



Accelerating Climate Finance through Religious Philanthropy



TABLE OF CONTENTS

FOREWORD	3
CONTRIBUTING AUTHORS	4
THE ABRAHAMIC CALL TO ENVIRONMENTAL STEWARDSHIP	7
WHY GIVING MATTERS	10
THE NOT SO QUIET REVOLUTION	13
FAITH IN ACTION	16
CHARTING CHANGE: NGOS AND FBO'S ON THE GROUND	21
FAITH AND RELIGION MATTER FOR CLIMATE ACTION	25
LOVING THE PLANET AS A STRANGER: A CONTEMPORARY JEWISH SUMMONS TO ENVIRONMENTAL ACTIVISM	29
THE HOLY WORK OF ENVIRONMENTAL REPAIR	33
TZEDAKAH AS A RESPONSE TO THE CLIMATE CRISIS	37
BELIEVING IN PHILANTHROPY	41
LIVING ABUNDANTLY SO THAT ALL CREATION MIGHT ABUNDANTLY LIVE	45
GREENING THE CRESCENT - ISLAMIC SOCIAL FINANCE AND CLIMATE CHANGE	49
ENVIRONMENTAL ALTRUISM THROUGH WAQF	53
RE-EXPLORING OUR SACRED CONNECTION TO NATURE	56

Produced by **Faith For Our Planet**

in partnership with **Duke Divinity School** and with support from the **Muslim World League.**

Acknowledgements

This report is the collaborative effort of several dedicated individuals who have contributed their time, expertise, and insights. We would like to extend our appreciation to the authors of this report, whose combined endeavors have resulted in this report. We would also like to thank our partners at Duke Divinity School for their crucial insights and partnership, particularly **Dr. Norman Wirzba** and **Professor Abdullah Antepli** for their unwavering commitment.

This project was made possible through the generous support of the office of the Secretary General, Muslim World League, **Sheikh Muhammad Bin Abdul Karim Al Issa**. We are immensely thankful for his vision and trust, which enabled us to carry out this vital work.

Lastly, we remain indebted to the diligent team members and researchers at Faith For Our Planet: Rutaba Tariq (Regional Program Coordinator), Mashal Imran (Policy Report Writer), Ramsha Afaq (Graphic Designer), and Saad Zaman (Researcher) – for their tireless efforts, expertise and guidance, which were indispensable in shaping the report.

Foreword

In the name of God, The Beneficent, The Merciful

Indeed, God's beneficence and mercy inspire all those who believe. Religious traditions around the world possess a rich tradition of charitable giving, that for centuries has been central to faith, fostering godliness within each individual. From za'kat to tzedakah to alms, over 6.5 billion faithful give generously in support of the most vulnerable in their communities.

Faith For Our Planet has compiled this report in response to a looming climate crisis. Its devastating effects have forced us into somber contemplation of God's plan, but also determination to rise to the challenge as agents of His wisdom and mercy.

While environmental stewardship may not typically be considered a crucial facet of faith, climate change has made it evident how shortsighted we have been in our understanding of khilafa (stewardship). Our responsibility to uphold the values of compassion remains incomplete if it does not extend to all of creation.

Despite the wealth of research and data on environmental challenges, it is clear that facts and science alone are insufficient to sway the hearts of people on the critical issue of climate change. The time has come to recognize the power of belief in driving the necessary change.

Religious communities represent a tremendous potential to be formidable agents of change. Not simply because they are many in number, but because their faith inspires them to envision actualization that goes beyond the individual. A vision driven by deep belief that one must live and return to their God having transcended base human desire for the Earth's wealth, resources, or power, and embodied the true essence of what it means to be His khalifa – His true custodian - in the world. Religious philanthropy is a potentially transformative funding source that remains relatively untapped. The UN reports that 80% of people identify with faith. If mobilized effectively, this vast demographic could revolutionize humanity's response to climate change.

During my time as Secretary General of the Muslim World League (MWL) and Chairman of FFOP, I have sought to build bridges with my Jewish and Christian family. Because, by channeling our collective resources, we fortify the bonds of community and exemplify the shared responsibility we bear for one another. These principles, intrinsic to faith communities have guided my advocacy for religious philanthropy.

In 2021, we at MWL issued a fatwa, permitting zakat for eligible refugees and internally displaced people through the Refugee Zakat Fund of the UNHCR. This initiative, collecting over \$19 million in its first year, contributed to supporting over 584,000 individuals in 12 countries among displaced populations, showcasing the tangible impact of religious philanthropy.

In the years to come, climate change is poised to emerge as the paramount driver of global inequality. By aligning zakat with the imperative of addressing climate-related disparities, we can proactively contribute to creating a more equitable and sustainable future for all.

It is, in no small part, due to the tremendous efforts of our authors - who have been so generous with their time and wisdom for this report – that this stewardship has become synonymous with duty for millions of believers. They represent diverse beliefs, nations, and expertise, and have articulated the ethico-spiritual frameworks of charitable giving for the sake of environmental conservation, and the means to implement them. I extend my deepest gratitude to them for their contributions.

I would also express my deepest thanks to the Duke Divinity School at Duke University – our partners in producing this report. Duke has a celebrated history of education and training, and we have been most fortunate to receive their support in our work.

I pray the insights shared in this report will open hearts, as well as minds. May the reader not only engage with the perspectives presented but also commit to the spirit of generosity, unity, and compassion for all of creation that it seeks to inspire.

"And there is no animal that walks upon the Earth nor a bird that flies with its two wings but they are like yourselves; We have not neglected anything in the book, and then to their Lord shall they be gathered." **The Noble Qur'an [6:38]**



**Dr. Muhammad bin
Abdul Karim Al-Issa**

Secretary General of the
Muslim World League, and
Founder, Faith For Our
Planet

Contributing Authors



Abdullah Antepli

Associate Professor of Practice at Sanford School of Public Policy, and Practice of Interfaith Relations at Duke Divinity School



Dr. Norman Wirzba

Professor of Christian Theology at Duke Divinity School and Senior Fellow at the Kenan Institute for Ethics at Duke University



Rabbi Ellen Bernstein

Founder of Shomrei Adamah, Keepers of the Earth



Dr. Martin Palmer

Chief Executive of FaithInvest & Former Secretary General of HRH Prince Philip's Alliance of Religions and Conservation



Bishop Graham Usher

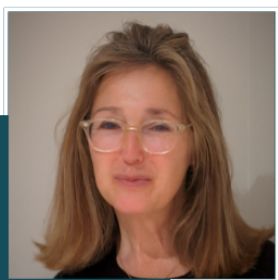
72nd Bishop of Norwich and Church of England's Lead Bishop for the Environment

Contributing Authors



Peter Harris

Co-founder and President Emeritus, A Rocha International



Melissa Raphael

Professor Emerita, Jewish Theology at the University of Gloucestershire, and an Associate Lecturer at the Leo Baeck College, London



Dr. Fachruddin M. Mangunjaya

Chairman of the Centre for Islamic Studies, National University of Indonesia (UNAS)



Dr. Abu Sayem

Eco-religious Scholar and Professor at World Cultures and Religion, University of Dhaka



Rev. Charlotte Bannister Parker

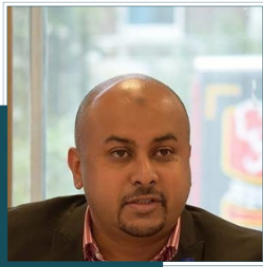
Associate Priest of the University Church of St Mary the Virgin, Oxford and Research Affiliate, Laudato Si Research Center, University of Oxford

Contributing Authors



Dr. Jemilah Mahmood

Former Under Secretary General for Partnerships at the International Federation of Red Cross and Red Crescent Societies and Member Advisory Board Malaysia's Climate Action Council



Dr Amjad Mohamed Saleem

Advisor, Centre for Humanitarian Diplomacy, Sarajevo and Manager, Volunteer, Youth and Education Development at International Federation of Red Cross and Red Crescent Societies (IFRC)



Dr. Daniel Vermeer

Executive Director, Center for Energy, Development, and the Global Environment and Associate Professor of the Practice, Duke University



Alberto Pallecchi

Acting Director, WRI Faith and Sustainability at World Resources Institute



Rabbi Michael M. Cohen

First Full Time Rabbi, Israel Congregation in Manchester Center, Vermont, & Founding Faculty, Arava Institute for Environmental Studies

The Abrahamic Call to Environmental Stewardship

ABDULLAH ANTEPLI

Collectively, the three Abrahamic traditions represent nearly half of the world's population. With their profound teachings and shared moral foundations, these faiths resonate across diverse cultures and societies, emphasizing reverence for life's sanctity, a relentless pursuit of justice, and an unwavering belief in the inherent dignity of all beings.

At the heart of these time-honored doctrines lies a profound principle of environmental stewardship – a sacred calling that recognizes humanity's custodial role in safeguarding the Earth and nurturing its natural abundance.

In Islam, the concept of '*amanah*' underscores the sacred trust bestowed upon humanity by the divine, emphasizing the responsibility for mankind to act as stewards of the Earth. The teachings of the Quran and the Hadith inspire a deep respect for nature, urging believers to treat the environment with care and reverence. Prophetic traditions encourage the preservation of water, the planting of trees, and the humane treatment of animals, fostering a holistic approach to environmental sustainability and ethical living.

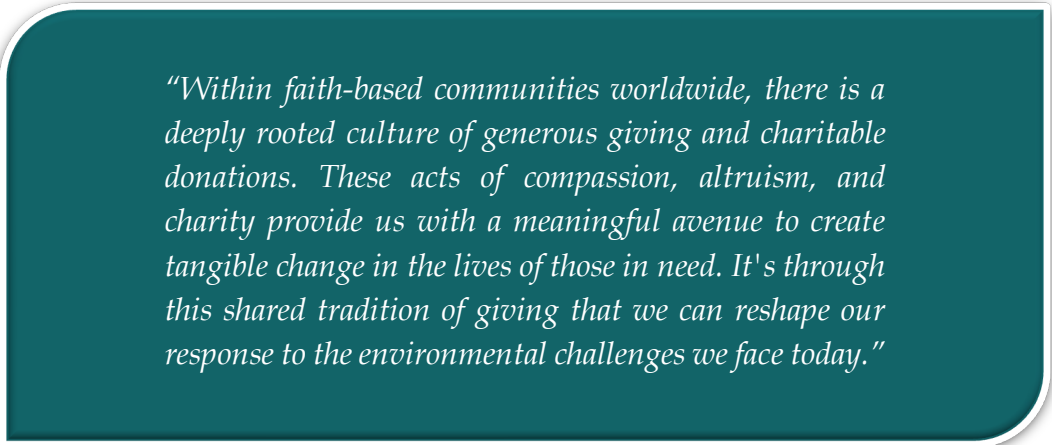
Within Judaism, the principle of '*bal tashchit*' embodies the ethical imperative of avoiding unnecessary waste and destruction. Rooted in the Torah, this principle guides adherents toward responsible resource management and sustainable practices. The Jewish tradition reveres nature as a manifestation of God's divine creation, instilling a profound sense of interconnectedness with the environment. Concepts such as '*tikkun olam*,' or repairing the world, highlight the communal obligation to actively participate in the preservation and restoration of the Earth's delicate balance.

Christianity emphasizes the notion of '*creation care*' as a fundamental expression of faith. The biblical narrative, particularly in the Book of Genesis, accentuates humanity's privileged role as caretakers of God's creation. The teachings of Jesus Christ underscore the importance of compassion for all living beings, inspiring a reverence for nature and a call to protect the Earth's fragile ecosystems. Through the lens of Christian theology, environmental stewardship is seen as an extension of love and compassion, reflecting a deep-seated commitment to the well-being of both humankind and the natural world.

Our commitment to the planet we call home is an ethical imperative – one that is woven intricately within the moral fabric of our faiths. Taken together, the echoes of stewardship across the three Abrahamic traditions mandate not just care of our surroundings, but a sustainable management of Earth's bountiful resources for generations to come. They encourage ownership of the ecological crisis and the need for unified action to address human-induced environmental change.

Look around and ask yourselves: are we truly doing justice to our commitment to the planet? From coastal communities grappling with rising sea levels to agricultural regions facing unprecedented droughts, the impacts of climate change are increasingly evident, and more damaging than ever. Rather than acting as stewards of the environment, we have actively contributed to its destruction. We have strayed far away from the principles of moderation and mindfulness advocated by our faiths, carelessly letting our greed and unchecked consumption patterns inflict irreversible damage to the planet.

You might be wondering how you can actively contribute to our shared environmental stewardship. The wisdom found within each Abrahamic tradition points us toward a collective responsibility for the planet's well-being. Let's explore where we can begin and how we can effectively make a difference.



"Within faith-based communities worldwide, there is a deeply rooted culture of generous giving and charitable donations. These acts of compassion, altruism, and charity provide us with a meaningful avenue to create tangible change in the lives of those in need. It's through this shared tradition of giving that we can reshape our response to the environmental challenges we face today."

In a world often driven by profit-centric motives, we find ourselves entangled in corporate values that prioritize financial gains above all else. But consider the contrast offered by faith-based altruism. It calls us to redirect our focus, moving away from the relentless pursuit of wealth and material gain, to embrace a more altruistic approach rooted in the principles of compassion and social responsibility.

By shifting our focus from the corporate, capitalistic mindset to one deeply rooted in faith-driven altruism, we can harness the spirit of giving to benefit not just a select few but the entire world. It's allowing us to question our focus on profitability and "growth" (of whom and what kind?) to drive our economies, our lifestyles, and naturally our response to the climate crisis. There's a need to revisit those values, to ask ourselves more counterintuitive questions on the possibility of our pursuit for growth maybe leading to more harm than good. Only then can we truly harness the teachings of our faiths and safeguard the planet for present and future generations.

With developing countries across the globe desperately awaiting funds for post-disaster recovery and resilience-building initiatives, there is an increasing realization that the billions of dollars mobilized by faith groups around the world can, and should, be used to fill these gaps. In the lead-up to COP26, for example, the role played by religious giving in climate action was brought front

and center, with around 40 faith leaders signing a joint appeal to treat climate action as a moral imperative, and dedicate resources towards protecting the environment ([UNFCCC, 2021](#)).¹

The movement toward responsible faith-based environmental action has already gained momentum. Over 1,500 faith-based organizations, representing an astounding \$40 trillion, have joined the initiative to phase out fossil fuels and invest in clean energy ([Siegel and Rockowitz, 2023](#)).² It's a promising start, and it's imperative that we ensure these funds consistently drive impactful projects, support innovative solutions, and invest in sustainable technologies. This collective effort is a gradual but certain path to a greener, more sustainable future for all.

The pages that follow will bring together the diverse teachings of Islam, Judaism and Christianity to explore the transformative potential religious philanthropy holds to address climate change. Through the lens of shared values and collective responsibility, this report endeavors to unearth the guiding principles that inspire environmental stewardship and beckon us to forge a path towards a sustainable future for all.

The fate of our planet, and the fate of its inhabitants, are intricately intertwined. It is within this intersection of faith and environmental responsibility that we discover an invaluable opportunity for mutual learning, collaboration, and solidarity. This report is a timely and important contribution – one that will renew our commitment to environmental stewardship, mindful of the moral costs at stake, and serve as a call to action.

¹ UNFCCC. (2021) 'World Religious Leaders and Scientists Make pre-COP26 Appeal'

<https://unfccc.int/news/world-religious-leaders-and-scientists-make-pre-cop26-appeal>

² Siegel, R. and Rockowitz, D. (2023) 'Often overlooked, financed emissions represent untapped potential for bold faith-based climate action', World Council of Churches

<https://www.oikoumene.org/blog/often-overlooked-financed-emissions-represent-untapped-potential-for-bold-faith-based-climate-action>

Why Giving Matters

DR. NORMAN WIRZBA

Like many parents, my wife and I taught our children to say, "Thank You!" When grandparents brought presents on their visits, we told them it was rude to take the package and run. When friends had them over for dinner, we stressed that they needed to voice their gratitude. As they got older, we said it would be better still if they offered to help with pre-dinner preparations and with after-dinner clean up. We wanted them to know that the kindnesses of others should not be taken for granted. We wanted them to think about how best to receive a gift.

