

#### Conversation with Tasnim Elboute Ashley Hopkinson November 4, 2024

Ashley Hopkinson: Tell me a little bit about yourself, your background, and what brought you to the work you do today.

**Tasnim Elboute:** I'm Tasnim Elboute. I'm currently working as program lead with the Global Diversity Foundation for our Morocco program. Our Morocco program is titled the High Atlas Cultural Landscapes Program because that is the approach that we take. Cultural landscapes are essentially paying homage to the fact that indigenous and local communities have cultivated their environments for millennia. From that starting point, we work on biodiversity conservation [and support] rural sustainable livelihoods.

In terms of what brought me to this work, I'm Moroccan-American. I was raised in the States but found my way back through a Fulbright research grant and have stayed ever since. I've been in Morocco now for seven years. My background is in environmental studies in anthropology, so the running thread within my studies is looking at environmental and social intersections.

I was always motivated to understand the social consequences of environmental issues that sometimes can just be footnotes. Other times, they're quite central. That's been my motivating thread, to participate in environmental justice movements around the world. That's not necessarily the language that we use here for the Morocco program, but it's exactly what we do. We're working with communities who are facing the highest burdens of environmental challenges.

Ashley Hopkinson: What is distinctive about the program you have with the High Atlas community? What is unique about the particular approach you're taking within this broader field of food ecosystem work?

**Tasnim Elboute:** I would say one of the first things that distinguishes the program is the intersection between biodiversity conservation and livelihood support. This is a basic transition away from fortress conservation, which looks at conservation as removing people from their natural environment. The cultural landscape approach really honors and tries to center the revitalization of cultural and traditional practices of conservation.

These can vary from different foodways and types of cuisine. They can vary from harvesting practices or wild harvesting to environmental governance strategies or managing pasture lands communally. This approach tries to honor that as the starting point to conservation, which I think is more and more the standard for conservation programs, but still very important that we give a nod to this distinction.

The other thing I would say is that the program has quite diverse stakeholders. For example, our small farmer partners are benefiting from farmer field schools and training to bring back various agroecology techniques and practices that may have been lost over time. Also to make sure that they're being trained on good practices in terms of agroecology. There's everybody from small farmers to our main partners, who are community-led cooperatives. Many of them are women-led or have majority women members.

For me, the cooperative is an essential partner when trying to look at both conservation and livelihood support because it's one of the only institutions that is bringing vitality to the rural economy bringing jobs. In our analysis of the challenges that face the High Atlas, we're seeing the impacts of climate change. We're seeing how biodiversity loss is affecting the communities that we collaborate with. We always say that the biggest threat to these landscapes is rural exodus or rural out-migration.

Without the people who maintain traditional practices of conservation and this mutual exchange in terms of managing the biodiversity of the High Atlas, you really lose a lot. There's no institution, no NGO, and no government agency that could replace the impact that High Atlas communities have on their natural environment. Cooperatives are really an essential vehicle for change in the sense that they're bringing opportunity to rural zones. It means that young people are seeing a different vision of what a good future is.

We have quite a few co-ops in our partner network of a diverse range of ages. You have everyone from young people who are paving the way in terms of digital marketing and social media to get attention to their cooperative, to older members who are knowledgeable about the ancestral food preservation techniques and all of the techniques that go into product development.

The support of community cooperatives as a really central pillar.

#### Ashley Hopkinson: How are you maintaining these partnerships with the cooperatives?

**Tasnim Elboute:** The program has been based in Morocco for a little over 10 years, so maintaining relationships is one of the most important aspects.

Before we worked with cooperatives more directly, we worked a lot with community associations, including having community-based researchers who essentially acted as liaisons between the community and the program. We set that foundation to ensure that all of the programming decisions were participatory through active consultation.

The relationship with cooperatives is a little bit different because there's almost an embedded sustainability in the relationship. They are looking for ways to improve their enterprise. If we are offering programming that helps to fill gaps they have, there's this motivation for organizational growth. If that doesn't exist, then they're not our partner.

There are criteria for selection when we work with community cooperatives, including their social values and how they are contributing to the community around them. There's quite a spectrum, from the ideal co-op with co-owning members who have pooled funds together to get started to essentially just an enterprise that is operating with the name cooperative. It's very hard to find that extreme ideal partner. We work with many that are somewhere in the middle, and we have to evaluate regularly where our partners are.

