Design Note

Role of Ecosystem to Increase Women's Awareness of Inclusive IPS Services and Products

Overview of opportunities to increase women's awareness of Inclusive IPS services and products by ecosystem participant type.

Role of Ecosystem to Increase Women's Awareness of Inclusive IPS Service and Products

<table>
<tr><th>Type of Stakeholder</th><th>What The Stakeholder Can Do to Increase Women's Awareness</th></tr>
<tr><td>Instant Payment System</td><td>• Lead or coordinate nationwide awareness campaigns on Inclusive IPS services, benefits, and risks
• Provide knowledge content on benefits of IPS services
• Include rules in its Rulebook to guide DFSP activities
• Use inclusive branding and messaging that feature women</td></tr>
<tr><td>Regulator</td><td>• Integrate IPS awareness campaigns into financial literacy programs like Financial Literacy Weeks or community events
• Partner with women's groups to disseminate broader digital financial services capability training as well as information about the Inclusive IPS
• Ensure regulations enable easy account opening (e.g., simplified CDD)</td></tr>
<tr><td>Digital Financial Service Provider</td><td>• Integrate financial capability training into onboarding ongoing engagement, and marketing strategies
• Develop and offer product and services content tailored to women
• Rely on female agents and relatable role models in promotional campaigns
• Sustain awareness and capability building through learning moments integrated into the user payment journeys</td></tr>
<tr><td>Industry Associations (e.g., banking, mobile money, fintech)</td><td>• Coordinate industry-wide financial literacy initiatives focused on women
• Share best practices among members for gender-inclusive product design and marketing
• Support capacity building on IPS design and delivery</td></tr>
<tr><td>Consumer Advocacy Groups</td><td>• Protect women consumer rights – ensure that campaigns include clear information on rights, responsibilities, and how to avoid fraud and exploitation
• Amplify user voices, bringing in real consumer experiences to ensure campaigns are responding to practical challenges faced by women
• Hold institutions accountable, monitoring DFSPs and government implementation of campaigns – advocating for transparency, fairness and impact</td></tr>
<tr><td>End Users</td><td>• With end users especially likely to trust social networks, they may play an active role in promoting payment features and warning against payment fraud
• Different segments of end users will be more effective champions. Messages should be tailored by segment to ensure relevance to each audience.
    • Gatekeepers "give permission" to women users by modeling or training others on use of products and services.
    • Early Adopters are important awareness builders as they show the product or service works and can benefit women as individuals and business owners
    • Merchants can serve as agents, trainers and also demonstrate real-time benefits of payments in daily purchases, bill payment and more.
    • Local leaders can encourage gatekeepers to champion financial access for women by showing how women's individual and business access to payments benefits the local community and economy.</td></tr>
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