

Some facts to know about the  
DEVELOPMENT OF VIPASSANĀ NĀNA  
(INSIGHT KNOWLEDGE)

BY

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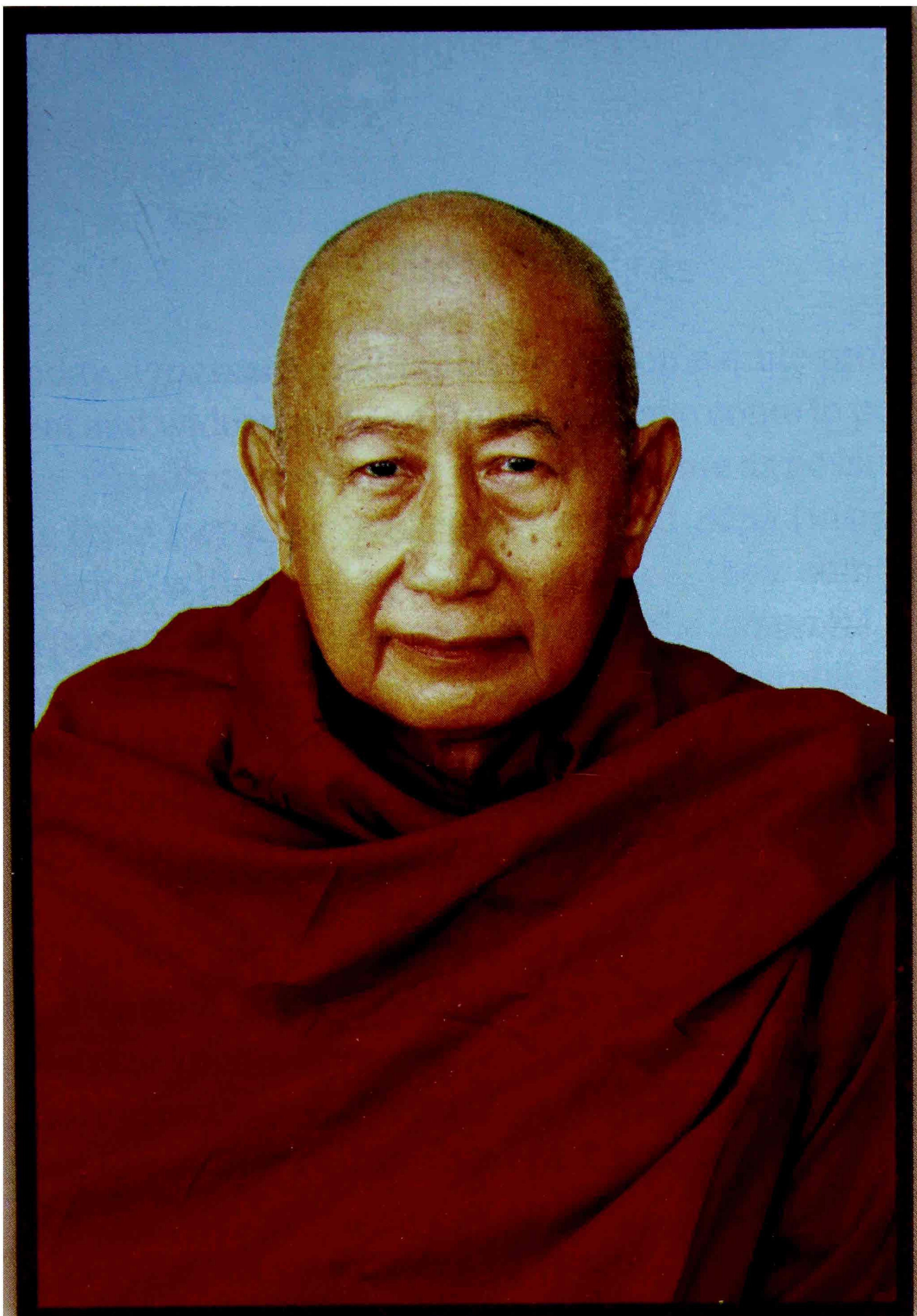
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## Introduction

Today, *vipassanā* meditation has become quite prominent and widespread and Buddhists have come to practice *vipassanā* meditation in as much time as possible. As their *saṃādhi* (concentration) and *ñāṇa* (insight) develop with their *vipassanā* practice, they come to experience and know the nature of the *dhamma*. As they come to experience and know the *dhamma*, they would like to know whether what they have experienced and know are correct. They would also like to know the level of *ñāṇa* they may have reached.

When one comes to know the level of (*ñāṇa*) that one has reached, one's *saddhā* (faith or conviction) in one's practice becomes strong, resulting in the desire to put more effort into one's practice. This in turn will make one to put more effort into one's practice.

Moreover, as one comes to practice *vipassanā*, one may have good observing and noting sometimes and not so good observing and noting at another time, depending on the level of *ñāṇa* that one has reached.

As one reaches the levels of *vipassanā* *ñāṇa* where the observing and noting is good, one will usually tend to enjoy the accompanying *vipassanā* *pīti* (joy) and *sukha* (bliss). The result will be that there will be no further progress in the *dhamma*. On the other hand, as one reaches the series of *ñāṇa* where the observing and noting is not so good, one may face physical and mental sufferings. As a result, one may even want to give up the *vipassanā* practice altogether.

To prevent such from happening, one should know the nature of the good and bad of the levels of *vipassanā* *ñāṇa*. Only when one knows the nature of the good and bad of the levels of *ñāṇa*, one would be able to observe and note so as to overcome the good and bad nature of them. Only when one is able to observe and note so as to overcome them will one be able to realize the noble *dhamma* of *magga*, *phala* and *nibbāna* that one has been aspiring for.

This series of *dhamma* discourses on the development of the different levels of *ñāṇa* have been written with the express purpose that the *vipassanā* practitioners may come to know about the nature of the different levels of *ñāṇa* and be motivated to have a heightened desire to practice *vipassanā* *bhāvanā* diligently and put more diligent effort into their practice.

**Saddhammaramī Sayadaw**

## Chapter I

### *Nāmarūpa pariccheda nāṇa*

Today, *vipassanā* meditation has become quite prominent and widespread and Buddhists have come to practice *vipassanā* meditation in as much time as possible. As their *saṃādhi* (concentration) and *nāṇa* (insight) develop with their *vipassanā* practice, they come to experience and know the nature of the *dhamma*. As they come to experience and know the *dhamma*, they would like to know whether what they have experienced and know are correct. They would also like to know the level of *nāṇa* or insight they may have reached.

When one comes to know the level of *nāṇa* that one has reached, one's *saddhā* (faith or conviction) in one practice becomes strong, resulting in the desire to put more effort into one's practice. This in turn will make one to put more effort into one's practice. This *dhamma* discourse on how the level of *nāṇa* known as *Nāmarūpa pariccheda nāṇa* becomes developed, is

written to motivate *vipassanā* practitioners to have a heightened desire to practice *vipassanā bhāvanā* diligently, and put more diligent effort into their practice.

For those who practice *vipassanā* meditation according to the method given by our benefactor the Most Ven. Mahāsi Sayadaw, they have to observe and note as “rising, falling, sitting, touching”. At the beginning when the *saṃādhi* and *ñāṇa* has not developed yet, there arise no distinctive knowledge. However, after continuing to observe and note in this way and when *saṃādhi* and *ñāṇa* begin to develop, one will come to experience a distinctive knowledge.

### **Development of *Nāmarūpa pariccheda* *ñāṇa* while in the sitting posture.**

As one continue practicing, as one observes and notes “rising”, one comes to experience that the rising is a separate entity, the observing and noting of it is a separate entity. When one observes and notes “falling”, the falling is a separate entity and observing and noting of it is a separate entity. When one observes and notes “sitting”, the sitting is a separate entity and the observing and noting of it is a separate entity. When one observes and notes “touching”, the touching is a separate entity and the observing and noting of it is a separate entity. In this way, one comes to realize each phenomena distinctly.

One also comes to realize that the “rising, falling, sitting, touching” are phenomena that does not know *ārammaṇa* (the sense object). Thus it is called *rūpa dhamma*. The mind that observes and notes “rising, falling, sitting, touching”, is the phenomena which knows or is aware of *ārammaṇa* (the sense-object). Thus it is called *nāma dhamma*. Thus one comes to discern or know the distinction between *nāma* (mind) and *rūpa* (matter) or distinguish between mind and matter. Being able to distinguish between mind and matter as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

Foreign yogis who practice *vipassanā* meditation by the correct method are also able to discern the development of *Nāmarūpa pariccheda* *ñāṇa* by their own self. Because they are not conversant with the *Pāli* or Myanmar language, they would usually express their experience of the development of *Nāmarūpa pariccheda* *ñāṇa* as follows. “At the beginning of the practice there was only one person. Now it seems there are two persons.”

Actually what they mean to say is that the “rising, falling, sitting, touching” seems like one person and the observing and noting seem like another person. What they are experiencing is the discernment of the distinction between mind or *nāma*

*dhamma* and matter, *rūpa dhamma*. This means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

Those who practice by observing on the touching of the breath at the tip of the nose as in-breath and out-breath called *Ānāpānasati* can also experience this distinction between *nāma dhamma* and *rūpa dhamma*.

While thus practicing *Ānāpānasati* on the touching of the in-breath and out-breath at the tip of the nose, as their *saṃādhi* and *ñāṇa* become developed, as they observe and note on the touching of the in-breath, they will come to experience that the touching of the in-breath is a separate entity and the observing and knowing of it is a separate entity. As they observe and note on the touching of the out-breath, they will come to experience that the touching of the out-breath is a separate entity and the observing and knowing of it is a separate entity. Thus they come to realize the two as distinct and separate entities.