In terms of how we maintain the relationships, active communication and consultation are essential so that the program feels and is experienced as a participatory program. The other aspect is a regular needs assessment, which aims to understand what cooperatives need and whether we are able to fill those gaps.

The main way cooperatives get to know us is through an offering of training. We have a program that takes cooperatives through business skills training, from administrative and HR issues that they might need all the way through to digital marketing.

One of the most essential modules in the training is around food safety certification. We often get feedback from our partners that this was a really essential module for them because, without food safety certification, they cannot commercialize their products formally. This is really the biggest barrier to market entry for cooperatives. Making sure that we are addressing their needs and responding to their evaluation of what we can offer is a big way we maintain the relationships. Just a last point on this question, as part of our programming, we organize direct trade markets or solidarity markets a couple of times a year. This gives the cooperatives an opportunity to come to the urban center of Marrakech and sell their products.

We don't measure the success of those markets based just on how much cooperatives sell but also what relationships they can build. We try to invite people from the restaurant and hotel industry to come and check out our cooperative partners because maybe they can form long-term economic relationships with those institutions. It gives them a chance to practice some of the skills they're learning in the training. A lot of the cooperatives see this direct trade market as a distinguishing part of our programming.

# Ashley Hopkinson: What is your measure for progress? What are the different quantitative and qualitative metrics you use to know that you're on track with the goals that you've set?

**Tasnim Elboute:** This is such a good question. Impact measurement is something that is regularly on my mind. We're really trying to strengthen that within our program right now. One of the basic qualitative measures for whether our trainings are having any impact is cooperative feedback.

We do this evaluation a couple of times. There's a pre-training or pre-collaboration survey that happens. Then at least six months after their training, we try to understand what modules are having a lasting impact, what lessons are still being implemented, and what lessons are challenging to implement. There's that qualitative portion where I would say our program officers can tell the story of each cooperative partner and give their assessment of where each partner is at.

In terms of other measures, we also look at cooperative revenue. We request that they share with us what their income looks like before they start working with us, and what it looks like after training. We request that information every year of collaboration.

Then we have the measure of our own events that offer support, like these markets. Each of the markets is organized in a different place in Marrakech. Now that we've had eight or nine editions of the market, we've surveyed what works well in a certain location, so we can now look into repeating places that worked really well. We're always trying to build our partnerships for that as well.

Partnership growth is another measure of our program's success in general. We recently partnered with the Culinary Museum of Marrakech, for example, which is poised to be a big tourist destination. At the same time, it's an educational institution. We're hoping to work with them to commercialize cooperative products. I think there's a nice synergy there.

We try to align as well with partners who have a similar vision for food system change but are not doing the same activity. We've been working with the Melting Pot Foundation, for example, who I think have similar principles, but they train young people to become chefs. They have a very different orientation but our goal is the same. We've worked with them to ensure that young chefs are being exposed to cooperative products because that's something we want on chefs' agendas. It's important for local food system growth, but also for the gastronomy of Marrakech and Moroccan urban centers. Each year, we work with 40 emerging young chefs to make sure that cooperative products are in their vision for menu development.

This is, like I said, something that we're trying to grow. But I really believe in the qualitative data that comes out of it because there's also a level of personal growth that happens for each cooperative leader who participates in our market. Especially for younger leaders, you see a growth in their confidence. It's important that we see the change that happens in people's lives as part of the program, not necessarily just facts and figures. Those are a few of our impact measurement approaches.

# Ashley Hopkinson: Can you share some insights or teachable lessons you've gained through the process of doing this work?

**Tasnim Elboute:** A really basic one I come back to a lot is to follow the community's lead. Follow the community collaborators you're working with. Follow their lead. I've learned this lesson in so many ways. One way is that we're very concerned with gender and equity in the program. For example, our collaborations with small farmers tend to be more male-dominated. We try to make as many opportunities as we can for women farmers to participate.

We make sure that any needs assessment around the issues we're working on comes from diverse perspectives. That could be high-elevation versus low-elevation villages, that could be gender, that could be different socioeconomic class, that could be communities that have large amounts of cooperatives versus those that have no cooperatives in their region. There's a lot of diverse perspectives, not necessarily just on gender-but the gender difference of viewpoint is really important in our context and in any context.

