankind, have to accomplish these five kinds of great renunciation before they attain to Buddha-hood in the countless lives. This is the law of nature of Bodhisatta. All Bodhisattas have to follow or practice the law of nature so-called ‘Five Great Renunciations’ with great solemn wish or vow from the beginning of getting prophecy from the one of former Buddha. Each kind of cāga is involved in Dānapārami (the perfection of charity). It can be said that cāga is the branch or duplicate of dāna.
4.16. Cāga: One of Four Grounds of Fellowship

The Buddha continued to point out cāga as one of the base of friendship and help in the society in Sīrīgāla Sutta of Pāṭhikavagga Pāli. By doing cāga, one can mutually receive affectionate, respect, help, etc. from others.

There are these four grounds for bonds of fellowship. Which four?

(1) generosity
(2) Kind words,
(3) Beneficial help and
(4) Consistency. 61

These are the four grounds for bonds of fellowship based on dāna or cāga.

4.17. The Great Benefit of Dāna or Cāga

With regard to cāga, the Buddha expounded the great benefit of it in the Dānamahapphala Sutta of Aṅguttara Nikāya and Dāna Sutta of Itivuttaka in Khuddaka Nikāya. Out of two, in Dānamahapphala Sutta, the Buddha gave discourse of how the benefit of dāna is great to Venerable Sāriputta in Campā.

The Buddha said to Ven. Sāriputta that a person who gives a gift of a certain sort with the thought of seeking his own profit, attachment to the reward, seeking to store up for himself, enjoying the benefit of dāna after death, ‘giving is good’, having given by my ancestors, family custom, etc. cannot get great fruit or great benefit. Such giving a gift of a certain sort does not bear great fruit or great benefits. Having exhausted that action, that

61 D. III, P. 156. PTS. III, P. 192.
power, that status, that sovereignty, he is a returner, coming back to this world.

A person who gives a gift of a certain sort without the thought of seeking his own welfare, attachment to the reward, seeking to store up for himself, enjoying the benefit of dāna after death, ‘giving is good’, having given by my ancestors, family custom, etc. can get great fruit or great benefit. Such giving gift of a certain sort does bear great fruit or great benefits. Having exhausted that action, that power, that status, that sovereignty, he is a ‘non-returner’ and does not come back to this world. This is the summary of this Sutta.62

In Dāna Sutta, the Buddha continued the great benefit of dāna as follows: ---

“Bhikkhus, if beings know as I know the result of giving and sharing, they would not eat without having given, nor would they allow the stain of meanness to obsess them and take root in their minds. Even if it were their last morsel, their last mouthful, they would not eat without having shared it, if there were someone to share it with. But, bhikkhus, as beings do not know, as I know, the result of giving and sharing, they eat without having given, and the stain of meanness obsesses them and takes root in their minds.”63

In the sub-commentary of Mahāvagga commentary, it is defined that “Evaṃ dānaṃ sattānaṃ sampattibhave uppattiyā, thitiyā ca paccayabhāvato”, meant that “Dāna is the condition of arising and existing in the life of accomplishment for all living beings.”64

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63 It. P. 207. PTS, P. 18.
In the texts of *Mahārahanīti* and *Lokanīti*, the benefit of *dāna* is said that “*Dāna* is: ---

(1) Taming or subduing of others (*Adantam damanam dānāni*),
(2) The accomplishment of all welfare (*Dānāni sabbatthasādakaṃ*),
(3) Paying honor or sharing out of others with words of affection (*Dānena piyavācāya unnamanti namanti ca*),
(4) Lovable medicine (*Dānāṃ sinehabhesajjam*),
(5) The medicine for the destruction of stinginess (*Maccheram dussanosadham*),
(6) The cause of being glorious, famous, and renowned or having all endowment or comfort of life (*Dānāṃ yassī bhesajjam*),
(7) The cause of agitating or eradicating stinginess (*Maccheram kuppanosadham*)

4.18. *Cāgānussati*, Reflecting repeatedly and Exulting One’s Charitable Deed

The donor who has given a *dāna*, rejoicing and feeling happy, will enjoy better fruitful results wherever he is born owing to his belief in action and its effects, he will be reborn as a human or a celestial being (*Deva*) with potential wisdom to achieve liberation. He who gives a *dāna* aspiring to attain *Nibbāna* will be reborn in better planes where he can listen to the *Dhamma* and practice it. As a consequence, he can march towards *Nibbāna* by virtue of the practice of the *Dhamma*.

