Rethinking the Precept of Not Taking Money in Contemporary Taiwanese and Mainland Chinese Buddhist Nunneries

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Abstract

According to monastic disciplinary texts, Buddhist monastic members are prohibited from accepting “gold and silver,” and arguably, by extension, any type of money. This rule has given rise to much debate, in the past as well as in the present, particularly between Mahāyāna and Theravāda Buddhist communities. The article explores the results of my multiple-case qualitative study of eleven monastic institutions in Taiwan and Mainland China, and reveals a hitherto under-theorized conflict between Vīṇa-ya rules and the bodhisattva ideal, as well as a diversity of opinions on the applicability of the rule against money handling as it has been shaped by socio-cultural contexts, including nuns’ adaptation to the laity’s ethos.

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Introduction

Around two and half millennia ago, the order of nuns was established when the Buddha allowed women to join the Buddhist monastic community.\(^2\) Buddhist nuns play prominent and respected roles in the *Therīgāthā* (*Verses of the Elder Nuns*) from ancient India. The historical work the *Biqiuni zhuan* 比丘尼傳 (*Biographies of Nuns*)\(^3\) reports how Buddhist nuns influenced and contributed to Chinese Buddhism in the medieval era. In recent decades, there has been a strong revival of Chinese Buddhism, amid which Buddhist nuns have exerted an ever-growing impact on the monastic environment, and their opinions have gradually become very influential, particularly in Taiwan. Indeed, as aptly put by Chün-fang Yü (*Light 1*), “Taiwanese nuns today are highly educated and greatly outnumber monks, characteristics unprecedented in the history of Chinese Buddhism.” In Mainland China, some prominent nuns (e.g., Shi Longlian)\(^4\) have held posts in the official organization of Chinese Buddhism or made significant contributions to Buddhist education and dharma teaching. However, contemporary Mainland Chinese nuns’ religious life has scarcely been explored or discussed. This study aims to rectify this imbalance by examining a central ethical issue of monastic daily life to which scant scholarly attention has hitherto been paid.\(^5\)

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\(^2\) According to the account of the founding of the *bhikṣunī saṅgha*, Mahāprajāpatī, the Buddha’s aunt and stepmother, was the first ordained nun and accepted eight “fundamental rules” (*gurudharmas*). For details, see Anālayo (*Foundation* 105-142; *Mahāpajapati’s* 268-317).

\(^3\) (T.2063), a compilation of biographies of Buddhist nuns traditionally attributed to the monk Baochang 寶唱 (ca. 466-7).

\(^4\) Ven. Longlian 隆蓮 (1909-2006), is considered one of the most outstanding nuns in contemporary China. For details, see Qiu.

\(^5\) In this study, Buddhist nuns rather than monks are the main research subject. As a female researcher, I was at an advantage when seeking access to Buddhist nunneries,
Money plays a pivotal role in nearly every society in the world as the medium through which people exchange goods and services. Buddhist monks (bhikṣus) and nuns (bhikṣunīs), however, are expressly forbidden to accept “gold and silver” by the Vinayas, Buddhist disciplinary texts⁶ compiled in India during and after the time of the Buddha.⁷ As Ann Heirman has pointed out (Sleep 428), the Vinayas “inform us about what an ideal monastic setting is supposed to look like. It is still hard to know, however, to what extent people actually observed all the rules given by disciplinary and thus normative texts.” Indeed, most academic engagement with Buddhist monastic rules has so far focused on translation, or analysis of rules as past practices (e.g., Horner; Kabilsingh; Hirakawa; Heirman; Yifa); present-day Buddhists’ experiences of monastic guidelines have come under much less scrutiny. In this context, it is worth considering Thubten Chodron’s comment on the application of Buddhist monastic rules in the contemporary world: “All religious traditions face a similar challenge: to maintain the continuity of the tradition from the past while at the same time making it relevant to the present” (28). Taking into account the contemporary background of monastic practice, including socio-cultural factors, this study aims to clarify how the traditional monastic rule against money handling is practiced by modern Buddhist sangha today in both Taiwan and Mainland China.

where interviewees were female monastic members. An in-depth discussion of whether monks and nuns have different opinions about taking money is beyond the scope of this article and it is worth noting that future study into monks’ attitudes toward money is needed.

⁶ In the early fifth century, 十誦律 Shisong lü (T.1435), Sarvāstivāda Vinaya; 四分律 Sifen lü (T.1428), Dharmaguptaka Vinaya; 摩訶僧祗律 Mohesengqi lü (T.1425), Mahāsāṃghika Vinaya; and 彌沙塞部和醯五分律 Mishasai bu hexi wufen lü (T.1421), Mahāśāsaka Vinaya as four complete Vinayas were translated into Chinese. For details, see Heirman (Vinaya 167-202).

⁷ For detailed introduction to this precept in the Dharmaguptaka Vinaya, see Heirman (Discipline 498 n54-500 n56).
Before presenting the analysis of our fieldwork findings, it is first necessary to see how monetary issues are presented in the Buddhist canonical texts, with a particular focus on the Dharmaguptaka Vinaya. This text, which forms the basis of monastic ordinations in East Asia, defines money as being of eight types, according to whether it is made of gold, silver, iron, copper, pewter, lead-tin alloy, wood, or lac (gum). According to the Vinaya, the rules of the prātimokṣa were laid down by the Buddha, one by one, on occasions when a monk or a nun was considered to have done something wrong. In other words, the precept concerning money is governed by the principle of establishing rules as transgressions occur. In the Dharmaguptaka Vinaya, a monk named Upananda is described as being well acquainted with the minister of the city of Rājagṛha. Whenever the minister has pork, he asks his wife to save a portion of the meat for Upananda. However, the minister’s son, hungry after a festival one night, wants to eat the pork saved for Upananda. The son tells his mother to give the monk money instead of pork. The next morning, when Upananda comes to the minister’s home for alms, the minister’s wife tells him that she has given his portion of meat to her son, and that she will give him money instead. Upananda accepts the money, which the minister’s wife has laid on the ground, and he then takes it to the market to buy food. Upon seeing Upananda handling money in the market, people start to criticize him. One official even reports this to the Buddha and asks for his opinion. The Buddha does not allow monks to personally take money so he establishes a rule: “If a [bhikṣu] personally takes gold and silver, or takes money, or tells others to take it, or re-

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8 The Dharmaguptaka Vinaya (Sifen lü 四分律 T.1428) has been strongly promoted by Master Daoxuan 道宣 (596-667) and has become the reference point for monastic discipline in China. For details, see Heirman (Can 396-429).

9 T 1428 at T XXII 620a21-a22.
ceives it by giving [his] permission orally, [he] [commits] a niḥsargika pācittika” (Heirman Discipline 445).¹⁰

According to Vinaya texts, Buddhist monastics are not allowed to handle money because they are required to live on alms of laity’s offering, such as robes, food, medicine and bedding. However, the rule against taking money has been controversial since the early days of Buddhism. Gregory Schopen has indicated that monks were known to have engaged in various monetary matters in northern India during the fifth and sixth centuries C.E., even though they are commonly assumed to have been required to give up all personal property. In practice, they were allowed to “pay debts and tolls and transport taxable goods . . . receive gold in various forms, accept money, sell the property of deceased monks, hire and oversee laborers, and buy food” (14-15). Schopen also comments on these monks’ business transactions, noting that much of the Mūlasarvāstivāda Vinaya “takes for granted that the monks it was meant to govern had and were expected—even required—to have personal property and private wealth” (5). As we can gather from the above, the question of taking money is a complex issue that needs to be contextualized in contemporary society.

Taiwan and Mainland China each have a rich monastic scene, but it is difficult and impossible to conduct fieldwork in all monastic institutions. Therefore, this study uses a multiple-case approach. As Robert Stake notes, case study “gains credibility . . . [when it] concentrates on

¹⁰ T 1428 at T XXII 618c22-619c25. A niḥsargika pācittika is an offence that concerns an unlawfully obtained object that needs to be given up. For details, see Heirman (Discipline 138-141). Because the bhikṣuṇī order came into existence after the bhikṣu order, some of the bhikṣuṇīs’ rules have been taken from the bhikṣus’. For nuns, the rule against money handling is found in niḥsargika pācittika rule 9 from the bhikṣuṇīprātimokṣa in the Dharmaṇaguptaka Vinaya (T 1428 at T XXII 728a20-a21).
experiential knowledge of the case and close attention to the influence of its social, political and other contexts” (443-444). It is, however, crucial to select purposive samples of specific Buddhist institutions to provide variety and a balanced overview. The nunneries have been carefully selected so as to encompass the major different types in the Chinese context, each with their own representative characteristics and attitude towards disciplinary rules. Stake suggests using a sample selection from a balanced design in the multiple case study, based on a “typology,” to offer variety and gather information from carefully chosen cases (451). My research samples thus correspond to Stake’s typology by including a range of attributes:

1. **Vinaya-based institutes**, such as Nanlin Nisengyuan\(^{11}\) (Nantou, Taiwan), and Pushou Si\(^{12}\) (Wutaishan, Mainland China).

