

AN INTRODUCTION
TO

KAMMA



Bhikkhu Pesala

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ASSOCIATION FOR INSIGHT MEDITATION

3 Clifton Way • Alperton • Middlesex • HA0 4PQ

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Properly understood and practised, the Buddha's teaching will free us from habit, attachment to tradition, prejudice, wrong view, and bigotry — biases that are conditioned by past kamma. Mindfulness is the key to unlock the mind from the straight-jacket of pre-conceived notions. To see things as they really are, we must question tradition, and investigate the truth. As a telescope's mirror requires meticulous polishing to remove all defects; morality, concentration, and wisdom require constant refinement to become perfect. Stable morality, unremitting mindfulness, deep concentration, and clear insight will lead to liberation.

Some teachers say that because kamma is conditioned by ignorance, to attain enlightenment we should do nothing. They misrepresent the Buddha by saying that all striving is suffering. Only striving for sensual pleasures is the cause of suffering. To attain nibbāna, we must strenuously cultivate the wholesome kammas of morality, concentration, and wisdom. If all the good people leave a city, only fools and rogues will remain. If we fail to do wholesome kammas, we will inevitably do unwholesome ones! The best wholesome kamma is the diligent practice of insight meditation.

The law of kamma is central to Buddhist thinking, so every Buddhist should have a sound knowledge of it. On the surface it seems simple — good actions give good results, bad actions give bad results — but the workings of kamma are very complex and extend over countless lives. If the workings of kamma were obvious, we would easily avoid unskillful actions and do only skillful ones.

During the time of the Buddha, a Brahmin millionaire named Todeyya did not believe in giving charity. He held the view: "If you give, you become poor; so don't practise charity." After his death he was reborn as a dog in his own house. When the Buddha went to that house, the dog barked at him, and the Buddha said: "Todeyya! You showed disrespect when you were a human being, and you show disrespect again by barking at me. You will be reborn in hell." The dog thought, "The recluse Gotama knows me," and he was so upset that he went to lay down on a heap of ashes.

Seeing the dog on the heap of ashes, Subha was worried. His servants told him that the Buddha had said something to the dog, so he went to the Buddha, who told him what had happened. Subha thought, "The Brahmins say that my father has been reborn as a Brahmā, but Gotama says that he has been reborn as a dog. He just says whatever he likes," and was annoyed. The Buddha asked Subha if any of the family's wealth had not been disclosed by his father.

When doing any wholesome deeds such as giving alms, listening to Dhamma, or practising meditation, one can multiply the benefits by urging family and friends to participate. The beneficial effects of transference of merit is the ability to give in abundance.

vii. **Rejoicing in Other's Merit** (*pattānumodanā*) is the volition of rejoicing in the goodness of others.

When others do wholesome deeds, even if one cannot participate, one can make wholesome kamma by giving them encouragement. The beneficial effect of rejoicing in others' merit is finding joy wherever one is born.

viii. **Listening to the Dhamma** (*dhammassavana*) is the volition of listening to or reading Dhamma with a pure intention to gain morality, concentration, learning, or insight.

The traditional way to listen to Dhamma is to sit on a lower seat than the speaker, with eyes downcast and hands held together in *añjali*, with one's feet pointing away from the speaker. Shoes, head coverings, and weapons should be removed. If the speaker is standing, then one should also stand. The essential point is to be attentive and respectful. The beneficial effect of listening to the Dhamma is the development of wisdom.

ix. **Teaching the Dhamma** (*dhammadesanā*) is the volition of teaching Dhamma motivated by compassion, without any ulterior motive to get offerings, honour, praise, or fame.

moment of rebirth, only one kamma can give its result. A good person who is reborn as a dog due to one unwholesome kamma will have to suffer a dog's life. They may have good food, a kind owner, beautiful appearance, *etc.*, due to previous good kamma, but they still have to endure a dog's existence. If a bad person is reborn as a human being due to one wholesome kamma, they can enjoy all the benefits that human existence has to offer, getting a rare chance to learn the Dhamma, but their previous bad kamma will cause many difficulties and obstructions.

