

Design Note

Consumer Forums Provide a Formal Mechanism to Embed Voices of End-Users

Description of benefits of consumer forums in ensuring that women's voices are included in ongoing design feedback, alongside examples of such forums in the market.

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Inclusive IPS have a unique opportunity to incorporate feedback from consumer-facing organizations that serve large numbers of women users. While these organizations may not be direct participants in the IPS, they play a critical intermediary role. Through their daily interactions with women customers, they offer valuable insight into how women experience and engage with Inclusive IPS-enabled services via DFSPs.

To ensure that IPS design and governance are truly inclusive, it is essential to establish intentional, accessible pathways for these organizations to provide regular feedback. A recommended mechanism is the Consumer Forum. A Consumer Forum is a group, established and convened by the Scheme, which offers a formal mechanism for non-participants and broader set of the ecosystem to inform Scheme rules.

It is important that these Forums be formalized and include a wide variety of stakeholders including Inclusive IPS participants, policymakers, financial institutions, consumer associations and civil society. This is because the feedback and dialogue are not only important to inform the Scheme Rulebook and overall usefulness of the Inclusive IPS, but they can also be directly received by DFSP and, if invited, policymaker stakeholders.

Inspired by successful examples of Stakeholder Forums implemented by Brazil Pix, Colombia Bre-B and Ghana GhIPPS, a regularly scheduled (frequency determined based on need) Consumer Forum, take the following characteristics:

- Regularly convened, Scheme-wide meetings invite non-participants to share insights from consumer-facing work, to inform Scheme rules. Participants are required to attend alongside the non-participants and insights shared at convenings are made widely available to inform participant product offerings, distribution, and Scheme brand and marketing.
- Commit to fostering deep, structured feedback; feedback is shared directly from a diverse set of stakeholders, both to the Inclusive IPS and also to each other easier follow-up and documentation
- Challenges: May miss a more diverse or informal set of actors; could create power imbalances in who gets invited. For mitigation techniques, see Guidance on selecting Forum participants.