2. **Buddhist nuns’ colleges**, such as Dingguang Si\(^{13}\) (Guangdong, Mainland China), Chongfu Si\(^{14}\) (Fuzhou, Mainland China),

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\(^{11}\) Nanlin Nunnery 南林尼僧苑 was founded in 1982. There are about seventy resident nuns. It is a strongly vinaya-based nunnery, and well known for its rigorous interpretation and practice of monastic rules.

\(^{12}\) Pushou Si 普壽寺, located in Shanxi Province, is a well-known vinaya-based monastery and now the largest Buddhist nuns’ college in China (around 1,000 nuns), with a tradition of training śrāmaṇeri (novice) as śikṣamāṇā (probationer) before bhikṣuṇī ordination, and offering various vinaya study programs.

\(^{13}\) Dingguang Si 定光寺, located in Guangdong Province, opened as a Buddhist College with Master Honghui as dean in 1996. It was then promoted to the status of Guangdong Buddhist Nuns’ College, the first of its kind in the Buddhist history of Guangdong. The college currently has more than 300 student nuns and twenty teacher nuns. Dingguang Temple provides excellent teaching facilities and has become one of largest colleges for Buddhist nuns in Mainland China.

\(^{14}\) Chongfu Si 崇福寺, located in Fujian Province, is a well-known site for nuns’ Buddhist spiritual practice, and Fujian Buddhist College for nuns was established in the temple in 1983. Currently, Chongfu Temple is the cradle for the cultivation of a new generation of
Zizhulin\textsuperscript{15} (Xiamen, Mainland China), Qifu Si\textsuperscript{16} (Chengdu, Mainland China), and Xiangguang Si\textsuperscript{17} (Chiayi, Taiwan).

3. Humanistic Buddhist institutes, such as Fagushan/Dharma Drum Mountain \textsuperscript{18} (Taipei, Taiwan), and Foguangshan \textsuperscript{19} (Kaohsiung, Taiwan).

Buddhist nuns and one of Mainland China’s most famous Buddhist monastic institutions to confer ordination.

\textsuperscript{15} Zizhulin 紫竹林, also located in Fujian Province, belongs to Minnan Buddhist College which is a well-known institution of higher Buddhist learning in Mainland China. Zizhulin Temple became Minnan Buddhist College for female monastic members in 1995; currently, more than 200 nuns live and undertake Buddhist study and practice there.

\textsuperscript{16} Qifu Si 祈福寺 is famous for its nuns’ education, and is also known as Sichuan Buddhist Higher Institute for Bhikṣunīs 四川尼眾佛學院. The previous abbess, Ven. Longlian 隆蓮 (1909-2006), played a key role in shaping contemporary Chinese nuns’ views on and practice of monastic rules. She devoted herself to the education of Buddhist nuns for many years. Student nuns in this institute receive the śrāmaṇeri and śikṣamāṇā precepts and are required to strictly observe Buddhist rules and lawfully follow the Buddhist ceremonies of poṣadha (recitation of precepts), varṣā (summer retreat), and pravāraṇā (invitation ceremony held at the end of summer retreat).

\textsuperscript{17} Luminary Nunnery 香光寺 (also Luminary Buddhist Institute) was founded in 1980 by the nun Wu Yin (b. 1940). It currently has approximately 120 nuns. Master Wu Yin, who is well known for her research on Vinaya, runs a Buddhist College that provides education for nuns.

\textsuperscript{18} Dharma Drum Mountain (Fagushan 法鼓山, abbreviated as DDM) is one of the largest Buddhist institutions in Taiwan, currently with about fifty monks and 200 nuns affiliated to the monastery. It was founded by the monk Sheng Yen 聖嚴 (1930-2009), a prominent Chan master.

\textsuperscript{19} Foguangshan 佛光山, recognized as one of the three largest monastic institutions in Taiwan, was founded by the monk Hsing Yun (b. 1927) in 1967. There are more than 1,000 monastic members affiliated to this monastery, which promotes Humanistic Buddhism in particular.
4. A non-specific remainder category of institutes, such as Tongjiao Si\textsuperscript{20} and Tianning Si\textsuperscript{21} (both in Beijing, Mainland China).

In this study, evidence was obtained using three methods of data collection: interviews, observation, and documentary data (supplemented by the writings of contemporary monks and nuns). A total of thirty-three face-to-face interviews with Buddhist nuns were conducted in selected Taiwanese and Mainland Chinese monastic institutions. The semi-structured interviews consisted of open-ended questions, which were designed to encourage more than a simple “yes” or “no” response, and were not in any systematic sequence. In selecting interviewees, we focused on senior (teacher) nuns, who exert a disproportionate impact on their younger colleagues and who also collectively provide each monastic institution with a unique concept of the rule against money handling.

Observation plays an equally important role in this study. According to Patton, the primary purpose of observational data is “to describe the setting that was observed, the activities that took place in that setting, [and] the people who participated in those activities” (262). Because much of the information about nuns’ views on money was collected via interviews, the focus of observation was to enhance the validity

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\textsuperscript{20} Tongjiao Si 通教寺 is a well-known and highly respected historic Beijing nunnery whose members focused on vinaya study and established the Gurudharma School. Ven. Longlian 隆蓮 studied Buddhism in Tongjiao Si. It is now a place for Buddhist nuns’ religious practice and study, holding the Seven-day Recitation of the Buddha’s Name every month. All the nuns participate in the varṣā (summer retreat) and study śīla (discipline), samādhi (meditation), and prajñā (wisdom) annually.

\textsuperscript{21} Tianning Si 天寧寺, also located in Beijing, is one of the earliest temples there, and is famous for its twelfth-century Liao Dynasty pagoda. In 1988, Tianning Si became one of the most important national cultural relic protection units. Currently, around thirty Buddhist nuns reside in this nunnery, which focuses on the combined practice of Chan and Pure Land methods.
and reliability of the study by assessing whether the nuns’ spoken answers corresponded to their actual behavior in the day-to-day context of the monastery. The documentary data approach, meanwhile, is important to our understanding of how physical settings and other contexts may affect the case being studied. Such contextual information includes the organizations’ leaders, history, structure, mission, background and vision. The particular environment of each sample monastery thus plays a significant role in data analysis: in particular, in how it affects the interviewees’ views on and practice of the precept against money handling. In this way, we aim to shed light on the wider viewpoints of the nunneries as institutions, in addition to the diversity of opinion regarding the applicability of the rule, and nuanced differences between the rhetoric of Taiwanese and Mainland Chinese nuns when discussing this topic. Uniquely, the concept of giving for the sake of progressing on the bodhisattva path also crucially affects modes of observing the rule in current Chinese Mahāyāna Buddhism, an issue rarely touched upon in scholarly work.

**Fieldwork in Taiwan**

In Taiwan, we have identified four monastic institutions representing three basic types: a *Vinaya*-based nunnery (Nanlin Nunnery), a Buddhist

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22 As a rule, most books and articles today use the *pinyin* system to transcribe Chinese names, place-names and terms. We have done the same throughout this article. Nevertheless, when referring to Taiwanese authors or masters, we have opted to use their personal Romanization, as they appear on their websites, books or articles.
nuns’ college (Luminary Nunnery), and two Humanistic Buddhist monasteries (Dharma Drum Mountain and Foguangshan).\textsuperscript{23}

\textit{Nanlin nunnery: strict abstinence from touching money}

Nanlin relies on the assistance of a \textit{kalpikāra}\textsuperscript{24} in observing the rule of not touching money, even though the role of a \textit{kalpikāra} is rare in Taiwanese Buddhist circles. I observed that these \textit{kalpikāras} helped nuns to observe the rule very strictly, in effect, protecting them from money. Some first-time lay visitors wanted to donate some money to support the Nanlin saṅgha because they admired the Nanlin nuns’ ascetic lifestyle and religious practice. When one of the nuns explained that in accordance with the \textit{Vinaya}, Nanlin nuns do not touch money and do not involve themselves in monetary matters, the laypeople gave the money to a \textit{kalpikāra} at the reception desk.\textsuperscript{25} A senior nun I interviewed further emphasized the importance of this rule for monastic members:

\textsuperscript{23} All fieldwork data were collected by Tzu-Lung Chiu from 2009 to 2013. This research has been supported by the Research Foundation Flanders (FWO).

