AI THAT WORKS FOR ALL:

AI to Accelerate Inclusion Challenge Impact Report

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Content

Foreword 1

Overview 3

- About the AI2AI Challenge 4
- Challenge Partners 4
- Profiles of Impact 5
- By the Numbers 6

Case Studies 7

- Buzzworthy Ventures 8
- International Rescue Committee 10
- Link Health 12
- Quipu 14
- IDinsight 16

What is the Future of AI for Inclusive Growth? 18

Foreword

Six years, five challenges, and nearly 3,000 applicants after our first call for innovative data and AI solutions, data.org and our partners around the world have built an extraordinary collection of use cases. Our global innovation challenges surface how the social impact sector wants AI to work for them. They illustrate how practitioners are building solutions grounded in lived realities—solutions that build stronger, more resilient communities.

Communities like the ones empowered by our five Artificial Intelligence to Accelerate Inclusion (AI2AI) Challenge awardees.

Developed in partnership with the Mastercard Center for Inclusive Growth, the AI2AI Challenge yielded both practical solutions and exciting possibilities that reaffirm data.org's overall approach:

- Anchor solutions in real-world needs and challenges
- Leverage collective best practices and expertise
- Co-create tools, technology, and solutions with the communities we seek to support

The AI2AI awardees exemplified this strategy across sectors, geographies, and diverse local contexts, yet common threads emerge from their seemingly-disparate problem statements: data availability and data quality, system interoperability, the lack of digitization in local languages, low digital fluency and, perhaps most importantly, the need for building trust with local communities.

All of our awardees faced these issues in some form. From Boston to Bengaluru, from beekeeping to business enterprises, social impact innovators are finding that these shared challenges must be taken into account for data and AI solutions to replicate and scale effectively.

But the hurdles are not the only common thread among our AI2AI awardees.

Through their experiences, key learnings emerge that can bolster and accelerate the sector:

1. **A strong data foundation is still essential.** Good AI relies on good data, so data access, quality, and interoperability is still a critical first step in building better AI systems for social impact. In many contexts, building that infrastructure is still a large part of the work.

2. **AI can transform "invisible" data into timely action.** Some of the best use cases for AI for inclusive growth involve tapping data that would have otherwise gone unused, data that would have previously been too costly or time-consuming to process. Many underserved populations produce data that has been undervalued, but AI changes the calculus.

3. **AI solutions should meet people where they are.** Adoption will increase when embedded into trusted, institutional touchpoints, like clinics and call centers, or within familiar channels like SMS, phone calls, and WhatsApp. Voice capacity and offline access represent opportunities for growth that respect literacy and infrastructure constraints.

4. **Language and context are a precondition, not a feature.** Reaching underserved populations means speaking their languages. Underresourced languages must be present in LLMs. AI has dramatically reduced the cost of multilingual service delivery, but it is still challenging to do well. Translation can lose critical nuance, so native language support remains an unsolved priority for most of the world's languages.

By sharing these insights more broadly, we celebrate the ingenuity and progress of our AI2AI awardees. We also seek to inspire other cross-sector leaders to consider new approaches that reach and empower underserved and overlooked populations. AI2AI, like the challenges that came before, identified promising new approaches and also fed the pipeline of purpose-driven practitioners, ensuring we have people with the skills and lived experiences necessary to harness the power of data and AI for good.

Artificial intelligence can—and must—accelerate inclusion through thoughtful and responsible application, with local needs at the center. In one year, our AI2AI Challenge awardees impacted over 250,000 lives and catalyzed $5.7 million in follow-on funding.

And that's just the beginning.

With trusted partners like the Mastercard Center for Inclusive Growth supporting and scaling this important work, the power of data and AI and the possibilities for inclusive growth are endless.

Overview

About the AI2AI Challenge

The Artificial Intelligence to Accelerate Inclusion (AI2AI) Challenge issued a call for innovative AI solutions seeking scale. The global challenge sought existing solutions that aimed to advance inclusive economic growth and address inequalities for individuals and communities. The challenge also emphasized the need for approaches that were climate-aware, gender-equitable, racially sensitive, and locally informed, all while focusing on responsible AI principles and practices.

Challenge Partners

data.org is accelerating the power of data and AI to solve some of the world's biggest problems. Through our global innovation challenges and by elevating the most effective and actionable tools and strategies, we are catalyzing the use of data and AI for social impact. By 2032, we will train a workforce of one million purpose-driven data practitioners to help improve the quality of life for people everywhere.

