Small Dollar, Big Impact

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Ariana Brocious: I'm Ariana Brocious.

Kousha Navidar: I'm Kousha Navidar.

Ariana Brocious: And this is Climate One.

[music change]

Kousha Navidar: We talk a lot on this show about ways to address the climate crisis, including personal and systematic tools. One method to affect change that many of us might think of is giving money.

Ariana Brocious: Right. Whether you're donating to a big green environmental group, or buying carbon offsets, or supporting climate-focused political action. But the truth about a lot of philanthropy is that where the money goes and how it's spent is usually determined by the person or organization giving the money, not the recipient.

Kousha Navidar: Yeah, and there's also a difference between charity and investment. Charity makes the person giving feel great. And don't get me wrong – when well-directed, it can do a world of good. But I'd argue that investment in individuals and communities has a greater and longer-lasting impact.

Ariana Brocious: Yeah it's kind of like that old idiom, you can give a man a fish or teach him to fish.

Kousha Navidar: Yeah. For sure. Later in the show we'll hear about a new project that uses microfinance lending to support renewable energy projects in low-income countries where companies might not have the same access to capital.

Ariana Brocious: And as our first guest tells us, oftentimes the communities themselves know how best to use the money they receive from outside donors.

Kousha Navidar: Dr. Kinari Webb is the founder of Health In Harmony, a nonprofit that aims to reduce deforestation by – get this – improving local healthcare. Before working on this episode, I had no idea how providing better healthcare in rainforest communities could help preserve entire ecosystems.

Ariana Brocious: Yeah, it's a surprising connection. Webb first traveled to Borneo as a college student to do research on orangutans. While she was there, she witnessed the devastating impact of deforestation on the environment and local communities. That set her on a path to connecting the dots between healthcare access and rainforest conservation. She spoke with Greg Dalton on the Climate One Stage in San Francisco.

Kinari Webb: Well, I often talk about it as kind of, there was before Indonesia and there was, after it changed everything to spend a year deep in the rainforest. It was kind of like a year-long silent retreat. Very intense. You have to face yourself and you kinda have to face the world. And what I could hear, you know, first of all, I could just see the rainforest. It was so beautiful, such an incredible experience to spend time in one of the most, well, the most diverse ecosystem on the planet. Only 2% of the surface of the earth, but 50% of the world's species. And that's like, and we don't even know how many species, right? Like the fungi and the insects and the, everything is diverse and amazing.

Greg Dalton: Because that creepy, scary, creepy, exciting, all that.

Kinari Webb: You know, spiders big enough to eat bats and you know, things like that too.

Greg Dalton: Oh!

Kinari Webb: But also amazing orangutans and, and chainsaws in the distance, taking down 22 story tall trees. And that just broke my heart. And I thought, what is wrong with these people? These are local community members logging the rainforest. Don't they know how important the forest is? It's their wellbeing, the planet's wellbeing, like what's wrong with them? So I spent time as well in the evenings with all of the local community members who were also doing research with us in the forest and talked to them. What's going on? I don't understand. They said, do you think that we don't know how important the forest is? Of course, we know how important it's, there's a reason we call her our mother, but if our child is sick or if we are really sick and the only place to get care is really, really far away and it costs a huge amount of money. And could cost an the entire year's income, how do we get that much money? So are we trading our future wellbeing for our short term wellbeing? Yes, we are. We know that, but we don't have a choice. And you know, knew it even then before I had children. But now having children, of course I would do whatever it took for my child's wellbeing. We all would.

Greg Dalton: But don't they have traditional healing doctors in, in these indigenous areas. 'cause we often hear about a lot of the pharmaceuticals that moderate medicine are derived from plants that indigenous people use. So couldn't they heal themselves there in their own place?

Kinari Webb: Well, after, you know, working there for a long time, I can say absolutely. There are a lot of things that they can take care of really well and there are some things they can't, like tuberculosis. Like, you know, there are a lot of diseases that are preventable through vaccines. And if you don't have vaccines, you, the likelihood that your child gets something very severe really goes up.

Greg Dalton: And contact with the outside world is probably bringing diseases into those areas that didn't exist before. So then what? You had this sort of like, Aha moment, or what am I gonna do about it?

Kinari Webb: Wait a minute, this just can't, this can't keep going. And I just felt like, okay, here I am, I wanna study orangutans, I wanna spend time in the forest, but it's gonna be gone. All these orangutans are gonna die and they're gonna die because local community members can't keep their children alive, can't keep their families alive. So, you know, we talk about, Thich Nhat Hanh talks about inter-being right, that all of our wellbeings are intertwined. And when I think, when I say that all, I mean the whole planet, right? That means also the orangutans and you know, I didn't really know it at the time, but those forests critical, absolutely critical for the health of the planet.

Greg Dalton: The lungs of the planet. Yeah.

Kinari Webb: And you know, the lungs of the planet in that they produce a huge amount of oxygen. They suck down a massive amount of carbon. If we were to lose the forest where I was studying orangutans, the amount of carbon released would be worth 17 years of all the carbon in San Francisco that we release. All of it, the cars, the buildings, the heating, the everything. So it's a, it's important, but it's not just the carbon, it's the biodiversity. And it's also the fact that the rainforests pump water all over the planet. So they're like, they also are called like the heart of the earth.