\textsuperscript{24} \textit{Kalpikāra} (Pāli \textit{kappiya-kāraka}): a lay attendant whose role is as an intermediary for monastic members’ financial transactions and economic activities, which monks and nuns are strictly prohibited from handling under \textit{Vinaya} rules. Richard Gombrich defines this term as follows: “A monastery has a lay attendant called a \textit{kappiya-kāraka}, which means ‘suitable-maker’; he is someone who accepts gifts which monks are not allowed to accept, such as money, and uses them on their behalf” (92). The role of \textit{kalpikāra} is not limited to the economic realm, however, and may include a number of other acts that monastic members are forbidden to perform. For example, s/he may, on behalf of a monk or nun, cut weeds and branches in the monastery, or ceremonially cut fruit that has seeds, etc.

\textsuperscript{25} Moreover, the Nanlin nun also emphasized that the \textit{Vinaya} rules were established by the Buddha, and that therefore no one dared to modify them. Normally they look up the relevant \textit{Vinaya} textual references to particular causes and conditions to decide on
One precept is not touching money, which is an important aspect of monastic religious practice and spiritual cultivation. Many monastic members say it is impossible to observe this precept in modern society. The precept of not touching money is crucial for our religious practice on the grounds that a little money may stoke greed. You may want to please laypeople in order to receive donations for daily needs. We just follow the Buddha’s instructions for the four requisites: food, medicine, robes and lodging are enough to sustain our life. Currently some other things (offerings) may be added to the four requisites. Laypeople will ask kalpiṣṭāras what we [nuns] need and they will deal with it well. . . . When we become Buddhist monastic members, we renounce everything including money. Why do we still need money after going forth? Not touching money is a way of eliminating all delinquencies.

Her statement clearly shows that the Nanlin nunnery sees money and the possible attachment to it as an obstacle to spiritual cultivation: explicitly suggesting a linkage between any involvement in financial affairs and the risk that one may try to accumulate wealth whenever possible. The Nanlin nun made another interesting point: “You may want to please laypeople in order to receive donations for daily needs.” This was clearly echoed in the statement of an informant nun from the Luminary Nunnery:

proper behavior. For example, in terms of the rule of not taking gold and silver, some Buddhists in Vinaya-based monasteries may observe the rule according to the Gen-bensapduo bu lü she 根本婆祇多部律攝 (a commentary on the bhikṣuprātimokṣa of the Mūlasarvāstivāda tradition), and adapt to modern life by means of purifying the money verbally. However, the nun did not explicitly tell me whether this verbal method was utilized in the Nanlin Nunnery or not. Other Vinaya-based nunnery in Mainland China also presents similar information (see further analysis below).
Our teacher once told us the Taiwanese temples in the past were so poor that they could barely subsist in daily life. Daily supplies had to be prepared by the monks or nuns themselves. Some student nuns were assigned by their teachers to take care of the few well-off donors who gave daily supplies to the nunneries.

This sheds further light on the Nanlin nun’s concern that some (poor) monastic members might fawn on rich laypeople to get (more) necessities, rather than concentrating on spiritual cultivation and dharma learning. Nanlin nunnery’s key guiding teacher, Vinaya Master Guang Hua (1924-1996), who is widely recognized as one of the most influential monks in Taiwan, urged Buddhist monastic members to practice Vinaya rigorously. In his well-known book, *Jie xue qian tan* 戒學淺談 (*Basic Discussions on Vinaya*), he shared some of his miracle experiences by way of illustrating that monastic members who focus strictly on their spiritual cultivation can manage their life well, aided by protective deities (135-146). Those choosing to become the Buddha’s followers should devote themselves to Buddhist practice and need not worry about food or clothing, which the deities will provide according to the Buddhist sutra *Fo zang jing* 佛藏經. 26

Though Nanlin’s nuns strictly abstain from touching money via the assistance of the *kalpikāra*, it is worth noting that Nanlin nuns do not criticize other monastic members whose observance of the rule may not be as strict, but display a level of empathy and understanding. With regard to other monasteries’ different approaches to the precept, the website of Nanlin Nunnery 27 admonishes laypeople not to nourish unwholesome thoughts, as every master may have a different focus in their re-

26 T653 at T XV 801c27-c28. This sutra was translated by Kumārajiva (344-413 C.E.).
spective religious practices. In other words, Nanlin nuns are strict with themselves but lenient towards others. Indeed, their empathy and understanding clearly echo the viewpoints of some of my informant nuns from non-Vinaya-based nunneries regarding this rule. For example, one teacher nun from the Buddhist nuns’ college explicitly said:

Each monastery is different, with a different set of priorities. Here at the Buddhist College, the emphasis is on education and Buddhist doctrine; a Vinaya-based monastery adheres to Vinaya practice. Because each monastery is different, each one observes the precepts differently. The settings and circumstances of each monastery are different so they may have an impact on the way the precepts are observed. However, altering how we observe the rules does not change our view of enlightenment.

Nanlin nuns’ leniency towards members of other monasteries who do not observe the rule resonates with the Venerable Hsu Yun’s remark: “Buddhism will flourish only when Buddhist monastic members praise each other” (Cen and Foguang 462). Nanlin nuns thus may see themselves as setting a good example of strictly abstaining from touching money within in Buddhist circles, instead of criticizing others.

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28 Hsu Yun 虛雲 (1840?-1959) is recognized one of the most influential Buddhist Chan masters of the nineteenth and twentieth centuries in China.

Dharma Drum Mountain, Luminary Nunnery and Foguangshan: flexibility in the rule

My fieldwork suggests that a majority of Chinese Buddhist nuns in Taiwan (and Mainland China) are willing to discuss the difficulties they have in observing the precept of not handling money in modern society. In some interviews, one can even identify a defensive attitude towards the question of personally touching money. A senior Dharma Drum nun said:

It is quite difficult in modern society to follow this rule against using money. The monastery provides for our needs, so monastic members pay little attention to money in the monastery even though we use some money for reasons of expediency. We have less opportunity to use money if we stay inside the monastery, but we take money with us when we leave its confines.

One Luminary nun gave a considerably more detailed explanation that seemed to call the rule itself into question:

We first need to understand that the precept about whether or not to use money caused a dispute in the Second Council after the demise of the Buddha. In other words, the dispute has a long history. There is no generally acknowledged agreement over whether Buddhist monastic members must observe this precept.

Among all my informants in Taiwan and Mainland China, this nun uniquely pointed out that the rule against handling money has been the subject of an unresolved debate traceable back to the early days of Buddhism, specifically since the Second Council, which took place approximately a century after the demise of the Buddha (Chandler Establishing 171; Keown 66). One of the practices disputed by the council was the
handling of money. It is striking that after all these years, the issue continues to generate heated debates. This is clear from a second Luminary nun’s response:

In Theravāda Buddhism, monastic members would go shopping accompanied by a kalpikāra. In Taiwanese society, monks and nuns have to manage their affairs for themselves. It is hard to find someone to accompany you paying for things you want to buy . . . Buddhist monks or nuns in Taiwanese culture may need to observe this precept closely in the ascetic monastic environment, but Chinese Buddhism does not over-emphasize this aspect of the precepts. In modern society, only a few monastic members still follow the precept about not touching money.

Her statement makes an important point: namely that monastic members in different Buddhist societies or cultures practice monastic rules differently, and that only a few nuns, in certain ascetic environments, can follow the rule with the assistance of lay attendants, similarly to (some) monks and (some) nuns in Theravāda Buddhism. The abbess of Luminary Nunnery also considers it difficult to find capable and trustworthy laypeople to deal with financial matters. Thus, a nun (or a group of nuns) is assigned to take on this responsibility; and she is not held to have breached the precept of money, because she manages the money of the whole saṅgha rather than that of a particular individual (Wu Yin 238).

