

Welcome everyone

I'm Mike Markovits and I'll be co-presenting with Shail Sathi who is in Nepal. Shail, you can wave to everybody.

First we just want to take a moment to recognize the sovereignty of the Lenape people who were the original inhabitants of this land in New York City, which is where those of us who are in the room are standing. We hold deep respect for all Indigenous peoples, their right to sovereignty, their land, their cultures, their languages and their lives.

This recognition is important but it's not a substitute for the deep work that we all need to do to decolonize our hearts and our minds.

For those in the room, there's a poster in the back about the Lenape people.

Is there anyone – first I'll go to the room and then I'll go to the gallery view – is there anyone for whom English is not your first language? Can you just raise your hand virtually or physically? So there's some. Great. Thanks for letting us know.

Language liberation is also something that is very important to us. We understand the ways that language has been used as a tool of oppression and exclusion. And so let us know if we need to speak slower or repeat something. We want everyone to be able to hear everything.

Why are we here? What are our goals for this workshop? Obviously we want to create a safe space for people to listen and talk to each other, and be supportive of each other. We want to openly face climate catastrophes. Climate catastrophes can cause sadness, discouragement, anxiety, anger, etc. We want to deepen understanding of the money issues associated with the climate crisis. And then, we're here as SAL/UEP. We've developed some perspectives and practices that we've learned that really help people maintain a sense of connection, hope and possibility. And you're going to learn some of those.

I just mentioned Sustaining All Life (SAL). For whom is this the first time you've been at a session of SAL? (*people raise hands*). So there's people in the room and online – I see a bunch of hands again. Ok, I have to describe who we are.

So, Sustaining All Life and United to End Racism are two projects that are part of the Re-evaluation Counseling Community, which also goes by the name RC.

We're an international organization and community in over 90 countries. Obviously in the US and Nepal, but 88 other countries too. We're dedicated as an organization to helping people heal from oppression, heal from the hurts and damaging effects of oppression, like racism, classism, sexism and male domination, anti-Jewish oppression, gay oppression, young people's oppression, immigrant oppression, and every other kind of oppression.

There are all these oppressions and we know we are all impacted by them. These oppressions are totally linked with the climate crisis. The system we live in today benefits a powerful few. Our difficulties keep us divided, making it difficult to collaborate and cooperate with each other. And often keep us from being able to sustain deep, lasting connections and relationships with each other and gets in the way of the work we want to do. Because the work needs to be done together, and the oppressions keep us divided. And the goal is, how do we keep this precious and beautiful world that we live in intact.

So in RC, in Sustaining All Life and United to End Racism, we've developed a set of tools for deep listening, in order to assist each other to heal from these hurts and clear out the emotions that we all have that get in the way of doing the work we want to do around the climate crisis. By clearing out those hurts we can act more powerfully against injustice and sustain our work together as a unified front. That's as much as I need to say right now. We'll go to Shail and he'll talk about the situation.

Shail: Thank you, Mike. Namaste, everyone. I am Shail Sathi, based in Kathmandu. I started my journey in activism through bicycle advocacy and gradually realizing the deeper relation to urban patterns, and narratives of development. I've worked on rethinking development, alternative development movements and have been part of climate justice mobilization in Nepal.

I want to start by saying that I was introduced to Sustaining All Life and Re-evaluation Counseling in a listening circle organized in COP21 in 2015 and share why I chose to be part of this community.

I have experienced hopelessness, fear, and lack of courage in taking action, or feeling incomplete or weak to be able to reach out, organize or mobilize to make a difference as an urban justice activist, and even more in work on climate action.

I have felt how a small group of activists fail to come together to organize and co-operate together to influence policy transformation and create the scale and depth of political impact necessary. So it is my experience trying to communicate and comprehend climate change to my family members and community while there are a thousand other concerns to survive that people are feeling.

The fear, insecurities, and hopelessness that comes to us and between us keeps making it difficult to come together at the grander scale along the diverse backgrounds the crisis calls for, and it interferes with our creative intelligence with which we can intervene.

Sustaining All Life and Re-evaluation Counseling introduced me to the deeper reflection of the structures of oppression and its impact within me and in my life that I wanted to change. It is important to know and recognize the challenge first to tackle it. Through the support of this community I could see the systemic crisis like never before.

Climate change is not another additional crisis we will have to deal with. It is the symptom and impact of the same oppressive systems in play that we as a species have failed to deal with.

