

GLOBAL DESIGN SPRINT: HARNESSING GENDER DATA FOR INCLUSIVE REGULATION

Recap Report • July 15-September 3, 2026 • Virtual





From collecting gender data to using it: a six-week global sprint to turn evidence into practical tools, decisions and action.

The Alliance for Innovative Regulation (AIR) [convened](#) regulators, financial institutions, development organizations, researchers, technologists and storytellers to explore a shared challenge: how can gender-disaggregated data (GDD) become more useful in the decisions that shape financial inclusion?

Across six weeks, teams worked through three complementary tracks, tested ideas with experts and mentors, and developed prototypes that connected data to concrete institutional and market choices. [The Sprint](#) formed the [global layer of AIR's wider GDD program](#), creating a space to surface diverse approaches, test them through peer learning, and adapt them through deeper country-level work.

SPRINT AT A GLANCE

50+ applications	12 countries	9 Demo Day teams	80+ Demo Day attendees
10 mentors	10 guest speakers	12 senior judges	150+ platform users

INTRODUCTION: WHY GENDER DATA

GDD can make gaps in financial access, usage and outcomes visible, but data alone does not drive change. Fragmented systems, limited capacity and unclear ownership can prevent existing insights from shaping supervision, policy and market decisions. AIR's [GDD for Inclusive Regulation Program](#) focuses on moving from data collection to practical application. Through research, collaboration and design sprints, AIR explores how existing data can be made more usable and connected to decisions and measurable outcomes.



The [Global Design Sprint](#) provided a cross-border testing ground for this approach, bringing diverse perspectives together to turn GDD challenges into practical prototypes.

[Read more about AIR's collaborative approach](#) and [strengthening existing gender data systems](#).



Three Tracks, One Shared Objective

Teams chose one of three interconnected tracks. Together, the tracks explored how technology, human experience and market action can make GDD more meaningful and useful.



AI

Explored how AI can help generate, analyze and interpret GDD, identify patterns and make insights easier to use - while keeping responsible data and decision-making in view.



Human Stories

Combined quantitative data with lived experience, qualitative insight and storytelling so decision-makers can better understand the people and realities behind the numbers.



Market Action

Focused on turning GDD insights into practical tools and decisions for financial institutions, including identifying underserved segments, market opportunities and ways to measure whether insights change action.

FROM IDEAS TO PROTOTYPES

The Sprint combined a structured innovation process with room for teams to work flexibly across time zones and disciplines. Participants began with a virtual Bootcamp and Kick-Off, then moved through masterclasses, mentoring, collaborative design and regular team check-ins. Expert sessions covered the data and dashboard landscape, AI and GDD, translating data into policy and market action, the business case for GDD, and data visualization and storytelling.

Technical expertise was shared through masterclasses led by global leaders from [AIR's Global Advisory Group](#) and wider ecosystem through masterclasses, including CGAP, ConsumerCentriX, the Financial Alliance for Women, the SME Finance Forum/IFC, UNCDF, the We-Fi Code/World Bank, and GRID Impact. Ten mentors worked directly with teams to challenge assumptions, sharpen use cases and strengthen prototypes. Senior regulatory leaders also participated as speakers, mentors, and judges, bringing additional perspectives grounded in real-world experience.

The cohort itself was deliberately varied. Participants represented 12 countries — the Dominican Republic, Eswatini, France, Germany, India, Kenya, Mongolia, Mozambique, Nigeria, Somalia, South Africa and the United Kingdom — alongside a multi-jurisdictional team. That diversity helped teams test whether common GDD challenges looked different across institutions and markets.

What Teams Built

By Demo Day, the solutions had moved well beyond a single type of “gender data tool.” Teams worked across the GDD activation journey, from improving the underlying data to helping institutions understand a gap, decide what to do about it and measure whether action changes outcomes.

Better data → Visibility → Diagnosis → Decision and action → Outcome → Measurement

Across the nine final pitches, solutions included tools to connect fragmented institutional data, decision-support systems, AI-enabled credit and lending approaches, customer-journey interventions, bias and barrier identification, and methods that combine quantitative GDD with women's experiences and



stories. This breadth was important: it showed that activating GDD is not one technical task, but a chain of institutional choices about what information matters, who needs it and what should happen next.

