

**CREDIT POLICY ON THE FINANCIAL PERFORMANCE OF MICRO FINANCE
INSTITUTION IN LUWERO DISTRICT. A CASE STUDY OF LETSHEGO MICROFINANCE**

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ABSTRACT

The study was about the impact of credit policy on the financial performance of Microfinance institution in Luwero District a case study of Letshego Microfinance. The study was guided by three research objectives as follows; to determine the effect of client appraisal on financial performance in Letshego microfinance institutions in Luwero District, to establish the effect of credit risk control on financial performance in Letshego microfinance institutions in Luwero District and to determine the effect of collection policy on financial performance in Letshego microfinance institutions in Luwero District. The study used a cross sectional research design where both qualitative and quantitative methods were used to collect, present and interpret and analyze verbal data (descriptive). The study took a population of 65 respondents out of a sample size of 45 respondents; these included; loan officers, loan committee members, supervisor, and members from the business community. The study used questionnaires methods to collect data. According to the findings, the study noted that. client appraisal is mostly used in Letshego microfinance because it is a useful strategy for credit management, Letshego has competent staff who appraise clients, personality of the client is highly observed, Collateral aspects are put into consideration, loan defaults can emerge in the instances when customer's capacity is not assessed and appraisal of client examines the customer's ability to fulfill his financial obligations. It was note that credit risk is controlled through imposing limits on loans, use of credit checks, flexible repayment period, penalty for late payment, use of customer credit application forms and credit committees are used for assessment of clients. This is used in Letshego microfinance however default minimal defaults tendencies still exist. Study findings indicated that the Bank has formulated collection procedures and systems, the Bank enforces guarantee policies to provide chances for loan recovery, the Bank has regular reviews on collection policies to improve the state of credit management, the Bank has maintains a credit policy manual to help in debt recovery, there is Flexible repayment duration enhances loan repayment and there is Penalty for late repayment encourages customers commitment to loan repayment. It is however can be concluded that credit policy is a very important matter in the process of financial evaluation. Regardless of these policies in the bank, there is a possibility that defaults among customer are expected to be high and contrary. It is recommended that for Letshego microfinance to effectively enhance its performance; there is need to enhance their client appraisal techniques to avoid having un-credit worthy clients leading to loan delinquency. There is need to improve the financial performance by having credits paid and having a positive performing loan portfolio in terms of recovery.

Key words: debt recovery, loan recovery, credit policy, financial performance and MFI's

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Background of the Study

Microfinance institutions belong to a wider group of financial institutions considered semi-formal financial institutions (Alex & Kazaara, 2023). These are institutions that are registered as non-governmental organizations performing the financial functions of lending and accepting deposits (Ramadhan et al., 2023). Financial performance is the ability of a microfinance institution to generate new resources from day-to-day operations during a given time period; performance is measured by net income and cash from operations (K. Moses et al., 2023). Performance is measured by how effectively a business uses resources to achieve its goals. The underperformance of many firms is believed to be the result of poorly performing assets. MFIs earn financial returns from loans and other financial services in the form of interest charges, penalties and commissions. It also includes returns from other financial assets such as returns from investments (Oromo et al., 2023). According to (Racheal, Enock, et al., 2023), financial performance in countries such as the United States of America is measured using the following repayment rates, portfolio quality ratios, delinquency rates, portfolio rates, and delinquent borrowers. The repayment rate measures the amount of payment received with respect to the amount owed. Portfolio Quality Ratios; includes portfolio risk of arrears and the ratio of borrowers in default (Winny et al., 2023). The delinquency rate shows how much of the loans became due and were not received. The portfolio rate refers to the outstanding balance of all loans that have an amount due. Delinquent borrowers determine the number of borrowers who are delinquent relative to the volume of delinquent loans (Collins et al., 2023). According to (CBK, 2014), operational and financial ratios have long been used as tools to determine the health and performance of financial institutions (Polycarp et al., 2023). The CAMELS model, which is a financial analysis tool, provides a framework for measuring the financial performance of banks. In Canada, the central bank uses the CAMEL rating system, which stands for capital adequacy, asset quality, management quality, earnings and liquidity, to assess the health of financial institutions. Credit policy is one of the most important activities that affect the financial performance of an organization and cannot be overlooked by any economic enterprise dealing with credit, regardless of its business nature (Kazaara & Christopher, 2023). It is the process of ensuring that customers pay for products delivered or services rendered. It is against this background that this study is undertaken to examine the impact of credit policy on the financial performance of a microfinance institution in Luwero District, a case study of Letshego Microfinance.