In this present life, everyone is doing many good and bad kammas. Powerful good kammas can prevent bad kammas from giving their result, or mitigate their effects. Likewise, powerful bad kammas can prevent good kammas from giving their result, or spoil their effects. This is why the Buddha said that beings have kamma as their relatives. The Buddha illustrated this mitigation of the effects of kamma with a simile. If you put a spoonful of salt in a cup of water it becomes undrinkable, but if you put a spoonful of salt in a lake you cannot even taste it.

In the *Milinda Pañha*, Venerable Nāgasena compared good kamma to a boat, and bad kamma to rocks. Even a small rock will sink, but if many small and large rocks are put into a large boat they will not sink. So we should do as much good kamma as we can, we should

Subha replied that a lot of money was missing. The Buddha told him to feed the dog well and then ask him where the money was. Subha did as the Buddha said, hoping to disprove him. The dog took him to the buried money, so Subha gained faith in the Buddha.

Subha later asked the Buddha about the differences among individuals.¹ Why do some people live for a long time, while others are short lived? Why are some people often sick, while others are healthy? Why are some ugly, while others are beautiful? Why do some have few friends, while others have many? Why are some rich while others are poor? Why are some born in favourable circumstances, while others are not? And why are some intelligent, while others are ignorant? The Buddha replied, “Brahmin youth! Beings are owners of their kamma, heirs of their kamma, have kamma as their seed, their relatives, and their refuge. It is kamma that separates beings into favourable and unfavourable conditions.” Subha did not understand this brief answer, so the Buddha explained in greater detail.

Those who kill others and approve of killing are reborn in the four lower realms (animals, ghosts, demons, and hell) after death. When they are reborn again as human beings, their lives are short. Those who abstain from killing, and have compassion for living

¹ *Cūḷakammavibhaṅgasutta, Majjhimanikāya, Sutta 135.*

The Buddha taught us how to transcend the cycle of rebirth by becoming aware of the process. The cycle of dependent origination can be broken in two places: at the link between ignorance and mental formations, and at the link between feeling and craving. We must gain knowledge and insight to dispel ignorance, and practise generosity, renunciation, and patience to abandon craving. Instead of being led around like a bull with a ring through its nose every time a pleasant or unpleasant object appears, we should contemplate the feelings arising within us. To dispel ignorance, we should study the Dhamma, and develop insight by investigating mental and physical phenomena as they occur. Awareness, concentration, and objectivity will reveal their true nature.

If we examine our thoughts and feelings systematically we can overcome the urge to follow them. The grip of craving and delusion will be loosened, and our kamma will incline more towards nibbāna, the cessation of all suffering. Mindfulness meditation was taught by the Buddha “for the purification of beings, for the transcendence of grief and lamentation, for the extinction of pain and sorrow, for attaining the right method, for the realisation of nibbāna.” If we only practise without praying for nibbāna we will achieve it in due course — provided we really strive hard. If we only pray for nibbāna without practising, we will continue to suffer, however pious our hopes and prayers.

not do any more bad kamma at all, and we should cultivate knowledge, wisdom, and awareness so that we know the difference, and can control our emotions.

Most important, kamma is the sole refuge of all beings. It is both the cause of our difficulties, and the means of our escape. Buddhists should rely on their own efforts to gain salvation. Even the very best teacher can only point out the right way. We have to travel the path by our own efforts. We do unskilful deeds due to our own foolishness, and we must acquire wisdom and discipline to correct our own defects. No one else can do it for us.