One of the ways I've learned to follow communities' leads is by asking if you offer gender-segregated workshops-one space for women, one space for men — do you get more women participants that way? If you look at what things are keeping women from participating in certain programming, how can you reorient that? People perceive Moroccan society as highly gender-segregated, but I think it's

very much specific to each local community. We have some communities that have absolutely no problem having mixed gender spaces and some that really prefer it.

I think it's always an interesting offering because of what women will say in a mixed-gender space versus on their own. We've also learned little tricks along the way. Often, it's men who go to market, for example. If you go to a village on market day, you're more likely to speak with women representing their community than on a non-market day. This is a basic lesson. Follow the community's lead and never make that assumption.

One of our basic interventions is around foundational biodiversity conservation, our community plant nurseries that are coupled with seed banks. Each nursery has the medicinal and aromatic plants of that region, as well as some tree varieties. There are a couple of criteria for which plants are chosen. Plants are replicated on a yearly basis and then distributed to community partners to ensure that they're being replanted in people's farms and gardens. Early on in our program, we also used to do enrichment planting, which is something I hope we can return to. It is essentially replanting in the wild any plant that might [need] biodiversity conservation.

Because we've implemented those nurseries in a couple of places, at first, our learnings from one community population informed the others. But, actually, that was a mistake because each community has different social dynamics and levels of social cohesion. This is a lesson we learned a bit the hard way: always follow community collaborators' lead. I would say that's one important lesson.

We learn lessons every day about value for money. When you are funded at a certain level, and you're promising to deliver a certain amount of programming, what does it mean if you were to reorient some funds or purchase those things from community partners or cooperatives? I'll give a concrete example. After the September 8th earthquake, we've also elaborated a relief program. We're not a humanitarian organization, but we have been collaborating in the High Atlas for 10 years. For us, it was a moral obligation to support our community members after that disaster.

Of course, we did similar humanitarian interventions in the emergency period, but long term, we're finding that the livelihood support we're doing is more important now than ever. One of the interventions we've done now for a third time is seed distribution, so providing local seed to our farmer collaborators in the zone around the epicenter. In our first two, we reached over 2,500 farmers, and in our most recent one, we reached around 3,000 farmers. We've done the same fall mix, so barley, fava bean, pea, onion, turnip. In this most recent addition, we added coriander as an important nutritional additive; it's also an easier plant to include in fall planting. In spring, we did corn with three different types of squashes.

I raised this because sourcing that seed was a big process for our team. When you're trying to distribute at that scale, there's questions like, "Do we go with commercial seed because people need to return to their agricultural seasons' production, even though that is completely not in line with our program principles?" That was a very easy "no," but it's something that had to be discussed.

For each of these distributions, we've been able to source local seed that has been replicated in the Moroccan context. In the most recent distribution, we purchased all of the seeds from a cooperative besides the barley. Of course, the community cooperative cannot give you the same rates as a wholesale market even if it's all local seed, and so we really had to have this internal discussion of, "What does it mean to have value for money? Are we really just going to go for lower cost, or are we going to shift our co-funding to accommodate this?"

That's another lesson: being flexible with how we think about value for money. I think for us, especially with the impact measurement question, you're trying to reach as many people and support as many farmers as possible. In this case, it was really important for us to go with a value-for-money option, which did not mean the cheapest thing.

It really was a full-circle moment for us because another thing that we're very interested in is seed entrepreneurship, so supporting farmers to be able to sell seed. Historically, we know that the High Atlas farmers' networks have exchanged seeds among themselves. We know that there's a history of that, and today there is a network of people who are saving seeds and we have beautiful studies of folks who are reproducing the same wheat as their great-great-grandfathers. Those cases exist, but the vast majority are buying seed from the market. We're really interested in supporting producers and existing initiatives to be able to sell local seed or farmer seed. This was full circle in many ways.

#### Ashley Hopkinson: What challenges are you facing and how are you actively working to overcome those challenges?

**Tasnim Elboute:** One thing I'll say first, I do think there are many distinctive aspects of our program, but what I'm finding more and more in recent years is that many organizations want to work with cooperatives. I think it's because they're seeing how important an impact they can have in their communities.

They're seeing that cooperatives tend to bring out the leaders within their communities. This point about rural economic development is super important because there are really not many other institutions able to bring that kind of energy and flow to the rural economy.

We are actually trying to gather NGO partners to discuss what everybody is doing with cooperatives and what programs are emerging. Similar to humanitarian relief coordination, we're trying to do the same within our space because there's room for every organization to make their contribution and we want to work in as collaborative a way as possible. We've been trying to invite that discussion around cooperative collaborations.

