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鄂新登字 01 号

图书在版编目(CIP)数据

佛教经济伦理学研究/谭苑芳著.

武汉:湖北人民出版社,2007.12

ISBN 978 - 7 - 216 - 05424 - 9

I. 佛…

II. 谭…

III. 佛教—经济学:伦理学—研究

IV. B94

中国版本图书馆 CIP 数据核字(2007)第 184744 号

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出版发行: 湖北长江出版集团  
湖北人民出版社

地址:武汉市雄楚大街 268 号  
邮编:430070

印刷:荆州市翔羚印刷有限公司

印张:10

开本:850 毫米×1168 毫米 1/32

插页:5

版次:2007 年 12 月第 1 版

印次:2007 年 12 月第 1 次印刷

字数:249 千字

定价:19.00 元

书号:ISBN 978 - 7 - 216 - 05424 - 9

本社网址:<http://www.hbpp.com.cn>

**感谢广州大学著作出版基金资助**

## 内 容 摘 要

所谓经济伦理，是指人们在社会经济生活中必须遵循的一种伦理秩序、道德规范和精神导向。在西方，新教伦理曾经作为一种强大的精神驱动力和道德规范，对近代西方的社会发展产生过巨大的促进作用。对于中国社会而言，佛教深厚的文化传统和伦理资源，应得到深入的传承和创造性的转化，从而为当代中国经济伦理秩序的建构提供有益的借鉴。佛教虽重视内心净化的工作，但并未忽略人类的社会动态和经济利益，而认为物质生活是达致崇高目的不可或缺的因素之一。佛教究竟是如何看待经济一事？本文分绪论、正文、结语三个部分对佛教经济伦理思想进行论述：

绪论部分，共分三节进行论述：首先，阐述了经济伦理的含义及其价值；其次，论述了佛教经济伦理自利利他的基本精神，及其重视物质和精神共同发展的特点；最后，对佛教经济伦理研究相关成果进行回顾和梳理，并对本论文的选题意义和研究方法作了简要说明。

正文部分，从六章进行论述：

第一章“佛教经济伦理的理论基础”，本章分四节进行讨论：第一节“缘起性空”，首先，从业感缘起、赖耶缘起、如来藏缘起及法界缘起等四方面阐述了缘起法则的主要内容；其次，从般若系和唯识系两方面探讨了缘起性空思想，并论述自利利他的经济伦理精神从缘起性空思想衍生而成。第二节“中道”，本节从苦乐中道、八不中道、唯识中道及天台十中道等方面对中道思想进



行简要梳理。中道智慧使菩萨证得世间即出世间，不离生死即入涅槃，深入世间普度众生，完成自利利他的功行。由中道的般若智慧产生的经济伦理思想，提倡离苦、乐二边，以八正道为在家经济生活的指南。第三节“因果业报”，因果业报思想是缘起法则运用于人生的理论表现，业报思想给人们这样的伦理承诺：德行必将得到奖赏以及与之相应的福乐，恶行必遭恶果，强调德行与幸福的一致性，陈述凡因必有果，凡果必有因。在经济伦理意义上，告诉人们必定要担承一切身心行为的后果，以警示人们的道德自律。第四节“慈悲”，首先，阐述了慈悲的意义、分类及慈悲与般若智慧互为因果、互相滋益的关系。其次，阐述了实践慈悲思想的方法，主要从发菩提心、持戒及六波罗蜜等三方面加以探讨。慈悲思想是佛教经济伦理精神之一，指导着佛教经济活动的各个环节。

第二章“寺院经济中的伦理思想”，本章主要以中国古代（魏晋南北朝至清代）寺院为例，探讨寺院经济活动中的伦理思想。寺院经济伦理来源于佛教“利乐有情、普度众生”这一价值取向，同时也决定了寺院在如何配置、调动资源，调动多大规模和调动原则，都要围绕着利益众生而进行。寺院经济伦理对中国社会产生了深远的影响：不但带来了先进的商业思想，如产权制度、金融、资本借贷等思想，而且为中国经济贸易的发展带来了巨大的活力，以寺院为依托的民间集市——庙市成为地方经济、文化交流中心。寺院经济在公共事业及慈善事业方面做出了卓越的贡献。寺院不但成就诸多的慈善公益事业，承担社会救济的重大责任，而且通过福利事业使佛教“无缘大慈，同体大悲”之入世服务的精神在社会上广为流传。

