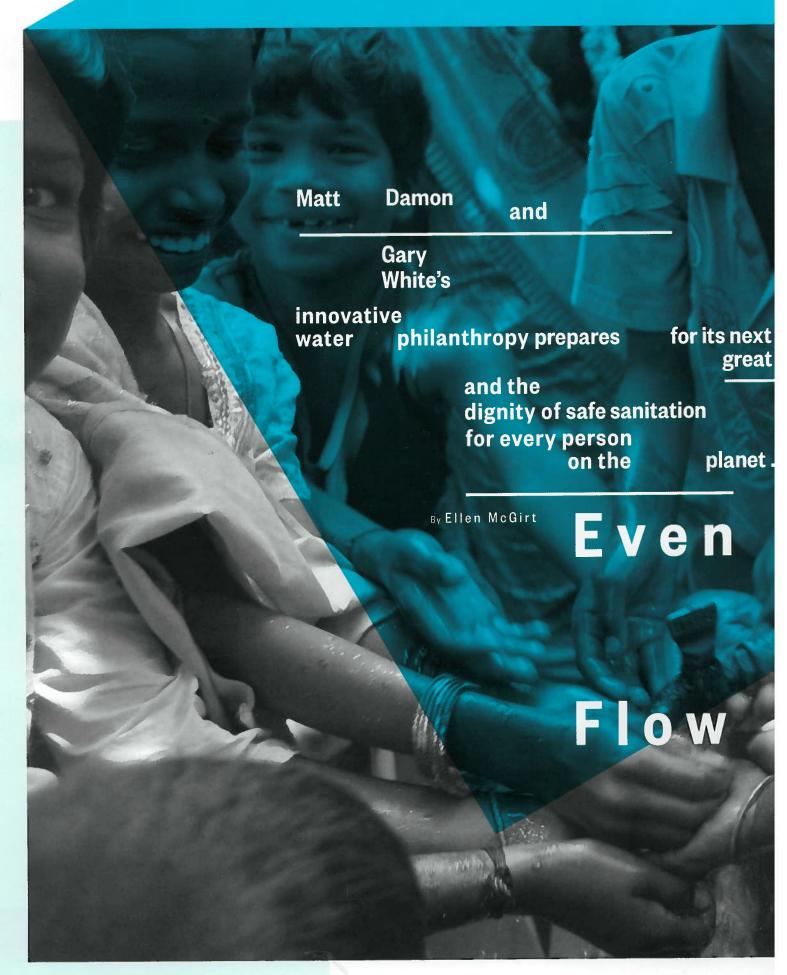
Some fish stories are worth repeating: in pursuit of King Salmon Holiday 2015 / 2016 tempus-magazine.com Jackson Pollock's least celebrated works get their due Water.org cofounders and Gary White are empowering the planet one tap at a time Page 46





Her name, she said with a flash of a smile, was Aditi. And she was there to conduct business. • Gary Whitethe cofounder and chief executive officer of Water.org now in partnership with actor and philanthropist Matt Damon-stood in the blistering sun and listened. He had travelled to Harohalli village, a quasi-rural slum of about ten thousand souls more than an hour's ride from Bangalore, India, to meet women like Aditi, whose name has been changed to protect her identity.

Harohalli is a noisy place, with people living in close quarters and in a state of near perpetual activity. Aditi, like so many of her fellow Indians and most of her neighbors, lives marginally above extreme poverty, which the World Bank classifies as about \$1.25 per day. They all have complicated lives. But she stands out from hundreds of millions of other Indian citizens in an important way: She has added a state-of-the-art latrine to her home, one that she paid for herself through a subsidized type of microloan called WaterCredit that Water.org helped to provide.

