



Office of Human Development
Climate Change Desk
FABC FEDERATION OF ASIAN BISHOPS' CONFERENCES

Under Exposed Shores

When Asia Turns Debt Into Hope.



Final Report:

Turn Debt Into Hope Campaign Implementation in Asia
(July 2025 - March 2026)

Jing Rey Henderson

For richer or for poorer, Asia is our only home.

Asia is home to 1.1 billion people living in poverty. It is also host to the world's 1,418 top billionaires.

Hurun Global Rich List
2026

Asia:

Home to the Poorest and the Billionaires

Asia is one of the most naturally rich and ecologically diverse regions in the world, with landscapes and ecosystems that hold significant environmental and economic value. The Coral Triangle, often called the “global center of marine biodiversity,” is home to around 76% of the world's coral species and more than 2,000 species of reef fish, supporting millions of people who depend on coastal and marine resources. It spans the waters of the Philippines, Indonesia, Malaysia, Timor-Leste, Papua New Guinea, and the Solomon Islands.

Across the region, Asia is also a major global source of key minerals such as gold, copper, nickel, and iron ore, particularly in countries like China, Indonesia, India, and the Philippines. At the same time, Asia has strong potential for clean energy, with solar and wind seen to power up at least 30% of Southeast Asia's data centers without the need for batteries.

Beyond extractive resources, Asia is home to vast natural and cultural landscapes, from tropical forests and mangrove ecosystems to mountain ranges and cave systems. The region contains some of the largest mangrove areas in the world, particularly in Southeast Asia, which play a critical role in coastal protection and biodiversity.

Its rich biodiversity and cultural diversity also make Asia a major global destination. Before the pandemic, the Asia-Pacific region accounted for a significant share of global international tourist arrivals, reflecting its importance for tourism, research, and investment.

To make this picture more perfect, the 2026 global rich list states that Asia - China and India in particular, is home to the world's top 1,418 billionaires!

And then, all of a sudden, the story gives us a sudden, disturbingly alarming twist.

Across the region, communities are living at the frontlines of a crisis they did little to create. Their daily realities are shaped by overlapping pressures: poverty, hunger, climate change, displacement, and financial instability, which are interconnected and rooted in long-standing structural inequalities.

Today, more than 1.1 billion people in Asia live in poverty, while over 418 million people experience hunger or undernourishment, making the region home to the largest number of food-insecure populations in the world.

Despite decades of economic growth, inequality remains widespread. Access to education has improved at the primary level, with enrollment rates exceeding 90%, but drops significantly at higher levels—only around 75% complete secondary education, and less than 40% reach tertiary education.

Employment conditions also remain fragile. Around 90 million people in Asia are unemployed, while many more work in informal or unstable jobs with little protection or security.

For many households, survival depends on daily income. This makes them highly vulnerable to economic shocks, disasters, and rising costs of living. Women are particularly affected, many of whom migrate for work as domestic workers, caregivers, and service workers. Their contributions are significant, with remittances to Asia exceeding \$350 billion annually.

Housing conditions reflect the same inequality. More than 370 million people lack adequate housing, while over 30 million are displaced each year, mostly due to disasters.

At the same time, Asia is the most disaster-prone region in the world, experiencing a large share of global climate-related disasters annually.

Recent years have seen increasingly severe events: floods in South Asia, typhoons in Southeast Asia, earthquakes in East Asia, and prolonged droughts in Central and West Asia. These disasters destroy homes, disrupt livelihoods, and push already vulnerable communities deeper into poverty and debt.

Environmental degradation further worsens these conditions. Across the region, ecosystems are under pressure from plastic pollution, deforestation, and extractive industries such as mining and large-scale agriculture. These activities often prioritize short-term economic gain over long-term environmental protection, damaging land, water sources, and biodiversity.

At the same time, Asia remains heavily dependent on fossil fuels, particularly coal. The region accounts for the majority of global coal consumption, with countries such as China, India, and Indonesia relying heavily on coal for energy.

This dependence not only contributes to greenhouse gas emissions but also reinforces systems that extract resources at the expense of local communities. In many cases, large-scale energy and mining projects have led to displacement, environmental damage, and loss of livelihoods—deepening inequality rather than reducing it.

These realities point to a deeper structural issue.

The inequality seen across Asia is not simply due to a lack of resources. It is shaped by systems that determine who controls resources, who benefits from them, and who bears the cost of their extraction. As highlighted in *Laudato Si'*, environmental destruction and social injustice are closely linked, with the poorest communities carrying the heaviest burden.



Fatima, 4 years old, was displaced due to a typhoon that ravaged the Philippines in 2024. Her family not only lost their home, the typhoon also cost the life of his uncle and thousands more.
Photo by: Jing Rey Henderson

Across Asia, the impacts of climate change and economic vulnerability are no longer abstract - they are lived realities. Communities face intensifying typhoons, rising sea levels, prolonged droughts, and declining agricultural productivity, all of which erode livelihoods and deepen food insecurity. As documented by the Intergovernmental Panel on Climate Change, the region is among the most exposed to climate-related risks, with extreme weather events becoming more frequent and severe.

For many communities, recovery is not a single moment but a repeated cycle of rebuilding, often undertaken with limited resources and insufficient support.

Over time, this pattern reveals a deeper imbalance. Countries that have contributed comparatively less to global environmental degradation are often those bearing the heaviest consequences. *Laudato Si'* captures this reality in moral terms, reminding us that “the cry of the earth and the cry of the poor are one” (LS 49). What emerges from this convergence is not only an environmental crisis, but a question of justice, where the costs of development, industrialization, and ecological harm are unevenly distributed across nations and peoples.

In practical terms, this imbalance places many countries in Asia under a growing strain. The need to respond to recurring disasters, rebuild infrastructure, and sustain basic services often requires significant public spending. In the absence of sufficient grants or concessional support, governments are frequently compelled to borrow. The United Nations Conference on Trade and Development notes that many developing countries are now facing rising debt levels precisely as climate risks intensify, limiting their fiscal space to invest in long-term resilience and social protection.

This dynamic creates a reinforcing cycle: climate impacts drive the need for borrowing, while debt obligations constrain the capacity to respond effectively to future shocks. The Turn Debt into Hope campaign highlights this intersection clearly, pointing out that many countries most vulnerable to climate change are also those allocating significant portions of their national budgets to debt servicing - often at the expense of health, education, and climate adaptation.

This situation has been made even more difficult by global economic pressures. Recent geopolitical tensions in the Middle East have driven up oil prices, increasing energy costs across Asia - especially in countries that rely heavily on imported fuel. This has contributed to inflation and rising costs of living.

These rising costs affect key sectors:

- Agriculture, through higher fertilizer and production costs
- Transport and energy, due to increased fuel prices
- Food systems, as supply chains become more expensive and unstable

For many developing countries, these pressures lead to increased public spending and further borrowing. As debt rises, governments have less capacity to invest in essential services such as health care, education, housing, and climate resilience.

In this context, poverty, ecological crisis, and debt are no longer separate issues. They are deeply intertwined - reinforcing one another and placing the heaviest burden on communities who have contributed the least to the crisis.

Seen in this light, the challenge facing Asia is not only one of recovery, but of transformation.

It calls for rethinking the structures that allow environmental harm and financial burden to accumulate in the same places, and for advancing a more just and sustainable model of development - one that restores balance between people, economies, and the Earth.

The Growing Debt Burden in Asia: **Survival of the Fittest**

Many countries in Asia today are facing increasing financial pressure due to rising levels of public and external debt. Developing countries as a whole now carry more than \$11 trillion in external debt, which significantly limits their ability to provide essential services such as health care, education, housing, and disaster response.

While borrowing can support development, it becomes harmful when governments are forced to allocate a large portion of their national budgets to debt servicing, or the repayment of loans and interest, instead of investing in the well-being of their people. In many developing countries, including those in Asia, governments now spend more on debt repayments than on essential services such as health and education, directly affecting the poorest and most vulnerable.

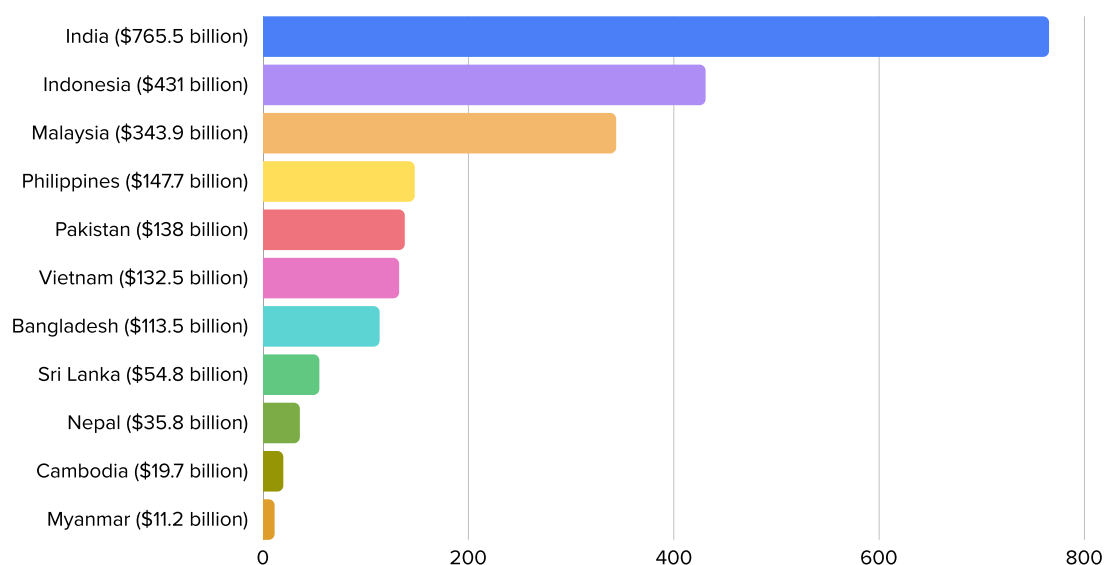
This reality has concrete and far-reaching consequences. Health systems remain underfunded, limiting access to care, medicines, and trained personnel. Education systems struggle with overcrowded classrooms and insufficient resources. Housing programs for low-income families are delayed or inadequate, while disaster preparedness and response remain weak despite increasing climate risks.