They also come to realize that the touching of the in-breath and the out-breath are phenomena that does not know *ārammanā* (the sense object) and thus are called *rūpa dhamma*. The mind that observes and notes them is the phenomena which is aware or knows them. Thus it is called *nāma dhamma*. Thus they come to know the distinction

between *rūpa dhamma* and *nāma dhamma*. Knowing and being able to distinguish between the *rūpa dhamma* and *nāma dhamma* as such means the development of *Nāmarūpa pariccheda* *ñāṇa*.

### **Development of *Nāmarūpa pariccheda* *ñāṇa* while in the walking posture.**

As one observes and notes “lifting, pushing forward, dropping”, when the *samādhi* and *ñāṇa* becomes developed, one will come to experience that as one observes and notes “lifting”, one will come to experience that the “lifting” is a separate entity and the observing and noting of it is a separate entity. As one observes and notes “pushing forward”, one will come to experience that the “pushing forward” is a separate entity and the observing and noting of it is a separate entity. As one observes and notes “dropping” one will come to experience that the “dropping” is a separate entity and the observing and noting of it is a separate entity. Thus one is able to distinguish these phenomena as separate and distinct entities.

The behavior of “lifting, pushing forward, dropping” are phenomena which do not know or are not aware of the sense-object. They are thus called *rūpa dhamma*. The observing and noting mind that observes and notes these behaviors as “lifting, pushing forward, dropping” is that which

is aware or knows the sense-objects. That is why it is called *nāma dhamma*. Knowing or experiencing distinctly *nāma dhamma* and *rūpa dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa* while observing and noting on the walking posture.

### **Development of *Nāmarūpa pariccheda* *ñāṇa* in the four bodily postures.**

As one observes and notes “walking, walking, standing, standing, sitting, sitting, lying down, lying down”, on the four bodily postures, one will come to realize and know distinctly that “stepping is a separate entity and the observing and noting mind that observes and notes is a separate entity. The behavior of “walking” is a phenomena which is not aware or does not know the sense-object. Thus it is called *rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and the *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

While observing and noting “standing, standing”, one also comes to realize and knows that “standing” is a separate entity and the observing and noting mind that observes or notes it is a separate entity. The behavior of “standing” is a phenomena

which is not aware or does not know the sense-object. Thus it is called *rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and the *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

While observing and noting “sitting, sitting”, one also comes to realize and knows that the “sitting” is a separate entity and the observing and noting mind that observes and notes it is a separate entity. The behavior of “sitting” is a phenomena which is not aware or does not know the sense-object. Thus it is called *rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

While observing and noting “lying down, lying down”, one also comes to realize and knows that the “lying down” is a separate entity and the observing and noting mind that observes and notes it is a separate entity. The behavior of “lying down” is a phenomena which is not aware or does not know the sense-object. Thus it is called

*rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

**Development of *Nāmarūpa pariccheda* *ñāṇa* while taking food.**

As one observes and notes “chewing, chewing” while taking one’s meals, one will come to know distinctly that the chewing behavior is a separate entity. The observing and noting of it is a separate entity. The behavior of “chewing” is a phenomena which is not aware or does not know the sense-object. Thus it is called *rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

**Development of *Nāmarūpa pariccheda* *ñāṇa* while bending and stretching.**

As one observes and notes “bending, bending, stretching, stretching” as one bends one’s arms and as one observes and notes “bending, bending” one will come to know distinctly that the bending behavior is a separate entity. The observing and

noting of it is a separate entity. The behavior of “bending” is a phenomena which is not aware or does not know the sense-object. Thus it is called *rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

While observing and noting “stretching, stretching” as one stretches one’s arms, as one observes and notes “stretching, stretching”, one will come to know distinctly that the stretching behavior is a separate entity. The observing and noting of it is a separate entity. The behavior of “stretching” is a phenomena which is not aware or does not know the sense-object. Thus it is called *rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

As one observes and notes other bodily behaviors, one will come to know distinctly that the bodily behaviors are separate entities and the observing and noting mind that observes and notes them is

and noting mind that observes and notes them is a separate entity. The bodily behaviors are phenomena which do not know or are not aware of the sense-object. Thus it is called *rūpa dhamma*. The observing and noting mind that observes and notes is the phenomena which is aware of or knows the sense-object. Thus it is called *nāma dhamma*. Knowing the distinction between the *rūpa dhamma* and *nāma dhamma* as such means the development of the *Nāmarūpa pariccheda* *ñāṇa*.

The phrase “*Nāmarūpa pariccheda* *ñāṇa*” consist of *Nāma* + *rūpa* + *pariccheda* + *ñāṇa*, four constituents. *Nāma* means mind or consciousness, *rūpa* means matter or material quality, *pariccheda* means distinguishing and *ñāṇa* means knowing. Thus *Nāmarūpa pariccheda* *ñāṇa* means Insight where one is able to distinguish between *rūpa* and *nāma*.

## Chapter 2

### *Paccaya pariggaha ñāṇa*

Today, *vipassanā* meditation has become quite prominent and widespread and Buddhists have come to practice *vipassanā* meditation in as much time as possible. As their *saṃādhi* (concentration) and *ñāṇa* (insight) develop with their practice, they come to experience and know the nature of the *dhamma*. As they come to experience and know the *dhamma*, they would like to know whether what they have experienced and know are correct. They would also like to know the level of *ñāṇa* or insight they may have reached.

When one comes to know the level of *ñāṇa* that one has reached and the correct nature of the *dhamma*, one's faith or conviction in one's practice becomes strong and sharp, resulting in the desire to put more effort into one's practice. This in turn will make one to put more effort into one's practice. This *dhamma* discourse on how the level of *ñāṇa*, known as *Paccaya pariggaha*

*ñāṇa*, becomes developed, is written to motivate *vipassanā* practitioners to have a heightened desire to practice *vipassanā bhāvanā* diligently and put more diligent effort into their practice.

For those who practice *vipassanā* meditation according to the method given by our benefactor the Most Ven. Mahāsi Sayadaw, they have to observe and note as “rising, falling, sitting, touching”. At the beginning when the *saṃādhi* and *ñāṇa* has not developed yet, there arises no distinctive knowledge. However, after continuing to observe and note in this way and when *saṃādhi* and *ñāṇa* begin to develop, one will come to experience a distinctive knowledge. First, one comes to know the distinction between *nāma* (mind) and *rūpa* (matter). Next one comes to know the cause and effect.

As one observes and notes “rising, falling, sitting, touching”, one comes to know that the “rising, falling, sitting, touching” are a separate entity and the observing and noting of them are a separate entity. One also comes to know that the “rising, falling, sitting, touching” are phenomena that does not know the sense object, *ārammaṇa*. Thus it is called *rūpa dhamma*. The mind that observes and notes “rising, falling, sitting, touching”, is the phenomena which knows or is aware of the sense-object, *ārammaṇa*. Thus it is called *nāma dhamma*.

Thus one first comes to discern or know the distinction between *nāma dhamma* (mind) and *rūpa dhamma* (matter) or distinguish between mind and matter. Being able to distinguish between mind and matter as such means the development first of the *Nāmarūpa pariccheda* *ñāṇa*.

### **Development of *Paccaya pariggaha* *ñāṇa* while in the sitting posture.**

Continuing observing and noting in this way, as the concentration and insight progress further and become strong, as one observes and notes, one comes to know that because there are the preceding arising of the “rising, falling, sitting, touching”, the observing and noting mind has to follow and note on them as a succeeding act. Thus the “rising, falling, sitting, touching” are the cause and the observing and noting mind is the effect. Knowing this cause and effect as such means the development of the *Paccaya pariggaha* *ñāṇa*.

At this *Paccaya pariggaha* *ñāṇa*, one may find the “rising, falling” shifting to various locations. The rising and falling may occur at the side and at the back or at the chest. With some, the rising and falling occurs at the top of the head at the cranial opening. As the “rising, falling” shifts in location in this way, observing and noting mind also has to shift and follow and observe and note

them. This is another way by which the yogi comes to know that the “rising, falling” are the cause and the observing and noting mind is the effect.

Those who practice by observing on the touching of the breath at the tip of the nose as in-breath and out-breath called *Ānāpānasati*, can also experience the *Paccaya pariggaha* *ñāṇa* in this way.

Because there arises the behavior of the touching of the in-breath and out-breath as a preceding act, the observing and noting mind has to follow and observe and note them as a succeeding act. The touching of the in-breath and out-breath is the cause and the observing and noting mind is the effect. Knowing as such means the development of *Paccaya pariggaha* *ñāṇa*.

### **Development of *Paccaya pariggaha* *ñāṇa* in the four bodily postures or *Iriyā-patha*.**

As one observes and notes “walking, walking; standing, standing; sitting, sitting; lying down, lying down”, on the four bodily postures or *iriyā-patha*, and as one observes and notes “walking, walking”, one comes to know that because of the arising of the preceding walking behavior, the observing and noting mind has to follow and observe and note on them as a succeeding act. Thus one comes to know that the behavior of

stepping is the cause and the observing and noting mind is the effect. Knowing the cause and effect as such means the development of *Paccaya pariggaha* *ñāṇa*.

As one observes and notes “standing, standing”, one comes to know that because of the arising of the preceding standing behavior, the observing and noting mind has to follow and observe and note on them as a succeeding act. Thus one comes to know that the behavior of standing is the cause and the observing and noting mind is the effect. Knowing the cause and effect as such means the development of *Paccaya pariggaha* *ñāṇa*.

As one observes and notes “sitting, sitting”, one comes to know that because of the arising of the preceding sitting behavior, the observing and noting mind has to follow and observe and note on them as a succeeding act. Thus one comes to know that the behavior of sitting is the cause and the observing and noting mind is the effect. Knowing the cause and effect as such means the development of *Paccaya pariggaha* *ñāṇa*.

