

# Ten Ways of Making Merit

A compilation from the Pāli-Sources

by

Mahinda Wijesinghe

under the guidance and instruction from

Bhikkhu Ñāṇadassana Maha Thera

2000

This booklet is a Gift of Dhamma and not for sale.

You are given and invited to reproduce and share this gift further as a  
Dhamma gift when ever you feel inspired.

Anumodana!

## Index

Online Edition Dez. 2015.....	1
Foreword.....	2
Foreword to this Publication.....	3
<b>Introduction.....</b>	<b>3</b>
<b>The Ten Ways of Making Merit.....</b>	<b>4</b>
1. Giving or Generosity (Dāna).....	4
2. Moral conduct or Virtue (Sīla).....	5
3. Meditation or mental Development (Bhāvana).....	6
4. Respect or Reverence (apaciti).....	7
5. Service in Helping others (Veyyāvaca).....	7
6. Transference of Merit (Pattānuppādāna).....	7
7. Rejoicing in other's Merit (Abbhanumodana).....	8
8. Expounding or Teaching the Dhamma (desana).....	8
9. Listening to the Dhamma (Savana).....	9
10. Correcting one's View (Diṭṭhijju-kamma).....	9
Summary.....	9
The Seven Noble Riches (Satta Ariya Dhanāni).....	11
Bibliography.....	12

## Foreword

We are living in troubled times. Dissension, strife and disharmony rule our lives. It is time to seek meaningful solace in qualities that elevate our mind, in order to overcome these seemingly insurmountable hurdles.

Naturally, we turn to The Enlightened One (The Buddha) for succour, for He cultivated such qualities that elevated His mind to the highest happiness and perfect Enlightenment, namely, the qualities of merit (*puñña*).

He preached that merit-making is a formidable antidote to overcome the many vicissitudes faced in our day-to-day lives. Hence He declared: 'Do not fear merit-making. "Merit-making" is a term denoting happiness, what is desirable, pleasant, dear and charming. For I recall in my mind very well that after making merit for a long time, I experienced desirable, pleasant, dear and charming results for a long time. Let therefore a man train himself in merit-making that

yields long-lasting happiness. Let him cultivate the practice of giving, virtuous conduct and a mind of *mettā*. By cultivating these qualities the wise man arrives in untroubled and happy states.<sup>1</sup> And He exhorted: 'Think not lightly of merit, saying, "It will not come to me." Just as by the falling of water drops is a water-pot filled, even so, accumulating little by little, is a wise man filled with merit.'<sup>2</sup>

Being aware of the modern craze in society for the accumulation of material riches, we also decided to include what The Buddha identified as real riches.

We hope by reading this booklet you will be inspired to make more merit and accumulate real riches, both of which would be of advantage to you in this world and in the next.

We are most grateful to Ven. Ñāṇadassana of Nissaraṇa Vanaya, Meetirigala, for having made innumerable corrections in the original work and guided us in compiling this despite his onerous duties.

*May all beings be well and happy.*

Dr.Sarath Amerasekera  
Dr. Mahen Wijesuriya  
Mahinda Wijesinghe  
October 2000

## Foreword to this Publication

This booklet was first published in October 2000 in memory of our dear departed parents, those of our respective wives, and of the late Brig. Dennis Hapugalle who was closely associated with us. May they attain the supreme bliss of Nirvāna. This revised publication is being made to add to the above list and transfer merit to Chrysantha Prasanna Wijesinghe, son of Mahinda Wijesinghe, who met with an untimely death, aged 31 years, on 4 July 2002. May he be blessed with noble friends (*kalyāṇa-mitta*) in his future wanderings in Saṅsāra until he reaches the Deathless State.

