

Date
June 18, 2024

Webinar | IPA's Consumer Protection Research Initiative: Can Legal Aid Improve Consumer Redress with Mobile Network Operators?

Mobile phones have revolutionized access to financial services for millions worldwide: at the end of 2023, 5.6 billion people (69 percent of the global population) subscribed to a mobile service, representing an increase of 1.6 billion people since 2015 (GSMA). Sub-Saharan Africa has been one of the largest drivers of success for mobile money, as the region houses almost three-quarters of the world's accounts (GSMA). However, the proliferation of digital financial products has presented challenges for consumers, such as fraud and hidden fees. Furthermore, when faced with these issues, many consumers are unsure how to resolve them. Even when courts and other judicial processes exist, the sums involved in these micro-payments/small transactions render them non-commercially viable to resolve the individual disputes in formal courts and adjudication bodies. This uncertainty undermines trust in financial systems and hampers the adoption of digital financial services (DFS), which could limit financial inclusion. To better understand what methods work best for consumer redress, in Uganda, IPA partnered with the Center for Technology Disputes Resolution - Uganda (CTDR-U) to investigate the effectiveness of a novel legal aid initiative aimed at safeguarding consumer rights.

In this webinar, hosted by Innovations for Poverty Action, Anthony Kamwesigye (IPA) will provide a high-level overview of the status of consumer protection in digital financial services in Uganda. Matthieu Chemin (McGill University) and Silver Kayondo (CTDR-U), will introduce results from the study, including an overview of how the study was conducted, the challenges faced, and the impact legal aid has on protecting consumer rights in Uganda. The webinar will conclude with a Q&A session allowing participants to provide feedback on the study and discuss findings with the researchers. The webinar will be moderated by Paul Adams (IPA).