Statement of the Problem

Letshego Microfinance is established to achieve the desired goals and objectives; there are working procedures and guidelines set by Letshego Microfinance to improve performance. Like Letshego Microfinance, there are other microfinance institutions in Luwero such as Platinum, Rock Hill Microfinance, Premium Credit and others (Ntirandekura et al., 2022). However, Letshego Microfinance has played a significant role in Luwero by providing advisory services thereby increasing the entrepreneurial skills of the people (Kazaara & Kazaara, 2023) and improving internal communication between employees and customers along with helping to mitigate risks and minimize business losses. businesses of people in Luwer by equipping them with business management skills and also increased literacy levels in Luwer by providing them with loans for school fees (Leone Teeboom Feb 2019). Despite the fact that Letshego Microfinance plays a significant role in Luwero District, it faces many regulatory challenges from the central bank (Turyatamba et al., 2022), high interest rates compared to major banks (Bank of Uganda Annual Report 2019), lack of awareness of financial services in the economy, among others over indebtedness (Amol S Khanvilkar 2016) (K. Moses et al., 2023). This would lead to poor performance of Letshego microfinance in the future and therefore the researcher would be interested to find out the impact of credit policy on the financial performance of Letshego microfinance in Luwero district.

General Objectives

The study examined the impact of credit policy on the financial performance of Microfinance institution in Luwero District a case study of Letshego Microfinance.

Objectives of the Study

1. To determine the effect of client appraisal on financial performance in Letshego microfinance institutions in Luwero District.
2. To establish the effect of credit risk control on financial performance in Letshego microfinance institutions in Luwero District.
3. To determine the effect of collection policy on financial performance in Letshego microfinance institutions in Luwero District.

Methodology

The study used a cross-sectional survey design. This design was preferred because it helped in collecting data from the population at a single point in time using a questionnaire, based on each participant's personal experience (Lavrankas, 2012). The study also employed both qualitative and quantitative techniques of data collection. This is due to the fact that employing only the qualitative technique in research is challenging as it may have some weaknesses that include reliability as a result of extreme subjectivity. Therefore, the researcher used qualitative techniques to enable her gather data that involves respondents' perceptions, attitudes, opinions, views and feelings on different aspects of the study. This approach helped to get more in-depth and comprehensive information on the subject matter as it gets

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people in their natural environment. The study population was 65 respondents. These respondents included; loan officers, loan committee members, supervisor, and the business community. Sampling is the procedure a researcher uses to gather people, places or things to study. It is a process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group. The sample size was 56 respondents and these included; 10 loan officers, 05 loan committee members, 02 supervisor, and 39 members from the business community.

Table 1 Sample Size and Sampling Procedure

Category of Respondents	Population	Sample Size	Sampling Procedure
Loan Officers	10	10	Purposive sampling
Loan committee members	05	05	Purposive sampling
Supervisor	02	02	Purposive sampling
Members from the business community	48	39	Random sampling
Total	65	56	

Source: Adopted from Krejcie & Morgan (1970). Determining sample size for research activities. Educational and psychological measurement.

For the case of members from the business community, simple random sampling was used since they are many and generally spread. This method was used because it is convenient, it covers a wide range of views and opinion and at once. Questionnaires are a good way to obtain information from a large number of people and/or people who may not have the time to attend an interview. They enabled people to take their time, think about it and come back to the questionnaire later. Participants can state their views or feelings privately without worrying about the possible reaction of the researcher. Unfortunately, some people were still inclined to try to give socially acceptable answers. Respondents were encouraged to answer the questions as honestly as possible so as to avoid the researchers drawing false conclusions from their study. Questionnaires were applied to collect information from the business community. The study used both qualitative and quantitative approaches to data analysis. The study specifically used descriptive analysis for quantitative data. In this design, data collected through questionnaires was in form of frequency counts. Hence the data for each research question was calculated into percentages for analysis and interpretation, using tables because they help to summarize large quantities of data whilst making the report reader friendly. The analyzed data was presented in table form, frequencies and percentages for making precise interpretations, and drawing conclusions using SPSS (Nelson, Christopher, & Milton, 2022).

RESULTS

Table 2: Personnel of Microfinance Institutions are competent for performing appraisal of clients.

Responses	Frequency	Percentage
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Strongly Agree	20	36
Agree	26	46
Not sure	06	11
Disagree	04	07
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 20(36%) of the respondents strongly agreed, 26(46%) agreed, 06(11%) were not sure, 04(07%) disagreed while (00%) strongly disagreed. It was noted that Letshego microfinance employs skillful, competent and knowledgeable people to help in finance administration (Gracious, 2023). According to the findings, the minimum requirement for a credit officer is a Bachelors Degree in Letshego microfinance. This implies the employees in Letshego microfinance are knowledgeable enough in the finance administration and credit management.

