

A True Refuge

A guide to finding an unshakable inner refuge beyond worldly pleasure.



Ayya Karunika Theri

About This Publication

This publication has been adapted from a revised and edited transcript of Dhamma teachings offered during the Dhamma classes led by Ayya Karunika Theri of [Santi Forest Monastery](#), NSW, Australia, at Western Sydney University, Parramatta Campus during 2025. The booklet was further edited with the assistance of Ajahn Brahmali Maha Thero of Bodhinyana Monastery, Serpentine, Western Australia.

If you would like to attend these sessions in person or join via Zoom or find out more information about these classes, please email: santimonastery@gmail.com

You can listen to the recording of this teaching, along with other Dhamma talks, on the Santi Monastery YouTube Channel:

https://www.youtube.com/channel/UChsBLb-dnyhqJN_PmEl50Eg

Table of Contents

Finding a True Refuge4

The Limits of External Refuge6

Discovering an Inner Refuge Through Wisdom8

Refuge in the Triple Gem9

Practicing Refuge in Daily Life 11

The Maturing of True Refuge 13

The Unshakable Refuge Within 14

A Story of Deep Insight: The Four Summaries of the Dhamma 16

A Refuge Beyond Change 21

A Simile for Refuge 22

The Protective Power of the Triple Gem 23

Checking Our Direction 24

Why We Seek Happiness in the Wrong Places 25

Checking Our Direction Again 26

Understanding Sensual Pleasure..... 28

Why Worldly Happiness Is Expensive 32

The Happiness That Arises from Within 33

Beyond Sensual Pleasure: Towards the Freedom Seen Here and Now .. 37

Gradual Transformation, Not Force 38

A Simile for Sensual Pleasure 39

Going for Refuge in Daily Life 40

Finding a True Refuge

Every human being seeks safety. We long for a place or a state where the mind can rest — where fear, uncertainty, and agitation lose their power. In a world filled with rapid change, fragile relationships, and unpredictable circumstances, the idea of a “refuge” feels especially precious. But what truly offers protection? Where do we turn when life becomes difficult?

Most of us instinctively seek refuge in the external world. We believe that with enough money, insurance, influence, or successful relationships, we will be secure. We try to build comfort through careers, education, possessions, and achievements. While these things can improve our lives, history and personal experience show that they cannot shield us from the deepest experiences of vulnerability. Illness, loss, aging, and emotional pain come even to those who have everything.

*“A safe life may be impossible — but a steady mind
is within reach.”*



The Limits of External Refuge

The Buddha taught that worldly conditions are inherently unstable. Wealth can be lost, as seen whenever economies shift or disasters occur.

Relationships change; even the happiest ones end through separation or death. Health fluctuates regardless of our effort. No insurance policy prevented the suffering people experienced during global crises such as the pandemic. External supports help only a little — and only sometimes.

Most of the hardship we face is not physical pain but mental distress: fear, worry, anxiety, anger, disappointment, craving, and grief. Even when the body is safe, the mind can be deeply troubled. No amount of money, fame, or status can prevent these internal storms.

Understanding this is not pessimism. It is honesty — the kind of clarity that allows us to look for something more reliable. It invites the deeper question: Is there a refuge that does not collapse under pressure?

“Peace begins when the mind sees things as they are — and accepts them with wisdom.”



Discovering an Inner Refuge Through Wisdom

When we know how to guide the mind, how to see things according to reality, how to accept and make peace, then even difficult situations become workable. What happens outside is never fully under our control — not even our own body. Illness, pain, and inconvenience arise without permission. Life is not always fair, yet with wisdom we learn to make peace with it.

This is why the Buddha's teachings are so valuable. They cannot eliminate physical pain, but they can transform mental suffering. They teach us how to make peace. Through them, we begin to glimpse the possibility of a true refuge — a refuge within the heart.

“No wealth can calm the mind; no storm can shake a mind that’s calm.”

Refuge in the Triple Gem

The Buddha teaches that the mind is both the maker of suffering and the maker of peace. External conditions come and go, but the way we meet those conditions can be trained. A mind grounded in clarity and acceptance is more dependable than wealth, status, or circumstance. When we see reality without craving or resistance, we discover a peace that does not rely on everything going our way.

For this reason, we go for refuge to the Buddha, the Dhamma, and the Sangha.

When we say, “*Buddham saraṇaṃ gacchāmi* — I go to the Buddha for refuge,” we are not worshipping an image. We are turning towards the qualities he awakened to — purity, wisdom, compassion, and liberation. The Buddha is the one who discovered the path, and bowing to him is bowing to our own highest potential. Humility opens the heart and softens the ego, which is often the source of our pain.

The Dhamma is the truth that brings peace. When we say, “*Dhammaṃ saraṇaṃ gacchāmi,*” we commit to living according to wisdom. We understand actions and consequences. We see the nature of suffering and the path to its end. The Dhamma protects us not by magic but by reshaping our understanding. When we practice it, agitation lessens, clarity grows, and the heart feels lighter.

