

# Exploring the political economics of microfinance

A case study of Uganda (East-Africa), 2000-2005

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*Abstract*— In the late 1990s and early 2000s, Uganda was widely recognised among development agencies and microfinance practitioners for its market-building approach to microfinance policy. However, the same government all but abandoned that approach in the middle of the decade.

This paper studies the two fundamentally different microfinance policy regimes that GoU has been pursuing before and after 2005. It explores the reversal of policy direction, drawing on political economics. It finds that the shift of policy direction served the objectives of Uganda's politicians to maintain political power, as it offered them an avenue to create loyalty through patronage. MF special interest groups – particularly development agencies – had chosen a strategy based on information and financial contributions that failed to incite politicians and to maintain univocal support from technocrats and MF practitioners.

No paper is known to the author that has sought to analyse the political economics of the microfinance sector; although it is inevitably an important topic of conversation among practitioners. This paper, based on a qualitative exploration, offers such an analysis and invites researchers to study this angle of the microfinance sector further.

*Keywords*— *Political Economics, microfinance, policy, East-Africa, special interest groups, market-building, interventionist policy*

## 1. INTRODUCTION

Microfinance (MF) has been high on international the development agenda. Microcredit is found to address information asymmetries between lenders and borrowers and hence expand the market frontier of banking [45]; MF describes the provision of various financial services to low-income unbanked households, in particular savings, since rigorous studies have found little impact of microcredit but significant impact of access to savings on developmental characteristics [46]. However, reviewing evidence for Sub-Saharan-Africa specifically, [50] question positive impact of both micro-credit and savings.

In East Africa, development agencies have supported technically and financially governments and central banks in drawing policies and regulations for Microfinance Institutions (MFIs) since the 1990s. Between 1999 and 2005, Uganda gained international recognition for an MF policy that was centred on integrating the microfinance market into the financial sector. In particular, it incited non-government organisation-MFIs to transform into central-bank-supervised and deposit-taking MFIs. Around 2006, Uganda's neighbours

Kenya and Tanzania enacted comparable legislative frameworks. Regarding savings and credit cooperatives, Tanzania and Kenya had created tiered regulations in 2003 and 2008 respectively, while the same is still being discussed in Uganda [1] [2].<sup>1</sup>

Some authors have considered the 'political economy' that shapes incentives and power-relations between micro-lenders and borrowers, and the relation between microfinance and the capitalist economic system [47] [48]. However, the author only knows of two other papers which explore effects of the political system and its processes on public microfinance policy: [51] describes the attempt to enact a deposit-taking MFI-bill in India; [52] discusses the relationship between Grameen Bank and the Government of Bangladesh. This state of academic as well as practitioners' documentation is in marked contrast to development practitioners' emphasize that they seek to engage policy makers for 'building favorable policy and regulatory frameworks' [4].

In 2005, Uganda's government chose to reverse the direction of its MF policy. Yet, it had thus far been thought of as 'state-of-the art' by development agencies; having been shaped by some widely acknowledged members of the MF practitioner community. That shift of direction has neither been studied comprehensively by development agencies nor by scholars. The objective of this paper is twofold:

- The first objective is to present the case of Uganda's MF policy and its making in the 2000s and the shift of direction in the middle of that period. It consolidates for the first time the contemporary microfinance policy

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<sup>1</sup> It in Tanzania, the threshold for savings and credit cooperatives to be regulated by the central bank is a deposit portfolio of Tanzanian Shillings 800 million (approx. Euro 387,000) [1]. In Kenya, financial coops that offer daily liable deposits must be licensed by the Savings and Credit Cooperative Societies Regulatory Authority and comply with its prudential regulation (among others minimum capital of Kshs 10 million [approx. Euro 82,000]; capital adequacy requirements, and compulsory deposit insurance). Other financial coops can only offer deposits liable at 60 days notice. The Regulatory Authority is a semi-autonomous institution, closely linked to the central bank as well as to the Ministry of Cooperative Development and Marketing [2]. In Uganda, the discussion about financial coop regulations leans towards the Kenyan framework, which would be placed under the purview of Ministry of Finance [3].

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