本章从史学的进程，着重对各个朝代寺院经济的来源及消费两方面进行深入探讨。寺院经济的来源主要有五方面：一是通过“农禅结合”获得自给性的收入；二是通过租佃或进行工商业经

营获得的收入；三是通过发展金融事业获得的收入；四是通过信众捐助而获得布施性收入；五是来自政府拨款的收入。寺院经济的各项消费主要是用于僧尼日用及伽蓝的维护，更多的是本着慈悲利生的宗旨，以各种慈善及公益事业的形式回向社会，由此凸显佛教“利乐有情、普度众生”的经济伦理思想。

第三章“佛教生产伦理思想”，本章分两个层次进行论述：

第一层次，“佛教生产伦理概述”，首先，从物质生产的作用、种类及精神生产等方面对佛教的生产观进行全面的总结；其次，论述了佛教生产目的为：既要满足信众家庭生活之物质和精神的完善，也要致力于全社会、全人类物质和精神文明的建设；再次，从正反两方面阐述了佛教生产手段的伦理要求。指出“四具足”是获得物质财富的正确手段，同时批评了六种“非道”的生产手段；最后，从“人性关怀”和“社会效益”两方面探讨了佛教生产的结果。

第二层次“生产要素分析”。本节从四个方面进行分析：一、“劳动与职业伦理”，佛教的劳动观不但肯定了劳动的世间价值，而且给劳动赋予宗教的意义，提升了劳动的价值。佛教对职业观点，重视缘起思想，认为职业是因缘所给予的，每个职业的获得有赖于他人和社会，每个职业的完成必然影响他人和社会，责任和感恩之心构成了佛教职业伦理观。二、“资本”，佛教认为资本积累如同蜂采花制蜜，积少成多；并且充分认识到资本的意义在于流通，绝非为了金钱积累本身。同时，佛教自利利他精神也是一种道德资本，具有货币资本所不具有的整合和导向功能。三、“科学技术”，科技的进步，使人类的生产获得了空前的发展，深刻地改变了人类社会生活和思维模式。然而我们应清醒地认识到科技“双面剑”的真面目。要使科技成为造福人类的工具，需要有一种关怀人类终极需要的伦理作指导。“自觉觉他”是佛法的根本宗旨，自觉即如实觉知于诸法之实相，觉他则是以救度一切



众生的慈悲精神。佛教悲智双运的精神对科技发展具有导向的作用。四、“自然资源”，现代经济的发展模式，使人类的生存面临着全球性资源危机和环境危机，要达成自然资源的永久存续，其出路在于发展一种新的生产方式与新的消费模式。佛教经济学，要求把人的消费和欲望带回源头，省思如何生活才是值得与幸福的。两大焦点是珍惜大自然以及重视心灵的真正需求，而具体作法则是选择合宜的健康生活。

#### 第四章“佛教交换伦理思想”，本章共分三节。

第一节“商人伦理思想”，商人是市场交换的主体，交换伦理首先涉及到商人的地位，佛教的平等思想为商人确定了政治地位，而且为商业交换的发展打下了思想基础；同时还论证了商人求利的正当性和道德性，提出商人需具备一定的专业技能、职业操守和热心公益、敬待福田的精神。

第二节“货币伦理思想”，货币是商业社会的交换媒介，现代商业社会，货币对人的影响也越来越深刻，它改变了人们对价值的看法，甚至使人认为金钱是万能的。从佛教的角度来看，金钱只是中介物，它的价值在于通过智慧地使用，使其成为追求人类幸福的工具。金钱本身不能承载人类的终极追求和价值。

第三节“佛教对中国交换伦理构建的重要作用”，交换伦理是中国传统伦理中最为薄弱的环节之一，佛教经济伦理对构建我国新型交换伦理有重要的借鉴作用。本节从三个方面论证了大乘精神是生成现代交换伦理的必要元素和不可或缺的重要资源。首先，从缘起法则论证了经营者道德自律的必要性；其次，从因果律的角度强调道德行为主体与道德存在主体的一致性。最后，论证了戒律对现代交换伦理构建的支持，其关键在于戒律不仅是外在的伦理规范，而且成为人们解脱痛苦的必要条件。