### **Development of *Paccaya pariggaha*’*ñāṇa* while taking food.**

As one observes and notes “chewing, chewing” while taking one’s meals, one comes to know that because of the arising of the preceding chewing

behavior, the observing and noting mind has to follow and observe and note on them as a succeeding act. Thus one comes to know that the behavior of chewing is the cause and the observing and noting mind is the effect. Knowing the cause and effect as such means the development of *Paccaya pariggaha* *ñāṇa*.

### **Development of *Paccaya pariggaha* *ñāṇa* while bending and stretching.**

As one observes and notes “bending, bending, stretching, stretching” as one bends and stretches one’s arms, as one observes and notes “bending, bending”, one comes to know that because of the arising of the preceding bending behavior, the observing and noting mind has to follow and observe and note on them as a succeeding act. Thus one comes to know that the behavior of the bending of the arm is the cause and the observing and noting mind is the effect. Knowing the cause and effect as such means the development of *Paccaya pariggaha* *ñāṇa*.

As one observes and notes “stretching, stretching” as one stretches one’s arms, one comes to know that because of the arising of the preceding stretching behavior, the observing and noting mind has to follow and observe and note on them as a succeeding act. Thus one comes to know that the behavior of the stretching of the arm is the

cause and the observing and noting mind is the effect. Knowing the cause and effect as such means the development of *Paccaya pariggaha* *ñāṇa*.

As one observes and notes other bodily behaviors, one comes to know that because of the arising of the preceding bodily behaviors, the observing and noting mind has to follow and observe and note on them as a succeeding act. Thus one comes to know that the bodily behaviors are the cause and the observing and noting mind is the effect. Knowing the cause and effect as such means the development of *Paccaya pariggaha* *ñāṇa*.

The phrase “*Paccaya pariggaha* *ñāṇa*” consists of *paccaya* + *pariggaha* + *ñāṇa*; three constituents. *Paccaya* means cause, *pariggaha* means acquiring the effect, *ñāṇa* means knowing. Thus *Paccaya pariggaha* *ñāṇa* means the Knowledge of cause and effect.

## Chapter 3

### ***Sammasana ñāṇa***

Today, *vipassanā* meditation has become quite prominent and widespread and Buddhists have come to practice *vipassanā* meditation in as much time as possible. Those who practice *vipassanā* meditation will have good observing and noting sometimes and not so good observing and noting at other times, depending on the level of *ñāṇa* (insight) they have reached.

As one reaches the series of *vipassanā ñāṇa* where the observing and noting is good, one will usually tend to enjoy the accompanying *vipassanā pīti* (joy) and *sukha* (bliss). As a result, there will be no further progress in the *dhamma*. It will take very long to make progress in the *dhamma*. On the other hand, as one reaches the series of *ñāṇa* where the observing and noting is not good, one will face physical suffering as well as mental suffering. As a result one will even want to give up *vipassanā* practice altogether.

To prevent such from happening, one should know the nature of the good and bad of the series of *vipassanā* *ñāṇa*. Only when one knows the nature of the good and bad of the series of *ñāṇa*, one would be able to observe and note so as to overcome the good and bad nature of them. Only when one is able to observe and note so as to overcome them will one be able to realize the Noble *dhamma* of *magga*, *phala* and *nibbāna* that one has been aspiring for. That is why this *dhamma* discourse on *Sammasana* *ñāṇa*, where according to the nature of this level of *ñāṇa*, one would likely face *dukkha* *vedanā* or suffering, so that one can know about the nature of this *ñāṇa*.

*Sammasana* *ñāṇa* (Knowledge by Investigation into the three characteristics of *anicca*, *dukkha* and *anatta*) is the third *ñāṇa* in the series of *vipassanā* *ñāṇa*.

As the yogi reaches this third *ñāṇa* known as *Sammassana* *ñāṇa* in the practice, before one has sat for long, observing and noting “rising, falling, sitting, touching”, there will occur pain, tingling, cramps, aches, tightness, dizziness, itching etc, all kinds of physical sufferings or *vedanā*. The yogi may also suffer all kinds of mental pain or sufferings or *vedanā* such as frustrations, discontentment etc.

Suffering from physical and mental sufferings as such, as the yogi observes and notes, the yogi comes to comprehend by contemplation *anicca* (impermanence), *dukkha* (suffering), *anatta* (un-controllable).

### **Knowing of *anicca*, *dukkha*, *anatta* by contemplation.**

The yogi will come to contemplate that this body is a collection of pain, tingling, aches etc *dukkha vedanā* or sufferings. Thus the yogi comes to know the sufferings or *dukkha* first and foremost by contemplation.

Next the yogi contemplates that the nature of this *dukkha vedanā* or suffering is ever changing. Now it is pain, now it is tingling, now it is cramp, now it is itching etc. Thus it is ever changing or impermanent (*anicca*). In this way the yogi comes to realize the fact of *anicca* (impermanence) by contemplation.

The yogi further contemplates that: “I have come to practice *vipassanā* meditation because I would like to practice and experience the *dhamma* in peace and comfort and realize the *dhamma* quickly. Now it is not what I have come for. I am only facing *dukkha vedanā* or suffering which is not what I want to be. It is uncontrollable or *anatta*”. Thus the yogi comes to know *anatta* or being

uncontrollable by contemplation. Knowing *anicca*, *dukkha*, *anatta* by way of contemplation means the development of *Sammasana* *ñāṇa*.

Those yogi who are practicing *vipassanā* meditation will be able to realize the Noble *dhamma* of *magga*, *phala*, *nibbāna* only if they can overcome these painful sensations or sufferings or *dukkha vedanā* which is to be found at the *Sammasana* *ñāṇa*. That is why when one encounters intense sufferings such as pain, tingling, aches etc., or *dukkha vedanā* in one's physical body while observing and noting, first and foremost, one must adopt the attitude that one will have patience with the pain. The motto in Myanmar that "Patience leads to *nibbāna*" is the most useful maxim in the practice of *vipassanā*.

Next the yogi must try to relax both body and mind and pinpoint the mind directly on the pain or *vedanā* and try to observe respectfully and attentively to know the extent and the intensity of the pain. Where is the pain? Is it just on the flesh or skin, or muscles or right down in the bones or bone-marrow? Thus you must observe respectfully and attentively in this way to know the extent and intensity of the pain. After so observing respectfully and attentively, the yogi should note as "pain, tingling, etc." according to each type of pain.

As the yogi keep observing and noting in this way, the yogi will come to experience that after four or five observing and noting, the pains, tingling, aches etc., become more and more severe. The yogi will also experience the pains becoming less or receding and also moving to another location. Coming to experience the increase and decrease in the intensity of the pain means coming to know the nature of the pain.

Continuing in this way, as the *saṁādhi* and *ñāṇa* gets stronger, the yogi will experience the pain increasing with each observing and noting. The yogi will also come to know the pain receding with further observing and noting. Knowing this increasing and decreasing of the painful feelings (*vedanā*) with each and every noting means you are now coming to know more of the nature of the pain. After knowing the nature, the yogi will come to know the arising and passing away.

Continuing observing and noting in this way, as the *saṁādhi* and *ñāṇa* gets strong further, as the yogi observes and notes “pain”, the yogi will see the nature of the pain disappearing instantly in a very swift and fleeting manner after appearing. Appearing means arising and disappearing means the passing away. When one sees the arising and passing away of the pain in this way, the pain does not dominate the mind anymore. The yogi’s

focal point now is on the arising and passing away. This means that the observing and noting mind has overwhelmed the pain.

Continuing observing and noting in this way, when the *saṃādhi* and *ñāṇa* deepens further and become more strong, when one observes and notes “pain”, the arising is not distinct any more. Only the passing away becomes more distinct. As the *saṃādhi* and *ñāṇa* get more and more strong, as one observes and notes “pain”, one can experience and know that not only the pain but also the observing and noting mind passes away.

When one experiences and sees both the pain and the observing and noting mind arising and passing away, one comes to know that pain is not everlasting or permanent and the consciousness or observing and noting mind is also not permanent or *anicca*. As the *ñāṇa* becomes more mature, one will come to know that the quick succession of passing away or dissolution is like torture or suffering, *dukkha*. These sufferings from the passing away and torture cannot be warded off or controlled. It is taking its own course. It is not controllable or *anatta*. When the Insight into *anicca*, *dukkha*, *anatta* becomes fulfilled and complete, there will be further progress into the series of *ñāṇa* and the noble *dhamma* of *magga*, *phala*, *nibbāna* will be realized.

## Chapter 4

### *Udayabbaya ñāṇa*

Today *vipassanā* meditation has become quite prominent and widespread and Buddhist have come to practice *vipassanā* meditation in as much time as possible. Those who practice *vipassanā* meditation will have good observing and noting sometimes and not so good observing and noting at other times, depending on the level of *ñāṇa* (insight) they have reached.

As one reaches the series of *vipassanā* *ñāṇa* where the observing and noting is good, one usually tend to enjoy the accompanying *vipassanā pīti* (joy) and *sukha* (bliss). As a result, there will be no further progress in the *dhamma*. It will take very long to make progress in the dhamma. On the other hand, as one reaches the series of *ñāṇa* where the observing and noting is not good, one will face physical suffering as well as mental suffering. As a result one will even want to give up the *vipassanā* practice altogether.

To prevent such from happening, one should know the nature of the good and bad of the series of *vipassanā* *ñāṇa*. Only when one knows the nature of the good and bad of the series of *ñāṇa*, one would be able to observe and note so as to overcome the good and bad nature of them. Only when one is able to observe and note so as to overcome them will one be able to realize the Noble *dhamma* of *magga*, *phala* and *nibbāna* that one has been aspiring for. That is why this *dhamma* discourse on *Udayabbaya* *ñāṇa*, where according to the nature of this level of *ñāṇa*, one would likely face *sukha* *vedanā* or pleasant feelings is written, so that one can come to know about the nature of this level of *ñāṇa*. *Udayabbaya* *ñāṇa* is the No.4 *ñāṇa* in the series of *ñāṇa*.