That being said, in terms of challenges, I think that the potential for cooperative collaborations is so big, and it matches the challenges that come with it. Cooperative selection and criteria evaluation is really important but it's a difficult task.

As I described earlier, there's quite a spectrum of cooperatives. Since COVID, there have been legal changes in Morocco that make it a little easier to register a cooperative. That is a really great sign and, at the same time, also a bit troubling because it means that you might have a few cooperatives that are cooperatives on paper, but, in reality, are operating as a capitalist institution like any other enterprise. A cooperative partner might have started out as this super ideal version, but as they grow and try to scale up their work, maybe that changes. At the same time, we want to be accommodating to cooperatives.

Then I would say the other challenge is that the institutions evolve, and you need to be able to keep up with them. That relationship management is really important. Trust building is important, as is the ability to have transparent communication without feeling a certain kind of pressure like, "Okay, we're making a move that maybe is not ideal, but need to be able to share this with someone who is supporting us."

Trust building is hard. It takes time, but it can be lost very quickly.

One more thing, I'm just stunned by how many amazing cooperatives there are in general, let alone in our own network. But sometimes it's tough to take a step back and think about the fact that many of these, especially women-led cooperatives, are not only in a rural zone, they're often communities that have less resource access generally and are under-schooled to some extent.

A lot of women do not go past elementary education, yet we're expecting them to be adept businesswomen. We're expecting them to be good marketers. We're expecting them to be able to travel throughout the country. I think it's also really important to just acknowledge how far cooperatives get, considering what their starting point is. When I look at it that way, I'm just amazed at all of the business leaders that we're working with, considering the context they started in.

# Ashley Hopkinson: What do you think is missing from the food sovereignty conversation? What do you wish people were talking more about?

**Tasnim Elboute:** I love that side. The reason I had put it in there is because I see that so many people have an affinity towards the concept of food sovereignty and people are really motivated by it, because it essentially asks you to look at food and power and everything that comes with that. To have true food sovereignty, the argument is that there's certain social liberation that comes with it. It's really comprehensive in terms of change in general.

I see that people want to incorporate food sovereignty in their work, but it's important to do that genuinely and not because you love the concept and want to integrate it, and so you're making everything food sovereignty. Because that's not it. I think one lesson I've learned is that food sovereignty is actually a radical approach to food system change. It's about land reallocation. It's about resource reallocation. It's about gender equity. It's about racial equity. It's about class. It's really looking at all the different positions in our society and how they play out in food. This is the approach that I would like to see in terms of food system change.

Now that I have worked in a bit of a different context around conservation over time, I think all approaches moving forward in terms of food system change are important. I think all of them have their own followings.

For me, any approach that I see as making a positive change in the food system is important. For example, support for social enterprise or for different labeling and certification mechanisms that maybe are not perfect in terms of food sovereignty principles but are making an effort to improve equity within the food system — I see a need for all of those approaches.

While I might not support all of them and I have the ones that my politics match with, I've become more welcoming of those solutions. It's a slow but important fight, which is why I feel more accommodating in terms of other solutions.

In terms of gaps, I think there's this interest in looking at the global, which is really important, of course, especially in a globalized food system. I really appreciate thinking about how different struggles are interconnected and the kind of solidarity that can be formed around the world. I think it's important to have that emphasis and, at the same time, focus on how much change you can make locally.

That's one of the things that I have really taken away from our program. When you're in the High Atlas, we're looking at specific practices that have been practiced for so long. I've really come to appreciate

the fact that no entity could replace the contribution that Indigenous and local communities make. At the same time that it's important to have that global level, it's so important to focus on what food sovereignty can look like on a local level and not always try to make it on the national or international level.

I think there's this impulse that even I have, where I'm seeing all of the amazing practices in the High Atlas and I'm like, "This needs national attention. This should be replicated in other sites." Sometimes it's not about that. It's also important to think about the negative unintended consequences that come with the politicization of certain practices.

So I would say: emphasize the grassroots and the international level so that there's interconnection, and don't necessarily always look at it top-down.

I know that's counter to sovereignty, but I see this sometimes, where you're missing the trees for the forest. I think it's really important to be able to look at it in a rooted way.

#### Ashley Hopkinson: What can leaders and decision-makers do to advance the practice and help support this specific area of wellbeing?