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30 Dharmaguptaka Vinaya (T 1428 at T XXII 968c18–971c02), Sarvāstivāda Vinaya (T1435 at T XXIII 450a27–456b08) and Mahīśāsaka Vinaya (T1421 at T XXII 192a26–194b20) all recorded this historical account of The Second Council (or so-called Council of Vaiśālī). For details, see Prebish 239-254.
Further distinctions must be made between ready cash and money in one’s bank account. Master Wu Yin openly states her attitude toward bank accounts in her nunnery: the Buddhist saṅgha provides nuns’ daily necessities as well as medicine, transport and education. However, as not all the nuns may live permanently in the nunnery, every nun receives a certain amount of petty cash. Those working for the nunnery earn a bonus\(^{31}\) that is transferred directly to each nun’s account by the bookkeeper nun(s). Nuns also receive a red envelope at Chinese New Year, according to the Chinese tradition, to show the saṅgha’s appreciation. If a Luminary nun receives a donation from laypeople, she can save the money in her own account or reallocate it for another purpose (236). Master Wu Yin justifies this system on the grounds that “[t]his way each member has some money for emergencies, yet each person is able to keep her precepts purely because she is not literally holding private wealth” (236). Additionally, if a nun needs something the saṅgha does not provide, or wishes to donate money to other causes, she can fill in the withdrawal form and submit it to the nun responsible for the accounts. After obtaining approval from a supervisor, she will then be allowed to withdraw a certain amount of money from her account if the nunnery cannot provide her with an item she needs (237).

Dharma Drum Mountain and Foguangshan have similar banking systems in place. Shi Guo Guang, vice dean of the Dharma Drum Sangha University, in her conference paper “‘Cordiality in Sharing’—The Buddhist Monastic Economy and its Modern Significance,” indicates that “DDM monastics are upholding the precept of ‘do not accept gold, silver and money with conditions’”(4). By conditions she means that

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\(^{31}\) It is not an exceptional case for modern Buddhist monastic members to receive payment while working for monasteries. Walpola Rahula (137) points out that bhikṣus recorded in the inscriptions of Mahinda IV in the tenth century were given money for different types of work (cited in Gombrich 165).
each DDM member receives a small monthly sum in case of emergency (4n16). It is expected that money offerings given by the laity to monastic members will be passed on to the monastery. In Foguangshan, Buddhist monks and nuns also receive a small monthly wage. Shi Yiren, a senior member of Foguangshan, points out that the monastery is not against members having monetary savings individually, provided they are not for one’s own benefit: in principle, at least, money must be used for Buddhist causes and the general good of society, and saved on Foguangshan’s account. Monastic members in Foguangshan are not allowed to save money privately, invest in a secular business, commit usury, or leave money for use by secular members of their families (220). According to the detailed information collected by Stuart Chandler, members of Foguangshan regularly receive money from four sources: (1) a monthly stipend, varying with an individual’s rank and post; (2) money as a present from relatives; (3) a red envelope from laity on a special day, such as

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32 Stuart Chandler’s fieldwork data indicate that monastic members in Foguangshan “had not bothered to close saving accounts in banks on ordination but . . . did not use them much” (Establishing 172). My informant nun also told me that she sometimes uses her personal bank account (opened before ordination) to do Buddhist business, not relying solely on Foguangshan’s own banking system. However, the DDM monastic members are not allowed to bring along any private property or funds when moving into the monastery (Shi Guo Guang 4). In the Luminary Nunnery, my informant nun told me that each monastic member can keep her personal property from before going forth, and some—after ordination—may receive an inheritance at the death of their parents. The nunnery allows the individual to deal with her own property, and teacher nuns teach young nuns how to handle personal wealth appropriately and expediently. My informant later donated her personal funds to support a family member who was terminally ill.
Chinese New Year; and (4) royalties from their produced works (if any), such as books, radio and TV programs (Establishing 171-172).33

One Fooguangshan nun interpreted the precept of money handling in her own way:

What about people using shells as money in the ancient times, rather than gold and silver? I can explain that to you: I often joke, “Sorry, I do not hold money, but only use a plastic card (credit card).” On the surface, this means I do not touch money. A plastic credit card is neither gold nor silver, but it nevertheless represents money. It is not enough to only see the literal meaning of the Buddhist rule about not touching gold, especially as gold or silver is what we call money. It is used differently in Mahāyāna Buddhism, which emphasizes the importance of giving money. Ven. XX34 is “the envelope monk” in Foguangshan because he gives each of my (lay foreign) students an envelope containing cash generously as an attempt to build good rapport. The monk receives money and then redistributes it, as he has no attachment to money. I would be taking money if you were to give me a million dollars. Why would I not accept money for educating students, or Buddhist events? By redistributing it, I can spend money

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33 An in-depth discussion of how banking systems work in Buddhist monasteries is beyond the scope of this article, and it is worth noting that future study into this area is needed.

34 Here I make the monk’s name anonymous. The monk is famous and has a high-ranking position in Foguangshan. It is not surprising that the monk has some money to give to students, because devoted laity in Taiwan and Mainland China makes cash gifts in red envelopes in accordance with the Chinese custom of supporting monks or nuns they admire.
on charity and social work. If you ask me whether I have broken the rule about touching money, I can tell you I receive money with the mind of a bodhisattva: money is not for myself but for other people. I just use money as a tool or a medium, for the benefit of others, rather than regarding it as my own. Money itself is neither good nor evil.

The nun explicitly disagrees with interpreting the *Vinaya* literally, citing the examples of the credit card and other objects that have been used as currency despite having no intrinsic value; but she quickly and somewhat unexpectedly bends this argument into a criticism of the rule itself. In particular, she underscores the fact that money can be used for specific purposes according to Mahāyāna Buddhism, which focuses on the path of the bodhisattva who saves all sentient beings within a compassionate mind, and stresses the practice of donation. Therefore, we can see that both the nun and the monk from Foguangshan do not mind receiving and handling money in order to re-distribute it for Buddhist work and charity; and the nun, in particular, does not consider that she has transgressed the precept against handling money, because she does so under the countervailing, and seemingly broader, ideal of being a bodhisattva.

It is worth noting that the practice of benefiting others through the use of money is stressed by the founder of Foguangshan, Ven. Hsing Yun, who claimed that “only a person who has a carefree attitude toward money and who knows how to spread it on Buddhism and the general public, truly knows how to use money” (quote in Chandler *Establishing* 172). This is one of many instances of the leader of a monastic community seeming to exert a strong influence on his disciples.35

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35 My fieldwork findings suggest this is far from unusual in Taiwan, where monastic institutional leaders are known to hold enormous sway over their disciples, both in matters of Buddhist theory, and in practice. As is aptly put by Xiaochao Wang (175), religious organizations generally revere their founders or leaders, whose words, deeds,
Analysis of the Fieldwork Data

So far, I have tried to capture contemporary Taiwanese nuns’ perceptions of and practices surrounding the rule against money handling. In the next part I am now analyzing the fieldwork data in greater detail by adding Mainland Chinese nuns’ voices. By juxtaposing the perceptions of nuns from both regions, I hope we may identify similarities as well as differences between the Taiwanese and Mainland Chinese contexts, and/or between the various institutions themselves.

The socio-cultural contexts of Chinese Buddhism

Most of my informant nuns from non-Vinaya-based institutes in Taiwan and Mainland China explicitly admit that they have difficulty in observing the precept against touching money, because, in the Chinese context, Buddhism is not given the kind of state support it receives in Theravāda countries. The majority of my interviewees appeal to the social and cultural differences between Theravāda Buddhism and Chinese Mahāyāna Buddhism, stating (not altogether correctly) that Buddhist monastic members in South Asian Buddhist countries have the luxury of abstaining from money handling precisely because the local laity and the kal pikāras do their best to help monastic members not to touch money and provide them with all the support they need.36

and writings often become the basis for their institutional norms and systems. Individual charisma and institutional charisma thus naturally merge. On the charisma of Buddhist monks, see in particular Kawanami Power 212-213.

36 Some of my informants have a strong impression, not entirely correct, that all monastic members in Theravāda Buddhism are fully supported by the laity, and therefore do not need to handle money.
Nanlin Nunnery: “Deities protect you as long as you observe precepts. Everything goes smoothly when you have dharma in mind and have a way wherever you go. I once heard that a Theravāda monk did not have money to travel abroad. I was amazed to hear that he went to the airport without money. In the airport, someone asked the monk where he would like to go and then paid the fare for his flight. It is unimaginable.”

