



Merit Transference and the Paradox of Merit Inflation

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Talk of transferring final human worth from one soul to another generates paradox after paradox.

Joel Feinberg (1970)

Many religious traditions and ethical systems hold that individuals accrue *merit* through their good intentions, acts, and character, and *demerit* through their bad intentions, acts, and character. This merit and demerit, accumulated by individuals throughout their lives, gives each person a kind of ethical “score” that can determine what they deserve, and influence whether good or bad things happen to them (e.g., divine punishments and rewards, a favourable or unfavourable rebirth, etc.). In some traditions (most notably Buddhism, but also to a limited extent in Hinduism, Islam, and Christianity), “merit transference” is a feature of these merit-based ethical systems. This involves an individual, or group of individuals, transferring some of the merit they have earned to someone else, allowing the receiver to improve their ethical “score”. In this article, I argue that merit transference, in its standard interpretation, is paradoxical. It allows for a phenomenon I call “merit inflation”, which appears to undermine the moral relevance of merit and demerit. I initially focus my discussion on merit transference as it is practiced in the Buddhist tradition. After revealing the paradox, I examine several ways of resolving it and comment on their viability. I conclude by broadening my discussion to all ethical systems that allow for the possibility of merit transference.

1 Merit Transference in Buddhism

To understand the practice of merit transference in Buddhism, we must first clarify the karmic system within which it occurs. A central tenet of Buddhism is that our intentions and actions have karmic consequences. When your intentions and actions

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are good, you gain merit (*puṇya*, *puñña*).¹ When your intentions and actions are bad, you accrue demerit (*papa*). This merit and demerit accumulates, making your life more or less meritorious, which in turn causes good or bad things to happen to you. The more meritorious your life is, the better things go for you. The less meritorious your life is, the worse things go for you. The most important way this plays out is in the cycle of rebirth (*saṃsāra*). A more meritorious life results in a higher rebirth in the next life; a less meritorious life results in lower rebirth in the next life. However, your level of merit can also affect whether good or bad things happen to you in your current life, and influence your progress towards enlightenment.

In the karmic system, the connection between individual merit and future well-being is standardly understood as a natural causal process that does not require the intercession or judgement of any divine beings. This has led to some controversy over whether the karmic system invokes moral desert, with some affirming that it does, and others denying this.² However, there at least appears to be widespread agreement that the karmic system posits a fundamental connection between the moral quality of one's actions and one's future well-being.³

Within Buddhism's karmic system, merit transference (*pariṇāmanā*, *pattidāna*) is a widely accepted, mainstream practice.⁴ The central idea is that an individual has the option of selecting anybody as a recipient, including deceased people, and transferring some quantity of the merit they have earned to these recipients. As Malalasekera (1967: 85) explains:

The method of such transference ... is quite simple. The doer of the good deed has merely to wish that the merit he had thereby gained should accrue to someone in particular, if he so wishes, or to "all beings." The wish may be purely mental or it may be accompanied by an expression in words. This could be done with or without the particular beneficiary being aware of it.

Furthermore, it is widely held that when merit is transferred, a substantial amount of additional merit is generated by the benevolent act of sharing one's merit with others. Indeed, it is often held that the person who transfers merit sustains no net loss because the additional merit generated by their good deed fully compensates for the merit they have lost. For example, Harvey (2000: 66) comments:

¹ Where applicable, I will follow a key term in English with the relevant Sanskrit and Pali words in brackets. A single word in brackets means that the Sanskrit and Pali words coincide.

² For an affirmation of this interpretation see Reichenbach (1990: 158) and Finnigan (2022). For a denial see Rahula (1974: 860) and Gowans (2015: 13) who says: "The Buddha ... did not think of karma as a form of desert. There is no suggestion that morally good people deserve to be happy and morally bad people deserve to be unhappy. Rather, karma and rebirth are regarded as natural causal processes in the world".

³ For example, after rejecting the moral desert interpretation of karma, Gowans (2015: 15) says: "Buddha taught that we live in a morally ordered universe: there is a causal relationship between a person's morality and that person's happiness".

⁴ Gethin (1998: 109) says: "The practice of the transference of merit—the giving of one's merit—is an ancient and extremely widespread and common Buddhist practice" and goes on to present evidence of this. See also: Williams (2000: 268), Williams (2008: 203), and Buswell and Lopez (2013: 637).

In sharing karmic fruitfulness, a person does not lose any himself or herself, for his or her sharing is itself karmically fruitful. The sharing of karmic fruitfulness is simply a way of spreading the karmic benefits of good deeds to others, as a gesture of good will. This is expressed in the traditional metaphor to explain such sharing: lighting many lamps from one.⁵

This view of merit transference seems well supported. Giving away a source of good you possess in order to benefit someone else is clearly a meritorious act. Therefore, once merit transference is accepted, it seems necessary to also accept that transferring merit from a good motive generates additional merit for the transferor.

2 Merit Inflation

Despite its popularity, merit transference is sometimes criticised within the Buddhist tradition. One of the main criticisms is that it undermines the basic law of karma by allowing people to reap the benefits of merit that they did not earn through their own actions. I will discuss this well-known criticism and some of the responses to it in Sect. 3.1 below. However, my main purpose here is to raise a different kind of problem for the doctrine of merit transference, one that has not, to the best of my knowledge, previously been recognized. I call this problem “merit inflation”.