**Tasnim Elboute:** I think understanding the vision for the wellbeing economy, being able to incorporate the language around wellbeing economy in all of the spaces and places that we're engaging.

Having language that makes sense to many people, I think that's the first thing. Especially in terms of improving and promoting collaboration, if we can speak each other's language or translate the concepts for one another. Because food sovereignty can be not the most resonant concept in certain spaces, so being able to speak one another's language can help that.

I've been trying to follow all of the updates from the current COP in Colombia. I think it just wrapped up for the Convention of Biological Diversity. There were a couple of major things after this COP. One of them is that there will be a consultative body with indigenous community leaders that will be consulted for changes to the Convention on Biological Diversity. I think having that level of consultation or engagement is really important. Making opportunities to engage with diverse stakeholders is essential, and that's a lesson that we learned from that proposal.

I think part of those processes for international conventions in general are really promoting the exchange of these big ideas that we can all agree on and how they're being applied in local context, so that level of interconnection is important. Being able to engage with consultative bodies or identify

what are the gaps and who you're speaking with is really important. Maybe those two points go hand in hand. The first two ensure that we can speak one another's language and have the language to promote the ideas that we are advocating for, and at the same time identify who are the people that we're not reaching.

It's not just on a top-down basis. Even in our own engagement, one of the major shifts I would love to see in Moroccan food systems is to have the state advocate for agroecological transition to support traditional farming practices.

Morocco, like many African countries, has an agricultural development model which really privileges the export economy and it privileges conventional industrial production, and that's visioned as "the future" and "development" and "economic growth"-- all of the words.

I would love to see the agroecological transition be advocated for on that level, especially because it aligns so much with the historic agricultural production in our zone. I would give that as an example of linking the two. We might not think of certain development agencies as allies for us, but maybe they could be growing the diversity of who we're engaging with.

# Ashley Hopkinson: How do you define wellbeing economy and collective wellbeing? How does it help move communities forward while also being very mindful of planetary wellbeing?

**Tasnim Elboute:** Like I said earlier, I think the language of wellbeing economy is something I just didn't have the words or vocabulary for, but it's exactly what we're working towards. In looking at our model of supporting rural communities in agroecological production and supporting community cooperatives, you really see an example of trying to work towards the wellbeing economy.

The same way I talked about looking at environmental work in a people-first way, looking at how we address environmental challenges in a people-first way–that's exactly what a wellbeing economy is trying to do. How can we have good economic development, even growth in a way that is people-first? Particularly when we follow the lead of our community collaborators, that people-first approach is also a planet-first or a planet-considerate, environmental-considerate approach as well.

One of the takeaways, and I will say this for a third time, is that the conservation our community collaborators do through their traditional practices, whether it's wild harvesting, grazing, region management, environmental resource management, all those practices — there's no entity that can replace that. We see this embedded approach to sustainability in traditional practices of conservation.

I would say that a people-first approach to environmental work results in a wellbeing economy. Being able to pave pathways for sustainable livelihoods and commercialization of local products within the High Atlas or beyond is a pathway to a wellbeing economy. One last thing I'll add is during the seed distribution that we just held, we were able to invite one of the farmers who helped produce the seed.

One of the pointers that he gave to the farmers is not to rush when planting seed and to do it with care and love, because the condition in which you're planting and how you're caring for your land is going to be found in its yield. It's going to reflect in its yield. For me, that captures what we think of as a wellbeing economy because obviously, someone who is well and is happy in that period of planting is bringing a happy yield. I don't know if that's too fluffy, but in describing it, I thought of him.

#### Ashley Hopkinson: Given the right support, what would you like to see take root and take off? What would you like to see expand?

**Tasnim Elboute:** One of the approaches that we are trying to grow is around labeling and certification. I think I shared earlier that food safety certification is one of the biggest barriers to entry into formal markets. Cooperatives cannot sell their products without that, and it's very costly — costly in the sense that you need to have a very well-planned production line, and you need to have your own locale. There's a very specific and rigid approach, which I think is good for the strength of the certification, but that's another conversation.

Beyond the food safety certification though, we're looking at what tools we can put in place to support our cooperative partners. Like I said, there are so many kinds of cooperatives. I believe there's something like 50,000 cooperatives registered in Morocco, which goes to show that when you have an impact indicator for a number of cooperatives registered, maybe that's not the best kind of indicator for cooperative and rural economic development success. Also another conversation.