At the same time, employment and livelihood programs are often insufficient, leaving many workers—especially those in informal sectors—without adequate support. In countries such as Sri Lanka and Pakistan, debt crises have already resulted in reduced public spending, shortages of essential goods, and weakened capacity to respond to social and economic needs.

The burden of debt becomes even more severe when combined with climate and economic shocks. Many countries in Asia are caught in a repeating cycle of debt and vulnerability. When disasters such as floods, typhoons, droughts, or economic crises occur, governments are compelled to borrow in order to respond and rebuild. This leads to increased debt levels and higher interest payments, which in turn require a larger share of national budgets to be allocated for repayment. As a result, spending on essential services is reduced, leaving communities more vulnerable to future crises. When the next disaster strikes, the same pattern repeats, trapping countries in a cycle that prevents long-term recovery and resilience.

EXTERNAL DEBT ACROSS ASIA

(Extracted from the CEIC Data: <https://www.ceicdata.com/en/countries>)



This cycle is not only experienced at the national level, but also within families. Many households are forced to borrow money - often at high interest rates - to survive, particularly after disasters or health emergencies. As debts accumulate, families may rely on multiple lenders, making repayment increasingly difficult. Over time, this leads to intergenerational poverty and debt, where financial burdens are passed from one generation to the next, limiting opportunities and reinforcing inequality.

When viewed through the lens of ecological debt, this situation becomes not only an economic concern, but a profound question of justice. Many countries in Asia are borrowing not simply due to internal challenges, but because they are responding to crises - particularly climate-related disasters—that they did not create. Yet they are expected to repay these debts, often under difficult conditions, even as their people continue to bear the consequences of environmental damage and economic inequality. As emphasized in Laudato Si', environmental and social injustices are deeply interconnected, and those who have contributed least to ecological harm are often those who suffer its greatest impacts.

In this context, the calls of Caritas Internationalis, together with more than 200 thousand organizations and individuals around the world who signed the #TurnDebtIntoHope petition, take on renewed urgency.

TURN DEBT INTO Hope
www.caritas.org.ph

We demand climate justice. Now.

Join thousands of people from around the globe in calling on world leaders, and public, private, and multilateral institutions to:

1. **Stop the debt crisis** now by cancelling and remedying unjust and unsustainable debts, without economic policy conditions.
2. **Prevent debt crises** from happening again by addressing their root causes, reforming the global financial system to prioritize people and the planet.
3. Establish a permanent, transparent, binding and **comprehensive debt framework** within the United Nations.

SIGN THE PETITION NOW!

Addressing the debt crisis in Asia is therefore not only about reducing financial pressure.

It is about restoring the capacity of governments to serve their people, protect creation, and invest in a future grounded in dignity and justice. Breaking the cycle of debt requires recognizing the reality of ecological debt, listening to the voices of affected communities, and working together - across nations and institutions - to build systems rooted in solidarity and care.

Only then can the burden of debt truly be transformed into a path toward hope.

Turn Debt Into Hope Campaign Implementation in Asia

The implementation of the Turn Debt Into Hope Campaign in Asia was designed as a multi-level and integrated process, combining education, public engagement, institutional advocacy, and grassroots mobilization. Each component was aimed to address key gaps identified early in the campaign: the limited understanding of debt and ecological justice, the need for wider public awareness, and the importance of engaging both Church and policy actors in sustained dialogue.

Building Awareness and Strengthening Capacity

A foundational step of the campaign focused on deepening understanding of debt and ecological justice, particularly among Church workers, Caritas member organizations, and partner institutions. This was done through a five-series online learning sessions, which created a shared space for reflection, learning, and dialogue across the Caritas network in Asia.

The sessions, conducted in partnership with the Federation of Asian Bishops' Conferences (FABC), covered key themes essential to the campaign, including:

- **Debt, Climate, and Reparation: Why the Church in Asia Need to Speak with One Voice:**
 - Introduce the Turn Debt Into Hope Campaign to the members of Caritas Asia
 - Align the prophetic voice of the Catholic Church with the realities faced by the peripheral communities affected by debt, climate change, and other destructive activities
- **Stories of Survival: Disasters, Displacements, and Debts:**
 - Increase understanding of the campaign through the lens of community stories from India, Bangladesh, and RAOEN
 - Provide a theological grounding on why the church is at the forefront of the ecological debt campaign
- **Breaking Free from Fossil Fuels: Alternatives and Hope in Asia:**
 - Provide key updates on the results of COP30 in Brazil especially on just renewable energy transition and country commitments (NDCs)
- **Till Debt Tear Us Apart:**
 - Make Ecological Debt Visible: To show how ecological debt is lived and felt by communities in Asia—through disasters, loss of livelihoods, food insecurity, and displacement—transforming an abstract concept into concrete human experience.
 - Center the Voices of the Most Affected: To create space for those who bear the greatest ecological and social costs to tell their own stories, restoring dignity and challenging narratives that exclude or silence them.
- **Asia and the World: The Caritas Debt Campaign:**
 - Celebrate the collective achievements of the campaign during the last seven months
 - Be inspired of the collaborative actions on debt around the world by Caritas organizations and partners
 - Look forward as we shape our regional campaign further

Through these sessions, participants gained a clearer understanding of how global financial systems operate and how they directly affect communities, especially the poor. The sessions also helped identify practical entry points for advocacy, enabling participants to connect global issues with local realities.





Filipino overseas workers in Malaysia joined the call to #TurnDebtIntoHope during the Asian Mission Congress in November 2025.

Expanding Public Awareness and Engagement

Building on this foundation, the campaign moved toward broadening public awareness and engagement, bringing the issue of debt and ecological justice into wider Church and social spaces.

The campaign was introduced and promoted through various major Church gatherings and events, including:

- The Season of Creation
- The Laudato Si' Summit
- The Asian Mission Congress (The Great Pilgrimage of Hope) in Malaysia
- Plenary assemblies and meetings of Church institutions such as the Catholic Bishops' Conference of the Philippines
- Engagements with educational institutions, religious congregations, and lay organizations
- Outreach to overseas Filipino workers (OFWs) in Malaysia

These platforms allowed the campaign to reach diverse audiences - from clergy and religious leaders to laypeople, educators, and migrant communities - helping to situate debt as a moral and social issue that affects all sectors of society.

At the same time, the campaign actively participated in regional and international conferences, engaging stakeholders beyond Church structures. These included forums organized by development agencies, academic institutions, and civil society networks, such as:

- Environmental and human rights fora, organized by UNDP and the Commission on Human Rights in the Philippines
- Climate and biodiversity conferences, organized by the Center for Energy, Ecology, and Development
- Regional consultations on integral ecology, by Caritas Philippines

Through these engagements, the campaign was able to expand its reach and relevance, fostering dialogue with policymakers, academics, and civil society actors. It also helped position debt justice as an important issue within broader discussions on climate change, sustainable development, and human rights.

Strengthening Advocacy and Institutional Engagement

Recognizing the important role of institutions in shaping policy and public discourse, the campaign placed strong emphasis on engagement with Church leadership and government actors.


Dialogue with bishops' conferences across Asia - including those in the Philippines, India, Sri Lanka, Nepal, Cambodia, Bangladesh, Indonesia, and Hong Kong - focused on integrating debt justice into Church teaching, pastoral work, and advocacy priorities. These engagements highlighted the moral dimensions of debt and encouraged Church leaders to speak more actively on issues of economic and ecological justice.

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The campaign also initiated engagement with government representatives, particularly in the Philippines, contributing to early conversations on debt accountability and its impact on public welfare. These efforts marked an important step toward connecting grassroots realities with policy-level discussions.



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नेपाल रोमन क्याथोलिक चर्च

Nepal Roman Catholic Church

Dhobighat-4, Lalitpur, Nepal

Date: 6 February 2026

To,
Secretary General
Caritas Internationalis
Pallazo San Calisto, 00120
Vatican City, Rome, Italy


Subject: Endorsement of the "Turn Debt Into Hope" Campaign

On behalf of the Apostolic Vicariate of Nepal, I wish to formally express my endorsement of the Turn Debt Into Hope (TDiH) campaign led by Caritas Internationalis.


In the spirit of the Jubilee and guided by the Church's Social Teaching and the call of *Laudato Si'*, we recognize the urgent need to address unjust debt systems, ecological debt, and development models that harm both people and our common home. The Turn Debt Into Hope campaign offers a faith-rooted and moral response that upholds human dignity, ecological justice, and solidarity with the poor and vulnerable.

We therefore lend our full support to this global call for debt cancellation, climate justice, and transformative change, and encourage the faithful and Church institutions to engage with this important initiative.

With prayers and blessings for the continued success of this campaign.



Fr. Silas Bogati
Apostolic Administrator,
Apostolic Vicariate of Nepal



The Apostolic Vicariate of Nepal's letter of endorsement of the Turn Debt Into Hope Campaign in Asia.

In addition, the campaign contributed to regional and global Church platforms and policy processes, including collaborations with the Federation of Asian Bishops' Conferences, climate and ecology initiatives, and international position papers related to debt, climate justice, and sustainable development. These platforms helped amplify the voice of the Church in Asia within global conversations.



Bishop Gerry Alminaza, president of Caritas Philippines, during his presentation of the campaign to the national assembly of the Association of Catholic Schools in the Philippines last March 2026.

Mobilizing Communities and Amplifying Voices

At the heart of the campaign was the recognition that real change begins with people’s lived experiences.

As such, significant effort was placed on grassroots mobilization and creative forms of advocacy, ensuring that communities were not only beneficiaries, but active participants.

Various initiatives were carried out to engage communities in meaningful and accessible ways, including:

- “Flames of Hope” messages and symbolic actions
- “Relay of Hope” activities that connected different communities across regions
- School caravans and youth engagements
- Pictorial campaigns with Church leaders
- Press releases in various regional media agencies

These activities helped translate complex issues like debt and ecological justice into personal and relatable experiences, making them easier to understand and act upon.