THE POWER OF KAMMA

What makes one kamma powerful and another one weak? We need intention even to lift an arm, and only one intention is not enough. Intention has to arise continuously in a stream of separate moments of consciousness to lift the arm up, and again to keep it there. To kill a mosquito doesn't take a very strong intention, but to kill a human being the intention must be powerful. If one is thrown into a threatening situation, anger may boil up suddenly, and the wish to kill one's assailant may arise, but a good person is unlikely to murder someone, because the intention to kill arises only sporadically. However, in a bad person who easily gives vent to anger, the murderous intention might be

Learning to recite *suttas* and *gāthās* by heart is also included in mental culture. The beneficial effects of mental culture are development of wisdom, good reputation, and rebirth in higher planes.

iv. **Reverence** (*apacāyana*) is the wholesome volition of paying respect to the Buddha, Dhamma, and Saṅgha; to one's parents and elders, to teachers, to others who lead virtuous lives, or to shrines, images, and pagodas.

This wholesome kamma costs nothing. Whether entering a *vihāra*, where people may be meditating, or a library where people may be studying, one can easily make good kamma by restraining one's actions and speech. The beneficial effects of reverence are noble parentage, commanding respect, and influential positions.

v. **Service** (*veyyāvaccā*) is the volition of helping virtuous people, those about to set out on a journey; the sick, the old, and the feeble.

This wholesome kamma also costs nothing. By serving a monk one gets many opportunities to learn the Dhamma and promote the Buddhaddhamma. When living with virtuous monks it will be much easier to refrain from immoral deeds. The beneficial effects of service are having a large following and many friends.

vi. **Transference of Merit** (*pattidāna*) is the volition of asking others to participate in wholesome deeds and thereby to share in the resultant merit.

Kamma is not fatalism. The view that everything happens because of past causes is a serious wrong view called *Pubbekatahetuditt̐hi*. Past kamma is very significant because it determines where we are reborn, whether we are wealthy, healthy, intelligent, good-looking, etc. It also determines many of the trials that we have to face in life, and the family and society that we are born into, which have a very powerful influence on our lives.

The law of dependent origination teaches that we have wandered through an infinite number of existences blinded by ignorance and driven by craving. In this existence too, we continue making kammās (*saṅkhārā*) that will give rise to more existences in the future. Some kammās are like seeds, others are like sunshine and water. Bad kammās are like drought, pests, and fungal diseases, while protective good kammās are like water, pesticides, and fungicides. Although the quality of the seed is crucial in determining the type and quality of plants, many other factors influence their size and vitality. Likewise, although a single past kamma determines rebirth, other kammās help or hinder spiritual growth. Each individual has a unique potential, which may be realised to a greater or lesser extent. Latent potential that is developed in this life will be stronger in the next, but if it is neglected, it will become weaker.

beings, are reborn in the celestial realms. When they are reborn again as human beings, they enjoy long lives.

The Buddha then explained about sickness and health. Some people hurt other beings; they enjoy inflicting pain. Due to that kamma, they are reborn in the four lower realms. When they are reborn again as human beings, they are often sick or accident-prone. Those who do not hurt others are reborn in celestial realms. When they are reborn again as human beings, they are healthy.

Why are some people ugly, while others are beautiful? The Buddha explained that some people become angry very easily. Due to anger, they are reborn in the four lower realms. When they are reborn again as human beings, they are ugly. Others do not get angry easily, and have goodwill towards others. They are reborn in celestial realms. When reborn as human beings, they are beautiful.

Some people are envious. Due to envy, they are reborn in the four lower realms. When they are reborn again as human beings, they have few friends. Those who are not envious are reborn in celestial realms. When they are reborn again as human beings, they have many friends.

Some people are mean, and do not want to give or share anything. Due to meanness they are reborn in the four lower realms. When they are reborn as human beings, they are poor. Those who are generous and unselfish become wealthy.

