

Financial Inclusion for Food Security – English Transcript

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00:15

Thanks for joining us for this panel! We're going to talk about how financial inclusion and food security connect. Before we dive in, I just have a quick housekeeping note. The main thing is that we're running this session in both Spanish and English, so you can pick the language you prefer. You'll see an option pop up on your screen shortly to make that choice.

00:47

"Just a quick heads-up: if you want to choose your preferred language and don't see it right away, check your Zoom toolbar for a little globe icon. You can click on that to select interpretation. Diana, can you help us with that? Sure! Also, I wanted to mention that we'll have some time for questions at the end of the session. We'll be using the chat for that, so if you have any questions during the panel, just drop them in the chat. Lissa from..."

02:14

"Our partners at [ideo.org](#) will help us with that, so now that we've got the housekeeping out of the way, let's dive in. I'm Rachel Barber, the director of international community programs at Citi, covering the UK, Europe, the Middle East, and Africa, and I'm excited to be moderating today's panel. Welcome, everyone! As you all know, it's Financial Inclusion Week this week, but you might not realize it's also World Food Day, which is a really important reminder."

02:47

Let's take a moment to think about the need to tackle global hunger and food insecurity. Right now, there are 770 million people around the world dealing with some kind of malnutrition. This year's World Food Day theme is all about the right to food for a better future, highlighting the critical human right to access food. It's essential for us to consider solutions that promote fair food access and distribution. Our panelists today are...

03:24

They're all top-notch experts in their field, and they're using innovative strategies to promote financial inclusion to reach their goals. I'm happy to say they share something important: they're part of a group of 50 organizations that got funding last year from the Citi Foundation's Global Innovation Challenge, which is centered on food security. That funding

is helping them test and expand their solutions to tackle food insecurity globally, and they're already a year into it.

03:59

"Alright everyone, we've got a great panel here today. They've got tons of tools, techniques, and best practices to share with you. I'm really thankful they could join us. So, let's get right to it! I'll introduce each of them one by one and ask them to give you a quick overview of the programs they're working on. First up is Charity Ngulube, who's a program policy officer for financial and insurance services at the World Food Program."

04:35

"Hey everyone, I'm Charity from the World Food Program in Zambia. I handle financial services and insurance for our food program. We're working on a project that boosts financial inclusion while also helping farmers deal with climate challenges. This program helps us combine financial services to improve food security for small-scale farmers. Essentially, we're using a savings initiative called 'Savings for Change' to make this happen."

05:09

It helps smaller farmers band together to save money and access financing at the community level, which boosts their resilience and ability to get necessary supplies. Just a heads up about our program: we focus on food security and resilience. We know that over 70% of the labor in agriculture comes from women in rural areas, making them crucial for food security in our countries. Unfortunately, these same women often face significant challenges.

05:45

Getting financial resources is tough for them, especially since the collateral that banks usually require is hard to come by due to local social and cultural norms. With our program, we're helping these women access financing by getting them involved in the savings for change model. This not only improves their access to funds but also helps them get the resources they need to boost their agricultural production.

06:11

"Give them more choices, not just for their moms. They can also diversify how they make a living and invest in other valuable resources like peas and soybeans, which gives them more options. By doing this, we can improve food security. We also need to focus on improving access to finance for smallholder farmers, especially rural women, who make up most of the workforce in agriculture. Thank you, that's great!"

06:43

"That was a great intro for all of us! Next up, I'm going to introduce Maria Nicole Concha-Baroy, who's the project champion for the Bik Panga initiative. Nicole works for the NWFT Project Champion and is based in the Philippines. Welcome, Nicole! Hi, Rachel! Thanks for the introduction. As Rachel mentioned, I'm the client services department manager for the NWFT Project Champion and the project manager for the Citi Foundation Global Innovation awarded project called Malik Panga."

07:20

The Malik Panga initiative, which means "going back to farming," is a Philippine agricultural support program aimed at achieving a few key goals. First, we want to show that education can really promote good farming practices. Second, we aim to ensure there's food on the table for everyone. Third, we're looking to make agriculture a part of everyday life and thinking for Filipino families. Lastly, we want to build connections within our community.

07:52

Farmers are getting connected to new and existing markets where they can actually sell their crops. The project focuses on educating people in agriculture and linking our women members and their families to markets. Ultimately, it's about strengthening the unit by giving them access to financing through our microfinance services. Thanks a lot, Nicole! Now, let's move on to Olivia Watkins. Olivia is the co-founder and interim president of the Black Farmer Fund in the US. Hi, Rachel! Thanks so much!

