

ALINE PEZENTE: So, my name is Aline Pezente. I was a Sloan Fellows '18 graduate student. I was working with Anjali at an independent study for farmer's economy and the usage of technology.

So, there is an ever increasing need to invest in agriculture. And one of the biggest challenge for that is the credit, access for affordable loans for farmers. And we have been discussing with Anjali about how we can use technology to solve this issue.

And what is the design of this technology that we can use for farmers that they can have better access to credit? But not only that, how we can help the lenders to access those farmers, which are mostly remote areas, and they lack data. So we have been working with Anjali on thinking on as in these problems, and also restructuring the right questions that we should think about to find the proper solutions.

We thought it was more design thinking, and design of thinking about the process, and how is the clients, and how are-- not the clients, but the farmers' and the lenders' perspective, with their lenses, what are the main questions that they do while they are in the credit process? And what are the status quo today-- what are the failures of these status quo? And where we find the technologies that have a compelling user case to deliver solutions for lack of data and connection between farmers and lenders. So it was a very systematic approach that we been opting and how we think of all those technologies and innovation, and deployed this to this problem.

So, I manage my time with weekly meetings with Anjali for a period of time. We set up very narrow deliverables. And between the process, we were iterating with some of the professors and some of the resources that I needed. And I took the discipline to having that in my schedule so we could deliver and have fruitful discussions every meeting that we had together.

And what I learned, though, in this process with her was how to-- we systematically think or how we make-- we make the right questions. And from the right questions, we start to find the solutions which derives to the right questions. And where do we find the resources? And it's a system dynamic way of doing-- of formulating your problem statement, which was very helpful for me in this process of working in the project.

Anjali was super relevant to help us to think, OK, to solve this for this challenge, we need an expert in different areas. Who are the experts? And she connected us with those experts that

eventually came up and help us to contribute.

And also, she connected us with many interpreters and also companies outside the scope of MIT. For example, she connected us with a guy from India from one of-- the largest solar panel companies who also in certain sense is still in contact with us on thinking about contribution, with Tata Center who also will contribute with our research.

I think that that's the environment that MIT brings to you. It's quite unique, right, this possibility that help us to connect with people from different backgrounds. Not only that, they are the experts in the background in the world. They are the most renowned faculty members, scientists. They will add you a different perspective. There is this ocean of think of different ideas, different perspective that helps you to build up your own. This is something that is unique at MIT.

Also the capacity of the connection, right, because the world expands to you and it opens because you're at MIT. So there is nothing equal like that at all in any other place.

All the feedbacks that I was iterating through the connections that we establish through the process in this course were quite valuable. Actually, every feedback, every iteration shaped somehow the process of what we are doing now. And that's the valuable thing of this course is also to have the possibility to hear other opinions.

Not only-- if you stay on your own path, you're blind to what is new or outside. And that prevents you somehow to make innovation, which is not the case here. You see so many different things sometimes that you never thought before. And that changes. And that improves what you are doing.

I guess the biggest challenge in this process is still having the discipline to find a proper-- to having the discipline in this structure to find a solution because there are so many elements because you learn how to think. And seeing the whole world and to try to grasp the answers in a systematic and organized way was, for me, a challenge in the beginning. But I learned how to navigate that eventually later. So it's now-- it's an interesting process that you learned how to deal with so many variables in making the puzzles to deliver to a whole-- a clear and transparent picture.

Well, this project one, there is two branches of that. One is a startup that I'm doing, which we already are creating the fintech, which is exclusively dedicated to the agricultural market,

which is the first in the market where we use data analytics. And we designed the process in this course to improve and deliver better financial solutions to both lenders and farmers so we allow them to have affordable loans.

And on top of that, there is also-- because this is so unique and so new in the world, we are doing research with Anjali and other professors, senior faculty members at MIT with support from the data center as well to study the economic behavior of farmers and lenders with more data. This data will help to solve for the problems of sustainable financing. Or in economy-- in conclusion, we don't know. So that's one of the investigations that we are doing. That's one of the next challenge, and again, some of the answers that we are trying to find for this question.