Design Note

Who to Invite to a Consumer Forum

List of potential participants in an Inclusive IPS consumer forum.

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Types of consumer groups to consider may include:

1. **Consumer Advocates**
   Focus on protecting user rights, transparency, and recourse mechanisms – often with a focus on women and the most marginalized.
2. **Women-Focused SME Innovation Hubs**
   Foster entrepreneurship, digital onboarding, capacity building, and payments innovation among women-led small businesses.
3. **Small Business Associations**
   Represent micro and small enterprises where many women operate in both formal and informal sectors.
4. **Village Savings and Loan Associations (VSLAs)**
   Often women-led and women-dominated, these member-led savings and lending groups are critical access points for financial inclusion. In some markets, associations represent their collective interests. Associations or group members themselves could be invited participants.
5. **Informal Trader Associations or Market Women's Associations**
   Represent women who sell in markets or operate informal businesses; vital for understanding cash-digital transitions.
6. **Women Farmers' Cooperatives or Agricultural Producer Groups**
   Provide collective voice and services to women in agriculture, a major economic sector for women in LMICs.
7. **Domestic Worker or Care Economy Unions/Associations**
   Advocate for and support women in informal labor sectors often underserved by formal financial systems.
8. **Health and Maternal Welfare NGOs**
   Engage with women regularly for service delivery and can offer insights into health-linked payment needs (e.g., digital G2P payments).
9. **Youth- and Girl-Focused Empowerment Organizations**
   Work on digital literacy, education, and entrepreneurship for younger female demographics.
10. **Remittance Intermediary Networks**
    Work with migrant women or families receiving international remittances—key users of digital transfers.
11. **Faith-Based Women's Networks or Religious Community Groups**
    Trusted institutions that often facilitate education, microenterprise, and welfare programs targeting women.