Tongjiao Si: “In Thailand or in other Theravāda countries, things are different: laypeople offer robes, food, medicine, and bedding for monks, so they do not need to worry about these needs.”

Dingguang Si: “In Thailand where Buddhism is the state religion, with the support of laypeople, monastic members can observe the rule of not using money.”

Zizhulin: “Most people know the government subsidizes monks’ bus-fares in Theravāda Buddhism, and laypeople offer Buddhist monastic members robes, food, medicine, and bedding.”

From the above, it is worth noting that a consensus amounting almost to a legend now exists among (some) Chinese Buddhists to the effect that Theravāda monks and nuns generally do not touch money because Buddhism is prosperous in their countries, with a high level of support from the laity and kalpikāra. In the next part of the paper, I will outline the contexts of Chinese Mahāyāna Buddhism, which are quite different from those of Theravāda Buddhism, as many of my informants pointed out.

The majority of Chinese Buddhist monastic members in Mainland China and Taiwan report difficulties in observing the precept of not
touching money, difficulties that are partly due to the social and cultural conditions they live in:

**Tongjiao Si:** “If Theravāda monks lived in China for a while, they might understand how impracticable the rule of not touching money is.”

**Tianning Si:** “But most laypeople, unlike you [. . .] know only a little about Buddhism and assume they can gain merits by offering [money]. Lay donors may misunderstand Buddhism if we do not take their money offerings. They may consider it strange that we do not take their money.”

**Dingguang Si:** “Nowadays some monastic members keep this rule, but not many. Money always turns people greedy. We have less attachment to money if we abstain from using it. However, it is hard to obey this rule nowadays in China where Buddhist monastic members have to pay their bus fares.”

**Chongfu Si:** “It is unrealistic nowadays not to use money [in Mainland China]. Kalpiṭaka helped Buddhist monastic members at the Buddha’s time, but it is difficult to find kalpiṭaka nowadays.”

**Zizhulin:** “Laypeople in Mainland China generally do not know about offering monastic members these four things,\(^\text{37}\) and give them instead a red envelope with money inside. You may need money when you get on a bus,

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\(^{37}\) The four requisites for monastic members are clothing, food, a dwelling and medicine.
but most of the time you don’t need to use money. Only some laypeople know how to support monastic members without using money.”

Qifu Si: “Two thousand years ago, Buddhist monastic members did not need to cook for themselves because laypeople supplied whatever they needed, such as food and robes. However, when Buddhism spread to China, this rule was adapted to local conditions, because the settings here are different from those in the Buddha’s lifetime. We need to do some things for ourselves.”

The social system and the assistance of kalpikāra

From the above, we can see how local society significantly affects modes of observing the rule against handling money. Society is indeed a system comprised of many elements, of which religion is a part; religious believers thus interact with society and are not completely detached from the world (Wang 174). In other words, people of different faiths will mostly try to follow local social systems and laws even though they occasionally run counter to their religious creeds. As Raoul Birnbaum aptly puts it, “The Chinese Buddhist world has never been separate from Chinese society” (Master 113).

In Mainland China and Taiwan, monastic members use money to buy tickets and to make purchases in shops. Doing otherwise would be highly criticized or even condemned by the non-Buddhist general public. Unlike those of Theravada countries, Chinese government authorities

38 The state, local authorities, and transportation companies in Theravāda regions may offer some form of help to Buddhist monastic members. Buddhist monks in Thailand, for instance, take buses and local boats for free, and are entitled to half-price train
do not offer special help to Buddhist monastic members under any circumstances. As Holmes Welch puts it, “China was never such a Buddhist country that monks were excused from paying their way” (328). My Chinese nun informants often mentioned how difficult it is not to use money.

According to my fieldwork data, only Vinaya-based monasteries (such as Nanlin and Pushou Si) strictly observe the rule of not touching money. These monasteries have introduced the kalpikāra system and have explained it to their lay followers, as will be discussed below. This is in fact a rather big innovation and not usual at all, as already noted by Welch:

It was not customary [in Mainland China and Taiwan] for a dayaka to accompany the monk (as in Theravada countries) so that he did not have to handle money. That is why monks in Theravada countries have been able to

tickets. In Myanmar, in the morning, urban monks enjoy free bus rides on the way to taking alms (Spiro 308-309n4). This is further supported by my personal email correspondence with Hiroko Kawanami (an expert on Myanmar’s monasticism), who indicates that special privileges are granted to scholarly monks and nuns by the Ministry of Religious Affairs, which has promoted high scholarly standards and looked after monks and nuns’ welfare through much of the history of Myanmar. For the rewards and financial incentives monks receive for their study, see also Spiro (362n4). In Sri Lanka, monks enjoy some legal privileges in terms of “free educations . . . free medical advice, etc.” (Bartholomeusz 249n74).

It is worth noting that (most) Theravāda monks in Western countries have a similar situation, yet those adhering to the “forest tradition” do not use money even when living in America, Australia, etc.

Damien Keown defines the term of dāyaka: “A donor or benefactor, usually a layperson who . . . assumes responsibility for certain costs or expenses incurred by the local monastic community” (71).
abide by the *Vinaya* rule against handling money, where in China they have not (328-239).

This view resonates with the current fieldwork results.

**The ratio of the laity to the general population**

In discussing social conditions, we must also consider the ratio of the laity to the general population in Taiwan and Mainland China, which is very different from the ratio in Theravāda countries. The population identifying as Buddhist is around 33 percent in Taiwan (Chandler *Dimensions* 175). Although Buddhism appears to be in better institutional health in Taiwan than in Mainland China, the Statistical Yearbook of the Interior tells us otherwise: Taoism claims 820,662 followers, as compared to Buddhism’s 166,467. Taoist (9,422) and Buddhist (2,348) temples account for 78.34 percent and 19.52 percent of the total number of temples respectively. Taoism is thus the most prevalent, institutionalized religion and Buddhism the second most popular religion in Taiwan. In Mainland China, the ratio of Buddhist laymen to the general population

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41 Theravāda Buddhism is indeed predominant in Thailand, Myanmar, and Sri Lanka. In Thailand, for instance, over 90 percent of the population identify themselves as Buddhists (Cook 1). In Myanmar and Sri Lanka, the percentages of lay Buddhists among the national populations are likewise quite high, at around 90 percent and 70 percent respectively, according to a U.S. Department of State International Religious Freedom report from 2012.

42 According to recent research by Esther-Maria Guggenmos, “I believe in Buddhism and Travelling”— On the Attractiveness of Denoting Oneself a Lay Buddhist in Contemporary Urban Taiwan, Ph.D. Ghent University, 2010, only 24.1 percent are Buddhist believers, while folk religious adherents are 30.6 percent (46). The remaining 45.3 percent are No Belief (20.7 percent), Daoist (15.3), Christian (3.8), Buddho-Daoist (2.8) and others (2.7).

is even lower, at around 18 percent (Wang 20-21). This lower percentage of Buddhist followers could fairly be expected to lead to a lesser general acceptance of Buddhist monastic privileges. Perhaps even more importantly, as we will discuss in the next section, it also imposes restrictions on public access to knowledge about Buddhist practices.

**Popular knowledge of Buddhist practices**

As suggested above—particularly by my informants at Tianning Si and Zizhulin—laypeople in both Taiwan and Mainland China are not especially familiar with Buddhist monastic rules. Indeed, we could go so far as to argue that one of the major differences between Theravāda and Chinese Mahāyāna Buddhism lies in laypeople’s level of familiarity with these rules. There is also a consensus among Chinese Buddhist monastic members, particularly those who follow the strict practice of monastic rules, that laypeople should generally not be allowed to read the content of the Buddhist precepts of monks and nuns. This attitude may have

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45 For example, according to Ven. Surapornchai Samacitto, people in Theravāda Buddhism have opportunities to explore the prātimokṣa (list of rules) and have short-term monastic retreats to understand how to offer support and protection to a monk within the rules of monastic life. Knowledge of Buddhist precepts by the laity can help overcome unnecessary obstacles that may exist between the laity and monastic members (83).