The **Mastercard Center for Inclusive Growth** advances equitable and sustainable economic growth and financial inclusion around the world. The Center leverages the company's core assets and competencies, including data insights, expertise, and technology, while administering the philanthropic Mastercard Impact Fund, to produce independent research, scale global programs, and empower a community of thinkers, leaders, and doers on the front lines of inclusive growth.

With Regional Support from Dasra and Capital One

Dasra acts as a systems orchestrator in India's social sector, bringing together funders, nonprofits, governments, and communities to amplify grassroots voices and enable community-led change. It strengthens organisations and leaders, builds philanthropy infrastructure, and unlocks knowledge and long-term capital to co-create solutions that shift systems and advance a more equitable future.

Capital One is on a mission to change banking for good, backing a $265 billion Community Benefits Plan to expand economic opportunity, affordable housing, and small business growth for low- and moderate-income communities across the country.

Profiles of Impact

The era of AI has allowed the world to reimagine what's possible. Technological advances that once took a decade to realize are coming online in a matter of months. Workflows are being streamlined, efficiency increased, and low- and no-code platforms are unlocking new opportunities for an AI-empowered workforce.

Yet the promise of AI means little if it isn't anchored in real needs and does not reach the people who stand to benefit most.

The AI2AI awardees work in very different contexts, but each built solutions that impacted people's lives in concrete ways. Here are three example profiles of the ways in which solutions showed up in our community of impact:

- **Mayra is a micro-entrepreneur in Colombia.** Without a formal credit history, she was rejected for a loan from traditional banks. But an AI-driven alternative credit scoring model validated her application, and the access to capital helped grow her business and increase her monthly income.

- **James is a physician in Boston.** His patients faced significant barriers—food insecurity, energy costs, prescription expenses—but his team did not have the bandwidth to help patients navigate public benefits. His waiting room now has a kiosk where patients can screen themselves for enrollment with the aid of an AI-powered virtual patient navigator to complete the process and gain access to financial support.

- **Meena is a beekeeper in rural India**. When a beehive showed signs of trouble, she used to wait for someone to visit her village to assess the problem, often too late to prevent losses. Now, her field facilitator shares photos of the hive through an AI-powered diagnostic tool and receives guidance on what's happening inside, helping to act faster and reduce avoidable losses.

By the Numbers

THE AI2AI CHALLENGE

60k+
people used awardee solutions

250k+
lives impacted

7
products launched

26
new geographies reached through project scale or replication

$5.7M
raised in follow-on funding

OVERALL DATA.ORG CHALLENGES

2,910
applications

160
countries engaged

61
expert judges

822
volunteer reviewers

$50M+
catalyzed across all challenges

Case Studies

thehumblebee.co

Buzzworthy

Buzzworthy's BEEKIND is an AI-driven mobile application revolutionizing the beekeeping ecosystem in India. The app addresses significant challenges faced by the country's 400,000 small-scale beekeepers, from hindering crop productivity to livelihood sustainability. Bee colonies are integral to pollinating crops, biodiversity, and food security. There are only 3.4 million bee colonies in India, when the ecosystem needs 200 million beehives to thrive. BEEKIND empowers small-scale beekeepers—particularly women, small landholders, landless farmers, and tribal populations in rural and marginalized communities—to enhance their economic potential and resilience. Deployed by trusted field facilitators, BEEKIND's AI platform provides real-time insights and predictive analytics, helping beekeepers to quickly detect and even anticipate issues, thereby better adapting to changing climate conditions and improving hive management.

Inclusive Growth Impact

BEEKIND strives to enhance the predictability and stability of income from beekeeping and encourage broader participation in the profession in India. Hive data recording, diagnostics, and timely advisory inputs have led to earlier problem diagnoses, reducing the likelihood of colony collapse or prolonged productivity loss. For women beekeepers, this is critical for household stability.

Meeting Milestones

- Chatbot evolved from a basic question–and-answer tool into a context-aware, agentic system that can support multi-step reasoning and, in the near future, location-specific responses.
- Built and improved image-based diagnostics by training and validating models on ground-collected hive images, supported by human-in-the-loop verification to ensure learning.
- Designed and deployed early versions of in-hive acoustic sensors, allowing for capture and analysis of signals related to hive health.