The Sangha — especially the noble ones — are those who have practiced the path to freedom. When we say, “*Saṅghaṃ saraṇaṃ gacchāmi,*” we remember that we are not alone. Countless beings have walked this path and found freedom. Their example gives us confidence that we too can make progress.

“Suffering is made in the mind — so is peace.”

Practicing Refuge in Daily Life

The word *gacchāmi*, “I go to,” reminds us that refuge is an action. We do not possess refuge; we move towards it. Just as we walk into a shelter during a storm, we walk towards the Buddha’s wisdom when the mind becomes stormy. Instead of running to anger, distraction, blaming, or social media, we turn to the teachings that truly help.

These three refuges form a steady foundation. They guide us when life shakes us, when we feel lost or overwhelmed. Going for refuge is not escaping life but meeting life with wisdom.

To go for refuge to the Buddha is to cultivate patience, kindness, and clarity.

To go for refuge to the Dhamma is to choose truth over confusion.

To go for refuge to the Sangha is to cultivate noble qualities within ourselves.

The mind forgets easily. That is why we renew our refuge again and again. Like refilling a petrol tank, we refresh our faith so we can continue walking the path. When we truly go for refuge, something inside becomes steady. Even when the world trembles, something within remains firm.

“True refuge is not found — it is practiced.”



The Maturing of True Refuge

According to the Buddha's teaching, when the mind is protected by virtue and mindfulness, it can become its own refuge. Until then, we rely on the outer refuges — Buddha, Dhamma, and Sangha — to guide us and remind us of what truly matters.

Going for refuge is an act of humility. It is acknowledging that we cannot solve everything through our limited understanding. There is something wiser and purer than the ordinary mind, and we turn towards that. Teaching children this refuge gives them a treasure greater than any material gift — the knowledge that goodness, truth, and wisdom are always available.

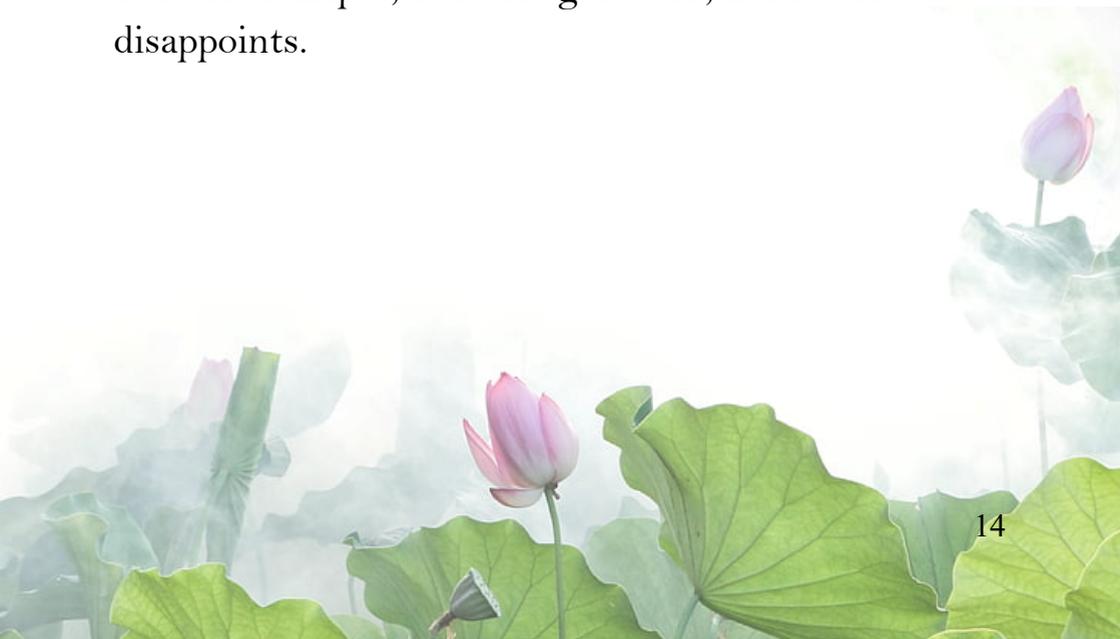
But refuge must come from the heart. Reciting the words is not enough. When we say, "*Buddham saraṇaṃ gacchāmi*," we do so with understanding, feeling, and confidence. Then the refuge brings real benefit. When difficulties arise, we do not run to worldly solutions alone. We remember to turn towards wisdom, which can bring peace in any situation.

The Unshakable Refuge Within

As confidence in the teachings deepens, they guide us back on the right path whenever we feel lost or unsteady. This is not blind faith, but trust born of experience. External refuges come and go, but the inner refuge stays with us. Through generosity, virtue, and meditation, we discover a stability independent of the world.

Gradually, we awaken. We become less reactive, more peaceful, more joyful. We stop seeking happiness in places that cannot provide it and begin to taste the happiness that arises from a mind free of grasping.