It is easy to forget that kindness is a miracle. It is common to be blind to the presence of the many gifts that are everywhere on display. Why is that?

A lot hinges on the fact that most of us live by shopping. If we want to feed, hydrate, clothe, entertain, and shelter ourselves, most of us have little choice other than to go online or to a store and buy it. It isn't any one person's fault. That's just the way life now is. A massive infrastructure consisting of factories, distribution centers, transportation networks, advertising companies, and retail outlets/websites reinforce daily that we are made to shop. The net effect of this way of life, however, is that most things, places, and activities appear to us as *commodities for sale*. Who can deny that the commodification of this world and its life is a central impulse creating our climate crises?

From a theological point of view, this way of perceiving and engaging the world is a massive distortion because it ignores the fundamental conviction that our world, along with all the life that teems within and throughout it, is created by God. Nothing has to exist. Nothing simply is. The fact that anything exists at all is because God loves it and sustains it in its being. Each place and each creature, in other words, is God's love variously made visible, audible, tactile, fragrant, and nutritious. Divine kindness is baked into the heart of reality. Every life is a miracle. The net effect of this way of speaking is to affirm that we live in a world of *sacred gifts*.

What practical difference does it make when we shift our understanding of the world from being a "warehouse of commodities" to a "multitude of gifts"? What is the best way to receive a gift from God?

It took me a while to come to this realization, but I now think expressing gratitude is not enough. No doubt, gratitude is good, even indispensable. But the surest sign that gratitude is having a transformative—and practical—effect in our lives is that we want to share the gift with others. Put another way, *gratitude* is like a spark that, unless it catches fire in the action of *generosity*, glows for a moment but then disappears into thin air. Sparks are necessary, but they are a prerequisite to the more important action which is to create a community of shared warmth and light.

I do not doubt that many of the commodities I have purchased over the years are wonderful and worthy of being cherished, even celebrated. Guitars, books, and houses are marvelous things. They

deserve our love and care because they have the potential to enrich our lives. But if they remain entirely at the level of being my private possession, as if existing for my exclusive enjoyment, they are not appreciated to be gifts. By keeping them for myself I take them out of general circulation, and thus deprive others of enjoying them too.

Generosity marks the moment when we want to share what we have with others. To want to give is to communicate that what we have was never meant to be privatized and hoarded. It is to show that what we have is good and meant to be enjoyed in common. At root, I believe that generosity is founded upon a gracious and extravagant God who gives continuously and beyond all our comprehension or deserving. People live at their best when they acknowledge that everything they enjoy comes ultimately from God, and then *participate* in God's self- and gift-giving ways by sharing the world with each other. Generous giving, in other words, is one of the clearest signs of a maturing faith.

"Gratitude is like a spark that, unless it catches fire in the action of generosity, glows for a moment but then disappears into thin air. Sparks are necessary, but they are a prerequisite to the more important action which is to create a community of shared warmth and light."

Planet Earth is suffering mightily under the strains of commodification, privatization, and hoarding. Histories of imperialism and industrialization have demonstrated that the desire to grasp and accumulate often depends on violation and regularly ends in destruction. It also creates the conditions of poverty and (often obscene) inequality that breed envy and resentment. No doubt, industry has relieved millions of people around the world from various forms of drudgery and menial toil. It has also, in many instances, created healthier and better-housed human communities. But the ecological costs associated with this uneven development have been very high. The many on-the-ground realities of climate change are creating a world that is already (and becoming more and more) uninhabitable for millions of people.

Hope for a viable, just, and praiseworthy future will depend on whether people can cultivate generosity in themselves and in each other. The world still abounds with the gifts of clean and fresh water, fertile soil, verdant plant life, pollinator bees, delectable raspberries, succulent tomatoes, industrious beavers, contented sheep, and babies of all human and nonhuman kinds. But these gifts are vulnerable. Their health and well-being are not assured if the "elites" of this world continue in their grasping and hoarding ways. It has never been more important for faith communities to mobilize giving in the service of repairing this world and building the infrastructures of farms, homes, schools, hospitals, and work sites that honor the people that depend upon them.

I don't assume that the cultivation of generosity will be easy. To move from a grasping to a giving hand requires that people learn to hold onto things and each other lightly and loosely. And to do that people need to be able to trust that others will come to their aid when they are in need or in trouble. So much of the desire to grasp and accumulate stems from the fear people have that they will not have enough to survive, or that others will either abandon or fail to care for them when they are in trouble. Faith communities can lead the way in philanthropy precisely because they are communities that are in principle committed to the care and protection of each other.

This is why the cultivation of generosity must go hand in hand with the cultivation of a *covenantal* sensibility that creates on-the-ground communities of care. One of the more pernicious, though often unremarked, side-effects of today's dominant economies is that they teach us to think that we live in *contractual* ways with each other. Contracts have clearly defined terms and limits. They are brokered via financial transactions. They are enforced by the threat of punishment. *Covenantal* ways of being differ dramatically because they are inspired by the sympathies we might feel for each other and are informed by a sense of moral responsibility. The terms and limits of a covenant are not clearly known beforehand. We learn them as we go. What is clear is the knowledge that we need each other, and that the most important thing we can do is care for each other. This is why love is the most important currency in covenantal relationships. Love is the measure and the means of a grateful and generous life.

When people share what they have with each other they communicate their trust that they are not alone and that they will not be abandoned. In the giving that they do, they give up the illusion of being self-made, self-standing individuals who can make it on their own, and affirm that they are vulnerable, social beings who constantly need and are the beneficiaries of the kindnesses of others.

When people adopt a generous, giving posture in the world they bear witness to a profound realization of human life as relational and dependent to the core. Rather than being self-enclosed individuals tasked with securing life for themselves, they are instead *conduits* that are constantly receiving God's gifts of a beautiful and blessed life, and then allowing these gifts to flow through them and unto others.

What is a human life ultimately for? What is the point of all our striving? We do not pause often enough to engage these questions in communal, rigorous, and sustained ways. If we did it would not take much for us to realize that a decent life does not require the levels of acquisition that many people in the world's "advanced" economies now have. It is simply a fact that millions of people currently possess a standard of life that would have been the envy of (if not been unimaginable to) the wealthy classes living only one hundred years ago. But to these same people, what they have is not yet enough.

Loveless having and endless hoarding are not the keys to an enduring happiness. A much better way is the way of generosity in which people gratefully receive and generously share the gifts of life. It is also the truest and most honest way because it communicates that love is the foundation of life. First the love of God that creates the world, and then the love we share with others that nurtures and celebrates the life that has been given to us.

The Not So Quiet Revolution

DR. MARTIN PALMER

I have been involved in the world of faiths and environment for over forty years. First of all, in education work in the UK and then from 1985 onwards as religious advisor to HRH The Prince Philip, Duke of Edinburgh in his role then as President of WWF International. In 1995 we co-founded the Alliance of Religions and Conservation (ARC) which helped every major faith tradition to develop commitments for environmental action based on their own core beliefs and teachings.

For years we have described the growing engagement of faiths around the world in on the ground practical action as A Quiet Revolution, largely ignored by the secular world. But now it is not so quiet! Why?

I'm talking about the growing movement of faith-consistent investing, the work that my organization, FaithInvest, is involved in. The great shift that is happening is that – for the first time in many cases – faiths are looking at how and where they place their funds and asking whether their money truly reflects their beliefs and values. They are turning their great spiritual and moral statements into recognising that they are also great stakeholders and can and should be leading in the field of sustainable, environmental investing.

On many levels this should be a given; after all, what is the point of faiths if they are not consistent with their beliefs and values? But ensuring your money is being used faithfully in an active sense (as opposed to saying 'here's a list of what we won't invest in') is rather complicated and, as we have discovered, there are all sorts of obstacles to faiths putting into practice the simple principle that your money should be where your heart is.

Not least is the fact that there is a natural reticence in most faith groups to discuss money (and you may be astonished to learn just how much money the faiths have globally). It's that old problem of God and mammon, even though, like any other organisation, faith groups need money to fund their activities, carry out their good works, pay staff salaries and pensions and run their buildings.

The faiths have been very vocal about their beliefs and the environment. But they aren't just bystanders – they own great chunks of the planet and they deliver many of the services we take for granted. Without the educational, medical, welfare and compassion work of the faiths through schools, hospitals, youth work, welfare agencies etc, civil society would collapse within weeks.

The faiths run around half of all schools worldwide (64% in Sub-Saharan Africa according to UNICEF). Faiths also provide 30-50% of health provision in many developing countries. They run a third of all universities and own or manage on behalf of communities around 9-10 % of the habitable surface of the planet. And they are amongst the largest asset owners in the world.

Yet for some reason, this stakeholder role has been largely overlooked – by the religions themselves - as well as by wider society. The world's major faiths are powerhouses of ancient

spiritual wisdom and experience of guiding humanity through profound crises. They have a crucial role to play in sharing their deep wisdom about how to live in balance, especially in the face of our two great existential crises: the destruction of the natural environment and the impact of climate change.

However, if we ignore the faiths' stakeholder role, we fail to see the whole picture and we also fail to recognize our own responsibility as people of faith. With around 80% of people belong to a major faith, we need to accept that we are part of the problem as well as potentially the change makers.

Publicly available information about global faith investments show that the Church of England has an [investment fund](#) of £10.1bn and the USA Church Pension Fund manages a [portfolio of \\$18.4bn](#) for The Episcopal Church, while Vatican Bank manages [EUR 5.2bn assets](#). In the US, Wespeth manages a fund of US \$28bn for the United Methodist Church and affiliated organizations; and it

"The great shift that is happening is that – for the first time in many cases – faiths are looking at how and where they place their funds and asking whether their money truly reflects their beliefs and values. They are turning their great spiritual and moral statements into recognising that they are also great stakeholders and can and should be leading in the field of sustainable, environmental investing.

was revealed in 2019 that the Church of Jesus Christ of the Latter-Day Saints has an [investment fund](#) of over US\$100bn. But all of these are dwarfed by Islamic finance globally – estimated at US\$2.2 trillion over more than 60 countries, according to a [2017 report](#) by Thomson Reuters and the Islamic Corporation for the Development of the Private Sector, and is on its way to US\$3.8 trillion. In the last few months, the Daoists of China have

decided to create an ESG/SDG hub to advise the tens of thousands of millionaires and hundreds of millions of ordinary followers in China who are devote Daoists in how to invest as Daoist Consistent investors, as well as revise the management of temple funds.

FaithInvest was founded following a landmark Faith in Finance meeting of religious investors, philanthropies, the United Nations, national governments and investment firms, organized by ARC in Zug, Switzerland, in 2017. The meeting saw the publication of the [Zug Guidelines](#) which outlined, for the first time, the investment priorities for dozens of traditions alongside the ethical rationale behind their investment decisions. Many faiths have some sort of exclusion criteria for their investments, which is a great first step – but faith-consistent investing is much more than this.

As we say to faith groups, 'We know what you're *against*. The question is what are you *for*, in order to create a better future for people and planet.' Faith-consistent investing is about actively using your investments to bring about positive change in the world. All too often there's been a disconnect between how the funding is achieved and what is done with it. The inexorable logic is that your values should affect everything you do – including where you invest your money in the first place. Faithinvest is there to help that process through one-on-one relationships; working with whole faith traditions in generating training and awareness programmes as well as helping faiths

create ethical funds and link to pipelines of projects. We are seeing a tidal wave of interest within every faith.

At the same time, there's been a huge shift in attitudes towards faiths in the secular world. The major global institutions such as the United Nations are realizing that religious organizations should be a natural powerhouse for ethical, faith-based and impact investing that contributes to environmental, social and governance or socially responsible investing, and which supports the aims of the Sustainable Development Goals. With a funding gap of trillions of dollars to fund the SDGs, the UN and World bank are looking for more imaginative ways of funding development. The Green Climate Fund has recently started serious discussions with us about creating a whole faith-based approach through investments, Arts, religious media and the huge network on the ground of the faiths in every corner of the world.

All this is great. But ultimately it is when the laity start to ask "so where exactly is our faith's money invested – and what should I do with my investments?" that change will become inexorable. Faith expects consistency. Now we need to always expect that of where our faithful money should be.

Faith in Action

DR. DANIEL VERMEER

The urgency of the climate crisis calls for a comprehensive response, involving ambitious public policy, business action, technology innovation, and public advocacy and activism. While government and business must provide leadership at this critical moment of truth, philanthropic engagement of the religious community can also be a powerful catalyst for action. Leaders of religious communities can play a crucial role in raising awareness, pursuing faithful action, demonstrating stewardship, and directing financial and human resources toward the daunting challenge of system change.

The Costs of Climate Action and Inaction:

Climate philanthropy should be assessed based on its relationship to the overall costs of climate action and inaction. Estimates vary widely regarding how much money it will take to end global climate change, but the International Energy Agency (2021) estimates that it will take \$5 trillion annually to reach net-zero by 2050, equaling perhaps 6-8% of global GDP ([IEA 2021](#)).³

This is not a sunk cost but an investment in a more stable and prosperous future. According to a recent study, if the world acts now to rapidly achieve net-zero emissions by mid-century, this transformation of the economy could set the world up for more equitable prosperity by 2070 and could increase the size of the world economy by \$43 trillion in net present value terms in that period ([Deloitte 2022](#)).⁴

On the other hand, unchecked climate change could cost the global economy \$178 trillion in net present value terms over the next 5 decades, and global GDP could be over 35% lower than it would be without the impacts of warming by 2100 ([Marks, A 2022](#)).⁵ This is just one imperfect economic indicator, but it suggests the scale of damage that climate change could do to overwhelm our investments in health, education, and quality of life. In this future, the human costs would be

³ IEA (2021), Global Energy Review 2021, IEA, Paris <https://www.iea.org/reports/global-energy-review-2021>, License: CC BY 4.0 <https://www.iea.org/reports/global-energy-review-2021>

⁴ Deloitte Summary, 20 June 2022: <https://www.deloitte.com/global/en/issues/climate/global-turning-point.html>

⁵ Marks, A. (2022, May 25). [Path to Economic Disaster: Climate Inaction Could Cost \\$178 Trillion By 2070](#). Wall Street Journal.

enormous, including widespread shortages of food and water, chronic unemployment, worsening health and well-being, and reduced standard of living. The worst outcomes would be borne by those most vulnerable, but the severity of impacts would leave no geography or social group untouched.

Philanthropy's Role in Climate Investment:

Massive investments are needed to shift the world's infrastructure to clean energy, transform our food and transport systems, and adapt to the shocks of climate volatility. Given the scale of investment needed, it is not surprising that much of that capital would come from companies, governments, and investors. However, philanthropists can play a vital role as *catalysts* in the world's response to climate change by targeting geographies, industries, and solutions that most need support.

Despite this opportunity, climate philanthropy is in its infancy. In 2022, total philanthropic giving globally was \$810 billion, though much of this funding goes toward traditional causes such as education, arts and culture, and social services. While climate investments have been growing rapidly in recent years, the amount dedicated to climate change is still less than 2% of total giving, or \$7.5-12.5 billion annually ([Desanlis H., et.al. 2021](#)).⁶ Clean energy is the largest sector for philanthropic climate funding, with sizable investments in forests, water and food security, and CO2 removal. There is clearly positive movement in climate philanthropy, but it remains significantly under-resourced for the daunting requirements of climate action.

"While climate investments have been growing rapidly in recent years, the amount dedicated to climate change is still less than 2% of total giving, or \$7.5-12.5 billion annually"

The Unique Position and Approach of Religious Communities in Climate Action:

Faith communities can play a critical role in climate action by leveraging their moral authority and influence to move other societal stakeholders to more ambitious action. Their own direct investments can be amplified by encouraging government, business, and other civil society actors to redirect their priorities. Faith communities can also target geographies, industries, and solutions that are neglected or are most in need of support.

