

Loan Administration and Financial Performance of Savings and Credit Co-operative Societies  
in selected Districts in Lango Sub-Region.

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**Background:** This study examined Loan administration and Financial Performance of Saving and Credit Co operations in selected districts in Lango sub-region. Generally, the study established the influence of Loan administration and Financial Performance of SACCOs in selected district in Lango sub-region. Generally, the study established the influence of Loan administration and Financial Performance of SACCOs in selected district in Lango sub-region. The specific objectives of the study were 1) To established the effect of Loan administration and Financial Performance of SACCOs in selected distracts in Lango sub-region, 2) To analysed the effect of loan administration and financial performance of SACCOs in selected district of Lango sub-region and 3) To investigate the effect of Loan administration and financial performance of SACCOs in selected districts of Lango sub-region.

**Methods:** The study utilized cross-sectional design supported by qualitative, quantitative approaches and pragmatic philosophy. The target population was 1692 people and the researcher sampled 327 respondents recruited from the selected SACCO's using simple random and purposive techniques. The respondent included the registered members of SACCs, commercial officer, and SACCO's management committee. Qualitative data was collected using interview methods while questionnaires were used to collect quantitative information. Data analysis was computer assisted using SPSS version 26 for quantitative data, statistical methods such tabulation, description statistics and regression analysis were performed. While qualitative data was analysed for themes, words and quotation.

**Findings:** The findings shows that loan lending has a statistically significant effect on financial performance of SACCOs in selected district in Lango sub-region  $F(1, 308; F=30.188, P\text{-value}=0.000)$ . Similarly, loan security had a positive and statistically significant effect on SACCOs financial performance in  $(B=-301, P\text{-value} 0.000)$ . Finally, the study disclosed that loan monitoring has a positive and statically significant effect on SACCOs financial performance  $(\text{Beta} =-396, P\text{ value} = 0.000)$ .

**Recommendations:** The study recommends that policy-makers especially the line ministry such as Cooperatives, ministry of Trade, local government officials, parliamentarian should enact laws and policies which can enable SACCOs to effectively distribute loans, and have them recovered. Government of Uganda, should therefore facilitates the operation of SACCOs with some funds to help to lend borrowers and get involved in numerous projects and program.

**Key words:** Loan, Administration, Financial Performance, Savings and Credit, Co-operative Societies.