This is the beginning of true refuge — a refuge that does not collapse, does not grow old, and never disappoints.



“External refuges fade — inner refuge grows with every act of wisdom.”



A Story of Deep Insight: The Four Summaries of the Dhamma

A clear example of discovering a true refuge is found in the [Ratṭhapāla Sutta, MN 82](#). Venerable Ratṭhapāla was the only son of a wealthy family. After hearing the Buddha’s teachings, deep faith arose in him and he wished to go forth. His parents, unable to bear the thought of losing him, resisted strongly. Only after much difficulty did he receive their permission. He ordained, practised diligently, and soon attained full enlightenment.

Some years later he returned to his homeland. The local king, puzzled that such a fortunate young man had abandoned wealth and comfort, went to question him. The king said:

“Master Ratṭhapāla, people usually go forth only after suffering loss — old age, sickness, loss of wealth, or loss of relatives. But you have suffered none of these. What have you known or seen or heard that made you go forth?”

Ratṭhapāla replied that he went forth because of four summaries of the Dhamma taught by the Fully Enlightened One:

1. Life in any world is unstable; it is swept away.
2. Life in any world has no shelter and no saviour.
3. Life in any world has nothing of its own; all must be left behind.
4. Life in any world is incomplete, insatiate — a slave of craving.

The king then questioned each point, and Ratṭhapāla explained them using the king’s own experience.

1. Life is unstable

Ratṭhapāla asked: “When you were twenty-five — strong and skilled in riding, archery, and battle — were you unmatched in strength?”

“Yes,” the king said.

“And now, at eighty, are you the same?”

“No, Master. Sometimes I intend to place my foot here and it lands elsewhere.”

Ratṭhapāla said this shows why the Buddha taught that life is unstable and swept away. Youth and vitality cannot be kept.

2. Life has no shelter and no saviour

The king spoke of his elephants, cavalry, soldiers, and wealth. Ratṭhapāla gently asked:

“Do you have any chronic illness?”

“I do,” the king said, describing a painful wind ailment.

Ratṭhapāla asked: “Can you command your relatives, ‘Share this painful feeling with me so I may suffer less’? Or must you feel it alone?”

“I must feel it alone,” the king replied.

This, Ratṭhapāla explained, is why the Buddha taught that ultimately no one can protect us from suffering or from the results of our own actions.

3. Nothing can truly be possessed

The king had vast treasures stored away. Raṭṭhapāla asked: “In the next life, can you take any of this with you? Or will others take over your wealth while you go on according to your kamma?”

“Others will take it,” the king said.

Thus, Raṭṭhapāla explained, life has nothing of its own; all must be left behind.

4. Life is insatiate — the slave of craving

Finally, Raṭṭhapāla asked: “If you heard of a rich land to the east, easy to conquer, would you desire to claim it?”

“Yes, Master.”

“And if there were lands to the west, north, south, and across the sea?”

“We would conquer them all, if we could.”

Ratṭhapāla said: “This is why the Blessed One taught that life is incomplete, insatiate, a slave of craving.”

The king, seeing this truth clearly in his own heart, exclaimed:

“Wonderful and marvellous! Truly, life in any world is incomplete, insatiate, a slave of craving.”

“We leave everything behind at death, yet we die enslaved by craving.”



A Refuge Beyond Change

Like King Koravya, we may enjoy health, wealth, and a supportive family, yet these four truths apply equally to all of us:

- Life is unstable.
- No one can shield us from suffering.
- Nothing can truly be possessed.
- Craving never finds contentment.

Far from making life bleak, understanding these truths softens attachment, deepens wisdom, and turns the heart towards a refuge that does not age, decay, or die — a refuge within, unshakeable.

“Chasing desire feeds craving; wisdom brings it to an end.”

A Simile for Refuge

Imagine standing in a vast forest with many paths — some leading to cliffs, some to danger, some nowhere. Only one path leads safely out. If someone hands you a map, or better yet, if someone who has already walked the path shows you the way, shouldn't we follow along if we want to be safe?

The Buddha is the one who found the path. The Dhamma is the map. The Sangha are those who walked ahead of us.

Without refuge we wander aimlessly; with refuge we walk with purpose. And the refuge is not outside of us. The Triple Gem ultimately points to what must be discovered in our own heart. Refuge begins the path and supports us all the way to its end.

“Refuge is not found outside; it is awakened within.”