To demonstrate the problem of merit inflation, I will use the well-worn analogy between transferring merit and transferring money.⁶ One might transfer merit to a loved one just as one transfers money to them. Both actions might be motivated by a concern for the loved one’s welfare. However, merit transference has the added bonus that, when merit is transferred from a good motive, extra merit is generated for the agent making the transfer. By contrast, when we transfer money to another from a good motive we do not typically generate extra money for ourselves by the goodness of our deed. However, what if things were different and this did occur? Consider the following story:

In the Kingdom of Ruritania whenever a citizen makes a bank transfer she must sign a statutory declaration marking the transfer as either a “business transaction” or a “gift”. In an effort to reward his subjects when they exhibit the virtue of generosity, the King of Ruritania orders the head of the Central Bank to implement the following policy. Whenever money is transferred from one person to another as a “gift” the central bank will deposit a bonus 1% reward into the account of the transferor. Thus, if a daughter sends a gift of \$100 to her elderly mother, the mother will receive the full \$100 and the daughter will receive a bonus of \$1 in her account from the central bank.

⁵ See also: Malalasekera (1967: 85), Gethin (1998: 109-110), Keown (2005: 8), Walsh (2007: 360), Buswell and Lopez (2013: 637), Pamaratana (2013: 104), and Wilson (2019: 90).

⁶ An analogy between merit and money can be found in Gombrich (1971: 204, 217), Tanabe (2003: 532), Keown (2005: 8), Gombrich (2006: 126), Harvey (2012: 46), and Wilson (2019: 90).

At first glance, this policy may seem quite reasonable. The Kingdom, let us suppose, is wealthy and can probably afford to pay a modest reward of 1%. Furthermore, the incentive of a small reward may encourage private philanthropy, resulting in people supporting each other more, and in turn reducing the amount of social welfare the Kingdom needs to fund. However, on closer inspection, the policy has a fatal flaw that could cause it to backfire spectacularly. Some enterprising individuals might, by mutual understanding, decide to transfer large sums of money back and forth between each other as “gifts”. Each time they make a transfer one of them earns a 1% bonus and after thousands of transactions they have each made a handsome profit at the Kingdom’s expense. If enough people catch on to this trick, then soon the amount of money the Central Bank is required to pay out in bonuses will become excessive and unsustainable. Presumably the policy would be discontinued, but if it was somehow set in stone and the Kingdom was forced to keep paying the bonuses then it would soon face a monetary crisis and probable economic collapse. Thus, ironically, a policy designed to benefit society by encouraging philanthropy, may ultimately harm society by instigating an economic crisis.

One might suspect that the policy risks backfiring in this way because it failed to control for the selfishness of some citizens. It was supposed to reward benevolent gift-giving but was ultimately unable to distinguish truly *generous* gift-giving from gift-giving with an ulterior *selfish* motive. However, even if this flaw were corrected, the policy could still fail for the same general reasons. Suppose that the King hires a team of clairvoyants who can look at any bank slip marked “gift” and use their psychic powers to determine whether the transfer was made from an altruistic or selfish motive. The King then directs the central bank to only pay the 1% reward when the clairvoyants detect a pure motive. Would this improved implementation of the policy avoid disaster? Not necessarily. Imagine two brothers who have strong benevolent feelings towards each other. They each follow a simple rule. Whenever one of them sees that he possesses more money than his brother, he immediately rectifies this by transferring money to his brother until the brother has more. Following this rule from a selfless desire that his brother has more than himself, each brother continually transfers money to the other. The clairvoyants will correctly classify these transactions as altruistic and thus each transaction will receive a bonus, which together will sum to a lot of money.

This phenomenon is not limited to two-way relationships. There might be a large network of people who, from altruistic motives, follow this simple rule: If I see my neighbour has less than me then I will transfer some of my money to her until she has more. Following such a rule can lead to an endless series of transactions between a large number of people. The clairvoyants will class all these transactions as altruistic and the central bank will again be forced to pay out an excessive and unsustainable amount in bonuses. If the policy is not halted, then it will ultimately cause its own demise by precipitating a financial crisis that undermines the financial system it relies on.

Let’s now move from these hypothetical scenarios involving money to the practice of merit transference. As the analogy suggests, the same phenomena is also prone to occur in a system of merit transference. Just as individuals, acting benevolently,

may transfer money back and forth between each other, they may also transfer merit back and forth. Imagine a large community of benevolent individuals, each regularly transferring the merit that they have accrued to the others, resulting in large quantities of merit being shifted back and forth. Each time some quantity of merit is transferred in this community, new merit is generated by this meritorious act. That new merit is then itself transferred on, repeating the cycle. This creates a large quantity of additional merit that continues to increase and be distributed among the community members, giving everyone an enormous store of merit.

It is helpful at this point to introduce a distinction between “first-order” and “second-order” merit. First-order merit comes from doing good deeds that don’t involve the use of already existing merit. For example, it might come from giving alms to the poor, or cultivating your virtue through meditation. By contrast, second-order merit comes from doing something to already existing merit, such as transferring it. First-order merit is more basic. An individual is always able to generate first-order merit by forming good intentions and acting rightly. Whereas second-order merit cannot be generated unless a sufficient quantity of first-order merit is already available.

