

Contents

About this Study Guide	1
Terminology and Approach.....	1
Repentance Gatha	2
Right View of Karma.....	2
Common Misperceptions of Karma	2
Everything That Happens Isn't Karma.....	3
Results of Karma are Inconceivable	3
Right Understanding of Karma.....	3
Karmic Seeds	6
<i>Lonaphala Sutta</i> : The Salt Crystal	7
<i>Upajjhatthana Sutta</i> : Subjects for Contemplation (Reflect on Actions).....	8
Wisdom for Skillful Actions	9
Ethical Practice.....	10
<i>Karaniya Metta Sutta</i> : The Buddha's Words on Loving-Kindness	11
The Ten Paramis.....	11
Dedication of Merit.....	12

About this Study Guide

Terminology and Approach

Karma is the Sanskrit word and *kamma* is the Pali word. The terms are used interchangeably throughout the study guide, depending on the source.

Karma is a complex process of cause and effect that is perceived outside of linear timelines, steps, and language. Depending on the circumstances in the selected readings, karma sometimes refers to the cause, sometimes refers to the effect, and sometimes refers to the process of cause and effect.

Karma is a vast topic that is viewed differently across Buddhist traditions. Today's session will be using Thanissaro Bhikku's translations of the Pali Canon available at www.accesstoinsight.org, unless otherwise stated. We will be focusing on individual karma in the present life.

We can become aware of when tensions and dissatisfaction arise, when our behavior is unhelpful, where we feel conflict, when our speech and actions don't feel aligned with our intentions, when we recognize negative thought patterns, fears, and issues that keep showing up in one form or another. These are karmic issues.

Any tightness is an opportunity for wisdom, compassion, and skillfulness that we can spread around for others.

Repentance Gatha

All my past and harmful karma
Born of beginningless greed, anger, and ignorance
Through body, speech, and mind
I now fully avow

Right View of Karma

"Both formerly & now, it is only stress that I describe, and the cessation of stress." (SN 22:86)

"And what is right view? Knowledge in terms of stress, knowledge in terms of the origination of stress, knowledge in terms of the cessation of stress (Four Noble Truths), knowledge in terms of the way of practice leading to the cessation of stress (Eight-fold Path): This, monks, is called right view." (DN 22)

Common Misperceptions of Karma

Many people come to Buddhism with to preconceived ideas about karma from other spiritual practices, yoga, and pop culture. Let's take a look at some ways that how issue of karma get misdirected.

Payback, retribution, or accounting for someone else's thoughtless or harmful behavior. If we are feeling helpless or betrayed, it may be a "relaxing thought" to believe "It's coming back around" (Taylor Swift, Karma. 2022).

An explanation for why bad things happen to good people. Robyn Courtin (Teaching Karma, 2022) says a Western worldview leans toward karma as punishment for past bad deeds. We question what others or we did to deserve such punishment. There is a tendency to focus on "bad" karma and difficult circumstances.

"My" karma or "their" karma. Karma is impersonal. The law of Karma is often compared to other natural laws such as the law of gravity. We may use the possessive as a convention of speech to refer to how past causes and conditions manifest in our particular body, mind, and heart habits which make up a karmic "package" or energy.

Fate or determinism. Believing that everything is already determined, there is no motivation (**right intention**) for **right effort** needed to see and act upon the unlimited opportunities to relieve suffering for ourselves and others. The cause and effect of karma is not a straight line.

"Self"-improvement. Instead of getting wrapped up in a narrative of who we think we are and want to be, Buddhist practice shows us how to be more objective and set aside our self-concern.

Karmic Issue: Does a view of karma strengthen feelings of ill will, blame, indifference, or separateness from others or ourselves?

Everything That Happens Isn't Karma

Things happen to us that are not our fault. Buddhism does not “blame the victim” of illness, violence, oppression, war, or disaster.

In *Saṃyutta Nikāya* (translated by Bhikku Bodhi), Moliyasīvaka asked the Buddha if everything one experiences is caused by what was done in the past. The Buddha responds by listing eight causes for pleasant, or painful, or neither-pleasant-nor-painful experiences.

“Bile, phlegm, and also wind,
Imbalance and climate too,
Carelessness and assault,
With kamma result as the eighth.” (SN 36.21)

Results of Karma are Inconceivable

“There are these four inconceivables that are not to be conjectured about, that would bring madness & vexation to anyone who conjectured about them. Which four?