Greg Dalton: Hmm. I haven't heard that one. Hmm.

Kinari Webb: And so, you know, like even here in California, the amount of rain we get is totally dependent on the rainforest in Brazil and, but it's even influenced by the rainforest in the Congo Basin and in Southeast Asia.

Greg Dalton: It's all connected. We sort of accept that in the economy, but somehow in the ecosystem, we don't quite see the connections and what the weather for sure. So the connectedness, those things that we don't see matter to us. So then you decided you're gonna go to medical school and tell us that decision.

Kinari Webb: So it's like, okay, well I guess I'm not gonna study orangutans. Well, I also was afraid, I was like, what am I gonna, I have to choose. That turned out, of course, I didn't have to choose and I went to medical school in order to do this work. This combined work of human and ecosystem wellbeing.

Greg Dalton: That's not a typical MD kind of thing.

Kinari Webb: No. I remember at Yale, our dean of students, she said, um, you know, a lot of students coming here with these kind of crazy ideas about what they might do. But, somehow I knew from the beginning that you were actually gonna do it.

Greg Dalton: So you went to Yale to learn medicine, and then what did you do with the skills that you acquired there?

Kinari Webb: I did family medicine, and then I just went straight back. Right at the, right at the end of my residency, the tsunami happened in Southeast Asia.

Greg Dalton: Devastated parts of Thailand elsewhere. Yeah.

Kinari Webb: And across Indonesia. It was really just horrible in Sumatra. So I, I actually went to help at the time and I saw all these nonprofits from all over the world, and I was just horrified. They

had so much money to help people, but they were so colonial. Their attitude was so, ‘we know what the solutions are.’ They didn't have anyone who could even speak Indonesian to ask what the solutions were. And when people said, you know, thanks for the healthcare, but really what we need is clearing our rice fields and we appreciate the rice, but we'd like in three months to be able to have rice to eat.

Greg Dalton: Make our own rice.

Kinari Webb: That's right. And so. But the tsunami had dumped all this stuff on the rice fields and all the NGOs said, well, we don't do that. We don't clear rice fields. We give rice. And I just thought, I cannot be part of that system. And also that experience for me in the rainforest of discovering, I didn't understand what was going on at all as an outsider, as someone who was educated, I was clueless. And so I, that's how I did all my work. I decided to start a nonprofit, Health and Harmony, based on the principle of listening to communities.

Greg Dalton: And that listening. Do you think that, um, sitting quietly by yourself for a year helped you develop that skill of what you now call radical listening?

Kinari Webb: Yeah, I do. I do. And also just talking to communities and discovering, you know. I don't understand things, I'm never gonna understand it. The way people who are fully immersed in an ecosystem are. And what we find is that they, when we did all this radical listening in the, in the area that I had studied orangutans, Gunung pala national Park, beautiful, amazing and all the communities around us, a large population, about 60,000 people directly bordering the park and about 120,000 on a wider area. We did 400 hours of listening because I thought every community was gonna come to different. But that's not what happened. Every single community came to the same conclusions and they came to these intersected beautiful solutions. They said, we, the way we framed it, we said, you all are guardians of this precious rainforest that's valuable to the whole world. What would you all need as a thank you from the world so that it's based on reciprocity. It's not, ‘you bad people are not doing what you're supposed to do –’

Greg Dalton: Or, ‘we're from the industrialized west. We're here to tell you with our modern tools and technology, how to save this thing that we think you should save.’

Kinari Webb: Right? But rather you all are the experts. What do you see as the solutions? And I'll tell you everywhere in the world that we've done this, people are just like, whoa. No one's ever listened to us. No one's ever asked us what the solutions are. and what we do when we ask them, they always come up with these beautiful intersected solutions. So around Gulung Pala, they said, without healthcare access, we can't protect the forest. We also need livelihood training. Specifically, they wanted organic farming training.

Greg Dalton: Hmm.

Kinari Webb: I'm like, what? Really? But it worked beautifully because then they didn't have to buy expensive chemical fertilizers.

Greg Dalton: Ah-huh. Independent self-determination.

Kinari Webb: That's right. That's right. And something that would be sustainable. That's what they asked and it worked beautifully. 10 years later, we had a 70% reduction in the loss of primary forest. We had 52,000 acres of rainforest grow back. We had a 12 times return on investment of the amount of money that we'd spent. So we'd spent over 10 years, we spent $5 million and we got $65 million back in just the inverted carbon. That doesn't count all the other beautiful things that were

protected.

Greg Dalton: And a typical organization with a Western mind would go in with a goal and then sort of work backward from that goal and have a linear kind of thinking. And your approach is very different, you know, putting healthcare at the center. So providing healthcare, you're saying actually it wasn't the, the, the path that you expected, but it got to the goal that you wanted.

Kinari Webb: That's right. So there was a 67% drop in infant mortality, so we know it was working and across the board health improvements. So people are doing better and they don't have to cut down the forest in order to pay for healthcare. One woman said to me once, she said, if anyone tells you that they haven't logged to pay for healthcare, they're lying because there's no other way to get that much money. So in our clinic it wasn't free. 'Cause my experience is people value something more that they pay for. But you could always access it because you could pay with non-cash payment options like seedlings that then help. We do, we used for reforestation and orangutan corridors and critical places like that.