08:26

"Thanks for having me! It's great to be here with all of you. Today, I want to talk about the work we're doing at the Black Farmer Fund. We're really focused on tackling food insecurity and economic challenges in Black communities in the Northeast U.S. We're doing this by investing in Black farmers and food businesses in the area with supportive funding. Our mission is all about building wealth and health in these communities."

09:05

We're putting this reparative capital into communities that have faced historical discrimination in U.S. financial institutions. We're doing it in a new way by letting the community lead the decision-making on how the money gets distributed to Black agricultural communities. Right now, we have an investment committee made up of 10 Black food leaders and organizers who are figuring out how to allocate a \$20 million fund.

09:45

"Thanks a ton, Olivia! And now, our last panelist is Ruben Jordan, the coordinator of the Food and Economic Justice Program for Care Guatemala. Welcome, Ruben! Thanks a lot, everyone. There are some really interesting programs here. Now, let's dive a little deeper into the topic that brought us together today. We all know that financial inclusion is a powerful way to empower individuals and communities, and that definitely includes promoting..."

12:19

"Food security means making sure people have access to financial services, which, as we've heard, can help them invest in their livelihoods, often in agriculture or food production. This can improve their nutrition and help them bounce back from economic setbacks. Now, I'd like to invite our panelists to share more about their programs and give us a better understanding of the work they're doing. So, Charity, let's start with you."

12:51

The World Food Program is really well-known for its amazing work in disaster response. But here, the focus is more on building long-term resilience and food security. Can you share a bit about that shift and why financial inclusion is such a key part of your strategy in Zambia? Thanks! So, yes, financial inclusion is super important in Zambia. The World Food Program has been recognized for years for handling crises, but now we're shifting our focus.

13:30

In the past few years, we've focused on helping smallholder farmers in Zambia build their resilience. We've noticed that a lot of the food security issues come from climate change and ongoing poverty. That's why financial inclusion is so crucial for us; it helps these farmers strengthen their ability to handle the challenges that make them vulnerable. So, what we do with our financial inclusion efforts is...

14:00

help them get better access to funding so they can invest in things like better seeds, fertilizers, and other stuff. We also want them to diversify their income sources so when a crisis hits, they can handle it better. One key thing for us, as we shift from just responding to crises to building resilience, is to help farmers not just get by during tough times. Of course, we'll step in when a crisis happens, but we also need to figure out how to support them long-term.

14:29

Being tough enough to get through tough times, maybe even lessening the impact of climate change and other issues, making the world a better place. We know from experience that responding to problems later costs more than taking action early. So, by building resilience, we lower the chances or the severity of climate-related issues. In our work, we focus on four risk management strategies. One of them is risk reduction, where we teach smallholder farmers how to cut down on risks.

15:03

They're taking a chance by investing in farming methods that help fight climate change. From there, we look at how they can handle tough times by saving money. This is where the Savings for Change Model I mentioned comes into play; it allows them to save up and use those savings when crises hit. On a community level, we also explore ways to manage risks.

15:29

We help out with micro insurance because we know that just cutting costs doesn't really solve the crisis or climate change issues. So, we provide micro insurance to create a safety net and boost financial inclusion. Another thing we do as part of our strategy for reducing risks is smart risk-taking. This means we connect farmers to financing, starting with savings for change.

15:58

BAS promotes a model that encourages people to save and access loans at the community level. This helps them invest in productive assets and diversify their nutrition by putting money into nutritious value chains. We also see that by getting external financing, they can grow their investments beyond what they could achieve just from their savings. This is a crucial aspect that really boosts their potential.

16:26

"Financial inclusion is key to improving food security. We know that over 70% of women in Zambia are involved in farming, but they often struggle to access finance. By including these women in financial services and new technologies, we can help them become more resilient and secure their food supply, since they make up the backbone of food security."

16:57

In the countryside, we use products like Manu, which is a cool innovation I'll explain later. It's really helped us tackle the challenges of getting financial access for people living in rural areas. We know that financing options are pretty scarce out there because it's tough

to reach those communities. But we've come up with a solution by going digital, allowing us to digitize these small farmers even though they're in remote areas. This has really made a difference.