第五章“佛教分配伦理思想”，佛教的价值观决定了佛教在产品和收入的分配上都围绕着利益众生这一取向，具体表现为分



配的慈悲性和公正性。本章分四节进行阐述。

第一节“利和同均”的分配伦理，“利和同均”的分配制度，是缘于众生无二无别的平等思想而建立的一种理想状态下的分配制度。在这种制度下，所有财产、物质共享，经济利益面前人人平等。既可以满足僧众修行的物质基础，又避免了因财产的储蓄增长或分配不公而产生种种烦恼。本节讨论了“利和同均”的分配原则和适用范围。

第二节“公平和效率统一的分配伦理”，本节主要探讨了佛教的公平观和效率观，及二者的辩证统一关系。佛教承认一般众生都有贪、嗔、痴等烦恼，所以在现实的分配中，必须对之正视。在经济领域里，由效率出发的各种手段，有其存在的合理性，也是必要的手段。但是效率须以公平为方向，只有在公平的前提下才能谈得上真正的效率。

第三节“佛教福利分配伦理及实践”，本节首先阐述了有关福利分配的基本思想：布施观和福田思想；其次，探讨了三阶教对“无尽藏”思想的实践及由此所得出的启示：无尽藏业，类似保证储金的一种地方金融事业，是中国金融业务空前之成就，亦是银行与保险业之先河，有助于地方经济的繁荣，同时更重要的是对贫苦者免息贷用，达到扶弱济贫的慈悲救助目的。“无尽藏”事业之空前成就，对当今福利事业的经营和发展有积极的借鉴作用。

第四节“佛教福利分配伦理的现代作用”，佛教福利分配思想是一种慈悲分配，是有感于“无我”而确立的互助、感恩的人生观而自发的捐献行为。佛教福利分配思想可以纠正西方福利经济思想的偏差，并能弥补我国经济转型期分配不公的现象，尤其是在解决目前我国最大的社会问题——“弱势群体”的救助上，佛教的福利思想有不可忽视的作用。

第六章“佛教消费伦理思想”，本章从三方面进行论述：



首先,从佛教的角度对消费的幸福性、公正性和适度性进行伦理评判,指出人类的消费不仅要满足低层次的生理需求,还应满足更高层次的精神需求;每个人除了有生存消费的权利,还应有公平发展的权利;消费只是人类福利的一种手段,佛教主张通过最佳消费方式使人获得最大限度的满足,而不是通过最佳生产方式来尽量扩大消费。适度的消费伦理包括人与自然的共生和谐与可持续发展,实现慈悲和公正原则,及消费的均衡发展 and 人类的生活质量的全面提升。

其次,论述了佛教中道的个体消费原则,指出完全放弃物质消费和放纵欲望的消费主义都是不合佛法的,个体消费活动须在“正见”的指导下,量入而出,不过于吝啬也不奢侈,理性地支配各种收入,满足消费者个人及家庭的生存发展需要,并能利济众生,广种福田。

最后,探讨了佛教消费伦理的现代意义。佛教消费伦理思想对于克服消费主义、拜金主义的倾向是一剂有效的良药;对于我们重新审视人与资源、人与自然的关系也有一定的启示;对构建当代中国新型消费伦理有着积极的借鉴意义。

结语部分,指出了深入研究佛教经济伦理的现实意义:第一,深入佛教经济伦理的研究,对于具有深厚东方文化传统的中国建立新型经济伦理有积极意义;第二,深入研究佛教经济伦理,对于弥补由“经济人”假设带来的现代经济发展的困境,建立一种以人性的终极关怀为基础的新型经济伦理观,维持人与人、人与社会、人与自然的和谐发展有重要的作用;第三,深入佛教经济伦理的研究,对于重新挖掘佛教原本已具足的现代性格,发扬大乘精神对于现实世间,本应彰显的伦理规约有重要的意义。

**关键词:** 经济伦理; 佛教经济伦理; 普度众生; 自利利他

## ABSTRACT

Economic ethic means a kind of ethic order and spiritual guide, which should be followed in people's economic and social life. In the west, once being the strong spiritual driving force and ethic order, the Protestant ethics played an important role in its social development. In China, the Buddhism has profound cultural tradition and ethic resource. We should undertake and creatively transform this tradition and resource, and provide profitable reference for the construction of the contemporary Chinese economic ethics. The Buddhism attaches great importance on the purification of people's mind, but it never ignores human's social trends and economic activities. It even considers the material life as one part of the utmost goal. What is the economic ethics like in Buddhism's eyes? The dissertation will let you know the answer. It has three parts: the prolegomenon, the body and the epilogue.