46 That laypeople should not be concerned with vinaya is a traditional viewpoint that can be found in a number of texts, for instance, the Mūlasarvāstivādavinaya (T 1442 at TXIII 672c4–5: vinayapitaka is for monastic people, laypeople should not hear it); the *Fenbie gongde lun 分別功德論* (Treatise on Analysing Merit), a commentary on the
considerably affected the depth of lay knowledge about monastic precepts. Buddhist saṅghas in Theravāda Buddhism, in contrast, not only allow but also encourage laypeople to learn and understand at least some monastic precepts.

Ironically, perhaps, Mainland Chinese and Taiwanese laypeople’s knowledge about monastic rules is now so low that Vinaya-based monasteries may feel a pressing need to educate them. A prominent example of this can be found in Nanlin Nunnery, where nuns openly promote the rule of not touching money, thus enlisting the help of laypeople in their effort to adhere to this rule. The Nanlin Nunnery website includes a detailed introduction to the rules\(^\text{47}\) governing money matters; both the website and Nanlin’s introductory pamphlet include a diagram designed by the nuns to explain the beneficial interaction between the donor, monastic members, and the kalpikāra, with a view to joining forces in the protection and support of the Buddhist saṅgha (see Figure 1).\(^\text{48}\) The me-

\textit{Ekottarāgama}, traditionally said to have been translated into Chinese in the Later Han (25–220 C.E.) dynasty (T 1507 at XXV 32a14–15: \textit{vinayapiṭaka} should not be heard nor seen by novices or laypeople); or the \textit{Da zhi du lün} 大智度論, \textit{Mahāprajñāparamitāśāstra}, attributed to Nāgārjuna and said to be been translated (or compiled) by Kumārajīva in the Later Qin (384–417 C.E.) dynasty (cf. Paul Williams 74–75) (T 1509 at XXV 66a12–13: \textit{vinayapiṭaka} should not be heard by laypeople). However, it is worth noting that this concept is not specific to the Dharmaśāstra tradition in Mainland China and Taiwan, and that (some) Buddhist monastic members in the Theravāda tradition also hold the same attitude.

\(^{47}\) From the website of Nanlin Nunnery, some \textit{Niḥsargika Pācittika} rules are listed to teach laypeople, for example, the ninth: “if a \textit{bhikṣunī} personally takes gold and silver, or takes money, or tells others to take it, or receives it by giving her permission orally, she [commits] a \textit{niḥsargika pācittika}.” The tenth rule is also posted: “if a \textit{bhikṣunī} conducts business in valuable things in many ways, she [commits] a \textit{niḥsargika pācittika}” (translated in Heirman \textit{Discipline} 445). \url{http://www.nanlin.org/html/06/0105.asp} (accessed 23 September 2013).

\(^{48}\) The photo was scanned from the Nanlin Nunnery’s introductory pamphlet.
sage aims to educate potential donors about offering money to a kal-pikāra rather than to Buddhist monastic members themselves.

Fig. 1: Guidelines for laypeople giving support to the Buddhist saṅgha, showing how money is handled by a kalpikāra for use by the monastery.

The red envelope (cash offering) as a Chinese cultural custom

The Chinese custom of offering money in a red envelope,⁴⁹ hongbao [紅包], is mentioned by Holmes Welch in his discussion of Buddhism in the

⁴⁹ Cook observes that laypeople in Thailand give money inside an envelope as an offering to monks or maechis at religious rites, without showing the amount (Meditation 143-144).
early twentieth century. As he shows, giving *hongbao* to monks is commonly considered a polite way for laypeople to request Buddhist services in China (331). *Hongbao* epitomizes the popular Chinese custom of offering money as a gift, and giving it to nuns outside of the ritual setting is very common (Qin 157). Despite this being a general practice, in *Vinaya*-based institutes it can lead to various misunderstandings, catalogued by Yu-Chen Li. Li conducted her fieldwork in a *Vinaya*-based nunnery in Taiwan, the Enlightening Light Convent,\(^{50}\) where some laywomen wanted to donate *hongbao* to the abbess, master Wuguang, after they had consulted her about certain family problems. This nunnery is well known for its strict adherence to Buddhist precepts and, like those of Nanlin, its nuns do not handle money. The abbess asked a younger colleague to persuade the laywomen not to give the money directly to the nuns, but they would not listen. The women quarreled with the young nun and eventually put the red envelope on the reception desk as they left (Li 152-153). Two informant nuns at Tianning Si similarly reported that they felt under pressure to take money from laypeople who do not know that Buddhist monks and nuns are not allowed to touch it, and that such people often have little knowledge about Buddhism and assume they can gain merit by making a money offering. Lay donors of money may find it strange if nuns do not take their money offering, and conflict may arise. Some informants felt that laypeople unintentionally “force” Buddhist nuns to transgress the precept of touching money, because they simply want to repay kindness or show reverence to nuns in line with the Chinese custom.\(^{51}\) Of course, this is not the only way to look at money han-

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\(^{50}\) The Enlightening Light Convent 悟光精舍 is a Taiwanese *Vinaya*-based nunnery known for its strict observation of textual regulations. It has attracted numerous Taiwanese nuns to its summer retreat. For further details, see Li 146-154.

\(^{51}\) Buddhist nuns in certain monasteries, including Dharma Drum Mountain and Luminary Nunnery, tell laypeople that they accept money on behalf of the *sangha* (as an institutional fund), rather than as individuals.
dling, and others point instead to the specific circumstances of the various monasteries, or to the characteristics of the bodhisattva ideal, as we will discuss in the next sections.

Institutional types and saṅgha system

The majority of Chinese Buddhist monastic members that we interviewed in Mainland China and Taiwan stated that they have difficulty observing the precept of not touching money, except for those in Nanlin nunnery and Pushou Si, which are Vinaya-based monasteries. My informant nuns in Pushou Si shared the following perceptions of the rule:

“All members in Pushou Si from novices to bhikṣunīs observe this rule strictly because our monastery and master teachers lend their full support. We have this setting in which we don't have to take money.”

“However, sometimes we may meet certain causes and conditions which make it hard to obey this rule. For example, if we go out for study without a kalpikāra companion. Let’s trace back the spirit and meaning of the rule of no touching money, which prevents monastic members’ attachment to money, something that plays such an important role for ordinary people in the secular world. We always keep to the spirit of this rule while going out, and remain unattached to money. There are, however, some exceptions to this rule according to the Genbensap duo bu lü she 根本薩婆多部律攝... Besides studying the essence of Buddhist rules, we also need to learn about the exceptions the Buddha laid down for monastic members to cope with certain circumstances. It is important to learn about ex-
ceptions, to allow us to go elsewhere to study without breaking this rule.”

Pushou Si and Nanlin are both well known for their strict Vinaya practice and education. Nuns affiliated with these institutions rely on Vinaya texts. Nuns from both nunneries also refer to the Genbensapudo bu lü she (a commentary on the bhikṣupratimokṣa of the Mālasārvaśīvāda tradition),\(^\text{52}\) which allows for certain exceptions to the rule against money use. Shih Fa-zhao in his article explains how money and treasures can be “purified” in different Vinayas. For example, the Vinaya-based monasteries Zheng Jiao Jing She 正覺精舍 and Nanputuo 南普陀, both located in Taiwan, follow the Genbensapudo bu lü she in their observance of the rule.

A Buddhist monastic must find a layperson as “a pure (alms) giver.” Every time the monk or nun receives money, s/he considers it to belong to this layperson. Buddhist monastic members ask a specific layperson to keep the money temporarily for later use. If s/he cannot find any such person among the laity, s/he can find a monk or nun and say three times: “I, bhikṣu/bhikṣunī, so and so, took this impure money. I would like to exchange it for pure money” (172).\(^\text{53}\) Via this verbal money-purification procedure, this monk/nun (may) keep the money.

Shih Fa-Zhao’s account corresponds to my fieldwork data, confirming one Nanlin nun’s statement that some Buddhists in Vinaya-based monasteries follow the Genbensapudo bu lü she in relation to the rule of not touching money as a way of adapting to modern life.\(^\text{54}\) Nuns from Pushou Si in Mainland China also alluded to the same money-

\(^{52}\) Viśeṣamitra 勝友, a monk from Nālanda, was the author of the Genbensapudo bu lü she (T1458 at T XXIV 525a-617a26), which was translated by Yijing around 710 C.E.

\(^{53}\) T 1458 at T XXIV 560c16-c22.

