

**THE IMPACT OF FOCCAS UGANDA ON THE SOCIO-ECONOMIC
WELFARE OF ITS CLIENTELE IN MBALE MUNICIPALITY**

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ABSTRACT

The study was conducted in Mbale to investigate the impact of loans from FOCCAS (U) on the livelihood of its clientele in Mbale Municipality.

The methodology, which was used to carry out the study, was descriptive, where both qualitative and quantitative approaches were used to gather data from respondents regarding loan acquisition, loan recovery processes and impact on their household incomes and socio-economic welfare as a whole.

The result from the study indicate that FOCCAS (U) loans have greatly impacted on its clientele by enabling them build and acquire more houses (85%), educate more children up to higher institutions of learning by 57%, expand their businesses by 67%, afford more meals by 78%, buy more domestic animals by 87%.

All these achievements plus others have improved the livelihood of FOCCAS (U) clientele in Mbale Municipality.