Outcome

1,700 beekeepers supported, 12,700+ people participated in awareness meetings, and 14 agro-ecological zones in India reached.

> **“This challenge helped us move from intuition-led support to evidence-led decision-making. We are now building systems that allow beekeepers and our field teams to act earlier, and manage and engage with data in ways that were previously inaccessible to them.”**
>
> **Monika Shukla, Co-founder and CEO, Buzzworthy Ventures**

Up Next

Transition from capability-building to field deployment. Buzzworthy will deepen on-ground adoption across multiple agro-climatic zones, integrate all chat and image advisory systems into a unified workflow, and strengthen evidence on income, productivity, and ecological outcomes. The priority is to ensure the technology translates into measurable benefits for women beekeepers and small farmers through strategic partnerships, including national and state governments.

rescue.org

International Rescue Committee

Signpost is an International Rescue Committee (IRC) platform that provides critical information to displaced people impacted by conflict, disasters, poverty, and violence. Their AI-powered humanitarian infrastructure offers critical access to information and resources through frontline help centers, digital channels, and social media. The Signpost platform allows IRC and local partner NGOs to create AI agents to deliver support at scale while removing language and geographic barriers. With pilots of this AI solution underway, IRC will continue expanding use of its platform to selected low- and middle-income countries (LMICs).

Inclusive Growth Impact

Signpost seeks to provide critical information for navigating necessary bureaucratic and financial systems more efficiently to those facing crises around the world. These displaced and vulnerable populations are then better positioned to not only weather moments of deep uncertainty but to avail themselves of longer-term supports like access to employment and assistance programs for economic recovery.

Meeting Milestones

- Signpost AI Information Assistant, a Retrieval-Augmented Generation (RAG)-based AI tool to provide last-mile information, successfully piloted in six countries: Kenya, Greece, Italy, El Salvador, Mexico, and Libya.
- Availability expanded into five additional regions, with 99 percent uptime—the time a system has been continuously running and functional—achieved across all deployed countries.
- Partnerships fostered with Anthropic, OpenAI, HPE, and the World Food Program.

Outcome

9,202 people served with critical resources, 11 countries reached, and 8 languages added, including low resource languages like Dari, Pashto, Urdu, Hausa, and Creole.

> **"Much of the global conversation about responsible AI happens at the level of principles such as fairness, transparency, and accountability. These matter, but in humanitarian work, responsibility shows in more concrete ways. Through the Artificial Intelligence to Accelerate Inclusion Challenge...we have been testing what it actually takes to deploy AI responsibly in humanitarian settings."**
>
> **Andre Heller, Program Director, Signpost, International Rescue Committee**

Up Next

Build on the lessons learned, treating progress on AI carefully, collaboratively, and applying it in ways that expand human dignity and possibility. This includes a scaling plan for Signpost-dependent projects in progress, like AprendIA in Nigeria, and replicating the model in new countries, with a goal of supporting 20 countries by the end of 2026.

link-health.org

Link Health

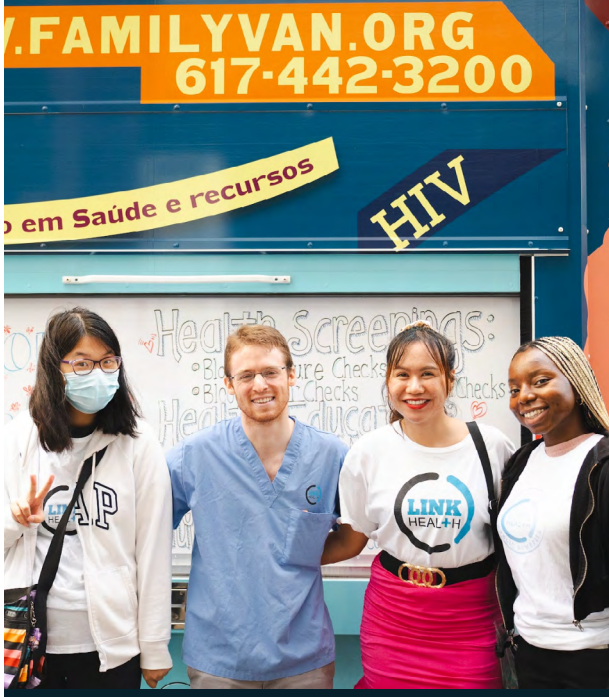
Link Health leverages AI to tackle the challenge of underutilized public assistance programs in the United States. The platform enables eligible individuals to receive financial assistance to alleviate poverty, reduce financial stress, and improve well-being. With healthcare settings as the access point to reach low-income and marginalized communities, Link Health unlocks state and federal benefits through an AI-powered enrollment platform and chatbot. Through these efforts, Link Health addresses immediate economic needs, fosters long-term financial stability, and accelerates inclusive growth.