More importantly, it affirmed that the Church in Asia has a vital role to play—not only in responding to immediate needs, but in addressing the deeper structures that perpetuate injustice. In doing so, the Church continues its mission of proclaiming hope rooted in justice, solidarity, and care for our common home.

Turning Debt into Hope: Asian Faith Groups Press for Debt and Climate Justice

Faith-based organizations across Asia are mobilizing around Turn Debt Into Hope, a global campaign calling for debt cancellation, climate justice, and an end to development models that intensify ecological harm. Linked to the Jubilee 2025 process, the campaign argues that countries most affected by climate change should not be forced to divert scarce public resources to servicing unsustainable debt.

Support for the campaign continues to expand across the region. Caritas organizations from the Philippines, Indonesia, Cambodia, India, Bangladesh, Timor Leste, Taiwan, Malaysia, Thailand, Macau, Kazakhstan, Kyrgyzstan, and CHARIS Singapore have formally endorsed the petition. These institutional commitments are reinforced by individual signatories from the Philippines, Malaysia, Cambodia, and Bangladesh, indicating growing grassroots engagement.

The full article can be read in the December publication of the Common Home Asia - the official bulletin of the Office for Integral Human Development - Climate Change Desk of the Federation of Asian Bishops’ Conferences (OHD-CCD-FABC): <https://drive.google.com/file/d/1GRglSKclvXgPqx0I7IX1uxUaV9RxcAJE/view?usp=sharing>



Delegates from the different parts of Asia join the call to #turndebtintohope during the Asian Mission Congress: The Great Pilgrimage of Hope in Penang, Malaysia in November 2025. Photos by: Anj Dacanay, CEED

The Stories of Hope in Asia

The stories that you will read in this report would show that resilience is already taking root in communities around the world.

Farmers are restoring degraded soil.
Women are rebuilding livelihoods after displacement.
Young people are transforming waste into resources.
Communities are learning how to adapt together.
These actions represent seeds of a different future.

But for those seeds to grow, global systems must evolve toward greater justice, responsibility, and solidarity. The call to Turn Debt Into Hope is therefore more than a campaign slogan.

It is an invitation - to governments, financial institutions, and global leaders - to recognize that addressing environmental injustice is essential for building a sustainable and peaceful world.

And it is a reminder that hope is strongest when it is rooted not only in resilience, but also in justice.

The Need for Accountability

While community resilience is inspiring, adaptation alone cannot resolve the structural injustices that shape the climate crisis.

Communities on the frontlines repeatedly remind us of a difficult truth: they are working tirelessly to adapt to environmental disruption that they did not create.

Without stronger global accountability, these communities risk being left to carry an unfair share of the burden.

Meaningful change requires:

- Debt relief for countries facing climate vulnerability
- Accessible and grant-based climate finance
- Recognition of climate-related loss and damage
- Investment in sustainable agriculture and community resilience
- Development pathways that protect ecosystems and livelihoods

These steps are not acts of charity.

They are steps toward restoring fairness in a world where environmental benefits and burdens have been unevenly distributed.

Thus, these stories are not to entertain, but an eye-opener, almost a plea, an urgent moral call to action.

Sweety Begum is operating her sewing machine at home after completing tailoring training under the DRR–CCA Project. Photo by Caritas Bangladesh



The River Took Everything – But Not Her Hope

A Story of Sweety from Khulna, Bangladesh

Sweety Begum is 43 years old. Today she lives in a crowded riverside settlement in Khulna, in southwestern Bangladesh. But her story began far from the city, in the rural village of Uzirpur in Barishal, where life once followed the steady rhythms of farming, family, and community.

For many years, Sweety's family lived modestly but with dignity. Their livelihood depended on a small piece of farmland and occasional daily labor. The land gave them food, security, and a place to belong. Like many rural families, they had little wealth—but they had stability.

Then the river began to change.

Each year the current grew stronger. Floodwaters arrived at unexpected times. Riverbanks that had stood firm for generations began to collapse. Slowly, the land that sustained Sweety's family started to disappear.

First the farmland was swallowed by erosion. Then their home fell into the river. Finally, the family lost the only source of income they had.

Riverbank erosion has become one of the most devastating environmental challenges in Bangladesh. Scientists and development agencies estimate that tens of thousands of families lose homes and land every year as rivers shift and extreme weather intensifies.

Scientists and development agencies estimate that tens of thousands of families lose homes and land every year as rivers shift and extreme weather intensifies. Rising sea levels, stronger monsoon floods, and changing rainfall patterns are accelerating these losses - especially for communities living along fragile riverbanks.

For Sweety's family, the disaster unfolded quickly. With their home gone, they spent nearly three months living under the open sky. Rain soaked their belongings at night. Hunger followed them each day. To survive, the family borrowed money, slowly falling into debt while struggling just to find food.

Eventually they faced a difficult decision that many families across Bangladesh are now forced to make: They left their village.

Like thousands displaced by floods and erosion, Sweety's family migrated to Khulna city and settled in Notun Bazar Char, a crowded riverside settlement where families attempt to rebuild their lives after losing everything.

Life there was harsh. Access to safe water and sanitation was limited. Disease spread easily in the densely populated settlement. Sweety's husband found irregular work as a laborer at a fish depot, but income was uncertain. With four daughters and six family members to support, the family often survived on just one meal a day.

Sweety herself had left school early due to poverty and had married young. For years she believed hardship was simply her fate. Hope felt like something meant for other people.

That began to change in November 2022, when Caritas Bangladesh, with support from Caritas Germany and the German Federal Ministry for Economic Cooperation and Development, began working in the community through a Disaster Risk Reduction and Climate Change Adaptation program.

At first Sweety attended meetings quietly. Through cluster discussions, awareness sessions, and home visits, the program addressed disaster preparedness, hygiene, climate risks, and livelihood opportunities. But something deeper happened as well.

For the first time, Sweety felt that someone was listening to the struggles of families who had lost everything to forces beyond their control.

She joined the “Poriborton (Transformation) Cluster.” Through training and discussions with other women, she began to rediscover confidence and the belief that her life could still change.

In 2025, after a needs-based assessment, Sweety was selected for dressmaking training. For 45 days she learned cutting, stitching, and tailoring.

For the first time in her life, she held a skill that could provide for her family.

After completing the training, Caritas Bangladesh provided her with a sewing machine. What began as small repair jobs for neighbors gradually grew into a steady livelihood.

Today Sweety earns about BDT 10,000 (around USD 80) per month. With this income she has been able to repay the loans her family took after losing their home. The interest on those loans had grown to more than three times the original amount, making repayment seem impossible.

Clearing those debts felt like lifting a heavy burden.

Her family now eats three meals a day. Sweety saves a small amount each month and keeps simple records of her income and expenses. Most importantly, her daughters are continuing their education. And Sweety has begun to dream again.

She hopes to open a small tailoring shop and one day train other women who were displaced by floods and river erosion.

Her story reflects the resilience of communities across Bangladesh—but it also raises deeper questions about fairness.

Families like Sweety’s contribute very little to the environmental pressures driving climate change. Yet they are among the first to lose their homes, their land, and their livelihoods. While some parts of the world have grown wealthy through decades of industrial development and resource consumption, communities along fragile riverbanks are now paying the price through rising waters and disappearing land.

Support programs like those implemented by Caritas Bangladesh provide critical pathways for recovery and resilience. But rebuilding individual lives cannot substitute for broader responsibility.

Communities on the frontlines of climate disruption need stronger support—through fair climate financing, investment in adaptation, and protection for those forced to migrate. Without these commitments, families like Sweety’s will continue to shoulder a burden they did not create.

The river may have taken Sweety Begum’s land.

But it did not take her determination.

With a sewing machine beside her and new confidence in her hands, she is stitching together a future not only for herself and her daughters, but also for other women who still hope to rebuild their lives along Bangladesh’s shifting rivers.



Santu's tribe in Mugu during one of their community meetings. Photo by; Caritas Nepal.

Seeds of Hope in a Fragile Landscape

A Story of Santu BK in Mugu, Nepal

High in the mountains of Mugu District, where steep footpaths wind along cliffs and public services remain scarce, Santu BK cultivated more than crops—she cultivated endurance.

At 42, Santu, a Dalit smallholder farmer, had spent most of her life growing maize, millet, and potatoes on fragile hillsides. Without irrigation, her family depended entirely on the monsoon. In favorable years, the harvest could sustain her five-member household for six months. In difficult years, hunger arrived early.

In recent seasons, the patterns she once relied upon began to shift. Rains came late or fell in intense bursts, washing away topsoil. Dry spells lengthened. New pests appeared. Yields declined steadily. When the harvest failed, Santu borrowed money to buy food, pushing her family into cycles of debt. The strain affected her children's nutrition and schooling. What was once hardship became chronic uncertainty. The forces behind these changes did not originate in her village. They were tied to global emissions, industrial growth elsewhere, and development models that prioritized extraction and expansion over ecological balance. Yet it was farmers like Santu—who contributed least to these emissions—who bore the consequences most directly.

For years, climate change felt distant in cause and overwhelming in impact.

A turning point came when Caritas Nepal, in partnership with local actors, introduced diversified nutrition gardens using locally adapted, climate-resilient vegetables. The approach combined practical training with farmer-led experimentation: drought-tolerant crop varieties, improved composting, mulching to conserve moisture, and water-efficient techniques suited to steep terrain.

Initially, Santu hesitated. Experimenting with crops carries risk when a single failed harvest can threaten a family's survival. But through consistent technical support, peer learning groups, and close accompaniment, her confidence strengthened. Together with other women farmers, she began small trials, observed results, and refined her methods season by season.

Gradually, the land responded.

Soil retained moisture longer into dry months. Crop diversity increased. Harvests became more reliable, even under erratic rainfall. For the first time, Santu could produce vegetables beyond her family's immediate needs, creating modest surplus to share and sell locally.

