

ECONOMIC SECURITY FOR WOMEN FIGHTS AIDS



A UNAIDS Initiative

**The Global Coalition
on Women and AIDS**

WHAT'S REAL

ISSUE #3

AIDS, like poverty, has a disproportionate impact on women and girls. Worldwide, of the 1.2 billion people living on less than \$1 a day, 70% are women.¹ Women own a minority of the world's land, and yet produce two-thirds of the food in the developing world, are the primary

– through access to assets such as land, property, income, credit, and skills training – a top priority in strengthening HIV prevention, treatment, and care for women and girls worldwide.



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caretakers for children, orphans, and the sick, and represent almost half of those living with HIV globally – nearly 60% in sub-Saharan Africa.^{2/3}

In many societies, women are economically and financially dependent on male partners and family members. This dependence can dramatically increase their chances of becoming infected with HIV. Moreover, many women have little control over sexual matters in their relationships, which they often fear might be jeopardized by discussions about sexual issues.

Women whose partners fall sick and die, particularly of AIDS, frequently suffer discrimination, abandonment, and violence. So do women who are suspected of having HIV themselves. In some regions, women may lose their homes, inheritance, possessions, and livelihoods. Thrust into precarious economic situations, they may be forced into risky behavior merely to provide basic needs such as food, shelter, and clothing for themselves and their children.

Yet research suggests that women who own property or otherwise control economic assets have higher incomes, a secure place to live,⁴ greater bargaining power within their households, and can better protect themselves against domestic violence⁵ and having to exchange sex to meet their essential economic needs. With greater ownership and control over economic assets women are more empowered to negotiate abstinence, fidelity, and safer sex, and can avoid exchanging sex for money, food, or shelter.⁶

That's why the UNAIDS-led Global Coalition on Women and AIDS has made increasing women's economic security

Links between poverty and HIV risk for women and girls

- Research from KwaZulu Natal province in South Africa has found that poorer women are more likely to have experienced early sexual debut, a non-consensual first sexual encounter, and higher rates of physically forced sex or having exchanged sex for money, goods, or favors – all significant risk factors for HIV. These women also had more sexual partners and were less likely to use condoms.⁷
- Growing evidence shows that protecting women's property and inheritance rights increases their economic security and empowerment, which in turn reduces their vulnerability to unsafe sex and domestic violence, and strengthens their ability to manage the impact of AIDS.⁸
- Higher education levels are also clearly correlated with greater economic options and autonomy, both of which help young women delay sexual debut, gain greater AIDS awareness and knowledge about HIV testing sites, have fewer sexual partners and higher condom use.⁹

Ensuring access to economic assets is HIV prevention

The interconnectedness of poverty and AIDS, and their disproportionate impact on women and girls, make it essential to strengthen links between HIV prevention and economic asset promotion programs. Increasing economic assets for women and girls has proven a powerful tool for

reducing their HIV vulnerability and empowering them to cope with the impact of AIDS on their families and communities.¹⁰

To be most effective, efforts to promote women's economic security should embrace a range of options. These include microfinance, vocational training, formal and informal education (such as literacy programs), legal rights training, and income-generating activities. Many successful programs to increase women's access to economic assets have focused, in particular, on: (1) providing microfinance and skills training and (2) securing property and inheritance rights.

Securing property and inheritance rights for women and girls has clear value in HIV prevention. In many AIDS-affected countries, women's access to land and ownership of property is governed by traditional customs that favor men, even though statutory laws may explicitly prohibit gender discrimination. This often leads to widows and daughters being barred from inheriting property and stripped of their possessions by relatives, a phenomenon

exacerbated by AIDS. Divorced women are often expelled from their homes.¹¹ By improving women's access to and ownership of land and other assets, through the establishment and enforcement of laws, community education, and outreach to traditional leaders, women are better able to withstand financial crises, care for their children, prevent domestic violence, and avoid HIV.¹²

Similarly, microfinance – a tool to provide women with alternative sources of credit and access to small loans to start a business or microenterprise – is a successful means to promote and support HIV prevention. Since commercial banks rarely provide loans to poor households, and as women often have less access to education, credit, and skills training, these small loans are one of their few options for starting income-generating activities,¹³ developing marketable skills, and securing a modicum of economic independence. In addition to providing women with assets that increase their socio-economic standing, innovative microfinance efforts have begun to integrate HIV information and referrals directly into their programs.