In addition to having a safe place to go to the bathroom-free from prying eyes and potential predators—she is contributing

to a cleaner and healthier local ecosystem every time she and her family use the latrine instead of an open field. In a country where fewer than 14 percent of the rural population have access to improved sanitation, and where daily deaths from diarrhea top 1,600 per day, it is a celebrated accommodation. White and Damon have visited communities all over the world, and on this day White was on site to see how lives had changed as a result of their work, with local bankers and potential donors in tow. "You really need to see the work to understand it," he says. What is quickly confirmed is what White and Damon already know: Toilets are catalysts for powerful social

change. Through an interpreter, White asks a half a dozen women to tell the group about their lives before and after sanitation. Standing in front of their latrines-some of which have running water, all of which meet high standards for aesthetics, hygiene, and safety-they share candid redemption tales of humiliation transformed into dignity. Men used to stare at me when I went to the bathroom. I don't have to worry about being harassed now. I used to eat and drink less so I wouldn't have to go to the fields so often. My sister was attacked when she went in the night. My friend was raped. My children aren't sick as much. I am happier. I can work more.

The bankers ask bankish questions about maintenance and hygiene. How is it cleaned? Is everything working right? The women, sounding like the home improvement experts they've become, answer like pros. Aditi has popped up at each home visit, listening and nodding as the women tell their stories. Finally, she interrupts. "I need to ask something," she says to the men.

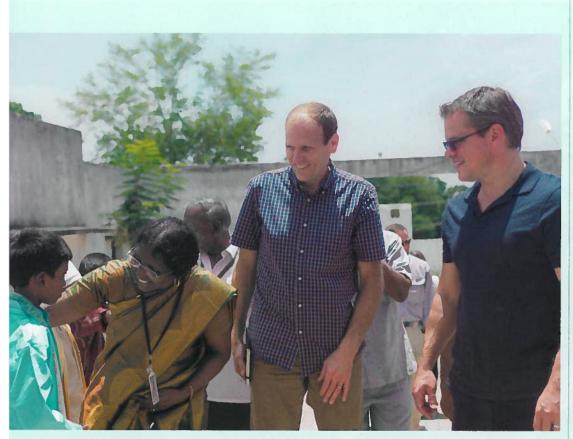
"There is no easy solution for every problem."

-Pascale de la Frégonnière, executive director of the Cartier Charitable Foundation

A Promising Partnership

In many parts of India, Africa, and Haiti, women and children are given the job of collecting water and transporting it great distances.

(Top) Water.org cofounders Gary White and Matt Damon are working to empower communities and improve their economies.





Uphill Effort

WaterCredit is Gary White's invention, and an important part of his, and now Damon's, excellent adventure in poverty alleviation. It is a powerful addition to the relatively small set of tools that are being used to sustainably address the global water crisis that keeps the most vulnerable members of society in a near constant state of peril. The stats are grim. One in ten people on the planet, some 663 million, lack access to clean water. One in three lack access to a toilet. Women and children spend a collective 125 million hours each day collecting water, often in dangerous conditions, resulting in billions of dollars of lost productivity and missed education.

Every ninety seconds a child dies from a water-related disease. Water and sanitation programs, known as WASH in philanthropic circles—water access, sanitation, and hygiene have been among the least glamorous of all poverty alleviation efforts but the most likely to make a positive impact on



Circle of Celebration

Water.org cofounders Matt Damon and Gary White (pictured here with school children) work alongside community members for a holistic approach to providing vital water and sanitation services.

"[Water and sanitation] are things that we solved in the West a hundred years ago. We can't relate to the issues. We don't even remember a time when we couldn't run to the kitchen for a glass of water."

-Matt Damon, cofounder Water.org



a community if done right.

In the past, WASH programs have been tough for potential funders to embrace. Creating sustainable water systems can be complicated to implement, particularly for philanthropic models that crave easy, quick wins delivered on an annual basis to happy donors. For those in developed economies who are facing a lot of competition for their giving dollars, it's a problem too hard to imagine.

"[Water and sanitation] are things that we solved in the West a hundred years ago," says Damon. "We can't relate to the issues. We don't even remember a time when we couldn't run to the kitchen for a glass of water. Awareness is a big hurdle that we have to clear." Then there's the ick factor. People don't like talking about things like open defecation and the deadly, preventable problems that poor sanitation causes. In many ways, large and small, Damon and White believe they can change things by offering innovative ideas and advocating for the issues. But WaterCredit remains at the heart of what they plan to do next. "We now know that if you are looking for a solution that can scale, this is it," says White.