Her transformation extended beyond agriculture. Through facilitated community dialogues, farmers examined why remote districts like Mugu face disproportionate climate risks despite minimal contribution to global warming. These discussions

moved beyond adaptation alone. They surfaced an essential question: who is responsible for the instability reshaping their lives?

Resilience at the local level is vital - but it cannot substitute for accountability at national and international levels. Communities like Santu's require more than training; they require climate finance that reaches remote districts, public investment in irrigation and infrastructure, and policy frameworks that recognize differentiated responsibility. Those whose economic growth has accelerated planetary warming must support frontline communities not as charity, but as obligation.

Santu now speaks about this with clarity. She understands that while farmers can strengthen soil, diversify crops, and conserve water, structural drivers of climate disruption must also be addressed. Adaptation is necessary; justice is equally necessary.

Today, she is recognized as a lead farmer in her community. Neighbors visit her garden to learn about drought-tolerant varieties and soil management techniques. She mentors other women, encouraging experimentation and collective learning. Where she once felt powerless, she now combines practical knowledge with an informed voice.

The mountains of Mugu remain vulnerable. Rainfall remains unpredictable. Economic constraints persist. But something fundamental has shifted: vulnerability is no longer met with silence. It is met with organization, skill-building, and a growing insistence that those who shape global systems must answer for their impacts.

In her diversified garden—mulched soil holding moisture, resilient crops standing firm—Santu embodies both adaptation and assertion. She demonstrates that even in fragile landscapes, communities can cultivate strength. And she reminds us that real hope is not only the ability to endure change, but the courage to demand fairness in how its burdens are shared.



This is Santu's paradise: the scenic mountains of Mugu District, - home to her diversified garden. Photos by: Caritas Nepal.



This is one of Caritas Hong Kong's community service facilities, catering to trainings and community activities.
Photo by: Caritas Hong Kong.

From Grounds to Gratitude: How a Hong Kong School Reimagines Responsibility

A Story of the Coffee Grounds from Hong Kong

In Hong Kong, coffee is part of the city's daily rhythm. Cups are filled in the rush before work, shared in conversation, carried between meetings. Yet when the last sip is taken, what remains is rarely considered. Up to 12 tons of coffee grounds are discarded in the city each day. Most are transported to landfills—compressed into a system already under strain. The aroma fades, but the residue accumulates.

In dense urban centers, consumption is immediate; consequences are often delayed. Materials are imported, transformed, enjoyed, and discarded within hours. The environmental costs—waste management, methane emissions, resource depletion—are less visible, absorbed quietly into infrastructure and, eventually, into the future.

At Caritas Fanling Chan Chun Ha Secondary School, students are being taught to look precisely at what is usually overlooked.

Through collaboration with the Centre for Information Technology in Education at the University of Hong Kong, the school organized a “STEAM Education Experience Day” themed Turning Waste into Energy: Finding a Second Life for Coffee Grounds. But the initiative was never only about experimentation. It was about accountability.

Under the guidance of Mr. Chan Lap-lai, students examined coffee grounds not as refuse, but as material with unrealized potential. They studied its properties, tested applications, and created products such as naturally dyed textiles and exfoliating handmade soaps. What would have entered landfill instead entered a second lifecycle.

The lesson was practical, but also ethical: when something appears to have reached its endpoint, that may simply mean we have not yet taken responsibility for its next chapter.

To deepen the experience, the school partnered with the Hong Kong Federation of Youth Groups – Jockey Club Cheung Wah Youth S.P.O.T. to establish a simulated coffee shop. Students demonstrated brewing techniques and latte art before guests including James Lau, Joseph Chan, and Sai-chi So.

By engaging with coffee from preparation to post-consumption recovery, students confronted the full arc of production and disposal. Every stage carried effort. Every stage required resources. And every stage left a trace.

The school extended this work into primary schools and elderly centers, inviting children and seniors to participate in creating useful items from recycled

materials. These intergenerational workshops carried a quiet message: the choices of one age group shape the conditions inherited by the next. Care, therefore, cannot be outsourced. It must be shared.

What is emerging at Caritas Fanling Chan Chun Ha Secondary School is a reframing of education itself. STEAM is not confined to equations or prototypes; it becomes a way of asking harder questions. Where do materials come from? Where do they go? Who bears the impact when systems are inefficient or careless?

In a city that thrives on speed and efficiency, this pause is significant. It challenges the assumption that disposal is an end. It suggests instead that every discarded object reflects an unfinished responsibility.

A few kilograms of reused coffee grounds will not resolve Hong Kong's waste pressures. But something more enduring is being cultivated: a generation trained to recognize hidden costs, to design with foresight, and to understand that prosperity cannot rest on ignoring its byproducts.

The transformation begins not with grand declarations, but with attention—attention to residue, to process, to consequence.

And from that attention grows a culture that no longer treats waste as someone else's burden, or tomorrow's problem, but as today's call to act.



The former Secretary for Financial Services and the Treasury, Mr James Lau (second from left), and the Under Secretary, Mr. Joseph Chan (third from left) attended the "STEAM Education Experience Day" at Caritas Fanling Chan Chun Ha Secondary School. Photo by: Caritas Hong Kong.



Two Birds, One Hope

A Story of a Young Priest in Japan

On January 1, 2024, as Japan welcomed the New Year with quiet prayers, a powerful earthquake struck the Noto Peninsula. What should have been a day of hope became one of shock and uncertainty. Homes collapsed, roads split apart, and communities were left trembling in the winter cold.

Noto is a land shaped by sea and mountain. Terraced rice fields mirror the changing sky, and fishing boats rest along rugged shores. For generations, people here have lived close to nature—receiving its gifts and respecting its strength. The earthquake was a stark reminder of how delicate that balance can be.

A young priest serving the region immediately set out by car to reach one of his parish churches. He longed to pray with his people and stand beside them. But landslides blocked the roads, and fractured highways forced him to stop. Unable to go farther, he knelt before a church building that had survived and prayed in silence.

He thought of families who had lost their homes, of elderly neighbors facing the cold, of children frightened by aftershocks. And as he prayed, his thoughts widened beyond the peninsula.

Not far from there stands the Shika Nuclear Power Plant. Japan, a country that lives with earthquakes, has long depended on energy drawn from distant

places. Oil and gas shipped across oceans have powered daily life while contributing to a warming planet. Nuclear energy produces electricity without carbon emissions, yet in a land that trembles, it also carries a quiet tension.

In that moment, the priest sensed how deeply connected these realities are. The light that warms a home in winter, the fuel extracted far away, the storms intensifying across the globe, and the shaking ground beneath Noto are part of one unfolding story. Human progress and the rhythms of the earth are not separate paths. The choices made in one place ripple outward, shaping vulnerability and resilience elsewhere.

Natural forces cannot be controlled. Yet the way communities experience disaster is shaped by how they live with the land. Depopulated villages, forests left untended, heavier rains in a changing climate—small shifts accumulate over time. The earth responds in ways both beautiful and fierce.

“What can I do now?” he prayed.

He realized that while he could not repair broken roads or rebuild homes by himself, he could begin where he stood. Care for people and care for the earth could not be divided. To rebuild meant not only restoring structures, but also reflecting on how to live more attentively within creation.

Collaboration with Caritas Japan soon began. A disaster support center was established. A nearby kindergarten became a place where hot meals were shared, offering warmth beyond food. Volunteers arrived from across the country, clearing debris, delivering supplies, and listening patiently to stories of loss. The church became more than a sanctuary; it became a space of welcome, solidarity, and renewed purpose.

One parish church had been completely destroyed. Yet even in the rubble, renewal quietly took root. Support and prayers arrived from across Japan and around the world. Rebuilding became an opportunity—to strengthen community bonds, to prepare for future disasters, and to deepen awareness of how daily life touches the wider world.

By September of the following year, the church reopened—not only as a place of worship, but as a center for preparedness, resilience, and environmental awareness. Its doors welcomed anyone seeking comfort, guidance, or a moment of rest.

A new logo was created: two birds joined together, appearing as one. It symbolizes the spirit that carried the community through the disaster - those who suffer and those who support, despair and hope, humans and nature. Together, they rise stronger than they could ever be alone.

Japan, like many industrialized nations, faces the dual reality of ecological debt: while it has the resources to protect and build resilient communities, its global energy and investment choices contribute to climate change and environmental vulnerability elsewhere. In the face of such forces, human beings may feel small. Yet even small acts of solidarity, stewardship, and humility toward creation can take flight.

Like two birds becoming one, hope is born when hearts unite - with each other and with the land. In the Noto Peninsula, that hope continues to rise, quietly but courageously, toward a future where human communities and the earth can heal together.



*Anti-nuclear protesters march during a demonstration in Tokyo.
Photo by: VOA (<https://www.voanews.com/a/thousands-march-in-tokyo-against-nuclear-power/1448544.html>)*



*The International Forest Day as celebrated in Pakistan.
Photo by: Caritas Pakistan*

Hope Grows in Secure Land

A Story of Rafaqat from Pakistan

In Mughal Chak village, about 18 kilometers from Gujranwala, Rafaqat Masih has long lived with uncertainty etched into the soil beneath his feet.

A landless farmer by circumstance, not by choice, Rafaqat cultivated other people's fields under sharecropping arrangements that left little after expenses were settled. His mud-brick home endured heatwaves, sudden downpours, and prolonged dry spells—each season more erratic than the last. Yields declined as rainfall patterns shifted. Rising temperatures intensified pests. Soil fertility weakened.

Agriculture sustains much of rural Pakistan, yet smallholders like Rafaqat often find themselves excluded from the benefits of agricultural policy and development planning. When harvests faltered, he joined the quiet migration of rural labor—loading goods in markets, working construction jobs in Gujranwala, accepting seasonal work that kept him away from home for weeks. The wages were unstable. The labor was exhausting. Farming, once a source of dignity, felt increasingly untenable.

The instability he experienced was not isolated. It reflected larger development patterns that prioritized industrial expansion while rural adaptation lagged behind. Emissions accumulated elsewhere; climate volatility intensified locally. Farmers who contributed least to global warming found themselves absorbing its sharpest impacts.

Yet Rafaqat did not lose hope.