(slide of houses in the mudslide in Nepal)

Nepal has been facing many kinds of impacts of climate change since before we realized it. The rising temperatures, flora, and fauna along with diseases climbing up altitude and erratic weather patterns has made the very way of nature nurturing life dependent on land a difficult one to survive on. As the dry season extends further throughout the year, and the rains are harsh, the monsoon disasters are becoming more intense, more devastating, and regular annually. Monsoon is no longer romantic, it's a horror live action reality.

Despite the fact that floods and landslides in monsoon is not a new phenomenon here, the scale of disaster that occurred in Nepal on August 26 was unprecedented and at historic scale.

(slide of glacier collapse)

The collapse of a glacier and rock mass from the Langtang mountain triggered devastating floods in Nepal's Bhotekoshi and Trishuli valleys.

(slide of Rasuwa flood human casualties)

To date 1,451 people have been confirmed dead in the flood. The bodies of 103 people found on the riverbanks have been identified. 5,786 people are missing due to the flood.

(slide of 7,570 houses damaged by Bhotekoshi Flood)

The disaster shattered thousands of homes and wiped out vital infrastructure.

(slide of image taken by drone of destroyed homes)

Nepal government's rapid assessment estimates that full recovery and long-term reconstruction will need at least USD\$4.7 billion. That is roughly 11.8 percent of Nepal's national gross domestic product (GDP), and more than a third of its federal budget.

(slide of The World Bank)

In the midst of such a disaster, The World Bank offered a USD\$164 million concessional loan. This is equivalent to an additional 864 rupees loan to the existing 100,000 rupee debt on the heads of every Nepali, including those thousands missing and ones who have lost life in the incident.

(slide of the Global Day of Action)

This triggered a civil campaign for rejection of this climate loan and call for the government to demand climate justice and seek loss and damage fund.

(slide of newspaper headlines as Nepal takes its message to the world)

At present moment, Nepal government has demanded a USD \$20 million Loss and Damage Fund for response to the disaster. Analysts say it is only 0.7% of flood costs. The Prime Minister of Nepal spoke at the UN assembly stating Nepal's flood as a global warning of the consequences of climate inaction.

(slide of missing people photographs)

While people are still searching for their loved one, trying to identify bodies, DNA test mechanisms are being built in place to recognize bodies, and families conduct rituals for demise of the loved one as hope for finding them is lost. It is a known fact that with increasing temperature, there are thousands of glacier lakes recorded increasing in HinduKush Himalayan belt above Nepal and Gangetic plains. And incident like these are likely to happen with more frequency.

(slide of demonstrations)

On the ground people are mobilizing, youths are mobilizing. People's Movement for Climate Justice Nepal organized demonstrations in multiple cities in Nepal in global solidarity to hold polluters accountable and demanding system change and Climate Justice on 18th Sept 2026. People are mobilizing for citizen-led post disaster rehabilitation interventions.

We all need to overcome the impacts of all forms of oppression that we have faced and are facing in our lives in the society through the oppressive economic and socio-political systems and become united. Let's build up to our best creative potentials to take collective action for systemic transformation.

Re-evaluation Counseling is a tool that will help us realize impacts of systemic oppression within ourselves, in between our relations in family and community, and equip us for manifesting our fullest potential. Let's build a safe space to express our vulnerabilities and face love and compassion that will empower us to take collective, creative actions towards a just world.

Thank you.

Mike: Thanks Shail. It's really important for us to hear directly from Nepal what the experience of the catastrophe has been over the last few weeks. And now we want to

transition to giving people a chance to talk to each other. We're going to do something called a listening exchange, which is one of the tools that we use in Sustaining All Life.

In a listening exchange, we take turns. One person is the listener, the other person is the talker. We'll time for a few minutes – we're going to do 5 minutes each – and then we'll switch. So the person who had been the talker is now the listener. We think it's really important for people to get that uninterrupted chance to explore their thoughts and feelings. When you're in the role of listener, what's important is to be pleased and delighted with the talker.

Whether you agree with them, disagree with them, think they're full of whatever – you're just pleased and delighted that they're telling you what's in their mind and in their heart. You withhold any judgements that you might have, you have complete respect for the talker, and the other thing that is a ground rule for these is we treat them as confidential. So if I'm paired with you, after we're done I'm not going to run out into the street and say, "you won't believe what I just heard". We keep it confidential.

That's how a listening exchange works. In the room, we're just going to pair you up with somebody that's next to you. Very simple. For those of you online, you're going to get automatically placed with someone randomly. This is where it was important to put a number in front of your name if you wanted to be paired with people from Nepal. For example, if you wanted to put a 3 in front of your name, you still have a second to do that.