Lay Buddhists should observe the five precepts as a matter of course. Whenever possible they should observe the eight precepts to refine their morality, and to purify the mind for meditation. The monks' morality is extremely refined — the *Visuddhimagga* says that there are more than nine billion precepts to be observed. A lay person can undertake the monastic discipline for a short period, to practise meditation for example. In my view, a candidate should be given proper training before taking full ordination, and should resolve to stay for at least three months. If candidates lack proper training they may make unwholesome kamma, obstructing their spiritual progress.

To follow the novice's ten precepts is not so demanding, so it is appropriate to ordain for just a week or two, but it is still a serious undertaking; not just something to do for a weekend. There is no longer an order of Theravāda *bhikkhunīs*, but women can ordain as eight precept nuns, shaving their hair and wearing white, pink, or brown robes depending on the tradition. The beneficial effects of morality are rebirth in noble families or in heavenly planes, beauty, fame, and having many friends.

iii. **Mental Culture** (*bhāvanā*) is the volition when one practises tranquillity meditation (*samatha*); or it is the development of insight by repeatedly contemplating mental and physical phenomena.

strong enough actually to kill someone. Premeditated murder needs anger to be sustained over a longer period. That is why the courts inflict a heavier sentence for premeditated murders than they do for crimes of passion.

Another very important factor is view. Farmers are taught from a young age that certain animals are vermin, and that it is therefore a good thing, or at least a necessary evil, to kill them. Slaughtermen and fishermen learn that livestock or fish have to be killed to earn a living, so they kill them without compunction. Doctors who practise abortion hold the view that they are relieving the suffering of the mother, but they ignore the suffering that they are inflicting on the foetus. Once a wrong-view has become established, it is difficult to change. To do a wrong action believing it to be right, is more harmful than if one knows that it is wrong.

The virtue of an individual also has a very significant effect on the potency of kamma. Giving food to an animal gives a result a hundred times greater than the food given.¹ Giving food to a non-virtuous human being gives a thousand times result, giving food to a virtuous human-being gives a hundred thousand times result ... to a non-Buddhist ascetic with *jhāna* gives a billion times result ... to one striving for stream-winning gives an immeasurable result. So what can be said of the result of giving to a stream-winner ...

¹ *Dakḥiṇāvibhaṅgasutta*, *Majjhimanikāya*, Sutta 142.

Some people are proud, and contemptuous of others. Due to pride they are reborn in the four lower realms. When they are reborn again as human beings, they are born in lowly circumstances. Those who are humble are reborn in celestial realms. When reborn again as human beings, they are born in fortunate circumstances.

Some people have no thirst for knowledge, and do not ask questions to learn about skilful behaviour. Lacking knowledge, they do many wrong actions and are reborn in the four lower realms. When eventually reborn as human beings, they are ignorant. Those who are inquisitive, and ask wise questions, are reborn in celestial realms. When they are reborn again as human beings, they are intelligent.

So ask discerning questions whenever you meet a learned person. Make a thorough investigation about every important matter, especially about the Dhamma. The Dhamma is profound, and can be understood only by the wise. Intelligence is not the same as wisdom, but a clear intellectual grasp of the Dhamma will ensure that one is free from gross wrong views. Mundane right view means that one has confidence in the Buddha's teaching. With confidence, one will strive to gain mindfulness and concentration. This will lead to seeing things as they really are, which means insight knowledge. Mature insight will give rise to supramundane right view.

to one striving for once-returning ... to an arahant ... to a Paccekabuddha ... to an Omniscient Buddha. And a gift to the Saṅgha gives a result that is immeasurable and greater than any gift to individuals. Conversely, killing an animal results in violent death a hundred times, while killing an arahant, or one's mother or father, definitely results in rebirth in hell where one will suffer millions of violent deaths. Just insulting a Noble One creates obstructive kamma that is powerful enough to prevent the attainment of nibbāna unless one confesses one's fault. Kamma is intention, which is mental, so even without saying or doing anything, covetousness, ill-will, or wrong-view are unwholesome mental kammās with evil effects.