⁶Desanlis, H., et.al. (2021, October). [Funding trends 2021: Climate change mitigation philanthropy](#). Climeworks Global Intelligence. a

Faith communities have some unique strengths to contribute to the climate challenge. In contrast to large public or business investors, religious organizations can deploy interventions directly and have more freedom in the approach. Due to their flexibility, they can utilize a broad range of funding mechanisms to drive impact, including grants, mission- and program-related investments, competitions and prizes, and venture philanthropy. Each of these has a different risk/return profile and can be used in combination to accomplish diverse objectives.

Religious groups can also center the needs of individuals and communities who are poor or marginalized and are disproportionately affected by climate change. The emphasis on justice and care for the disadvantaged can pay big dividends in influencing public policy, shifting corporate efforts, and increasing impact. Because they are deeply embedded in local communities, faith groups may have unique local knowledge about the needs of stakeholders and the design requirements for different strategies. This combination of flexibility, justice focus, and local knowledge are critical enablers for effective investment and real results.

In addition to their role as investors in climate interventions, faith groups are important stakeholders in the climate conversation because they often manage significant holdings of wealth, land, and other property. Caring for these assets provides an opportunity for religious groups to demonstrate faith-aligned stewardship over their own physical and financial footprint and provide compelling tangible examples of faith in action.

How faith communities can invest in solutions for climate mitigation and adaptation:

With these priorities in mind, faith communities can consider a diverse range of possible climate strategies, including:

- **Renewable Energy:** Decarbonizing our global power system will require massive and immediate investments in renewable energy capacity, grid upgrades, and energy storage in every continent.
- **Energy Efficiency:** Efficiency is a powerful tool that uses improved technology and processes to provide same value to society while reducing the energy and material inputs needed to achieve those benefits. Investments in energy efficiency are diverse, including building upgrades, industrial redesign, and transportation improvements.
- **Clean Transportation:** In contrast to the power system, we are only beginning to move away from gas-powered cars and massive road systems toward more sustainable transportation options. This effort includes transitioning to clean transportation systems, including electric vehicles, public transportation, and sustainable urban planning.
- **Adaptation and Resilience:** Given the amount of climate change that is “baked in” to current projections, it is also critical that we prepare communities and infrastructure for climate impacts. This includes investments in coastal defenses, water management systems, resilient food supply chains, climate-resilient agriculture, and new models of urban development.
- **Reforestation and Afforestation:** Restoring and expanding forests to sequester carbon dioxide is also a critical element in our decarbonization strategy. These investments may include tree planting, forest conservation efforts, and sustainable forest management.

- **Research and Development:** In parallel to scaling current climate solutions, it is critical to invest heavily in research and development for new clean technologies and approaches.
- **Policy Influence:** Tackling climate change requires more than just new technology or new investment. In fact, there is also an urgent need to rethink public policies ranging from city planning, agriculture, housing, infrastructure development, and public security.
- **Climate Finance and Transition for Developing Nations:** Currently, the largest carbon emitters are developed economies with established infrastructures, but the biggest future growth in emissions will occur in developing nations. That is why it is imperative to aid developing countries in mitigating and adapting to climate change, as outlined in agreements like the Paris Agreement. Given the historic emissions of developed countries, there are crucial issues of fairness to consider in assessing who will pay for the required investments in developing countries. This is another area where the moral leadership of religious organizations can be critical.

Recent research by Project Drawdown highlights the 100 most promising climate interventions to radically reduce emissions, including shifting to low-carbon electricity sources, increasing industrial efficiency, and ramping up electric vehicle infrastructure ([Drawdown 2022](#))⁷. Interestingly, Drawdown also cites solutions that are often overlooked but potentially transformative, including educating girls and women and reducing food waste. This empirically grounded approach can vastly increase the impact and return on investment in climate action and should inform the strategies of religious philanthropists.

Examples of Leadership from Religious Communities:

Faith communities from all traditions are pursuing a diverse range of investments for climate action. These actions contribute to mitigating and adapting to climate change but also inspire their communities and demonstrate their moral and ethical imperative to act on climate crisis. A few of these actions are described below:

1. In 2015, Islamic leaders issued the **Islamic Declaration on Climate Change**, highlighting the importance of addressing climate change from an Islamic perspective. Many Muslim organizations and institutions have since invested in renewable energy projects, energy- efficient mosques, and climate education initiatives. For instance, the Shamsuna Power Company in Jordan established solar power projects for mosques and schools.
2. Several Hindu temples have also taken steps to harness solar energy. For example, the Akshardham Temple in Delhi, India, installed over 400 kW of solar power to reduce its

⁷ Project Summary: [Project Drawdown – Project Update 2022](#)

carbon footprint. Temples in the United States, like the Hindu Temple of the Woodlands in Houston, Texas, have also adopted solar energy to power their facilities.

3. **The Vatican's Laudato Si' Action Platform** was launched by Pope Francis to encourage Catholic organizations to take concrete actions to address climate change and ecological crises. The platform includes a commitment to divest from fossil fuels and invest in renewable energy. It encourages Catholic institutions to make a seven-year action plan with specific climate goals.
4. The **Jewish Climate Leadership Coalition** provides resources and support for Jewish community members and organizations to pursue net-zero goals. Many synagogues have also initiated greening programs to reduce their environmental impact. For instance, Temple Emanuel in Newton, Massachusetts, undertook energy efficiency upgrades and installed solar panels to generate clean energy.
5. The **Church of England's Net Zero Carbon Programme** has committed £30 million (\$38 million) in 2023 to support projects addressing climate change and environmental sustainability. The fund focuses on renewable energy, energy efficiency, and community-based initiatives. It has supported projects such as the installation of solar panels on church buildings, the promotion of eco-churches, and funding for community energy cooperatives.
6. **Interfaith Power and Light (IPL)** is a faith-based organization in the United States that mobilizes religious communities to address climate change. It has helped churches, synagogues, and mosques implement solar energy projects, energy efficiency measures, and advocacy for clean energy policies at the state and federal levels.
7. The **Tzu Chi Foundation**, a Buddhist organization with a strong commitment to environmental stewardship, has funded various environmental projects globally. They support reforestation efforts, disaster relief with a focus on climate-related disasters and have undertaken initiatives to reduce plastic waste and promote recycling.

Conclusion:

Climate leadership from faith communities has never been more critical. While they may not invest the same amount of capital as governments or other investors, religious leaders can be powerful catalysts for system change through their moral authority, creative investment strategies, active stewardship, and attention to neglected communities and interventions. While there are many great examples of faith community leadership, current levels of funding are insufficient with less than 2% of philanthropic investments going to climate. It will require a new paradigm to motivate religious leaders to significantly increase their climate action – a shift from climate as one of many environmental challenges toward a recognition of climate's pervasive impact on social justice, human health, and community well-being. These are long-standing priorities of faith communities everywhere and serve as powerful motivators for these communities to rise to the climate challenge.

Charting Change: NGOs and FBOs on the Ground

REV. CHARLOTTE BANNISTER PARKER

Throughout my twenties, I worked in many parts of India and Nepal, with NGOs big and small, first as a field worker and later as part of my master's thesis research into the roles of women in economic development. After thirty years of motherhood and Anglican ministry back in England, I had the opportunity in 2023 to return to both those countries, as part of post-doctoral research, to chart the changes that had occurred in the lives of women living in complex and challenging landscapes. I spent last spring revisiting NGOs including ones in rural Rajasthan, the eastern wetlands of Kolkata and in the Nepalese Himalayan foothills.

"First, women today are not only involved in the environment and the development discourse, but they are now driving much of it. Second, approaches to philanthropic giving are being completely re-thought, in particular becoming more holistic and longer-term focused. These two shifts that are changing NGO culture and thought in ways that I believe are aligned with – and reinforcing – a new form of spiritual ecology"

Although I had stayed involved with development charities via board roles, thirty years of day-to-day parish ministry and raising a family can be very absorbing. Having been out of the NGO 'world' all that time, my trip promised a clear and unbiased "then and now" look at NGOs doing similar things in identical places. It was a bit like a time machine letting me compare the late 1980s with 2023.

What I found most striking in this post-doctoral research were two remarkable changes. First, women today are not only involved in the environment and the development discourse, but they are now driving much of it. Second, approaches to philanthropic giving are being completely re-thought, in particular becoming more holistic and longer-term focused. These two shifts are amongst many influences that are changing NGO culture and thought in ways that I believe are aligned with – and reinforcing – a new form of spiritual ecology that is urgently sought amidst the global climate emergency.

Gender equality has real momentum now even in the remotest places. That was not the case a generation ago. When I started working with NGOs in India in the mid-1980s, the "Participative

Rural Appraisal" (PRA) was the main tool that international development agencies used to plan, deliver and measure projects in "underdeveloped" places. The PRA method consisted of going into villages to interview members of the community to assess the community's needs and priorities. In general, the approach had merit, making projects bottom-up rather than top-down. But in the Eighties as PRA gained influence, aid agencies, FBOs and NGOs consulted mainly the village headmen: Only later, as second-order inputs, were women interviewed, away from the men. This methodology, as you can imagine, did not necessarily produce either effective or consistent local analysis of the daily realities faced by all the community, but especially women.⁸

On return to South Asia this year, I was deeply impressed with how women were not just central to the development and environmental process but seen as critical forces for change. Thirty-five years ago, the executive director of ActionAid Nepal (AAN) was a brilliant and committed professional, but a male westerner. Today this flagship NGO is run by a dynamic Nepalese Newar woman, Sujeeta Mathema, who has heralded a movement of "Voices of Women". Mathema told me that AAN has engaged in an alternative model for women's emancipation and empowerment, "by building childcare centres, establishing water taps, conducting policy level discourses and introducing livelihood options ([ActionAid Nepal 2019](#))."⁹

AAN made these strides through building their Mahila Network with "giving circles" -- creating empowering spaces where women can freely voice their needs and concerns. These networks help women to "act independently / collectively making their own choices and decisions to fight for social justice and equality ([ActionAid Nepal 2019](#))."¹⁰ This security and reinforcement leads to 'active agency' where women can make their own decisions about their lives and future. The UN Climate Change Committee agrees with Mathema that, "We need more women, in all their diversity, involved in all levels, from climate negotiations and boardrooms to forest and fields, especially in the sector and regions hard hit by climate change"

Another project in India that I re-visited, in March, echoed these themes of women's ability to adapt, learn and lead. The Social Work Research Centre (SWRC) in Tilonia, Rajasthan is a home-grown NGO – also known as the Barefoot College -- that in recent years has become quite well known in development circles. A brilliant example of empowerment and skills training leading to

⁸ I remember once that a well had been dug in the exact centre of a village – where the men had thought it would be most accessible to their wives. A year later, it was not used and when the water aid charity asked why the women said, "We like to get away to the river. It's the only time in the whole day we have to ourselves and to talk to each other, women-only. At the river, the men can't overhear us." A second well was duly dug on the village outskirts!

⁹ ActionAid Nepal: Voices of Women Making It Work for Women: The Mahila Network Project. July 2019
https://nepal.actionaid.org/sites/nepal/files/publications/Mahila%20Network%20Project_English_29%20August%202019.pdf

¹⁰ Ibid 9

transformation is SWRC's Solar Mamas project. Rajasthan is a vast, arid province with little infrastructure and prone to draughts. Here, SWRC has been working since the 1970s alongside the most marginalised communities, especially Harijan women. When I first visited some solar lanterns had been distributed in the village but now SWRC was recognising that solar energy could transform daily lives and had set about teaching small groups of women such as Mira Bai to become an army of "Solar Mamas", i.e. assemblers of sun-powered devices including lanterns and complete home lighting systems.

Mira Bai, told me, as she leaned over her work bench, soldering iron in hand, "No one should ever be without electricity." Though only semi-literate, she graduated after a six-month training course, and is now a master trainer. Mira Bai travels across India and even abroad, to Papua New Guinea, teaching other women solar lantern building skills. The Gandhian inspired founder of Barefoot College, Bunker Roy, explained why this training and economic security was effective: He and his colleagues take "a long term, pan-generational investment approach that trusts in the women's innate knowledge and skills." By doing so, Dalit women (from the "Untouchable" caste) can achieve an increase in status, earn an income and also become beacons of light, training other "Solar Mamas" in their villages and beyond. This solar program is not just transformational but revolutionary as it produces a practical, environmental resource of solar energy while tackling the root causes of poverty and engendering female emancipation.

In addition to being more gender-balanced in its approach and its leadership, development and environmental philanthropy is changing a second way that kept being driven home as I visited FBOs & NGOs in Asia: It is becoming longer-term and more wholistic than it ever seemed to be in the 20th Century. In the 1980s, the NGOs I saw (almost all western-backed and-led) were applying the same model: Find one or more geographically-specific projects; do PRAs; staff, fund and run the project(s) for three to five years; evaluate the outcome; and then move on to other projects – more often than not, somewhere else, another valley, village or even country. Today, I notice a shift where an element of interconnected and co-dependence has emerged, along with a call for program implementation and funding that lasts decades if not generations.

One such example can be seen in the work of protecting and restoring the Wetlands of Eastern Kolkata. These wetlands which are coined "the kidneys of the city" since they act as the natural sewage treatment plant for greater Kolkata's 14.5 million people and are water gardens, unique fishing pools and flood defences. During my time there, I talked to local fishermen who told me that their livelihood was endangered. "The natural drainage system no longer works and housing development on wetland has been a constant threat." Nature Environment and Wildlife Society (NEWS) is a Kolkata-based NGO that seeks to conserve these wetlands and ensure sustainable livelihoods.

As we walked beside these precious marshes, the Indian director of NEWS, Ajanta Dey, spoke to me of the need for long term program support, not the traditional short-term three-year project cycle. She said donors need to know that, "Transformation does not happen overnight. Behavioral change is a long process with a lot of components in its science, community, government, faith and it needs time, patience and most of all vision." Dey urges donors to adapt their funding approach from short term, project-based cash injections to sustainable and secure funding over a much longer period. i.e. a 10-year commitment or even a generational one. Only then can NEWS work alongside receptors and gaining their trust. Then the NGOS becomes a partner in the ecological

transformational process recognising that the fishing community's dignity and ingenious knowledge is critical factor in protecting and preserving this precious water resource.

Dey is one of several NGO leaders I have met in my research who sees and encourages this change in thinking: Longer-term, broader philanthropic support makes the relationship between donors and the NGO more 'relational' than 'transactional'. It encourages holistic thinking at all levels, and, crucially, it enables the NGOs in turn to engage with their beneficiaries – the local communities -- in deeper and longer-term relationships. This different philanthropic framework acknowledges our global interdependence and that "our care for one another and our care for our earth are intimately bound together."

The increasingly gender-balanced work and practice of NGOs, together with this lengthening and broadening of their funding, along with other influences, make the development and environmental NGO world of 2023 more effective and relevant than the one I served and studied in the late 1980s. Many NGOs that I know today whether they are overtly backed by faith groups, are evolving towards a new form of spiritual ecology that is urgently sought amidst the global climate emergency.

In his era-defining 2014 encyclical, *Laudato Si*, Pope Francis argues that we are all "part of the universe, all of us are linked by unseen bonds, and together form a kind of universal family, a sublime communion which fills us with a sacred, affectionate and humble respect." More and more NGOs have shifted in realising that "religions transcend nation states, and they all acknowledge intergenerational, long-term responsibilities." Broadening, deepening and gender balancing them better enables NGOs to 'walk alongside' and 'learn from' their beneficiaries -- those who face the acute effects of climate change.