So that's how it works. And then, the prompt. What I encourage people to talk about and feel about during this turn is, you know, we just heard about Nepal. We've heard about many climate catastrophes. There might have been one very close to you. Probably there has been, of some kind or another. And I know for me, it kind of becomes numbing. Like, another climate catastrophe. It's hard to take in what is really happening and what is its impact on people. The challenge that I want to invite everybody to look at and talk about during this listening exchange is how do you feel, hearing about the climate catastrophe that's happened in Nepal? What feelings and thoughts come up for you.

We will time 5 minutes and then yell "switch" to go to the next person.

Listening exchanges meet

We just completed a listening exchange where you took turns listening to each other. And for many people, that might be a new kind of experience, doing that in a group like this. I want to debrief the listening exchange a little bit. Not about the content, but about your experience of it. What was it like to listen to someone else for 5 minutes? People online you can raise your hand to answer this question, or people in the room. What was it like to be the listener?

People share responses

I'm going to change gears a little now, and talk about the UN and the money situation associated with climate catastrophes. The UN's focus on climate change really started formally in 1995 with the first Conference of Parties, or COP1. In those early years of COPs, the focus was primarily greenhouse gas emission reduction, and that was captured in something called the Kyoto Protocol. The discussion of financial assistance to address the adverse impacts of climate change began at COP6 in the year 2000.

(slide of five funds created through UN process)

This led to an agreement in 2001 to establish three funds to provide assistance with adaptation needs associated with climate change. Those three funds were the Adaptation Fund, Least Developed Countries Fund, and Special Climate Change Fund. In 2010, the biggest UN-sponsored fund was created, the Green Climate Fund, to provide adaptation and mitigation funding for developing countries.

So that's all about adaptation. In 2007, the term "loss and damage" was first introduced at COP13.

(slide of loss and damage chronology)

Over the next eight years, meetings were convened, technical papers written, approaches for how to address loss and damage were considered, and something called the Warsaw International Mechanism for Loss and Damage was established. This all culminated at COP21 in 2015 with the Paris Agreement – that's the famous Paris Agreement around climate – and part of the Paris Agreement was something called Article 8.

Article 8 recognized the importance of averting, minimizing and addressing loss and damage associated with the adverse effects of climate change, including extreme weather events and slow onset events, and the role of sustainable development in reducing the risk of loss and damage. In 2015 at COP21, this formalized an understanding about the disproportionate impact of climate change on countries of the Global South who had done so little to create the climate crisis.

Then there were more discussion within the UN-sponsored framework about how to operationalize Article 8 – more technical papers were written, more plans and reviews happen, and more consideration of various approaches.

At COP27 – another six years later – governments agreed to create a new entity, the Fund for Responding to Loss and Damage (FRLD), to help particularly vulnerable developing countries address loss and damage arising from climate change. Governments formally established the fund on the first day of COP28, which was November of 2023. A number of governments immediately stepped forward and made pledges to that fund.

The Executive Director of FRLD was named, a man named Ibrahima Cheikh Diong. He is from Senegal and an experienced finance and development executive. Decision-making for the fund sits with its Board which consists of 26 members. 12 of the members are from developed countries and 14 from developing countries. The fund is hosted within the World Bank

(slide of five funds created through UN process, with FRLD bolded)

As of August 2026 – so as of last month – the fund had received \$822 million in pledges from 27 countries. For example, Britain, the eighth-largest emitter, pledged in \$54m. The United States, the second biggest emitter, withdrew completely from the fund last year.

The fund has said, of the \$822m, we'll make \$342m – so a little bit less than half – actually available for disbursement. So early in 2026, the fund made its first call for proposals. 176 funding requests were made from 119 different countries totaling \$2.8bn, which is eight times the amount they've said is available. This was all discussed at the board's July meeting, and the board deciding not to make any decisions about spending until December, when their next board meeting occurred. So, nearly four years after the fund was approved, and 20 years after the term Loss and Damage was first entered into UN discussions, not a single dollar has reached any country in response for any disaster.

Shail mentioned that last week Nepal filed a formal request with the Fund for Responding to Loss and Damage. That's great. The estimated cost for flood recovery and reconstruction in Nepal is estimated to be USD \$4.74 billion. Far exceeding what's available in the FRLD.

We believe that the money to address loss and damage can and should be made available. It's not an issue of whether there is money. The issue is one of collection, addressing financial inequality, and allocation of the money.

(slide of some sources of funds)

We can tax wealthy individuals. The richest 1% of the world's population, which is about 51 million people, has 38% of world's wealth. We can tax their wealth.