Greg Dalton: So someone shows up with some seedlings and says, take care of my sick child. You take the seedlings, you care for the child.

Kinari Webb: Exactly. Or usually the other way around. They come in, we take care of the child. Then they decide how they wanna pay. We never ask because everyone always needs access to care. No matter how much money they have. But you can always pay with labor, you could pay with all kinds of ways. And people loved that because they could also then further see the interconnection.

Kousha Navidar: We'll continue Greg's conversation with doctor, conservationist and author Kinari Webb after the break. Also ahead, we'll hear from a social entrepreneur who believes in direct lending:

Premal Shah: As people repay, there's a public track record and then all of a sudden people can see, wow, farmers in Northern Uganda who do this type of thing actually pay back at a high nineties repayment rate. And then local banks start doing it. And that really unlocks real impact at scale.

Kousha Navidar: That's up next, when Climate One continues.

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This is Climate One. I'm Ariana Brocious. Let's get back to Greg Dalton's conversation with Dr. Kinari Webb, founder of Health and Harmony.

Greg Dalton: At one point you were stung by a jellyfish swimming in the South China Sea, so healthcare became real and personal for you there. Yeah. Can you share that story and how it affected you?

Kinari Webb: Well, it's, you know, I sometimes say, although there's no wood up here for me to knock on, to say, um, may you have a near death experience. But not really. Right. But I hope, but actually yes,

Greg Dalton: To value. To look at any, yeah, look at it. Death, which we typically avoid and ignore. Avoid, not ignore, but we avoid it.

Kinari Webb: Because to see death, like that was actually one of the most beautiful things that ever happened to me. And to face death in the most excruciating pain imaginable. My father, after I had my first child, he called me up and I was in labor for two and he calls me up and he says, so what was more painful labor or the jellyfish? That's the first question he wants to know. Not about his grandchild. No, no, no. He wants to know about that. No question. The jellyfish.

Greg Dalton: I got stuck by a jellyfish once. It was painful, but you had immune compromised system that affected you for years.

Kinari Webb: It was a box jellyfish and they are the most toxic thing on the planet. I spoke to the box jellyfish expert in the world and she told me, you know, this is definitely a new species. How did it change me? Yeah. I was sick for two years. Could barely get outta bed. After surviving. I didn't think I would survive, but I did. And then four years of really critically ill, multiple times re-hospitalized. Well, for one thing, it moved me from living in a small community in Borneo, where I was loving it.

Greg Dalton: Mm.

Kinari Webb: And I began to realize that I also needed to work on a more global level. I began to write my book and then I, you know, I moved back to the United States and we started expanding. So we first worked in Madagascar, we did another site in Indonesia, and now we're working across Brazil. And now we know we have to scale, which is to say we have to move. We can't let us go over these tipping right? These tipping points where we can lose all the rainforest. Because there's the forest itself produces the rain that feeds the forest, and if you lose too much of it, they say in the Amazon it's 20%. It could go over a tipping point, and the communities know what the solutions are for protecting the forest. In Brazil, we really wanna do 24 new sites that would about double the acreage that we're currently working in. It would add an area of the size of Massachusetts for about $3 million. Not that much money. and why do we choose those 24 sites? We chose them because they are the ones that are losing the most forest. They're the most vulnerable. These are places that with the most biodiversity, the most carbon, just incredibly important forest and communities that are really at risk. And so if we could just reduce the forest loss by 10%, very small amount, it would save the number of flights between London and New York. 2.2 million flights. That's like, like 105 years of the total number of flights that go back between London and New York. Right? So it's like this is a huge impact.

Greg Dalton: The huge lever. A lot of forest conservation efforts are clouded by the question of durability, what's to prevent a miner, someone coming into these villages and saying, yeah, you know, healthcare is cool, but I can get you rich. You know, all of us humans are susceptible to seduction by, by money. So, and maybe this is beyond the scope of your work, but how –

Kinari Webb: No, it's not.

Greg Dalton: How do you make these efforts durable over time when people are like, oh, this is great. Yeah, we have healthy community, but another generation comes along and they want like, I want some material gratification.

Kinari Webb: Well, you know, it's interesting, like, it's basically the same question to people asking, how did you convince the community to wanna protect the forest? Right. Never once have we done that. Our experience is that people want to protect the forest. Do you wanna help the ecosystem around you? Yes. We all do. All of us want a healthy planet and we want a healthy place where we live. And our experience is that there's no convincing that's needed. And if people have the choice to be able to protect it, they choose to protect it. It's just that if you have to trade, like I'll tell you

another story from Brazil, a man who worked his entire life to protect the forest and then one of his children got a chronic illness and was gonna need a lot of care over a long period of time. he made a deal with a logging company.

Greg Dalton: What parent would not do the same thing?

Kinari Webb: And he got like $40,000. Right? But if his child could get healthcare and he knew that child could get healthcare, there's no question he wouldn't, he wouldn't make that choice.

Greg Dalton: So you're looking to scale and what's the obstacle to scale? You know, it sounds like a pretty good leverage point. Would you say $3 million for, I forgot how much.