“The Buddha-range of the Buddhas [i.e., the range of powers a Buddha develops as a result of becoming a Buddha]

“The jhāna-range of a person in jhāna [i.e., the range of powers that one may obtain while absorbed in jhāna]....

“The [precise working out of the] results of kamma....

“Conjecture about [the origin, etc., of] the world....

“These are the four inconceivables that are not to be conjectured about, that would bring madness & vexation to anyone who conjectured about them.” (AN 4:77)

Right Understanding of Karma

In the *Nibbedhika Sutta: Penetrative* (AN 6.63), the Buddha advises his followers to analyze and reflect on six different factors: sensuality, feeling, perception, fermentations, kamma and suffering. The *Nibbedhika Sutta* shows us where to put attention to uncover karmic issues. (Note that karma can sometimes be the cause and sometimes be the effect, depending on the circumstance.)

“Kamma should be known. The cause by which kamma comes into play should be known. The diversity in kamma should be known. The result of kamma should be known. The cessation of kamma should be known. The path of practice for the cessation of kamma should be known.’ Thus it has been said. In reference to what was it said? (AN 6.63)

The Buddha begins this teaching by defining karma as intentional action.

"Intention, I tell you, is kamma. Intending, one does kamma by way of body, speech, & intellect." (AN 6.63)

The Buddha's description of the Eight-fold Path lists three general groupings of **right intention**: renunciation, good will, and harmlessness to counter intentions of desire, ill-will, and harmfulness.

"And what is right resolve (intention)? Being resolved on renunciation, on freedom from ill-will, on harmlessness: This is called right resolve (intention)." (SN 45.8)

Karmic Issues: Settle in to this moment with a few breaths. Bring attention to the abdomen, a few inches below the belly button, or any method you choose for awareness. Notice the body as breath comes in and eases out. Let awareness rest in this sensation. Open your hands, rather they are in your lap or beside you, into a relaxed and open shape that is free from clinging, free from anger, in a shape that shows intentions for letting go, sharing, and good-will.

The Buddha goes on to explain karma in the context of dependent co-arising. From intention comes contact through the six senses. Then fabrications, naming, and stories develop based on prior sensory contact. These fabrications shape expectations and perception of next experience.

"And what is the cause by which kamma comes into play? Contact is the cause by which kamma comes into play." (AN 6.63)

From the *Assutavā Sutta* on dependent co-arising, the Buddha advises paying attention to feedback loops of cause and effect that shape thoughts.

"When this is, that is. From the arising of this comes the arising of that. When this isn't, that isn't. From the stopping of this comes the stopping of that." (SN 12:61)

Our thoughts and preconceived beliefs (fabrications) strengthen whatever qualities we are thinking about. Over time these karma habits become what how we perceive the world and the energy brought forward. The following excerpts are from the *Dvedhavitakka Sutta: Two Sorts of Thinking* and the *Yamakavagga: Pairs* (Dhp 1-2)

"Whatever a monk keeps pursuing with his thinking & pondering, that becomes the inclination of his awareness. If a monk keeps pursuing thinking imbued with sensuality, abandoning thinking imbued with renunciation, his mind is bent by that thinking imbued with sensuality. (Similarly with thinking imbued with malevolence & harmfulness.)" (MN 19)

"Phenomena are preceded by the heart, ruled by the heart, made of the heart. If you speak or act with a corrupted heart, suffering follows you, as the wheel of the cart the track of the ox that pulls it.

Phenomena are preceded by the heart, ruled by the heart, made of the heart. If you speak or act with a calm, bright heart, then happiness follows you, like a shadow that never leaves." (Dhp 1-2)

Questions and Resources?

- Upcoming Opportunity for Practice: Mindfulness: The Sense Gate of Sound: One Day Retreat
- Aug. 19. Elizabeth Gibson's Dharma Study Guide on Dependent Origination

The Buddha identifies different types of karma. Here karma shifts from being the cause to being the results. Feel how the descriptions of karma manifest.

Old Karma, New Karma and Cessation of Karma

“What is old kamma? The eye is to be seen as old kamma, fabricated & willed, capable of being felt. The ear... The nose... The tongue... The body... The intellect is to be seen as old kamma, fabricated & willed, capable of being felt. This is called old kamma.