The prolegomenon has three sections. Firstly, it elaborated the meaning and value of the economic ethics. Secondly, it expounded many characteristics of Buddhism's economic ethics, such as benefiting both oneself and others, regarding on developed both material life and wisdom, and so on. Finally, it introduced the relative research achievements made by scholars, and made clear the author's intention and studying methods of the dissertation.

The body has six chapters:



With four sections, the first chapter is about the theoretic basis of the Buddhism's economic ethics. Section one discussed four aspects of Dependent Arising Theories. It also put forth that the economic ethics of benefiting both oneself and others derives from the Dependent Arising Theories. Section two is about the Middle Way Theory. It introduced the Middle Way Theory in four aspects. The Middle Way makes a Bodhisattva realize that the earthly thing is the utmost thing, and the affliction is the bodhi. So a living human can also enjoy the happiness of nirvana. Then he can go to help others. That is the how the Middle Way wisdom let out the Buddhist economic ethics, which promote the idea of staying on the middle way and living a good economical life in the family. Section three is about the Cause and Effect Theory. This theory applies the Dependent Arising Theory in people's daily life. The Cause and Effect Theory makes consents to people that good deeds will return you good bonus, and bad deeds will cause the same thing return back onto yourself. So the Buddhist economic ethics alarm people not to do bad deeds because one must take on the aftereffect of his deeds. Section four is on the compassion. Firstly, it explained the meaning and kinds of the compassion, and the relationship between the compassion and the wisdom. Secondly, it discussed how to exert the compassion thought, the way being with budhichitta, observing precepts, and doing six perfections. The compassion thought goes all the way through the Buddhist economic ethics, guiding the Buddhist economic activities in many procedures.

The second chapter is about Buddhist temple's economic ethics thought. Mainly focusing on the example of Chinese ancient

temples, the chapter discussed the economic ethics in temples. The temple's economic ethics rooted in the Buddhist valuing of helping others all the time, and it decided the economic activities in temples. The temple's economic ethics greatly influenced the Chinese social production, not only bringing advanced thought, such as economic rules, financial ways, debit and credit, and so on, but also creating great energy to push the development of the economic and cultural center around the temples. The temple's economic ethics also helped to take on the commonality and charity affairs. For example, in the two Jin Dynasties, monks in temples established the curing team, and in Tang Dynasty, the temples provided loans for the poor. And the temples had always been the charity-taker, which often helped to build bridges and roads for the village people, and to plant trees to make forests. That made the thought of helping others all the time to become a tradition in many Chinese counties and villages. This chapter, standing on the point of historiography, probed into the coming and going of the temples' money. The income mainly came from the following five aspects: monks doing work in the field, dealing with the others, doing financial works, getting the donation from the believers, government's appropriate funds. The consuming went to the maintenance of the temple, all kinds of charity affairs. That shows the economic ethics thought of helping others all the time.

With two sections, the third chapter is about the ethics of Buddhist production.

In section one, firstly, it summed up the material production and spiritual production of the Buddhism. Secondly, it made



clear the purpose of the Buddhist production, for the living of all monks and the spiritual construction of all people. Thirdly, it discussed the ways of Buddhism's production. Finally, it pointed out the result of the Buddhist caring for the human beings.

Section two is to analyze the elements of production in four sides. Firstly, working is the main element of the economic activities. And the Buddhism even granted working a sense of saint. The Buddhism thinks that the job is given to one because of the karma, so he or she should do it well enough to make others feel satisfied. Responsibility and heart for owe are the Buddhist views on the duties. Secondly, about the capital, Buddhism thinks one should set out from the just a coin to gather into the gold mountain. And at the same time, he or she should be mercy and kind. Thirdly, about the technology, which has made all people in the world live much better lives, the Buddhism teaches us to know that it is just like a knife, which can help you to cut things, but at the same time, can also kill you. So the thought of helping others is urgently needed in using the technology. That can lead the technology to go the right way to help all people getting the happy life. Fourthly, the natural resources are over-used because of the modern economic developing pattern, making the human beings in the world-wide environmental crisis. So we need to develop another new way which can save us out of this crisis. The new way can be found in the Buddhism. Buddhism appeals all people to live an economical life, and to aim for the satisfaction of the heart or mind.