Faith and Religion Matter for Climate Action

ALBERTO PALLECCHI

Introduction

I was born in a Catholic family in Rome, at the heart of the Catholic world. Every morning as a kid I would open my bedroom window overlooking the Saint Peter Basilica's dome; after school, I would run to play at the 'oratorio', the Parish building which was the center of the neighborhood's life. Every issue, joy or important moment in my upbringing would pass through the wisdom and care of our family priest. Growing up, I witnessed first-hand the centrality of the Church in all key aspects of human life. Thirty years on, environmental degradation and climate change have emerged as the key challenge of our generation. An issue affecting every single person in this planet. From governments to youth movements, from indigenous groups to multilateral organizations, this is and must be a unifying, 'all hand on deck' moment. To avoid climate disaster, we need broad, diverse partnerships beyond the usual suspects. What role for Abrahamic traditions and faith-based philanthropy to support this systemic transformation, direct finance to the common good, joining governments, businesses, and civil society to tackle today's complex challenges?

Why religions matter for sustainability and climate change.

A question that will become even more central in the years ahead: while religious affiliation around the world is expected to increase to near 90% by 2050, global greenhouse gas emissions are also estimated to rise 50%, bringing us closer to what the UN Secretary General António Guterres has called a new era of 'global boiling'. Years of climate science, including the recent 'Global Stocktake' report released by the UNFCCC, have been telling us how the international community is failing to meet its climate goals. Equipping faith communities and believers with knowledge and capacity becomes a crucial task to address this emergency threatening our own existence. Whether you are a person of faith or not, it is hard to ignore how the impact of faith-based organizations on the daily lives of millions is incomparable to that of any other public institution. According to a World Bank survey involving over 60,000 individuals from 40 nations, religious groups frequently garner greater trust compared to governmental bodies. At the same time, the work faith-based organizations are doing in supporting some of the key transformations the world needs, often remains unacknowledged.

Only in recent years, there has been growing recognition of the potential for faith communities to contribute to a more equitable and sustainable world. Despite historically receiving limited attention from the international and research communities, the impact of faith-based initiatives cannot be underestimated. All three major Abrahamic religions have expressed their intention to play a more substantial role in sustainability. This includes Pope Francis' encyclical "Laudato Si'"

and the more recent Apostolic Exhortation 'Laudate Deum', emphasizing integral ecology and environmental concerns, as well as the 'Islamic Declaration on Global Climate Change' and the 'Jewish Climate Leadership Coalition', among others. Furthermore, there has been an increase in multi-faith collaborations. During the 2021 COP26 Climate Summit, 40 spiritual leaders jointly called for immediate actions in line with the Paris Agreement, and a similar event happened in November 2023 in Abu Dhabi. COP28 in Dubai featured for the first time a dedicated 'Faith Pavilion,' where faith groups and climate champions gathered and discussed their contributions to address climate change. These initiatives have reignited interest in the role of faith communities in sustainability and international development. They are now recognized as valuable partners in achieving the Sustainable Development Goals and combating climate change and biodiversity loss.

The role of faith-based philanthropy to unlock opportunities for transformative action

How to ensure this incredible momentum is translated into real actions on the ground, harnessing faith-based organizations' potential to act as lever for positive change, creating a movement of people to pursue environmental sustainability and climate action from the perspective of faith? Faith-based philanthropy for climate action can unlock potentially transformative opportunities in a number of sectors where the urgency to act is coupled with the possibility for faith-based thinking to be contextualised against the challenges and needs of today's societies. Three sectors stand out here for me: Cities, Forests and Climate.

Think about Cities: throughout history, faith and religion have held pivotal roles in urban life, spanning from ancient to contemporary times. From the Bible's depiction of the Garden of Eden to the Jewish concept of Shalom, or the Islamic notion of Saleem, Abrahamic traditions have promoted the concept of human development within communities. Today, faith-based organizations are present in nearly every city around the World, and so have a critical role to play in supporting equitable and sustainable urban development. Their presence allows them to guide masses while working for better inclusion of vulnerable groups. By the year 2050, approximately two-thirds of the global

"Faith-based philanthropy from different traditions can come together to conceive a multi-million, multi-decade initiative on restoration focusing on Faith and Spirituality, which would have the potential to bring about real change at scale in the restoration field."

population will reside in urban areas. While cities are the hotspots where new concepts, innovations and societal norms are putting into practice, the speed of urbanization amplifies disparities, strains infrastructure, and contributes to issues like climate change, air pollution, and other ecological challenges. Faith-based philanthropy can leverage faith-based organization's social capital to drive innovation in cities and serve marginalized communities. From improving access to basic services and sanitation, to supporting informal workers, from joining and supporting coalitions, to

participating in community-based spatial planning, their potential to serve cities beyond their pastoral mission is still largely untapped.

Forests is another field where faith-based organizations and religious leaders can play a critical role in encouraging and supporting restoration efforts. Tree planting is perhaps one of the most visible efforts undertaken by environmentally active religious groups. Despite this, our understanding of how culture, values, spirituality, and faith contribute to motivate ecosystem restoration initiatives remains limited. Faith-based philanthropy can help the research and development communities to gain deeper insights into how these elements interact, promoting projects that consider the cultural and spiritual motivators of human behavior. Devoting more resources to bridging this gap has the potential to enhance the effectiveness of restoration projects and foster greater community involvement. The Forest and Restoration funding landscape is mainly characterized by several separate project funding, big and small. Landscape restoration is a long-term business: it often takes a couple of decades to see its real impact. Faith-based organizations can offer the strong community foundation that provides restoration initiatives the long-term ingredient for its success. They can bring together community members, herders, farmers, faith, and local leaders, to create a collective plan for the landscape. This partnership model can thrive only when underpinned by a stable, enduring funding stream, allowing to build trust and provide evidence of its successes. Faith-based philanthropy from different traditions can come together to conceive a multi-million, multi-decade initiative on restoration focusing on Faith and Spirituality, which would have the potential to bring about real change at scale in the restoration field.

Last but certainly not least: combating climate change is where faith-based philanthropy can mobilize perhaps the greatest opportunities to inspire and drive concrete action. Faith communities globally face the brunt of climate change effects, including more frequent and severe extreme weather events that lead to safety concerns, resource shortages, and prolonged power outages in local areas. Unfortunately, these communities often lack influence in climate and disaster decision-making, as top-down policies for

climate change mitigation and adaptation are frequently imposed without considering local needs and priorities, sometimes worsening existing vulnerabilities. There is need for greater community-led climate resilience-building planning and action: activities that reduce vulnerabilities by strengthening adaptive capacity to cope with and recover from extreme climate events. Building resilience in communities will require concerted and well-coordinated efforts from trusted actors. Faith-based organizations and houses of worship are amongst those trusted organizations with deep roots in communities. Directing funding towards faith-based organizations working on the ground, can also help in the localization of humanitarian aid, filling gaps where governments and other entities may be lacking. Houses of worship can not only implement science-based measures to decrease their own carbon footprint. When equipped with the knowledge, capacity and needed resources, they can be hubs for climate action. These institutions frequently possess the necessary land, infrastructure, and capacity to serve as local resilience centers. They are often used as disaster and emergency shelters as they tend to be structurally solid and centrally located within communities. Additionally, faith-based organizations regularly offer vital services such as food, healthcare, and education, and actively participate in disaster preparedness, mitigation, response, and recovery within communities.

Conclusion

Amid escalating climate, environmental, and societal crises, faith-based organizations are assuming an increasingly important role. Their significance extends beyond their widespread influence and reach; it's rooted in their profound understanding of the communities they serve. Faith-based philanthropy have an unprecedented opportunity to join forces and promote faith-based organization's role in delivering action on the ground. They can mobilize critical resources to shift the power structures towards communities, channeling long-term, quality funding as directly as possible to faith-based organizations, ensuring local ownership and enhancing their capacity to meaningfully engage in environmental, development and humanitarian programs.

Loving the Planet as a Stranger: A Contemporary Jewish Summons to Environmental Activism

MELISSA RAPHAEL

Jewish Environmentalisms:

Like the other Abrahamic religions, classical Judaism is a theocentric and anthropocentric tradition rather than an ecocentric one. But it is also, from its biblical beginnings, a life-choosing and affirming tradition in which respect for the natural world yields the blessing of sustenance and bears witness to the glory of its creator. The welfare of animals and the cultivation and consumption of produce are biblically and rabbinically regulated towards their own flourishing.

In its turn, contemporary Judaism can repurpose a wide range of classical and modern texts, practices and principles to engage the contemporary climate crisis, allowing Jews to respond to its challenges in their own ethical, liturgical and spiritual denominational idiom. Many Jews, for example, continue to favor a traditional welfarist approach where careful human stewardship of the earth involves using commandments such as *bal tashhit* - the Deuteronomic prohibition of wanton waste or destruction - to limit the consumption of natural resources. More radically, the impact of neo-Hasidic spirituality across a range of Jewish communities from the modern Orthodox to the liberal has encouraged an immanentist theological turn where God's indwelling presence within the natural world protects its holiness (*kedushah*) from human dominion's ecological harms (Mara H. Benjamin 2022).¹¹ Additionally, struck by the global development of philosophical and legal concepts that can afford ecosystems like rivers, wetlands and forests the legal status of personhood, many of these Jews use a weakened ontological distinction between the human, the divine, and the natural to dis-privilege human rights and interests in God's creation.

¹¹ Mara H. Benjamin, "There Is No "Away": Ecological Fact as Jewish Theological Problem', Religions 13 no. 4 (2022) <https://doi.org/10.3390/rel13040290> & David Mevorach Seidenberg, Kabbalah and Ecology: God's Image in the More-than-Human World (New York: Cambridge University Press, 2015).

Modernity and the Alienation of Creation:

By contrast, this present brief Jewish theological contribution emphasizes the historical and ontological *difference* between human beings and the natural world. Modernity, this paper suggests, has left humanity, nature and God so spiritually, technologically and culturally alienated

"Perhaps, in a time of climate crisis, religionists of all kinds need to hear the petition of the suffering earth as if it were a non-human stranger at the gate, presenting a silent plea for sanctuary from exploitation and neglect."

from one another that nature has been exiled from - become a stranger to - a human world that is itself estranged from its creator. In modernity, it is not only the case that nature can be profoundly inhospitable to the human. It is also the case that our modern agro-industrialized, petro-chemically fueled human world has become ever more inhospitable to nature. Modernity has made the earth a stranger to our economies and too often to our religions as well. Our relation to the natural world has for so long ceased to be neighborly that the contemporary earth is now more than just analogous to the stranger as a traumatised, displaced person in urgent need of sanctuary. Exploited, depleted, and marginalised, animals and plants, air and water, have ever fewer chances of safe passage through our lands and

seas. Animals are forced to feed and breed on the fringe of fields, roads, industrial estates, and cities. Even the stars in our galaxy must jostle for visibility with growing numbers of satellites and the other junk that now litters space ([Melissa and Paul 2022](#)).¹²

I wonder, then, if a Jewish, and indeed broadly Abrahamic, first response to the climate crisis requires a more basic and immediate way of reconnecting to the earth than the introduction of new religious legislation, rituals and readings of scriptural texts. I wonder, in short, if the commandment to love the stranger, which is repeated more than thirty times in the Hebrew Bible, and many more again in the rabbinic commentary literature, could be expanded to include the earth as another Other. Perhaps, in a time of climate crisis, religionists of all kinds need to hear the petition of the suffering earth as if it were a non-human stranger at the gate, its face, ravaged by drought, storm, wildfire, and deforestation, presenting a silent plea for sanctuary from exploitation and neglect.

By their migrant nature, most strangers experience an acute loss of social and economic value. Homelessness exposes them to the threat of personal and political violence. But this is a danger from which the stranger can be redeemed. For the commandment to love (*ahavah*, cognate with the Christian *agape*) offers the stranger sanctuary within its own house; on its own holy mountain, however such habitation might be construed. Jews are not only sanctified by their observance of God's commandments. They also, above all other commandments, sanctify the world by their observance of the commandment to love. For no living thing can flourish without

¹² Melissa Raphael, 'Are Jews Commanded to Love the Planet?' in Paul S. Fiddes, ed., *Loving the Planet: Interfaith Essays on Ecology, Love, and Theology* (Oxford: Firedint Publications, 2022) 65-90.

the disinterested respect and cherishing that is the practical, obligated (rather than romantic) love that invites the stranger to become a neighbour.

Responding to my suggestion that the earth might be 'saved' by offering its natural inhabitants sanctuary under the rubric of the commandment to love the stranger, Rabbi Jonathan Wittenberg asked whether we might also do so through the commandment to love our neighbour. After all, anyone who destroys the natural world, which is the only source of sustenance for all living things, is breaking the commandment to love our (natural) neighbour as they love themselves ([Leviticus 19: 18, BT Shabbat, 31a:6 Rabbah 26:6.](#))¹³ And as Wittenberg points out, it is more common for Jewish and Christian eco-religionists to argue that earth is not, in any case, a stranger. It is us. We are earthlings. Our very bodies are of the earth. On such grounds, loving your neighbour as yourself can include love of the meadows, woods and fields without the devaluation of any particular responsibilities to our human neighbours ([Jonathan Wittenberg 2023](#)).¹⁴

Of course, loving the earth as a stranger does not preclude loving it as a neighbour. Indeed, the Torah grants the resident alien (*ger toshav*) in the Land of Israel the rights and status of neighbour without conversion, that is, without requiring what is different to become the same. Nonetheless, I remain convinced that before or within reason is feeling. Religious law and philosophy must engage the trauma and grief of climate change. Without empathy for the pathos of an environmentally degraded world, natural and human, activism will founder. Significantly, though, empathy with strangers is required of Jews. We are commanded to love the stranger precisely because we too have been 'strangers in Egypt' ([Exodus 23: 9; Leviticus 19: 33-34.](#))¹⁵ Having labored under the heavy hand of history, Jews must now show compassion for the predicament of animals, plants, and whole ecospheres whose future hangs in the balance; for natural communities that, pushed outside the safe and peaceful precincts of their natural home, are infinitely and inaudibly vulnerable to harm.

Granted, the Torah does not explicitly command us to love the earth as either a stranger or a neighbor. Yet revelation is a cumulative and progressive process, heard and felt anew in the crisis of the moment. And in this moment of anthropogenic climate crisis, the commandment to love, where love is the Abrahamic 'Common Word' ([The Common word of love 2007,](#))¹⁶ may issue a summons to the kind of action that is a prophetic interruption of the status quo.

¹³ Leviticus 19: 18; BT Shabbat, 31a: 6; Tana d'Bei Eliyahu Rabbah 26:6.

¹⁴ Jonathan Wittenberg, Internal publication of New North London Synagogue, Parashat Acharei-Mot Kedoshim, 7 Iyyar 5783, Friday, 28 April 2023.

¹⁵ Exodus 23: 9; Leviticus 19: 33-34.

¹⁶ 'A Common Word Between Us and You', a key 2007 Muslim-Christian dialogue on the love commandment that later invited Jewish contributors, including myself, to its process.
<https://www.acommonword.com/the-common-word-of-love/>

Face-to-face with the Natural Other:

David Seidenberg has rightly argued that a Jewish environmental theology must not confine the divine image to the human face. To do so would ignore the rabbinic view of animals, plants, and land that sometimes ascribes them a moral standing of their own. More generally, to claim that only the human is made in the divine image would not just erroneously assume that only human beings have infinite value before God, it would also be an idolatrous domestication and exhaustion of divine being ([Seidenberg, Kabbalah and Ecology 241-265](#)).¹⁷

If, then, a face is not only or necessarily a human face, and the human face is not the only face that is made in the image of God, then to witness the escalating sufferings of the earth under climate change is to be drawn into a face-to-face relation with different kind of stranger. This stranger we call Earth is, like all strangers, one for whom we are obligated to care. We are not permitted to abandon this earth in its plight in favor of a technological fix or relocation to some other as yet uncolonised, un-ruined planet.

