Pañca Bala
The five spiritual powers
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1 Sarakāṇi Sutta (S 55.24/5:377)
In this passage, we can see the different kinds or levels of faith (saddhā): as a spiritual faculty (indriya) and as a spiritual power (bala). Here “wise confidence” (avecca-p.pasāda) is, to use Ledi Sayadaw’s term, “faith through cultivation” (bhāvanā saddhā), and “the faculty of faith” (saddhā indriya) is “ordinary faith” (pakati saddhā).

11 [(5) The truth-follower.]
Here, Mahānāma, some person does not possess wise faith1 in the Three Jewels. He is not one of joyous wisdom,2 nor of quick wisdom,3 and he has not attained liberation. However, he has these five things [the five spiritual faculties]—the faculty of faith, the faculty of effort, the faculty of mindfulness, the faculty of concentration, the faculty of wisdom.4
And he accepts the teachings proclaimed by the Tathāgata only after some pondering over it with wisdom.5
This person, too, Mahānāma, is freed from hell, the animal kingdom, the ghost realm and the suffering states.

12 [(6) The faith-follower.]
Here, Mahānāma, some person does not possess wise faith in the Buddha, in the Dharma and in the Sangha. He is not one of joyous wisdom, nor of quick wisdom, and he has not attained liberation. However, he has the five spiritual faculties. And he holds mere faith in the Tathāgata, mere love for him.6

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2 “Truth-follower,” dhammānussāri. Although not mentioned here, this section describes the truth-follower, while the next section describes the Faith-follower (saddhā nussāri). They are defined in Kitāgiri S (M 70.20-21/1:479). According to Cakkhu S (S 25.1/3:225), these two types of person have reached the plane of the Noble Ones but have not yet realized the fruit of Stream-winning, but will do so before they die. See S:B 1098 nn268-269
3 “Wise faith,” avecca-p.pasāda. “Faith” is also saddhā. There are 2 kinds of faith (saddhā): (1) “rootless faith” (amīlaka,saddhā), baseless or irrational faith, blind faith. (M 2:170); (2) “faith with a good cause” (ākāravatī,saddhā), faith founded on seeing (M 1:320,8 401,23); also called avecca-p.pasāda (S 12.41.11/2:69). “Wiseful faith” is syn with (2). See Āpāna S (S 48.50) Introd 3a n.
4 “Of joyful wisdom,” hāṣa,paṇīṇa, alt tr “of laughing wisdom” (from hasa, “laughter, mirth, joy”). “Here one with much joy [laughter], mirth, contentment and gladness perfects the virtues: this is joyous wisdom” (Pm 21.17/2:199 f). Comys mention hasa,paṇīṇa (joyous wisdom), javana,paṇīṇa (quick wisdom) [see foll n], ñikka,paṇīṇa (sharp wisdom, which cuts off all defilements) and nibbedhika,paṇīṇa (penetrating wisdom, by which one maintains dispassion toward all formations) (DA 3:391-393, 4:84-86; MA 4:84; SA 1:120-123, 2:85 f; AA 2:85; ThaA 3:106 f; NmA 1:231 f; cf PmA 3:640 on hasa,paṇīṇa).
5 “Of quick wisdom,” javana,paṇīṇa. This refers to one who quickly understands that the five aggregates are all impermanent, suffering and not self (Pm 21.18/2:200). See prev n.
6 The 5 spiritual faculties, see Introd above.
7 C’assa dhammā paṇīṇāya mattaso nijjhānaṁ khamanti. I render mattaso here as “only…some”. See S:B 1099 n269.
8 “Faith-follower,” saddhā mussāri. See n1 on truth-follower.
9 “Mere faith…mere love,” saddhā,matam hoti pema,mattam. The “mere” here emphasizes the quality it qualifies. A similar statement is found in Alagaddūpamā S (M 22.4/1:141) & Bhaddālī S (M 1:444/65.27): “Those who have mere faith in me and mere love for me,” (yesam mayi saddhā,mattam pema,mattam). Comy explains that this refers to the insight practitioners (vipassaka puggalā) who have not attained any supramundane state, not gaining even Stream-entry, they are reborn in a heaven. On the other hand, we can take this passage as is, that is, anyone who has “mere faith, mere love” in the Buddha are reborn in a heaven, without going against the grain of early Buddhism. See M:NB 2001:1212 n274.
This person, too, Mahānāma, is freed from hell, the animal kingdom, the ghost realm and the suffering states.

