



**Women, HIV and Poverty: Understanding the Nexus for Effective Change**  
**Geeta Rao Gupta**  
**International Center for Research on Women (ICRW)**  
**Washington, D.C.**

**Aug. 15, 2006**

**XVI International AIDS Conference**  
**Toronto**

Nowhere is the devastating impact of HIV and AIDS felt more strongly and more irreversibly than in poor households and communities. The point I want to make in my remarks is that the only way to mitigate that impact is to understand and address the nexus between women, poverty and HIV.

We have known for quite a while that women and girls bear a disproportionate burden of the havoc wrecked by the AIDS epidemic because in the majority of poor households they serve as the primary caretakers of the sick and the dying. They are the ones, at great cost to their own health, who take on the daily, never-ending, back-breaking work of caring for their loved ones – washing wounds, dispensing the little they get by way of medicines, monitoring food intake, providing emotional support, nurturing those in pain and cleaning all bodily waste. And all this they do willingly, while their governments wax eloquent about the wonders of home-based care, without providing them with even the basics in terms of information, clean water, gloves, pans, syringes or fuel wood.

Inevitably this means that they struggle to maintain their own livelihoods – they can no longer engage in the same way in subsistence agricultural to produce the food or the market trade activities that resulted in a meager income that contributed to their household's survival. And perhaps more cruel, they are often

forced to pull their children out of school to get the extra labor that is needed to substitute for their own to help make ends meet – thereby creating a persistent intergenerational cycle of deprivation and poverty.

The only way to prevent poor households from complete and irreversible destitution in the face of such a crisis is to invest in the economic empowerment of women living in poor communities. Why? First, because women deserve better and should not have to struggle so hard to get a reasonable return on their labor.

Second, because women and children are overrepresented among the hungry and the poor. Although precise estimates of the relative proportion of males and females living in poverty are not available, research on households headed or maintained by women indicates that they are overrepresented among the poor.

And third, because as mothers, food producers, processors, and providers, and as income earners (and increasingly as the sole economic providers of a larger number of households), women are disproportionately responsible for the survival and well-being of poor households. They produce more than half of the food in Latin America and South Asia, and 80 percent of it in sub-Saharan Africa. They supply the labor for agricultural production, fetch water, gather fuel wood, cook for the family, sell surplus produce and serve as the key frontline health and nutrition providers for infants and children. Moreover, we know through robust studies conducted almost two decades ago that income in the hands of women results in relatively greater welfare outcomes for children – in education, nutrition, and health – than income in the hands of men.

Although there are many proven ways to economically empower women living in poverty, in the interests of time I would like to refer to just two ways to help women cope in times of crisis and in the long-term give them a leg up from poverty. Both of these are ways to help women build economic assets because just income is not sufficient to climb out of poverty or withstand significant economic shocks.

The first is through microfinance –not just the traditional model of microfinance but an augmented model that combines microcredit with business development services. Microfinance, which provides credit and resources for those excluded from the formal banking system, can play a major role in reducing women’s vulnerability to HIV and AIDS by strengthening their economic stability and enabling them to cope without turning to risky behaviors such as selling unsafe sex for money.

Women have used microfinance services to generate income, develop skills and improve their families’ standard of living. The consistently high rate of loan repayments is proof that women living in poverty almost always pay back their loans. Unfortunately, many microfinance programs are kept at the level of small loans that don’t allow growth and keep women “ghettoized” in microcredit. To make permanent and sustainable inroads into women’s economic disadvantage, microfinance programs must measure their success by the growth in the size of women’s loans over time and by the proportion of women borrowers who graduate from microcredit to formal credit channels and from microenterprise to small- and medium-sized businesses. For this to happen, microfinance services must provide a full complement of business development services and training, not just loans, so that women can build equity.