We can tax financial transactions. I should say, all of these ideas have been studied, documented, some are even under discussion by UN sponsored global groups.

We can increase income taxes on high earners.

We can tax the profits of fossil fuel companies. Studies have attributed one third of the damage from greenhouse gas emissions to fossil fuel companies. The Secretary-General of the UN has called on "all developed economies to tax the windfall profits of

fossil fuel companies". In addition, governments can end all subsidies provided to fossil fuel companies.

There is enough money to pay for all the loss and damage caused by climate change. As well, by the way, to cancel the debts of developing countries, which is another big impediment to developing countries to be able to address climate change effectively.

What do we do? Here in the Global North – I'm speaking now to folks in the room who are in the Global North, folks in our virtual audience who are in the Global North – we need to accept responsibility for the role that our nations of the Global North have played in creating both global wealth inequality and the climate crisis.

(slide we have been conditioned)

We must look at how we have been conditioned to want more than we need for ourselves, for our people, and for our nation. To seek comfort, and to be indifferent to the needs of others.

What are our thoughts and feelings about the Global North's appropriation of the world's resources and controlling so much of the world's wealth? I know that in Sustaining All Life and United to End Racism we think it's unjust, unfair, and wrong. I feel righteous indignation or fury about it along with grief and sadness. It's important that we access these feelings. If we don't, we could withdraw or become bitter and depressed.

This is work we in the Global North need to do.

We need to admit that many of us have more than we need. We need to challenge our own and others' confused attitudes and behaviors, and the confused attitudes and behaviors of our governments.

With that, Shail, do you want to lead people in another listening exchange?

Shail: We're going to talk about, when did you first see or understand that there were differences in people's wealth? How did you feel? Do you have more than you need? What would be challenging for you about reducing your consumption?

And I'll repeat the basic guide of our practice. We're going to take turns with equal time, timed, with our phones or any alarm. We will listen to each other without interruptions, we will listen with respect and full attention, and we will listen without judgement. As a listener, we'll refrain from asking questions or giving advice, and if feelings come up we'll welcome and make space for them.

Listening exchanges meet

Mike: I'm not going to debrief the listening exchanges like I did the first time, but I wanted to introduce another tool that we use in Sustaining All Life and United to End

Racism and that's having one person get group attention. We just did it in a pair with one other person listening to you, but what we have found is magnified attention by a group of people makes a big difference. It makes a difference for the person who's sharing, and it's also useful for all of us who are doing the listening to hear someone's experience.

So, I'd like a volunteer from the room and I think maybe I have one. Great! Why don't you introduce yourself.

Hi, I'm Archana, this is my first session of any of this type. Glad to be here and glad to be able to speak from my perspective.

Mike: Where were you born?

Archana: I was born in Nepal and I moved here when I was three years old. I've had the privilege of going back a few different times in my life and visiting my family and everyone back home. With this recent tragic incident, it's been more of a reason for me to seek things like this, and seek other people in community to talk to about climate catastrophes and speak about my personal experience. Luckily, people in my family weren't personally affected by the flooding, but of course there is residual impact and a lot of secondary impact as well. I'm glad to be able to speak about my perspective here.

Mike: Maybe you could share about what it was like for you to hear about what happened in Nepal and all those residual and secondary impacts that you have felt and heard about?

Archana: When I first heard about it online, honestly, I just didn't want to believe it. Because I think a lot of people whose families are in the Global South, you hear a lot of these stories about the catastrophes and things happening across various countries in the Global South, and you have a little part of you that's like, I hope this isn't my country today. And it's selfish but it's the reality because, you know, you hear it all the time. And I think I had that moment where I was like, oh hopefully it's not Nepal – but it was Nepal. It was a reality check moment for me as well, to realize that I've been holding onto those selfish hope and thoughts regarding these climate catastrophes.

When I heard about it, I kind of numbed myself to it at first, because there was so much information, so many videos that were coming out, and the news was unclear about what exactly had happened, how many people were affected initially. As more and more people started talking about it, including my friends, I talked to my parents and that was the moment it was sinking in that, no, this is what is happening, this is reality, I need to check in on everyone, I need to make sure everyone is ok. I need to figure out what's actually going on.

I allowed myself to emotionally realize that. I did the research, looked at all the videos, and honestly that made me cry. It was tragic. It was horrible. I talked to my parents about it, and as I said none of my family was personally affected, but to this day – it's been a few weeks already and so much infrastructure is broken, there's all these bridges that were wiped away, all these schools and homes, and all these people that are just left displaced. And they don't have anywhere to go.