Table 2: Client appraisal puts into consideration the personality of the customers looking for facilities to offer credit.

Responses	Frequency	Percentage
Strongly Agree	35	63
Agree	15	27
Not sure	00	00
Disagree	00	00
Strongly Disagree	06	11
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 35(63%) of the respondents strongly agreed, 15(27%) agreed, 00(00%) were not sure, 00(00%) disagreed while 06(11%) strongly disagreed. It was noted that for a client to access credit in Letshego microfinance just like any other microfinance institution, they ought to have collaterals, a business that they operate and the capacity to sustain and manage to pay back the credit (Faridah et al., 2023). Usually, assessment is done and credit is given according to the capability of the customer. This helps in ensuring that the finances of the institution are managed.

Table 3: Collateral aspects are put into consideration while carrying out client appraisal.

Responses	Frequency	Percentage
Strongly Agree	21	38
Agree	25	45
Not sure	04	07

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Disagree	06	11
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

According to the findings, majority of the respondents 21(38%) strongly agreed, 25(45%) agreed, 04(07%) were not sure, those who disagreed and those who strongly disagreed had a response rate of 06(11%) respectively. In this case, there is usually evaluation of the customer abilities to pay back the money (Innocent et al., 2023). This involves valuation of the assets of the customer, capital stock in business and knowledge and determination of the refund. This helps management of Letshego microfinance to manage loans given to customers depending on their abilities. This is done to effectively manage finances in the microfinance.

Table 4: Loan defaults can emerge in the instances when customer's capacity is not assessed

Responses	Frequency	Percentage
Strongly Agree	20	36
Agree	20	36
Not sure	06	11
Disagree	10	18
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 20(36%) of the respondents strongly agreed, 20(36%) agreed, 06(11%) were not sure, 10(18%) disagreed while 00(0%) strongly disagreed. It was noted that usually improper assessment of customers' abilities affects the bank. Usually this happens in such a way, that customers in the microfinance are given money in huge amounts yet their ability to pay is questionable (Derrick et al., 2023). This is as a result of bribery to credit officers who acknowledge false facts about the customers. This affects the effective operations of the Letshego microfinance and the reason behind loan default (Polycarp et al., 2023).

Table 5: Appraisal of client examines on customer's ability to fulfill his financial obligations.

Responses	Frequency	Percentage
Strongly Agree	35	62
Agree	11	20
Not sure	00	00
Disagree	10	18
Strongly Disagree	00	00

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Total	56	100
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Source: Primary Data (2020)

Study findings indicated that 35(62%) of the respondents strongly agreed, 11(20%) agreed, 00(00%) were not sure, 10(18%) disagreed while 00(00%) strongly disagreed. It was noted that credit officers are usually advised to take their jobs serious. When sessions of assessment of the customers' ability to pay money come, it is necessary to ensure proper evaluation and capacity (Wegulo et al., 2023). This is so because it rescues the credit officers as well as the customer. As Letshego microfinance, it is a responsibility of management to always train and empower credit officer to lessen on the mistakes and to ensure performance of the institution.

The effect of credit risk control on financial performance in Letshego microfinance institutions in Luwero District

Table 6: The Bank Impose limits on loan size

Responses	Frequency	Percentage
Strongly Agree	15	27
Agree	26	46
Not sure	05	09
Disagree	10	18
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 15(27%) of the respondents strongly agreed, 26(46%) agreed, 05(09%) were not sure, 10(18) disagreed while 00(00%) strongly disagreed. However, majority of the respondents strongly agreed with the statement, they said it is of greater advantage to the bank as an alternative to minimize the default tendencies. This is important because customers are given money depending on their abilities (Richard et al., 2022). Therefore, setting a limit does not only help the bank but it also helps the customers as well. Pyle (2013) studied the bank risk management and identified that the banks among other financial firms need to meet the requirement for management of their risks and capital.

Table 7: The Bank Uses credit checks on regular basis.

Responses	Frequency	Percentage
Strongly Agree	26	46
Agree	20	36
Not sure	05	09
Disagree	00	00
Strongly Disagree	00	00

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Total	56	100
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Source: Primary Data (2020)

Study findings indicated that 26(46%) of the respondents strongly agreed, 20(36%) agreed, 05(09%) were not sure, 00(00%) disagreed while 00(00%) strongly disagreed. However, majority of the respondents strongly agreed with the statement, they said in order to keep track of the customers records of payment, regular checks are done (Nelson, Christopher, Teddy, et al., 2022). This is carried out to ensure customers follow up on payment to reduce on the weight of the loan. Therefore, regular checks play a significant role in the proper financial administration hence limiting credit risks in Letshego microfinance.