Given this distinction, we can observe that, in the community we have imagined that has amassed extensive stores of merit, the vast majority of the merit they possess is second-order and only a tiny fraction of their merit is first-order. There is something troubling about this. In effect, they have started out with a small quantity of first-order merit and then, by circulating this first-order merit amongst themselves, they have generated vast quantities of second-order merit, thereby significantly inflating their merit stores. Intuitively, this will strike many people as dubious and unfair. Generating large quantities of new merit by circulating merit back and forth seems to *artificially* inflate merit, distorting the karmic system.⁷

Furthermore, there seems to be no limit to the amount of merit inflation that can occur. The cyclical merit transference could continue indefinitely, generating stupendous quantities of second-order merit. These quantities would eventually become so great that they would render the first-order merit and demerit earned by our actions irrelevant. This follows from the standard account of how merit and demerit accrue in the karmic system. As Keown (1996: 336) explains:

The same act may have different results for different people. A good man who errs in a moment of weakness will not suffer the same consequences as a habitual evildoer who performs the same misdeed. This principle is explained by a simile: a small amount of salt in a cup of water will make it undrinkable, but the same amount of salt placed in the Ganges will have no effect on the purity of the water.

⁷ As with any appeal to intuition, it cannot be expected that these intuitions about “artificiality” and “unfairness” will be universally shared. Perhaps some, especially some of those who are committed to the practice of merit transference, will not find merit inflation counterintuitive. The discussion in Sect. 3.2 will further elaborate on this. At this point, I merely wish to emphasize that even though the intuition may not be universal, a significant number of people both *inside* and *outside* traditions that practice merit transference will have this intuitive reaction.

When significant merit inflation has occurred, some individuals will have such enormous stores of merit that the merit or demerit that they earn by their next act will likely make no discernible difference to their overall level of merit. This can lead to some absurd consequences. For example, someone who amassed a great store of merit by participating in a virtuous cycle of merit transference and then later committed several evil acts (such as torturing animals for fun, or maiming other humans) could nonetheless count as very “meritorious” because, despite their evil acts, their merit “score” is still very high. Indeed, they might count as significantly more meritorious than a saintly person who has devoted their life to caring for others but who has never benefitted from merit inflation.

Given this, merit transference, and the merit inflation it allows, appears to undermine the karmic system. The karmic system holds that “we live in a morally ordered universe” where “there is a causal relationship between a person’s morality and that person’s happiness” (Gowans 2015: 15). Yet merit inflation breaks this relationship, allowing some people to achieve levels of merit that do not correspond to the moral quality of their actions. Furthermore, in extreme cases of merit inflation, most good and bad deeds become karmically irrelevant as the merit or demerit they generate is too small to effect an individual’s overall balance of merit.

Following Feinberg’s claim (quoted in the epigraph above), we might come to regard merit transference as a paradoxical doctrine.⁸ Feinberg did not have the problem of merit inflation in mind when he made this claim. Yet merit transference, as it is standardly understood, appears to make merit inflation possible, which in turn seems to undermine the merit system. Thus, accepting merit transference appears to result in a paradox.

3 Responding to the Paradox

Above, we have seen that merit inflation makes merit transference a paradoxical doctrine. This paradox needs to be resolved. Something needs to be given up, modified, or explained away in order to find a resolution. In this section, I will consider four general ways of resolving the paradox and, for each, examine whether it has any precedent in the Buddhist tradition.

3.1 Rejecting Merit Transference

A simple and obvious way to resolve the paradox is to reject the doctrine of merit transference. Perhaps the fact that merit transference allows for merit inflation is a sufficient reason for rejecting it. It is true that merit transference has been a popular practice in Buddhism for many centuries. However, this is no reason to persist with it if it can be shown to have unacceptable implications.

⁸ See also Gowans (2013: 444) who speaks of merit transference in the Mahāyāna tradition as “... an example of what, from the standpoint of common sense, might appear to be the deeply paradoxical nature of much Mahāyāna Buddhist moral discourse”.

This response receives significant support from the fact that merit transference is already a controversial doctrine in Buddhist philosophy. Although it is widely practiced, many have expressed the concern that it violates the strict law of karma.⁹ As Ruegg (2004: 52-53) explains:

[Merit transference] appears, *prima facie*, to run counter to the karmic principle of the fruition or retribution of deeds (*karmavipāka*). Generally accepted in Buddhism, both Mahāyānist and non-Mahāyānist, this principle stipulates that a karmic fruit or result (*karmaphala*) is ‘reaped’, i.e. experienced, solely by the person—or more precisely by the conscious series (*saṃtāna*)—that has sown the seed of future karmic fruition when deliberately (*cetayitva*) accomplishing an action (*karman*).