If the face is, and is not, a literal human face, then the pitted and scarred face of the earth, and the creatures who wander across it, issue no less or more a commandment to love than a human suffering face. Creation is already known to the biblical text as a joyous, expressive face that sings its praises to God. But there is also a strangeness in this face of the earth and it is not always a smiling face. It is, then, a face that must command me to love it precisely because such love may not come naturally. Commanded love of the earth is a difficult love. For the face of the earth is not like mine, nor is it obligated to mine. As the Jewish philosopher Emmanuel Levinas insisted, love is not a matter of loving the other as it were yourself or your family. Commanded love is an ethical alleviation of the suffering of the stranger – that which is *not* like you, *now*, and without calculation or hope of reciprocity.

In Genesis 1, the face of the earth is the primordial mystery of all faces. As Deep Face - *pnei tehom* - it is a fathomlessly strange face beneath and beyond the turbulent wind-swept darkness. But under the jurisdiction of love, it might also be the more familiar face of spring, the face of a stranger who, waking refreshed and restored, can grow towards new life; new possibilities.

¹⁷ Seidenberg, *Kabbalah and Ecology*, esp. 39 and 95, 241-265.

The Holy Work of Environmental Repair

RABBI ELLEN BERNSTEIN

Once a week for a whole semester in 1969, my high school ecology class would travel to a different site along the Ashuelot river in southern New Hampshire. Donning our knee-high black rubber boots, we would, traipse into the river, gather water samples, and with our Hach kits, we would measure various pollutants and dissolved oxygen. Occasionally, we headed upstream to test the water at the spots where the many tanneries—situated along the river to take advantage of the abundant water supply—dumped their effluents. It was no surprise that the level of toxins was strikingly higher at the tanneries, but measuring the pollutants *ourselves* was both disturbing and empowering.

I had not really considered before that a river was a kind of organism that moved and breathed and pulsed with life. Rivers are the earth's circulatory system. I began devouring all the environmental literature I could get my hands on. I recognized that in a myriad of ways—from consuming to extracting to polluting—we were destroying our life support system, our home—the earth. My work seemed cut out for me and in 1972, I enrolled in one of the first environmental studies programs (CNR) in the country at the University of California, Berkely.

Early in my academic career, it became clear that an ecological education would not be enough. I needed to know how we humans could so wantonly disregard and ruin the very earth, air, and waters that give us life. I wondered what the world's religious traditions had to say. After a brief exploration of various spiritualities, I realized that I should explore my own tradition—Judaism—of which I knew little. I began studying the Hebrew Bible with a friend and was surprised at the many ecological insights contained in the very first chapter.

I also began looking for a Jewish community—a place where I could hang my hat and feel a sense of belonging. It is incumbent upon Jews to give *zedakah*, which is generally translated as charity but literally means righteousness or justice. Jews give generously to support efforts to feed the hungry, fight racism, elevate women's and minority voices, dismantle oppressive structures, support democracy, and stand up for freedom of speech. Indeed, *tikkun olam*, “repair of the world,” has always been a central Jewish value.

And yet, I had never heard of a Jewish organization dedicated to the literal repair of the earth. I queried everyone I met wherever I went if they knew of a Jewish environmental organization. To no avail.

This seemed remarkable to me. Why, I wondered, wasn't there an upwelling of interest among the leaders of the Jewish world to restore and help heal our natural environment upon which we all depend on for our very lives? Even if Jewish leaders were unable to recognize the profound value of the natural world, it was obvious—to me anyway—that funding Jewish environmental efforts would be a way to engage young Jews and address social-cultural issues at the same time.

After five years of looking, I realized that if I wanted a Jewish ecological home, I would have to create it. In 1988, I founded Shomrei Adamah, Keepers of the Earth, the first national Jewish environmental organization. Shomrei Adamah's mission was to illuminate the ecological understandings at the heart of the Torah--ideas that remain hidden to many Jews in our contemporary world. Our goal was to inspire Jewish people to find their own way to engage in the critical work of environmental repair.

Today thirty years later there are numerous Jewish organizations ranging from Jewish environmental educational endeavors to environmentally focused camps to climate advocacy groups to numerous Jewish farms to food justice initiatives to youth climate organizations to animal rights groups to synagogue gardens. The beauty of these initiatives is that while they are helping to restore and heal our world, they are also enriching Jewish life with an embodied and earthy approach to tradition, and they are engaging countless young Jewish people in Judaism—Jews who otherwise may have abandoned Jewish life.

“Religious leaders must be nurtured in the ecological nature of their traditions to empower them to recognize and bring forward the authentic environmental teachings—often buried in the texts—that can inspire their communities to engage deeply with ever-present environmental exigencies.”

And yet even though these Jewish environmental organizations have demonstrated the ability to capture the imagination of many Jews and bring them back to Judaism, the amount of philanthropic dollars apportioned to Jewish environmental organizations is surprisingly small especially compared to other Jewish philanthropic giving. Moreover, Jewish ecological thinking and practice is still largely absent in many mainstream Jewish institutions and seminaries.

The thing that I found particularly baffling about this is that the environment—the life and health of the earth and all her creatures—is not just another social justice issue competing for our attention among a whole host of other social justice issues. The earth/the land and our relationship to her is at the heart of our lives. Without a healthy earth and without balanced ecological systems, all our lives are endangered. Peoples around the world are experiencing the devastation of wildfires, drought, and hurricanes; many have already been forced to leave their homeland and migrate to other parts of the world.

The land/the earth, and our relationship to her is at the heart of the Hebrew Bible. The Hebrew language itself demonstrates the inextricable connection between human and earth. The human creature, *adam*, is formed of the earth, the *adamah*. We all are born of the *adamah*/earth, and we return to *adamah*/earth when we die. We and all creatures belong to the earth; she does not belong to us.

In the Bible, our first charge as humans is to care for the earth. The very first blessing we are given is to oversee—benevolently—the earth and her creatures. Indeed, the whole story of the Bible is a story of a people and the land/the earth. God, humanity, and the earth exist in a cyclical feedback loop. When people act unethically toward each other or to God—behaving in ways that are counter

to the flow of life, counter to the natural law—it is the earth that suffers; she becomes polluted by our offensive behaviors.

The mandate to care for the earth is ritualized in Jewish tradition in the practice of the Sabbath—a day of rest every seventh day. On the Sabbath, the Jewish people are called to rest: to stop working and honor the creation. Erich Fromm defined work as "any interference by man, be it constructive or destructive, with the physical world." In essence the laws of the Sabbath were designed to help people experience the creation/the earth as a whole—of which they were a part; rather than as a "thing" to be possessed.

While the Sabbath offers a profound ecological practice for people, the Bible's most radical environmental law (although it's unclear if and how much it was ever really practiced) is that of the Sabbath for the *land*—the sabbatical year. For six years, the people were to sow their fields, prune their vineyards and gather in the produce, but in the seventh year, they were to release the land (Exod. 23:10-12; Lev. 25:2-7). For a full year, the land was to rest, to lie fallow; there should be no human interference so the land could restore and regenerate itself.

In the sabbatical year, the people of the land and all the beasts would enjoy the same foods that grow freely in the land (Exod. 23:11-12, Lev. 25:6-7). The poor, who, during the other six years must depend on the largesse of the landowners for food, could now enjoy the produce of the land in dignity. The seventh year was the great leveler; the sabbatical year would bring all creatures down to the ground, flattening out any economic disparity. People, animals, and soil would meet on equal terms; there would be no owners or exploiters—just fellow creatures.

Many other Jewish practices help awaken people to the wonder of the creation and its care. At regular intervals throughout the Jewish year, the holiday cycle cultivates our sensitivity to the land and its ecological processes. Long before the holidays held historical significance, they marked the seasons—the joy of rain at its proper time and the ingathering of an abundant fruit harvest at Sukkot, the birthing of the lambs at Passover, and the wheat harvest at Shavuot.

Today religious leaders and philanthropists—along with the rest of us—face the greatest challenge of human history....and the greatest opportunity: the future of life on earth. Unfortunately, too many still assume that scientists and technocrats will "solve" the climate crisis. But the climate is not an issue to solve; the earth and its weather is the very source of our lives. Gus Speth, former dean of Yale Law school famously wrote:

"I used to think the top global environmental problems were biodiversity loss, ecosystem collapse and climate change. I thought that with 30 years of good science we could address these problems. But I was wrong. The top environmental problems are selfishness, greed and apathy, and to deal with these we need a spiritual and cultural transformation, and we scientists don't know how to do that."

Indeed, religious institutions are especially well-positioned to address the climate crisis.

- We know that people are more likely to adopt climate-healthy and climate-justice behaviors when they feel a strong *emotional* connection to the earth and all its creatures. Religious communities reach people at the level of feelings.

- We know that people are more likely to be influenced by their friends and peers to change behavior and engage in a range of environmental justice activities than they are through moral reasoning or scientific argument. Religious life is committed to building relationships and community.
- We know that many people including young people are frightened, anxious, and grieving in the face of the chaos that climate change has wrought. They are seeking a sense of belonging and solace. Religious institutions have always responded to the needs of the suffering and served as centers of nurture, comfort, and hope.

However, many of our religious leaders do not have the grounding, education, or experience to address the innumerable ecological crises. Religious leaders must be nurtured in the ecological nature of their traditions to empower them to recognize and bring forward the authentic environmental teachings—often buried in the texts—that can inspire their communities to engage deeply with ever-present environmental exigencies.

This can only happen if ecological approaches to religious education and religious life become institutional priorities. Yet many Institutions are slow to change, and efforts to modify curriculum can be hamstrung by competing needs. Strategic planning, organizational change, wholistic thinking and collaborative approaches all must be part of the design of religious ecological education.

Furthermore, an infusion of financial resources is required to bear the cost of this intensive work. Today's religious philanthropists have a unique opportunity to help shape our future. With dedicated funding, seminaries and higher learning institutions can become centers in which faith leaders can be trained in religious ecological thinking and best practices. In turn, these leaders—through the world-wide web of religious institutions—would be positioned to ignite and help mobilize masses of citizens to engage in the holy work of repairing and restoring our endangered earth.

Tzedakah as a Response to the Climate Crisis

RABBI MICHAEL M. COHEN

An intersection of tzedakah/charity/philanthropy and the environment is found in the following passage in the Torah:

"When you reap the harvest of your land, do not reap to the very corner/peah of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the foreigner. I am the Lord your God."

(Leviticus 19:9-10)

That is to say, our use of the environment is directly tied to not only our own personal needs but also the needs of others. It therefore goes without saying that we must care for the environment so we can benefit from its plenty as well as those within the concentric circles of our lives.

The mitzvah/commandment above gets further developed in the Mishna, an oral tradition written down around 200 C.E.:

"They should not leave peah/corner of less than one-sixtieth [of the field]. But even though they said, 'there is no measure for corner/peah,' everything depends upon the size of the field, the number of poor people, and the extent of the yield."

(Peah 1:2)

Here, we see an attempt to codify how large is the corner of one's field, and also add other relevant aspects in determining how much one should leave for those in need. The other important lesson here is that tzedakah/charity/philanthropy is completely woven into the fabric of the society. (For the sake of this article I will use tzedakah as a way to discuss philanthropy) In the Book of Ruth (2:3; 8) we learn how those in need would directly follow the farmer's harvesting in the field to collect what was left for them. In this light, we see that tzedakah is proactive following the teaching, "Tzedek, tzedek you shall pursue" -- justice, justice you shall pursue (Deut. 16:20). The Jewish tradition also informs us that one should give a minimum of 10% of one's income to tzedakah. (Maimonides -*Matnot Aniyim* 7:5, Shulkhan Arukh rules likewise Yoreh Dayah 249:2)

Why 10%? It is connected to the Biblical commandment of taking ma'aser, 10% , of one's harvest and giving it away to the priests and the poor (eser in hebrew = 10). As Judaism has evolved and adapted to new conditions and realities (the Temple was destroyed in 70 C.E.) the focus of that giving has been the poor and more recently has expanded to wider areas of need such as the care of the environment. 20% is usually seen as the maximum, for fear if one gives more they could eventually become poor themselves. (Talmud Ketubot 50a) However, for pikuach nefesh/saving a life one can give more than 20% (Aruch HaShulchan 249:5). One can argue that giving to mitigate the Climate Crisis is about saving lives.

Writing in his code of Jewish Law, the Mishneh Torah, Maimonides teaches about the importance of Tzedakah:

"We are obligated to be more scrupulous in fulfilling the commandment of tzedakah than any other positive commandment because tzedakah is the sign of the righteous, the seed of Abraham our father, as it is said, 'For I know him that he will command his children to do tzedakah.' The throne of Israel and the religion of truth is upheld only through tzedakah, as it is said, 'In tzedakah shall you be established' ([Isaiah 54:14](#)). Israel is redeemed only through tzedakah, as it is said, 'Zion shall be redeemed with judgment and those that return by tzedakah'" ([Isaiah 1:27](#))

Tzedakah, which at its core is related to the word tzedek/justice, is considered so important for us to do that it is elevated to a Godly action:

"R. Hama son of R. Hanina further said: 'What means the text: You shall walk after the Lord your God? Is it, then, possible for a human being to walk after the Shechinah {God's closest presence to us}; for has it not been said: For the Lord thy God is a devouring fire? But [the meaning is] to walk after the attributes of the Holy One, blessed be God. As God clothes the naked, for it is written: And the Lord God made for Adam and for his wife coats of skin, and clothed them, so you should also clothe the naked.'" (Sotah 14a)

Tzedakah can be seen not only as Godly work, but also our agency in partnership with God. In a radical response to the trauma of the world they experienced – particularly the expulsion of the Jews from Spain in 1492 - the rabbis of Safed came to understand the world as being imperfect from its inception and one of our roles is to repair the world/tikkun olam in partnership with God.

This perspective is a natural conduit for a call which demands that we are responsible to address the human effects of the Climate Crisis. As we read:

"When God created the first human beings, God led them around the Garden of Eden and said: 'Look at my works! See how beautiful they are—how excellent! For your sake I created them all. See to it that you do not spoil and destroy My world; for if you do, there will be no one to repair it (I'takein).'"(Midrash Kohelet Rabbah 1 on Ecclesiastes 7:13)

This responsibility stems from a profound understanding and belief that the world is on loan to us from God: "The earth is the Lord's, and the fullness thereof." (Psalm 24:1) There is a difference between how we take care of something on loan and something we own. With the former, we are more careful. That should be our approach to the earth; it is on loan to us.

There are scores of organizations involved with religion and climate action ranging from Eco-Judaism: Our Faith in the Planet, the Coalition on the Environment and Jewish Life (COEJL), Dayenu: A Jewish Call to Climate Action; Shomrei Adamah, the Green Sabbath Project to name a few. They all understand the earth, our home, is on loan. A unique organization which follows the care we must have to our shared home on loan, if you will, is the Arava Institute for Environmental Studies located on Kibbutz Ketura. Since 1996 the Institute has brought together college-age Israelis, Palestinians, Jordanians, and other Internationals. The Institute has an academic track as well as several transboundary research centers that address renewable energy, sustainable agriculture, water, and the desert. The Institute sits at the nexus of education, the environment, and overcoming political conflict and differences. While secular, the Institute located in the Jewish state is informed by many values including those of the Jewish tradition, explored above, about the essential care for the environment.

The approach of the Institute is the understanding that nature knows no borders. That orientation allows for adjustments in perceptions such as the shift from looking at land and its ecosystems from a geo-political lens to an environmental lens. Individuals are then able to see and experience the land in a different way, so they can also see each other differently, opening the possibility of more holistic and generous relationships.

Two of the Institute's recent initiatives are its Center for Applied Environmental Diplomacy and its Center for Climate Change Policy and Research. The former is an approach – being unbound by traditional diplomatic paths so that the ecosystem of Track II, NGO's, and grassroots opens up new thinking where previous unreachable solutions are able to emerge. Through the latter the Institute integrates its various research activities for an interdisciplinary and multidisciplinary approach to face the challenges posed by climate change and its degradation of the essential diversity of our planet.