In 2021, the launch of the SAFBIN (Smallholder Adaptive Farming & Biodiversity Network) Program by Caritas Pakistan marked a turning point. Designed to strengthen smallholder resilience to climate variability and disasters, the program invited farmers like Rafaqat to reimagine agriculture not as a failing occupation, but as a regenerative one.

He joined a local farmer group and participated actively in training sessions on climate-adaptive farming, crop diversification, composting, and soil restoration. Beyond knowledge, SAFBIN provided lease support, enabling him to secure one acre of land through a formal written agreement with a landlord. He contributed his own share, reinforcing ownership and commitment.

Access to land changed everything.

On that single acre, Rafaqat cultivated wheat, fodder, vegetables, and Napier grass. By April 2023, he harvested 1,720 kilograms of wheat. He sold 1,200 kg in the market and retained 480 kg for household consumption—ensuring food security while generating income. He planted Napier grass on one-eighth of his land to provide reliable fodder for his cow, reducing feed costs and increasing milk production. The grass regenerates every six to eight weeks and can continue for several years, lowering long-term production expenses.

These were not merely technical improvements; they were structural corrections. By shifting to organic inputs and moisture-conserving practices, Rafaqat reduced dependence on costly chemical fertilizers and buffered his farm against dry spells. Diversification lowered risk. Soil health improved. Agriculture once again became viable. But adaptation at the farm level cannot substitute for systemic responsibility.

Rafaqat himself articulates the imbalance clearly:

“I did not damage the land or the climate, yet my family suffered the most. Big decisions were made far away, and we were left to face dry fields, low harvests, and hunger.”

His statement captures a broader demand emerging from smallholder communities: resilience must be matched with accountability. Farmers need secure land tenure, accessible credit, climate-resilient infrastructure, and public investment in rural services. At national and international levels, climate finance must reach frontline agricultural communities directly. Debt relief mechanisms are equally critical; countries burdened by external financial obligations often lack fiscal space to invest adequately in rural adaptation. Without relief and targeted funding, smallholders are asked to shoulder risks generated beyond their control.

Hope, therefore, is not naive optimism. It is cultivated through concrete changes: land security, farmer organization, diversified cropping, and institutional support.

Today, Rafaqat works his acre with renewed commitment. His wife assists in farm activities, strengthening the household’s shared investment in their livelihood. He is proud to identify as a farmer again—not a displaced laborer, but a steward of land and food production.

His story illustrates a vital principle: when marginalized farmers are given access to land, knowledge, and collective networks, productivity and dignity can be restored. Yet it also underscores a necessary truth—local resilience must be reinforced by fair policies and equitable global frameworks.

In Mughal Chak, hope grows where land is secure. But for that hope to endure, systems beyond the village must answer to the realities faced within it.

Rafaqat’s acre is proof that change is possible.

Justice will ensure that such change is not the exception, but the norm.



Rafaqat’s village participated in the annual tree planting activity as part of their commitment to care for nature. Photo by: Caritas Pakistan.



The Island of Manicani in the Philippines is only a thousand hectares. Yet, more than 800 hectares were designated for mining, living residents displaced and hungry due to lack of sufficient land for agriculture.

Photo by: Jing Rey Henderson

The Island That Remembers

A Story of the Two Mining Islands in the Philippines

The sea around Homonhon Island turns silver in the early morning light. Fishermen once said that when the water shimmered like that, it meant the nets would be full.

For generations, life on the island followed a rhythm that needed little explanation. The soil produced fruit, calamansi and root crops. The sea offered fish. Families planted, harvested, and fished not only to survive, but to live with a sense of dignity and enough for tomorrow.

In the nearby island of Manicani Island, the land was known for its calamansi orchards. Some families cared for hundreds of trees, and during a good harvest, a household could earn as much as ₱30,000 a month from the fruit—a livelihood built not on abundance alone, but on patience and care for the land.

But over the past decades, the rhythm of the islands changed.

Large-scale mining arrived, drawn by deposits of nickel and chromite beneath the soil. Today, eight mining companies operate on Homonhon, employing more than a thousand workers and extracting minerals that travel far beyond the island's shores.

At first, the promise was simple: jobs, development, and progress.

Yet the people who had long depended on the land and sea began to notice other changes.

Fishing nets returned lighter.

Water sources became harder to rely on.

Farms slowly shrank as mining areas expanded.

Community leaders and researchers have documented how mining has led to forest loss, water siltation, and declining fish catches, forcing many residents to abandon farming and fishing as their main livelihood. On islands where families once lived from what they cultivated and caught, many now depend on mining employment to survive.

And yet, despite decades of extraction, poverty has not disappeared. Eastern Samar still records one of the highest poverty rates in the Philippines, reaching about 29.4% in 2021.

The numbers raise quiet but difficult questions. If so much wealth has been taken from the land, why do the communities closest to it remain among the poorest?

Why do families now have to buy drinking water, when streams once ran clear from the hills?

These questions are not asked in anger alone, but in memory.

The elders remember a different island.

They remember when the soil and sea provided enough so that no one needed to choose between protecting the land and feeding their family.

Still, the story of Homonhon and Manicani is not only a story of loss.

Across the islands, communities continue to organize. Fisherfolk rebuild their coastal management practices. Farmers plant again where land remains fertile. Church groups, people's movements, and local leaders continue to raise their voices—calling for a future where development no longer comes at the cost of the very ecosystems that sustain life.

Their message is simple and reasonable.

Those who benefit from the island's minerals must also take responsibility for the land and the people who carry the burden of extraction.

Accountability means ensuring that environmental laws are enforced, that damaged ecosystems are restored, and that communities are not left poorer after the resources beneath their soil have been taken away. It means recognizing that the true wealth of Homonhon and Manicani was never only in the minerals beneath the ground.

It was in the living systems above it—the soil that bore fruit, the sea that fed families, and the communities that learned to live with both.

And if that wealth is respected, protected, and restored, the islands may yet return to the rhythm they once knew: A rhythm where the sea again turns silver in the morning light - and where the people who care for the land can finally share in the prosperity it creates.



*The Diocese of Borongan led the Jericho Walk to protest against the mining operations in the twin islands of Eastern Samar.
Photo by: Jing Rey Henderson*



*Rapiel and his family tilling their land.
Photo by: Caritas Sri Lanka.*

The Land That Held Strong

A Story of Rapiel from Sri Lanka

A.G. Rapiel is a 55-year-old smallholder farmer from Thalawa in the dry zone of Sri Lanka. Together with his wife, Siyomi Dammika, he cultivates a modest plot of land that has sustained their family for many years. The farm is not large, but it provides food, income, and a deep connection to the land that has shaped rural life for generations.

Like many farmers in Sri Lanka, Rapiel once followed the traditional rhythm of the Yala and Maha planting seasons, relying on rainfall patterns that had guided farming for decades. But in recent years, those rhythms have changed. The rains arrive late or all at once. Heatwaves linger longer. Storms come with little warning.

Across the country, smallholder farmers are confronting similar challenges. Agriculture continues to support roughly one quarter of Sri Lanka's workforce, yet many farming households remain economically fragile. In dry-zone districts, studies suggest that around one-third of smallholder farming families live close to or below the national poverty line, leaving them highly vulnerable when crops fail or disasters strike.

Recognizing these challenges, Rapiel joined a program supported by Caritas Sethsaviya, with technical guidance from Caritas Sri Lanka SEDEC. Through training in climate-smart agriculture, agroecology, and food forestry, Rapiel began to

rethink how his land could adapt to a changing climate.

Instead of planting only during the traditional seasons, he diversified his crops and cultivated throughout the year. Raised beds improved drainage. Small canals redirected excess rainwater. Trees were planted to break strong winds, while mulching helped the soil retain moisture during dry spells. Intercropping created resilience where once there had been risk.

These changes transformed the farm into a more balanced ecosystem - one capable of withstanding the uncertainties of a changing climate.

Then Cyclone Ditwha swept across the region. The storm arrived with powerful winds and relentless rain. Fields across Thalawa were submerged. Crops that farmers had carefully planted according to the traditional calendar were flattened overnight. In the aftermath, many families stood before fields that had been washed away in a single night.

Rapiel also suffered losses. Nearly a quarter of his crops were destroyed when floodwaters engulfed the lower part of his land. Weeks of labor disappeared with the storm.

Yet three-quarters of his farm remained intact.

The raised beds prevented waterlogging. Drainage channels diverted the floodwaters. Trees helped reduce

the force of the wind. And because multiple crops had been planted, the failure of one did not mean the collapse of everything.

What remained standing was not simply good fortune - it was the result of learning, preparation, and support. Still, the storm raised difficult questions that many farmers quietly carry.

Communities like Rapiel's contribute very little to the forces driving global climate disruption. Their farms are small. Their energy use is minimal. Their livelihoods depend on working with nature rather than exploiting it. Yet when extreme weather intensifies, it is their harvests that fail, their homes that flood, and their incomes that disappear.

The imbalance is difficult to ignore: prosperity built elsewhere has come with environmental costs that are often borne far away, in rural landscapes like Thalawa.

When crops are lost, farmers frequently turn to loans to buy seeds, repair homes, or simply feed their families until the next harvest. What begins as a climate shock can quickly become a cycle of financial vulnerability. Some farmers eventually leave agriculture altogether, seeking uncertain work in towns and cities.

Government support offers some assistance, but resources remain limited. In recent years, agriculture in Sri Lanka has received roughly 2–3 percent of the national budget, despite the sector's vital role in food security and rural livelihoods. Much of this funding supports irrigation systems and fertilizer subsidies, while investments in climate-resilient farming, training, and smallholder support remain relatively modest.

For many farmers, the gap between the scale of the challenge and the support available is increasingly visible. Rapiel's farm demonstrates that resilience is possible. Agroecological practices - soil regeneration, biodiversity, and climate-adaptive techniques - can protect harvests and strengthen local food systems. With the support of organizations like Caritas, farmers gain the knowledge needed to adapt and protect their livelihoods. But adaptation alone cannot carry the entire burden.