The second is to do what it takes to guarantee women’s and girls’ their property and inheritance rights – to let them own and control what is rightfully theirs. This is a poverty alleviation measure because secure tenure to land and home protects women in poor households against economic shocks and enables them to take the economic risks that are necessary to climb out of poverty. But as I will show you, increasing women’s economic security through ownership of and control over land and housing is also an AIDS prevention and control strategy and must be supported through AIDS budgets.

Let me explain. When husbands or fathers fall sick and die of AIDS, or women are sick themselves, they often find themselves in a very precarious economic situation. They are at risk of losing their homes, inheritance and possessions either because of “property grabbing” by relatives and community members, with no

accessible legal recourse to regain their ownership of that property; or because the law of their land does not give women the right to own or inherit land or housing. Thrust into these difficult economic situations, women and girls may be forced into risky behavior just to meet their own and their children's basic needs for food, shelter and clothing.

Land and housing provide a secure place to live, serve as collateral for loans during financial crisis and are symbols of status in most society – all of which can benefit women who are struggling in times of their own or a household health crisis.

And we have also known for many years that control over land and housing can give women greater bargaining power within households, and we are now learning that this power can help to protect women against the risk of domestic violence. Research in Kerala, India found that 49 percent of women with no property reported physical violence compared to only 7 percent of women who owned property (Panda 2002).

Yet, there are many countries in which women still do not have the right to own or inherit land and property – and even where such laws exist, most land and property is owned by men because of the poor enforcement of the laws or because of a conflict between statutory laws and customary laws. Currently it is estimated that worldwide, women own less than 15 percent of land.

There are several examples of local and national initiatives to rectify this situation and reduce the disadvantage that women face. In Kenya, the Young Widows Advancement Program, founded by five young HIV-positive widows, provides legal and psychosocial support, including paralegal assistance, will-writing workshops and support groups, to empower Kenyan widows and protect their property and inheritance rights. Other grassroots and national organizations in Zimbabwe, Zambia, Rwanda train community paralegals, village chiefs, and members of Land Board and Tribunals – and also offer training to women on how to navigate the legal process using tools such as widows days in court, will-writing seminars, and assistance in obtaining and protecting legal documents such as land titles and

deeds. There are many such examples of services run by community-based organizations that are poorly funded and desperately need greater resources. Their efforts also need to be supported by legal and land reform by national governments.

Thus, to strengthen women's property and inheritance rights it is critical to increase the flow of resources to community-based organizations and regional networks that promote women's rights to own and control property and those that seek to find innovative ways to help HIV-positive women and widows get what is rightfully theirs. Just yesterday I attended the launching of a new initiative – the 13 Campaign set up by the African Women's Development Fund. This effort, for and by African women, is an effort to mobilize resources for grassroots organizations that are making a difference in this fight against AIDS. It is based on a very creative and innovative idea. "Thirteen" symbolizes a reality for African women because there are 13 million African women infected with HIV/AIDS and there are 13 African women living with HIV for every 10 infected men – yes, 13 is an unlucky number for some – but the Campaign is calling for donations of \$13, \$130, \$1,300, \$13,000 or \$13 million so that number 13 can be transformed to become a lucky number for African women. I urge you all to find out more about this effort and contribute as individuals and organizations to this worthy cause that is already supporting the efforts of many dedicated grassroots organizations.

In addition, there is an urgent need to provide financial and technical support to assist national governments to strengthen and enforce their legal and policy frameworks to guarantee women their right to own and inherit property.

In conclusion, let me reiterate: Today AIDS feeds on our past mistakes, on the fault lines that inequality and poverty create in societies. Gender inequality and poverty are the primary factors exacerbating the AIDS epidemic. Women, both young and old, are at the forefront of this epidemic – infected in increasingly large numbers and primary caretakers of others who are infected. They are the glue that holds communities together in the face of this epidemic in Africa. They need all the support and resources we can provide them, and at a minimum they need our

respect. There is a very powerful reason for change – the disempowerment of women is killing and incapacitating them and their households. This must stop. And we know how – all we need is to jointly take responsibility and act.

Thank you!