17:28

We've cut the costs of helping them out, which has made it easier to include them financially. This has really helped with security. Thanks, Brant! It's fascinating to hear all the different angles on financial inclusion and the range of products and services you're providing. Olivia, let's hear from you next. You mentioned you're working with a specific community, and you pointed out that Black farmers are really underrepresented, especially when it comes to farm ownership.

18:00

Can you talk about how this affects food security in the US and why the financial investment you mentioned is so important for black farmer funds? Sure! A lot of the challenges that black farmers face have really built up over the last century. If you look at the data, especially in the Northeast, it shows that out of 24,000 farmers in that region...

18:38

Out of all the farms, only 104 are owned by Black people, and on average, they're making about \$4,000 a year. In comparison, their white counterparts are raking in around \$21,000. So, it's not just about the lack of access to farming opportunities for Black folks; even when they do get into farming, they aren't receiving the same financial support or starting off on the same financial footing as others.

19:22

In the food system, these disparities are pretty serious. Because there's not enough representation in agriculture, Black communities often have little say over their food supply, which directly affects their health. In the US, we often discuss areas with food deserts or food apartheid—places where there are no grocery stores and no connections to distributors supplying fresh produce.

20:00

"We really need to focus on investing in grocery stores and supermarkets in mostly Black neighborhoods because there are some serious barriers that have created unfair food systems. We realized that we had to help bring money into these communities and put people who understand these neighborhoods or have lived in them into positions of power to make that happen."

20:35

"We've got a team of dedicated folks who really care about their work and want to help get money into these communities. So, we set up a group of Black farmers, organizers, and food business owners to train them on how to make smart investment and business decisions. This way, they can choose where the funding goes. I'll dive into the specific tools we use a bit later, but investing is really the goal here."

21:11

Investing in these businesses not only boosts food security but also strengthens community ties, which is super important for shifting power and making sure people feel connected to where their food comes from and goes. Thanks a lot, Olivia! I really think the idea of community-led decision-making is crucial, and you've helped us grasp why it's so vital and the impact it has.

21:45

Thanks a lot, Nicole. I'm going to turn to you next and maybe change gears a bit to focus on the individual level in the community. I know you have some really inspiring success stories, so I'd love for you to share your approach to financial inclusion and the impact it's having on communities and your members. Thanks, Rachel. Over the past year, we've learned a ton from the initiative we have and where it's headed.

22:17

"Things are really starting to change with how we implement stuff. I'm not sure if it's the same in other organizations or countries, but here, it's clear that changing behaviors and perspectives is key to moving our communities forward. Financial inclusion has really opened doors for people through the BIKP initiative. Our local farmers, women, and young folks now have access to training programs that bring in new technologies and methods for their farming practices."

22:47

"to help them create their products or come up with new ideas for markets they can tap into, and to get scholarships that not only lead to jobs but also give them access to knowledge and help put food on the table with their own hands. The whole project actually came about during the pandemic, when I found myself holding money in one hand but couldn't even buy decent food for myself."

23:18

The lockdowns really made me rethink our priorities, especially when it comes to delivering food, which is a basic need. It's super important that we figure out how to provide access to food for our members from underrepresented communities all the time. The best way to do that is by tapping into agriculture. I remember visiting this community once while I was out in the field, and I shared this same story about the roots.

23:50

During the project, one mom said out loud, "Madame, we were never hungry during the pandemic." I looked around, and sure enough, they had rice fields, a vegetable garden, and all sorts of meat like chicken and pork nearby. They really had the means to get started, probably thanks to some financial support, which helped them take care of their families and communities during such a tough time. That really shows the difference financial help can make.

24:24

Inclusion is key, right? It's all about providing the right solutions, and Monet's support is what kicks off the change we need. Access to finance is a crucial part of the whole process. Honestly, I can't say much more than that. Just think about it: if that community had been given better access to training and financial help from the start, they could have really tackled food security. They wouldn't just be helping their own village, but the whole municipality could benefit too.

24:59

"For our project, the formula we've been using is actually working. Financial inclusion leads to education, which then changes perspectives and helps implement practical solutions on the ground. Thanks for bringing this to life! I think stories are really important, and hearing real-life examples of what women farmers are experiencing in the Philippines is really helpful, especially considering the impact you're making with them."

25:31

"Hey Ruben, I'm gonna come to you next. I think, like Nicole's program, Care Guatemala really focuses on gender issues in its work. I've learned from you over the past few weeks that women in Guatemala have some pretty unique challenges—definitely something I wasn't aware of before. Can you share a bit more about how Care is empowering women, especially through financial inclusion and how that ties into food security?"