The pressures facing smallholder farmers are connected to decisions made far beyond their fields - decisions about energy systems, development pathways, and the global economy. Addressing these imbalances requires more than local resilience; it requires recognition, responsibility, and fair support for the communities living on the frontlines of climate change.

Despite the storm and the uncertainty it brought, Rapiel continues to work his land each morning before sunrise. The soil still yields life, and the farm still feeds his family.

The land held strong.

And with it remains the quiet hope that one day the responsibility for protecting the earth - and repairing the damage already done - will be shared more fairly among all who depend on it.



*Rapiel continues to cultivate their land using the technology and skills he learned from Caritas Sri Lanka.
Photo by: Caritas Sri Lanka.*



Alfonsius and his chili garden.
Photo by: Caritas Indonesia.

From a Climate Survivor to Chili Hero

A Story of Alfonsius from Indonesia

After several years as a farmer, Alfonsius Kono realized that something was changing in the environment around him. He was dealing with climate change, which was causing unpredictable weather patterns. As a result, harvests were inconsistent, sometimes successful, sometimes unsuccessful. The start of planting often did not align with the rainfall required for the types of crops he was growing.

Alfonsius then joined the "Resilient Communities: Empowering Livelihoods and Sustainable Development" program, initiated by the PSE-Caritas Diocese of Atambua and Caritas Indonesia. In this program, he learned to "measure" the weather. He recorded rainfall at specific times, measured it, and compared it with the needs of the crops he was growing. The "Resilient Communities" program was implemented in four villages: Loeram, Ainiut, Manunain A, and Tapenpah in Insana District, East Timor.

Through this method, Alfonsius understood the water needs of the crops he grew. Although he is just starting out with this approach, he has learned that the ability to adapt water needs to crop types is crucial for their continued growth. He realizes that the climate has changed, necessitating new methods and approaches to farming.

"The challenges I face are related to the climate, which sometimes causes unpredictable weather patterns, impacting crop production. This is related to

uncertain agricultural income," said the resident of Taenmetan Village, Ainut Village, Insana District, TTU, NTT.

Repaying Ecological Debt

For decades, smallholder farmers in Taenmetan Village, NTT, have lived under the shadow of "ecological debt." Extreme climate change has brought erratic rainfall, soil degradation, and repeated crop failures. Meanwhile, an unfair market system has undervalued the fruits of their labor, trapping many families in a seemingly endless cycle of poverty.

Alfonsius joined the program in 2022. He was part of one of the groups. When he joined, there were 20 farmers. One thing that convinced him was that he knew this program was from the Church, so it was certain it was for the benefit of the congregation.

Together with his group, Alfonsius built a 2,500-square-meter demonstration plot. He also carefully monitored the weather and implemented a hole-tilling and raised bed approach. As a result, from May 2022 to August 2023, Alfonsius felt a change. His harvest increased, and he learned new farming techniques and approaches.

"After learning from the experience of the demonstration plot, I independently designed a plot of land using hole-tilling and natural fertilization. The result was an increase in income from my chili harvest."

The "hole-tilling" system implemented by Alfonsius is a solution and a means of adapting to climate change. This system can optimize planting space for water conservation. This planting system requires less water because the water is channeled directly to the plants. Unlike irrigation by soaking the land, this system is more environmentally and climate-friendly.

Organic farming is also a more climate-friendly farming method, reducing the use of chemicals and contributing to carbon emissions in the agricultural system.

This program is a form of solidarity and a concrete effort to atone for "ecological sins." Caritas stands side by side with Alfonsius, equipping him with the "weapons" to fight ecological debt and reclaim his dignity as a farmer.

Alfonsius began implementing these techniques on his personal land. He focused on cultivating chilies (lombok). As a result, he was able to increase his chili yield. He harvests at least 25 kg of chilies per week from his field. Alfonsius' income has also increased as a result of his courage to farm in a new, more climate-friendly way.

"I want to prove it myself first. If it works, then I will share the results with the Caritas facilitators," he said humbly.



*The Chili Hero of Indonesia hopes to be able to share his learnings and technology to other struggling farmers in the country.
Photo by: Caritas Indonesia.*



Pervati and her family as they prepare their plots for the planting season.

Photo by: Caritas India.y

When the Green Revolution Bill Comes Due

A Story of Pervati Bai from India

In Madhya Pradesh, three-fourths of the population depends on agriculture or allied activities, yet many smallholders are now trapped in a cycle of ecological and financial debt. Years of Green Revolution-style farming—heavy chemical fertilisers, pesticides, and costly hybrid seeds—did boost yields for a time, but they also degraded the soil, increased pest attacks, and made crops more vulnerable to climate shocks.

The price of this model is now painfully visible: declining productivity, rising input costs and repeated crop failures. A National Sample Survey estimated that out of 64 lakh farmers in Madhya Pradesh, about 32 lakh are in debt, with roughly 40% of these loans still taken from non-institutional sources. For smallholders already living close to the poverty line, every failed season means new borrowing, higher interest, and deeper dependence. Climate change—through erratic rainfall, prolonged dry spells and unseasonal storms—has only sharpened this ecological debt, where those who contributed least to the problem pay the highest price.

In Olinja village of Vidisha district, this crisis had a name and a face. 'Parvati Bai.' On her 2.5 acres of land, deteriorating soil health and climate stress had already led to successive soybean crop losses. Each season, Parvati spent around Rs. 9,528—about Rs. 3,811 per acre—on external inputs just to plant again. For a family already struggling to meet basic needs, these costs were a crushing burden. Parvati, her husband Uday Singh, and their three children often

did not have enough to eat. Uday migrated to nearby towns as a labourer to supplement the farm income, but poor health forced him to stop. With crops failing and off-farm income declining, debt and despair grew. At one point, the family seriously considered selling their land, dividing the money among themselves, and migrating permanently to another state in search of survival. Their farm—once considered their greatest asset—had become a liability, dragging them deeper into poverty and financial debt.

A turning point came when Parvati heard about Caritas India's SAFBIN (Smallholder Adaptive Farming & Biodiversity Network) programme, implemented locally by Manav Vikas Seva Sangh, Sagar. SAFBIN is designed to ensure local food and nutritional security for smallholder farmers while aligning with SDG 2: ending hunger, improving nutrition, and promoting sustainable agriculture. Instead of offering one-time relief, SAFBIN invited farmers into a different way of thinking about their land—one that reduced dependence on external inputs and built resilience from within their own farm ecosystems. Parvati and her family attended village meetings where they learned about climate-adaptive and biodiversity-rich farming practices tailored for smallholders. Through SAFBIN, they were trained to prepare and use low-cost organic and botanical inputs such as:

- Jeevamrit and Beejamrit
- Vermicompost, matka khad and NADEP compost
- Bio-pesticides like dasparni ark and neemastra

Most of these used locally available materials: cow dung and urine, farm residues, green leaves, and household waste. The programme also supported Parvati's family with a low-cost vermicompost tank, cowshed improvement, quality seed inputs, and careful orientation on step-by-step adaptive farming processes. By joining the Smallholder Farmer Collectives (SHFC) promoted under SAFBIN, Parvati stopped seeing her farm as a depleted, failing asset and began to treat it as a living system that could be healed. Instead of buying costly chemical fertilisers and pesticides every season, her family started recycling farm waste and drawing on their own manure, compost, and botanicals. The impact was dramatic. In a single soybean season, Parvati reduced her input costs by nearly 60%, while still harvesting about 400 kg of soybeans under climate-adaptive practices. For a marginal farmer like her, lower costs with stable yields meant one crucial thing: less borrowing.

Every rupee saved on inputs was a rupee that did not need to be taken as a loan. Where earlier the land had pushed them towards selling out and migrating, it was now slowly becoming a buffer against climate and price shocks. The same plot that once represented ecological and financial debt was being rebuilt as an agroecological asset—richer soils, lower external dependence, and more predictable production. Parvati's words capture this shift powerfully, “Just because of the SAFBIN programme, we can stay together by now. The preparation of organic manure learned through the programme is a masterstroke for any marginal farmer like me.”

Behind this gratitude lies a deeper transformation. Caritas India's SAFBIN support:

- Reduced the family's financial debt burden by cutting input costs.
- Restored dignity, as Parvati and Uday no longer felt forced to sell their land or migrate out of desperation.
- Built resilience by strengthening their soil, diversifying practices, and lowering their exposure to climate and market shocks.
- Placed them within a justice-framed narrative, where smallholders are not blamed for “mismanaging” their farms but are supported to overcome the ecological debt imposed by decades of extractive agriculture and a changing climate.

Parvati's story shows how ecological and financial debt are intertwined—and how agroecology, skills, and community-based support can literally turn debt into hope. What began as a struggle against failing crops and rising loans has become a journey of rebuilding livelihoods, protecting the land, and reclaiming the right to stay rooted in one's own village.



Parvati's community hopes that their new-found skills will help them push through against the continuing struggle against worsening climate and increasing debt.

Photo by: Caritas India.



One of the Laudato Si trainings conducted by Caritas Bangkok with students.
Photo by: Caritas Thailand.

From Classrooms to the World

A Story of How Classrooms Lead Climate Discussions in Thailand

Since the publication of Laudato Si’ in 2015, Caritas Bangkok has been actively promoting care for our common home within the Archdiocese of Bangkok, particularly among Catholic schools, Church communities, and young people. What began as awareness campaigns, staff seminars, and environmental education initiatives has gradually evolved into a more structured and transformative approach—one that not only encourages sustainable practices but also invites deeper reflection on justice, responsibility, and the unequal impacts of environmental degradation.

This growing awareness is especially important in a regional context where development pathways continue to rely on fossil fuel expansion. While countries like Thailand pursue economic growth, the environmental and social costs - ranging from carbon emissions to ecosystem degradation - are often borne disproportionately by vulnerable communities across Asia. This reflects a broader reality increasingly described as ecological debt: the imbalance created when the benefits of development are concentrated, while its environmental consequences are displaced onto others, including future generations. In Southeast Asia, this imbalance is evident not only in rising emissions, but also in the pressures placed on critical ecosystems such as the Mekong river system, whose delta supports millions of livelihoods across borders and is increasingly threatened by climate change, upstream interventions, and unsustainable development.