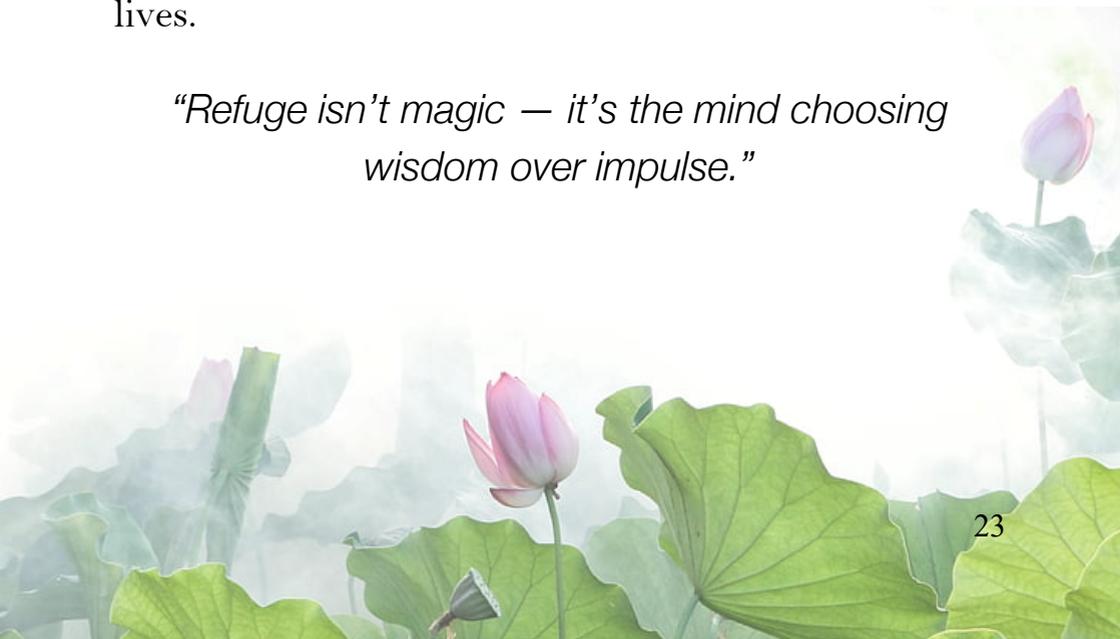
The Protective Power of the Triple Gem

Some believe refuge works like magic. It does not. Refuge protects because it protects the mind.

- If anger arises and you remember the Buddha, you pause.
- If tempted to lie and you recall the Dhamma, you speak truthfully.
- If lonely and you remember the Sangha, you feel supported.
- If confused and you recall the teachings, clarity returns.

This is far more protective than any amulet or chant. Refuge guards our actions, and our actions shape our lives.

“Refuge isn’t magic — it’s the mind choosing wisdom over impulse.”



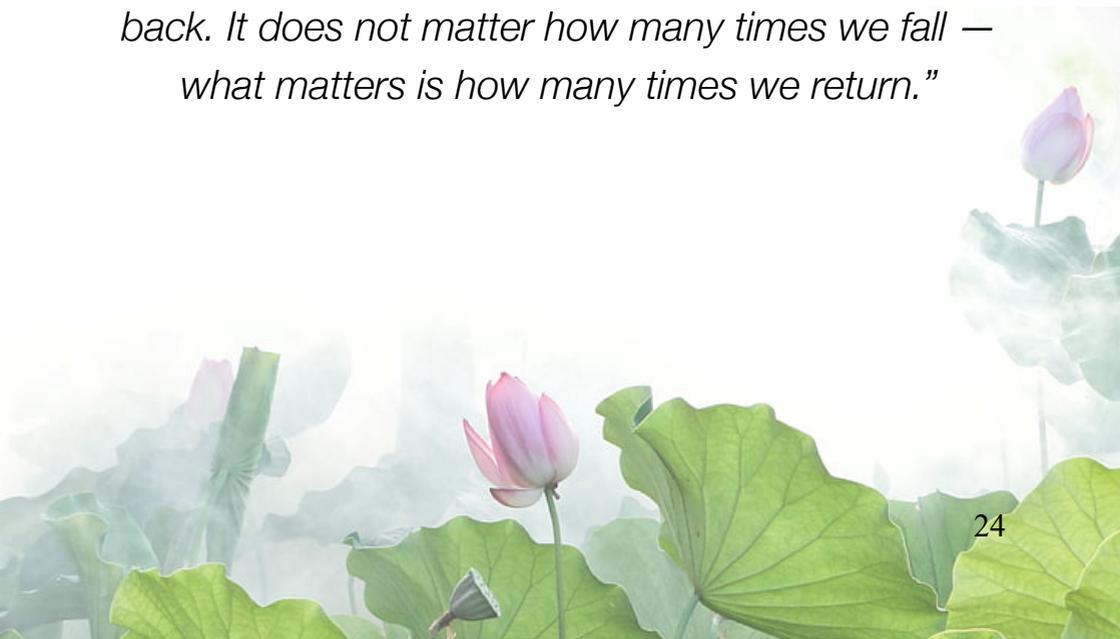
Checking Our Direction

Before going further, it is worth asking: Are we walking in the right direction?

Look honestly at your daily life:

- How much time do we spend worrying?
- How easily do we get irritated?
- How quickly does our mindfulness disappear?
- How often do our habits override wisdom?