WHAT WORKS

Numerous initiatives worldwide are using property and inheritance rights and microfinance and skills training to improve women's access to economic assets, such as land, property and credit, and to reduce their vulnerability to HIV.

Property and Inheritance Rights

- The Young Widows Advancement Program (YWAP) is an organization founded by five young HIV positive widows to help combat stigma and mitigate the impact of HIV among young, Kenyan widows. YWAP provides legal and psychosocial support, including paralegal assistance and will-writing workshops, and runs support groups, all helping to empower widows to protect their property, inheritance, and other legal rights.¹⁴
- Grassroots organizations, such as the Zimbabwe Orphans and Widows Trust, GROOTS in Kenya, the Justice for Widows and Orphans Project in Zambia, and the Rwanda Women's Network train community paralegals, village chiefs, and members of Land Boards and Tribunals on enforcing women's property, inheritance, and legal rights. They 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, understanding, and protecting important legal documents, such as land titles and deeds.¹⁵
- The Lawyers Collective and its HIV/AIDS Unit in India provide legal assistance to women on property, inheritance and succession for women, as well as employment discrimination and public litigation. The organization integrates HIV prevention and care

education and training within its work and undertakes advocacy efforts on behalf of its female clients.¹⁶

Microfinance and Skills Training

- World Vision has successfully combined AIDS education with the provision of microfinance to groups of 20-30 women through its community banking programs. Women participants pay back 97% of their loans, and show greater economic resilience, higher levels of HIV awareness and prevention behaviors, improved educational attainment among their children, and better nutrition within their families.¹⁷
- In Malawi, FINCA, in partnership with the Gates Foundation and Johns Hopkins University, has begun integrating HIV prevention into its village banking program for women. The program is training 400 village bank members as peer educators to deliver HIV prevention and behavior-change messages, and provides an excellent model for how to combine HIV prevention and microfinance activities.¹⁸
- In the state of Tamil Nadu in India, the state AIDS control society works with the Tamil Nadu Corporation for Women's Development to use women's self-help groups (SHGs), which focus on microenterprise and savings, as an avenue for HIV prevention education. Building on the trust created among women participants in the SHGs, the program has started integrating HIV information and training into its programs. To date, nearly 193,000 rural SHGs with over three million members have been established, over 80% of which will soon have incorporated HIV training into their programming.¹⁹

WHAT'S NEEDED

Enhancing women's economic security is critical to achieving the international targets set forth in the 2001 Declaration of Commitment on HIV/AIDS.²⁰ These targets include: reducing new HIV infections among women and girls and lessening the impact of AIDS on the economic security of women and families.²¹ To reach these critical global AIDS goals, programs to increase women's access to and control of economic assets must be greatly accelerated and expanded.

Actions for National Governments

- Ensure that strategies and programs that promote economic and educational opportunities for women (including credit programs, skills training, literacy, and secondary education), and protect their property and inheritance rights, are core components of all national HIV prevention and mitigation strategies.
- Increase financial support to community organizations that promote economic opportunities for women, and ensure that these organizations are represented on National AIDS Councils, Country Coordinating Mechanisms (CCMs), and in other relevant national and local decision-making and consultative fora.
- Enact legislation, policies, and community education programs, and enforce laws that promote access to credit, skills training, education, and employment opportunities for women and girls as well as protect their property and inheritance rights. Collect sex-disaggregated data to document women's access to these options and services.
- Provide training for judges, magistrates, police and land officials, as well as local and national officials and community leaders, about women's property, inheritance, and legal rights, including the importance of joint property titling – and their duty to enforce these rights. Educate women and their communities on their rights and ways to protect themselves and their families, including through public information campaigns.
- Create safe shelters and provide legal and social support for women who have lost, or are at risk of losing, their land or other assets due to "property grabbing."

Actions for International Partners

- Ensure that bilateral and multilateral policies and funding strategies increase support for programs that promote economic opportunities for women and address the links between women's financial vulnerability and their risks for HIV. Wherever possible, work to maximize coordination between these essential economic and AIDS efforts.
- Ensure that technical panels at the global and national levels, which review proposals for HIV funding, support initiatives that address women's need for economic opportunities as a core activity in confronting HIV vulnerability. Further, ensure that such panels consult those with gender expertise in their review processes to make their funding more responsive to the needs of women and girls.