Demo Day

The Sprint culminated on September 3, when nine teams presented their final solutions and responded to questions from 12 senior judges. More than 80 people joined the virtual event. Judges represented regulators, financial inclusion organizations, development institutions and other ecosystem partners, and assessed the teams' work on desirability, feasibility and viability.

Thank you to our judges: Jo Ann Barefoot, Chair (AIR), Kennedy Komba (Bank of Tanzania), Gisela Davico (Better Than Cash Alliance & UNDP), Temitope Akin-Fadey (Central Bank of Nigeria), Nataša Goronja (Center for Financial Inclusion), Dr. Cormekki Whitley (Data.org), Leora Klapper (World Bank Group), Sophie Mills (FSD Network), Michael Wiegand (Gates Foundation), Dr. Ruth Goodwin-Groen (Independent), Akinwumi Akinola (Policy Innovation Centre), Umair Ahmad (State Bank of Pakistan), Tamara Cook (Office of the United Nations Secretary-General's Special Advocate for Financial Health).

WINNING SOLUTIONS

Together, the winning solutions illustrate the range of ways GDD can move closer to practical decisions.

1st Place



EquiPass

A credit passport and lender-matching solution that brings together financial and business information to provide women-owned SMEs with a richer, portable picture of their creditworthiness.

Joint 2nd Place



Value for Women

A tool that connects existing portfolio, KYC and legacy data to help financial institutions identify and better understand women-owned MSMEs within their portfolios.

Joint 2nd Place



CERISE

A decision-support extension to CERISE's SPI Online Gender tools, combining gender-performance diagnostics, behavioral analysis and tailored recommendations for financial institutions.

3rd Place



OkHi

A digital address-verification solution exploring whether traditional proof-of-address requirements may create disproportionate onboarding barriers for women.

People's Choice Award



Enterprise Development Centre, Pan-Atlantic University — Voice2Impact

An approach combining quantitative GDD with consent-based stories and lived experiences from rural women MSMEs.



KEY LEARNINGS

The strongest lesson from the Sprint was not the need for another dashboard, dataset or tool. It was that GDD creates value when institutions connect data to a specific user, decision and action, and measure whether that action improves outcomes for women.

1. Strengthening Data Foundations and Usability

Several solutions showed that institutions already hold significant gender-related information, but the data can be fragmented across systems, inconsistently classified or difficult to connect. Improving data quality, interoperability and usability is a fundamental challenge to solve for, rather than simply collecting additional data.

2. Moving From Reporting to Decision Support

A dashboard, dataset or assessment is a means, not an end. Teams were strongest when they could name the user, the decision the information should support and what should change as a result — whether in portfolio strategy, onboarding, credit assessment, product design or regulatory oversight.

3. Understanding the Causes Behind Gender Gaps

The Sprint highlighted the importance of understanding not only where gender differences exist, but why they occur. Teams explored behavioral factors, women's experiences, onboarding barriers and potential bias within financial decision systems. Combining quantitative GDD with qualitative and behavioral evidence can help institutions move from identifying a disparity to understanding the processes and systems that may contribute to it.

4. Responsible AI and Fair Financial Decision-Making

Several teams explored how GDD could help identify bias within lending and automated decision systems. These solutions raised important questions about proxy discrimination, explainability, privacy, consent, model governance and the appropriate use of gender information. As AI becomes more closely integrated into financial decisions and supervision, responsible data and AI practices should be built into GDD solutions from the outset.

5. Building Pathways to Adoption and Measurable Outcomes

The Sprint also demonstrated that technical innovation alone is not enough. Data access, institutional ownership, governance, incentives, partnerships, integration into existing workflows and sustainability all influence whether a prototype can move from concept to implementation. The next stage of GDD activation should therefore increasingly test whether better data generates new insights, changes decisions or actions and ultimately improves outcomes for women.



CONNECTING GLOBAL IDEAS TO COUNTRY-LEVEL ACTION

The Global Sprint was designed as a complementary peer-learning track within the wider program, creating space for participants to exchange approaches, test ideas with peers, and bring those insights into deeper country-level work.

Its value now lies in what can travel: which ideas, design questions and implementation lessons can be tested against specific regulatory priorities, institutional realities and available data.