August 2002

---

1 [Itivuttaka, sutta 22.](#)

2 [Dhammapada, v.122.](#)

# Introduction

*Should a person merit make  
Let him do it time and again  
And turn his heart to delight therein,  
For happiness is the accumulation of merit.*<sup>3</sup>

The general desire of all beings throughout life is to escape painful and undesirable experiences and seek circumstances giving rise to happiness. Many people ignorant of the true ways of gaining genuine happiness look for it only in the round of sensual pleasures. That only brings happiness in the short-term – at best – and suffering will follow sooner than later. Indulgence will not bring happiness nor will abstinence. But, happiness is available to a person who makes an effort with merit (*puñña*) as the catalyst. From every human excellence, any delight in godly worlds, even Nibbāna's excellence, all that is got by merit's grace.

Merit, the Buddha declared, is one thing that fire nor even an earthquake can destroy, nor can water drown its effect. Thieves cannot steal it nor can the State take it away by levy of a tax. In other words, merit is indestructible by others.

A treasure trove of merit acquired can satisfy every desire of god and man, no matter what they wish to have.<sup>4</sup>

Merit or *puñña* (in Pāḷi) is that which purifies and cleanses the mind.<sup>5</sup> Merit has the power of purifying the mind of greed, hatred and delusion. Thus, merit can be looked upon as those actions that improve the quality of the mind. They tend to raise the level on which the mind usually runs refining and purifying it of grosser mental defilements. It is the making of merit that ensures one to lead a balanced and a harmonious life.

Another fruit of merit is that "merit opens doors every where." The meritorious man generally finds his way unobstructed. Whatever work he takes up, he is able to bring it to a successful conclusion. Merit lubricates his progress. And the power of merit can be experienced in this very life and/or in the next. Therefore the Buddha explained: "Here he is glad, in the next life he is glad. The meritorious man is in both worlds glad. Thinking, 'I have made merit', he is glad. Still more glad is he when gone to realms of bliss."<sup>6</sup>

---

3 [Dhammapada, v. 118.](#)

4 Please see e.g. [Khuddakapāñha, sutta 9.](#)

5 '*Santānaṃ punāti, visodhetī'ti puññaṃ.*' (e.g. *Vimānavatthu, sutta 1.*)

6 [Dhammapada, v. 18.](#)

# The Ten Ways of Making Merit

So how does one acquire this merit? There are ten ways of making merit named **dasapuñña-kiriya-vatthu**. These are:

- 1. Giving or generosity (**Dāna**-mayan puñña-kiriya-vatthu)
- 2. Moral conduct or virtue (**Sīla**-mayan ..... )
- 3. Meditation or mental development (**Bhāvana**-maya .... )
- 4. Respect or reverence (**Apaciti**-sahagatan ..... )
- 5. Service in helping others (**Veyyāvacca**-sahagatan ..... )
- 6. Transference of merit (**Pattānuppadāna** ..... )
- 7. Rejoicing in other's merit (**Abbhanumodana** ..... )
- 8. Expounding or teaching the dhamma (**Desana**-mayan .....)
- 9. Listening to the dhamma (**Savana**-mayan ..... )
- 10. Correcting one's views (**Diṭṭhijjukamma** puñña-kiriya-vatthu)<sup>7</sup>

## 1. Giving or Generosity (Dāna)

It is the most basic of practices in making merit. Giving of material gifts include food to the hungry, medicine to the sick and so on. Giving (*dāna*) is highly praised by The Buddha since it is a fundamental virtue and since it helps reduce *tañhā* or craving, the house-builder of suffering, as He identified this mental defilement.

Whatever is a necessity of life to one who lacks it and whoever should supply that lack is said to give material gifts. Laymen give monks four kinds of material gifts. These are robes, alms-food, shelter and medicine. Thereby they accumulate a lot of merit.

A giver of food, for instance, bestows five blessings to the receiver: long life, beauty, happiness, strength, and intelligence. As a result long life, beauty, happiness, strength, and intelligence will be his share.<sup>8</sup> In addition, he accrues five more blessings: the affection of many, noble association, good reputation, self-confidence, and heavenly rebirth.<sup>9</sup>

As in other good or bad action, so also in giving, it is the intention (*cetanā*) that really counts as the action, and not the mere outward deed.

<sup>7</sup> For the sources of these ten ways please see p. 9, [Note](#).