26:57

"Thanks, Reuben! That was a great transition. So, let's dive into our products and services. It's fascinating to see the differences in the projects we've discussed, but there are also a lot of similarities. The gender perspective is super important in pretty much all our programs, and climate change keeps coming up too."

30:19

I find it super interesting that these projects are not just about improving nutrition and food access, but also tackling issues like justice, women's rights, and fair access to finance. It's really important! That said, we want to dig a bit deeper into some of the methods, tools, and techniques that our practitioners are using. The goal is to help you, the audience, get a better grasp of these tools.

30:49

"Hopefully, we can pick up some good practices from this. Before we jump into the next round of questions, I just want to remind everyone that we should have some time for a little Q&A. So, if you have any questions for our panelists, feel free to drop them in the chat, and we'll try to get to them soon. Charity, I'd like to turn back to you if that's alright, and you mentioned..."

31:20

"Hey, when you were talking earlier, I found your use of technology really interesting. Can you explain a bit more about how it works and what impact it has on the smallholder farmers you're working with? Thanks! Sure, I'm glad to share about the Manu Virtual Farmers Market. It's a platform we've created to address many of the issues faced by smaller farmers. Basically, it's an app-based digital platform that connects them."

31:54

Farmers have their markets, and this was set up to give smallholder farmers a place to sell their extra produce. Besides that, the virtual farmers market is a digital platform that also focuses on financial inclusion. We've partnered with financial service providers, insurance companies, aggregators, transporters, and more. So, it's basically a multi-faceted app that supports small farmers with all kinds of services throughout the whole process.

32:25

They need what we've pointed out, and like I mentioned earlier, the main issue is that rural farmers struggle to get credit. One big hurdle is the operational challenges that financial service providers deal with, like high costs that make these loans pretty pricey if they can

even get them. Most of these providers are located in urban areas, so to close that gap, we created a digital platform that the financial service providers can use.

32:57

The platform, Bic, connects small farmers with financial service providers and insurance companies. Since agriculture can be pretty risky, we also include micro insurance in our services. Essentially, this platform not only offers insurance and financial support but also helps small farmers market their produce and sell it. We understand how crucial this is.

33:30

The market is important because when farmers access financing, they're essentially paying it back with interest. This platform helps them sell their products so they can repay their loans, which boosts their income. We've also noticed that since it's a digital platform, it has lowered borrowing costs. It connects financial service providers with small farmers, which really helps with financial inclusion. Plus, I just want to add that...

33:59

The platform not only covers those aspects, but it also gives access to a learning module where we teach financial literacy to small farmers. We recognize how crucial financial literacy is for them, so we use the platform to help them understand the importance of saving and borrowing for productive reasons, among other things. This is an important feature that's built into the platform to help improve access.

34:31

We're helping smaller farmers get the insurance and financial support they need to borrow wisely. This has really made a difference for women, as they've been able to afford things like mechanization services. We know women juggle a lot at home, not just on the farm, so this access to finance helps them manage everything better.

35:00

"Mechanization services ensure that people have food security and can invest in other ways to make a living. Many of the women we've connected with have been able to buy livestock, which they can rely on during tough times. We've just come out of a severe drought in Zambia that really hit agricultural productivity hard, but we've seen the impact of that."

35:35

We gave women access to financial resources and helped them get included in the financial system. Those who could save were able to rely on their savings, and those with access to finance were able to use better production techniques, which helped them succeed compared to those who weren't connected. This innovative platform has really worked for us, and it's a collaboration between WFP Zambia and the private sector.

36:01

"So, with this digital payment thing, basically, this partnership is about us teaming up with the private sector to boost financial inclusion for sustainability. Wow, thank you! I mean, we all need to think about climate resilience, and this is a great real-life example. Over the past year, the financial services and support you've provided have really helped farmers get through that crisis way better than they would have otherwise. So, thank you!"

36:30

Thanks for sharing that with us, Ruben. I'm going to come back to you next. You mentioned some of the unique challenges women face in Guatemala. Can you tell us a bit more about how the Savings and Loans programs actually work and what kind of success you're seeing? And if I can be a bit cheeky, I'd like to ask another question. I know Guatemala has some specific challenges related to climate change, so could you touch on that as well?