*Udayabbaya* *ñāṇa* is the *ñāṇa* where one perceives the arising and passing away of phenomena. For those yogis who practice *vipassanā* meditation and has reached this fourth level of *ñāṇa* or *Udayabbaya* *ñāṇa*, as the yogi observes and notes “rising, falling, touching etc.” in the sitting posture, as the *saṃādhi* and *ñāṇa* develop and reach the immature or early stage of *Udayabbaya* *ñāṇa*, one is not able to see the arising and passing away yet. Instead one experiences, various sense-objects and enjoys all kinds of peace and happiness due to the nature of *vipassanā* *pīti* (joy) and *sukha* (bliss).

For some yogis who have practiced *vipassanā* and have reached the immature stage of the *Udayabbaya* *ñāṇa*, they may experience lightness in both body and mind while practicing in the sitting posture. They may see lights which are so bright that it seems as if being beamed by huge beacons, although they have their eyes closed. They may see as if with their own naked eyes, sights of reverence such as monasteries and *cetiyas* (shrines), pleasant and peaceful scenes like trees, woods, streams, rivers and lakes, unusual sights like magnificent palaces and caves etc. that one has never seen before.

Those yogis who have reached the immature stage of *Udayabbaya* *ñāṇa* as they observe and note in their sitting posture, when their *samādhi* and *ñāṇa* become developed they will usually experience lightness in body and mind, gentleness in body and mind, straight forwardness in body and mind, fitness of body and mind. Those yogis who have to change the posture once or twice in one hour of sitting in the lower levels of *ñāṇa* are now able to sit comfortably for the full hour without changing. Those yogis who do not need to change but are able to sit through the hour are now able to sit comfortably for two, three or four hours etc. because of fitness of mind and body.

For those yogis who have reached the immature stage of *Udayabbaya* *ñāṇa*, when their *saṃādhi* and *ñāṇa* get developed as they practice in their sitting posture, they will experience proficiency of body and mind. The observing and noting object such as “rising, falling etc” and the observing and noting mind stays as a pair as if automatically. It is as if the rising and falling occurs by itself and the observing and noting mind follows it automatically by itself. They will also experience such peace and calmness in body and mind as never before experienced in their whole life. The *vipassanā* *pīti* (joy) and *sukha* (bliss) that the yogi is enjoying now has been described by the Buddha as something that cannot be enjoyed by ordinary celestial beings, let alone ordinary human beings. Thus the yogi comes to enjoy these *vipassanā* *pīti* *sukha* which cannot be enjoyed either by ordinary celestial beings or ordinary human beings.

This indulging in and enjoying of *vipassanā* *pīti* and *sukha* means indulging in and clinging to the *sukha* *vedanā*. It means that *rāga* (lust), *lobha* (greed), *taṇhā* (craving) has now come to dwell in the yogi. Unless the yogi is able to abandon this *rāga*, *lobha*, *taṇhā* which has come to dwell in the *sukha* *vedanā*, the yogi will not be able to make progress in the *dhamma*. The *dhamma* has stopped for the yogi. Like in the motto, “In good observing and noting, attachment and cling-

ing dwells, resulting in stopping within”, the *dhamma* has stopped for the yogi.

So as not to stop in such a way, the *Buddha* said one must observe and note so that one will come to see this *sukha vedanā* as *dukkha vedanā*. Thus the yogi need to observe and note in such a way as to see the *sukha vedanā* as *dukkha vedanā*.

**Motto:** When *sukha* dwells, the resultant *lobha* must truly be abandoned.

When *sukha* arises, one must rightly observe and note to perceive it as *dukkha*.

### **Development of *Udayabbaya* *ñāṇa***

For those yogis who have reached the mature stage of *Udayabbaya* *ñāṇa*, as they continue to observe and note “rising, falling”, and as their *saṃādhi* and *ñāṇa* gets strong and sharp further, as they observe and note “rising, falling”, the beginning and end parts of the rising and falling becomes distinctly prominent. As they observe and note other phenomena also, the beginning and end parts become distinctly prominent. The beginning of the rising means the arising of the phenomana of rising and the ending of the rising means the passing away of the phenomena of rising. The beginning of the falling means the arising of the

phenomena of falling and the ending of the falling means the passing away of the phenomena of falling. Experiencing and knowing such means the development of *Udayabbaya* *ñāṇa*.

As one continues to observe and note and as one's *samādhi* and *ñāṇa* become stronger, as one observes and notes "rising", one will come to experience the swift and fleeting arising and passing away in stages of the phenomena of rising. Similarly as one observes and notes "falling", one will come to experience the swift and fleeting arising and passing away in stages of the phenomena of falling. Thus, one comes to realize that this quick and rapid succession of rising and falling is like torture or a form of suffering or *dukkha*.

### **Realizing *dukkha* through *sukha***

For those yogis who have reached the mature stage of *Udayabbaya* *ñāṇa* in the practice of their *vipassanā*, if one observes and notes respectfully and attentively on the feelings of peacefulness and bliss in body and mind which are the result of *vipassanā* *pīti sukha* as "peaceful, peaceful," one will find that the peaceful *sukha vedanā* disappears after appearing. Appearing means arising and disappearing means passing away.

As the *Udayabbaya* *ñāṇa* becomes more and more mature, the arising and passing away of the peacefulness and bliss of the *sukha vedanā* becomes very swift and fleeting. Thus the yogi will come to experience and know that having to follow and observe and note on these swift and fleeting phenomena is like a form of suffering, *dukkha*. The yogi also comes to experience and know that the rapid and quick succession of the arising and passing away is also like torture or a form of *dukkha*.

Thus when the yogi is able to experience the peaceful *sukha* as *dukkha*, *rāga*, *lobha*, *taṇhā* that has come to dwell in *sukha vedanā* can be said to be abandoned.

Having so abandoned, one can now make distinctive progress in the *dhamma*. The yogi can also make further progress in the series of *ñāṇa* and finally realize the *Noble dhamma* of *magga*, *phala* and *nibbanā*.

These phrase “*Udayabbaya* *ñāṇa*” consists of *Udaya* + *vaya* + *ñāṇa*, three constituents. *Udaya* means arising, *vaya* means passing away and *ñāṇa* means knowing or knowledge. *Udayabbaya* *ñāṇa* means Knowledge of arising and passing away. With the word *vaya*, the consonant “v” has been changed to “b” and one more “b” added.

## Chapter 5

### *Bhanga ñāṇa*

Today, *vipassanā* meditation has become quite prominent and widespread and Buddhists have come to practice *vipassanā* meditation in as much time as possible. As their *saṃādhi* (concentration) and *ñāṇa* (insight) develop with their practice, they come to experience and know the different nature of the *dhamma* according to the level of *ñāṇa* they have reached. As they come to experience and know the *dhamma*, they would like to know whether what they have experienced and know are correct. They would also like to know the level of *ñāṇa* they may have reached.

When the yogis come to know the level of *ñāṇa* that one has reached and the correct nature of the *dhamma*, one's faith or conviction, *saddhā* in one's practice becomes strong, resulting in the desire to put more effort into one's practice. This in turn makes one to put more effort into one's practice. This *dhamma* discourse on how the level of *ñāṇa*, known as *Bhanga ñāṇa*, becomes developed, is written to motivate *vipassanā* practitio-

ners to have a heightened desire to practice *vipassanā bhāvanā* diligently and put more diligent effort into their practice.

For those who practice *vipassanā* meditation according to the method giving by our benefactor the Most Ven.Mahasi Sayadaw, they observe and note as “rising, falling etc”, while in the sitting posture. As they practice in this way, they will develop the following four levels of *ñāṇa* in sequence before reaching *Bhanga* *ñāṇa*. That is, *Nāmarūpa paricceda* *ñāṇa*, *Paccaya pariggaha* *ñāṇa*, *Sammasana* *ñāṇa* and *Udayabbaya* *ñāṇa*.

As they reach the *Nāmarūpa paricceda* *ñāṇa*, they come to experience and know that the “rising, falling,” which cannot discern the sense-object is a separate entity and the observing and noting mind which can discern the sense-object is a separate entity. Thus they are able to discern *nāma* (mind) and *rūpa* (matter) distinctly and separately.

As they reach *Paccaya pariggaha* *ñāṇa*, they come to experience and realize that because the sense-objects such as “rising, falling” are occurring as a preceding act or cause, the observing and noting mind has to follow and observe and note as a succeeding act or effect. In this way, they come to know the cause and effect.

At the *Sammasana* *ñāṇa*, as the yogi observes and notes “rising, falling”, painful feelings or *dukkha vedanā* becomes specially prominent. As the yogi observes and notes these painful feelings or *dukkha vedanā*, the yogi comes to experience by contemplation, the impermanence or *anicca*, suffering or *dukkha* and being uncontrollable or *anatta*.

At the *Udayabbaya* *ñāṇa* the beginnings and endings of rising and the beginnings and endings of falling becomes specially prominent. When the yogi observes and notes other sense-objects also, only the beginnings and endings are evident. Thus they come to know that the beginning of the rising is the “arising” of the rising phenomena and the ending of the rising is the “passing” away. So also with the falling. The beginning of the falling is the “arising” of the falling phenomena and the ending of the falling is the “passing” away of the falling phenomena. In this way they come to know the arising and passing away of the phenomena.

### **Development of *Bhanga* *ñāṇa***

For those yogis who have reached the level of *Bhanga* *ñāṇa* when they observe and note “rising, falling”, the beginnings of the rising and falling are not distinct. Only the end parts are distinct. That is, the end of the rising and the end of the falling only are distinct. Similary with other sense

objects. As the yogi observes and notes, only the endings are distinct.

