

Mexican wins hackathon in Singapore with financial research



The project was chosen as the most viable from among eleven teams and will be implemented by Rumsan for one year.

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Courtesy of Renée Gott

A proposal by **Renée Gott**, a dual degree student in **Economics and International Relations** at the [Tec's Puebla campus](#), has been selected as the **winner of an international hackathon** for its viability and social impact.

Her project, based on research about **financial inclusion for migrants in Mexico**, stood out from among **eleven international teams** and will be developed for **one year together with [Rumsan](#)**.

The winning plan proposed bringing **Rahat**, a humanitarian aid platform that uses [blockchain](#) to distribute aid transparently, to the **Philippines** through an **anticipatory cash** system connected to municipal early warning flows.

Renée Gott was part of the winning team at an international hackathon.

Photo: Courtesy of Renée Gott



The **goal** is for aid to arrive before a **natural disaster** strikes and for each transaction to be traced.

The announcement was **unexpected**. Upon hearing the name of the winning project, Renée hesitated for a few seconds before realizing that it was her team.

“There was a moment of shock,” said Renée. There wasn’t a trophy or a ceremony: just a photo and a congratulation, but it was a clear recognition that their proposal was what the organization wanted to implement.

Financial inclusion for migrants

The road to the hackathon began months before with *The New Mexican Dream: Foreign Residents’ Financial Inclusion* research, developed since **August 2024** together with **Ivanna Amor** and **Alexa Orozco**, under the mentorship of Professor **Ignacio Ibarra**.

Their research **started out with a specific question**: if Mexico is no longer just a transit country, why do migrants continue to face so many barriers to financial integration?

Based on interviews and field work, the team identified two main obstacles. The first is the **lack of knowledge of banking personnel** about valid immigration documents, which causes immediate rejections.



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The second is that banks evaluate risk based exclusively on **Mexican credit history**, without considering that of the home country.

Their report revealed that even people with **legal residency** face difficulties when opening accounts. Although [fintech](#) offers more flexible alternatives, **it doesn't completely replace** the traditional banking system.

Therefore, the team prepared a [solutions brief](#) with **proposals for action**, including strengthening the role of the **Banco del Bienestar** (Welfare Bank) through training and specific programs for migrant and refugee populations.

The impact this experience has had on her life

According to Renée, the experience represented a turning point in her professional education. Throughout the project, she developed skills including **applied research**, **interviewing vulnerable populations**, **leadership**, **collaborative work**, and **feedback management**.

She also strengthened her **English communication** in academic and international contexts, from research writing to presentation and networking.

Working under pressure, with limited time and multicultural teams, allowed her to confirm that she was **prepared for high-level professional environments**.

What's more, the hackathon opened up a new professional possibility: exploring the field of **technological innovation in humanitarian aid**, especially in contexts of natural disasters and climate change.

Renée Gott participated in a hackathon held in Singapore. Photo: Courtesy of Renée Gott



Tec representation

Renée attended [Reach Conference: Singapore](#) as a representative of the **Tec's Puebla campus**, along with students from other Tec campuses and international universities.

She participated in a **panel on financial inclusion** in Mexico, where she shared space with students from the Guadalajara and Monterrey campuses.

One of the most significant moments was that a representative from the **Mexican embassy in Singapore** listened to their research and was able to speak with them afterwards. *"It was very special to be able to represent both my campus and the Tec,"* she said.

She acknowledges that it was a **collective achievement and the result of over a year of constant work**. Returning from Singapore with a winning project and the opportunity to implement it confirmed something that drives her today: that the Tec enables **students' ideas to transcend borders** and become real-world actions.

“It was very special to be able to represent both my campus and the Tec”.

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