And what is new kamma? Whatever kamma one does now with the body, with speech, or with the intellect. This is called new kamma.

And what is the cessation of kamma? Whoever touches the release that comes from the cessation of bodily kamma, verbal kamma, & mental kamma. That is called the cessation of kamma.

And what is the path of practice leading to the cessation of kamma? Just this noble eightfold path.... This is called the path of practice leading to the cessation of kamma.” (SN 35:145)

Diversity in Kamma

"And what is the diversity in kamma? There is kamma to be experienced in hell, kamma to be experienced in the realm of common animals, kamma to be experienced in the realm of the hungry shades, kamma to be experienced in the human world, kamma to be experienced in the world of the devas. This is called the diversity in kamma." (AN 6.63)

Dark Kamma-Bright Kamma

"Monks, these four types of kamma have been directly realized, verified, & made known by me. Which four? There is kamma that is dark with dark result. There is kamma that is bright with bright result. There is kamma that is dark & bright with dark & bright result. There is kamma that is neither dark nor bright with neither dark nor bright result, leading to the ending of kamma.

And what is kamma that is neither dark nor bright with neither dark nor bright result, leading to the ending of kamma? right view, right resolve, right speech, right action, right livelihood, right effort, right mindfulness, right concentration. This is called kamma that is neither dark nor bright with neither dark nor bright result, leading to the ending of kamma." (AN 4.235)

Questions and Discussion – Anchoring Breaths

Results of Karma

"And what is the result of kamma? The result of kamma is of three sorts, I tell you: that which arises right here & now, that which arises later [in this lifetime], and that which arises following that. This is called the result of kamma." (AN 6.63)

Now for the Good News!

"And what is the cessation of kamma? From the cessation of contact is the cessation of kamma; and just this noble eightfold path — right view, right resolve, right speech, right action, right livelihood, right effort, right mindfulness, right concentration — is the path of practice leading to the cessation of kamma.

"Now when a disciple of the noble ones discerns kamma in this way, the cause by which kamma comes into play in this way, the diversity of kamma in this way, the result of kamma in this way, the cessation of kamma in this way, & the path of practice leading to the cessation of kamma in this way, then he discerns this penetrative holy life as the cessation of kamma." (AN 6.63)

"And what is the cessation of kamma? Whoever touches the release that comes from the cessation of bodily kamma, verbal kamma, & mental kamma. That is called the cessation of kamma.

"And what is the path of practice leading to the cessation of kamma? Just this noble eightfold path... This is called the path of practice leading to the cessation of kamma." (SN 35.145)

-----Break-----

Karmic Seeds***Bhava Sutta: Becoming (form and formless)***

"Thus kamma is the field, consciousness the seed, and craving the moisture. The intention & aspiration of living beings hindered by ignorance & fettered by craving is established in/tuned to a lower property. Thus there is the production of renewed becoming in the future.

"If there were no kamma ripening in the form-property, would form-becoming be discerned?"

"No, lord."

"Thus kamma is the field, consciousness the seed, and craving the moisture. The intention & aspiration of living beings hindered by ignorance & fettered by craving is established in/tuned to a middling property. Thus there is the production of renewed becoming in the future.

"If there were no kamma ripening in the formless-property, would formless-becoming be discerned?"

"No, lord."

"Thus kamma is the field, consciousness the seed, and craving the moisture. The intention & aspiration of living beings hindered by ignorance & fettered by craving is established in/tuned to a refined property. Thus there is the production of renewed becoming in the future. This is how there is becoming." (AN 3.77)

Nidana Sutta: Causes

"Just as when seeds are not broken, not rotten, not damaged by wind & heat, capable of sprouting, well-buried, planted in well-prepared soil, and the rain-god would offer good streams of rain. Those seeds

would thus come to growth, increase, & abundance. In the same way, any action performed with greed ... performed with aversion ... performed with delusion — born of delusion, caused by delusion, originating from delusion: wherever one's selfhood turns up, there that action will ripen. Where that action ripens, there one will experience its fruit, either in this very life that has arisen or further along in the sequence.

"These are three causes for the origination of actions.

