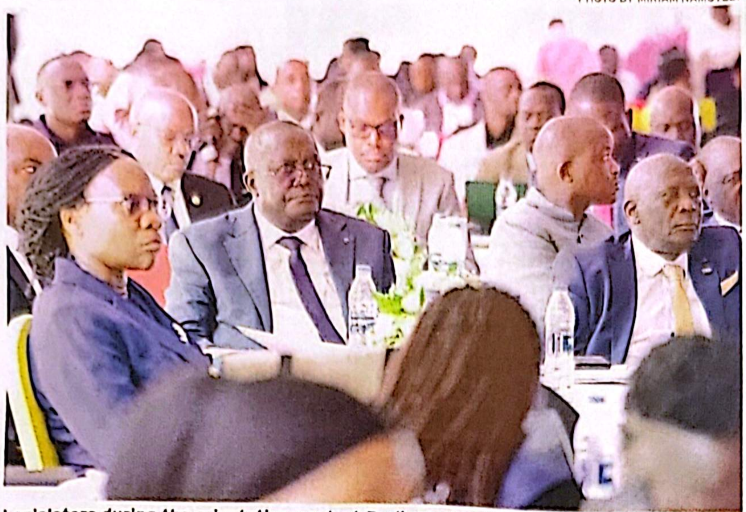
HOW LAWMAKERS FALL IN DEBT TRAPS

HOUSE OF DEBT

For some legislators, getting a seat in the august House is seen as an opportunity for financial relief. Even with some of the highest earnings in the country, some lawmakers, particularly first-time MPs, can easily get drowned in debt for the entirety of their term. Seasoned MPs spoke with **Nelson Mandela Muhoozi** on how first-timers can steer clear of indebtedness.

PHOTO BY MIRIAM NAMUTEBI



Legislators during the orientation week at Parliament in Kampala on Tuesday. Tayebwa warned the MPS against seeking cash bailouts from the Speaker or Deputy Speaker

On the surface, Members of Parliament (MPs) appear to live lives of privilege and influence. They drive government-facilitated vehicles, receive hefty allowances, travel abroad on official duty and occupy the most prestigious offices in the land.

However, behind the polished public image, many legislators are privately battling mounting debts, relentless financial obligations and economic anxiety severe enough to force some into selling property, borrowing from moneylenders or depending on political patrons for survival.

The problem has become so widespread that it is no longer whispered about in parliamentary corridors.

DEBT TRAP

At the centre of the crisis lies a contradiction that continues to puzzle many lay Ugandans: How do MPs, earning some of the country's highest public salaries, end up drowning in debt?

The answer, according to both current and former legislators, lies in a toxic mix of expensive campaigns, overwhelming demands, pressure to maintain elite lifestyles, poor financial planning and easy access to loans.

Deputy Speaker Thomas Tayebwa recently offered a rare glimpse into the financial desperation that characterised the country's 11th Parliament.

"I feared entering my office without at least sh10m in cash," Tayebwa admitted, warning legislators against turning the offices of the Speaker and Deputy Speaker into ATMs for personal bailouts.

Former Busia MP Macho

His remarks reflected a deeper structural problem in Uganda's politics, one where elected leaders often become trapped between public expectations and personal financial realities.

COST OF BECOMING MP

The cost of becoming an MP, experts said, is one of the major setbacks that throws MPs into the debt trap.

A report on the impact of the cost of politics in Uganda, authored by the Netherlands Institute for Multiparty Democracy, a multinational non-profit, noted that a candidate running for a parliamentary seat in Uganda can spend between sh250m and sh500m. In the just-concluded 2026 polls, MPs said they spent at least sh500m, with some cashing out over sh1b to contest.

"Candidates finance rallies, transport, mobilisation teams, posters, fuel, donations to churches and mosques, funeral contributions, youth groups, SACCOS [savings and credit co-operative societies] and endless community meetings," an MP said.

"In many constituencies, voters

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MANY MPS ENTER PARLIAMENT WITHOUT FINANCIAL TRANSITION PLANS.

Kitgum District Woman MP Aber

expect direct financial support from aspiring leaders, long before polling day. Those without personal wealth often resort to borrowing in the hope that parliamentary earnings will help them recover. However, once elected, the pressure intensifies."

MPS' TAKE

Robert Ndugwa Migadde, the Buvuma Islands County MP and state minister for fisheries, says many Ugandan MPs enter Parliament financially unprepared.

"In other countries, for one to be elected MP, such a person must be very well grounded financially. Here, one takes it as a first hope and comes with nothing," he said.