The yogi comes to experience and know that when the yogi observes and notes “rising”, the rising passes away in a fleeting manner at the end of the rising. Similarly, when the yogi observes and notes “falling”, the falling passes away in a fleeting manner at the end of the falling. Experiencing and knowing as such means the development of *Bhanga* *ñāṇa*.

### **Distinction between *balavant* and *taruna* *vipassanā*.**

For those who have reached the level of *Bhanga* *ñāṇa*, as they observe and note “rising, falling” and as their *saṃādhi* and *ñāṇa* develops, the form and shapes of the head, body, legs, hands and abdomen which are called *paññatti* are not distinct anymore. Only the tension, movement or vibration etc. called *paramattha* are distinct. Because *Bhanga* *ñāṇa* is a *balavant* (powerful) *vipassanā*, for those yogis who have reached the level of *Bhanga* *ñāṇa*, the form and shapes of *paññatti* are no more distinct. Only the nature of *paramattha* are distinct. *Vipassanā* *ñāṇa* and *paññatti* (concepts) are direct opposites. When *vipassanā* *ñāṇa* are strong, *paññatti* disappears. When *vipassanā* *ñāṇa* are weak, *paññatti* are more prominent.

*Nāmarūpa paricceda* *ñāṇa*, *Paccaya pariggaha* *ñāṇa*, *Sammasana* *ñāṇa* and *Udayabbaya* *ñāṇa* are all *taruna* *vipassanā* or tender and weak *vipassanā* *ñāṇa*. That is why at these four levels of *ñāṇa*, the form and shapes of head, body, legs, hands and abdomen which are *paññatti* are prominent. The nature of *paramattha* are submerged. That is why one has to dissociate oneself from *paññatti* while observing and noting.

*Bhanga* *ñāṇa* is *balavant* *vipassanā* or strong and powerful *vipassanā* *ñāṇa*. Thus when one reaches *Bhanga* *ñāṇa*, the form and shapes of *paññatti* had all submerged. Only the nature of *paramattha* are distinct. Thus one has to observe and note the nature of *paramattha*.

**Motto:** When *paññatti* is distinct, *paramattha* gets submerged.  
When *paramattha* is distinct, *paññatti* gets submerged.

Those yogis who are practicing *vipassanā* and have reached the tender and weak *vipassanā* *ñāṇa*, i.e; *Nāmarūpa paricceda* *ñāṇa*, *Paccaya pariggaha* *ñāṇa*, *Sammasana* *ñāṇa* and *Udayabbaya* *ñāṇa*, as they come into contact with the sense-objects, *ārammaṇa*, of sights, sounds and touch and sees, hears, and touch, they experience and know the form and shape of the *paññatti* first.

Those yogis who have reached the strong and powerful *vipassanā* *ñāṇa* of *Bhangā* *ñāṇa*, as they come into contact with the sense-objects, *ārammaṇa* of sights, sound and touch, and on seeing, hearing and touching, they will come to experience and know distinctly the passing away fleetingly of the nature of the *paramattha* of the sense-objects. Only when they reflect repeatedly will they come to know specifically and relevant sights seen, sounds heard, pleasant and unpleasant touch or *paññatti*. Knowing as such means the development of *Bhangā* *ñāṇa*.

### **Development of *Bhangā* *ñāṇa* at the six sense-doors (*dvāra*).**

Those yogis who have reached *Bhangā* *ñāṇa* are able to spread their observing and noting mind to all the sense-objects that strike at the six sense-doors such as eyes, ear, nose, tongue, body and mind and are able to observe and note them. As one observes and notes “seeing, seeing” as the eyes see, the sight seen pass away rapidly in a fleeting manner and seeing consciousness also pass away rapidly in fleeting manner. As one observes and notes “hearing, hearing” as the ears hear, the sound heard pass away syllable by syllable rapidly in a fleeting manner and also the hearing consciousness pass away rapidly in a fleeting manner. As one observes and notes “smelling, smelling” as the nose smells, the smell pass away rapidly

in a fleeting manner and also the smelling consciousness pass away rapidly in a fleeting manner. As one observes and notes “eating, eating” as the tongue sense the taste, the taste pass away rapidly in a fleeting manner and also the eating consciousness pass away rapidly in a fleeting manner. As one observes and notes “touching, touching”, as the touching sensations strike, the touching sensations pass away rapidly in a fleeting manner and also the touching consciousness pass away rapidly in a fleeting manner. As one observes and notes “thinking, planning, etc.”, the thoughts and plans pass away rapidly in a fleeting manner and also the consciousness pass away rapidly in a fleeting manner. Experiencing and knowing such is the development of *Bhanga* *ñāṇa* at the six sense-doors.

Experiencing these rapid succession of passing away, the yogi comes to know impermanence or *anicca*. They also come to know that this rapid succession of passing away is like suffering or *dukkha*. This rapid succession of passing away and the resultant suffering cannot be warded off. So it is uncontrollable or *anatta*. Thus the yogi comes to know *anicca*, *dukkha* and *anatta*. When the insight into *anicca*, *dukkha* and *anatta* is thorough and complete, the yogi will make progress through the different levels of *ñāṇa* and will finally

realize the Noble *dhamma* of *magga*, *phala* and *nibbāna* that one has been aspiring for.

For those who are *paññā dhura* persons or who are sharp in *paññā* or a would-be *sotāpanna* who has wisdom as foremost inclination, they will be able to experience the passing away very distinctly as stated above.

For those persons who are *saddhā dhura* or who has strong *saddhā* or a would-be *sotāpanna* who has *saddhā* as the foremost inclination, they can see only some of the sense-objects passing away distinctly. They may not be able to see some other of the sense-objects passing away distinctly.

## Chapter 6

### *Bhaya, Ādinava, Nibbida, Muncitu-kamyatā nāṇa*

Today *vipassanā* meditation has become quite prominent and widespread and Buddhist have come to practice *vipassanā* meditation in as much time as possible. Those who practice *vipassanā* meditation may have good observing and noting sometimes and not so good observing and noting at other times, depending on the level of *nāṇa* (insight) they have reached.

As one reaches the series of *vipassanā nāṇa* where the observing and noting is good, one will usually tend to enjoy the accompanying *vipassanā pīti* (joy) and *sukha* (bliss). As a result, there will be no further progress in the *dhamma*. It will take very long to make progress in the *dhamma*. On the other hand, as one reaches the series of *nāṇa* where the observing and noting is not good, one may face boredom and weariness and may even want to give up the *vipassanā* practice altogether.

To prevent such from happening, one should know the nature of the good and bad of the series of *vipassanā* *ñāṇa*. Only when one knows the nature of the good and bad of the series of *ñāṇa*, one would be able to observe and note so as to overcome the good and bad nature of them. Only when one is able to observe and note so as to overcome them will one be able to realize the Noble *dhamma* of *magga*, *phala* and *nibbāna* that one has been aspiring for. That is why this *dhamma* discourse on *Bhaya*, *Ādinava*, *Nibbidā*, *Muncitukamyatā* *ñāṇa*, where according to the nature of these levels of *ñāṇa*, one would likely face fear, see faults in the body, feelings of weariness and the desire to escape or desire for liberation is written, so that one can come to know about the nature of these levels of *ñāṇa*.

### **Development of *Bhaya* *ñāṇa***

For those yogis who are practising *vipassanā*, after developing the No.(5) or *Bhanga* *ñāṇa* where one experiences the passing away, one will reach level No.(6) or *Bhaya* *ñāṇa*, where the yogi experiences fear. As one reaches *Bhaya* *ñāṇa*, as one observes and notes the sense-objects there may arise fearful sense-objects, *ārammaya*, in the yogi's *ñāṇa*.

The fearful sense-objects may appear as follows as one observes and notes, one experiences the

swift and rapid passing away of this *khandā* of *rūpa* and *nāma* with every observing and noting. Observing thus, the yogi comes to realize that with every passing way of this *khandā* of *rūpa* and *nāma*, one's life can also pass away (die) at any moment. Thus it becomes really frightening for the yogi. Realizing as such means the development of *Bhaya* *ñāṇa*.

### **Development of *Ādinava* *ñāṇa***

For those yogis who are practicing *vipassanā*, after developing the No.(6) or *Bhaya* *ñāṇa* where one experiences fear, one will reach level No.(7) or *Ādinava* *ñāṇa*, where the yogi sees the faults of this *khandā* of *rūpa* and *nāma*. As the yogi reaches *Ādinava* *ñāṇa*, as the yogi observes and notes the sense-objects there arise in the yogi's *ñāṇa*, the faults of this *khandā* of *rūpa* and *nāma*.

This is how the yogi comes to see the faults of this *khandā* of *rūpa* and *nāma*. Seeing this *khandā* of *rūpa* and *nāma* forever passing away, the yogi comes to reflect: that there is noting permanent. That this arising and passing away is never ending. That this appearing and disappearing is really disgusting. That one has to keep making effort to make it comfortable and peaceful. That one has to keep facing old age, sickness, death, grief, sorrow and lamentation. In this way, the yogi

comes to see the faults of this *khandā*. Seeing as such means the development of *Ādinava* *ñāṇa*.

### Development of *Nibbidā* *ñāṇa*

For those yogis who are practicing *vipassanā*, after they have reached the No.(7) or *Ādinava* *ñāṇa* in the series of *ñāṇa*, they will reach the No.(8) or *Nibbidā* *ñāṇa*, where they become weary of this *khandā* of *rūpa* and *nāma*. As they reach the *Nibbidā* *ñāṇa* and continue to observe and note, they experience and come to know in their conscious mind, the weariness in this *khandā* of *rūpa* and *nāma*.