Kinari Webb: Yeah, and we'd save like, you know, 16 times that in carbon. Just the cost of carbon, right? So huge return on investment, but, we just ask communities what the solutions are. I'll give you an example from Apateuwa. It's an area in the Shingu Basin in Brazil. This was an area that has the worst deforestation of all the indigenous territories, which is why we targeted it. We have $50,000, not very much. We reached out to them and this is a community you have to understand that had first contact 40 years ago.

Greg Dalton: First contact with outsiders.

Kinari Webb: Yes. And they, they said, thank you very much for the $50,000 offer. We'll take 30,000, please give 20,000 to another territory that needs help. Hmm. Right. And they said, this is what we need. We need drones.

Greg Dalton: Mm-hmm.

Kinari Webb: So that we can see where the invaders are coming. We need to be able, we need GPS units so that we know how to get out there. We need access to satellite imagery. We want you to teach us how computers so that we can see it and we want, to be able to call in the authorities and we wanna send some of our team members to Brasilia, to the capitol, to convince the authorities that if we had invaders to please help defend our territory, I mean, they, we send 'em the money. They just direct to the community. This is one of our ways of scaling that we would not do it. That we do communities, decide what the solutions are. We have a partner organization called Pawanka, which is an indigenous organization. They reach out directly to the communities. We get the money directly to them, and they did it within six months.

Greg Dalton: And I'm sitting here thinking, how do these indigenous people who didn't go to college even know about drones and know.

Kinari Webb: Right. But that's my experience everywhere in the world. People in the most remote areas know exactly what the solutions are. I'm always stunned. Just listen. And then when people decide what it, the solutions are. Man, do they show up. In Madagascar, one of the solutions of the communities designed there, they said, you know, their fear of the hunger season. So agriculture help and healthcare were equally number one because without either one of them, you would die and they would not be able to protect the forest and they would not be able to survive. So, on the first agriculture training, they had very specific things they asked for. In a population of about 2000 adults, 900 people showed up. There was another nonprofit that had worked in these communities before. They're like, we could never get anyone to come to agriculture training. What did you do? Are you paying people? No, we're doing exactly what they asked for. And then when you do exactly what people asked for, they do it. It's their idea.

Greg Dalton: Mm-hmm. They're invested. They're bought in. More people should go sit in a

rainforest and listen to orangutans for a while.

Kousha Navidar: That was Greg Dalton talking with Dr. Kinari Webb on the Climate One Stage in San Francisco.

Ariana Brocious: Today we're talking about ways to get the biggest bang for your buck when it comes to addressing human-caused climate disruption. Our next guest, Premal Shah, began his career as one of PayPay's first project managers. Then, in 2005, he co-founded Kiva.org, a nonprofit that does microfinance, basically loaning small amounts directly to entrepreneurs in developing countries.

Kousha Navidar: Fun fact, I thought about working for Kiva when I was just about to graduate college. You know, Ariana, I studied economics, and around that time I learned about Shah and kiva. He was probably the most well-known person pushing for this new model of investing.

Ariana Brocious: Huh, cool. Why were you so interested in microfinance?

Kousha Navidar: Well, it's part of a larger rethinking of how we grant access to capital. You know traditionally, people have to prove they're worthy of investment – they have put up collateral, or have a lot of assets already, etc. What kiva does, by contrast, is lend to individuals and small collectives that banks wouldn't touch, but who have solid plans for improving their businesses – and their livelihoods. And it's really proven to be successful. This global microfinance effort has loaned more than $2 billion to low income entrepreneurs in 80 countries.

Ariana Brocious: Premal Shah recently applied a similar microfinance model to climate and clean energy, creating Renewables.org. He spoke with Greg Dalton on the Climate One Stage about his professional journey, beginning with describing visits to his grandparents in India.

Premal Shah: While I was at PayPal, you get three weeks of vacation. And so every year or right around kind of the, the Christmas holidays, I'd go to India for, for three weeks. And I find that being in a village, there's your heart goes where your feet are. And I think it's important for, for me, there was a almost a spiritual deepening when I could sit in a village and, and just be a part with sitting next to my grandparents as they're aging, of course, but also just seeing, almost life at its most basic. and certainly not computer mediated. And one of the things that would just open me up and break my heart, in those Kiva days and really on trips back to India as a child, because I was raised in the suburbs of Minnesota and my parents would take me back to India, is just seeing poverty.

Greg Dalton: Mm-hmm.

Premal Shah: You know, when you're five years old and you're back in India and you see a kid your age knocking on the window of your taxi cab, begging for money. It shames your moral sense and, it is, you know, you see people sleeping on the side of the road without mattresses. You see a level of destitution, loss of dignity. That, honestly, I think, you know, this, this can't be. And so being with that, being proximate to that, I think, um, because, you know, we can be pretty abstracted away from each other on the planet, by being in, you know, certainly here in, in the Bay Area. That was really powerful for me. And, and then fortunately, you know, Kiva came out of really kind of the day job at PayPal, but then also just being, in a place where something like microfinance could be very powerful.

Greg Dalton: Right. And you formed that, or kind of around the time that Mohammad Yunas won the Nobel Peace Prize for microfinance. And I remember him giving an address at the Commonwealth Club and said, why the banks give loans to people with money. It's the people that

don't have money that need the loans. You've done it backwards, you bankers.