Kamma is not fate, but it does have effects both in this life and the next. It is like kinetic energy or momentum. The direction that life takes is conditioned by kammās accumulated in this life and in preceding lives. Actions in the present life are the only means we have to change our future in this life and the next. That is why the Buddha said that beings have kamma as their refuge and will inherit the results of their good and bad actions. Repeated actions form good or bad habits, which mould good or bad character. To reform one's character is the only way to ensure happiness in the long term. Accumulated wholesome kammās aimed at enlightenment are called perfections (*pāramī*).

concentration becomes deeper. An adept can gain psychic powers.

- i. **The First Jhāna** — Absorption of the mind with initial application, sustained application, rapture, bliss, and one-pointedness.
- ii. **The Second Jhāna** — Absorption of the mind with sustained application, rapture, bliss, and one-pointedness.
- iii. **The Third Jhāna** — Absorption of the mind with rapture, bliss, and one-pointedness.
- iv. **The Fourth Jhāna** — Absorption of the mind with bliss and one-pointedness.
- v. **The Fifth Jhāna** — Absorption of the mind with equanimity and one-pointedness.

MORAL KAMMAS CAUSING REBIRTH IN FORMLESS REALMS

These *jhānas* are extremely refined and must be developed after the preceding ones.

- i. Moral consciousness dwelling on the infinity of space.
- ii. Moral consciousness dwelling on the infinity of consciousness.
- iii. Moral consciousness dwelling on nothingness.
- iv. Moral consciousness wherein perception is so extremely subtle that it cannot be said whether it is, nor that it is not.

MORAL KAMMAS CAUSING REBIRTH IN THE SENSUAL REALMS

- i. **Charity** (*dāna*) is giving, or generosity. It is the volition of giving one's possessions to others, or sharing them liberally.

The intention is more important than the value of the gift. To get the best results one should give respectfully while aspiring to attain nibbāna. When giving food to a monk, one should approach within arms-reach, putting the offering into his hands or onto something held by him. If it is after midday or before dawn, food should not be given into his hands, but it can be put down near him to be offered later. Money should never be given to a monk, nor put down near him, but it may be given to a lay person such as a temple attendant or trustee, with instructions to provide whatever the monk needs, or to provide whatever suitable things one wants to give. Alcohol, weapons, foolish entertainments, bribes, or anything else that corrupts morality should not be given to anyone, as this is unwholesome kamma (*adhamma dāna*). The beneficial effects of giving are wealth, the fulfillment of one's wishes, long-life, beauty, happiness, and strength.

- ii. **Morality** (*sīla*) is the volition of refraining from evil. It is the volition of right speech, right action, and right livelihood.

mother, 6) there is special significance of deeds done to one's father, 7) there are spontaneously arisen beings such as deities, ghosts, and Brahmās, 8) there is this human world, 9) there are other worlds, such as heaven and hell, 10) there are some people who, by the power of concentration, can see beings reborn in other worlds.

Supramundane right view, which arises on attaining the path of Stream-winning, means right understanding of the four noble truths. It includes the realisation of nibbāna, eradication of self-view or egoism, freedom from attachment to rites and rituals, permanent stability in morality, and unshakeable confidence in the Buddha, Dhamma, and Saṅgha.

MORAL KAMMAS CAUSING REBIRTH IN REALMS OF FORM

These powerful wholesome kammās transcend the sensual realm. Sensual desire is one of the five hindrances to concentration, so to attain *jhāna* one has to overcome sensual thoughts. The *jhānas* are difficult to attain, and difficult to maintain. They are not usually attained when practising the pure insight method, but insight meditators do experience states comparable to *jhāna*.¹

Insight pulls out defilements by the root, *jhāna* only cuts them off at the base, so insight meditation is preferable. The *jhānas* are attained in sequence as

¹ See the chapter on *Vipassanā jhāna*, "In This Very Life," U Paṇḍita.