For some, this concern fundamentally undercuts the practice of merit transference, making it illegitimate because it conflicts with an underlying law of karma. Indeed, some with this viewpoint have even suggested that the Buddhist practice of merit transference could be merely symbolic, meaning that the participants do not really believe that they are transferring merit. For example, Gombrich (2006: 126) suggests that the “giver” and “receiver” in an act of merit transference might both recognize that merit cannot in fact be transferred. However, the giver may nonetheless wish, with a generous heart, that she could use her merit to benefit the receiver, and the receiver may rejoice in the giver’s generous thought. As a result, both could earn merit from their morally good attitudes, making this process resemble “real” merit transference where both the giver and the receiver accrue merit.¹⁰ Other “symbolic” interpretations of merit transference are considered in Sangharakshita (1995: 106) and Harvey (2012: 46). However, against this interpretation there is a body of scholarly work that finds evidence in Buddhist texts, and in the cultural practices of certain Buddhist communities, that merit transference is regarded as a real phenomenon and is not merely symbolic.¹¹

In any case, several responses have been developed to the concern that merit transference violates the law of karma. Reichenbach (1990: 152-160) discusses this

⁹ This worry is expressed (but not necessarily endorsed) by Gombrich (1971: 204), Schumann (1974: 92), McDermott (1974: 386-387), Hardacre (1984: 128), Reichenbach (1990: 152-160), Bechert (1992: 100), Harvey (2000: 66), Ruegg (2004: 52-53), and Williams (2008: 203).

¹⁰ Although Gombrich’s proposal eliminates any “real” merit transference, it is not clear that it escapes merit inflation. For a network of people could make repeated symbolic transfers of merit to each other, building up everyone’s merit stores. However, the lack of any “real” merit transference makes it much easier for some of the restrictions discussed in Sect. 3.3 to be applied to this proposal, thereby avoiding problematic merit inflation.

¹¹ For example, Schopen (1997) finds textual evidence in early Indian Buddhism for such an interpretation. Likewise, Pamaratana (2013) finds evidence for this interpretation in both key texts and documented cultural practices of Sri Lankan Buddhist communities. Note that it is beyond the scope of this article to analyze canonical Buddhist texts or review the evidence of cultural practices in various Buddhist communities in order to justify the broad interpretation of merit transference articulated here. There are a large number of scholarly works (cited above) that do this work and support the broad interpretation of merit transference. The fact that many scholarly works adopt this interpretation is enough to justify an inquiry into whether this interpretation of merit transference leads to paradox.

problem at length and suggests that broadening the karmic system to include “karmic pools” that people can draw on has some appeal. However, he thinks that this would require “the existence of some kind of theistic administrator who is aware of the karma accumulated and who can transfer merits as accounts kept from one person to another” (1990: 59). Malalasekera (1967: 89-90) suggests that the Buddhist doctrine of no-self (*anātman*, *anattā*) means that there is no strict division between the various “selves” who accrue merit and thus a strict separation of each person’s merit does not apply. Williams (2008: 203) argues that in Mahāyāna Buddhism the doctrines of emptiness and mind-dependence mean that karma loses its “rigidity”, making merit transference possible.¹² Finally, Smith (2021: 193) argues that “a kind of communal solidarity overrides the normal individualism of deserving”, thereby allowing merit to be transferred in the right kind of communal conditions.

If any of these responses succeed, then the claim that merit transference violates the “law of karma” cannot be used to help justify this way of resolving the paradox. Therefore, other reasons would need to be found to support rejecting merit transference as the best way to resolve the paradox.

One rather radical source of such support is general skepticism about karma. Although karma is a fundamental tenant of Buddhism, and is widely accepted by its adherents, some Buddhists, and philosophers of Buddhism, have argued against it, and ultimately rejected it.¹³ Taking such a position on karma involves rejecting all subsidiary doctrines, like merit transference, that depend on it. Therefore, rejecting Buddhism’s karmic system is another ground for rejecting merit transference, and thereby resolving the paradox.

3.2 Embracing Merit Inflation

A different kind of response to the paradox is to embrace the apparently absurd consequences of merit inflation. Perhaps these consequences are a feature, rather than a bug. This might at first sound surprising. However, the Mahāyāna Buddhist tradition of bodhisattvas appears to make room for this possibility.

A bodhisattva is someone committed to staying present in the cycle of rebirth so that they can help all sentient beings to obtain liberation from suffering. To do this they develop various virtues and engage in various helpful practices. Different schools of thought in Mahāyāna Buddhism have developed these ideas in different ways, offering detailed accounts of the virtues, practices, vows, precepts, and stages involved in the bodhisattva path. Most of these schools of thought include merit transference as a key practice of the bodhisattva. As the bodhisattva develop their abilities they advance through various stages and amass great stores of merit. From a pure motive of compassion, they then transfer this merit to other sentient beings to

¹² See also Williams (2000: 268), who says: “I doubt that the theory of karman in Buddhism was ever in ancient times and in practice (and probably even in theory) held to be so rigid (i.e. as a law) that the transference of merit was thought to be impossible”.

¹³ See Griffiths (1982) and Flanagan (2011) for philosophical arguments against karma. See Wilson (2019) for an account of Buddhist communities in the US and UK that have rejected the karmic system.

aid their spiritual progress. In the latter stages of their development, the bodhisattvas' abilities to amass merit and distribute it to others becomes extraordinary.¹⁴ The language used to describe their abilities at these stages is often suggestive of merit inflation. For example, Lehtonen, (2000: 196) describes the bodhisattva's store of merit as "inexhaustible", Malalasekera (1967: 89) describes their acts of merit transference as a "force sent out" that is "an open curve and adds something to the general store of goodness on which the world at large must draw for its support", and Goodman (2008: 625) quotes the *Ugraparipṛcchā Sūtra* as saying that, by receiving merit from the Bodhisattva, "all those in any of the directions suffering distress in body or mind find oceans of happiness and delight".