With three sections, chapter four is on the thought of ethics of Buddhist exchange.

Section one is on the ethics of merchants. The merchants are the main body of the market exchange, and the Buddhism's thought of equality assured the political position for the merchants, and laid a sound basis for the market exchange. The Buddhism asked the merchants to be skillful, and warm-hearted for the charity affairs.

Section two is about the thought of currency ethics. The currency is the exchange medium of commercial society, and has more and more influence on people's life. So it even changed people's life, and made someone look the money as the most important thing. In the eyes of Buddhism, people today are just on the wrong way. But the false is not at the money, instead, it lies in people's wrong idea. People should not just pursue outside things, but should look back into the heart. Money is just a resonance, and its use is just for usage. People should pursue the wisdom, which is the real thing that can make you happy.

Section three is about Buddhist importance on the construction of Chinese exchange ethics. Exchange ethics is the weak point of Chinese traditional ethics. And Buddhism has abundant elements for establish the new exchange ethics. This section thinks that the Great Vehicle Spirit is necessary for establish the pattern. Firstly, it demonstrated that from the point of cause and effect. Secondly, it emphasized the coherence of the doer and the done. Finally, it demonstrated the importance of Buddhist commandment. The Buddhist commandment is not the common ethics, and it is the main way to get rid of people's misery. The commandment has even become the symbol of a man who cultivates himself well.



Chapter five is about the Buddhist distribution ethics. The views on the value of Buddhism decided that its distribution is for the good of people. This chapter has four sections.

The first section is about the distribution. Buddhism's fair distribution is founded on the basis of all people are born equal. In this system, all money and material tools should be shared by all the people. But this kind of economic ethics is not available in modern society. So the dissertation discussed the scope of the Buddhist economic ethics.

Section two is about the equity and speed of the Buddhist distribution. This section mainly discussed the equity views and speed views of the Buddhism. The two parts are combined together. Only the equity can bring the speed, and the speed can make the equity better.

Section three is about the Buddhist welfare distribution. It firstly introduced the basic thought of that. Secondly, it discussed the No Limit Store thought, which is the origin of the modern banks. It made great contribution for the Chinese people to develop the welfare affairs and loans and debits.

Section four is about the modern importance of the Buddhist welfare distribution. The Buddhist welfare distribution is a kind of merciful distribution. It can mend the unfair things in today's China, especially to help the weak persons. So the welfare distribution is of great importance for the world today.

Chapter six is about the Buddhist consumption ethics. It has three parts.

Firstly, the dissertation passed judgement on the ethics of happiness, equality, and moderation. It pointed out that con-



sumption is not only for satisfying the needs of the body, but also for satisfying the need of the spirit. Everyone should have the chance to develop himself. Consumption is the just a means for people to get benefit. Moderate consumption is good for all people to get all-round elevated.

Secondly, it discussed the Middle Way thought, which considers that abandoning material life is not correct and being absorbed in the material world is also unwise. So people should do consumptions according to the Middle Way theory, and should be ready to help others all the time.

Finally, it probed into the modern meaning of the Buddhism consumption ethics. Buddhist consumption ethics is good to get rid of being waste, and looking the money as the most important thing. It is good for us to establish the modern structure of the Chinese new consumption ethics.

The conclusion part pointed out the modern importance of the Buddhist economic ethics. Firstly, the thorough research on the Buddhist economic ethics is of great importance for the modern Chinese to establish new economic ethics pattern. Secondly, the thorough research on the Buddhist economic ethics is good to bring people out of the crisis of modern economy, and can help to establish new economic ethics pattern which is good for the peaceful existence of people and the nature. Thirdly, it is of great importance for the modern world to dig out the useful spirit in the Buddhism, and for carrying forward the good ethics and spiritual guidance.

Key words: economic ethics, Buddhist economic ethics, helping others all the time, benefit both oneself and others