In response to these challenges, Caritas Bangkok launched in 2022 the “One School, One Laudato Si’ Environmental Education Program.” The initiative encourages Catholic schools to develop their own environmental action plans grounded in the principles of Laudato Si’ and aligned with the Laudato Si’ Goals. These plans go beyond technical solutions, fostering a culture of ecological awareness, ethical responsibility, and solidarity.

Participating schools implement practical projects such as waste management, energy conservation, sustainable agriculture, and environmental awareness campaigns. More importantly, the program nurtures a generation of young people who are able to connect everyday environmental actions with broader questions of justice—recognizing how local practices relate to global ecological challenges.

The program has grown steadily, with an increasing number of schools joining each year. A dedicated committee now supports its implementation through training sessions, seminars, and regular consultations, guiding schools in designing and strengthening their environmental action plans. Some schools have emerged as model institutions, demonstrating innovative and integrated approaches that combine education, action, and community engagement.

Through a recent program competition, three schools—Phraharuthai Nonthaburi School, Saint Theresa School, and Pramandanijanukroah School - were recognized

for their exemplary efforts. Saint Theresa School further strengthened this momentum by hosting the signing of a Memorandum of Understanding for a “Low Carbon School Network Project,” bringing together 12 participating schools committed to reducing their environmental footprint.

During the event, teachers engaged in sessions where Saint Theresa School shared its environmental action plan and practical experiences as a program committee member. The school presented guidelines for developing action plans aligned with the Laudato Si’ Goals, along with concrete examples of integrated activities that can be adapted by other institutions.

Workshops included exercises on calculating carbon footprints related to electricity consumption and food waste, as well as sessions on designing comprehensive and context-responsive environmental action plans. Caritas Bangkok staff provided additional technical guidance, ensuring that schools are equipped not only to implement activities but also to sustain long-term environmental initiatives.

For students, activities focused on building environmental awareness and encouraging active participation through creative and collaborative approaches. These sessions emphasized that caring for the environment is not only a responsibility, but a shared vocation—one that connects personal choices with the wellbeing of communities and ecosystems beyond their immediate surroundings.

By 2026, a total of 22 schools are actively participating in this growing Laudato Si’ Environmental Education Program. More than an educational initiative, the program represents a concrete response to the call for ecological conversion - orming young people who understand that environmental care is inseparable from social justice.

In a time when ecological and financial systems continue to place disproportionate burdens on the most vulnerable, initiatives like this offer a hopeful pathway forward. By forming environmentally conscious and socially aware leaders, Caritas Bangkok is helping to address not only local environmental challenges, but also the deeper structural imbalances that underpin ecological debt—contributing, in its own way, to a more just and sustainable future for Asia.



*One of the interactions during the Laudato Si Environmental Education Program launching.
Photo by: Caritas Thailand.*



U Walone (in white) during the meeting of their savings group.

Photo by: Caritas Myanmar

A Fistful of Hope: One Family's Journey Beyond Debt and Hardship

A Story of U Walone and His Family from Myanmar

At 73, U Walone—a retired teacher with 27 years of service—had once lived a modest but stable life with his wife and two daughters in Magway Region, Myanmar. His pension, combined with relatively stable commodity prices, allowed the family to meet their daily needs and even save a little for the future. But that stability was fragile.

When the COVID-19 pandemic struck in 2020, followed by deepening political and economic instability, the foundations of their livelihood quickly eroded. Prices of basic goods surged, income opportunities disappeared, and access to essential services became more uncertain. At the same time, his youngest daughter's health deteriorated, requiring regular medical treatment twice a month.

With limited income and rising costs, the family slipped into what many experience but few name: hidden poverty—surviving day to day, often without enough food, and with no margin for crisis. U Walone's age and frailty made it impossible for him to return to farming, while erratic weather patterns reduced agricultural yields in the area. His eldest daughter also lost her job during the pandemic, leaving the family without a stable source of income.

Over time, the pressure became unbearable. To pay for his daughter's medical care, U Walone was forced to sell his small upland farm - the same land that once produced their best sesame crops and sustained their

livelihood. Even then, the money had to be reserved strictly for healthcare, leaving little for food or other daily needs.

His situation reflects a broader and deeper injustice. Across vulnerable communities, crises, whether economic, environmental, or health-related, do not occur in isolation. They compound each other. Families like U Walone's are often forced into difficult choices, where survival itself leads to loss: loss of land, of security, and of future opportunities.

This is the reality that the Turn Debt into Hope campaign seeks to highlight. Many communities in Asia are caught in cycles where external shocks, rising costs, unstable markets, and environmental pressures, push them into deeper vulnerability. While they contribute little to the global forces driving these crises, they bear a disproportionate share of the burden. In this way, what appears as personal hardship is often rooted in wider structural imbalances, sometimes described as ecological debt, where the costs of development and disruption are carried by those least responsible.

Faced with these challenges, U Walone considered borrowing from local moneylenders, but the 10% interest rate was far beyond what he could risk. Taking such a loan could have trapped the family in a cycle of debt from which escape would be nearly impossible.

It was at this critical moment that a project introduced by Caritas Myanmar became a lifeline.

Through community orientations and training sessions, the project strengthened financial literacy, encouraged savings, and fostered cooperation among villagers. More importantly, it built a culture of solidarity, where community members began to support one another not only economically, but also emotionally and socially.

U Walone joined the Light of the Future Saving Group. At first, he believed it was simply a way to access loans. But over time, he discovered that it was equally about building discipline, resilience, and shared responsibility.

To meet his monthly savings contribution, his family adopted the “Fistful of Rice” method. Each time they cooked, they set aside a small portion of rice. Before the monthly meeting, this rice was collected and sold—often as pig feed due to its lower quality, allowing him to convert it into cash for savings.

Despite group policies limiting new loans before previous ones were repaid, members recognized the severity of his situation. In a powerful act of solidarity, they granted him three consecutive loans at very low interest—terms he could never have accessed elsewhere. Fellow members also shared food such as pumpkins and gourds, helping ease the family’s daily burden.

These acts of compassion were not accidental. They were the result of intentional formation. Through the project, Caritas Myanmar nurtured values of empathy, cooperation, and mutual care, transforming the saving group into more than a financial mechanism. It became a community of hope.

For U Walone, this support did more than meet immediate needs. It restored a sense of dignity and possibility. In a context where larger systems continue to produce vulnerability, the strength of community offered a different path—one rooted in solidarity rather than exploitation.

His story reminds us that while structural injustices—economic, environmental, and social—continue to shape the lives of the most vulnerable, hope can still take root. And when communities come together, even in the face of overwhelming odds, they begin to transform not only their circumstances, but the very systems that once left them behind.

Aside from **The Stories of Hope in Asia**, the campaign also maximized the innate religiosity of the region to amplify the campaign.

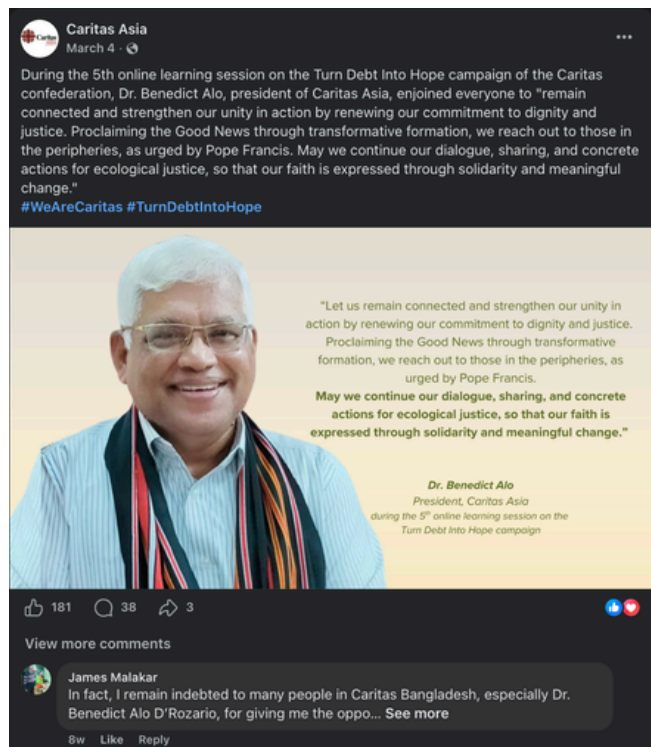
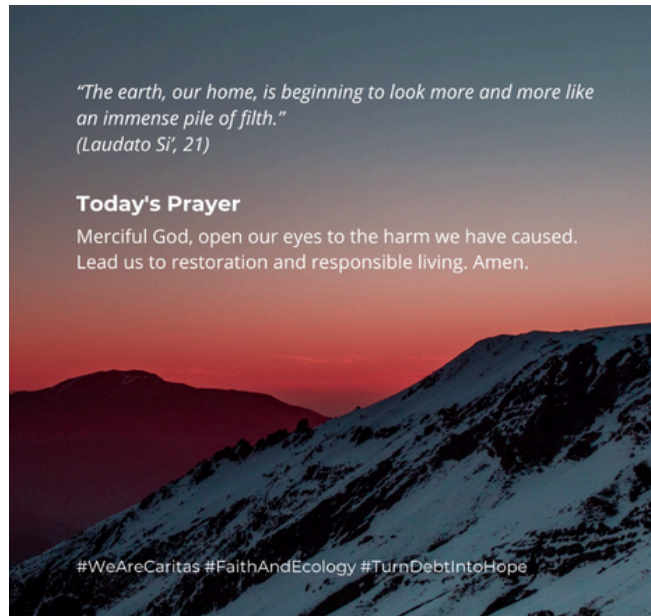
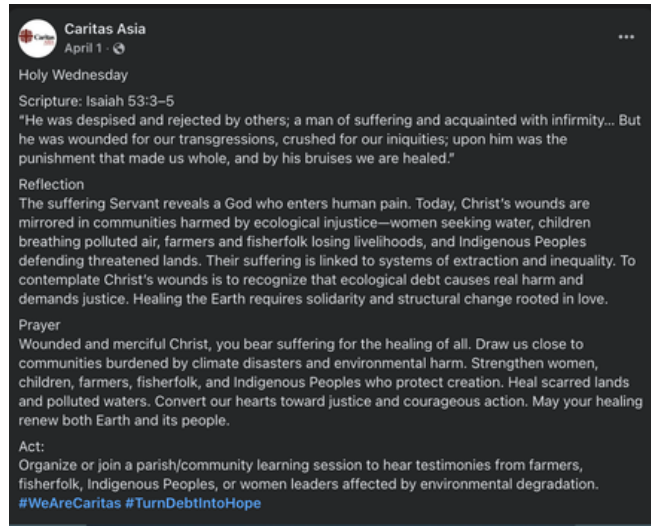
Social media posts on ecological debt were incorporated to daily prayers, and during the lenten season, a prayer-reflection guide was published to help national Caritas organizations integrate in their lenten actions the debt campaign: <https://canva.link/ud0cgjma012x9i4>



The campaign also revealed that Caritas Asia’s social media engagement is largely personality-driven. Posts featuring key figures such as Dr. Benedict Alo or the network’s bishops and presidents consistently generated higher levels of interaction compared to standard activity updates or report-style content.