"Now, these three are [further] causes for the origination of actions. Which three? Non-greed is a cause for the origination of actions. Non-aversion is a cause for the origination of actions. Non-delusion is a cause for the origination of actions.

"Any action performed with non-greed — born of non-greed, caused by non-greed, originating from non-greed: When greed is gone, that action is thus abandoned, its root destroyed, made like a palmyra stump, deprived of the conditions of development, not destined for future arising.

[Similarly with actions performed with non-aversion & non-delusion.]

"Just as when seeds are not broken, not rotten, not damaged by wind & heat, capable of sprouting, well-buried, planted in well-prepared soil, and a man would burn them with fire and, burning them with fire, would make them into fine ashes. Having made them into fine ashes, he would winnow them before a high wind or wash them away in a swift-flowing stream. Those seeds would thus be destroyed at the root, made like a palmyra stump, deprived of the conditions of development, not destined for future arising.

"In the same way, any action performed with non-greed ... performed with non-aversion ... performed with non-delusion — born of non-delusion, caused by non-delusion, originating from non-delusion: When delusion is gone, that action is thus abandoned, its root destroyed, made like a palmyra stump, deprived of the conditions of development, not destined for future arising.

"These, monks, are three causes for the origination of action."

A person unknowing: the actions performed by him, born of greed, born of aversion, & born of delusion, whether many or few, are experienced right here: no other ground is found. So a monk, knowing, sheds greed, aversion, & delusion; giving rise to clear knowledge, he sheds all bad destinations. ([AN 3.33](#))

Lonaphala Sutta: The Salt Crystal

"Monks, for anyone who says, 'In whatever way a person makes kamma, that is how it is experienced,' there is no living of the holy life, there is no opportunity for the right ending of stress. But for anyone who says, 'When a person makes kamma to be felt in such & such a way, that is how its result is experienced,' there is the living of the holy life, there is the opportunity for the right ending of stress.

"There is the case where a trifling evil deed done by a certain individual takes him to hell. There is the case where the very same sort of trifling deed done by another individual is experienced in the here & now, and for the most part barely appears for a moment.

"Now, a trifling evil deed done by what sort of individual takes him to hell? There is the case where a certain individual is undeveloped in [contemplating] the body, undeveloped in virtue, undeveloped in

mind, undeveloped in discernment: restricted, small-hearted, dwelling with suffering. A trifling evil deed done by this sort of individual takes him to hell.

"Now, a trifling evil deed done by what sort of individual is experienced in the here & now, and for the most part barely appears for a moment? There is the case where a certain individual is developed in [contemplating] the body, developed in virtue, developed in mind, developed in discernment: unrestricted, large-hearted, dwelling with the unlimited. A trifling evil deed done by this sort of individual is experienced in the here & now, and for the most part barely appears for a moment.

"Suppose that a man were to drop a salt crystal into a small amount of water in a cup. What do you think? Would the water in the cup become salty because of the salt crystal, and unfit to drink?"

"Yes, lord..."

"Now suppose that a man were to drop a salt crystal into the River Ganges. What do you think? Would the water in the River Ganges become salty because of the salt crystal, and unfit to drink?"

"No, lord..."

"In the same way, there is the case where a trifling evil deed done by one individual [the first] takes him to hell; and there is the case where the very same sort of trifling deed done by the other individual is experienced in the here & now, and for the most part barely appears for a moment." (AN 3.99)

Upajjhatthana Sutta: Subjects for Contemplation (Reflect on Actions)

"I am the owner of my actions (kamma), heir to my actions, born of my actions, related through my actions, and have my actions as my arbitrator. Whatever I do, for good or for evil, to that will I fall heir'...

"[This is a fact that] one should reflect on often, whether one is a woman or a man, lay or ordained...

"Now, based on what line of reasoning should one often reflect... that 'I am the owner of my actions (kamma), heir to my actions, born of my actions, related through my actions, and have my actions as my arbitrator. Whatever I do, for good or for evil, to that will I fall heir'? There are beings who conduct themselves in a bad way in body... in speech... and in mind. But when they often reflect on that fact, that bad conduct in body, speech, and mind will either be entirely abandoned or grow weaker...