This is usually how they come to know. Although they are able to observe and note whatever arises in the sequence of *rūpa* and *nāma*, the yogi's conscious mind does not enjoy having to observe and note anymore. The yogi is able to observe and note the passing away of the *rūpa* and *nāma* at each and every observing and noting and the observing and noting is actually good. Yet the yogi does not enjoy the observing and noting. The yogi feels weary or bored.

Meanwhile, when the yogi reflects on the human world, the yogi realizes that there is no escape from the ever passing away of the *rūpa* and *nāma*. Accordingly, the yogi comes to the inference that there is no happiness in even becoming a king

or a ruler or a millionaire. There will only be weariness and boredom. When the yogi thinks of the celestial or *brahma* world also, the yogi infers that there will be no happiness, only weariness. Experiencing and inferring as such means the development of *Nibbidā* *ñāna*.

The said three *ñāna*: *Bhaya*, *Ādinava*, *Nibiddā* *ñāna* are quite similar in nature. They are also related to each other. With some yogis the nature of all three are evident. With some, the nature of only about two are evident. Still with some, the nature of only one is evident. Although the nature of only one is evident, it is sufficient experience for the purpose of Insight Knowledge, as their nature are the same.

### **Development of *Muncitu-kamyatā* *ñāna***

For those yogis who are practicing *vipassanā*, after they have reached the No.(8) or *Nibbidā* *ñāna*, they will reach No.(9) or *Muncitu-kamyatā* *ñāna* where the yogi comes to have desire for deliverance or escape. As they reach *Muncitu-kamyatā* *ñāna*, the yogi feels that the yogi does not want the *sankhāra* (formations) of this *nāma* and *rūpa* anymore. The yogi wants to be liberated from the *sankhāra* of this *nāma rūpa*. Thus arise such desires in the yogi's conscious mind.

Usually, this is how the yogi experience or come to have insight into the desire to be liberated. Because of the weariness, the consciousness that observes and notes seem to struggle to escape from observing and noting the *sankhāra* of this *nāma rūpa*. There arises in the yogi, the desire not to have “seeing, hearing, touching, planning, sitting, standing, bending, stretching, observing and noting etc”, get to a place where there are no such phenomena etc., and escape from all the *sankhāra* of this *nāma* and *rūpa*. Having such insight means the development of *Muncitu-kamyatā* *ñāṇa*.

## Chapeter 7

### *Patisankhā nāna*

Today *vipassanā* meditation has become quite prominent and widespread and Buddhists have come to practice *vipassanā* meditation in such time as possible. Those who practice *vipassanā* meditation may have good observing and noting sometimes and not so good observing and noting at other times, depending on the level of *vipassanā nāna* (insight) they have reached.

As one reaches the series of *vipassanā nāna* where observing and noting is good, one usually tend to enjoy the accompanying *vipassanā pīti* (joy) and *sukha* (bliss). As a result, there will be no further progress in the *dhamma*. It will take very long to make progress in the *dhamma*. On the otherhand, as one reaches the series of *nāna* where the observing and noting is not good, one will face physical suffering as well as mental suffering. As a result one will even want to give up *vipassanā* practice altogether.

To prevent such from happening, one should know the nature of the good and bad of the series of *vipassanā* *ñāṇa*. Only when one knows the nature of the good and bad of the series of *ñāṇa*, would one be able to observe and note so as to overcome the good and bad nature of them. Only when one is able to observe and note so as to overcome them will one be able to realize the Noble *dhamma* of *magga*, *phala* and *nibbāna* that one has been aspiring for. That is why this *dhamma* discourse on the No.(10) or *Patisankhā* *ñāṇa*, where according to the nature of this level of *ñāṇa*, the observing and noting becomes bad again, is written, so that one can come to know about the nature of this level of *ñāṇa*.

For those yogi who are practicing *vipassanā*, after they have reached the No.(9) or *Muncitu-kamyatā* *ñāṇa* where they desire to escape from these *sankhāra*, they will reach the No.(10) or *Patisankhā* *ñāṇa* (Knowledge of reflective contemplation). As they reach *Patisankhā* *ñāṇa*, they come to realize that they cannot be free from these *sankhāra* of *nāma rūpa* without observing and noting them. That, only by observing and noting again will they be able to be free from them. Realizing in this way, there developed insight into observing and noting again. As they resumed their observing and noting, some yogis begin to suffer unbearable pain or *dukkha vedanā*.

Pains now appear here, there, everywhere in the *khandā* again. Pain and sufferings seem to appear distinctly again like in the *Sammasana* *ñāṇa*. However unlike in the *Sammasana* *ñāṇa*, the pains do not seem to last long. The pains pass away fleetingly and rapidly with one or two observing and noting. They also shift to other locations.

In the lower levels of *ñāṇa*, such as *Udayabbaya* *ñāṇa*, the pains seemed to have leveled off and the observing and noting seemed good. Now they are having to suffer various types of pain or *dukkha vedanā* again. Thus it seems to the yogi that the yogi had retrogressed in the yogi's *dhamma*. Consequently, frustration sets in and the yogi feels like quitting altogether from the practice. Some would really quit the practice. The meditation teachers (*Kammaṭṭhāna cariyas*) have to give special encouragement to the yogis who have reached this *Patisankhā* *ñāṇa*. The teachers have to give encouragement by telling the yogi that once the yogi has reached the next *ñāṇa* after this, the yogi will experience a distinctive nature of the *dhamma*.

For those yogis who have reached this *Patisankhā* *ñāṇa*, as they practice in their sitting posture, they seem to want to change their postures, hands and legs every now and again in spite of their observing and noting being good. They seem to

want to open their eyes. They would actually keep fidgeting by moving their hands and legs and also become restless, although their observing and noting is good. Although their observing and noting in the sitting posture is good, they would want to get up and change into the walking posture and may actually change to the walking posture from the sitting posture. Then after practicing in the walking posture for sometime, they feel they would want to change back to the sitting posture and change again to the sitting posture. Thus they become restless. However, one should take great care not to change the meditation postures in this way every now and again as one's mind become restless. One should practice patience and perseverance and try to stick to one posture for a period of time. If one would practice with relentless effort to overcome all this, the mind will slowly become clear and peaceful again. The desire to change or fidget will eventually disappear completely.

With some yogis, physical suffering or physical *dukkha vedanā* is not so evident as the mental suffering or mental *dukkha vedanā* which seems more evident. The mind is not clear and pure. The yogi may have reverse feelings. Whereas the yogi has been most respectful previously to the *Buddha*, *Dhamma*, *Sangha*, teachers and parents, now the yogi feels just the reverse. The yogi now

has an aversion to them and would even want to show disrespect for them. Their mind is in turmoil now. As they have never felt such coarse and vulgar feelings before in their whole life, their minds also start to suffer for having such feelings.

When a yogi experience such coarse and vulgar feelings, the yogi need to approach the meditation teacher immediately and express these feelings accordingly. The meditation teacher would usually explain that at this *Patisankhā* *ñāṇa*, it is common to have such kind of adverse feelings. The meditation teacher would instruct the yogi to follow, observe and note these coarse and vulgar feelings closely and pin-pointedly as “having adverse feelings, having adverse feelings”. If the yogi follows the instructions closely and meticulously, these mental suffering or mental *dukkha vedanā* would disappear or pass away completely.

The meditation teacher has to give encouragement that other yogis also usually undergo such physical and mental sufferings at this *Patisankhā* *ñāṇa*. They differ only in the extent and intensity of such feelings. Although it does not seem good practice for the yogi, because the yogi is suffering from so much pain or *dukkha vedanā*, according to the level of *ñāṇa* this *ñāṇa* is known to be a distressful *ñāṇa*. Actually, experiencing terrible sufferings by the yogi means the yogi is progress-

ing accordingly with the *nāṇa*. Thus to the meditation teacher, it shows that the yogi is making good progress. The yogi is supposed to be feeling such at this *nāṇa*.

The meditation teacher has to instruct further on how the yogi should observe and note them. That is, the yogi should practice patience and observe and note these physical and mental pain or sufferings respectfully and attentively. As the yogi observes and notes respectfully and most attentively in accordance with the instructions, the yogi would often overcome these *dukkha vedanā* and reach the next level of *nāṇa* called *Sankhārupekkhā nāṇa* where the yogis are able to observe and note both the pleasurable sense-objects and the sufferings with equanimity. Thus, being able to develop the *vipassanā nāṇa* where one is able to return to observing and noting again and observe and note so that one is able to escape from the *sankhāra dukkha* (suffering) of the *rūpa nāma* and able to reach the *Sankhārupekkhā nāṇa* means the development of *Patisankhā nāṇa*.

At this *Patisankhā nāṇa*, there may arise for some yogis, terrible *nimitta* (images) or sights while practicing in the sitting posture such as distorted faces, disjointed bodies with fragmented hands and legs etc., terrible and ugly sights the yogis have never seen before.

Sometimes, however, the yogi may see pleasant and beautiful sights that one has never seen before such as magnificent palaces and splendid buildings, gardens, lakes etc. When such pleasant sights appear, the yogi may forget to observe and note and indulge and enjoy these pleasant sights in which case the yogi will have no further progress in the practice. The yogi should observe and note as "seeing, seeing", in which case the sights seen will pass away rapidly. However, if the yogi does not observe and note either the terrible sights or the pleasant and beautiful sights, there will be slow progress in their practice. On the other hand, if the yogi is able to observe and note all these sense-objects, the yogi would often make good progress in their practice. The yogi will thus reach the *ñāṇa* called *Sankhārupekkhā* *ñāṇa* where they will be able to observe and note both the pleasant and unpleasant sense-objects with equanimity.

## Chapter 8

### ***Sankhārupekkhā nāṇa***

Those yogis who are practicing *vipassanā*, after reaching the No.(10) or *Patisankhā nāṇa* will reach the No.(11) or *Sankhārupekkhā nāṇa*. For those who have reached the *Sankhārupekkhā nāṇa*, they feel no fear in facing fearful sense-objects, *ārammaṇa*, both in their worldly affairs as well as in the *dhamma* when they meet with such. This is because they are now able to observe them with equanimity.