He who has given a *dāna* during the dispensation of the Buddha and gone to a retreat concentrating over his liberality on generosity time and

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again (Cāgānussati bhāvanā) can develop, stage by stage, joy, peace, happiness, tranquility of mind. Then having meditated on the rise and fall of his mental states through insight knowledge (Vipassanā ŋāna), he might successfully attain to the Path (Magga), Fruition (Phala) and Nibbāna even in this very life.

In this regard of cāgānussati, the nature of cāgānussati bhāvanā (recollection of generosity) in the mediation of tranquility is stated by the Visuddhimagga (the Path of Purification) as follows: ---

“One who wants to develop the recollection of generosity should be naturally devoted to generosity and the constant practice of giving and sharing. Or alternatively, if he one who is starting the development of it, he should make the resolution ‘From now on, when there is anyone present to receive, I shall not eat even a single mouthful without having given a gift’. And that very day he should give a gift by sharing according to his means and his ability with those who have distinguished qualities. When he has apprehended the sign in that, he should go into solitary retreat and recollect his own generosity in its special qualities of being free from the stain of avarice, et., as follows: ---

‘It is gain for me, it is great gain for me, that in a ‘generation obsessed by the stain of avarice I abide with my heart, ‘free from by avarice, and am freely generous and open-‘handed, that I delight in relinquishing, expect to be asked, ‘and rejoice in giving and sharing’”

Moreover, one’s mind should enjoy giving charity by taking every opportunity, never neglecting the chances that may arise for the promotion of wholesome deeds in oneself and for the benefit of others. Thus having developed the mind by means of alms-giving, virtue and meditation, one is

not necessarily worried about or afraid of death. It is one’s own *kamma* which goes to be reborn elsewhere and if that *kamma* has been done for the benefit of both oneself and others and with malice towards none, there is nothing to fear wherever one may be.

For a mature and well-developed mind, alms-giving or charity is first and foremost indispensable. It is an antidote to the poison of greed (*lobha*) for would enmesh one’s inner desires and the possession of outer object; whereas giving, in fact, promotes generosity and a proper understanding of the frailty of possession. At best one possesses things or persons until one dies, or perhaps they die or break up first. With greed goes miserliness due to lack of understanding of impermanence; but with giving goes generosity by virtue of a proper knowledge of impermanence of all things and persons. The value of treasured articles lasts only until one no more treasures them, and then all are dispersed among other passing ones. Yet the value of things given goes with one as shadow in the form of wholesome *kamma*.

With reference to the immediate effect gained from giving a *dāna*, the Buddha taught in the *Dānānisaṃsa Sutta* of *Aṅguttara Nikāya* as under: ---

1. The alms-giver is loved by all,
2. His good fame and glory spreads,
3. He is approached by virtuous men,
4. He is fearless in associating with the public and
5. He is sure to be reborn in the celestial plane when he dies.  

So, one who has performed a *dāna* (charity) with pure *saddhā* (faith) accompanied by volition has invariably reaped good result even in this present life.

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4.19. Conclusion

In short, saddhā and cāga is essential for the development of welfare in the present and future existence. No one can perform dāna without saddhā. Saddhā without dāna has no advantage and it is ever connected with dāna. Without dāna, saddhā is likely to be a wizened or underdeveloped grain. They are interrelated to each other. Saddhā is followed by dāna and alternatively, dāna is led by saddhā. The sub-commentary of Aṅguttar Nikāya highlights that “Although the person who is endowed with saddhā gives a little amount of gift of any sort, he can overcome or overwhelm much of greed, hatred, jealousy, avarice, stinginess, wrong view, doubt or suspicion, etc. And then, he can gain great fruit and benefit. ‘What giving is good’ is praised by the Buddha and the wise and good, etc.”

Dāna is a law of Dhamma and the nature of universe. Thus, it is obvious that dāna should be done by all as possible amount of it and much as one can.

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