The Torah opens with the week of Creation, where God sees the diversity of everything before humans were created, and calls it good. In that context, the environment has an intrinsic value in

itself, which is not based on our human needs. When humans are created, God calls it “very good,” not because it was all created for us but because the totality of diversity, with humans being the last piece of the puzzle, is “very good.” (Genesis 1:31).

Related, Noah is remembered as a righteous person who saves the diversity of the animals. At the end of the story, God gives Noah a sign of God's covenant with humanity: the rainbow, which is also a symbol of diversity.

This is followed by the incident of the Tower of Babel. Most people read the story as if the babel of languages was a punishment, but another reading says it was a blessing. Theologian Yeshayahu Leibowitz, who grew up in Poland at the beginning of the last century, said if you look at Babel, it is a place where everyone speaks one language and the whole society is focused on one thing. He says it is a description of a fascist society, where the value of an individual and diversity is worthless. In Leibowitz's reading of the text, the babel of languages at the end of the account is a corrective step back to how things had been (Genesis 10:5; 20; 31) and how they are supposed to be.

“This responsibility stems from a profound understanding and belief that the world is on loan to us from God: “The earth is the Lord's, and the fullness thereof.” (Psalm 24:1) There is a difference between how we take care of something on loan and something we own. With the former, we are more careful. That should be our approach to the earth; it is on loan to us.”

We know the more diversity within the environment, the healthier it is. Coral reefs and rainforests are so important to the health of the earth's environment because of their immense diversity. We note diversity plays a significant role four times in the first eleven chapters of the Torah! That message is clear: diversity is the key in which the symphony of life on earth was written in. Preserving and protecting the diversity of the earth's environment is essential and should guide our decisions, and actions vis-a-vis the environment - including the tzedakah we give.

Believing in Philanthropy

PETER HARRIS

I believe in philanthropy. I also want to make clear that I celebrate the generosity of so many who have encouraged A Rocha with their giving. Having begun forty years ago as a bird observatory and field study centre in Portugal, A Rocha is now a global movement of Christians working in conservation in multiple countries and contexts. There have been so many moments of outrageous grace and astonishing provision from wealthy and poor alike. So, I wish to make it clear straight away that none of what follows diminishes our gratitude.

However, if we wish to look at the role of philanthropy in the context of climate change then we are immediately confronted with a series of problems. Even the term is inadequate with its inherent anthropocentrism, literally meaning 'loving mankind'. Maybe 'cosmophily' or some other Greek derived compound word that references both generosity and creation would give us language that is better fitted for our current challenges? After all, it is our anthropocentrism and attendant ecological illiteracy which have been among the principal drivers for the current global crisis in both the domains of climate and biodiversity. Loving mankind is important, but it is now far more important that we learn what it means to live generously towards the whole creation, and finding new language for the task will be an essential part of the toolkit we need to do that well.

Furthermore, although philanthropy will always have a critical role to play, our ecological crisis is so comprehensive that philanthropy alone offers a woefully insufficient response. The capital and financial flows needed are beyond the reach of what the philanthropic world can command. It is also typically the case that the environmental sector finds it easier to tackle the symptoms rather than the causes of ecological distress in its appeals to the human heart to respond. In addition, the dominant model of philanthropy in our times demonstrates a disconnect between wealth creation and what that wealth then supports. A classic example would be the Frick Collection in New York¹⁸ in all its sensitivity and beauty, funded by the coke and coal magnate Henry Clay Frick notorious even in his times for his relationships with his workers and responsible for a legacy of widespread pollution. In our own times there seems to be an irony surrounding the Texan nature reserves that are funded by donations derived from fossil fuels but whose future is severely threatened by climate

¹⁸ Source: <https://www.frick.org>

change. Even a cursory look at the current investment strategies of many foundations is sufficient to make the problem very clear ([Harris 2023](#)).¹⁹ ([Mercer 2022](#))²⁰

Conservation works²¹ ([Bennett 2018](#))²² and generosity is effective, but by some estimations the levels of giving that are needed to make a difference at landscape scale would be many orders of magnitude greater than we can currently deploy. It must also be recognized that philanthropy has now, at the very least, a mixed track record in public perceptions ([Porter and Kramer 2022](#)).²³ If we were to look for the necessary exponential increase in philanthropy to respond to our current impasse, it would imply a rise in income generation which in our current broken model would be fundamentally damaging to the integrity of ecosystems – the very problem which philanthropy is seeking to address. What is needed is a complete re-think and reform of the degenerative systems of wealth creation on which philanthropy frequently depend. Philanthropy needs to grow out of truly regenerative practices that heal and nurture God's creation.

The benefits of philanthropy are clear. Firstly, it benefits us, because generosity cultivates in us a character which is patterned on the self-giving God who identified entirely with his broken creation. Moreover, generosity practiced with care has proved itself over the ages to be the well-spring for critically important and beautiful things in the world. It has been at the heart of so many enterprises that have alleviated suffering of all kinds and given rise to much which has given glory to God. And it is very necessary. Even so, it is important to stress that we cannot easily envisage ways of generating wealth within the mainstream financial and economic worlds that do not deplete rather than bless creation. Economic models with a more informed account of environmental and social damage are emerging, but not without pain. It is not merely that true measures have proved elusive, whether it comes to carbon accounting or the newer biodiversity credit trading options.

¹⁹ Mercer, 2022 Global not-for-profit investment survey, July 2022.

<https://www.mercer.com/insights/investments/portfolio-strategies/not-for-profit-survey-results/>

²⁰ Harris, Peter, North Star Transition, "Funding Conservation Without Costing The Earth", 23 Feb 2023. <https://www.northstartransition.org/insights/funding-conservation-harris>

²¹ Source: https://www.blueplanetprize.org/en/projects/2020dr_stuart/dr_stuart_s4.html

²² Akçakaya, H.R., Bennett, E.L., Brooks, T.M., Grace, M.K., Heath, A., Hedges, S., Hilton-Taylor, C., Hoffmann, M., Keith, D.A., Long, B., Mallon, D.P., Meijaard, E., Milner-Gulland, E.J., Rodrigues, A.S.L., Rodriguez, J.P., Stephenson, P.J., Stuart, S.N. and Young, R.P. (2018), Quantifying species recovery and conservation success to develop an IUCN Green List of Species. Conservation Biology, 32: 1128-1138. <https://doi.org/10.1111/cobi.13112>

²³ E. Porter, Michael and R. Kramer, Mark, Harvard Business Review, "The Competitive Advantage of Corporate Philanthropy", December 2022. <https://hbr.org/2002/12/the-competitive-advantage-of-corporate-philanthropy>

Probably the biggest issue of all is that the short-term political and financial cycles within which such calculations are currently made resist calibration to ecological realities.

It must be said that Christian philanthropy has, broadly speaking, been absent from supporting the effort to protect and restore the non-human creation and from a vision of enterprise that would see the task of healing creation as its core business. There are of course some striking exceptions, and A Rocha has been grateful for them. Happily, we have been able to make common cause with some who may not share our faith but who recognise the critical role that the church globally must play if there is to be lasting change.

"To see business and commerce merely in terms of financial flows rather than acknowledging the many contributors and beneficiaries who make up true gain or profit is far from biblical, and we now understand it has led to ecological catastrophe even while lifting millions of humans from poverty and endowing wealthy societies with previously unseen levels of well-being."

To enlarge upon that, it turns out that Christian decision makers and populations are very often found to be the principal stakeholders where biodiversity is most concentrated and most threatened on the planet, the so-called 'biodiversity hotspots.' This is the case because the global south is where both biodiversity and Christians are most notably present. While some of those areas, such as Brazil or Indonesia, are obvious, others are in parts of the world which may be less well-known, such as north-east India or the Cape floral kingdom of South Africa. Either way, if the Christians who are there, whether in business or church leadership, have a view that their generosity or

wealth-creation should take no account of what Paul in Romans 8 calls the 'groaning of creation,' then however exemplary their response to the groaning of their fellow humans may be, a lack of environmental action to address the context in which people live will mean that many of the causes of human distress will not be addressed (Petersen 2023).²⁴ It is a contradiction to claim to love one's neighbours while damaging the neighborhoods upon which they depend. Climate change and biodiversity loss are huge drivers of poverty, human displacement, disease, and resource depletion. Ultimately action to relieve the symptoms of human suffering while ignoring its creational causes will prove self-defeating. God is calling his people to understand and demonstrate his character by responding to his self-giving love for 'all things in heaven and on earth,' as Paul calls the creation in Colossians 1.

Philanthropy plays a role in funding the work for which no financial returns can be expected, but we need substantive and scalable re-engineering of our economic systems. What might those changes look like? First, we should seek to exemplify the biblical idea of *shalom*, which is the all-

²⁴ Petersen, Holly- Anna, Christian Climate Action, "Who is my neighbor? 6 places where climate change is wreaking havoc", 3 July 2023. <https://www.premierchristianity.com/features/who-is-my-neighbour-6-places-where-climate-change-is-wreaking-havoc-/15824.article>

encompassing wholeness of and harmony among creatures.²⁵ To talk of 'externalities' in a created world is meaningless. In such holistic thinking, the restoration of relationships between people and their creator God leads to a restoration of human relationships with fellow creatures. This is the gospel, and it is good news for all creation.

In passing we must note that the term 'gospel' also needs leading out of the private and personal corner into which many have painted it over the last century. To see business and commerce merely in terms of financial flows rather than acknowledging the many contributors and beneficiaries who make up true gain or profit is far from biblical, and we now understand it has led to ecological catastrophe even while lifting millions of humans from poverty and endowing wealthy societies with previously unseen levels of well-being. We urgently need an integrated system where the concerns that have previously only been addressed by philanthropic efforts can be mainstreamed into investment strategies. This can be of mutual benefit: if philanthropy can take care of the efforts which can deliver no appreciable return on investment, then the funds needed in other parts of the system will by definition carry less risk.²⁶ Known as 'blended finance' some promising beginnings have been made, although the culture gap between the entrepreneurial world and the world of the non-profits remains a major challenge to overcome on both sides. But there is an urgent call on this generation to imagine what 'economic growth' measured in holistic terms can mean and within that how philanthropy can play its part.

In conclusion I need to acknowledge that within the Christian community there is vivid disagreement among many with relevant experience about whether nature can ever generate financial returns of any interest to investors. Traditional attempts at 'funding nature' through eco-tourism or niche businesses proved fragile indeed during Covid, and few alternatives have been successfully developed. In this context the recent emergence of biodiversity credits and of other nature-based solutions is attracting great interest and some limited investment, but it is early days.²⁷

In the field of climate financing issues have arisen from a single focus on climate that can be disastrous for nature – one could cite the very significant impacts on bird and bat populations from wind turbines or on freshwater species from hydro-electric installations. Equally, hazy accounting of actual carbon credits and the logical difficulty that if credits are to be generated then effective pollution needs to increase have hindered progress.

So, philanthropy definitely needs to continue with some heavy lifting, and it is to be hoped that those with a Christian view of the world may scale up their contribution towards the healing of the wider creation just as they have traditionally been so remarkable in meeting critical human needs.

²⁵ Colossians 1: 19, 20

²⁶ Source: <https://www.convergence.finance/blended-finance>

²⁷ Source: <https://wilderlands.earth/>

Living Abundantly so that all Creation Might Abundantly Live

BISHOP GRAHAM USHER

The amount of finance that is needed as we face the climate challenge is in the trillions. Christians cannot raise all of that, but we can a) fundraise to make a difference to how we live locally, b) contribute emergency aid when communities are adversely affected, and c) inject catalytic capital to support and leverage the policy change needed to create long-term, systemic shifts to our trajectory. So often we can be a Church with a narrative of scarcity, but the reality is that we are a Church of abundance. By God's grace the seemingly impossible becomes possible.

The work of congregations will need to happen at multiple levels. They may work locally to enhance the biodiversity of churchyards or install solar panels on the roofs of buildings. They may run an eco-focussed day of activities. Projects like these can rely on donations from individuals. But at larger institutional and international levels, the amounts needing to be raised grows as Christians work to help the world's poorest communities respond to the impacts of climate change. Some would argue that this enhanced solidarity and support isn't charity, but justice.

Increasingly, Christian aid agencies are not only responding to the *impacts* of climate change but advocating about the *causes*, seeking to change government and industry policies, and influence the voting public. Osai Ojigho, who is the Policy, Public Affairs and Campaigns Director at Christian Aid, says, "We know climate change is the ultimate driver and multiplier of vulnerability pushing communities in the least developed and most climate vulnerable countries--particularly women and marginalized groups--deeper into poverty, reversing development gains. Achieving climate justice is a corporate priority that informs Christian Aid's policy, advocacy, campaigns and programme work." The goal is to work for transformative change, advocate for Loss and Damage payments, and empower southern-led climate change leadership. That way communities can develop their own plans for adaptation and resilience.

This past summer I went on pilgrimage to Taizé, a religious community in France with a particular ministry to the young. I was struck by the level of climate anxiety young people expressed. Many spoke about feeling hopeless. Others said they didn't want to bring children into a world with so many dangers. How should the church respond? On the one hand it needs to be prophetic, committed to doing justice, loving kindness, and walking humbly with God (Micah 6.8). On the other hand, it needs to live into the hope of God's new creation (Romans 8.19-25) as it was incarnated in the life, death and resurrection of Jesus, the Lord of all life.

Philanthropy within the Christian community is at its best when it is given in response to this hope in God's future. Pope Francis, speaking in 2019 to Caritas Internationalis, reminded his hearers that "charity has its origin and its essence in God himself (cf. 1 John 4:8); charity is God our Father's embrace of every person, particularly of the least and the suffering, those who occupy a preferential

place in his heart.” The Church is not merely a humanitarian agency, but “the sign and instrument of God’s love for humanity and for all of creation, our common home.”²⁸

In the UK, a number of Christian Charities operate in the climate change space. Examples include Operation Noah, which campaigns for awareness, repentance and justice; Christian Climate Action,

“Philanthropy within the Christian community is at its best when it is given in response to this hope in God’s future.”

which is often called the Christian arm of Extinction Rebellion; Young Christian Climate Action, which is a group of young adults committed to following Jesus in the pursuit of climate justice; Climate Stewards, which works on carbon offsetting; and the John Ray Initiative, which brings together scientific and Christian understandings of the environment.

The Christian conservation organization A Rocha started in Portugal in 1983 (where A Rocha means ‘the rock’) and it now works in many countries around the world, operating by means of distinctively Christian projects and with a variety of partners. It is involved in scientific research, environmental education and community-based conservation projects. In the UK it is most well-known for its Eco Church award scheme which helps churches reduce their carbon emissions and looks at all aspects of the life of the community including worship and teaching, management of church buildings and land, community and global engagement, and personal lifestyles. Andy Atkins, the CEO of A Rocha UK, says that their donors are motivated by “a conviction that we, as humans, have a mandate to care for God’s creation and a growing concern about climate disruption and the loss of biodiversity.” He comments that “the care for creation underpins the wider mission of the church - pointing people to a loving God, caring for the poor and vulnerable etc” and he urges that “increasingly the ecological crisis, including climate breakdown, now make it urgent that Christians and the Churches act together and at scale.”