That WaterCredit's unique design includes donor-provided subsidies, and perhaps even more importantly, hands-on consulting from dedicated Water. org experts ensures that the loans have affordable interest rates and borrowers understand how they work, what's expected of them, and what they're entitled to.

That isn't always the case in the microfinance market, particularly in India. Reports of suicides by borrowers, unable to repay high interest rate loans and crushed by untenable collection practices from predatory or incompetent lenders, surfaced periodically in 2010 and again in 2012. With WaterCredit involved, risk is reduced for everyone.

"We jump start the market," says White. "We remove dangerous middlemen. And by using local capital markets to develop the projects, people get access to the credit system for other things,' he says. Happy customers, happy bankers. Once paid, people either individually or collectively own their water tap, latrine, or public toilet installation. "They're proud of it and they've done it themselves," says White. This solution, which he says is bottom up, market-based, and demanddriven, is more sustainable than many good-hearted philanthropy efforts that swoop in from the outside, install a well or sanitation project, snap a picture for the Instagram feed, and swoop out. But the idea of a loan instrument as a radical act of uplift—not sexy and not particularly photogenicmakes wells easier to understand and fund by comparison. "I get the appeal," White says.

Extra Credit

Besides her latrine, Aditi has benefited from access to credit in other important ways. The single mother was able to get a microloan to expand her small business selling snacks and sundries. She has emerged as a local leader as a member of a savings collective in her village, and she has become an expert in helping other women manage their meager finances and repay their loans. She has a growing network and knows how to get stuff done. So when she saw official-looking men arrive to interview the proud owners of toilets (lenders are primarily men and borrowers are primarily women), she jumped at the chance to advocate for a neighbor who applied to a loan program to finance school fees for her child. She hasn't heard back and Aditi wants someone to explain why. What can we do to move this along? What needs to happen now?

White listens as a banker explains that he doesn't know but that he'll look into it. "This is an empowered person," White tells me later. Strong and informed, with a sense of her rights and an ability to advocate for others. "With access to credit markets and reliable lenders, she has real options. She has a real shot and so do her neighbors."

At the last house in the visit, we are treated to a rare sight. A woman has installed a latrine inside her home, instead of in a dedicated, adjacent brick outbuilding. "It's not customary," explains White, "so it's an interesting development." White asks her why; she proudly cites

Quality of Life

(Top) In quasi-rural India, tens of thousands are packed into slums where a lack of running water and sanitation put health and safety at risk daily.

(Bottom) A rain recatchment system at a farm in Gaichajira, Kenya, outside of Nairobi, has improved crop yield, raised income, and improved quality of life for the family who owns it.

> convenience and the ability to supervise her children. But, she says with a subtle click of her tongue, her husband refuses to use it. Instead, he stubbornly trudges out to the field every day in spite of her strong words on health, safety, and the environment. He just wants a cigarette and to do his business in peace, she explains. White bursts out laughing and throws up his hands. "You'll win him over," he says. "I believe in you."

A Partnership Emerges

Water.org was born in 2009—the smart and careful merger of two existing organizations pursuing the same big goal: ensuring access to clean water and the dignity of safe sanitation for every person on the planet. Damon's H2O Africa was founded as a way to funnel money to capable NGOs in Africa. Gary White's WaterPartners was a two-decades-old organization

"We cannot break the cycle of poverty without first solving for water."

Matt Damon, cofounder Water.org

that had earned a reputation for developing innovative approaches to water access and was one of H2O Africa's early grant recipients. The two bonded at the Clinton Global Initiative in 2008 and decided to join forces after a careful courtship that ended in a relatively dramafree merger with little founder fuss about the organization's name, their titles, or who got credit for what. Instead, both committed to looking for ways they could continue to identify creative solutions to what they agreed was a problem of monumental proportions that didn't need to exist.

"We know how to solve this," says White. "We did it in the West. It's really a matter of will." And they both had people like Aditipoor, but with real capacity to lift herself out of poverty—very much in mind. "We cannot break the cycle of poverty without first solving for water," says Damon, who studied WaterCredit in depth before he and White joined forces.