“The mind easily slips off track. Refuge brings it back. It does not matter how many times we fall — what matters is how many times we return.”



Why We Seek Happiness in the Wrong Places

If we look closely, we can see that much of our life has been guided by the world telling us where happiness should be found. From childhood, we were told: go to school, get good grades, get a respectable job, earn money, find a partner, build a family, buy a nice house. Then happiness will follow.

While these milestones bring comfort and joy, they do not deliver lasting peace. Most people spend their days in a mix of mild contentment, stress, and dissatisfaction, with occasional peaks of pleasure. We often mistake “less suffering” for “happiness” because we have not yet touched deeper forms of peace.

The Buddha pointed out that most of our pursuit of happiness is driven by sense gratification — through sights, sounds, smells, tastes, and touches. There is nothing inherently wrong with pleasant sensory experiences, but they offer only brief relief from suffering and often require a lot of effort to obtain. Their nature is to arise and pass away.

Checking Our Direction Again

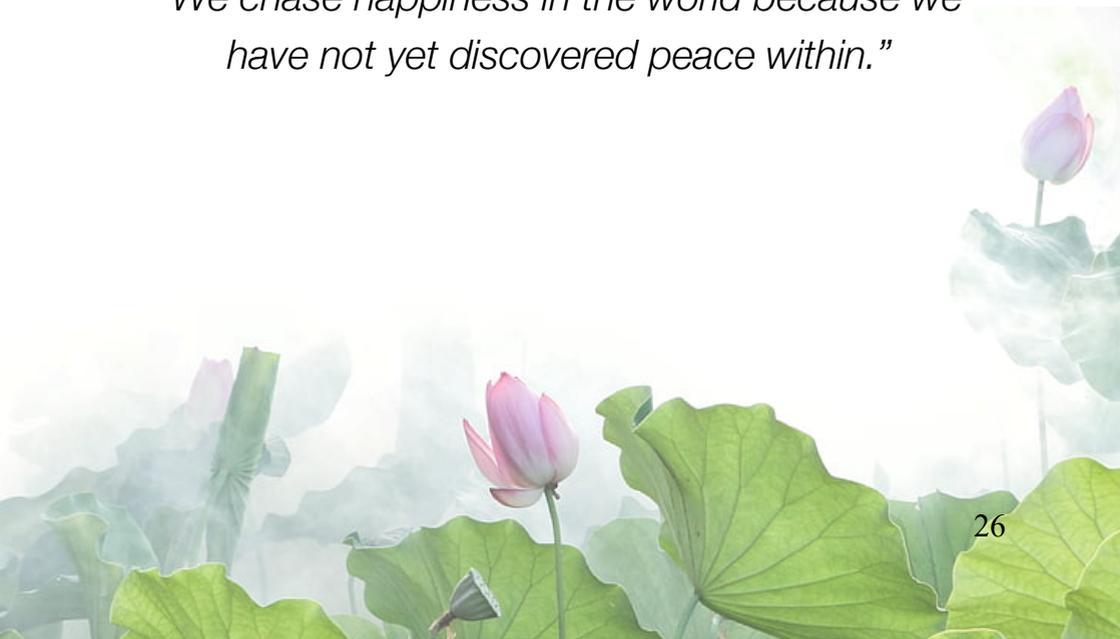
Life often pulls us towards anger, desire, distraction, and confusion. We follow the crowd, the phone, anxiety, habit.

Going for refuge is asking: “Am I walking towards safety, or towards suffering?”

Direction matters more than speed. Slow steps away from danger are safer than fast steps towards a cliff.

Refuge turns us towards what is wholesome and stabilising.

“We chase happiness in the world because we have not yet discovered peace within.”



*“Most people don’t suffer from a lack of pleasure,
but from a lack of inner stillness.”*