Premal Shah: Yeah. He's, he's, um, he's truly a saint. He won the Nobel Peace Prize and he's famous for saying, you know, I look at what banks do and I do the opposite. So banks lent to the rich and I lent to the poor banks, lent to men, I lent to women. And, and you know, what's, what he pioneered in the mid 1970s in Bangladesh is a way of showing that the world's working poor will repay loans if you structure it correctly. And, and, and his particular innovation was instead of lending to an individual who might not have collateral or credit score or even cash flows, et cetera, you form a group of say, eight women in a village who all know each other 'cause people in a village know who's trustworthy and who might not be, who has good character, who might not have good character, and you let them form their own group. They all borrow together, and if they pay back their loan, they can borrow more. And so they can invest in a kind of a small productive business, pay that money back. If one woman's cow dies, the other seven women can cover that eighth woman's kind of default. And together they can advance. And, you know, he showed that the, the working poor payback at 98, 99% repayment rates, which is, you know, in the mid 1970s in Bangladesh, that was really, kind of eye-opening.

Greg Dalton: So for those who don't know, can you explain how kiva.org works? It's moved $2 billion from rich countries to developing countries. How does it work?

Premal Shah: Yeah, well, it starts with us here in, generally richer countries. but you know, even here in the US there's something like 40% of Americans have less than $400 of savings. So it's not like all of us are rich and we don't all feel financially secure. And so it's really based on this model. What if you could lend to someone. Not donate where you kind of, you know, that's a hundred percent loss if you will. I mean, of course there's great impact, but what if you could lend, and as that person starts and grows their small business like a, a, a woman who buys a cow in Uganda and she basically can, you know, earn dairy income, as she basically can pay back that local microfinance organization like the one that Mohammad Yunas started in Bangladesh, his is called the Green Bank. Kiva Partners with over 500 of these organizations in 80 countries. We vet them, we make sure that they are doing strong evidence-based work around poverty, meaning they reach the poorest people and that there's a strong evidence base that, you know, through lending them money, they'll actually buy productive assets that actually end up making them richer. And here's what's important. Where crowdfunding come in is we can actually establish a track record where. Local banks might perceive it to be too risky, but where philanthropy and crowdfunding can come in as people repay, there's a public track record and then all of a sudden people can see, wow, farmers in Northern Uganda who do this type of thing actually pay back at a high nineties repayment rate. And then local banks start doing it. And that really unlocks, you know, real impact at scale.

Greg Dalton: And I've, I contribute a little bit, full disclosure, a little bit to Kiva every month and see that, you know, it's exactly, buy a motorcycle, do this, buy some inventory for a little store, some seeds, that sort of stuff. And it does have a high repayment rate. So you've taken your own kids to India, what do you try to teach them about how to think about poverty and their own, you know, you described going there, being confused by the poverty you saw as a child. How do you address that in your own children?

Premal Shah: Well, Greg, we were talking backstage about our children and do you encourage them to meditate? Your children are older than mine and, and, and one's a meditator. and, and you know, I think kind of the wisdom that we had backstage was, it's probably best not to say anything.

Greg Dalton: Light touch.

Premal Shah: Light touch. Light touch. And I think –

Greg Dalton: I've learned that the hard way.

Premal Shah: Yeah. Yeah. Well, now I bump into a lot of walls too. You know, I think just by being there, people, like I said, your heart goes where your feet are. You see what is happening, and we can't help but break open.

Greg Dalton: And that's, that's, that's so true. You were influenced by a particular thought experiment proposed by the moral philosopher Peter Singer. Could you share that thought experiment?

Premal Shah: Yeah. Kiva was based a lot on Peter Singer, who is an incredible philosopher out of Princeton. And he asked this question, he said, imagine you've worked so hard all your life and you finally can buy this beautiful Mercedes-Benz you pay $50,000 drive it off the lot and it smells new and it's wonderful and you are proud of yourself 'cause you work so hard and you got it and you're driving and then all of a sudden you're crossing a railroad track and your car stalls and you look to your left and you see a train coming and you look to your right and you see a 8-year-old child tied to the tracks and you realize you only have time to do. One, one of one of two things. You can either get out of the car and push your brand new car off the track, saving your car, or you can get outta the car and untied the child and save the child. What would most people do? He poses his thought experiment. And of course, most people, which save the child. And then he goes on to say, in a world where you have people, children, dying every day from preventable hunger, in a world of such inequality, in real destitution, why don't people give beyond kind of a certain amount that they need to just kind of cover their own expenses everywhere on the planet?

Why don't we give back so that no one lives in poverty? And when I heard that the first time, I mean, I was floored. I mean, like intellectually it sounds right, like if, if I know that every incremental dollar beyond what covers my basic needs could really help prevent suffering, why wouldn’t I do it? One of the things, when you kind of look at people who refute Peter Singer's kind of line of thinking, what you realize is in practice what happens is that the child is not right next to you in the car. They're actually like thousands of miles away.

Greg Dalton: Yeah. Empathy sort of is reduced by distance.

Premal Shah: They're just out of your sphere of concern. And this is, you know, why it's so important, I think for people to see it and feel it. When we don't see something, It's hard to feel compelled. And so I think, you know, that that's one part of, of Kiva trying to tell stories of people. But the other thing that happens is we can have compassion collapse, which is when we see so many people begging for money, we almost kind of turn away. It's just too much. It's too, it's, it's hard for us to turn towards suffering and be with it.