Kamma means any intentional action done by body, speech, or mind. It is the inner intention that the Buddha called kamma, not the outward deed. So to understand kamma properly we must examine our motives. When we do any good deeds, such as giving charity, if we hope for good results this will affect the result of our actions. The *Visuddhimagga* says: "A deed undertaken out of desire for fame is low. One undertaken with desire for the fruits of merit is moderate. One undertaken with the clear understanding that it is the custom of the Noble Ones is superior." To purify the mind of ulterior motives it is vital to cultivate insight, otherwise even good deeds will prolong suffering in the cycle of existences, not to speak of bad deeds.

The Buddha said that beings are the owners of their kamma (*kammasakā*), heirs of their kamma (*kammasāyāda*), have kamma as their origin (*kammayoni*), are related to their kamma (*kammabandhū*), and have kamma as their refuge (*kammappaṭisaraṇā*), whatever skilful or unskilful action they do, they will inherit its results.¹

In this life, people are said to be the owners of their property, and they will go to extraordinary lengths to protect it. They say, think, and believe firmly, "This is my watch, my car, my house, my wife, my children, my own body." However, they are not able to take any

¹ *Abhiñhapaccavekkhitabba Sutta* (A. iii. 72).

CLASSIFICATION OF KAMMA

According to the **time of giving results** there are four kinds of kamma:

1. Kamma that ripens in the same life-time.
2. Kamma that ripens in the next life.
3. Kamma that ripens indefinitely in successive births.
4. Kamma that is ineffective.

According to **function** there are four kinds:

1. Regenerative kamma, which conditions rebirth.
2. Supportive kamma, which maintains the results of other kamma.
3. Counteractive kamma, which suppresses or mollifies the results of other kamma.
4. Destructive kamma, which destroys the force of other kamma.

According to the **priority of giving results** there are also four kinds of kamma:

1. Heavy kamma, which produces its resultant in this very life or in the next. The *jhānas* are heavy wholesome kammās. Crimes such as matricide, patricide, the murder of an arahant, wounding a Buddha, and causing a schism in the Saṅgha are heavy unwholesome kammās.
2. Death-proximate kamma, which one does just before death. If there is no heavy kamma then this determines the next rebirth.

- vi. **Slander** (*pisuṇāvācā*) intends to cause division. To warn someone about another's bad character is not slander. The evil effect is the dissolution of friendship without sufficient cause.
- vii. **Frivolous speech** (*samphappalāpā*) is speech with no useful purpose. A lot of conversation, and nearly all modern entertainment falls into this category. The evil effects are disorder of the bodily organs and incredibility.
- viii. **Covetousness** (*abhijjhā*) is longing to possess another's property, spouse, or children. This mental kamma is strong enough to cause rebirth in the lower realms. If one strives further to attain the object of one's desire then one will also have to steal or commit sexual misconduct. The evil effect is non-fulfilment of one's wishes.
- ix. **Ill-will** (*byāpāda*) is hatred, aversion, or prejudice. This kamma is also only mental. The effects are ugliness, many diseases, and a detestable nature.
- x. **Wrong View** (*micchā-ditṭhi*) is of many kinds, but in essence all wrong views deny the law of dependent origination (*paṭiccasamuppāda*), or cause and effect (*kamma*). The effects are base attachment, lack of wisdom, dullness, chronic diseases, and blameworthy ideas.

of these things with them when they die. Everything must be left behind — except for kamma. Whatever good and bad actions they have done throughout life follow them to give results in due course, just like a shadow that never leaves. That is why the Buddha said that beings are the owners of their kamma.