Table 8: There are flexible repayment periods.

Responses	Frequency	Percentage
Strongly Agree	20	36
Agree	20	36
Not sure	05	09
Disagree	06	11
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 20(36%) of the respondents strongly agreed, 20(36%) agreed, 05(09%) were not sure, 06(11) disagreed while 00(00%) strongly disagreed. According to the findings, every credit customer is scheduled for a period a loan is meant to last. This is usually done basing on months of payments (Racheal, Kazaara, et al., 2023). In Letshego microfinance. These months of payments are printed on a sheet of paper to alert the customer when and how to pay. This is being to enhance performance of the customer and n performance of the institution.

Table 9: There is Penalty for late payment

Responses	Frequency	Percentage
Strongly Agree	30	54
Agree	26	46
Not sure	00	00
Disagree	00	00
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 30(54%) of the respondents strongly agreed, 26(46%) agreed, whereas 00(00%) were not sure, disagreed and strongly disagreed respectively. It was noted that usually customers

are aware about their payments, they are also aware about the charge levied on late payment (Polycarp et al., 2023). Therefore, the bank has no objective but to give penalty on failure to remit back the money on time. This is usually done in a way of either selling property of the customer or levying a charge for failure to pay on the exact day of payment. This is done to remind the customer that money has to be paid on the agreed date to avoid inconveniences.

Table 10: Use of customer credit application forms in monitoring and management of credit

Responses	Frequency	Percentage
Strongly Agree	30	54
Agree	26	46
Not sure	00	00
Disagree	00	00
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 30(54%) of the respondents strongly agreed, 26(46%) agreed, 00(00%) disagreed, strongly disagreed and were not sure respectively. It was noted that credit application forms usually are always photocopied for the customer and the bank copy, this copy enables the credit officer to make follow up on the customer to ensure that there is consistency in payment (Brighton et al., 2023). This is important because in case of failure to pay back the loan on time, it automatically led to default. Therefore, early follow up of the customer's loan is important for the effective operation of an institution. This is in line to Inkumbi (2009) who affirmed that efforts taken up to address the challenges existing in access to finance should look into the challenge that entrepreneurs face when trying to access capital or collateral required by most financial institutions.

Table 11: Involvement of credit committees in making decisions concerning controls of credit risk incentives

Responses	Frequency	Percentage
Strongly Agree	50	89
Agree	06	11
Not sure	00	00
Disagree	00	00
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 50(89%) of the respondents strongly agreed, 06(11%) agreed, 00(00%) disagreed, strongly disagreed and were not sure respectively. It was noted that credit committees in the bank play a greater role in ensuring evaluation and assessment of the capacity of the client. In this case, the use of photographs of business, assets of the customer are very important in this committee (Nelson, Christopher, Teddy, et al., 2022). This is because contemplation and weighing of the possibilities of default is involved. Therefore, committees serve greater purposes.

Table 12: Management of credit reviews concerning collection policies need to be done on a regular basis.

Responses	Frequency	Percentage
Strongly Agree	45	80
Agree	11	20
Not sure	00	00
Disagree	00	00
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 45(80%) of the respondents strongly agreed, 11(20%) agreed, 00(00%) disagreed, strongly disagreed and were not sure respectively. It was noted that it was regular meetings are help to contemplate on the weaknesses in credit refund, weaknesses in policies and weaknesses of customers. This all is done to try and avoid default tendencies among customers because the bank has to ensure minimal risks to enhance development (N. Moses et al., 2022). This is done to put to order operation and effective delivery and management of financial services. This is in line to (Abedi, 2010), who said that microfinance Institutions use the 5Cs model of credit to evaluate a customer as a potential borrower. The 5Cs help MFIs to increase loan performance, as they get to know their customers better. These 5Cs are: character, capacity, collateral, capital and condition.

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Table 12: The Bank has formulated collection procedures and systems to secure repayment from customers.

Responses	Frequency	Percentage
Strongly Agree	50	80
Agree	06	20
Not sure	00	00
Disagree	00	00

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Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 45(80%) of the respondents strongly agreed, 11(20%) agreed, 00(00%) disagreed, strongly disagreed and were not sure respectively. It was noted that Letshego as a micro finance has put in place collection procedures stipulated and made clear to both the customers and the credit officers (Annet et al., 2023). The sole aim for these procedures is to ensure that clients obey the regulations and that they fulfill their commitments with the bank for an effective operation and enhancement of service delivery.

