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The Effect of Consumer Protection on Financial Inclusion among Persons with Disability in Kampala Capital City Authority.

The study examined the effect of consumer protection guidelines on financial inclusion for People with Disabilities (PWDs) in Kampala Capital City Authority. It was guided by three research objectives which were; to establish the influence of the nature of regulations in consumer protection on financial inclusion, to examine the effect of consumer protection enforcement mechanisms on financial inclusion, to establish the effect of financial literacy in consumer protection on financial inclusion among PWDs in Kampala Capital City Authority. The study used a cross sectional survey design with both qualitative and quantitative approaches. The study population included economically productive PWDs in Kampala Capital City Authority. Data was collected using questionnaires and interviews. Data was analysed to obtain means to show central tendency of responses, correlations and regressions to test the hypotheses of the study. Study findings revealed that there is a positive significant relationship between the nature of consumer protection guidelines and financial inclusion ($r(84)=0.691, p<0.01$). It also revealed that there is a positive significant relationship between consumer protection guidelines enforcement mechanisms and financial inclusion ($r(84)=0.683, p<0.01$). This implies that if the consumer protection guidelines are enforced appropriately they will have a positive influence on financial inclusion. The study further revealed that there is a positive significant relationship between consumer protection financial literacy and financial inclusion among PWDs ($r(84)=0.618, p<0.01$). This implies that with financial knowledge, most PWDs will be able to attain financial inclusion. It was, therefore, concluded that an independent body be put in place tasked with sensitising the PWDs about the consumer protection regulations in place.

Recommended also was the need to put in place proper and clear supervisory mechanisms to enforce the implementation of the consumer protection guidelines among the PWDs.

Key Words: Consumer Protection, Financial Inclusion, Persons with Disability, Kampala Capital City Authority