Greg Dalton: It's overwhelming.

Premal Shah: It's overwhelming. It's overwhelming. And you know, what is it? Uh, 10,000 deaths is a statistic. One, one death is a tragedy. We almost need it. Social psychologists call it, uh, the identifiable victim effect. Like it, you people are more willing to give to one person than if you talk about it in a big abstract. It kind of, and so the, the whole idea, and I think where the internet can be powerful is in kind of helping you see that person. And then what Kiva tries to do is reframe stories of poverty as stories of entrepreneurship. So you're not giving money. You know, and someone's begging for it, but it's really someone in a community, we're listening to them. They have ideas, very practical ideas of if I could buy more seed, more fertilizer, this productive cow, this type of productive sowing machine, if I could do this, I could basically earn more money from my family, keep that money from my family, pay back that loan, and then grow from there. And that's the

premise on which it is, is it kind of allows us to see people, but on a plane of mutual dignity, not from a place of, you know, we feel sorry for them, but we want to be their business partner.

Ariana Brocious: We'll hear more from Premal Shah on how he's applying this same strategy to renewable energy after the break. Coming up, an argument for taking more political action when it comes to climate disruption:

Nathaniel Stinnett: Nobody, not Democrats or Republicans, are going to lead on climate in a consistent way until they are forced to do so out of political necessity.

Ariana Brocious: That's up next, when Climate One continues.

Kousha Navidar: This is Climate One. I'm Kousha Navidar.

Ariana Brocious: And I'm Ariana Brocious.

Kousha Navidar: Let's get back to Greg Dalton's chat with Premal Shah, founder of Kiva.org, which offers microfinancing to entrepreneurs in more than 80 countries.

Ariana Brocious: About two years ago, Shah co-founded renewables.org, which follows a similar model. Anyone can loan as little as $25 toward building solar projects on a school or car dealership in places like India or Botswana.

Kousha Navidar: Greg asked Premal Shah about the relative impact of building solar in those countries versus in more developed countries where solar costs more.

Premal Shah: Yeah. Over the last few years, I would say the number one issue for me has become climate. I think it's truly, it's. You know, we've actually made a lot of progress in poverty. In 1980, one in two people on the planet lived at $2 a day. That's purchasing power adjusted like here in San Francisco. Imagine trying to make it on $2 a day. and today it's one in five. So we've made a lot of progress as a, as you know, as earthlings, we have more to do. With climate, it seems like we're not making the progress we ought to be making. And I, the good news is when you look at it, kind of like microfinance, being very hopeful and what Mohammad Uns did around kind of, Hey, if we provide the financial resources for the world's working poor, they can earn their way outta poverty. Similarly. Solar. When I started looking at this, I was like, wow, two thirds of the planet now, virtually almost everywhere, it's cheaper than fossil fuel based energy. and then if you look at the US and Europe, our emissions have actually been curtailed over time, compared to the global south where the majority of emissions in this century will come from. In fact, you really gotta look at the middle income countries, India, China, South Africa, Brazil, et cetera. I mean, this is really kind of an urgent situation, but there's not enough money going to actually accelerate solar adoption in clean energy and the clean energy transmission. And so as these countries industrialize, if they do it in the same way that the US has done it, this is not good. And every time we have these climate conferences, the COPs and et cetera, there's always a breakdown between the global north and the global south. And not enough money is flowing between, you know, the group that basically put the, The CO2 and, and we industrialized our society. But now these other societies that are industrializing there was an opportunity for them to leapfrog our dirty ways, but we need to figure out a way to get more capital. And what sidelines capital is that these markets, the places where Kinari works as well, they're perceived to be very risky. Currency fluctuation.

Greg Dalton: Corruption –

Premal Shah: Corruption. Rule of laws, contract laws. So if you want to do solar, whether it's distributed solar or utility scale solar, it's just, it's much more costly to actually get it done. Or the,

the, the rate of return expectation for pools of capital just jump up. What we need to do, and this is just like microfinance 20, 30 years ago, we need to come in with patient risk tolerant philanthropic capital and establish track records of repayment rate in the solar industry. The markets where the grids are the dirtiest. So if you look at India's grid, it's twice as dirty. They're still building coal power plants. it's twice as dirty as the US grid. And so it turns out that if you could invest in solar and global warming is the global problem, so we should actually do it where your dollar goes the furthest you know, building solar in the US is fine, but you have five times more impact if you build it in these markets

Greg Dalton: And the, and the climate doesn't care where the

Premal Shah: climate, yeah, we just need to avoid carbon. in the most effect, cost effective way. And this is a proven solution. A lot of proven solutions are already out there. We just need to listen and we need to fund them. Yeah. And that's it. And

Greg Dalton: So you're taking dollars from people out there. And again, to be clear, this is a non-interest bearing loan. It's not a donation, it's not an investment. So I could do this every month to renewables.org not making any money. There are repayments that, that happen. So you're trying to take small dollar aggregate sort of crowdfunding from people who have a little money in the bank and they could, you know, loan it to this, they'll get it back and that'll jumpstart renewables and develop a, uh, an economy and a track record for commercial lenders.