Table 13: The Bank enforces guarantee policies to provide chances for loan recovery in case of loan defaults.

Responses	Frequency	Percentage
Strongly Agree	35	63
Agree	16	29
Not sure	00	00
Disagree	05	08
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 35(63%) of the respondents strongly agreed, 16(29%) agreed; where as 05(08%) disagreed. It was noted that guarantee policies are clear to the customer during the loan recoveries (Collins et al., 2023). This involves constant communication to the client to keep informed of his / her obligation. This constant communication involves the use of written default letters to the clients, verbal and physical visits to the client and prior communication on the next step to be taken by the Bank.

Table 14: The Bank has regular reviews on collection policies to improve the state of credit management.

Responses	Frequency	Percentage
Strongly Agree	28	50
Agree	16	28
Not sure	00	00
Disagree	12	22
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

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Study findings indicated that 28(50%) of the respondents strongly agreed, 16(28%) agreed, 12(22%) disagreed, 00(00%) strongly disagreed and 00(00%) were not sure respectively. It was noted that the bank always up dates its service providers (credit officers on the collection policies. This is done to keep them informed on any new development and in way on how to implement the policies to enhance proper service delivery.

Table 15: The Bank maintains a credit policy manual to help in debt recovery.

Responses	Frequency	Percentage
Strongly Agree	40	71
Agree	10	18
Not sure	00	00
Disagree	06	11
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 40(71%) of the respondents strongly agreed, 10(18%) agreed, 06(11%) disagreed, strongly disagreed and were not sure respectively. It was noted that there is clear credit policy stipulated by the management of the Bank to aid in the recovery of credit from customer (Tasha et al., 2023). These policies are made clear to the customer as well such that in case of failure, the bank has the authority to take over the property of the customer in a way of recovering the loan. This has always happened to customers who fail to pay back the money to the bank.

Table 16: There is Flexible repayment duration enhances loan repayment

Responses	Frequency	Percentage
Strongly Agree	50	89
Agree	06	17
Not sure	00	00
Disagree	00	00
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 50(89%) of the respondents strongly agreed, 06(17%) agreed, 00(00%) disagreed, strongly disagreed and were not sure respectively. It was noted that a customer is first of all trained about credit and credit payments, sensitized about financial discipline and advised on how to pay back the money which is usually in monthly schedules broken down into smaller figures to enable

management (Christopher et al., 2022). This gives adequate allowance for the client to look for money to pay back to the financial institution.

Table 17: Penalty for late repayment encourages customers' commitment to loan repayment

Responses	Frequency	Percentage
Strongly Agree	44	79
Agree	10	18
Not sure	00	00
Disagree	02	04
Strongly Disagree	00	00
Total	56	100

Source: Primary Data (2020)

Study findings indicated that 44(79%) of the respondents strongly agreed, 10(18%) agreed, 02(04%) disagreed, 00(00%) strongly disagreed and 00(00%) were not sure respectively. It was noted that penalty according to the findings is a wake-up call for a customer to become serious about the loan payment (Paul et al., 2023). This is because such behaviors among customers cause defaults and usually cause the bank to debates. As a way of encouraging customer not to lose their properties, penalties are levied to remind them of their obligation.

Conclusions.

It can be concluded that client appraisal is a very important matter in the process of evaluation and assessment. Regardless of appraisal systems in the bank, there is a possibility that defaults among customer are expected to be high. It can be concluded that much as Letshego microfinance takes risks to issue loans to customers, controls are very important; they minimize losses and help to avoid defaults among customer which in the long run encourages financial performance. According to the findings, it is concluded that for as long as the collection policies are not working effectively, it is important that adjustments are made in Letshego microfinance to ensure effective performance of the institution.

Recommendations

It is recommended that for Letshego microfinance to effectively enhance its performance; there is need to enhance their client appraisal techniques to avoid having un-credit worthy clients leading to loan delinquency.

There is need to improve the financial performance by having credits paid and having a positive performing loan portfolio in terms of recovery.

Micro-finance institutions have suffered loan losses through relaxed lending standards, the borrower's perception and unguaranteed credits. The study therefore recommends that the Letshego enhance their credit risk controls by creating profile assessment database of prospective and current borrowers and

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guarantors that can be shared among the MFIs to help minimize non-performing loans. This will help in improving their financial performance.

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