The potential of kamma is not destroyed at death, but we cannot point out where it is stored up. A tree has the potential to give fruits in due season, but we cannot point out where the fruits are stored in a tree. Even though a tree is capable of giving fruits, if the weather is not right, no fruits will appear. Kamma is similar, which is why the Buddha said that kamma is the seed or womb from which beings are born. Very powerful kammas give an inescapable result, but the result of lesser kammas is not definite. If this were not so, there could be no escape from suffering. Some kammas give results in the same life, others will give their results in the next life. The remainder give results in the lives after that, so everyone has a store of good and bad kamma that is waiting for the right season to give its fruit. Children inherit the property of their parents after they die, not the property of their neighbours. All beings are heirs to their own kamma — having made their own bed, they have to lie in it.

Kamma is also the origin of beings — it is the seed or womb from which all beings are born. At the

Reciting *suttas* is also *dhammadesanā*. When teaching, or reciting *suttas* and *gāthās*, it is improper to elongate the sound, as singers and orators do, to arouse the emotions. One should concentrate on the meaning of the words, not on the sound. One should not shout, nor recite hurriedly, but keep in harmony with others, enunciating each syllable clearly with reverence for the Dhamma. When learning by heart, one may recite quickly since the purpose is different.

The beneficial effects of teaching the Dhamma are a pleasing voice and the development of wisdom.

x. **Straightening One's Views** (*ditthujukamma*) is the volition to gain right understanding (*sammā ditthi*).

If one does not understand what a monk says, or disagrees, one should ask pertinent questions. When buying gold or gems people question the seller about their purity. The beneficial effects of straightening one's views are intelligence and the attainment of nibbāna.

Right view is of two kinds: mundane and supra-mundane. Mundane right view means belief in kamma; or the belief that as we sow, so shall we reap. This right view is found in all religions. An educated Buddhist will also believe in the tenfold mundane right view as follows: 1) there is a benefit in giving alms, 2) there is a benefit of grand offerings, 3) there is a benefit of trivial gifts, 4) there is a result of good and evil deeds, 5) there is special significance of deeds done to one's

3. Habitual kamma is any action that one does very often. In the absence of death-proximate kamma this determines the next rebirth.
4. Residual kamma is the last in the priority of giving results. This determines the next birth in the absence of habitual kamma.

A further classification of kamma is **according to the realm** in which the results are produced:

1. Unwholesome kamma, which produces its effect in the four lower realms.
2. Wholesome kamma that produces its effect in the sensual realm.
3. Wholesome kamma (*rūpajhāna*) that produces its effect in the realms of form.
4. Wholesome kamma (*arūpajhāna*) that produces its effect in the formless realm.

TEN IMMORAL KAMMAS AND THEIR EFFECTS

- i. **Killing** (*pāṇātipātā*) is the intentional killing of a living being. Causing accidental death, even by negligence, does not break the precept, though negligence is unwholesome. The evil effects of killing are: having a short life, frequent illness, constant grief caused by separation from loved ones, and constant fear.

- ii. **Stealing** (*adinnādānā*) is taking the property of others by stealth, deceit, or force. Tax evasion, fare dodging, and infringement of copyright also amount to stealing. The evil effects of stealing are: poverty, wretchedness, unfulfilled desires, and dependent livelihood.

- iii. **Sexual Misconduct** (*kāmesumicchācārā*) is the enjoyment of sexual intercourse with unsuitable persons. A good rule of thumb for modern people is, "If my parents or my partner's parents know we are doing this, will they be unhappy?" The evil effects of sexual misconduct are: having many enemies, getting an unsuitable spouse, rebirth as a woman, or rebirth as a transsexual.

- iv. **Lying** (*musāvādā*) is the intentional perversion of the truth to deceive others. Telling a lie in jest, expecting not to be believed, comes under the heading of frivolous speech, rather than lying. The evil effects of lying are: being tormented by abusive speech, being subject to vilification, incredibility, and bad breath.

- v. **Abusive speech** (*pharusāvācā*) intends to hurt others. Though speech is hurtful, if the intention is to correct or prevent immoral or foolish conduct, it is not abusive speech. The evil effects are being detested by others, and a harsh voice.