13 Even these great sal trees¹⁰, Mahānāma, if they could understand what is well spoken and what is ill spoken, I would declare them to be Stream-winners, no longer bound to the lower world, of fixed destiny, sure of awakening!

2 Faculties and powers

The five faculties (pañca indriya)¹¹ are traditionally said to be “the qualities of a leader” (from inda, Skt indra, meaning “leader”). However, as spiritual faculties, they are the tools for personal development. When these spiritual faculties become “unshakable” by their opposites, they are then known as “spiritual powers” (bala).¹² According to the Pañca Bala Sutta 2 (A 5.15) the faculties are transformed into powers in this manner:

(1) Faith, seen in the 4 qualities of the stream-winner (sotāpatti sāsana aṅgā);¹³
(2) Effort, seen in the 4 right exertions (samma-pādānā);¹⁴
(3) Mindfulness, seen in the 4 focusses of mindfulness (sati paṭṭhāna);¹⁵
(4) Concentration, seen in the 4 dhyanas (jhāna);
(5) Wisdom, seen in the comprehension of the 4 noble truths.  (A 5.15/3:11 f)

One of the earliest Pali passages showing the distinction between indriya and bala is probably this statement in the Pañisambhidā magga:

The meaning of saddh’indriya is to be directly known as commitment, the meaning of viriy’-indriya as taking on, the meaning of sat’indriya as standing near, the meaning of samādh’indriya as non-distraction, the meaning of paññ’indriya as seeing.

The meaning of saddh,bala is to be directly known as unshakability with regard to the lack of faith, the meaning of viriya,bala as unshakability with regard to idleness, the meaning of sati,bala as unshakability with regard to heedlessness, the meaning of samādhi,bala as unshakability with regard to excitement, the meaning of paññ,bala as unshakability with regard to ignorance...

The meaning of the indriyā is to be directly known as overlordship. The meaning of the balā is to be directly known as unshakability.

Saddh’indriyassa adhimokkh’attāba abhiññeyyo, viriy’indriyassa paggah’attāba...sat’indriy’assā upaṭṭhān’attāba...samādhi’indriyassa avikkhep’attāba...paññ’indriyassa dassan’attāba...

¹⁰ Comy says that the Buddha was pointing to 4 sal trees nearby (Shorea robusta) (AA 3:288).
¹¹ The 5 faculties (pañca indriya). For a traditional exposition, see for example, Ledi Sayadaw, 1965:338-348.
¹² The 5 powers (pañca bala). For a traditional exposition, see for example, Ledi Sayadaw, 1965:348-356.
¹³ The 4 qualities of a Stream-winner: unshakable faith in (1) the Buddha, (2) the Dharma, and (3) the Sangha; (4) moral virtue dear to the Saints. See D 331.11(14); S 55.1. The qualities are know by various other names, reflecting its importance: desirable states (ākāśikhiya-sīthāṇa, S 5:356), the mirror of the Dharma (dhamma ʿādāsa, D 2:93=S 5:357), the divine path to the realm of the gods (deva ʿānaṃ deva-pādāṇa, S 55:34-35/5:392), the flood of meritorious and of wholesome actions (puṇṭhābhisanda kusalābhhisanda, S 55:31-32/5:391)
¹⁴ So called on their own. As part of the Noble Eightfold Path (maggā), the 4 right exertions are called “right efforts” (samma, vāyāma); (1) the effort to avoid (unwholesome states) (samīvara, padhāna); (2) the effort to abandon (unwholesome states) (paṭṭhāna, padhāna); (3) the effort to cultivate (wholesome states) (bhavāna, padhāna); and (4) the effort to maintain (wholesome states) (anurakkhaṇa, padhāna) (V 1:22; S 1:105, 3:96; A 2:15, 16, 74, 3:12, 4:13, 125).
¹⁵ The 4 focusses of mindfulness (satīpaṭṭhāṇa): (1) contemplation of the body (kāyānupassanā); (2) contemplation of feelings (vedanānupassanā); (3) contemplation of the mind (cittānupassanā); (4) contemplation of mind-objects (dhammaṇupassanā). See Mahā Satīpaṭṭhāna S (D 22) or Satīpaṭṭhāna S (M 10) = SD 10.1 (2005).
Saddhā, balassa assaddhiye akampiy’attho abhiññeyyo, viriya, balassa kosajje... sati, balassa pamāde... samādhi balassa uddhacce... paññā, balassa avijjāya...

Indriyānaṁ adhipateyy’attho abhiññeyyo, balānaṁ akampiy’attho abhiññeyyo.

(Pm 1:17 f abridged; cf Pm 1:21, 2:119 f)