The government has been stepping in to help but they can only do so much and in such a short amount of time. We talked about how there's not a lot of funds for these things in place. So that's what I've noticed with my family and people I know as well.

Mike: Can we go back to when you got the news, and the feelings? I want to try and give you space and safety to show more about how it really felt for you, given that it was your people that were so impacted by this.

Archana: For me, it was heartbreaking, honestly. Ten years ago there was a big earthquake that happened in Nepal as some of you guys remember, and that was another huge tragedy that I thought, ok, it happened, it's an earthquake-prone zone, it happened once, hopefully the country will recover. And for something like this to happen again so soon, it just feels like there's not a lot of help. Because these things are just hitting back-to-back. And for a country that doesn't have those resources, that already has disadvantages when it comes to geography and terrain, it just feels like there's nothing on our side. It's really hard to grasp that feeling, I think.

Mike: Try right here to grasp that feeling. I know it's hard.

Archana: In those moments, like right now, instead of sinking into those hopeless feelings, what I try to do is come out to things like this and talk to people and find those communities. Because in the past I would stick to talking about it with my parents, or maybe some family friends, or whoever. But with this recent incident I didn't want to keep doing that. I didn't want to just process it and numb myself and move on to my daily life, working my job and doing whatever. I wanted to speak out and talk to people, find people who cared, find people who wanted to make an impact and make some change happen. That's why this time I wanted it to be a little different.

Mike: Can I suggest a phrase for you to say to the group – and know that you've got another 100 or so people listening virtually – “I want you to understand what it's been like for my people in Nepal.”

Archana: I do want you all to understand what it's been like for my people back in Nepal, for my family, my friends. It's far away so it's easy to detach yourself but it does hit home for me and for a lot of people, and if you've ever met another Nepali person – honestly it's a small community, especially in the US. If I meet a Nepali person even a stranger on the street it's like, hey how are you doing, are you ok, is your family ok.

Those are things that come up naturally because it's a close-knit community and we all look out for each other.

Mike: Think of everybody here as your ally. What would you want from them? Of us? Of me?

Archana: For everyone who's here and everyone who's on Zoom talking about it, I think that's a great first step. I also don't know that much myself because like I've said I've taken a back seat so far. But I think the right step is doing things like this, coming to meetings, showing up for your community. Maybe if you have a favorite Nepali restaurant, go and ask them how they are doing. Make it local. Do what you can in your own way, whether that's online, through organizations like this one or reaching out person to person. It's the best way to get that motivation for you to continue to care about these disasters and when these things happen.

It feels good to have someone ask you, are you ok, is your family ok. At least I can speak from personally experience. The amount of people who've reached out to me, it really makes a difference. And it's something small you can do as well for those around you.

Mike: Thank you!

Archana: Thank you.

Mike: So that was very similar to what we did in the listening exchange with just one person listening to you but here with a group of people. (To Archana) Can I ask, was it more powerful to be listened to by a group of people?

Archana: Yes, definitely.

Mike: My view is all of us should get that chance. There is nothing more than I would want for every single person in Nepal to have an audience of people listening to them talk about what this experience is like for them. And for people in many other places. We benefit so tremendously from having a chance to be listened to by a group of people. And being able to share from our minds and from our hearts what our experience is.

We're going to give everybody another chance to do this. Instead of a listening exchange now, we're going to do a listening circle. What happens in a listening circle is we get into groups of five, so virtually you'll be assigned to a group of five, again based on your group, so you'll be with people that speak your language if you're joining from Nepal. Here, we'll be getting you to groups of five in the room. And everybody will get a turn. Everybody will get a four-minute turn in a group, with four other people listening to you.

We'll time for four minutes in the room. For those people who are participating virtually via Zoom you'll get the broadcast message that tells you to switch to the next person. The person doing the talking gets to work on whatever they need to work on, maybe reflecting off of whatever has come up for you during the day in this session. And the listeners all pay attention to that person. No need for the listeners to say anything, just give that speaker undivided group attention. With all the same guidelines that we had for the listening exchanges. Respect, delight with the person, confidentiality.

Listening circles meet

Mike: On behalf of Shail and I, we're really glad you came, really glad that you participated in everything with us. We really wanted to put a focus on what has happened in Nepal over the last month, and to increase peoples' understanding of the finances associated with all of this. We hope you came away with some insights, some learnings, and some understandings of the tools and practices that we use in Sustaining All Life. Thanks for coming, maybe we'll see you again soon!