<sup>8</sup> [Aṅguttara-nikāya, pañcaka-nipāta, sutta 37](#).

<sup>9</sup> [Aṅguttara-nikāya, sattaka-nipāta, sutta 57](#).

Here, the good intention (*kusala-cetanā*) that arises in the giver on three occasions of (a) producing the gift prior to giving, (b) giving the gift, and (c) recollecting with a pleased heart after the gift has been given, is the way of making merit in giving.<sup>10</sup>

## 2. Moral conduct or Virtue (*Sīla*)

Moral conduct is the foundation of the whole practice in the noble eight-fold path, and therewith the first of the three kinds of Training (*sikkhā*), namely, morality, concentration and wisdom.

By observing the five or eight etc. moral precepts, one acquires much merit. Leading a virtuous life, one experiences a happy and contented life here and in the hereafter. Virtue helps him to be fearless, as he has done no wrong to himself or to others. He feels no remorse, guilt or self-blame; hence he feels joy, rapture, calm and happiness; he achieves concentration, knowledge of seeing things as they really are, and so forth.<sup>11</sup> In addition, he accrues five blessings: fortune as a consequence of diligence, good reputation, self-confidence, dying unconfused and heavenly rebirth.<sup>12</sup>

Basically all moral actions are classified into actions of body, speech and mind. Abstinence from taking life, stealing, and wrong sexual conduct, constitute moral bodily action. Moral verbal action is the next, split into four: abstinence from lying, harsh speech, tale-bearing and loose talk.

Finally, moral mental action is abstinence from covetousness, ill-will and wrong views. Without *sīla* or moral conduct, one's progress in the spiritual sphere will definitely be limited.

*Sīla* or moral conduct is in each instance the clearly intentional restraint from bad actions. Shame (*hiri*) and fear of doing evil (*ottappa*) are its proximate cause. For when they exist, moral conduct arises and persists; and when they do not exist, it neither arises nor persists.

Specifically speaking, there are two kinds of *sīla*: mundane and supramundane. All *sīla* subject to *āsavas* is mundane. It brings about improvement in future lives and is a prerequisite for the escape from all *saṅsāric* suffering. That *sīla* which is not subject to *āsavas* is supramundane. It brings about directly the escape from all *saṅsāric* suffering.

10 Aṭṭhasālinī, p. 157. This threefold intention is called: *pubbacetanā, muñcanacetanā, aparacetanā* (ibid. p. 159) Cf. Aṅguttara-nikāya, chakka-nipāta, sutta 37: 'Pubbeva dānā sumano hoti.'

11 Aṅguttara-nikāya, dasaka-nipāta, sutta 1.

12 [Dīgha-nikāya, sutta 16.](#)

Here again, the good intention that arises in one who takes the precepts and observes them is the way of making merit in moral conduct or virtue.

### 3. Meditation or mental Development (*Bhāvana*)

This is one of the richest fields of making merit. There are two types of meditations, namely, Tranquility (*samatha*), i.e. concentration (*samādhi*), and Insight (*vipassana*), i.e. wisdom (*paññā*). One can develop Tranquility first and then Insight, or use mindfulness out of which also grows Insight.

Both types have, as the goal, the experience of Insight and the growth of wisdom. One meditates to calm the grosser mental defilements and develop the mind in such a way that it gains real wisdom, which is not the result of mere book learning. It is the wisdom with which realization of Nibbāna is possible.

If at the least, for instance, one meditates upon his generosity or upon his virtue (*sīla*), on that occasion his mind is not obsessed by greed, hatred and delusion; his mind gains rectitude. So when he has suppressed the mental hindrances (*nīvaraṇa*), the *jhāna* factors arise and he can reach up to access concentration (*upacāra-samādhi*). He experiences thus much happiness and gladness. And if he penetrates no higher, he is at least headed for a happy destiny.