#### **Being devoid of fearfulness**

When we say that they are free from fear in terms of worldly affairs, we mean that for a yogi who has reached the *Sankhārupekkhā nāṇa*, the yogi comes to experience that when they observe and note “seeing, seeing” on seeing terrifying or fearful sights or *ārammaṇa*, the sights seen usually pass away rapidly in a fleeting manner. Thus the yogi is not fearful of the sights. In the same way, when the yogi hears fearful sounds and observes and notes as “hearing, hearing”, the sounds heard would become disconnected and pass away syl-

lable by syllable rapidly in a fleeting manner. Thus the yogi does not become fearful of the sounds.

Those who are prone to becoming fearful since young on seeing terrifying or fearful sights, hearing appalling or fearful sounds or become terrified or fearful by imagining things, the fearfulness would be gone and no more there once they reach the *Sankhārupekkhā* *ñāṇa*. Even those who are frightened to sleep alone in a room before, now becomes able to sleep alone in a room. Thus it is evident that fearfulness is gone.

When we say that the yogi is now free from fearfulness regarding the *dhamma*, we mean, those yogis who experience lots of fear when they reached the No.(6) or *Bhaya* *ñāṇa*, because they see the rapid passing away of the *nāma rūpa* at every observing and noting and realized that one's life can also pass away anytime with each passing away of the *nāma rūpa*, do not experience any fear any more when they reach this *Sankhārupekkhā* *ñāṇa*. Thus they are also free from fear in terms of the *dhamma*.

For those yogis who have reached the *Sankhārupekkhā* *ñāṇa*, they feel no delight when they face pleasant sense-objects or *ārammaṇa* in terms of both the worldly affairs and the *dhamma* when they meet with such. They are now able

to observe both pleasurable and un-pleasurable sense objects with equanimity. Thus they are free from taking delight.

### Being devoid of delight

When we say that the yogi is free of delight in terms of worldly affairs, we mean that for a yogi who has reached *Sankhārupekkhā* *ñāṇa*, the yogi comes to experience that by observing and noting “seeing, seeing” on seeing the pleasant sights or *ārammaṇa*, the sights usually pass away rapidly in a fleeting manner. Thus the yogi does not take any delight in the sights seen. In the same way, when the yogi hears sounds like pleasant tunes and observes and notes as “hearing, hearing,” the sounds would become disconnected and pass away one by one rapidly in a fleeting manner. Thus the yogi does not become delighted with the sounds.

For some yogis who are ingrained with such personality traits as taking delight in sense-objects (*lobha*) in their past existence, they would continue to take delight in such pleasant sights as cinema films and stage shows and would never miss a good cinema film or show. They would record and enjoy listening to their favorite music on their tapes or CDs. They would also enjoy seeing other pleasant sights. However, after they have practiced *vipassanā* and reached *Sankhārupekkhā* *ñāṇa*, they found they no longer

find delight in such pleasant objects. What they enjoy more now is practicing *vipassanā*.

When we say that the yogi is now free from delight regarding the *dhamma*, we mean, those yogis who practice *vipassanā* and have reached the No.(4) or the tender or immature stage of *Udayabbaya* *ñāna*, they would enjoy the *vipassanā pīti* (joy), *sukha* (bliss) which cannot be enjoyed by ordinary celestial beings let alone ordinary human beings. However, once they reached this *Sankhārupekkhā* *ñāna*, they would no longer enjoy the pleasure of the *pīti sukha* anymore.

### **Observing both pleasure and suffering with equanimity.**

Those yogis who have reached this *Sankhārupekkhā* *ñāna* are able to observe both pleasure and suffering with equanimity. One is not overly moved by or elated when one experiences very pleasant or exciting and attractive sense-objects, *ārammaya*. Likewise, one does not feel overly depressed or dejected when one is faced with extremely displeasurable sense-objects or innumerable sufferings. One is thus able to face both pleasure and suffering with equanimity.

### Ability to face the vicissitudes of life

Those yogis who have reached the *Sankhārupekkhā* *ñāṇa* are not shaken when they are faced with the eight *loka-dhamma* (worldly conditions) or vicissitudes of life. Thus they are able to practice a fair amount of patience with them. The eight *loka-dhamma* or worldly conditions are:

- (1) Although one is fulfilled with all the fortune and prosperity that one could wish for, one is not overly elated. One is not affected by them and is able to maintain one's innate nature as before.
- (2) Although one is not fulfilled with any fortune or prosperity and is faced instead with scarcity, one does not feel dejected, depressed, feel worried or have sorrow but is able to maintain one's innate nature as before.
- (3) Although one is surrounded by good samaritans who are ever ready to give help, one is not overly elated. One is not affected by them and is able to keep one's innate nature as before.
- (4) Although one is bereft of friends and has to strive and survive in solitude, one does not feel overly dejected, depressed, feel worried or have sorrow but is able to maintain one's innate nature as before.
- (5) Although one has to face due to numerous circumstances, one does not feel overly

dejected, or depressed but is able to maintain one's innate nature as before.

- (6) Although one may be showered with generous praises for one's acts, one is not overly elated by such praises. One is able to keep one's innate nature as before.
- (7) Although one is fully complete with such riches as enormous wealth, property, relatives and good friends, one is not overly elated because of them. One is able to keep one's innate nature as before.
- (8) Although one is faced with all kinds of sufferings due to various circumstances, one does not feel overly dejected, or depressed but is able to maintain one's innate nature as before.

**Observing & noting with ease, without effort.** As the yogis reach the *Sankhārupekkhā* *ñāṇa*, they do not have to put in special care to observe and note like in the lower levels of *ñāṇa*. They are able to observe and note with ease. As they observe and note “rising, falling”, it seems the rising and falling are occurring automatically and observing and noting mind is also observing and noting automatically. The observing and noting seem so smooth and easy, it is as if the yogi is just sitting and watching them.

So that the yogis may come to know the three equanimous qualities of the *Sankhārupekkhā* *ñāṇa* as they reach and experience this *Sankhārupekkhā* *ñāṇa* by themselves and be motivated to continue to strive hard, our benefactor, the Most Ven. Mahasi Sayadaw has expounded a motto for these qualities.

**Motto:** Free of fear and delight/attachment,  
 Observing pleasure and suffering with equanimity,  
 Observing and noting without effort, with ease, at *Sankhāru*. equanimous are these three qualities.

### Special Qualities of *Sankhārupekkhā*

For those yogis who are practicing *vipassanā* and have reached *Sankhārupekkhā* *ñāṇa*:

- (1) they are free from fear and delight or attachment.
- (2) they are able to observe and note pleasurable sense-objects or sufferings equally or with equanimity.
- (3) they do not have to put special care to their observing and noting. They are able to observe and note with ease.

Thus these are the three equanimous qualities. Besides, they are also able to experience three special qualities of this *ñāṇa*.

## Experiencing the three special qualities

Those yogis who have reached the *Sankhārupekkhā* *ñāna* come to experience that all the sense-objects, *ārammaṇa* and the observing and knowing are not “I” or “mine”, not “them” or “theirs”. They are just the nature of *sankhāra* (formations). Thus they come to experience and know clearly and distinctly that the observing and noting are on these *sankhāra* only. They also experience the observing and noting to be very good and satisfying. No matter for how long they observe and note, they do not feel satisfied. They would just like to keep noting and observing.

## How it stays or lasts long

For those yogis who have reached this *Sankhārupekkhā* *ñāna* there are no more bodily feelings of discomfort such as stiffness, numbness, tingling, pain, itching etc. They are now completely free from such painful feelings. Being so, they are able to sit firmly and steadily in their sitting posture. They are able to practice in one posture, either sitting or lying down for 2 or 3 hours without feeling any bodily discomfort or tiredness. They do not even realize the time that has gone by. Meaning to sit for a short while, they may end up sitting for 2 or 3 hours before they realize the time that has gone by. Although it has lasted this long, their body posture, head, body, legs and hands remain as firm and steady

in the posture as they first started. In this way, the practice stays firm and lasts long.

For those yogis who are practicing *vipassanā* and have reached this *Sankhārupekkhā* *ñāṇa*, they will find that their mind becomes very clear, refined and subtle. It seems the observing and knowing also becomes automatic following its own momentum. The yogi is able to experience and know even the most refined and subtle behavior or movements of *nāma rūpa* without putting special care. It seems to come of its own. the yogi also comes to know the characteristics of *anicca*, *dukkha* and *anatta* distinctly and clearly without having to make special reflection.

### **How it gets more and more refined and subtle with time.**

For those yogis who are practicing *vipassanā* and have reached *Sankhārupekkhā* *ñāṇa* they will come to experience that their sense objects of touching (sensations) and feeling as well as their observing, noting and knowing has become more and more refined and subtle. However, the observing and noting mind seems to be able to observe and note each and every of these very refined and subtle sensations that arise all over the body. The yogi sometimes experiences as if the whole body is being dabbed all over with fine cotton wool and the observing and noting mind seem to be able

to follow, observe and note all these refined and subtle sensations completely. Sometimes the whole body seems extinct and there is only the knowing mind or consciousness in existence. So the yogi has to observe and note the arising and passing away of the knowing mind only, as “knowing, knowing”.

Sometimes there arises the sensations of *pīti* (joy), such as being sprinkled gently by minute drops of water here, and there over the whole body. They also experience peace and calmness that has never been experienced before in their whole life. They may also see lights that seems as bright and clear as the sky. In spite of these refined, subtle and delicate sensations the yogi does not become overly elated like before. The yogi is able to observe and note all these with equanimity. In this way, the yogi is able to observe and note all these sensations that have become more and more refined and subtle with time.