This gives us grounds for interpreting the bodhisattvas' practice of merit transference as a form of merit inflation. As they transfer merit, the supreme goodness of their act generates even more merit, which they then transfer again, generating even more merit, and so on, continuing the process indefinitely. As a result, vast amounts of second-order merit are generated and pumped into the "merit economy" inflating the overall level of merit in the world. However, rather than seeing this as a problematic outcome that distorts the karmic system, the Mahāyāna tradition presents it as a welcome occurrence that hastens the liberation from suffering of all sentient beings. The bodhisattva ideal is celebrated, both for the noble example it sets and for the positive effects it has on the world.

The bodhisattva ideal gives us an example of how merit inflation could be seen in positive terms and not regarded as problematic or absurd. Not everyone will find the merit inflation employed by the bodhisattva completely unproblematic. For example, the concern about merit inflation rendering everyday acts karmically insignificant remains. If the bodhisattvas flood the world with great quantities of second-order karma, then a bad act like harming another will no longer be as karmically significant as it once was because everyone will have inflated levels of merit. However, this concern notwithstanding, merit inflation *does* seem much more palatable in the bodhisattva context.¹⁵ So perhaps a case can be made for accepting it in this context.

If we do accept merit inflation under the bodhisattva model, then the key question becomes whether that model can be extended to cover *all* instances of merit inflation. If it can, then we would have a general solution to the paradox. In Quine's (1966) terminology, the paradox would be "veridical" because the conclusion that initially appeared absurd (merit can be inflated!) would ultimately be justified. However, when I set out the paradox in Sect. 2, the practitioners of inflationary merit transference that we imagined were not bodhisattvas acting from motives of universal altruism. Instead, they were people motivated by "parochial altruism", where one is altruistic towards those in their in-group but not those in their out-group. Empirical research suggests that parochial altruism is common in human populations (see

¹⁴ For example, see Harvey's (2000: 130) description of the eighth (of ten) perfections.

¹⁵ In any case, a possible response to this concern is to argue that bringing everyone closer to salvation, even those who have committed acts of significant demerit, is a positive thing overall. In such a context, we should not be concerned that bad acts have a diminished effect on the overall merit of the agent as that agent approaches salvation. I thank an anonymous referee for suggesting this response.

Fehr, et al (2006) and Choi and Bowles (2007)). Thus, it's not unreasonable to think that inflationary cycles of merit transference could be utilized by groups of people who exhibit parochial altruism. Yet, when such cases occur, merit inflation *does* look problematic and seems to undermine the karmic system. The existence of a distinct, admirable form of merit inflation practiced by the bodhisattvas, does not take away from this concern.

Because Mahāyāna Buddhist philosophy has not previously recognized what I have called “the paradox of merit inflation”, it has not addressed the concern just raised. However, we can speculate about how someone who accepts the bodhisattva ideal might respond to this concern. Two responses seem available. First, it could be argued that those who are parochially altruistic are unable to fully engage in the inflationary merit transference that the bodhisattva employ. Perhaps sharing merit exclusively with those in your in-group is not a meritorious act if there are sentient beings in your out-group in greater need of that merit. In this case, when a parochially altruistic in-group transfers merit amongst themselves while ignoring others, they do not generate any additional merit, and thus no merit inflation occurs. It is only the universally altruistic bodhisattva who successfully inflate merit.

The main challenge for this response is that it conflicts with standard ideas about which acts are karmically fruitful. For example, it is generally held that when we make a self-sacrifice to benefit our loved ones, our act is meritorious even if there are needy strangers who would have benefited more from our sacrifice. This is not to deny that universalistic altruism might be more meritorious than parochial altruism but rather to point out that parochial altruism seems to be merit-worthy to *at least* some degree.

A second response is to argue that accruing large amounts of merit is transformative. Perhaps, even if you start out as a parochial altruist, after you accrue enough merit through altruistic acts, your circle of altruism inevitably expands, eventually reaching to all sentient beings. Thus, a parochial altruist who practices inflationary merit transference exclusively with their in-group will, as their store of merit grows, inevitably transform into a universalistic altruists who shares their merit with everyone. If this were true then much of what seems problematic about merit transference would be avoided. However, the claim that, as merit accrues, there is an inevitable transformation from parochial to universal altruism, is highly contentious and in need of support. So, the success of this response will depend on whether this claim can be adequately defended.

One way to further develop and defend these responses is to get clearer on what the spiritual purpose of merit transference is. Davies (2011: 181) and Smith (2021) have argued that its purpose is to foster communal moral solidarity and provide opportunities for individual and communal spiritual growth. On this understanding of merit transference, sharing merit exclusively with those in your in-group, when there is a broader spiritual community of people to share with, seems inconsistent with the purpose that merit transference serves. Furthermore, in a situation where merit was extensively shared within a community, the moral solidarity and spiritual growth that resulted would seem to lead practitioners away from a narrow parochial altruism and towards something more universalistic.

At this point then, we can say the following. The bodhisattva ideal provides a model of how merit inflation might be embraced despite its consequences initially seeming unacceptable. There is a concern that even if merit transference is acceptable within this context, problematic versions of it might be possible in cases that fall outside the bodhisattva ideal. Given certain assumptions about what merit transference is and what purpose it serves, it could be argued that such problematic versions of merit transference cannot occur. However, it remains open for debate whether these views about the nature of merit transference should be accepted.

