

Design Note

An Imperative for End-User Co-Design

Summary of existing resources related to embedding users into the design process for digital public infrastructure generally and Inclusive IPSs specifically.

**Good design ground-truths design choices with feedback from end users.
Great design considers ways to embed users into the design process,
co-designing with users.**

**Consultative
Design
Guidance
Resources**

Designing for Digital Confidence

The [Designing for Digital Confidence Project](#), funded by Ideo, Google, and the Gates Foundation, offers a set of tools for technology organization designing for new internet users.

CGAP

CGAP offers guidance on opportunities for both qualitative and quantitative research to inform product design. The organization highlights the need to continually assess market needs to inform design in the article [Learn from Customers](#).

Women’s World Banking

Women’s World Banking’s report [Revolutionizing Product Design in Financial Services](#) offers a thorough examination of how to co-design products for women .

Karandaaz and GRID Impact

Karandaaz Pakistan worked to develop guidelines for interface (and beyond!) development to guide DFSPs toward better products for women and low-income users with lower levels of digital fluency. For an example of how co-design can inform design, see [Design for Mobile Money Smartphone App for Financial Inclusion in Pakistan: Design Toolkit](#).

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Works Cited

- “The Digital Confidence Design Tools,” Designing for Digital Confidence, accessed August 26, 2025, <https://digitalconfidence.design/tools>.
- “Learn from Customers,” CGAP, accessed August 26, 2025, <https://customersguide.cgap.org/learn-from-customers/collect>.
- “Report: Revolutionizing Product Design in Financial Services,” Women’s World Banking, June 21, 2023, <https://www.womensworldbanking.org/insights/report-revolutionizing-product-design-in-financial-services/>.
- “Smartphone User Interface and User Experience Design for Mobile Money in Pakistan,” Karandaaz, accessed August 26, 2025, <https://www.karandaaz.com.pk/research/publications/smartphone-user-interface-and-user-experience-design-for-mobile-money-in-pakistan>.