Inclusive Growth Impact

Link Health seeks to increase access and utilization of public assistance benefits in the United States. By increasing benefits uptake for low-income families—including access to resources for food security, digital connectivity, energy assistance, childcare and family support, and prescription cost relief—greater economic independence and resilience is possible.

Meeting Milestones

- Built and scaled multimodal benefits enrollment platform that combines Optical Character Recognition-based document processing, multilingual support, and an AI-enhanced dashboard to streamline screening and application workflows.
- Implemented stacked enrollment that allows eligible patients to apply to multiple programs in a single assisted session.
- Established and expanded clinic implementations across Massachusetts and Texas, and expanded training pipeline through partnerships with half a dozen universities.



Outcome

4,945 people screened, $5.4 million in benefits unlocked, 3 languages offered, 4,224 programs completed, 12 different benefits programs accessed across Massachusetts and Texas, 7 new partner sites reached, and 6 new university partnerships established for patient navigators.

> **“This investment empowered us to reimagine how we serve our patients. We’ve built technology that eliminates barriers to benefits enrollment, meeting people where they are and ensuring every interaction honors their dignity and time.”**
>
> **Ar’Sheill Monsanto, Executive Director, Link Health**

Up Next

Evolve the chatbot and expand the tools from stationary Near Field Communication devices to wearable Radio Frequency Identification pins. This shift will help serve people at different stages of the healthcare visit, not just while they are in the waiting room. Link Health is also expanding the chatbot’s program library and making it more equitable by adding more languages and features that address different literacy levels.

quipu.com.co

Quipu

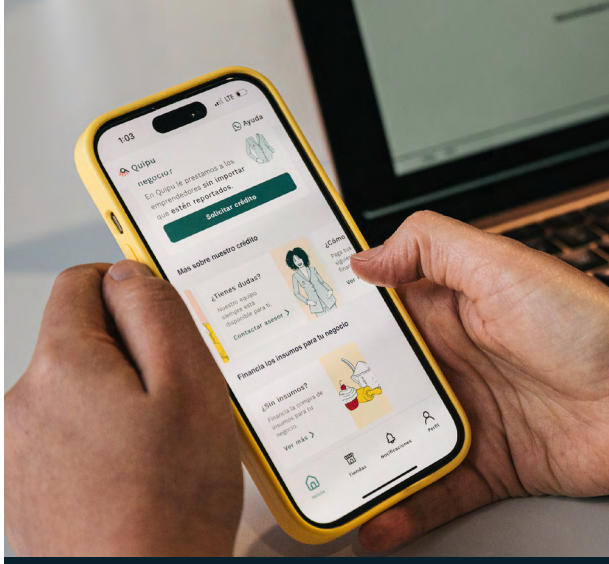
Quipu leverages AI to bridge the financial inclusion gap for micro, small, and medium enterprises (MSMEs) in Colombia. Their approach integrates comprehensive onboarding for MSMEs, a robust scoring model analyzing non-traditional data, and intelligent disbursement and credit collection. The AI-driven alternative credit scoring model utilizes machine learning algorithms to analyze a diverse array of alternative data points, such as mobile transaction histories, social media interactions, SMS, and payment patterns. This approach allows for a comprehensive and accurate assessment of creditworthiness, particularly for those businesses typically excluded from traditional financial systems.

Inclusive Growth Impact

Quipu seeks to enhance financial inclusion for small businesses typically excluded from traditional banking in Colombia. Their scoring model allows insight into true repayment capacity, granting entry to formal credit for those rejected by standard scoring models. As a result, beneficiaries see businesses grow and incomes increase.

Meeting Milestones

- Deployed more than 5,000 loans that incorporated SMS-based scoring, including 2,157 applicants who had initially been rejected by traditional scoring models but were proven creditworthy through alternative AI models.
- Completed the initial phase of Edu Bot, reaching a peak of 7,000 monthly active users, which informed a strategic redesign of the tool to be a centralized solution hub that guides users through their financial journey via WhatsApp.
- Initiated formal ISO security certification and expanded commercial pipeline to include potential pilots in Paraguay, Peru, and Chile.