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- Increase support to organizations at national and community levels offering microfinance, vocational and skills training, literacy, income-generation, protection of property and inheritance rights, and legal assistance to women and girls, so that these programs can be scaled up and better integrate HIV education and services into their work.
- Provide financial and technical support to assist national governments in strengthening and enforcing their legal and policy framework – and the community outreach and education programs needed to effectively implement these policies – so that the rights of women and girls to own and inherit property and to access credit are protected.
- Support the collection of sex-disaggregated data in all AIDS and economic empowerment programs, so that the number of women and girls accessing such services can be tracked and these programs better tailored to their needs.

- ¹ UNDP, Human Development Reports, 2002/2001.
- ² UNAIDS, "Epidemic Update 2005," November 2005, p. 4.
- ³ UNDP, Human Development Reports, 2002/2001.
- ⁴ ICRW and Millennium Project, "Property Ownership for Women Enriches, Empowers and Protects," 2005.
- ⁵ Research in India found that 49% of women with no property reported physical violence compared to only 7% of women who did own property (ICRW Panda 2002).
- ⁶ Geeta Rao Gupta, "Luncheon Remarks on Women and AIDS," June 2005.
http://womenandaids.unaids.org/GCWA_SP_Gupta_02Jun05_en.pdf.
- ⁷ Kelley Hallman, "Gendered socioeconomic conditions and HIV risk behaviors among young people in South Africa," *African Journal of AIDS Research*, 2005, 4(1):37-50.
- ⁸ Richard Strickland, "To Have and To Hold: Women's Property and Inheritance Rights in the Context of HIV/AIDS in Sub-Saharan Africa," ICRW Working Paper, June 2004.
- ⁹ UNICEF, "Girls, HIV/AIDS, and Education," December 2004. pp 6-16.
- ¹⁰ Scott Drimie. 2002a. "The Impact of HIV/AIDS on Land: Case Studies from Kenya, Lesotho and South Africa." Synthesis Report prepared for the FAO Southern African Regional Office. Pretoria Human Sciences Research Council.
- ¹¹ Human Rights Watch, "A Dose of Reality: Women's Rights in the fight against HIV/AIDS," March 2005.
- ¹² ICRW, "Draft: Women's Property and Inheritance Rights in the Context of HIV/AIDS, Report on South Asia," July 2005.
- ¹³ UNDCF, "Microfinance and the Millennium Development Goals: A reader's guide to the Millennium Project Reports and other UN documents," October 2005.
- ¹⁴ ICRW, Summary of Finalists in the ICRW/UNAIDS/FAO Grants Program.
- ¹⁵ *ICRW/GCWA small grants program on strengthening women's property and inheritance rights*, 2005.
- ¹⁶ Interview with Tripti Tandon, Senior Project Officer, the Lawyers Collective, Delhi, India, September 16, 2005.
- ¹⁷ World Vision, "Protecting Women from HIV/AIDS via Microenterprise Development (MED)," http://www.worldvision.org/worldvision/appeals.nsf/stable/im_med_prod_desc.
- ¹⁸ <http://www.villagebanking.org/fincanews-jhu.htm>.
- ¹⁹ Interview with Regina Papa, communications strategist and CDC consultant, Chennai, India, September 18, 2005.
- ²⁰ The Declaration of Commitment on HIV/AIDS was unanimously adopted in June 2001 by 189 UN Member States at the United Nations General Assembly Special Session on HIV/AIDS. The Declaration set forth a series of AIDS goals and milestones to which heads of state and representatives of government committed themselves. Progress toward the Declaration of Commitment will be reviewed at a high-level gathering at the United Nations in New York, which will take place May 31-June 2, 2006.
- ²¹ UNAIDS, "Keeping the Promise: Summary of the Declaration of Commitment on HIV/AIDS," June 2002,
http://www.unaids.org/NetTools/Misc/DocInfo.aspx?LANG=en&href=http://gva-doc-owl/WEBcontent/Documents/pub/Global-Reports/Barcelona/JC668-KeepingPromise_en.pdf.



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