Tranquility or concentration bestows hence a threefold blessing: favourable rebirth, present happy life and purity of mind which are the preconditions of Insight by purifying the mind from the five mental hindrances (*nīvaraṇa*) to spiritual progress; whilst Insight produces the four supramundane stages and deliverances of mind so that one can see things according to reality. As the Buddha said:

He who is mentally concentrated, sees things according to reality.<sup>13</sup>

The good intention that arises in one who meditates, for example, upon the in- and outbreath or upon Kasiṇa etc. and attains *jhānas* by the path of Tranquility Meditation, or the good intention in one who meditates upon the eye, ear, nose, tongue, body, mind and other sense and mental objects as impermanent (*anicca*), suffering (*dukkha*) and not-self (*anatta*) by the path of Insight Meditation – all such intentions or volitions are the way of making merit in meditation.

---

13 Saṃyutta-nikāya XXII, 5

## 4. Respect or Reverence (*apaciti*)

Respect as a way of making merit should be known in such acts as getting up from one's seat, welcoming one's mother, father, elder brother, elder sister or an elderly person, taking his/her luggage, saluting him, showing him the way, and so on. Or generally, respecting others' feelings, privileges, property, and life; regarding them with deference, esteem and honour; avoiding degrading, insulting or interrupting them; refraining from offending, corrupting or tempting them. Sadly, today the younger generation lacks respect or reverence.

According to Venerable Nāgasena, in *Milindapañha*, there are twelve persons who do not pay respect or show reverence to others: a lustful person because of his lust; an angry person because of his anger; a confused person because of his confusion; an arrogant person because of his pride; one devoid of special qualities owing to his lack of distinction; an obstinate owing to his lack of docility; a low minded owing to his low mindedness; an evil man owing to his selfishness; an afflicted owing to his affliction; a greedy owing to his being overcome by greed; and a businessman owing to his working for profit.<sup>14</sup>

It is clear that, in contrast to the above persons, the reverent and respectful man develops his mind (and thereby accumulates merit), for by his attitude he cuts down the defilement of pride and replaces it by wise conduct of humility. Respecting elders and the Saṅgha are clear examples of this aspect. Even the respect shown by a novice monk to a bhikkhu falls under this category.

Here again, the good intention that arises in one who shows respect or reverence is the way of making merit in respecting others.

## 5. Service in Helping others (*Veyyāvaca*)

It is the next way of making merit. By being able to voluntarily serve the needs of fellow beings with compassion one gains merit. Service as a way of making merit should be known in those acts whereby we carry out duties towards others. For example, we take the bowl from a monk, wash it, fill it with food and present it to him.

## 6. Transference of Merit (*Pattānuppādāna*)

Transference of one's merit as a way of making merit should be understood in the case of one who made a gift or offering and transfers his accumulated merit thus: 'May this merit be for so and so!' or 'May it be for all

---

<sup>14</sup> Miln. 180.



beings!

Now, will there be a loss of merit to him who thus transfers it? No. Just as when one lights an oil lamp and with it lights a thousand oil lamps, it cannot be said that his original lamp is exhausted. On the contrary, the light of his original lamp being one with the light of the thousand oil lamps increases immensely. Likewise, there is no decrease of merit to him who transfers it thus; on the contrary, there is an increase only.

Under this category would fall the transference of merit to the dead. Thus, The Buddha declares that one of the duties of children towards their dead parents is to transfer merit to them.<sup>15</sup>

## 7. Rejoicing in other's Merit (*Abbhanumodana*)

Rejoicing in other's merit as a way of making merit is to be understood as rejoicing with the words, 'Good, well done (*sādhū*)', when for instance, others share merit with us, or when they perform another meritorious act. This also falls within one of the four divine abidings, namely *mudita* (sympathetic joy).

## 8. Expounding or Teaching the Dhamma (*desana*)

If one expounds or teaches the Dhamma from desire or honour thinking, 'Thus they will know me to be a Dhamma- preacher', this kind of teaching does not yield much fruit. If, however, one makes the attainment of freedom from suffering the chief motive, and so expounds or teaches to others the Dhamma in which he is proficient, this good intention is the way of making merit in expounding the Dhamma.