3.3 Limitations on Transferring Merit

A final way of responding to the paradox is to apply restrictions to merit transference that prevent merit inflation from occurring. If such restrictions can be motivated then merit transference can be preserved without the burden of justifying merit inflation. For those already committed to merit transference, this response offers a “middle way” between the two radical positions of, on the one hand, rejecting merit transference outright, and on the other hand, embracing the consequences of merit inflation.

I take there to be six main ways of restricting the practice of merit transference that block merit inflation. In this section, I will consider each of these six forms of restriction and assess their plausibility. Ultimately, I will argue that none of these restrictions can be adequately justified and thus all should be rejected.

3.3.1 No Bonus Merit

A simple, and rather blunt way to prevent merit inflation is to hold that there is no bonus merit for those who transfer merit. This means that, even if the transferor has morally commendable motives, she gains nothing from her good act of sharing merit with others. As a result, no matter how much merit is transferred back and forth, no excess merit is generated and therefore no inflation occurs.

This position goes against the orthodox Buddhist understanding of merit transference, which emphasizes the merit earned by giving away your merit to others.¹⁶ It also goes against commonsense. Transferring merit from a morally good motive strikes most people as a clear-cut case of a morally good deed. Furthermore, performing a well-intentioned morally good deed is a paradigm case of meritorious action. Therefore, those who perform such deeds must earn merit by them.

Finally, denying that well-motivated merit transference earns merit, while accepting that merit is earned in other standard cases leads to some absurd consequences. For example, the standard account of merit tells us that a wealthy man, who notices a destitute person on the side of the road and, out of pity, throws them a few dollars, gains *some* merit from his slightly good deed. It is odd to accept this and yet deny that *any* merit is earned when someone of low birth, who has spent their lifetime diligently accruing merit in the hope of a better life, altruistically transfers *all* of their merit to others with a greater need.

¹⁶ See, Malalasekera (1967: 85), Gethin (1998: 109-110), Harvey (2000: 66), Keown (2005: 8), Walsh (2007: 360), Buswell and Lopez (2013: 637), Pemararana (2013: 104), and Wilson (2019: 90).

3.3.2 Transferee Demerit

Rather than targeting the bonus merit earned by the giver, a restriction might instead target the recipient's merit. It is not possible to do this directly by denying that the recipient receives the transferred merit, as if no merit is received then no transfer has been made. However, it can be done indirectly by holding that the merit received in the transfer is offset by demerit the recipient accrues for receiving merit that they did not earn through their own meritorious acts. As a result, no surplus merit is gained through the act of merit transference; the bonus merit gained by the transferor is "balanced out" by demerit the transferee accrues.

This idea appears to have a precedent in Buddhist thought. McDermott (1974: 386-387) discusses the Pāli Canon text *Sādhina Jātaka* which admits the possibility of merit transference yet seeks to discourage it. McDermott comments: "if we may extrapolate beyond the text itself, the implication that to accept merit from someone else results in bad kamma even seems likely".

One problem with this view is that it is puzzling why merit transference would even be possible in the karmic system if receiving transferred merit is karmically unfruitful. Indeed, it is widely held that you cannot transfer your demerit to another for this reason.¹⁷ But then, if receiving transferred merit (and not just demerit) is karmically unfruitful, it should also be impossible.

A further problem is that this view takes away any motive for transferring merit. Those who want to help others lack a motive because, if they were to transfer merit, then the demerit the receiver accrues would mean that *no one* was helped. Those who don't care about helping others also have no reason to transfer merit because, when merit transference is not motivated by a desire to help the receiver, no merit is gained by it. It would be odd for the karmic system to allow merit transference only under conditions in which no one ever has a reason to make use of it. These problems make this method for preventing merit inflation implausible.

3.3.3 No "Unearned Merit" Transfers

One notable feature of merit transference is that it allows people to possess merit that they did not earn through their own deeds. Focusing on the "unearned" status of this merit suggests a different kind of restriction. Perhaps, it is only possible to transfer merit that you have earned yourself and not possible to transfer any "unearned" merit you possess. This effectively means that merit can only be transferred once. When you earn merit through your own good deeds you are permitted to transfer it. However, when your beneficiary receives this transfer, they are not permitted to themselves transfer it on to someone else. They are now "stuck" with this merit. Such a restriction appears to block merit inflation by preventing cycles of merit transference where a quantity of merit is transferred on and on many times over.

¹⁷ For the claim that demerit cannot be transferred, see: Reichenbach (1990: 159), Tanabe (2003: 532), and Gombrich (2006: 127).

There are two problems with this restriction. First, it doesn't actually block merit inflation. If, as several in the Buddhist tradition have argued,¹⁸ the merit earned by well-motivated merit transference is equal to, or greater than, the merit that is transferred, then merit inflation is possible even with a restriction on transferring "unearned" merit. Suppose that by benevolently transferring a certain quantity of my "earned" merit to you, I earn the same quantity of merit back as a reward for my generosity. I might then transfer all of my reward (which I legitimately "earned") to you, earning the same quantity of merit again. This process could continue indefinitely. If you did the same for me then our merit could become greatly inflated without either of us ever transferring merit that we didn't earn. This problem could be avoided by insisting that the bonus merit earned from well-motivated merit transference will always be less than the quantity of merit that is transferred. In this case, the quantities of merit involved would get smaller at each repetition and become infinitesimal before large quantities of second-order merit were accumulated. However, the challenge is to come up with an adequate justification for limiting bonus merit in this way.