### **Curing or obliteration of certain serious illnesses.**

For those yogis who have certain serious illnesses, they will find that their observing and knowing mind will go to the location of the illness or *vedanā* while practicing in the sitting posture. There the observing and knowing mind experience as if the illness is being plucked out, massaged,

peeled out etc., as if some treatment is being given to the illness. In such a case the yogi has to observe and note as “plucking, plucking, massaging, massaging, peeling, peeling, etc.” as the case may be. In this way, the diseases or illnesses which no specialists or potent medicine could cure would get cured, provided they have not reached the terminal stage.

### No mind wandering to other objects

For those yogis who are practicing *vipassanā* and have reached the *Sankhārupekkhā* *ñāṇa*, as they observe and note “rising, falling”, the yogi will find that the observing and noting mind stays with the rising, falling and does not wander to any other sense-objects. While in the lower levels of *ñāṇa*, the yogi has to put special care so that the observing and noting mind does not wander to other sense-objects. However, after one has reached the *Sankhārupekkhā* *ñāṇa* one does not have to make special effort to see that the observing and noting mind does not wander about. It stays put on the observing and noting objects such as “rising, falling, etc.”

Seeing that the observing and noting mind stays put on the sense-objects of rising, falling etc., the yogi will sometimes try to spread and send the observing and noting mind to other sense-objects.

However, the yogi finds that the observing and noting mind does not wander for long but keeps coming back to observing and noting the rising, falling, etc. The yogi would further try to spread and send the observing and noting mind to other pleasurable sense-objects or to fearful sense-objects. The yogi however finds that the observing and noting mind does not stay long on these pleasurable or fearful sense-objects but keep coming back to observing and noting the rising, falling, etc.

Thus those yogis who have reached the *Sankhārupekkhā* *ñāṇa* will come to know that;

- (1) they are able to practice in one posture continuously for long, for as much as 2, 3 hours.
- (2) both the observing and noting objects and the observing and noting mind become more and more subtle with time.
- (3) there is no mind wandering from the observing and noting object to other objects.

Thus, they are the three special qualities of the *Sankhārupekkhā* *ñāṇa*.

So that the yogis may come to know the three special qualities of the *Sankhārupekkhā* *ñāṇa* as they reach and experience this *Sankhārupekkhā*

*ñāṇa* and be motivated to continue to strive hard, our benefactor, the Most Ven. Mahāsi Sayadaw has expounded a motto for these qualities.

**Motto:** Observing and noting stays put or lasts long,  
Gets more and more subtle with time,  
No mind wandering to other sense-objects,  
At *Sankhāru*, special are these qualities.

## Chapter 9

### ***Magga ñāṇa, Phala ñāṇa, Paccavekkhana ñāṇa***

For those yogis practicing *vipassanā*, after they have reached the *Sankhārupekkhā ñāṇa* they will develop *Anuloma ñāṇa* (Knowledge of adaptation), *Gotrabhu ñāṇa* (Knowledge of maturity), *Magga ñāṇa* (Knowledge of path), *Phala ñāṇa* (Knowledge of fruition), *Paccavekkhana* (Knowledge of retrospection).

At the *Sankhārupekkhā ñāṇa*, the yogi first comes to experience the three equanimous qualities of this *ñāṇa*.

- (1) Compared to the time when the yogi has not practiced *vipassanā*, the yogi is now free from having fear or taking delight and attachment regarding worldly affairs as well as in the *dhamma*. They experience less of them in both now.
- (2) Compared to the time when the yogi has

not practiced *vipassanā*, the yogi is now able to observe pleasure and suffering with equanimity.

(3) Unlike in the lower levels of *ñāṇa*, the yogi is able to observe and note without special care and with ease.

In this way the yogi comes to experience and know the three equanimous equalities of *Sankhārupekkhā* *ñāṇa*.

At the *Sankhārupekkhā* *ñāṇa*, the yogi also comes to experience the three special qualities of this *ñāṇa*. That is,

- (1) Compared to the lower levels of *ñāṇa* they are now able to observe and note continuously for long.
- (2) Though the observing and noting objects become more and more refined and subtle with time, the observing and noting mind is able to follow, observe and note without missing.
- (3) Unlike in the lower levels of *ñāṇa*, the observing and noting mind does not wander to other sense-objects but stays put with the observing and noting object.

Thus, the yogi comes to experience these three special qualities.

**How the object (*ārammaṇa*) *nibbāna*, the cessation, is realized while observing and noting the object (*ārammaṇa*) of *sankhāra*.**

After experiencing the three equanimous qualities and the three special qualities of the *Sankhārupekkhā* *ñāṇa*, the yogi will find that the observing and noting becomes more and more rapid than before. It also becomes better and better. After that, the yogi experiences the yogi's insight as becoming more and more agile, distinctive and clear with each and every observing and noting..

The yogi experiences such agile, distinctive and clear insight for three or four times. After that, beyond the last knowing or insight and beyond the last observing and noting, the observing and noting mind abandons all the *sankhāra* sense-objects, *ārammaṇa* and inclines towards the object of *nibbāna*, the cessation, departs from the *sankhāra* sense-objects and takes *nibbāna*, the cessation of all *sankhāra* (formations), as its object and reaches *nibbāna*. It enters the realm of *nibbāna* through realization.

Those yogis who have experienced the realization of *nibbāna*, the cessation of all *sankhāra*, would describe their experiences as follows:

That all the observing and noting object and the observing and noting mind becomes as if com-

pletely and entirely cut off with one stroke. That all the observing and noting object and the observing and noting mind becomes completely cut off as if like a row of creeping vine is being chopped off completely with a knife with one stroke. That it is as if the observing and noting object and observing and noting mind got shoved or pushed off like the shoving off of a heavy and burdensome baggage. That it is as if one has been freed from the observing and noting object and observing and noting mind like being freed from some captive confinement.

Some yogis would report on the realization of *nibbāna*, the cessation, that is closer in line to that expounded in the Buddhist texts. They would express that the way the observing and noting object and the observing and noting mind ceased is like the sudden extinguishing of a flame, very fast and rapid. That the cessation of the observing and noting object and the observing and noting mind seems like as if one has suddenly entered into light from darkness. The cessation of the observing and noting object and the observing and noting mind seems like arriving suddenly at a clear and clean spot from chaos. That the cessation of the observing and noting object and the observing and noting mind seems like having been drowned in water etc.

Experiencing the realization of *nibbāna* by abandoning the *sankhāra* sense-objects, *ārammaṇa*, means realizing *nibbāna* through *magga* *ñāṇa* and *phala* *ñāṇa*. It means the development of *magga* *ñāṇa* and *phala* *ñāṇa*. The insight that developed with the rapid and distinctive observing and noting before the development of the *magga* *ñāṇa* and *phala* *ñāṇa* is known as *Anuloma* *ñāṇa* (Knowledge of adaptation) and *Gotrabhu* *ñāṇa* (Knowledge of maturity).

### **Development of *Paccavekkhaṇa* *ñāṇa***

The entering into the realm of *nibbāna* or the realization of *nibbāna* takes and lasts for only a moment. After such realization, the yogi may reflect upon how the cessation was reached. The yogi may reflect that the cessation or cutting off of the observing and noting object and the observing and noting mind must be the Noble *dhamma*, *magga* (the path), *phala* (fruition) and *nibbāna*. Reflection in this way means the development of the *Paccavekkhaṇa* *ñāṇa*.

### **Reflecting on *Nibbāna*, *Magga* and *Phala***

For those yogis who are quite knowledgeable and conversant with the *dhamma*, they may reflect in this way. After realizing *nibbāna*, the cessation and experiencing the *sankhāra* sense-objects, *ārammaṇa*, again, they would reflect as follows: the cessation of all *sankhāra*, sense objects,

*ārammaṇa*, must mean *nibbāna*. Knowing of reaching the cessation must be *magga* *ñāṇa*, *phala* *ñāṇa*, the *magga phala dhamma*. I must have now realized *nibbāna*. I must have attained *sotāpatti magga* and *phala*. Thus they would reflect.

### Reflecting on the abandoned and remaining *kilesā* (unwholesome acts)

After realizing the cessation, the yogi feels very clear and pure in the mind. Experiencing such, the yogi would reflect that “I must have no more coarse *kilesā* that would drag me down to the lower realms or *apāya* now”. Thus the yogi reflects on the abandoned *kilesā*.

The yogi would reflect further that “however, I have not abandoned all *kilesā*. I must practice further”. Reflecting thus means the development of *Paccavekkhana* *ñāṇa*.

### Development of 19 *Paccavekkhana* *ñāṇa*

For those yogis who have realized *nibbāna*, the cessation of all observing and noting objects of *sankhāra*, *ārammaṇa*, there arise in the *sotāpanna*, five *Paccavekkhana* *ñāṇa*.

- (1) Reflection on the peace of *nibbāna*, the cessation.
- (2) Reflection on the *magga* that has abandoned the *kilesā*.
- (3) Reflection on the *phala* that has smothered the *kilesā*.

- (4) Reflection on the *kilesā* that has been abandoned.
- (5) Reflection on the *kilesā* that has not been abandoned.

Thus there developed these five *Paccavekkhaṇa* *ñāṇa* in a *sotāpanna*.

Like a *sotāpanna*, these five *Paccavekkhaṇa* *ñāṇa* are also developed in one who has become a *sakadāgāmi*. The same five *Paccavekkhaṇa* *ñāṇa* are also developed in one who has become an *anāgāmi*.

However, for an *arahant*, there are no *kilesā* that has not been abandoned. Accordingly, an *arahant* will not reflect on the un-abandoned or remaining *kilesā*. Thus for an *arahant*, there will develop only four *Paccavekkhaṇa* *ñāṇa*. In this way, there are altogether 19 *Paccavekkhaṇa* *ñāṇa*.

**Saddhammaramī Sayadaw**

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