It is worth noting that the Buddha said that the highest gift of all is 'the gift of the Dhamma'. In other words, if one can open the eye of the Dhamma in another, by expounding, teaching or explaining it to him, that is the greatest and the highest gift of all. In fact, the Buddha has said that even if one would attend to his parents by carrying them all his life on his shoulders, he would still not be able to repay the debt he owes to them. The only way is to teach and establish them in the Dhamma. Even the ailing Arahant Sāriputta, just before he attained Parinibbāna (final Nibbāna), returned home, taught his mother and helped her to attain Nibbāna.

One may provide all the disciples of the Buddha with the four requisites [robes, almsfood, shelter and medicine] in the best possible way, or give people all the material things. But to enlighten them on the Dhamma with even a

<sup>15</sup> [Dīgha-nikāya, Si\(ñ\)gālovāda-sutta 31.](#)

stanza of only four lines is said to be the best and the highest of all gifts.

Thus, the gift of Dhamma means to teach and explain the Dhamma to others, to deviate them from the wrong path and lead them on the right path, to introduce what is moral, to organize discussions on the Dhamma, to write and print books etc.

## 9. Listening to the Dhamma (*Savana*)

If one listens to the Dhamma thinking, 'Thus they will take me for one of the 'faithful', this listening would not yield much fruit. If, however, one listens wishing his and the welfare of others thinking, 'Thus there will be much fruit for me', this good intention is the way of making merit in listening to the Dhamma.

## 10. Correcting one's View (*Diṭṭhijju-kamma*)

The intention to correct one's view is the way of making merit in right view. Correct view is, in fact, the actual feature of all the ten ways of making merit. For by it there is much fruit to one doing any sort of merit. Whatever merit one does, it is of great fruit, only if the view is correct or right, not otherwise. That is why the Buddha said:

No other thing than 'right view' do I know whereby good actions not yet arisen arise, and good actions already arisen are brought to growth and fullness.<sup>16</sup>

According to the Buddha there are two kinds of right view: mundane and supramundane.

The understanding that it is good to give alms and offerings, that both good and evil actions will bear fruit and will be followed by results, this is the mundane right view, though still subject to the *āsavas*, is meritorious, yields worldly fruits and brings good results. But whatever there is of wisdom, penetration, of right view conjoined with the noble path, this is called the supramundane right view (*lokuttara sammā-Diṭṭhi*).<sup>17</sup>

## Summary

Of these ten ways of making merit, the merit in giving (*dāna*) arises (a) when one thinks, 'I will give a gift' (b) when one gives the gift, and (c) when one reflects 'I have given the gift'. Thus the three intentions — preliminary intention (*pubbacetanā*), intention at the time of giving the gift (*muñcana-cetanā*), and

<sup>16</sup> Aṅguttara-nikāya, ekaka-nipāta, sutta 299.

<sup>17</sup> [Majjhima-nikāya, sutta 11](#).

subsequent intention after giving it (*aparacetanā*) — become one and constitute the way of making merit in giving.

The merit which consists of moral conduct or virtue (*sīla*) arises also (a) when one thinks, 'I will fulfill the precepts', (b) when one fulfils them, and (c) when one reflects 'I have fulfilled the precepts'. All three intentions becoming one constitute the way of making merit in moral conduct. So it is for the remaining eight.

## Note

In the Suttas, there are only 'three ways of making merit' explicitly mentioned by the Buddha, namely, 1. **Giving** (*dāna-mayaṇ puñña-kiriya-vatthu*), 2. **Moral conduct** (*sīlamayaṇ puñña-kiriya-vatthu*) and 3. **Meditation** (*bhāvana-mayaṇ puñña-kiriya-vatthu*)

The other seven ways are also mentioned in the Suttas but not explicitly. An example would be the following stanza in a Sutta in the Aṅguttara-nikāya:

'When gifts are given to noble, Upright and equi-poised persons, The merit thus acquired is pure, And abundant alike. And they who rejoice in it (*anumodanti*, by exclaiming "Sādhu!"), Or render their service (*veyyāvacca*) there, They also receive that merit (*puñña*), And their merit is in no way smaller.'<sup>18</sup>