"A disciple of the noble ones considers this: 'I am not the only one who is owner of my actions, heir to my actions, born of my actions, related through my actions, and have my actions as my arbitrator; who — whatever I do, for good or for evil, to that will I fall heir. To the extent that there are beings — past and future, passing away and re-arising — all beings are the owner of their actions, heir to their actions, born of their actions, related through their actions, and live dependent on their actions. Whatever they do, for good or for evil, to that will they fall heir.' When he/she often reflects on this, the [factors of the] path take birth. He/she sticks with that path, develops it, cultivates it. As he/she sticks with that path, develops it and cultivates it, the fetters are abandoned, the obsessions destroyed." (AN 5.57)

Wisdom for Skillful Actions

Kusala Sutta: Skillful

"Abandon what is unskillful, monks. It's possible to abandon what is unskillful. If it were not possible to abandon what is unskillful, I would not say to you, 'Abandon what is unskillful.' But because it is possible to abandon what is unskillful, I say to you, 'Abandon what is unskillful.' If this abandoning of what is unskillful were conducive to harm & suffering, I would not say to you, 'Abandon what is unskillful.' But because this abandoning of what is unskillful is conducive to benefit & happiness, I say to you, 'Abandon what is unskillful.'

"Develop what is skillful, monks. It's possible to develop what is skillful. If it were not possible to develop what is skillful, I would not say to you, 'Develop what is skillful.' But because it is possible to develop what is skillful, I say to you, 'Develop what is skillful.' If this development of what is skillful were conducive to harm & suffering, I would not say to you, 'Develop what is skillful.' But because this development of what is skillful is conducive to benefit & happiness, I say to you, 'Develop what is skillful.'" (AN 2.19)

Thana Sutta: Courses of Action

"There are these four courses of action. Which four? There is the course of action that is unpleasant to do and that, when done, leads to what is unprofitable. There is the course of action that is unpleasant to do but that, when done, leads to what is profitable. There is the course of action that is pleasant to do but that, when done, leads to what is unprofitable. There is the course of action that is pleasant to do and that, when done, leads to what is profitable. (AN 4.115)

Ambalattika-rahulovada Sutta: Instructions to Rahula at Mango Stone

The Buddha: "What do you think, Rahula: What is a mirror for?"

Rahula: "For reflection, sir."

The Buddha: "In the same way, Rahula, bodily acts, verbal acts, & mental acts are to be done with repeated reflection.

"Whenever you want to perform a bodily act, you should reflect on it: 'This bodily act I want to perform — would it lead to self-affliction, to the affliction of others, or to both? Is it an unskillful bodily act, with painful consequences, painful results?' If, on reflection, you know that it would lead to self-affliction, to the affliction of others, or to both; it would be an unskillful bodily act with painful consequences, painful results, then any bodily act of that sort is absolutely unfit for you to do. But if on reflection you know that it would not cause affliction... it would be a skillful bodily act with happy consequences, happy results, then any bodily act of that sort is fit for you to do. (Similarly with verbal acts & mental acts.)

"While you are performing a bodily act, you should reflect on it: 'This bodily act I am doing — is it leading to self-affliction, to the affliction of others, or to both? Is it an unskillful bodily act, with painful consequences, painful results?' If, on reflection, you know that it is leading to self-affliction, to affliction

of others, or both... you should give it up. But if on reflection you know that it is not... you may continue with it. (Similarly with verbal acts & mental acts.)

"Having performed a bodily act, you should reflect on it... If, on reflection, you know that it led to self-affliction, to the affliction of others, or to both; it was an unskillful bodily act with painful consequences, painful results, then you should confess it, reveal it, lay it open to the Teacher or to a knowledgeable companion in the holy life. Having confessed it... you should exercise restraint in the future. But if on reflection you know that it did not lead to affliction... it was a skillful bodily act with happy consequences, happy results, then you should stay mentally refreshed & joyful, training day & night in skillful mental qualities. (Similarly with verbal acts.)

"Having performed a mental act, you should reflect on it... If, on reflection, you know that it led to self-affliction, to the affliction of others, or to both; it was an unskillful mental act with painful consequences, painful results, then you should feel horrified, humiliated, & disgusted with it. Feeling horrified... you should exercise restraint in the future. But if on reflection you know that it did not lead to affliction... it was a skillful mental act with happy consequences, happy results, then you should stay mentally refreshed & joyful, training day & night in skillful mental qualities.