Understanding Sensual Pleasure

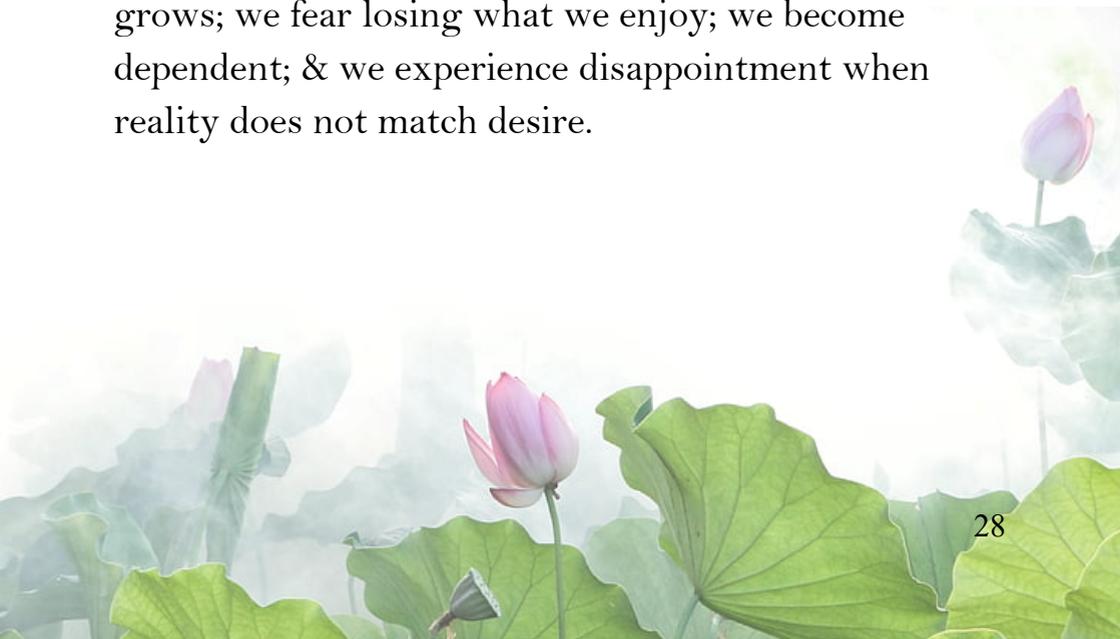
In the [Mahādukkha-khandha Sutta \(MN 13\)](#), the Buddha explains sensual pleasures through a powerful framework: gratification, danger, and escape.

Gratification

Pleasant sights, sounds, tastes, and feelings delight the mind. We enjoy a good meal, a beautiful view, a new purchase, a vacation, or the warmth of companionship. These are natural human joys.

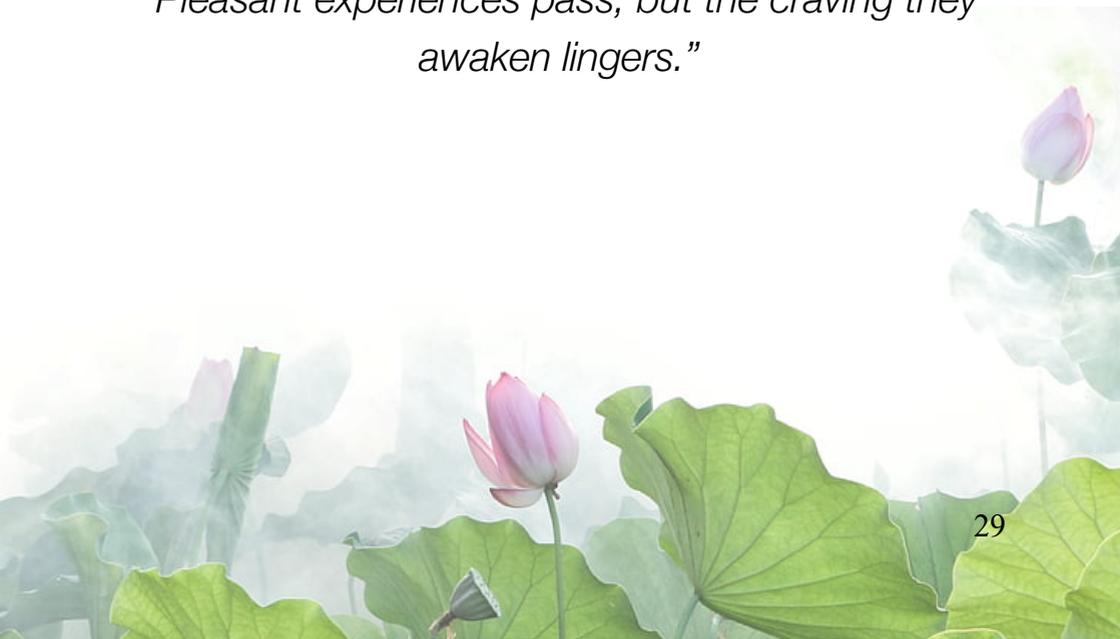
Danger

But the Buddha asks us to look deeper. Every pleasure carries vulnerability: the pleasure fades; craving grows; we fear losing what we enjoy; we become dependent; & we experience disappointment when reality does not match desire.



*“Craving grows into obsession, and even the
sweetest pleasures end in heartache.”*

*“Pleasant experiences pass, but the craving they
awaken lingers.”*



“What delights us also binds us.”