Thus the seven ways of making merit, such as 'rejoicing in other's merit' (*abbhanumodana*) or service (*veyyāvacca*) etc., should be understood as being included in the above three. They are judiciously highlighted by the commentaries in this way:

In 1. **Giving** (*dāna*) is included:

6. Transference of merit, and 7. Rejoicing in other's merit.

In 2. **Moral conduct** (*sīla*) is included:

4. Reverence, and 5. Service.

In 3. **Meditation** (*bhāvana*) is included:

8. Expounding the Dhamma, and 9. Listening to the Dhamma.

Correcting one's view (10)

, however, is included in all three (1,2,3).

Thus the ways of making merit in brief are three and in detail ten.

'Let therefore a man (advise the Buddha) train himself in merit-making that yields long-lasting happiness. Let him cultivate the practice of giving,

<sup>18</sup> [Aṅguttara-nikāya, pañcaka-nipāta, sutta 36.](#)

virtuous conduct and a mind of *mettā*. By cultivating these qualities the wise man arrives in untroubled and happy states. Hence, do not fear merit-making. 'Merit-making' is a term denoting happiness, what is desirable, pleasant, dear and charming.'

## The Seven Noble Riches (*Satta Ariya Dhanāni*)

The Buddha preached that although material riches, such as gold, silver and property, can be destroyed by fire, floods, earthquakes and enemies, taxed by the State or stolen by thieves, the following riches do not suffer from any of these perils. These are:

- 1. Faith (*Saddhā-dhanaṇ*)
- 2. Virtue (*Sīla-dhanaṇ*)
- 3. Shame (*Hiri-dhanaṇ*)
- 4. Fear of doing evil (*Ottappa-dhanaṇ*)
- 5. Learning (*Suta-dhanaṇ*)
- 6. Generosity (*Cāga-dhanaṇ*), and
- 7. Wisdom (*Paññā-dhanaṇ*)<sup>19</sup>

He also stated that the life of a person who possesses these riches has not lived in vain, and he is invincible.<sup>20</sup>

These seven spiritual riches are the essence (*sāra*) of the Teaching of all Buddhas.<sup>21</sup> Therefore they are called 'noble riches' (*ariya-dhanāni*)<sup>22</sup>, as these are the riches of noble persons (*ariyas*).<sup>23</sup> They who possess them are called by The Buddhas as not being poor<sup>24</sup>, because they are the ones who really prosper.<sup>25</sup>

Concerning *saddhā* or faith, the person who has it

- (a) likes to meet virtuous ones,
- (b) wishes to hear the true dhamma (*saddhamma*), and
- (c) lives at home with stinginess removed from his mind.

Endowed with these three qualities he indeed is called 'one who has faith'.<sup>26</sup>

19 [Aṅguttara-nikāya, sattaka-nipāta, sutta 7.](#)

20 *ibid.* & sutta 6.

21 *ibid.*

22 *Dīgha-nikāya, sutta 33, 34.*

23 *Samyutta-nikāya-ṭīkā, sutta 1040.*

24 *Dhammapada Commentary, Bālavagga, Suppabuddhakuññhi-kathā.*

25 *Dīgha-nikāya Commentary & Subcommentary, sutta 33.*

26 *Aṅguttara-nikāya, tika-nipāta, sutta 42.*

## **Bibliography**

Aṭṭhasālinī, PTS ed. 1979, p.157 ff.

Buddhist Dictionary, Nyanatiloka, 3rd ed.

Itivuttaka-aṭṭhakathā (Commentary), Tikanipāta, dutiyavagga-vaṇṇanā, sutta 1.

The Expositor (Aṭṭhasālinī transl.) by Pe Maung Tin, M.A., PTS ed. 1958, p 209 ff.

The Path of Purification (Visuddhi-magga transl.) by Bhikkhu Ñāṇamoli, 4th ed.1979: Ch. VII, 105, 113