AIR's in-country work in Tanzania and Nigeria provides the next layer of that learning. The country sprints go deeper into local regulatory and market contexts, creating an opportunity to connect the global prototypes with locally developed solutions, identify common patterns and understand where approaches need to be adapted. This creates a two-way learning model: global collaboration expands the range of ideas available to country teams, while country-level experimentation tests what is practical and feeds those lessons back into the wider program. AIR will continue to share learning from the Tanzania and [Nigeria](#) Sprints through future GDD knowledge products, including practical resources and a new GDD Playbook, available on AIR's [website](#) and social media channels.

The direction is clear: collecting GDD is only the starting point. Its value comes from making it usable, connecting it to decisions and actions, and measuring whether those actions lead to better outcomes for women.

ANNEX 1: ALL SPRINT SOLUTIONS

Team	Solution	Key learning
EquiPass: 🏆 1st Prize	A credit passport and lender-matching solution that brings together financial and business information to provide women-owned SMEs with a richer, portable picture of their creditworthiness.	Gender-disaggregated data (GDD), combined with broader business data, can move beyond portfolio-level analysis and inform individual financial decisions - from credit assessment and matching to pricing.
Value for Women: 🥈 Joint 2nd Prize	A tool that connects existing portfolio, KYC and legacy data to help financial institutions identify and better understand women-owned MSMEs within their portfolios.	Financial institutions may already hold valuable gender-related information, but fragmented data and inconsistent classification can limit their ability to turn it into actionable insights.
CERISE: 🥈 Joint 2nd Prize	A decision-support extension to CERISE's SPI Online Gender tools, combining gender-performance diagnostics, behavioral analysis and tailored recommendations for financial institutions.	Identifying a gender gap is only the first step. Institutions also need tools to understand what may be driving that gap and translate the resulting insights into practical action.



OkHi: 3rd Prize	A digital address-verification solution exploring whether traditional proof-of-address requirements may create disproportionate onboarding barriers for women.	Looking at GDD across individual stages of the customer journey can uncover barriers that may be hidden when institutions focus only on final outcomes, such as account opening or credit approval.
Enterprise Development Centre, Pan-Atlantic University — Voice2Impact: People's Choice	An approach combining quantitative GDD with consent-based stories and lived experiences from rural women MSMEs.	Quantitative data can reveal what is happening, while qualitative evidence can provide important context on why - helping institutions build a richer understanding of women customers' experiences and the case for action.
Panacredito — GenLens	An AI-supported gender-data layer designed to identify potential gender gaps in lending systems through monitoring, bias analysis and recalibration of decision systems.	Systems designed to be gender-neutral can still generate different outcomes for women and men. GDD can help institutions investigate potential proxy bias and better distinguish differences in underlying risk from gaps in access, information or data.
Afwin — Gender Risk & Readiness Diagnostic	An institutional diagnostic designed to identify gender-related risks and gaps while assessing an organization's readiness to address them.	Making effective use of GDD requires more than collecting data. Governance, processes, organizational capacity and incentives all shape whether institutions can translate gender insights into action.
Team AegisGDD	A technical evidence and decision infrastructure for identifying potential gender bias in financial decision systems and generating privacy-preserving evidence for regulators and supervisors.	GDD can be beneficially applied beyond institutional decision-making, including responsible-AI governance and supervisory approaches to assessing automated financial decisions.

ANNEX 2: RELATED AIR RESOURCES

- [Global Design Sprint: Harnessing Gender Data for Inclusive Regulation](#)
- [Gender-Disaggregated Data for Inclusive Regulation Program](#)
- [Activating Gender-Disaggregated Data for Impact Design Sprint](#)
- [Going Further, Together: Collaborating to Strengthen GDD for Inclusive Regulation](#)
- [Strengthening Existing Gender Data Systems for Financial Inclusion](#)
- [Seeing the Gaps: Gender Data and the Future of Inclusive Finance](#)



ABOUT AIR

The Alliance for Innovative Regulation (AIR) is a nonprofit, non-membership organization working to make the financial system fully inclusive, fair and resilient through responsible use of new technology. By connecting regulation, finance, technology and society, AIR drives global innovation and collaboration to address rapid technology change. Learn more at [regulationinnovation.org](https://www.regulationinnovation.org).

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