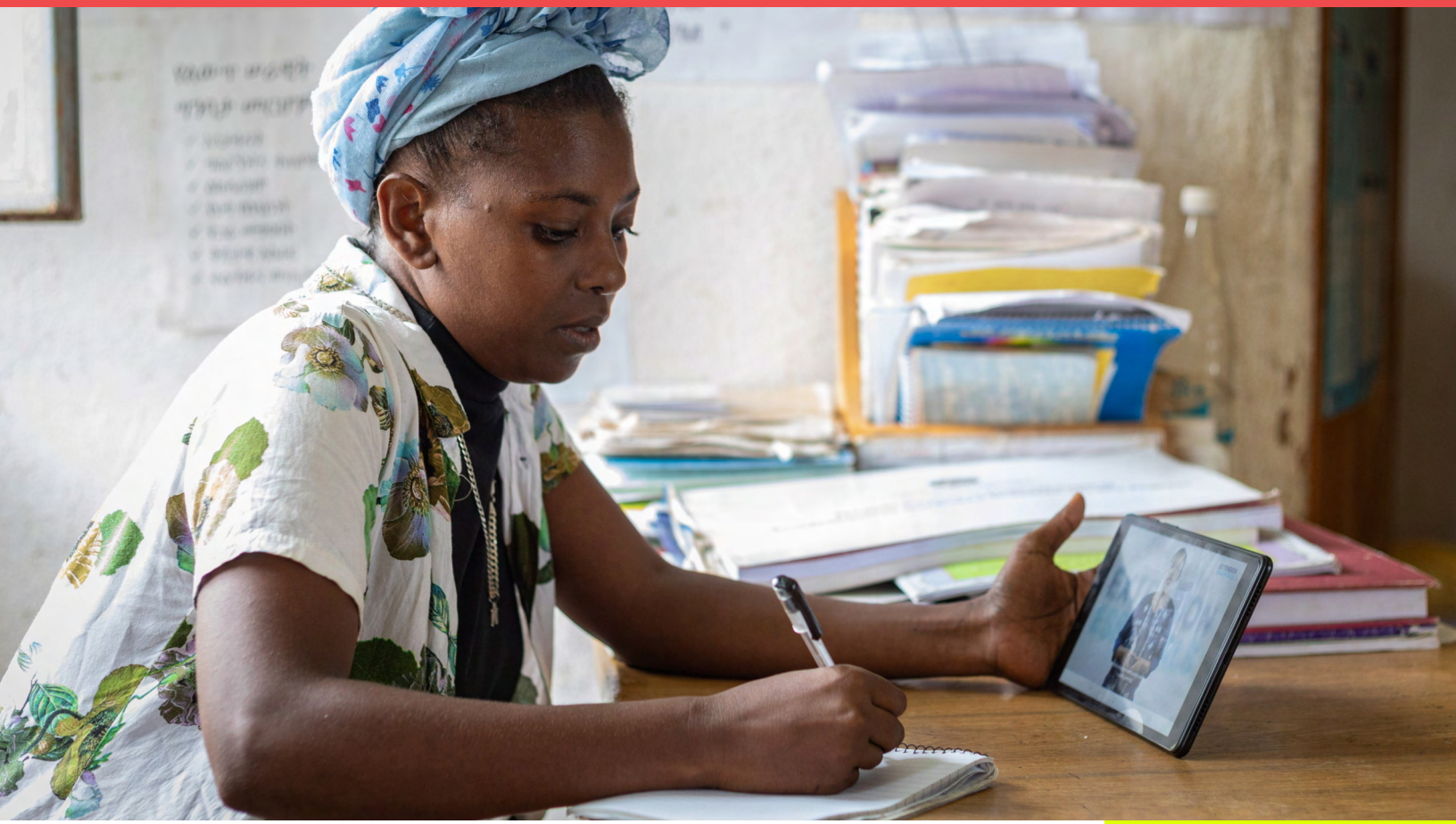
Outcome

Over 70,000 users analyzed with the alternative scoring model, 30,893 clients were disbursed credit, 2,157 applicants "rescued" after being initially rejected by traditional scoring models, 11,892 users interacted with financial literacy resources, and more than 5,000 loans deployed. Beneficiaries saw an average income increase of 13.11% after accessing Quipu's financial solutions.