\(^{54}\) Personal email correspondence, 2011.
purification procedure. My informant nun from the Luminary nunnery told me that there are two main points for the method of money purification: (1) Do not think of the money as one’s own; and (2) The possession of the money should always be reported to others and never hidden.\(^{55}\)

Buddhist nuns in other types of institutions in Mainland China, such as nuns’ colleges and a non-specific remainder category of institutes, report that they touch money because these settings are unlike Vinaya monastery (they often refer to Pushou Si) and a kalpikāra’s assistance is unavailable.

**Tongjiao Si:** “In China, it is all right to eat inside the monastery if you don’t have money, but that doesn’t mean the monastery can offer everything, otherwise why do we need money? We may buy underwear to keep warm in cold winters, but the monastery provides only two robes per year. And we need to buy our own sanitary towels.”

**Tianning Si:** “When it comes to the rule about not touching money, some monasteries adhere strictly to the monastic precepts. So nuns in Pushou Si can faithfully keep this rule because there is a kalpikāra system that takes money from laypeople. In our nunnery, we have to touch money without a kalpikāra’s assistance. Here circumstances prevent us from keeping this rule. Nuns in Pushou Si can ask a kalpikāra to buy things for them. Here we need to do our own shopping.”

**Dingguang Si:** “Most Buddhist monastic members in Pushou Si do not touch money because it is a Vinaya-based

\(^{55}\) Personal email correspondence, 2013.
monastery. Each monastery is different, with a different set of priorities. Here at the Buddhist College, the emphasis is on education and Buddhist doctrine; a Vinaya-based monastery adheres to Vinaya practice. Because each monastery is different, each one observes the precepts differently. The settings and circumstances of each monastery are different so they may have an impact on the way the precepts are observed.

**Chongfu Si:** “But nuns in Pushou Si—a Vinaya-based monastery—can keep this rule as daily necessities are made accessible to the Pushou nuns in case of need. If we had similar conditions here, we would also not use money, but here it is impossible.”

**Zizhulin:** “Nuns in Pushou Si can keep this rule.”

It is clear that different environments and different heads of monasteries exert considerable influence on how the rules, including the precept against money handling, are practiced. In addition, it is worth noting that some nuns from non-Vinaya-based nunneries mentioned that they used money to buy daily commodities because their monasteries do not provide everything for them, in contrast to those in, for instance, Pushou Si. My fieldwork data regarding the issue of money in current Chinese monastic life tally with those of Raoul Birnbaum: Chinese monastic members are regularly paid a monthly stipend by the institutions they stay in, and the amounts they receive vary with location, organizational financial conditions, and their own status within the monastic hierarchy. In addition, they can obtain extra money through ceremonial services, donations from the laity, and special festivals. Birnbaum explicitly points to how Chinese monastic members spend money: “for travel, for purchases of personal items, including sometimes [cell phones] and computers; some are able to support impoverished family members back
home” (Century 443). From this, we can see that in Mainland China, how often one needs to use money (if at all) depends on the monastery one lives in.

Monastic members in Taiwan seem to enjoy better financial support or saṅgha welfare from their monasteries than those in Mainland China. An informant nun from Dharma Drum Mountain told me that those living inside the monastery seldom use money. Master Wu Yin, the abbess of Luminary Nunnery in Taiwan, was quite forthright about it:

In an ideal monastery that is able to take care of the needs of its members, individual monastics do not need private savings. Everyone there is able to keep his or her precepts and not worry about daily needs . . . In our monastery in Taiwan, the monastery provides for the nuns’ daily needs, as well as medical, travel and educational expenses. (236)

Indeed, my informant nun told me that Luminary Nunnery provides course materials and household products. Except for extra personal needs, nuns living here nearly do not have to use money, stated my interviewee. Wei-Yi Cheng found that a large majority (74 percent) of her Taiwanese informant nuns’ material resources were provided by their own monasteries, possibly due to the cash-offering custom (138-141). It is a common practice in Taiwanese Buddhist temples to have institutional systems in place to manage money offerings from laypeople for each resident monk/nun and institution. Monastic members may be required to hand in the money to their own monasteries upon receiving it from the laity. The monasteries will then redistribute it in order to meet the monastic members’ life needs (ibid). Two common ways of sustaining monastic members’ personal living expenses, including food and accommodation, exist in Taiwan. According to Wei-Yi Cheng’s fieldwork information:
Some sangha give the members pocket money and the members need to buy their own necessaries through this pocket money. Some sangha, rather than giving members pocket money, require a member to report the items she needs to the management, and the sangha will buy the item for her instead of giving her cash [Cheng 138].

For example, Chung Tai Chan monastery (Zhongtaishan 中台禪寺) provides everything to its monks and nuns, who in turn are required to give up all money and possessions to the monastery (Chandler Establishing 331n27). Buddhist disciples in Foguangshan receive a monthly stipend and are able to get additional subsidies, for instance, to defray the costs of medical treatment (Cheng 141).

The practice of giving in the bodhisattva ideal

Another point frequently mentioned by my Taiwanese and Mainland Chinese nun informants is the importance of charity work, in line with the bodhisattva ideal.

**Dingguang Si:** “We . . . use the rest of the money for charity”

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56 There is one further point that we cannot ignore: the financial situation in terms of institutional welfare systems. Monastic members in medium-sized to large monasteries within well-developed organizational systems might enjoy more welfare benefits than those in smaller ones with less financial or welfare support, because the former are usually well endowed by laypeople. Pushou Si belongs to a large and famous nunnery in Mainland China that attracts more people to donate money to cover its construction and projects costs as well as nuns’ living expenses.

57 Chung Tai Chan monastery is one of three large monastic institutions in Taiwan, the other two being Foguangshan and Dharma Drum Mountain.
**Zizhulin:** “This rule is not out of touch with modern times because you can have exceptions to the rule. One exception is that you accept this money for other people. . . . However, having exceptions doesn’t mean you need more money. . . . In the bodhisattva precepts, you must accept [money] when people give you offerings. You are not compassionate if you do not. But when you accept it you must be in a non-selfish state of mind just like the bodhisattva who is there for all sentient beings. The money you accept is not for yourself but for all sentient beings."

**Qifu Si:** “Buddhist monastic members can touch money, as long as they work for the Buddha, the dharma, and the saṅgha if necessary.”

Most Buddhist nuns in Ven. Wu Yin’s nunnery, the Luminary Nunnery, spend their money helping people, (re)printing Buddhist books and sūtras (in order to spread Buddhism) and supporting Buddhist education projects (237). It is clear that, in certain settings, donating to charity and Buddhist causes are stressed as part of the path of the bodhisattva. A Foguangshan nun and a Zizhulin nun told me that they do not mind accepting money from other people to help others and for charity work, even though they did not mention the exact sūtra where their bodhisattva ideals originate. One Luminary nun, however, referred to a concrete text to back up this point, i.e., one of the bodhisattva precepts in the *Pusa jie ben* 菩薩戒本 (Bodhisattva-śīla sūtra, T1500 at T XXIV, 1107a01-1110a24):58

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58 *Pusa jie ben* 菩薩戒本 is derived from the chapter of *Yogācārabhūmi Śāstra* 瑜伽師地論. *Pusa jie ben* introduces the stages of development of bodhisattva and bodhisattva vows, which has been translated by Dharmarakṣa in Guzang, the capital of Northern Liang around fifth century C.E.
Not Accepting [an] Offering: If a Bodhisattva, out of anger or pride, resists and rejects offering[s] of gold, silver, pearls, wish-fulfilling pearls, lazurite and various treasures, this is named a transgression, multiple transgression, is a transgression of a defiled nature because one forsakes sentient beings. If [done] out of laziness or slackness, such a transgression is of an undefiled nature (Shi Chuan Guan and Lee 108).\(^59\)

As interpreted by this Luminary nun, the precepts suggest that a bodhisattva is allowed to accept gold, silver, money and treasures for the sake of sentient beings. The bodhisattva precepts, according to this nun, are more open than Buddhist śrāvaka\(^60\) precepts because bodhisattva and śrāvaka precepts have vastly different standpoints and foci, compounded by various interpretations.\(^61\) She commented that those who follow Buddhist precepts strictly believe that accepting gold or silver from others

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\(^{59}\) T1500 at T XXIV 1107c06-c07.