*“The sweeter the bond, the sharper the pain when
it’s lost.”*

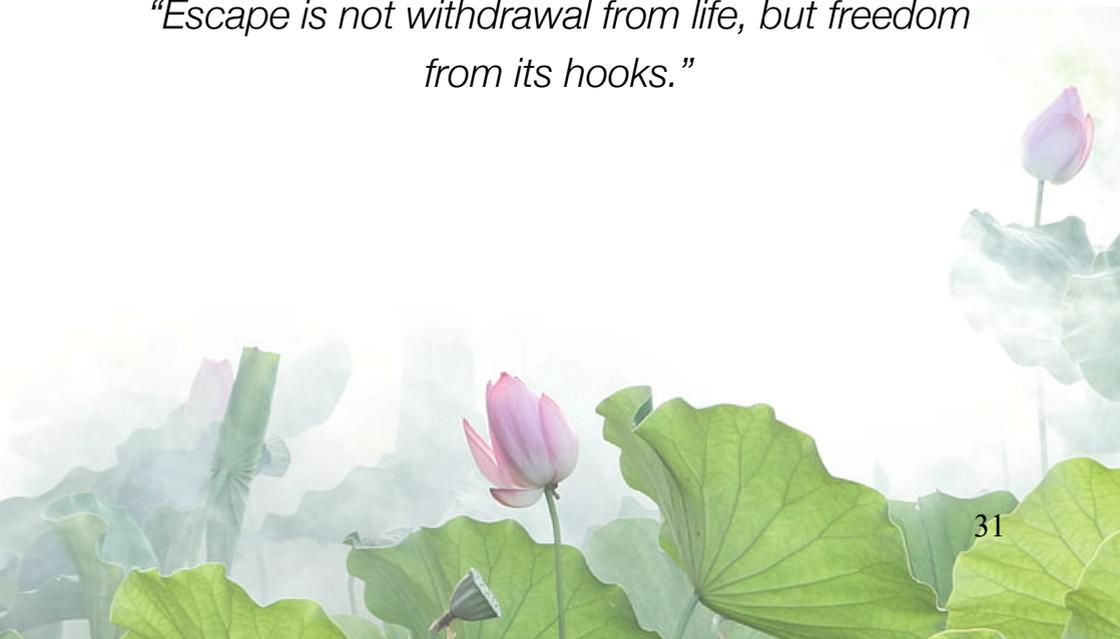


Relationships, for example, may begin with sweetness and hope, but over time they require effort, compromise, and patience. Even the most loving bond ends in separation. The deeper the attachment, the sharper the pain of loss.

Escape

Escape is not a rejection of life. It is wisdom: seeing sensual pleasure clearly without clinging to it and cultivating deeper forms of joy that do not depend on changing circumstances.

“Escape is not withdrawal from life, but freedom from its hooks.”



Why Worldly Happiness Is Expensive

When we reflect honestly, we see how much work goes into producing moments of sense pleasure. We endure stress, heat, exhaustion, deadlines, emotional conflicts, and financial strain in the pursuit of enjoyable experiences. We work all year for one holiday. And even that holiday can be ruined by illness or arguments.

We also experience suffering when we fail to achieve our desires: losing a job, losing savings, or having plans collapse. Even when we succeed, we fear losing what we have gained.

This recognition is not meant to induce despair, but to awaken wisdom. When we see clearly, we can redirect our energy towards a more secure path.

“When craving ends, peace begins.”

The Happiness That Arises from Within

Fortunately, the Buddha does not leave us with problems alone — he gives us a clear path towards a refuge that is stable and nourishing.

There are forms of happiness that arise immediately, cost nothing, and carry no hidden danger: generosity, kindness, gratitude, patience, morality, rejoicing in others' happiness, meditation, and letting go.

These states uplift the heart effortlessly. A simple smile brightens the mind. Offering help creates joy instantly. Speaking kindly leaves the heart refreshed. Letting go of anger or complaint brings tremendous relief.

This kind of joy is not dependent on external conditions, possessions, money, status, or approval. It is available anywhere, at any time.

“Relief comes not from getting more, but from letting go.”

Generosity

Giving — whether a material gift, an honest compliment or a moment of kindness — opens the heart. It frees us from self-centredness and creates immediate happiness. Receiving brings joy, but giving brings a deeper, more lasting warmth.

“Know the difference between happiness born from getting, and happiness born from giving.”



Virtue

Living with integrity brings a brightness to the mind.
Virtue energises and uplifts the mind powerfully.
Avoiding harsh speech, dishonesty, or harmful
behaviour frees us from regret and shame. Each act of
kindness becomes a small anchor of peace.

“Being good feels good.”



Meditation

Even a few minutes of mindful stillness can calm the mind. As meditation deepens, we taste a happiness more stable than sense pleasure. This inner peace slowly replaces the need to chase external stimulation.