Premal Shah: That, that's correct. And one of the powerful things I think when we talk to both Kiva lenders or renewables.org lenders, what they like is the assurance that as they get repaid, should they ever need the money, they can pull it out of their system. And so far there's been no defaults on the renewables.org platform. Kiva on that two over $2 billion of zero interest capital lent in $25 increments has had a 96% repayment rate. So if you lend a hundred bucks, you can expect to get 96 back over the course of a year. And so that kind of provides some comfort when you don't feel like you're Bill Gates, you know, when you don't have, when you, yourself don't feel financially secure. And I think that's part of why these options are really attractive.

Greg Dalton: So to be clear though, both of these are, are, renewables.org and kiva.org are geared on a, in the case of Kiva, a, a face of somebody who could buy a, an ox or et cetera. and case of renewables.org, it's a, you know, solar panel on top of a building in India. Does my dollar go to that specific place or does it go into some pooled thing?

Premal Shah: It goes into a pooled thing that goes to solar developers who they themselves are uninvestible by the local banks and institutional capital. And what we want to do is point the crowdfunded capital to these solar developers that are working on the frontiers of impact. Let them develop a track record. They pay it back. But now one of the things both with Kiva or with renewables.org is that you get updates not only in the form of repayments, which means, oh wow, that person's actually earning enough money to pay back. 'cause you are, your default is tied to that project, but also you get actual updates. And same thing on the renewables website. You can actually see the power generation of the solar panels that you're funding.

Greg Dalton: Okay. And so this is, this is good for, for people to have some, some idle capital that, that they're able to kind of risk, but they know that the pretty good chance of, of getting it back. There's this idea of, of effective altruism. So effective altruism is basically get as rich as possible to, to like. Do good. Do what you're good at, get rich in order to give some, some money away. And that's very popular right now in Silicon Valley.

Premal Shah: So, so I, I don't know if effective altruism is, I mean, it's great if you can get rich. I

think it's really, it's, it's in the name. What is the highest impact per dollar thing that you can do when you donate or want to do something philanthropic? If we were in a carbon war room today, and we only had a hundred dollars each one of us to give. Where should we place our bets? I would argue $25 should be on reforestation efforts in carbon sinks. I would argue 25 bucks should be at system change level. uh, there's a bunch of advocacy organizations like Ceres and others that are really trying to shift the system, and that's really valuable.

Greg Dalton: Change the rules of capitalism.

Premal Shah: Change capitalism, change the rules of capital. That is absolutely essential, and those are long bets, right? Other examples of long bets are, you know, hey, maybe we have a breakthrough in fusion or something like that. That would be really important for getting to our net zero goals. But a sure bet where. You know, and just to contrast this, this is interesting. today you can buy carbon offsets. We did an analysis that showed versus carbon offsets because you get your money back on renewables.org, you get a 50% lift on bang for buck in terms of carbon carbon avoidance versus the carbon offset versus building solar in the US you get five times more lift per dollar.

Greg Dalton: Lift, meaning what?

Premal Shah: Lift in terms of carbon avoidance, right? So you can build solar here in the us but when you build it in these markets where the grids are much dirtier, the cost of solar construction's cheaper and there's more sunny days, you get this multiplier effect. And so that's where we need to focus each incremental dollar. And so I think to me, effective altruism is, if we were just being super analytical about how we can have the most impact in this crisis, we have to consider these kinds of solutions.

Ariana Brocious: Premal Shah is the co-founder of kiva.org and renewables.org.

[music cue]

Kousha Navidar: A new survey shows that we may be underestimating the power of one major lever of climate action: politics.

Ariana Brocious: This national survey of more than 3,000 adults comes from the Environmental Voter Project. And it reveals that most Americans view climate disruption as a matter of personal behavior rather than a political issue.

Kousha Navidar: Nathaniel Stinnett, founder and executive director of the Environmental Voter Project, talked with our colleague Austin Colón about the findings.

Austin Colón: Your latest survey shows that Americans think about climate change more than abortion, immigration, or gun violence. Those are all issues that drive people to vote. And yet less than one fifth of people see political solutions to reining in climate pollution. I just wonder why they don't view climate as a political issue.

Nathaniel Stinnett: Yeah, it, it's, first of all, I could hear the frustration in your question, and I'm frustrated too, Austin, believe me. Like, what? What is going on here for God's sake? Well, I think it's pretty clear that a lot of it has to do with a very sophisticated and long running PR campaign from the fossil fuel industry. Americans have been taught for generations to blame ourselves for the climate crisis. We've been taught to view climate change as a suicide instead of a homicide. And when you think that your own personal behavior is to blame, well, of course the solutions that are gonna come to mind for you are personal behavioral solutions. You're gonna think, okay, I, and people like me caused this problem. So I need to change what I eat. I need to change how I get to

work. I need to change the electricity I consume. All of which is great and important, but dear God, the global climate crisis is about as systemic and political a problem as you could imagine. And the truth is, we can't change our consumer habits or recycle our way out of the climate crisis. It needs political solutions, and we need to overcome this fossil fuel propaganda that's convinced us otherwise.

