

**SMALL SCALE BUSINESS LOANS AND SOCIO-ECONOMIC WELLBEING OF
PEOPLE LIVING WITH HIV/AIDS IN RWANDA
A CASE STUDY OF PROGRAM ON SOCIAL AND ECONOMIC RIGHTS (POSER) IN
KAYONZA AND KIREHE DISTRICTS**

**BY
NIYIGENA JOHN WILSON
MBA/0123/12**

ABSTRACT

HIV/AIDS has become increasingly understood as a development issue and, moreover, to have a 'bi-directional' relationship with the processes related to development. HIV/AIDS has an impact on the socio-economic dynamics of households and communities, while socio-economic change itself may have a negative or positive effect on the spread of HIV/AIDS. Furthermore, the capacity of those whose task it is to plan and instigate interventions to support communities that are affected by HIV/AIDS is itself constrained by the impact of the epidemic. The general objective of this study, therefore, is to explore whether small business loans improve the socio-economic wellbeing of PLWHA and specifically to: assess how small scale business loan programs are designed to respond to the needs of people living with HIV/AIDS; to explore the impact of small business loans on the socio-economic wellbeing of people living with HIV/AIDS; to determine whether small business loans can be an HIV/AIDS prevention strategy with a view to providing a clear idea as to whether the small scale business loan initiative is an effective poverty reduction tool. The study adopted qualitative and quantitative approaches to research, data was collection through the use of both primary and secondary sources while frequencies, charts, percentages, graphs were used for analysis of data and lastly, findings revealed that small business loans have improved the socio-economic wellbeing of PLWHA and hence recommendations made for their scale-up as a channel for helping in improving the socio-economic wellbeing of people living with HIV/AIDS.