On a global stage, Christian Aid works for “profound change that eradicates the causes of poverty, striving to achieve equality, dignity and freedom for all, regardless of faith or nationality”, ([Christian Aid 2022](#))²⁹ with their income in 2021/22 being £78.4m (£52.1m (66%) came from donations from individuals and £25.3m (32%) came from institutional grants, with individual donations broken down into Christian Aid Week £5.8m, appeals £17.5m, legacies £13.8m, regular gifts £12.8m and other donations £2.2m) ([Christian Aid Annual Report 21/22](#)).³⁰ Osai Ojigbo expects that funding for

²⁸ Papal Audience with the participants in the General Assembly of Caritas Internationalis, 27.05.2019
<https://press.vatican.va/content/salastampa/en/bollettino/pubblico/2019/05/27/190527e.html>

²⁹ Christian Aid Report, “Counting The Cost 2022: A year of climate breakdown”, p. 2 (2022).
<https://www.christianaid.org.uk/sites/default/files/2022-12/counting-the-cost-2022.pdf>

³⁰ Christian Aid, 2021/22, “Annual Report & Accounts” (2022)
<https://www.christianaid.org.uk/sites/default/files/2022-12/annual-report-21-22.pdf>

their climate work will continue to come from a mixture of individual donations and institutional funding, not least because they are the official relief, development, and advocacy agency of 41 sponsoring churches. She notes that “given the scale of the climate emergency, we expect that institutional funders will continue to prioritise funding for climate mitigation, adaptation, resilience, and loss and damage”, and that “public support and awareness for action on climate, and the increasing focus on the responsibility of polluting nations and companies for loss and damage, is also likely to remain high.” Speaking about the motivation of individual donors, Ojigbo remarks that, “Our supporter surveys indicate that tackling poverty and supporting the agency of people in poverty is a cause that they care about; secondly, because their Christian faith encourages them towards generosity and compassion; and thirdly, because they believe that the Christian faith and Christian values underpin all the work of Christian Aid.”

The Church Commissioners for England manage the £11 Bn historic endowment which provides funding towards the Church of England's ministry and mission. Their investment strategy is to seek a net-zero world as well as a net-zero portfolio. Through a policy of engagement with the boards of oil and gas companies, and through shareholder voting at AGMs, they have sought to bring these companies in line with the Paris Agreement. In July 2023 a decision was made to divest due from remaining holdings in this sector as these companies are not showing any real commitment to limit the average rise in global temperature by 2050 to 1.5°C above pre-industrial levels. Over the same period, the Church Commissioners have invested in publicly listed companies focused on climate solutions, including renewable energy, and these total more than £800mn (7% of the fund)³¹ ([Climate Action Plan 2023](#)) and look set to grow in the years ahead. Through their forestry investments it is estimated that their portfolio is absorbing, net of emissions, approximately 116,000 tCO₂e, with 20% of their forest area managed with biodiversity as the primary objective ([Climate Action Report 2023](#)).³²

From the investment income of its endowment, the Church Commissioners for England have been able to give £190 M over nine years ([Synod 2022](#))³³ to the Church of England's General Synod target, agreed in February 2020, for all parts of the church to work to become carbon 'net zero' by

³¹ Church Commissioners for England (2023) “Climate Action Plan”, P.13.
https://www.churchofengland.org/sites/default/files/2023-07/climate_action_report_030723_digital2.pdf

³² Church Commissioners for England (2023) “Climate Action Plan”, P.19-20.
https://www.churchofengland.org/sites/default/files/2023-07/climate_action_report_030723_digital2.pdf

³³ General Synod of the Church of England (2022) GS2262 Spending Plans for the Church Commissioners and the Archbishops' Council
<https://www.churchofengland.org/sites/default/files/2022-06/gs-2262-spending-plans-of-the-cc-and-ac.pdf>

2030 ([Synod 2020](#)).³⁴ Obviously, this ambitious target, covering church buildings, clergy and retired clergy housing, diocesan and national offices, theological colleges, bishops' houses and church schools, will cost far more than that. Early estimates are that church schools will cost approximately £5 Bn to decarbonise, and the other categories £933 M. Of this, £749 M is needed for church buildings and cathedrals ([Net Zero Programme 2023](#)).³⁵ What will be crucial is to use the Church Commissioners' funding to leverage other sources, and thus living Jesus' words, "where your treasure is, there your heart will be also" (Matthew 6.21). It is estimated that 54% of the potential funding contributions are likely to come from statutory sources and 18% from community fundraising.³⁶ It should be noted that climate change is a fast-increasing funding priority, because more and more people understand that climate change exacerbates many of the social ills philanthropy is meant to address.

"The intersection between faith and philanthropy is not a zero-sum game. Through the relational process of giving and receiving there is always something more than there was before."

Discussions with trusts and foundations has shown support for the Church of England's vision and a recognition of the challenge, which is set over a shorter period of time in comparison to others who are attempting similar ambitions. Community engagement and impact, as well as evidence of the effectiveness of the interventions, are key for many funders, and there will be a need to demonstrate how the

church building will be able to serve the entire local community, not just decarbonising a church solely for the use of the congregation. For internal appeals, the missional response of the Church to the climate crisis, with a clear theological rationale for net zero, will be crucial.

The key message in terms of Christian engagement with the climate emergency is to get going and enjoy learning along the way, whether that is a local initiative or engaging in a global campaign, so that we build a world in which all people and all creatures not only survive but thrive. The intersection between faith and philanthropy is not a zero-sum game. Through the relational process of giving and receiving there is always something more than there was before. This includes the imagination that it opens up about the change we want to be and to see in the world. Responding to the climate emergency is not an option for the ministry of God's Church but an imperative for the mission of God's Church in our day.

³⁴ General Synod sets 2030 Net Zero carbon target (2020) <https://www.churchofengland.org/news-and-media/news-and-statements/general-synod-sets-2030-net-zero-carbon-target>

³⁵ Church of England, "Net Zero Programme Board (2023) Fundraising Feasibility Study", Church of England Net Zero Carbon 2030. p. 15 https://www.churchofengland.org/sites/default/files/2022-06/nzc_2030_routemap_june22.pdf

³⁶ Ibid 35

Greening the Crescent - Islamic Social Finance and Climate Change

DR. JEMILAH MAHMOOD & DR. AMJAD MOHAMED SALEEM

The magnitude and urgency of climate change cannot be overstated. It has led to profound shifts in climate patterns, leading to rising global temperatures, extreme weather events, sea-level rise, and the disruption of ecosystems. These changes have far-reaching consequences for societies, economies, and ecosystems across the world including greater climate-related natural disasters, conflict, and displacement. The Intergovernmental Panel on Climate Change (IPCC) warns that we are on a trajectory toward catastrophic temperature increases unless we take immediate and substantial action ([IPCC 2021](#))³⁷. Trillions of dollars are needed annually to transition to clean energy, enhance resilience, and adapt to the changes that are already occurring. Unfortunately, traditional sources of funding are insufficient and largely fragmented to meet these financial demands ([Clark, Reed and Sunderland 2018](#)).³⁸

Consequently, current negotiations on the proposed loss and damage funds are at high risk of failure. This is when innovative financing solutions must come into play, as they go beyond conventional government funding or philanthropic donations. They involve creative approaches to mobilize private sector capital, harness the power of financial instruments like bonds and investments, and leverage new sources of revenue for sustainable natural resources management and climate adaptation and mitigation ([Timilsina 2021](#))³⁹. Innovative financing and the allocation

³⁷ Singer, Amy. 2008. *Charity in Islamic Societies*. Cambridge: Cambridge University Press.

Timilsina, Govinda R. 2021. "Financing Climate Change Adaptation: International Initiatives." *Sustainability* 13 (12). <https://www.cambridge.org/core/journals/international-journal-of-middle-east-studies/article/abs/amysinger-charity-in-islamic-societies-cambridge-cambridge-university-press-2008-pp-264-9900-cloth-3199-paper/00942E8421DE767487E3C22BEA0D688E>

³⁸ Clark, Robyn, James Reed, and Terry Sunderland. 2018. "Bridging funding gaps for climate and sustainable development: Pitfalls, progress and potential of private finance." *Land Use Policy* 71: 335-346. <https://www.sciencedirect.com/science/article/pii/S0264837717310049>

³⁹ Ibid 18

of these finances at the local level for climate change adaptation can become a source of addressing injustices that underlie climate vulnerability (Colenbrander, Dodman and Mitlin 2018).⁴⁰

It is in this regard that this article will explore the role of Islamic social financing as a source of innovative financing. Islamic Social Finance is considered a tool of social justice and a key aspect of the theological, intellectual, and cultural heritage of Muslim societies underpinned by the concept of charity which is central to social justice in Islam and a central tenet of the faith. Acts of charity within the Islamic perspective are seen as more than just good deeds; they are essential for balancing social inequalities. The Qur'an also emphasizes the importance of creating a just society and provides a framework for justice in inter-personal relationships, toward the poor and needy,

"Acts of charity within the Islamic perspective are seen as more than just good deeds; they are essential for balancing social inequalities."

and connections between communities and nations. This is best exemplified by the verse from the Qur'an: "If anyone saved a life it would be as if he had saved the life of the whole of mankind..." (5:32). It is these types of teachings that have inspired acts of charity, concern for others and the provision of social welfare to be an integral role in Muslim societies for the last 1400 years as without them, faith is incomplete (Singer 2008).⁴¹

There is a four-point charter in the Qur'an to define the minimum rights of humankind through the provision of food, clothing, water, and shelter (Qur'an 20: 119). The foundation of any response to climate change within Islam is the fundamental belief in ensuring social justice and equity in society, following the example set by the Prophet Muhammad (Peace Be Upon Him - PBUH). The sayings of the Prophet (PBUH) emphasize the preservation of equity, such as "None of you will have faith till he wishes for his (Muslim) brother what he likes for himself." Furthermore, there is an emphasis on the responsibility of humans towards ensuring equity and social justice on earth, as the hadith says, "Each of you is a shepherd and all of you are responsible for your flocks." In the Quran, God commands believers to "make not mischief (*fassad*) on earth" (Quran-2:11). While "*fassad*" can be interpreted as spoiling the natural functioning of the world or degrading natural resources, it can also be seen as creating mischief between people, referring to human interactions. Islamic teachings command Muslims to avoid and prevent "*fassad*," which encompasses undue exploitation or degradation of environmental resources and the exploitation and oppression of fellow human beings. This places an emphasis on the duty of care for communities and their relationship with nature, promoting the equitable and balanced distribution of resources.

⁴⁰ Colenbrander, Sarah, David Dodman, and Diana Mitlin. 2018. "Using Climate Finance to Advance Climate Justice: the politics and practice of channelling resources to the local level." *Climate Policy* 18 (7): 902-915 <https://www.tandfonline.com/doi/abs/10.1080/14693062.2017.1388212>

⁴¹ Ibid 18

Thus, Muslim NGOs and other Islamic charitable institutions are seen as instruments of social justice (Bremmer 2004)⁴² and part of the theological, intellectual, and cultural heritage of Muslim societies. Charitable/social financing is largely through two categories: voluntary (*sadaqah*) and obligatory (*zakat*) although there are other tools. These are all intended to empower communities and address their needs sufficiently to lift them out of poverty and to address the injustice.

The Muslim world possesses ample funds for charitable causes although it is yet to be fully quantified. Some of the existing evidence estimate that every year, between US\$200 billion and \$1 trillion are spent in "mandatory" alms and voluntary charity across the Muslim world (Pickup and Beik 2018).⁴³ However, the challenge lies not in the amount that is collected or the data for collection but in how these funds are utilized. If all potential *zakat* were collected in Muslim countries, a significant portion of their impoverished populations could be lifted out of poverty. This underscores the potential for Islamic social financing to address climate change, given the increasing religiosity and wealth in the Muslim world.

Charity in Islam is about redistributive justice, and Islamic social financing can play a crucial role in building climate-resilient and environmentally-conscious communities.

Despite the potential of Islamic social financing, there is a lack of understanding and spirit when it comes to *zakat*. *Zakat* funds, for instance, can play a crucial role in supporting education programs focused on climate change awareness, environmental conservation, and sustainability. These programs can include climate change awareness initiatives, environmental conservation projects, sustainable practices promotion, green education institutions support, educational materials development, community workshops and training, and the greening of mosques and religious centers. While there may not be as many dedicated organizations solely focused on this aspect, by supporting existing environmental and faith-based initiatives, *Zakat* can contribute effectively to raising awareness and educating communities about climate change within the framework of Islamic charity and social responsibility.

Other Islamic social financing mechanisms, including *Qard al-Hasan* (benevolent loans) and *Sadaqah* (charity), represent altruistic ways of providing financial support to those in need. *Qard al-Hasan* is an interest-free, benevolent loan provided to individuals facing financial hardships, while *Sadaqah* encompasses any form of charitable giving, motivated by empathy and compassion, without the expectation of repayment. These mechanisms are deeply rooted in Islamic values of

⁴² Bremmer, Jennifer. 2004. "Islamic Philanthropy: Reviving Traditional Forms for Building Social Justice." *Defining and Establishing Justice in Muslim Societies*.
https://scholar.google.com/citations?view_op=view_citation&hl=en&user=4GTPNNsAAAAJ&citation_for_view=4GTPNNsAAAAJ:pyW8ca7W8N0C

⁴³ Pickup, Francine, and Irfan Syaqui Beik. 2018. *THE POTENTIAL OF ZAKAT and Unlocking the potential of Zakat and other forms of Islamic Finance to Achieve the SDGs in Indonesia*. UNDP.
https://scholar.google.com/scholar?cluster=15822677010733678475&hl=en&as_sdt=2005&sciodt=0,5

compassion, solidarity, and social justice and can play a vital role in enhancing food security and addressing climate change-induced challenges.

However, there are operational challenges with Islamic Social Finance that could hinder its use in addressing climate change. There is a lack of a global platform among Muslim donors for providing aid for international crises. Most current Muslim aid efforts are domestically focused and lack accounting and transparency. Despite Indonesia developing a zakat standard and continuing to work on improving reporting mechanisms, global common guidelines for Zakat and Awqaf, including reporting and transparency, are also lacking, making it difficult to understand how to use these funds effectively. Thus more work needs to be done in this regard and the work done by Indonesia can serve as a model for a set of global standards for zakat and reporting.

Innovative financing to address climate change is essential because it not only brings in additional capital but also enhances the effectiveness and sustainability of climate initiatives. Islamic social financing mechanisms emphasize the importance of selfless giving and charitable acts, rooted in Islamic values of compassion, solidarity, and social justice. They can be a powerful resource for supporting education and awareness programs related to climate change, environmental conservation, and sustainability.

To harness the full potential of Islamic Social Finance in addressing climate change, we need to understand and evaluate the empowering concepts within it and develop new models for implementation that align with the current challenges. Charity in Islam is about redistributive justice, and Islamic social financing can play a crucial role in building climate-resilient and environmentally-conscious communities. As awareness and interest in sustainable initiatives continue to grow; more work needs to be done to build evidence of the role of Islamic Social Finance in contributing to climate resilience and sustainable energy practices.

In conclusion, innovative financing is a necessity to scale up climate action, fund nature-based solutions, and support the transition to a sustainable, low-carbon economy. Islamic social financing mechanisms, including Zakat, Sadaqah, and Waqf, can be powerful tools to raise awareness, educate communities, and support initiatives addressing climate change while upholding the principles of Islamic charity and social responsibility. Islamic Social Finance has the potential to play a significant role in building a greener and more sustainable future. Coupled with blended financing models Islamic social finance can lead the way to find ways to plug the gaps in what is now the greatest existential crisis of our time.

Environmental Altruism Through Waqf

DR. FACHRUDDIN M. MANGUNJAYA

Growing up in Indonesia, I was taught that our relationship to the planet was sacred – we were God's vicegerents on Earth, entrusted (*amana*) with the grave responsibility to protect and preserve a space that is meant to be co-habited peacefully by human, as well as non-human entities (*wal-arda wada'ha lil-ana'm*). To put it succinctly, caring for the planet was our moral and ethical imperative as human beings.

I carry these lessons with me to date, acutely aware that our actions must be responsibly and consciously directed towards preserving the delicate equilibrium of nature and filled with guilt seeing the consequences of our neglect etched onto the world's ravaged landscapes, polluted waters, and diminishing biodiversity.

Home to the world's largest Muslim population, Indonesia weaves Islamic values, traditions, and customs into every aspect of life. I have witnessed firsthand how deeply faith influences our environmental consciousness and guides our efforts to preserve the natural beauty of our land. My community and I always regarded our country's lush rainforests and vibrant coral reefs as gifts to be preserved and cherished, rather than resources for exploitation. This ethos was reflected in our communal activities, where sustainable practices such as responsible farming, eco-tourism, and forest conservation were embraced as integral components of our daily lives. We participated in environmental awareness programs and government-led efforts to establish national parks, striving to foster a culture of responsibility and conservation.