A second problem is that the restriction on transferring unearned merit seems unmotivated. In particular, it is difficult to understand why it shouldn't be possible for someone to transfer merit back to the person who gave it to them. For example, suppose that you transfer some of your merit to me because you notice that I am doing poorly in my moral life. Later on, our situations are reversed and I notice that you are in need of merit. In these circumstances, why shouldn't I be able to give you back the merit that you transferred to me so that your standing is improved? If anything, receiving your own merit back seems better than receiving merit that was "earned" through my good deeds rather than yours. Yet this restriction inexplicably disallows this.

3.3.4 No Bonus Merit for "Unearned Merit" Transfers

A promising tweak on the previous restriction is to allow the transfer of "unearned" merit but deny that any bonus merit is earned when someone transfers "unearned" (as opposed to "earned") merit. This restriction allows for you to earn merit by generously giving away the merit you have earned. It also allows the person who receives that merit to transfer it on to someone else. However, it does not allow them to earn merit when doing so.

Just as we saw with the previously example, this restriction will *not* prevent merit inflation unless it is also held that the merit earned from well-motivated merit transference will always be less than the quantity of merit that is transferred. Thus, it faces the challenge of justifying this rule.

Another problem it faces is justifying why no merit would be earned when you give away merit that you received from someone else. Once you possess merit, you have an "asset" that improves your moral standing and positively effects your future well-being. This is unaffected by whether the merit you possess came directly

¹⁸ See: Malalasekera (1967: 85), Harvey (2000: 66), Keown (2005: 8), Buswell and Lopez (2013: 637), and Wilson (2019: 90).

through your own actions or was given to you by someone else. Therefore, when you benevolently give this merit away to someone else, you are sacrificing this asset so that they may benefit. As such, giving it away appears to be a morally good and meritorious act. But, if it is a meritorious act, then you must earn merit from it. Therefore, this restriction must implausibly deny that people earn merit by performing what is, manifestly, a meritorious act.

3.3.5 Merit Discounting

A different kind of restriction is to apply a “discount rate” to merit that is transferred. Perhaps, when you transfer some quantity of merit to another, that quantity is discounted so that the recipient receives less than the full quantity transferred. For example, maybe recipients only receive 80% of the quantity of the merit that is transferred to them and the rest is lost, as if there is a 20% “cosmic processing tax” applied to every merit transaction. Such discounting could prevent merit inflation if the merit lost by the discount is equal to, or greater than, the merit gained by the transferor in virtue of their good deed. In such circumstances, no matter how many times merit is transferred back and forth, there will be no net gain in overall merit.

One problem with this proposal is that, even if both merit discounting and reduced merit bonuses can be justified, it seems unlikely that they can be justified to the degree required to prevent merit inflation. For example, one option is to apply a 50% discount rate to all transferred merit and limit the bonus for benevolently transferring merit to 50%. However, a 50% discount rate seems too steep (why would so much merit be lost when you transfer it to someone else?) and a 50% merit bonus does not seem to reflect the merit of the altruistic act (doesn't the merit of a sacrifice roughly correspond to the value of what was sacrificed?). Other possible percentage breakdowns will face at least one of these two concerns.

A second problem is that, in practice, merit-discounting ends up looking like the first restriction discussed above. Suppose that I want you to receive 80 units of my merit (perhaps I judge that this is sufficient for your needs) but I know that transferred merit is discounted at 20% and that my good deed will earn me a 20% merit bonus. In these circumstances, what I should do is give you 100 units of my merit. After the discount, you will end up with 80 units (the desired amount!) and I will get a 20 unit merit bonus for my good deed. Thus, your net gain is 80 units and my net loss is 80 units. But now we have a system where people who use this trick to ensure that their beneficiaries get the desired quantity of merit effectively end up earning no merit from their good act. By contrast, someone who wants their recipient to get 80 units of merit, but who is not conscientious enough to use this trick to counteract the effects of discounting, will transfer 80 units and earn a 16 unit merit bonus, giving them a net loss of only 64 units. Therefore, counterintuitively, the less conscientious (and thereby less meritorious) giver is the only one who, effectively, earns merit through her good deed. This seems unacceptable.

3.3.6 Accrual Thresholds

A final type of restriction to consider is a special way of selectively applying the restrictions we have already considered to make them more targeted. The key idea is to have the relevant restriction only apply when certain thresholds of accrued merit have been surpassed by the giver or receiver. For example, take the first restriction (outlined in Sect. 3.3.1). As we saw above, it is implausible because it conflicts with basic intuitions about which acts are meritorious. However, we can produce a special version of this restriction by applying an accrual threshold to it. Perhaps, in normal circumstances, people *do* earn merit for their well-motivated acts of merit transference. Yet, once they have passed a certain high threshold of accrued merit, these merit bonuses stop. Likewise, take the fifth restriction (outlined in Sect. 3.3.5). Perhaps, in normal circumstances, merit is not discounted when it is transferred. Yet, once the giver or the recipient passes a certain high threshold of accrued merit, discounting kicks in and prevents any extreme merit inflation from occurring.