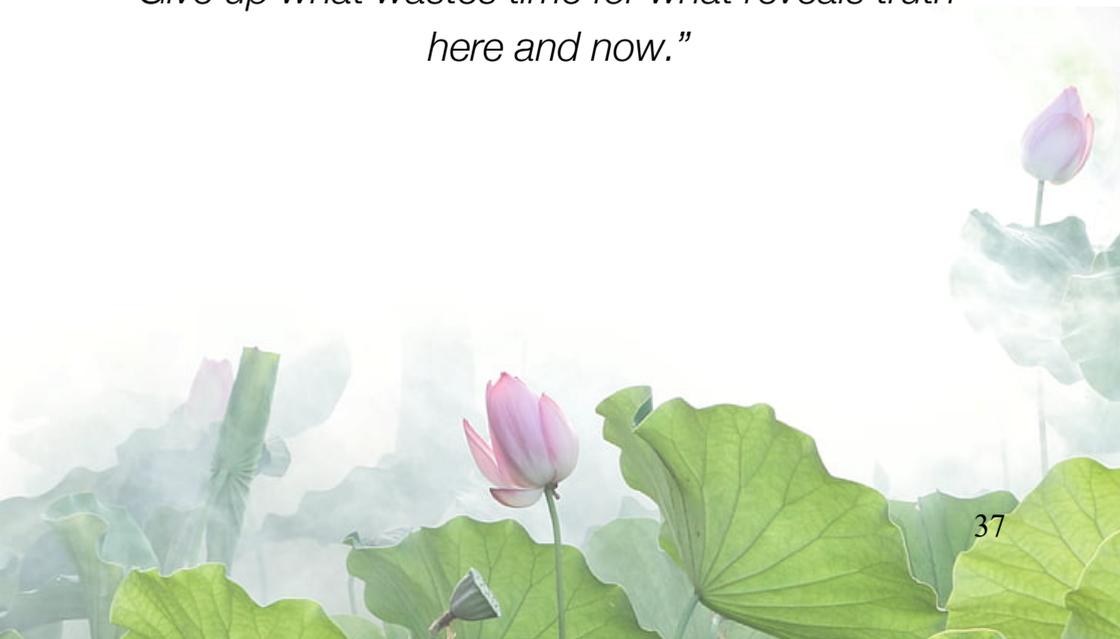
“A few minutes of real stillness can reveal a peace no sensual pleasure can match.”



Beyond Sensual Pleasure: Towards the Freedom Seen Here and Now

“I have not abandoned what is directly visible, friend, in order to pursue what takes time. I have abandoned what takes time in order to pursue what is directly visible. For the Blessed One, friend, has stated that sensual pleasures are time-consuming, full of suffering and despair, and the danger in them is still greater, while this Dhamma is directly visible, immediate, inviting one to come and see, leading onward, to be personally experienced by the wise” [Samiddhisutta, SN 1.20.](#)

*“Give up what wastes time for what reveals truth—
here and now.”*



Gradual Transformation, Not Force

The spiritual path is not a forceful rejection of life. The Buddha encouraged gradual, wise change. We let go slowly, as understanding grows. As the unwholesome naturally falls away, we see the attractiveness of the wholesome.

It is not helpful to suppress desires harshly or deprive ourselves abruptly. Instead, we strengthen inner joy until outer cravings lose their grip. Healthy activities — creativity, walks, nature, reading, meaningful work — support the mind while deeper qualities develop.

“Wisdom grows step by step, rooted in self-kindness, patience, and sincerity.”



A Simile for Sensual Pleasure

The Buddha compared sensual pleasure to scratching an itch. Scratching feels wonderful in the moment, but it damages the skin and the itch returns soon enough. If instead we let it be and allow the wound to heal, the itch disappears gradually. The relief from allowing the itch to heal is far greater than the brief pleasure of scratching.

In the same way, the peace that arises from letting go of craving is far deeper than the temporary delight of fulfilling it. ([Māgandīyasutta, MN 75](#))

These reflections show why sensual pleasures cannot be a true refuge. Their sweetness is fleeting, providing only short-lived satisfaction. The true refuge is in the Dhamma: generosity, virtue, meditation, and wisdom. These offer real safety because they transform the mind and provide an inner peace that does not depend on external, unstable conditions.

Going for Refuge in Daily Life

Here is how refuge becomes practical:

- When anger arises, remember the Buddha.
- When confusion arises, remember the Dhamma.
- When loneliness arises, remember the Sangha.

These recollections shift our response:

We pause instead of reacting.

We speak with care instead of irritation. We stay steady instead of panicking. We follow principles instead of habits.

The external refuges guide us until we internalise them through practice.

“Letting go brings a peace far greater than any fulfillment of craving.”

“Bhikkhus, dwell with yourselves as an island, with yourselves as a refuge, with no other refuge; with the Dhamma as an island, with the Dhamma as a refuge, with no other refuge ([SN 22.43](#)).”





Bhikkhunī Ayya Kārunikā was born in Sri Lanka in 1975 and migrated to Australia in 1999. After meeting Ajahn Brahm and learning the Buddha’s teachings under his guidance, she left her career as a scientist at Murdoch University—where she earned a PhD in Microbiology—to embark on the monastic path in 2010.

She received full bhikkhunī ordination in 2014 at Dhammasara Nuns Monastery in Western Australia, where she lived and trained for over a decade with Bhikkhunī Ajahn Hāsapaññā. She has been a student of Ajahn Brahm and Ajahn Brahmali since 2000. Bhikkhunī Ayya Kārunikā is the abbess of Santi Forest Monastery in New South Wales, Australia, and serves as the Spiritual Director of the New Zealand Bhikkhunī Sangha Trust.



Santifm.org/santi/