\(^{60}\) Śrāvakayāna is the vehicle of the hearers, a term used by Mahāyāna Buddhists to describe early Buddhist followers who heard the teachings of the Buddha and who by practicing them sought to become Arhats. In the eyes of Mahāyāna polemics, disciples from the vehicle of the hearers are only focused on individual salvation, which is opposed to the path of bodhisattva for all beings’ liberation. For details, see Keown (277). However, it is worth noting that not all Buddhist monastic members pay so little attention to the bodhisattva ideal in Theravāda Buddhism. Anālayo points out that “The path of the bodhisattva has for a long time been a recognized vocation in the Theravāda tradition...” (128-129). The Bodhisattva ideal is attested to in texts, inscriptions and actual modern-day practice in Burma, Sri Lanka and Thailand. For example, the Burmese monk Sitagu Sayadaw, regarded as one of the most famous Buddhist preachers, worked on various community projects (water-pump installations and building a private hospital) even though some local people criticized his worldliness (Kawanami Power 218-220). For details, see for example Anālayo “Revival” 129 n53.

\(^{61}\) The complex relationship between Buddhist precepts and the bodhisattva vow will be explored in greater depth in one section of Tzu-Lung Chiu’s Ph.D. thesis.
one has breached the rule of not touching money. Those who follow the bodhisattva vows hold the belief that accepting valuable offerings will benefit sentient beings, even though it sits uncomfortably alongside their own adherence to the precept of not touching money. However, bodhisattva does not imply that monastic members may accept anything without restrictions. Those who have attachment to treasures transgress another bodhisattva precept in Pusa jie ben, which was also mentioned by a Luminary nun I interviewed:

Being Greedy for Material Wealth: If a Bodhisattva, with much desire and discontentment has greed for and is attached to material wealth, this is named a transgression[.] (Shi Chuan Guan and Lee 107).

One Foguangshan nun reported that she and a colleague have no attachment to money they receive, because they merely want to redistribute it to benefit others and Buddhist work. Some Mainland nuns also handle money for charity work. Taken together, the existing literature and our fieldwork results suggest that the concept of giving for the sake of progressing on the bodhisattva path is emphasized in current Chinese Mahāyāna Buddhism. Those following the bodhisattva path may compromise themselves in terms of breaching the rule against touching money, provided it is for the benefit of others. My interview data echo Shih Nengrong’s comments that Chinese Buddhist monastic members stress bodhisattva vows more than śrāvaka Buddhist precepts, to the extent that their bodhisattva vows prevail in case of conflict or contradiction between such vows and Vinaya rules (477). It is evident that the in-

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62 The Luminary nun stressed that Buddhist monks and nuns following the bodhisattva vows strictly would not transgress pārājika and samghāvaśeṣa offenses in śrāvaka precepts unless they want to renounce the precepts and return to secular life.

63 T1500 at T XXIV 1107 b14-b15.
fluence of bodhisattva ideals has exerted an impact on the ways the rule against handing money is practiced in Chinese Buddhism, a factor that researchers in this area have largely neglected.

**Shame resulting from disobedience to the rule**

The majority of Chinese Buddhist monastic members in Mainland China and Taiwan claim that they have difficulty observing the rule against money handling, or else that they use money in a bodhisattva way. Some nuns, particularly in Mainland China, report that they do not take the acceptability of touching money for granted, and that they associate personal violations of the rule with feelings of repentance and shame:

**Pushou Si:** “For example, it should be OK if I go out today to buy something within the exceptions, but I will have to follow a repentance procedure (*karman*) via two nuns on my return . . . . Our teachers said if I want to obey this rule, but cannot, because of extenuating circumstances, I must nevertheless feel a sense of shame. I should not presume that touching money is right or normal just because of the current social conditions. Instead, I must feel shame for not observing this rule, because I do not have merits and the right causes and conditions to keep it.

**Tianning Si:** “So when we are ‘forced’ to take money from laypeople, we must hold a repentance *karman* via two nuns.”

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The repentance *karman* is a face-to-face confession whereby a Buddhist monk or nun who repents can receive remission for a misdeed or breaking of the precepts. The repentance is done openly in front of one to four fellow monastic members.
Dingguang Si: “It is important to have a sense of shame if we cannot observe this rule.”

Similarly, Wenjie Qin has observed that her Chinese informant nuns display deep concern while receiving money at ceremonies, because they are afraid of not providing enough in return for the money donated by hard-working laypeople. Qin has noted that the nuns’ unease about receiving ritual service fees arises out of the fear that they “may turn into social parasites if they are only on the receiving end of the exchange” (157-158).

Buddhist nuns in Luminary Nunnery, when receiving donations of money, have to perform a “simple oral confession” to another nun (Wu Yin 237). This partly echoes Donald Lopez’s observation: “In Buddhist traditions across Asia, ritual maintenance of these monastic codes has served as the mark of orthodoxy, much more than adherence to a particular belief or doctrine” (137). In any case, unease about money remains quite common in Buddhist nunneries: informants stating either that their wish to follow the rule is often thwarted by social practice and personal circumstances, or that they fear they cannot offer enough in return for the money they do take.

Conclusion

From the early period of Buddhism to the present day, the precept of not touching money has been the subject of considerable debate. Through

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65 Thai monks in Thai Dhammakaya Temple are expected to undergo the repentance karman when they transgress certain precepts, including the rule of not touching money. The repentance karman is one of major daily routines for Thai monks living in this temple if they cannot observe some of precepts in daily life (Samacitto 88-90).
our detailed examination of how the rule against money handling is interpreted and practiced in contemporary Buddhist nunneries in Taiwan and Mainland China, we have identified variances that can be attributed to both to the typology of Buddhist institutes and to contextual factors that influence the way general Buddhist precepts are observed in Chinese Mahāyāna Buddhism. Most of my informant nuns in Taiwan and Mainland China shared broadly similar views on the difficulties associated with observing the precept of not touching money in modern Chinese contexts. However, a comparison of the rhetoric of their responses reveals a nuanced difference that should not be overlooked. Taiwanese nuns tend to espouse progressive ideas based on an unresolved historical debate, or to adopt an otherwise more flexible stance about the precept (sometimes with a defensive attitude). Mainland Chinese nuns, on the other hand, tend to speak more conservatively, expressing feelings of shame and self-criticism if they are unable to observe the rule.

The fieldwork results presented here show how Buddhist nuns in Taiwan and Mainland China have developed a range of different attitudes and ways of practicing the rule of not touching money. Significantly, the influence of bodhisattva ideals has exerted an impact on the ways the rule against handing money is practiced in Chinese Buddhism. Although the monasteries in which the fieldwork has been conducted are not representative of all Buddhist institutions in Taiwan and Mainland China, explorations of specific rules such as this one are potentially crucial to our understanding of the diversity of practices more generally, and the avoidance of arbitrary reductionism along the lines of Chinese Buddhist monastic members do not adhere to Buddhist precepts strictly. Indeed, as Thomas Borchert reminds us, “scholars have taken both a too rigid and a too literal understanding of the Vinaya in determining its force and power in monastic life” (187). Borchert also points out that some monastic members are seen as bad ones if they do not observe the Vinaya. Monks sometimes may commit transgressions because of their
particular social situations, but research rarely explores the relevant reasons and issues (187). Similarly, in order to spread Buddhism and survive in Chinese society (in Taiwan as well as Mainland China), Chinese Buddhist monastics must constantly negotiate a potentially insoluble dilemma between observing Vinaya rules and Chinese social-cultural norms.

On the other hand, the multiplicity of perspectives attest to the diversity of Buddhist practices in monastic institutions in contemporary Chinese contexts, and may explicitly indicate a phenomenon that has been a potential problem in both contemporary and historical Chinese Buddhist circles: namely, that there is no absolute or prescribed way of observing Buddhist precepts.

Wenjie Qin, who did fieldwork in the early twenty-first century on Mt. Emei in Mainland China, commented:

As my research deepened, I came to grasp a picture of Chinese monasticism that is more individualistic and less standardized than I had imagined. The Chinese Buddhist world is made of individual communities. Even though each one is subject to the tight control of the government, it has considerable freedom to choose what it will implement in its daily operation . . . . The temple decides what tradition to adopt and what rituals to follow. (160-161)

My own research findings suggest that religious practices surrounding rule observance are indeed partly shaped by each nunnery’s active decision, as Qin’s remarks suggest. Although this study does not seek to reconcile Buddhist communities’ various views, the rule against handling money epitomizes a diversity of opinions, a prominent feature of contemporary Taiwanese and Mainland Chinese Buddhist practices.
Abbreviations

T  Taishō (CBETA)

Vin  Vinaya

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