Nonetheless, the actions of a few have wreaked havoc on the lives of many. Profit-oriented efforts to propel economic growth over the past two decades have had a negative impact on our natural resources. Today, Indonesia's carbon rich peatlands and mangroves are vulnerable to human-caused fires, releasing emissions into the atmosphere. Around 180 million people living in our coastal regions are vulnerable to rising sea levels and other weather-related disasters. These challenges directly threaten livelihoods, infrastructure, and eco-system services.

My homeland is not alone - other Muslim nations across the world are suffering similar impacts of climate change due to their ever-increasing and careless consumption of limited natural resources. Global climate systems do not exist in a vacuum; the actions taken by every nation, community and individual have far-reaching implications that extend beyond geographical borders. Unfortunately, we have collectively strayed away from the principles of Islamic environmental ethics, neglecting the call for sustainable practices and responsible management of the planet's assets. As a result, we have introduced corruption (*fasad*) to our natural balance.

As architects of the problem, the power to engineer a solution is also in our hands. As stated in the Holy Quran, "...truly, Allah does not change the condition of a people until they change what is in themselves..." (Quran 13:11). Our faith offers an exemplary humanitarian model for sustainable

adoption, management, and consumption of natural resources – one we seem to have forgotten. The need of the hour is revisiting these principles of Islamic environmentalism - remembering our moral and ethical imperative to treat all things with care of their Creator and taking active steps to advance environmental protection and sustainable development.

There is an intersection between the act of giving and care for creation, which underscores the interconnectedness of all life forms, and acknowledges that our duty to our fellow human beings is inherently tied to our duty to the Earth.

In my work around the intersection of Islam and climate action, I have strived to highlight the transformative potential of faith-based environmental values. In recent years, I have had the privilege of contributing to two significant documents to propel change in environmental policy in Muslim countries. The first is the “Islamic Declaration on Global Climate Change”, endorsed by over 60 prominent Muslim leaders and scholars, underlining the urgent need for collective global

efforts, particularly faith-based action, to address climate challenges. The second is the Islamic Education, Scientific and Cultural Organization's “Draft Strategy for the Activation of the Role of Cultural and Religious Factors in Protecting the Environment and Achieving Sustainable Development in the Islamic World”, a comprehensive framework stressing the interconnected nature of religious, cultural, and educational factors and the need for efforts around climate change that can leverage these nuances for impact.

The broader target of such efforts is harnessing the catalytic power of Islamic principles for tangible climate action. The concept of religious giving is a great place to start. Our faith emphasizes our obligation to give to those in need - a principle that extends beyond material wealth to encompass acts of kindness and compassion towards all living beings, including the environment. There is an intersection between the act of giving and care for creation, which underscores the interconnectedness of all life forms, and acknowledges that our duty to our fellow human beings is inherently tied to our duty to the Earth. By nurturing this spirit of empathy and dedicating our charity to support environmental conservation, protection, and education projects, we can make significant leaps and bounds to promote sustainability in the Muslim world.

Indonesia stands out as one of the most generous nations globally. As a proud Indonesian, I value how my country recognizes this interconnectedness of faith and environmental action. It has pioneered the green Waqf framework among the Muslim world, which focuses on utilising Waqf assets for national climate goals. Annual cash Waqf donations in Indonesia are estimated at \$12 billion, while land Waqf assets are valued at \$134 billion (Mecca, Sutyono and Christi, 2023).⁴⁴ With the country needing at least \$247 billion to achieve its greenhouse gas reduction targets by 2030, Waqf funds are an excellent avenue to support sustainable projects without exhausting the state's

⁴⁴ Mecca, B. M., Sutyono, G., and Christi, P. (2023). ‘What is Waqf and how can it help finance Indonesia’s clean energy transition?’, Asian Development Bank.
<https://seads.adb.org/solutions/what-waqf-and-how-can-it-help-finance-indonesias-clean-energy-transition>.

fiscal budget. This was highlighted at last year's G20 Energy Transition Working Group session in Jakarta, when the Vice President Ma'ruf Amin encouraged his ministers to leverage the potential of Waqf to finance the country's clean energy transition.

Waqf funds are often managed by religious institutions and organisations, which work in collaboration with local communities and environmental agencies to implement sustainable initiatives that contribute to climate resilience. These funds are leveraged for various initiatives related to reforestation, conservation of biodiversity, and renewable energy development in Indonesia. There are three Waqf forest areas in the country: the Jantho forest in Aceh, the Leuweung Sabilulungan forest in West Java, and the Cibunian Waqf forest in Bogor, all of which utilise Islamic financing to conserve valuable forest land and prevent the area from other forest use. The Waqf Energy Nusantara Foundation is running a project that introduces solar power to an Islamic boarding school in East Nusa Tenggara, thereby bringing renewable energy to remote areas. By harnessing solar power, the foundation provides a cleaner energy alternative that aligns with environmental considerations. While the production of solar panels and the construction of an electricity grid have associated environmental impacts, the long-term benefits of reduced reliance on fossil fuels present a significant step towards sustainable energy solutions in rural settings.

The success of the Waqf model has initiated the use of other Islamic instruments for environmental causes. The country successfully issued the world's first sovereign green sukuk, or Islamic bonds, in 2018. The sukuk's funds are targeted towards eligible green projects, such as renewable energy, energy efficiency, climate change resilience, and disaster risk reduction. The Indonesian state Sukuk has been instrumental in funding over 2900 infrastructure projects across eight ministries and state institutions. These initiatives are geographically dispersed, spanning 34 provinces with notable success vis-à-vis infrastructure developments, including 13 national parks. Similarly, zakat is used for environmental causes in the country as well, such as the UNDP-BAZNAS initiative to utilize these funds to establish a micro-hydro power plant and electrify the Lubuk Bangkar Village in Sarolangun Regency, and the reforestation of mangroves to prevent land loss, sustain biodiversity and support villagers in seawater-ridden Bedono Village, Demak.

The Indonesian government also aims to build '1,000 eco-mosques', fostering environmental sustainability by integrating renewable energy sources, efficient water and food management, waste reduction, and recycling. This initiative not only enhances mosque infrastructure in urban as well as rural areas but also instills a sense of environmental stewardship among worshippers through awareness programs, framing environmental concerns as moral imperatives.

Indonesia has 39000 Islamic boarding school (Pesantren), a hub and considering future leaders for Muslims, who can be Islamic scholars and professionals. We engaged with Ekopesantren Program, which is trying to fill the gap of greening the madrasah. We started with 50 pesantren that listed involved 76 000 students to start greening their school within the program.

Indonesia's example serves as a model for other Muslim nations, and around 1.8 billion Muslims around the world, to channel faith-based giving to promote sustainability and environmental well-being for all. By harnessing our shared resources and fostering a spirit of collective action, we can truly strive for a greener future for all.

Re-exploring our Sacred Connection to Nature

DR. ABU SAYEM

One of the core principles of Islam, immediately after the proclamation of one's faith (the *sahada*) is *Zakat* (compulsory almsgiving for able and affording Muslims). It is no surprise that the Holy Qu'ran and the Sunnah (the teachings of the Prophet Muhammad) are replete with calls to the believer to give by way of charity and to give with an open heart.

"Doing justice between two persons is alms and assisting a man upon his beast, and his baggage, is alms; and pure words, for which are rewards; and answering a questioner with mildness is alms; and every step which is made towards prayer is alms; and removing that which is inconvenience to man, such as stones and thorns, is alms." (Al-Bukhari and Muslim)

As such, almsgiving constitutes a central tenet of Islam and a crucial *form of worship* for the believer. In one instance, in the Holy Qu'ran, it is considered a path for Muslims through which they could embrace *righteousness* (Chapter 3, verse 92) not just as a means to attain a better afterlife but to improve the overall well-being of the society to which they belong and share a responsibility of care towards.

These values, dating back over 1450 years to the inception of Islam, have stood the test of time. Zakat, one of the most significant forms of charity in Islam, requires a yearly donation of 2.5% of one's cumulative wealth to assist the poor and destitute. Today, the annual global Zakat contributions amount to staggering sums, underscoring the enduring influence faith-based values have on people's attitude towards charitable giving, by reaching into the billions or even trillions of dollars.

However, despite the growing global movement and acknowledgment from religious leaders and scholars of the need to mobilize faith-based values to address and understand the current climate crisis, it has not been met with the same progress in charitable commitments made by Muslims *specifically* towards climate initiatives.

"Today, the annual global Zakat contributions amount to staggering sums, underscoring the enduring influence faith-based values have on people's attitude towards charitable giving, by reaching into the billions or even trillions of dollars."

If anything, I notice an acute absence – and therefore perhaps an opportunity - for my community to broaden its horizons and to include in its charitable efforts the most pressing concern of our time and generation: climate change.

A more urgent question would be to ask why, despite all the lessons that have been packed in our ancient religious text have we not been able to mobilize the resources, that we have been so generous with otherwise, to protect our planet. Why is it that our charity has overlooked the environment?

In my research, I have explored this by inquiring more closely what defines our relationship with nature. Religious scholars and eco-theologists, such as John B. Cobb and Sayeed Hossein Nasr, whose analysis I have written extensively on, blame the modern scientific worldview of nature, which is highly attached to materialism and secularism for the current ecological crisis.

There is a dire need for us to reframe our relationship with nature, with a re-invitation and re-exploration of the sacredness that once anchored our relationship with the earth. Where we were not rulers, but khalifas (vicegerents), inspired by a spiritual connection that as Seyyed Hossein Nasr puts it, imbibes a special kind of responsibility imposed by God upon humans to take care of His creatures on His behalf.

Such a secular view, devoid of any sacredness, treats nature like a machine to be benefited from. Resulting in a vicious separation of our spiritual connectivity with nature, overshadowed by its purely transactional nature, to feed our insatiable appetite for growth where both the means and the end are driven to devour and not nurture.

Unfortunately, this ideology has crippled our politics and policy. Even in countries with high followers of Islam, development agendas remain highly secularized. Environmental consciousness and sustainability, unfortunately, occupy a peripheral status, indicating a myopic emphasis on immediate profits and growth, often neglecting the preservation of nature. This prevailing mindset fosters the belief that prioritizing economic growth today will somehow resolve environmental degradation in the future. The assumption is that the wealth generated from such growth will grant access to resources for investment in cleaner technologies and practices, subsequently aiding environmental protection efforts. In this, I see an imitation of Western ideas – or perhaps the worst aspects of it in my own country, Bangladesh.

According to the Department of Environment, the Government of Bangladesh, we produce nearly 13,332 tons of waste every day in just the urban centers of the country. Poor waste management systems and a failure to account for the environmental damages caused by our pursuit of Western-style development have resulted in damaging our food, our land, and water - in short, all in the nature that we depend on for sustenance.

How can such an unsustainable value orientation yield any sustainable results? How can development that disregards and destroys our environment in pursuit of growth be sustained? The answer is it cannot. It has not.

There is a dire need for us to reframe our relationship with nature, with a re-invitation and re-exploration of the sacredness that once anchored our relationship with the earth. Where we were not rulers, but *khalifas* (vicegerents), inspired by a spiritual connection that as Seyyed Hossein Nasr puts it, imbibes a special kind of responsibility imposed by God upon humans to take care of *His creatures on His behalf*. Creating a beautiful balance between power *with* humility and responsibility while repositioning our roles as guardians and custodians. In other words, as stewards of this beautiful planet.

Once that shift is achieved, it will become clear to us - the believing Muslims – why efforts that prioritize environmental restoration require our charity. This seems to me as the most natural conclusion.

We are not Starting Fresh – and that’s Good:

In Bangladesh, a country of more than 150 million Muslims, or 91% of the entire population, faith plays a significant role in our daily lives. Moral standards related to charitable giving and philanthropy, as postulated by faith, have the potential to be drivers for powerful climate action.

Between 2018 and 2019, \$9,749 million was collected in Zakat in Bangladesh alone. Over the years, this, along with other religiously inspired charities, has played a critical role in alleviating the suffering of many vulnerable segments of the Bangladeshi society.

A 2020 study by Universiti Sains Malaysia 2020 ([Ali, Isahaque. 2020](#))⁴⁵ noted that due to the “strict directives given in Islam to take special care of orphans, many orphanages have been established in Bangladesh as safe shelters where orphans can be brought up at the initiative of an individual or groups of individuals (Encyclopedia of Bangladesh, 2014).”

“Such orphanages are conventionally managed by contributions made by an individual or by funds raised collectively from zakat money or public charity. Such support allows orphan-ages to play an important role in the socioeconomic development of orphans in Bangladesh,” the author notes.

In another instance, when this year’s monsoon rains ravaged areas of Chattogram, Cox’s Bazar, Rangamati, Bandarban, and Bandarban, affecting nearly 1.3 million people, local mosques and faith-based organizations came to the frontline, serving as crucial sanctuaries by opening their doors to affected people.

Clearly, religious leadership and institutions have a great capacity to exert influence when it comes to rallying support from communities. A recent study ([Roy & Sony 2023](#)).⁴⁶ by Khulna University

⁴⁵ Ali, Isahaque. (2020). Islamic-based social work practices for social development: Experience in Bangladesh. 10.1007/978-3-030-39966-5_21.
https://www.researchgate.net/publication/350808809_Islamic-based_social_work_practices_for_social_development_Experience_in_Bangladesh

⁴⁶ Roy, Tuhin & Sony, M.M. Abdullah. (2023). RELIGION AND DISASTER MANAGEMENT: A STUDY ON TWO SELECTED VILLAGES IN COASTAL BANGLADESH. Khulna University Studies.

analysed the significance of religious institutions while managing human-induced and natural disasters in coastal regions of Bangladesh, and found their role critical in disseminating news, providing social support, and acting as victim support centers post disasters.

“Besides, religion increases the capacity of community management through enhancing moral responsibilities. However, the lack of coordination of these potential cultural elements remains unused in the field of disaster management,” the authors note. The study notes that “religion as a cultural element has a significant influence on the local coastal people of Bangladesh which can strengthen the local disaster management strategies. Besides, increasing collective consciousness, uniting people under one umbrella, and increasing the sense of moral responsibility are also important findings that can help people to reduce their vulnerabilities”. The study also notes that a majority of respondents believed that raising awareness was a very common role that is practiced by religious masters in the coastal areas.

It is essential to understand that while relief and rehabilitation efforts by religious institutions and bodies in Bangladesh have proven critical in helping communities cope with disasters year after year, these efforts, in their entirety, have been undertaken on a voluntary basis by religious organizations and institutes. They have not had an official mandate, just a sense of duty, to engage in community works before, during, and after catastrophes.

Rarely has their efficacy been recognised or included in the national discourse, nor have they been considered a solution to the climate change mitigation problem we are all desirous of solving. And herein, I believe, lies our greatest opportunity to turn the tide against climate change.

Many studies like the ones cited above underscore the trust religious institutions enjoy at the community level and how effective a role they play in offering relief, shelter, and hope to affected populations at the grassroots level.

Just like these communities, governments and those guiding their policies must put their faith in religion. Faith institutions are untapped resources that can transform communities' interaction with the environment. Faith institutions or faith-based philanthropy can be the missing link in the development of a holistic approach to unravelling the climate catastrophe.

All this is to say that faith institutions or faith-based philanthropy are not novel avenues in our pursuit of social good. But to acknowledge that we need to reimagine and expand their potentially transformative position in solving the climate crisis.

10.53808/KUS.2023.20.01.2217-ss.

https://www.researchgate.net/publication/370837686_RELIGION_AND_DISASTER_MANAGEMENT_A_STUDY_ON_TWO_SELECTED_VILLAGES_IN_COASTAL_BANGLADESH