"Rahula, all the brahmins & contemplatives in the course of the past who purified their bodily acts, verbal acts, & mental acts, did it through repeated reflection on their bodily acts, verbal acts, & mental acts in just this way.

"All the brahmins & contemplatives in the course of the future... All the brahmins & contemplatives at present who purify their bodily acts, verbal acts, & mental acts, do it through repeated reflection on their bodily acts, verbal acts, & mental acts in just this way.

"So, Rahula, you should train yourself: 'I will purify my bodily acts... verbal acts... my mental acts through repeated reflection.' That's how you should train yourself."

That is what the Blessed One said. Gratified, Ven. Rahula delighted in the Blessed One's words. (MN 61)

Ethical Practice

"Now what is unskillful? Taking life is unskillful, taking what is not given... sexual misconduct... lying... abusive speech... divisive tale-bearing... idle chatter is unskillful. Covetousness... malevolence... wrong views are unskillful. These things are termed unskillful.

"And what are the roots of unskillful things? Greed... aversion... delusion... These are termed the roots of unskillful things.

"And what is skillful? Abstaining from taking life is skillful, abstaining from taking what is not given... from sexual misconduct... from lying... from abusive speech... from divisive tale-bearing... abstaining from idle chatter is skillful. Lack of covetousness... lack of malevolence... right views are skillful. These things are termed skillful.

"And what are the roots of skillful things? Lack of greed... lack of aversion... lack of delusion... These are termed the roots of skillful things." (AN 10.176)

Karaniya Metta Sutta: The Buddha's Words on Loving-Kindness

“This is to be done by one skilled in aims
 who wants to break through to the state of peace:
 Be capable, upright, & straightforward,
 easy to instruct, gentle, & not conceited, content & easy to support,
 with few duties, living lightly,
 with peaceful faculties, masterful,
 modest, & no greed for supporters.
 Do not do the slightest thing that the wise would later censure.
 Think: Happy, at rest,
 may all beings be happy at heart.
 Whatever beings there may be,
 weak or strong, without exception,
 long, large, middling, short,
 subtle, blatant, seen & unseen,
 near & far, born & seeking birth:
 May all beings be happy at heart.
 Let no one deceive another or despise anyone anywhere,
 or through anger or irritation wish for another to suffer.
 As a mother would risk her life
 to protect her child, her only child,
 even so should one cultivate a limitless heart
 with regard to all beings.
 With good will for the entire cosmos,
 cultivate a limitless heart:
 Above, below, & all around,
 unobstructed, without enmity or hate.
 Whether standing, walking, sitting, or lying down,
 as long as one is alert,
 one should be resolved on this mindfulness.
 This is called a sublime abiding here & now.
 Not taken with views,
 but virtuous & consummate in vision,
 having subdued desire for sensual pleasures,
 one never again will lie in the womb.” (SN 1.8)

A person unknowing: the actions performed by him, born of greed, born of aversion, & born of delusion,
 whether many or few, are experienced right here: no other ground is found. So a monk, knowing, sheds
 greed, aversion, & delusion; giving rise to clear knowledge, he sheds all bad destinations.

The Ten Paramis

The path begins with kindness.

The ten paramīs are
 extensions of kindness. We are kind to others when we keep our
 MORALITY pure. We show kindness when we develop our
 WISDOM so that we can guide others. We are kind when we grow in

RENUNCIATION so that we do not over-consume. We exemplify kindness when we practice
EQUANIMITY so that we remain calm and balanced
under pressure.

We kindly encourage ourselves to be
GENEROUS to give to others what they need. We display our kindness when we show
LOVE to all beings. We are being kind when we make
EFFORT to constantly try to improve our behavior. We are acting with kindness when we let the
TRUTH guide our words and deeds.

It is a kind act to be
TOLERANT of others and not to discriminate. And finally we are being kind when we develop
STRONG DETERMINATION to not abandon
any of the other nine paramīs.

McCrorie, Ian; Martel, Andre. *The Moon Appears When the Water Is Still: Reflections of the Dhamma* .
Pariyatti.

Meditation on Karma

Dedication of Merit

We dedicate the merit of our practice today
to the benefit of all beings, in full measure to each.

May all beings be safe.

May all beings be healthy.

May all beings be peaceful and at ease.

May all beings be free from suffering.