WaterCredit, now seven years

old, was once a crazy idea hiding in plain sight, a bold and humble tweak to the microfinance marketplace, which had long been offering financial tools, even imperfect ones, to help poor farmers and entrepreneurs pay for essential supplies to grow their businesses. But its existence is an indication on innovations to come. It began with financial abuse. Everywhere White traveled in India, it seemed, poor people were using their meager resources to pay too much for water, often paying exorbitant rates for access to pumps and water trucks, or struggling to pay interest of over 125 percent on badly structured loans offered by shifty middlemen.

"We knew people were getting water somewhere, because they were alive," White says. "But the cost was often horrific." What would it mean if poor people could pay a reasonable rate for vital water and sanitation services and become customers with rights instead of victims? And who could





make that happen? The idea made more sense than drilling wells or one-off projects, which failed at an alarming rate, often leaving communities in worse shape than before. And for the very poor, who often lived in urban slums, a permanent water connection was often just some pipe, minor construction, and a tap away from an existing water grid.

It was a turning point for White. "So, we started thinking about how we could work with financial institutions alongside local NGOs," he said. It was 2003.

The idea of an infrastructure loan to the poor had bankers and microfinance experts scratching their heads. They could not see how improved water supplies and sanitation would lead to increased income that would allow borrowers to reliably repay the loans.

"They needed to know there was a market," White says. "They were skeptical."

Water.org was prepared to make their case. They offered grants



A Place to Stay

Ester and her husband rent rooms to a number of families in their Kenyan village, Mikinduri. They've taken WaterCredit loans to secure two large water tanks so that their tenants can have water as part of their rental.

"Poor people are the solution, not the problem we're trying to solve. We have to give them the tools."

-Gary White, cofounder, Water.org



to carefully vetted microfinance institutions (MFIs) that would allow them to do market research to determine if demand was there. Other grants allowed interested MFIs to begin the work of creating a loan portfolio, then hire and train loan experts. It took four years of research, grant making, globetrotting, persuading, sitting in sweltering loan offices, interviewing poor families. and tweaking the concept, but eventually the first WaterCredit loans were dispersed in India in 2008. As of that hot day visiting dozens of new latrines and water taps in June 2015, WaterCredit was responsible for more than six hundred thousand loans totaling \$128 million to 2.6 million Indians and counting, mostly women. The repayment rate is 99 percent. White, never one to toot his own horn, took a moment. "WaterCredit works," he said mostly to himself, squinting into the sun.

Another World

It was December 2012, and I was standing on the far bank of a swollen stream in rural Haiti watching Matt Damon about to be swept away. Literally. I was part of a small group of visitors to Pignon, an impossibly beautiful and desperately poor rural part of Haiti's central plateau region. The once lush mountains have been affected by a dire combination of poverty-related deforestation and

climate change, and flash floods have become a problem.

A group of donors, staffers, and board members had been trucking along caravan style to a distant village called Belanje. Girls and women had been collecting water from a filthy spring, walking more than an hour each way multiple times a day. Now, after a lengthy process of self-organization, they were going to inaugurate a new well and management system, made possible by Water.org and a local partner called Haiti Outreach. But the stream, made angry in parts by seasonal rain, interrupted our trek. We were now running very late. Most of the (badly weathered) trucks made it across, but the truck carrying the group that included Damon was nearly lifted by the swirling water. There was no other way there. The driver made a hasty retreat back to shore and then tried again, this time in reverse.

Neil Van Dine, the engineer on the well project and a long-time resident of this part of Haiti, explains: "We back across rivers when they might rise suddenly because it usually keeps the engine from flooding." Usually. Since you may have seen Damon's subsequent films, you know he survived the trip across the stream. But for a split second, we all had our doubts.