Migadde added that after taking the oath, many legislators immediately begin borrowing to acquire houses, vehicles and social status symbols expected of MPs.

"That person has to borrow to get a house and then the other demands from the population are almost 1,000 times over what the MP earns," he said.

Migadde believes many MPs become

LAWMAKERS' TAKE

Peer influence

Elgon North MP Gerald Nangoli said the pressure to project status, often reinforced by peers, political competition and public assumptions that MPs are automatically wealthy.

On her part, Lillian Aber, the state minister for relief and disaster preparedness and Kitgum District Woman MP, said peer influence and family pressure also contribute significantly to poor financial decisions that lawmakers make.

"The partners of some Members of Parliament, especially for the women MPs, can lie to them, saying 'I have a contract, please seek a loan,'" she said.

Others, she said, are deceived into fake investments or pressured into funding unsustainable ventures.

"So, they get the loan and invest in the wrong venture because it was just a story," Aber added.

She added that parliamentary income often attracts opportunists, relatives and acquaintances seeking financial support or investment capital.

There is also what MPs described as "easy loans" with "dangerous consequences" for politicians.

This financial vulnerability of MPs, experts said, has created an aggressive market for banks, savings and credit co-operative societies and moneylenders eager to offer loans to legislators whose salaries are considered secure.

James Mamawi, the MP for Adjumani East County, said new MPs are immediately targeted by financial institutions.

"For now, everyone is looking for Members of Parliament, banks, insurance companies, to get loans, insurance savings," he said.

Mamawi added that in search of easy and quick loans, many legislators sign agreements without fully understanding the implications.

"It is always advisable to know what you are getting and plan properly; otherwise, you might find that at the end of the year all your money will go to debt servicing," he said.

If an MP is to borrow, Aber said, the purpose of the loan should be restricted to financially productive investments.

"If you must get a loan, you have to get that loan and invest it somewhere that you calculate and know that the repayment period is in five years and you will be able to get the money back," Aber said.

PAIN BEHIND PARLIAMENTARY PRESTIGE

MPS' PAY

The debate around MPs' debts, experts said, inevitably raises questions about their earnings. Ugandan MPs are among the highest-paid legislators in Africa, relative to the country's economic size.

Each MP currently earns a consolidated pay of more than sh25m monthly, excluding several allowances and benefits.

Apart from the sh315m allocated for one-off car grant, MPs also get monthly constituency facilitation, mileage allowances, committee sitting allowances, medical insurance, social security contributions and furnished offices. They also get iPads – each valued at sh2.5m.

Foreign travel allowances can reach $720 (about sh2.7m) per day during official trips abroad.

Political and socio-economic analyst Ian Clarke has previously argued that Ugandan MPs earn more than many legislators in the European Union (EU) countries that financially support Uganda's national budget.

Clarke questioned how Uganda, a developing country heavily reliant on donor support, manages to sustain such a costly Parliament. He added that the issue becomes even more contentious, given that Uganda currently has 529 MPs, one of the largest legislatures on the continent.

Yet despite these substantial emoluments, many MPs still struggle financially. Why?

MP Robert Ndugwa Migadde said although the salary of MPs seems to be fat on paper, the pockets of lawmakers are stretched across countless obligations. He also argued that many parliamentary emoluments are misunderstood.

"These emoluments are not benefits as such because they are spent on fuel and other utilities to reach the people they represent," he said.

"MPs who genuinely maintain constituency presence spend enormous amounts on transport, mobilisation and local support activities."

victims of public expectations, which they fail to manage early enough.

CONSTITUENCY BURDEN

In Uganda's political culture, an MP is expected to contribute to weddings, church fundraisers, school fees drives, hospital bills, youth activities and burial arrangements.

Some legislators buy ambulances, sponsor football tournaments or maintain large teams of supporters who expect monthly facilitation.

President Yoweri Museveni has repeatedly warned MPs against carrying constituency burdens "on their heads," adding that leadership is not about excessive spending on funerals, weddings and endless contributions. This approach to politics, Museveni said, brings an excessive burden to MPs.

However, many legislators say resisting such pressure can politically destroy them.

Former Busia Municipality MP Geoffrey Macho said the problem begins when MPs fail to establish financial boundaries from the start.

"The percentage that goes to voters must be known earlier," Macho said.

He added that MPs also often panic into fulfilling every campaign promise immediately rather than spreading obligations over the five-year term.

"They should not begin fulfilling the promises to voters tomorrow because the five years are not ending tomorrow," he said.

Many MPs, the former Busia MP said, enter Parliament without financial transition plans. Instead of gradually adjusting to their new status, Macho added that some abruptly adopt expensive lifestyles, relocate families to upscale neighbourhoods and expand spending beyond sustainable levels.