Austin Colón: Right. And like, you know, the best messaging is often rooted in some truth, and, and there is truth to that statement that we have individual choices we can make that can make a difference. But of course, they pale in comparison to the systemic levers that need to be pulled to solve this problem. And, and you say that if the climate movement doesn't get political real fast, we're going to keep losing. So what do you mean by getting political? What should that look like in practice?

Nathaniel Stinnett: Well. I'm glad you asked because I think there is a big difference between being political and being partisan. What I'm not suggesting is that everybody needs to choose sides. That it's fine if you wanna choose a side, but that's not what I'm suggesting here. What I'm saying is that partisanship means less than ever. At least when it comes to policymaking, because right now we live in a world where nothing trumps political power. You know, it wasn't that long ago that Republicans were pushing an immigration bill that they then did a complete about face on. As soon as Donald Trump said, Hey, I want you to vote against this because it will be good for me politically.

Austin Colón: Hmm.

Nathaniel Stinnett: That's an example of political power trumping sort of partisan policy, priorities. But Democrats are guilty of it too. I mean, yes, Democrats tend to be more climate friendly, but they're not running for office to get their angels wings. No. They're gonna spend all their political capital on stuff that helps them maintain power. And so it all comes down to political power. And we in the climate movement need to do everything we can to get climate concerned Americans to understand that nobody, not Democrats or Republicans, are going to lead on climate in a consistent way until they are forced to do so out of political necessity.

Austin Colón: Okay, so, so let's go there. So, in the survey, , a lot of people responded that instead of pulling political levers, they would, you know, rather recycle. And so. How do you shift someone from thinking, I should recycle more to, I need to vote for climate policies at the ballot box?

Nathaniel Stinnett: Yeah, so first we need to make sure that they understand the climate crisis isn't their own personal fault. This isn't a suicide, it's a homicide. You didn't do this to yourself. And so rather than focusing inward, start focusing outward on changing society. And that's obviously an inherently political gesture to, to face outward. And so that's the first thing that we need to do in all of our messaging. I like to think of this as a storyteller, right? So, so human beings are a storytelling species and we have basic archetypes of stories, right there is Icarus, a story of hubris, right? Someone getting too big for their britches and doing too much and getting too close to the sun. Well, that's kind of like the climate crisis story we've all been telling ourselves like, oh, humanity just did too much and we were so selfish and we're gonna end up killing the planet. Does that sound familiar?

Austin Colón: That. Yeah, that does.

Nathaniel Stinnett: We need a different story archetype. We need the hero slaying the dragon, or the protagonist overcoming the antagonist 'cause we didn't do this to ourselves. There's no hubris here. And so we will get people to become more political when we teach them that someone is making this climate crisis happen. And it isn't you. And if we grab political power and we start

thinking about the ballot box instead of the compost bin, well we can start making some real change.

Austin Colón: Mm-hmm. And as, as we look to, you know, move this from messaging and conversations into real world action. Are there examples of other issues that have successfully made this transition from personal to political?

Nathaniel Stinnett: I don't know if there are examples of issues making the transition, but I do think it's important to highlight how weird and unique this apolitical view of climate change is. And so when you look at this survey that we just did by an almost four to one margin, US adults proposed non-political solutions to the climate crisis over political solutions. But when we look at every other issue, we tested Austin every single one, abortion, immigration, education. All of the top of mind solutions that people offered for those were the opposite. They offered political solutions by a four to one margin, and for gun violence, they offered political solutions by a 20 to one margin. So I can't give you an example of an issue that's made this transition from being seen as sort of a personal behavioral problem to a political problem, but I can tell you, Austin, that it is really weird and unique that Americans view climate change as being inside the four walls of their own house rather than societal problem or a global problem.

Austin Colón: Nathaniel Stinnett is founder and executive director of the Environmental Voter Project. Nathaniel, thanks for joining us on Climate One.

Nathaniel Stinnett: Thank you, Austin. It's always a pleasure.

Ariana Brocious: Hey it’s Ariana and Kousha and as we typically do at the end of the show, we like to share one more thing that’s on our minds this week. So for me it’s this lawsuit filed by 15 youth activists in Wisconsin and it follows the model laid by other youth activists in Montana and Hawaii that state lawmakers are violating the state constitution by not transitioning to renewable energy fast enough and basically ruining their healthy future. So the ones in Montana and Hawaii were both successful and I think it’s really inspiring to see youth climate advocates taking their case to court in this way. So that's my one more thing. Kousha, what you got?

Kousha Navidar: We just did an episode about young people taking these issues to court, which is pretty cool, people should check this out. So I have a fun fact because I am just full of fun fats, they give me life. So I am on the climate change subreddit and I stumbled onto a tweet from our world in data and according to them, oil spills have drastically fallen over the past 50 years. So the chart says that right now they’re less than 1/30th of their levels since the 1970s.

Ariana Brocious: 1/30th! That’s a lot.

Kousha Navidar: Yeah, take the wins where you can get them right?

Ariana Brocious: Yeah, good to end on a high note.

Ariana Brocious: And that’s our show. Thanks for listening. You can see what our team is reading by subscribing to our newsletter – sign up at climate one dot org.

Kousha Navidar: Climate One is a production of the Commonwealth Club. Our team includes Greg Dalton, Brad Marshland, Jenny Park, Ariana Brocious, Austin Colón, Megan Biscieglia. Our theme music is by George Young. I’m Kousha Navidar.