

## Utilization of earnings in Consumption and its impact for the social imbalance

### A critical observation on the Buddhist point of view

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As the world experiences a massive economic transformation, there has emerged self-greediness and so many egoistic tendencies. As a result of this, there have emerged social and economic imbalances among people which have remarkably led to many problems including poverty, corruption, theft, robbery and many other criminalities. In the world of limited resources, people seem to have forgotten the fact that to fully enjoy this life, they have to share with and care for others. Moreover, it is so absurd to note that modern consumption is individually centralized, just like “my car and my petrol”. With individual centralized-consumption, economic imbalance and the gap between them can never be overcome. And instead, it multiplies social problems. It can be overcome only through a social-centralized consumption of which Buddhist theories are always emphasized.

This paper attempts to bring forward the Buddhist financial concept of “ekena bhoge bujjeyya” explained in Sigālovada Sutta of Dīgha Nikāya. And what is actually meant by Consumption and Utilization of one’s earnings in Consumption in Buddhist teaching drawing from Rāsiya, Kāmbhogā , Pattakammaandādiya Suttas.

The second part of this paper discusses the “fivefold uses of one’s earnings in consumption” explained in Pattakamma and Ādiyā Sutta of Aṅguttara Nikāya. They are namely; 1. For the use of personal and family; 2. For the use of friends; 3. For the use of investments in security and insurance; 4. For the use of fivefold obligations; 5. For the use of spiritual leaders.

Finally this paper emphasizes the importance of the “fivefold obligations” (pañcabali) and their values for a contented society and how they are helpful for the well-being of everyone and further how one can gain the Bhogasukha (the joy of enjoyment) as admonished in Anāpā Sutta of Aṅguttara Nikāya. Buddhist social-centralized consumption always encourages and creates characters who are wealthier with their spiritual advancements rather than mere material progress.

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