37:03

"Can you share how your work supports women, especially in the context of what the charity mentioned about helping them tackle risks? That would be great, thanks! Finally, Olivia, I want to ask you—earlier you mentioned the community-led decision-making process. Could you dive deeper into the specific financial tools and services you're using and how they're addressing the unique needs of your community?"

40:52

So, basically, the situation they're dealing with is pretty tough. We actually have two main funds. One of them is called BFF 2.0, which is a \$20 million integrated fund. This fund focuses on what's known as integrated capital through a non-extractive approach. Integrated capital means we're using different types of funding together to invest in a business. Our preferred types of funding are grants and loans. We gather donations or grants from various institutions, and then we also...

41:38

We get feedback from investors, and then we'll match that up to support a business directly. The non-extractive part is all about keeping as much money in the community as

we can. So, we're talking about low or no interest rates, longer repayment terms, and more patient capital. We want farmers or food business owners to have a say in their payment plans and how much they borrow. All these different tools really help make sure we're not just taking money out of the community.

42:21

We're trying to address some of the issues that have affected our communities in the past, especially with unfair lending practices. So, those are the two main types of support we offer through BFF Fund 2.0. Our investment approach is pretty unique; we don't just focus on a business's financial success. We're also interested in how that business is helping to build wealth in the community, like creating leadership opportunities for others around them.

42:56

"What businesses are they supporting in their community, and how are they handling their environmental impact? If it's a farm, are they composting or using chemical sprays? How are they dealing with soil erosion? For food businesses, what's their waste management like? Are they using compostable or recyclable packaging? Are they sourcing goods locally within a 200-mile radius? We take all of that into account."

43:36

When we check out a business, the first thing we do is look at what they're all about before diving into their finances. Even if a business isn't ready to take a loan from us right away, we might offer them a grant or some pre-technical assistance. We have folks inside our organization and some we partner with outside who help farmers and food businesses get ready for investment. It really depends on the business because some people might need a bit of extra help.

44:12

We're helping folks with bookkeeping, and some might need assistance getting into markets, while others may need help refining their business strategies. It's all about aiming for a "yes" instead of a "no" and not cutting people out just because they're not perfect right from the start. So, our second fund, which is a smaller, quick-response fund, has gone through several changes over the years based on what's needed at the moment. When we first...

44:48

COVID really hit a lot of businesses hard, making it tough for them to survive. It gave us a chance to quickly get up to \$1,000 to several farmers to help them out since their markets were shutting down and they needed to pay their bills. Now, in the Northeast, people are facing some serious climate emergencies. For example, last year, there was a lot of flooding in Vermont, and many farmers got completely flooded out.

45:26

A lot of the farmers we work with can't get crop insurance, so many of them used this fund to replace crops they lost. About two years ago, there was a late frost that wiped out a lot of seedlings. Having a small fund that people can quickly access to replace seedlings or help clear flooded fields is something that feels really good to do.

46:03

We're focused on short-term solutions while also working towards a long-term goal of helping businesses build lasting wealth, especially as climate issues keep coming up in our area. We're brainstorming ways to innovate, whether that's providing larger amounts of funding or more grants to a wider range of people through our rapid response fund. Plus, we're doing a lot of training and education. We host these skill share events where we bring people from the community together to learn from each other.

46:37

We're looking for people in the community who know how to build a stronger infrastructure or manage frost effects, and how to protect crops from frost. We want to educate folks while also developing preventive measures. Right now, we have two funding sources that support skill shares, technical assistance, and a lot of community-building efforts. Our main goal is to not just be a middleman or another organization; we want to make a real impact.

47:15

"We're not just here to make transactions; we really want to build strong relationships with the communities we work with and be flexible to their needs based on what they're going through. That's awesome, thanks Olivia! I love that you're taking such a well-rounded approach to giving the right support when it's needed. Thanks for sharing that! Now, let's open it up and see if anyone in the audience has questions. Lissa, do we have any questions? No questions? Alright, Rachel, you can go ahead."

47:50

Let's keep going, no doubt about it. I'm going to throw a question out there. We've talked a lot about financial inclusion. Can any of you share how it's really impacted food security? Got any examples you want to share? Anyone want to jump in? [Music] Thanks for that. Anyone else on the panel want to add something? No? Alright, then I'll wrap it up with one last question or give you a chance to say something.

49:39

Before we kick off today's panel, Lissa had a brilliant idea. You know how when you're on a panel, you usually get asked a bunch of questions and you kindly share your answers? Well, you don't always get the chance to highlight what's really important about your program or project that you want the audience to remember. So today, I'm giving you the chance to tell us—what do you want our audience to take away? What's the key message you'd really like them to grasp?