That moment was emblematic of many things, but perhaps the most important was this: It is incredibly dangerous to be poor. And anything, such as a sudden rain

or the arrival of a kind-hearted charity, can have an outsized effect on a community that's already trying to survive under difficult circumstances. "In the '80s and '90s, the standard approach was really supply-driven: 'We are here to give you your water project," explains White. But projectseveryone's projects—were failing at a really high rate. "People were designing projects for people, not with them." Communities like Bèlanje were often left with broken wells or faucets that they were unable to repair, or wells that produced water more dangerous than the filthy rivers that flowed nearby. And there were few if any sanitation projects.

But Bèlanje was a case study for certain kinds of water projects done right. During the eighteen-month development process, a water committee was formed to make sure the community was prepared to manage the well on their own, which included collecting water fees for ongoing maintenance and to pay a guard to keep watch during the hours the well was open. A census was taken to determine how many lives the well needed to support; information was gathered on who had latrines.

Committee members met with villagers often, partly to raise money to pay for the project but also to agree on how important decisions in well management would be handled going forward. And, in the aftermath of the deadly cholera epidemic, essential hygiene training would help prevent the

How to Give

Water.org provides innovative, market-based solutions that change lives every day through safe water and sanitation. Every \$1 invested in water and sanitation provides a \$4 economic return. Water.org, a 501(c)(3) organization, relies on donations to transform lives by providing access to safe water and sanitation, giving women hope, children health and communities a future. Learn more or give online by visiting water.org.

spread of disease. This style of development is often too complex and time consuming for impatient philanthropists looking for quick impact, but it's an essential part of how Water.org achieves success.

Belanje is also part of an extraordinary promise kept: In 2009, the then-brand new Water.org made a public commitment at the Clinton Global Initiative, the annual fall confab of international development superstars, that they would reach fifty thousand Haitians with clean water and sanitation by June 2014. In spite of the earthquake in 2010, the team met their goal, working with local partners to launch an array of water solutions, from rural wells to more sophisticated water systems that linked water resources from mountain cisterns through water kiosks owned and managed by communities themselves. It was also a big win for Water.org supporters like the Caterpillar Foundation and Cartier Charitable Foundation, which both have a high threshold for the risks associated with underserved regions and have worked closely with Water org as they built out their portfolios of water projects.





"We're learning how to measure innovation in new ways."

Chevenee Reavis, director of strategic initiatives and global advocacy, water.org

"Haiti is an extraordinarily complex region," says Pascale de la Fregonnière, the executive director of the Cartier Charitable Foundation. She has spent countless hours on the ground in Haiti, monitoring the work being done. "There is no easy solution for every problem."

But not all outsized impacts are deadly ones. When we finally made it, the inauguration in Belanje was a truly joyous occasion marked by dancing, singing, prayers, and speeches. Later, Damon asks a girl, about twelve years old, what she would be doing with all the free time she'll have not trekking for water. "School?" he asks. Miffed, she informs him that she already goes to school and is doing quite well. "No," she said. "I'm going to play."

The Ouest for What's Next

Since Damon and White joined forces, Water.org has grown exponentially, with a staff of eighty and growing, seven offices around the world, and a budget just shy of \$20 million. Buoyed in its early days (as WaterPartners)

by grants from MasterCard Foundation, Pepsico Foundation, and an array of friend-sourced true believers, they've earned a cadre of repeat support from the Caterpillar Foundation, Skoll Foundation, Ikea Foundation, and others. With awareness always top-of-mind. they've had enormous success experimenting with storytelling and messaging, even using humor.

In 2013, Damon teamed up with eight YouTube personalities for a sanitation awareness campaign based on a silly but fun conceit: Matt Damon, internationally loved film star (and person who poos) would go on a toilet strike until the water and sanitation crisis was solved. Millions of people around the world shared the videos and their own photos and messages of support. Highpowered friends like Bono and Richard Branson joined in. Breaking the taboo of talking "toilets" helps create a culture more receptive to addressing the problem, they believe. A recent campaign with Stella Artois was a similar win. Damon starred in an online video promoting limitededition chalices decorated with

building. (Bottom) The Kenyan

> landscape is rich and diverse, but many of its villages still lack running water and toilets

A New Day

(Top) School children in Nadu, India, celebrate having a water pump installed at their school

art created by women in India, Ethiopia, and Honduras, and micro-documentaries on the water crisis commissioned by AB Inbev. It was a huge megaphone for an all-too-often hushed topic of conversation.