We're really looking at promoting certification and labeling. What are the ways we can distinguish our community partners? Because there are a number of criteria before they can become a partner. What are their social values? Do they align with our program? What are their environmental land use practices? The food safety certification does require that there's a certain amount of traceability in their work, but are they buying their cereals from the market, or are they able to buy from the small producers around them? If they are a cereal co-op, are their honey practices up to snuff in terms of what is organic? How are they engaging?

For every sector, there are some specific questions we would need to have about their environmental practices. Then the other criteria around business viability, their governance. Are they registered as a

cooperative or not? Are they meeting the legal obligations of having collective decision-making? Because they're required to have at least yearly assemblies of all members, for example. Do they have 105 members who work for them, but there are only four official members? These kinds of questions. We go through an important selection process, so what are the ways we can distinguish our partners?

We're developing something called the Harvest Label. The program is called the Harvest Festival, which is modeled after traditional harvest festivals. We do them, of course, in a slightly different way. They're not just one big two, three-day event, but a small series of events that essentially celebrate the High Atlas. It's an opportunity for us to also have artistic and cultural manifestations related to the High Atlas. I was just on Saturday in a beautiful workshop with our harvest resident who archives family recipes to preserve ways of working with medicinal plants and aromatic plants. That's just one example of a harvest event.

Because of this Harvest Festival — and we're trying to grow a community that really cares about the High Atlas and is interested in learning from and engaging with the High Atlas region — we thought Harvest Label would be the appropriate title for it. The label will unite all of our cooperative partners. One of the goals is that by 2027, we will have launched this program. We hope it gives cooperatives a wind in their sails.

Not only do they have their food safety certification, some of them do have organic or terroir certifications, but we're hoping to add wind in the sails. Not only are you producing quality products, but you also have certain social values, you have good environmental practices, and you are biodiversity-friendly. Essentially, we're vouching for you. This is an approach we're literally growing right now. I think it is going to be a very interesting way to engage because it also means that we're working with cooperatives in a more mature way compared to just offering training, for example. I don't mean just solely offering that.

#### Ashley Hopkinson: Is there anything I didn't ask you that you want to add about your work or this topic?

**Tasnim Elboute:** I'll say one: learning. Because the earthquake really changed how we think about and how we work with community partners. So we have elaborated a relief program, but we've found that what is needed most is essentially the programming we're offering. It's needed now more than ever, in terms of livelihood support. I mentioned the intervention around state distributions. We've done some livestock support in terms of building temporary shelters for animals because that's another main livelihood source in the High Atlas, in addition to agriculture. Alongside that, we've just been learning more about communities around the epicenter of the earthquake. Not that they're new to us, but we haven't worked as intensively in that area. Now that we have an elaborated program there, we've learned and seen that in communities where they do have cooperatives, there's a certain resilience added.

Cooperatives were one of our main partners in terms of needs assessment in those early days, like, "What support has reached you? What government agencies are there?" They're able to do that evaluation, compared to maybe contacting local authorities directly or an individual community member because they're also able to pull from the reflections of their own membership. They were a very important partner for this in that sense.

Since we started working around the most affected zones, we found the most affected zones have the fewest cooperatives registered. They're almost dually affected. They've not had this resilience of having strong economic institutions that are local, and at the same time they're suffering some of the greatest impacts. While our program design usually focuses on working with cooperatives that already exist, they're already marketing the products, and if you look at our offerings around training, around labeling, around marketing, you really need to have a certain level of viability before that will benefit you.

We've had to change. It's made us undo a bit of our thinking around that to support emerging cooperatives. I think there's a stronger challenge around sustainability because we also often learn from our cooperative partners that they started out as 50 women and in the end they're 25. It takes a while for cooperatives to really get going and for them to build that cohesion and also to be productive. Even though it's a little bit different from our normal programming, we want to support cooperative formation in those zones because we see how impactful it is. That's been a really big learning post-earthquake.

We also learned just how few emergency funds are available for that entity. In one disaster, a community could lose one of the only institutions that's bringing jobs to that zone. That's been another learning. I would say that post-earthquake, we've just had a lot of reflections on testing our program design, how we've been able to serve people and how we can change that now that we have a different context. It's been good to be able to adapt to those new learnings. We're excited to be able to support maybe a handful, up to 10 cooperatives in their formation stage because I think there's nothing more long-term than if we're able to support that way.

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\* This conversation has been edited and condensed.