50:07

As they're wrapping up today's session, we don't have much time left. We've had a long discussion, but let's keep it brief. I'd like each of you to take a minute to share your thoughts. I'll call on someone, so Nicole, can I start with you? Just to share something that really stuck with me – it's pretty mind-blowing. In our country, the youngest farmer so far is...

50:43

The youngest recorded age of a farmer in our country is 40, so succession is definitely a concern. Financial access is a huge issue too. That's why many parents wanted to steer their kids away from farming and agriculture – there just isn't enough financial support. Filipino farmers have to work extra hard just to make any headway in the market or even to own their land. The lack of financial access also restricts their opportunities in other areas.

51:15

You can feel the frustration in our farming community when it comes to getting the education or support they need. Like I mentioned earlier, what we've seen in the project is that education and financial help really work well together to tackle food security issues in the country. It was great to hear from everyone and realize that this is a big problem worldwide; it really holds back the success of farmers everywhere.

51:48

"That's a thought I want to leave with everyone—it's pretty interesting that the youngest farmer is 40. And as you mentioned, education is super important, especially when paired

with financial inclusion. Reuben, do you have anything to add? Thanks, Reuben. Olivia, I just want to say that this work is systemic, meaning it's going to take generations to see the real change we're all aiming for. Sometimes it feels like it's easy to forget that."

53:30

Don't get discouraged, because there are some really big obstacles that have been around for ages. What I want people to take away from this is that there are folks right here on this panel who are putting in the work day in and day out, and there are probably people in the audience doing the same. It's crucial for us to recognize the issues we're facing, but let's also remember all the effort being put in.

54:01

Every little win we have each day, no matter how small or rare, really shows how much people can gain from the work we put in. The main thing to remember is to keep pushing forward and stay motivated on this journey. I love that, Olivia, thanks a lot! And charity, one thing I want to highlight from this session is how crucial financial inclusion is for food security.

54:40

In our program, we really focused on helping smaller farmers improve their food security and build resilience, not just against hunger but also against climate challenges and other issues. We've noticed that financial inclusion is super important. I also want to highlight how crucial this is for rural women, who make up the majority of farmers. These women are the backbone of farming communities.

55:06

"Food security is really up to them for the country. From the modeling and other studies, we've seen how crucial it is to improve finances and make sure they can invest and diversify their livelihoods while also being mindful of nutrition. Thank you so much! Our time is almost up, but I feel like we could keep asking our panel questions all afternoon because there's so much valuable information and great work happening here."

55:37

Olivia mentioned that we all kind of knew from the start that financial inclusion and food security would be hot topics. I noticed Nicole really agreeing while Olivia was speaking, and it seems like there are a lot of similarities in what we're discussing. One thing that stood out to me is how much people have been talking about data and sharing it with us. It really hit me how crucial it is to understand the client group you're working with.

56:07

So, we talked about how important data is, especially regarding the number of Black farmers in the U.S. The statistics really matter. Education and building skills are crucial too—Nicole mentioned how vital education is, and Olivia shared a great example of the support that comes with the funds for Black farmers. I know that's super important for Reuben and charity programs as well, and that's what we've been hearing.

56:42

"Specifically, Ruben and Charity, as well as Olivia, talked about how climate change affects food security. There's such an important role here, and we've heard today that smart and tailored financial services can really help communities cope with the shocks and risks of climate change. It's super important, and honestly, I don't think I could wrap this up better than Olivia did."

57:15

Just a quick reminder about all the great work our panelists and others on this call are doing in communities worldwide. There's so much to celebrate! Also, don't forget that today is World Food Day, so as you wrap up this call, think about what you and your organizations can do—I'm sure you're already doing a lot. Huge thanks to our amazing panelists for sharing their insights!

57:43

I just want to say how much I appreciate all of you and the time we spent together before the panel. It was great getting to know you and your organizations better. I genuinely wish you all the best with the important work you're doing. And a big thanks to our audience for being here too! I hope you found this session helpful. Please take a closer look at the connection between financial inclusion and food security—I know it's a lot to unpack.

58:12

"Feel free to head back to the swap card and check out the other sessions since there's so much great content available. Thanks a ton for joining us today, and I hope you enjoy the rest of your day. Thanks again, everyone!"