Next-generation Work

But to find the next brilliant idea hiding in plain sight, White and Damon have taken an unusual approach. In 2013, they launched the New Ventures Fund, an internal innovation engine designed to identify ideas with the potential to have the scalable impact of WaterCredit and get them to a proof of concept that would be attractive to major partners who don't have the capacity to invest in risky, early-stage products.

"It's been essential to everything we're doing now," says Chevenee Reavis, director of strategic initiatives and global advocacy. They've been able to study taking WaterCredit to new geographies, like Indonesia, but also think deeply about new types of

Deep Water

(Top) Ngugi collects water at the river, and transports it on his motorcycle to people in Galchanjiru, located in central Kenya.

(Bottom) Water.org cofounders Matt Damon and Gary White make regular site visits and meet quarterly. sometimes on movie sets.

"We now have a way to demonstrate a path to true sustainability."

-Alix Lebec, director of strategic initiatives, water.org

WaterCredit finance partners, like infrastructure manufacturers (think rainwater-reclamation systems and the like) who are already working in the field. "All of this is counter to how philanthropic programs are typically managed," she says. "You are managing a grant and deliverables and a commitment that you've made to a funder. In a perfect world, they'd be open to ups and downs." But it's tough. "Most funders want to have that spirit, but they just can't."

The fund, which has been supported in part by corporate partners and private donors including Damon, has had the unique effect of turning Water. org into a learning organization. "By innovating around the edges of what we've already done, we get stronger and smarter and build deeper relationships," says Reavis. "We're learning how to measure innovation in new ways."

Enter a new social-impact investment fund that will deploy investor capital through WaterCredit and other products in development—but this time, offer a modest return. "It's now somewhat conventional wisdom that the social impact investor is looking to get closer to an 8 percent return because they see the risk that's associated with the system," says White. He points to the Global Health Investment Fund, rolled out by JP Morgan Chase and the Bill and Melinda Gates Foundation in 2013, based on a similar idea.

"I think there is a different category of social-impact investor who is much closer to the philanthropic end of the spectrum for which 2 percent is going to work just fine. We now have a way to demonstrate a path to true sustainability," says Alix Lebec, director of strategic alliances, who has been managing the development of the investment fund from the outset. The fund closed on October 15 with nearly \$11 million.

As WaterCredit scales both inside and outside of India, she imagines a world where smart money from the tech community, high-networth individuals, and other foundations can confidently enter

the arena. "We can now prove there are bankable deals."

The two founders, Damon and White, speak often and meet quarterly with senior staff, often on movie sets or in the field, as necessary. "We spend a lot of time thinking about what it means to be leaders in this space," says Reavis. "And what it means for Matt and Gary to shape thinking on these issues." The New Ventures Fund has brought real heft to their quest for a role as international advocates for these issues, and White and his team, particularly Reavis, are increasingly called upon to weigh in on WASH program design and policy issues at the highest levels. "What do we want our legacy of this work to be?" says Reavis of their nascent advocacy work. "How do we want to share what we know to help change the world?"

White tells me it boils down to a simple message: "Someone said, 'Your life should be about finding the intersection of the world's greatest need and your greatest passion.' That always seemed right to me."





Now Showing



THE MARTIAN

Directed by Ridley Scott Starring Matt Damon, Jessica Chastain, Kristen Wiig, and Jeff **Daniels**

In his leading role in the recently released blockbuster hit The Martian, Matt Damon's character, Mark Watney, finds himself stranded on a deserted Martian moonscape with no food, no water, and no communication. To survive, he must create his own provisions, including water.

Watney (Damon) finds that his knowledge of botany and engineering—coupled with swift problem solving—becomes critical to surviving on the alien landscape. When NASA engineers discover he is still alive, a rescue mission is planned.

Despite the intense, high-stakes nature of the operation, the film has a pervasive sense of optimism, as does the united dedication of Watney's rescuers. The Martian, much like Damon's efforts through Water.org, is a celebration of unwavering resolve and proves the power of the human mind.