This insight is valuable not only for the campaign but, more importantly, for the broader communications strategy of Caritas Asia. Understanding audience behavior can help guide the regional team in developing more effective social media content—particularly in identifying which types of messages resonate best, which voices to highlight, and how to align content with specific audiences and posting schedules.

It was also evident that Catholic media organizations in the region, such as UCANews, Radio Veritas Asia, EWTN, and the Communication Foundation for Asia, would benefit from further capacity building. While their coverage often focuses on the pastoral application and local significance of *Laudato Si’* at diocesan and national levels, there is a need to deepen engagement with broader ecological justice issues, including the themes advanced by the campaign. Among these, Licas.News stands out as an exception, demonstrating stronger alignment with these wider advocacy perspectives.



A Few More Notes

The Turn Debt into Hope Campaign: A Pathway for Asia

Within this moral framework, the Turn Debt into Hope campaign becomes a concrete instrument for action. It is especially valuable for Asia because it bridges faith-based reflection with policy advocacy and grassroots experience - a particularly new platform that the churches should start to explore and sustain.

The campaign's central insistence - that debt justice and climate justice must be addressed together - resonates deeply in a region where climate disasters and debt burdens are increasingly intertwined, but very seldom talked about.

It provides the Church in Asia with a unified language to:

- Advocate for debt cancellation and restructuring
- Call for fair and transparent global debt architecture under multilateral governance
- Advance recognition of ecological debt as part of climate justice
- Amplify the voices of communities most affected by both debt and climate crises

In this way, the campaign is not only informative - it is formative and inspiring. It shapes how the Church sees, speaks, and acts in response to structural injustice - not just in pulpits, but in peripheral communities.

A Moral Call from the Church and the Response in Asia

In the face of growing poverty, ecological crisis, and rising debt across Asia, the call of the Church is both urgent and clear. These realities are not only economic or political concerns - they are moral issues that touch on human dignity, justice, and our shared responsibility to care for creation. As emphasized in *Laudato Si'*, the cry of the earth and the cry of the poor are one, and must be responded to together.

Church leaders across Asia have consistently raised their voices on these interconnected crises. The Federation of Asian Bishops' Conferences has emphasized that "the ecological crisis is a moral crisis," calling for a transformation of economic systems that harm both people and the environment.

While there is still need to farther the study about the Philippine Church's proposal of an Earth Tariff, it is inspiring already that such conversations have started taking shape in a country battling with so much corruption. Cardinal Pablo Virgilio David has stressed that social and economic injustices are deeply linked, noting that "we cannot separate care for creation from the struggle for justice for the poor," especially in communities most affected by disasters and inequality.

Similarly, Cardinal Charles Maung Bo of Myanmar has spoken strongly about economic injustice, stating that "the global financial system must serve the poor, not enslave them," highlighting the need to address structures that deepen inequality and suffering.

In India, Church leaders have also pointed to the moral dimension of economic systems. Cardinal Oswald Gracias of India has emphasized that development must always be rooted in human dignity, warning that economic growth without justice leaves the poor behind.

These voices echo the global call of Caritas Internationalis, which urges urgent action to address the worsening debt crisis, particularly in countries already burdened by poverty and climate vulnerability.

Recommendations

1. Community-Led Debt and Ecological Debt Audits

One of the recommendations that surfaced during the Caritas Asia Leaders' Meeting was to conduct debt audits per country to strengthen awareness and participation from communities, dioceses, and civil society partners. These audits should not only examine financial debt structures but also integrate ecological debt analysis: identifying how environmental degradation, extractivism, and climate impacts are linked to national and household indebtedness.

2. Continuous Formation and Education Across Caritas Networks

Institutionalize regular learning sessions across Caritas Asia member organizations focused on ecological debt, global financial systems, other advocacies, and the Catholic Social Teachings. These should be designed at multiple levels, if possible: grassroots, diocesan, and regional - to ensure accessibility, contextual relevance, and to translate complex economic realities into pastoral language that empowers local action.

3. Deepen Episcopal Engagement and Ecclesial Solidarity

Sustain and expand engagement with bishops' conferences across Asia through ongoing requests for statements of support, pastoral reflections, and public endorsements of the campaign. Embedding the campaign within Episcopal Conferences and FABC structures will help ensure that debt and ecological justice remain part of the Church's long-term pastoral agenda.

The Climate Observatory that will be launched in June 2026 by the FABC-Office for Human Development will be a strategic starting point for this continuing conversation within the region.

4. Amplify Grassroots Voices and Narrative Justice

Systematically document and elevate the lived experiences of communities affected by debt and climate impacts - farmers, fishers, Indigenous peoples, informal workers, and disaster-affected families. These stories should be central, not supplementary, to advocacy, helping to ground theological reflection in concrete human suffering and resilience.

The newsletter of FABC-OHD will also be an ongoing platform to educate and advocate for the campaign, not to mention the possibility of onboarding Radio Veritas Asia for the same by July 2026 during a partnership meeting.

5. Link Campaign Work to Global Policy Windows

Coordinate regional advocacy with key international processes. Asian Church actors can also play a significant moral role in calling for structural reforms, including debt restructuring mechanisms, climate finance justice, and global financial governance reform.

Engage key global processes relevant to the region:

- UN Financing for Development
- COP climate negotiations (UNFCCC)
- UNCTAD Debt Management Conference
- Global Sovereign Debt Roundtable
- ASEAN 2026 Financial Resilience Initiatives

6. Promote Ethical Finance within Church Institutions

Encourage Church institutions, dioceses, and faith-based organizations to review their financial practices in light of ecological justice principles (Mensuram Bonam). This includes exploring divestment from extractive industries, increasing transparency in investments, and prioritizing financing for community-based, climate-resilient, and socially beneficial initiatives.

Conclusion:

Turning Hope to Justice

The people of Asia continue to show remarkable resilience in the face of overlapping crises - intensifying climate disasters, widening inequality, rising food insecurity, and the persistent burden of debt. Across coastal communities, farming villages, informal urban settlements, and small island states, people continue to rebuild their lives, sustain one another, and protect what remains of their ecosystems and livelihoods.

Yet resilience alone is not enough. Nor does hope.

Without confronting ecological debt and unjust financial systems, the region remains trapped in a repeating cycle of vulnerability: disaster leads to borrowing, debt restricts recovery, and ecological destruction accelerates future crises. What appears as “resilience” risks becoming the normalization of suffering if structural injustice is not addressed.

The Turn Debt into Hope campaign provides a clear moral and practical response to this reality. Its key message - reflected in its global campaign facts - is that the current debt system is not neutral, but deeply unequal. Many countries most affected by climate change and poverty are also those most constrained by debt repayments, forcing governments to spend more on creditors than on health, education, and climate resilience. This reality is especially acute in Asia, where climate vulnerability intersects with high public debt and limited fiscal space for adaptation.

The campaign is therefore especially relevant for Asia because it helps the Church and civil society:

- Name the link between debt injustice and climate vulnerability
- Highlight how debt servicing reduces public investment in life-sustaining services
- Expose how current financial systems often fail to recognize historical and ecological responsibility
- Center the moral urgency of restructuring global finance around justice, solidarity, and ecological limits

In doing so, the campaign gives theological and ethical language to what many Asian communities already experience: that economic systems are not abstract - they directly shape whether people can recover after typhoons, access healthcare, or rebuild livelihoods.

Key Accomplishments:

19 Caritas MOs have already signed the petition and endorsed the campaign: Bangladesh, Cambodia, Kazakhstan, Malaysia, Philippines, Hongkong, Macau, Thailand, Korea, Nepal, Sri Lanka, Pakistan, Japan, India, Taiwan, Kyrgyzstan, Indonesia, CHARIS Singapore, and Mongolia

Campaign presentations

during the annual Laudato Si celebrations in the Philippines, the Caritas Malaysia integral ecology workshop, the East Asian Pastoral Institute module on integral ecology, the ASEAN side event on Biodiversity, Climate, and Energy, the 4th Forum on Environmental Human Rights Defenders, and The Great Pilgrimage of Hope in Malaysia

FABC, the bishops' conferences of the Philippines, Sri Lanka, Nepal, Hongkong, Pakistan, and India, and religious congregations (CICM, Rogationists, Dominicans, Franciscans in the Philippines) have signed the petition and endorsed the campaign

4 Goldman Environment Prize winners, 2 Philippine legislators and an environmental activist signed the petition

5 online learning sessions conducted (September 2025 - February 2026)

Thousands of individuals, including more than a hundred priests, bishops, cardinals, and migrant workers across Asia signed the petition

Lenten and Holy Week Prayer Guide on Ecological Debt was published and shared with the network

Ecological debt included as a key message/call on important documents for the Asian church: COP30, ASEAN People's Agenda, and Santa Marta debt conference



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