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LIVING LARGE

Several MPs interviewed pointed to what they described as "lifestyle inflation" as one of the biggest drivers of debt among legislators.

Gerald Nangoli, the MP for Elgon North County, said many MPs fall into financial trouble because they suddenly try to "live big".

"When people become MPs, they want to live big and end up falling into a trap this way," Nangoli said.

His advice to new legislators is blunt and unusually personal.

"If you have been eating posho, continue eating posho. If you have been renting, continue renting for some time," he said.

Nangoli added that Parliament should not fundamentally change one's lifestyle overnight.

"Being an MP is like any other job, only that you are allowed to speak on the floor of the House," he said.

Nangoli added that the hidden financial danger lies in trying to imitate wealthier colleagues.

Former Serere Woman MP Alaso

Former finance minister Matia Kasaija, who is also the Buyanja County MP, said: "Expensive borrowing is one of the greatest mistakes MPs make."

"Don't borrow money that is very expensive," Kasaija cautioned.

He attributed his own financial stability to frugality.

"One should be very frugal. They should not start by buying big houses and big vehicles," he said.

Kasaija also warned against moneylenders who aggressively market loans to MPs.

"Loan sharks are an issue, and the MPs usually get swayed," he said.

Migadde similarly warned legislators against long-term loans and excessive vehicle financing.

According to budget estimates for 2026/2027, MPs of the 12th Parliament will each get sh315m for cars, bringing the total to sh116.6b for the 529 lawmakers. This is up from the sh200m that their counterparts in the 11th Parliament received for vehicles.

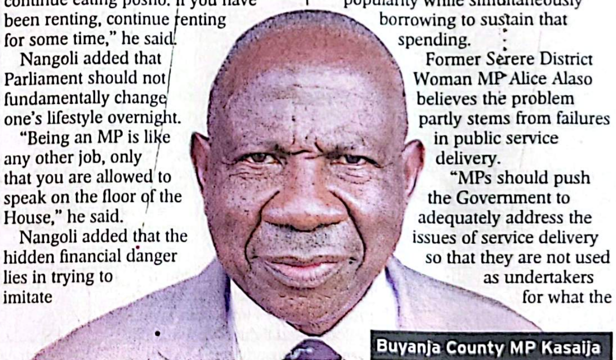
POLITICAL SURVIVAL

Behind the debt crisis also lies the fear of losing elections. Many MPs overspend throughout their term because they believe constant giving is essential for political survival.

This creates a vicious cycle where legislators spend heavily to maintain popularity while simultaneously borrowing to sustain that spending.

Former Serere District Woman MP Alice Alaso believes the problem partly stems from failures in public service delivery.

"MPs should push the Government to adequately address the issues of service delivery so that they are not used as undertakers for what the Government should be doing," Alaso said.



Buyanja County MP Kasaija

Her comments touch on a major structural challenge in the governance system, indicating that when hospitals lack medicines, schools need roofing sheets, or communities require emergency support, citizens often turn to MPs because they are the most visible representatives.

The result is that lawmakers increasingly operate as substitute social welfare systems. As such, Alaso says financial discipline and contentment remain essential.

"You know contentment is a great virtue," she said.

KEY LESSONS

As MPs get ushered into a new parliamentary term, Migadde said financial management is likely to become one of the biggest hidden challenges facing fresh legislators.

Other experienced legislators said many first-time MPs arrive in Kampala with enormous expectations from supporters and families.

However, without proper planning, they quickly become vulnerable to loans, pressure spending and financial exhaustion.

"Survival requires discipline, patience and the courage to disappoint some people," Migadde said, further advising new MPs to determine early how much they can realistically spend on constituency support.

Migadde recommends borrowing only for productive investments and relying on parliamentary SACCOS rather than commercial moneylenders.

In previous interviews about the burden that MPs face, seasoned lawmaker Denis Nyangweso said votes have become expensive because many of the electorate have lost trust in leaders and prefer candidates who give them money.

This, he added, has created problems, as Parliament is filled with businessmen who are more focused on recovering their investments than serving the interests of their constituents.

"After winning, they are pressured to recover this money within five years, including paying back loans with interest and replacing what they sold. As a result, they struggle to focus on serving their electorates," he said, adding that some politicians end up in prison due to unpaid debts.

Ronald Kaginda Mugume, the former Rukungiri Municipality MP, said: "Many people go to Parliament with the false belief that it is a source of wealth."

Mugume added that the commercialisation of politics has largely contributed to the debt trap that has engulfed MPs over the years.