> **"As a result of this challenge, Quipu has undergone a fundamental transformation, primarily in our data management and algorithmic maturity. Furthermore, the program helped us gain a deeper understanding of our clients and the specific solutions they need, largely through the implementation of Edu Bot."**
>
> **Mercedes Bidart, CEO and Co-founder, Quipu**

Up Next

Evolve from a direct lender into a "score as a service" provider and regional technology orchestrator. Key next steps include launching pilots in Peru and Paraguay, with a vision to expand across Latin America by 2030; relaunching the Edu Bot on WhatsApp; and deepening B2B partnerships to monitor and empower vulnerable populations, such as migrants and women entrepreneurs.



idinsight.org

IDinsight

Partnering with Last Mile Health and Ethiopia's Ministry of Health, IDinsight focuses on an AI-powered call center that 40,000+ Health Extension Workers (HEWs) in Ethiopia can contact for real-time medical guidance on complex cases. IDinsight's AI solution includes a case management system and a question-answering service based on comprehensive Ministry of Health (MoH) guidelines that provides real-time support in Amharic to call center agents who will further relay critical information to HEWs via phone. Call center agents, as a result, have learned new AI skills, leading to more efficient and effective work processes and new career pathways.

Inclusive Growth Impact

IDinsight seeks to improve health outcomes for more than one million Ethiopians who are underserved and living in remote areas with AI-assisted support and intervention. Community members in these underserved areas are able to receive timely, accurate health guidance without out-of-pocket costs related to transportation, lodging, and lost wages.

Meeting Milestones

- Developed an AI solution, the HEP Assist tool, that consolidates more than 100 training manuals, service delivery guidelines, and chart booklet documents to empower Health Extension Workers.
- Launched a six-month pilot implementation in 10 woredas, or administrative districts in Ethiopia, which supported 2,095 clinical case consultations.
- Expanded HEP Assist access and provided training in AI tools to more than 400 Health Extension Workers. The vast majority—90 percent—reported that the tool made their work easier and more efficient.

Outcome

20 call center agents provided 2,095 clinical case consultations to 408 HEWs and 461 individuals were trained in AI skills, with 5 regions supported.

> **“Building national scale AI solutions requires a trusted partnership with the government, in addition to thoughtful engineering and design that scales. This challenge has allowed us to build strong foundations in both areas. It has also deepened the partnership between IDinsight and Last Mile Health. We feel confident building for more ambitious use cases and unlocking even greater impact.”**
>
> **Sid Ravinutula, Chief Data Scientist, IDinsight**

Up Next

Focus on scale, voice features, and offline capability. Continue scaling to include all 40,000 Health Extension Workers. Enable voice capability—starting with voice notes and then transitioning to realtime voice—to eliminate the barrier of having to write out questions. Finally, large parts of rural Ethiopia lack access to cellular data, so IDinsight wants to integrate offline AI capabilities into tools that Health Extension Workers already use.

What is the Future of AI for Inclusive Growth?

Challenge Insights

We asked our AI2AI awardees what they see as the next big thing in AI for social impact. The lessons learned through the course of this challenge—and their perspectives on what is to come in the sector—transcend geographies and problem statements and offer an interesting roadmap for what lies ahead.

- Grounding AI in local realities, including local languages, voice, internet access, and designing tools that reach people through technologies they already use.

- Transitioning beyond AI adoption at the leadership level to equipping frontline workers with tech that can help them optimize their roles and better serve stakeholders.

- Shifting from broad, generic AI models to specialized, responsible systems that unlock "invisible" data, including the prioritization of bias-free algorithms and hyper-accessible channels like WhatsApp.

Today, the emphasis on and the amount of resources poured into the adoption of AI is remarkable. We see tremendous potential in ensuring that this investment includes a rigorous focus on the impact of AI—on reaching the people and communities that stand to benefit most. Our AI2AI awardees exemplify this focus. Working collaboratively across the data and AI ecosystem, we can create enabling conditions for social impact innovators to lead the way. When we do, more intentionally inclusive AI solutions will become the rule, not the exception, in service of more resilient communities around the world.


Clients → 15,000


a wave.
LINK HEALTH
$500,0
$500,
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