The attraction of this approach is that it only applies the restrictions to cases where merit inflation is threatened, leaving merit transference to function without restriction in all other cases. However, whatever intuitive appeal this has, it does not prevent the problems with each type of restriction from reoccurring. For example, the fact that the giver has accrued a large quantity of merit does not appear to stop the act of benevolently giving away a substantial portion of that merit from being meritorious. But then, the threshold version of the first restriction has the same problem as the simpler version. Likewise, the issue raised above for discounting (a less meritorious giver may gain more merit) will still occur even if discounting only applies when the relevant threshold has been surpassed. Therefore, the threshold approach does not resolve the issues raised with any of the more basic restrictions.

4 Broadening the Discussion

So far, I have focused on the practice of merit transference within Buddhism. However, versions of merit transference are also present in Hinduism, Islam, and Catholicism.

In Hinduism, where merit (*dharma*) and demerit (*adharma*) play an important role, merit transference has a long and controversial history. The main orthodox Hindu schools have explicitly rejected it, yet some unorthodox Hindu schools have endorsed it and incorporated it into their practices.¹⁹ Indeed, some scholars believe that the Buddhist practice evolved from Hindu practices that predate it.²⁰

Hindu traditions that practice merit transference appear to face the problem of merit inflation just as Buddhism does. As was pointed out above, transferring merit is often benevolently motivated. Furthermore, benevolent acts are, at face value, meritorious. Therefore, benevolently motivated merit transference must produce

¹⁹ See Lehtonen (2000) for detailed discussion.

²⁰ For example, see Holt (1981).

bonus merit for the transferor. But this is enough to get the paradox going. To resolve the paradox, those Hindu schools that accept merit transference will need to pursue one of the three strategies discussed above. Many of the moves that they might make, and the considerations in play, will be the same as those discussed above in the context of Buddhism.

In Islam, although merit transference is not a mainstream practice, transferring merit to deceased relatives is a common practice in some Islamic communities in West Africa and South East Asia.²¹ Insofar as these practices only allow for merit to be transferred from the living to the dead, and never from the dead to the living, or the living to the living, they lack the possibility for the kind of reciprocity necessary for merit inflation to occur.

In Catholicism, the granting of indulgences appears to involve a form of merit transference. According to Catholic doctrine, the Church can draw on the “treasury of merit” (the collective merits of Jesus Christ and the Saints) and use it to relieve a repentant sinner of the temporal punishment for their sin. Many have interpreted this practice as involving the transfer of merit.²² Although some recent theologians have argued that it is “satisfaction” and not “merit” that is transferred.²³ In any case, the merit transference (or satisfaction transference) that occurs when indulgences are issued does not seem capable of generating problematic merit inflation. This is because the transferred merit is not fungible. The Church uses it to pay the moral “debt” incurred by the sinner, after which it is exhausted and not available to be further transferred. Furthermore, those who contribute merit to the Church’s treasury (Jesus Christ and the Saints) already have infinite merit, or are getting an infinite reward in heaven. Therefore, it is hard to see how it could be problematic for them to gain further merit when they contribute their merit to the Church’s treasury.

Finally, the account of merit inflation developed here may also be relevant to modern secular ethics. Although secular ethics rejects religious notions like divine punishment and the cycle of rebirth, it usually nonetheless endorses the idea of moral “merit” and “demerit”. It holds that people accrue merit and demerit by their good and bad deeds, which then determines their moral worth and partially accounts for their moral desert. Even though the issue is rarely considered, merit transference is a theoretical possibility within such a system. As Feinberg (1970: 20–24) and Lehtonen (2000: 191) both note, merit transference is largely ignored in modern

²¹ See Joll (2012) and Bell (2015) for case studies.

²² For example, Thomas Aquinas is quoted in Shaffern (2006: 34) as saying: “... the Church may be able to transfer the common merits, from which indulgences have worth, to the living”. Feinberg (1970: 20–24) also interprets the doctrine this way.

²³ See the entry “Indulgences” in Cross (2005). According to this view, good works produce both *merit* (which increases grace and heavenly glory) and *satisfaction* (which can be paid as debt against sins). When an indulgence is issued, it is only “satisfaction” that is transferred from the treasury of merit. However, this has the appearance of a mere linguistic move. “Merit”, in its standard, everyday use, is something that both increases moral desert and can pay moral “debts”, and there is no additional concept playing the role that “satisfaction” plays. Thus, if we use “merit” in its ordinary sense, rather than as a theological term of art, it seems fair to describe the Catholic doctrine as one where one of the goods produced by merit (the paying of moral “debts”) is transferred from the treasury of merit to the sinner. But this looks like a form of (partial) merit transference.

secular ethics because it lacks intuitive support. In the secular context, most people have a strong intuition that merit is personal and non-transferrable. This, by itself, may be a good enough reason for rejecting merit transference. However, my discussion above provides a powerful further reason for rejecting merit transference in secular ethics. Mainly, that it leads to the problematic and self-undermining consequences of merit inflation. We saw above that restrictions on merit transference that prevent inflation are difficult to justify. We also saw that the only potential way to justify accepting merit inflation, despite its apparent problems, was to appeal to the bodhisattva tradition, or something suitably analogous to it. Yet this tradition is not something that secular ethics can appeal to. Therefore, secular ethics ought to eschew the notion of merit transference, both for its lack of intuitive support and because endorsing it would lead to paradoxical consequences.

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