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Introduction

HIV and AIDS have had a devastating impact on the world's women. In 2008, of the 33.4 million people living with HIV worldwide, 15.7 million, nearly half, were women (UNAIDS, 2009). Grassroots women living in developing regions particularly in Africa and the Caribbean have been especially hard hit. Not only do women seem to be more vulnerable than men to HIV infection, but they also are more greatly affected by the impacts of HIV and AIDS, because of socioeconomic, cultural and political power disparities, and because they tend to absorb the vast majority of the burden of care.

There are multifaceted, complex and inter-related issues underlying both of these phenomena. One area that is gaining attention and being increasingly analyzed and acted upon by grassroots women's organizations is the interplay of women's access to, control and ownership of land and housing and HIV.

Ownership of housing and land are significant components of a woman's overall well-being and security. Practices that exclude and deny women adequate rights to land and housing have a complex relationship to HIV and AIDS - increasing women's ability to claim, gain and maintain ownership of land and housing may be central to curbing the spread and mitigating the effects of HIV. Lack of secure tenure increases HIV/AIDS risk, and reduces ability to cope with the disease and its impacts. Without a secure residence or land to cultivate, many women cannot access treatment or take care of themselves as needed.

Response of women to these issues also plays a role in policy at the local, national and global levels. Our goal is to present the realities of grassroots women working at the intersection of these issues, to show how these issues are affecting grassroots women and communities, and to provide examples of grassroots women-led initiatives to directly address the challenges.

Lack of Secure Tenure and Increased Risk

Grassroots women's lack of access to secure land and housing may play an important role in increasing the risk of HIV infection. This can be characterized as the "causal" side of the equation in the discussion of links between ownership and HIV/AIDS (see Fig 2). In many parts of the world unequal power relationships between men and women mean that while women often work the land, or have land access, these rights are not enshrined in formal ownership and thus easily violated. Even when laws protect women's inheritance and property rights, these laws are not known or understood to offer protection, let alone enforced if known.

Often, customary traditions in grassroots communities supersede formal law and are misinterpreted and misapplied to deny women land ownership. Access to land, inheritance and housing may be easily threatened not only as a result of divorce, but from evictions as a result of the death of male partners, parents or other relatives. Women in many places report problems of property grabbing or asset stripping where extended family members take property from widows and children after the husband has died from the disease.

Research Needed:

Researchers have found links between women, microfinance program participation and HIV/AIDS prevention, though more action research is needed in this area (Dworkin & Blankenship, 2009). Grassroots women know that when women are financially more secure, women's decision making power in the household and the community increases, thereby reducing their vulnerability to HIV and preventing displacement and loss of homes and land.

In Zimbabwe, for example, Huairou Commission member groups have found that women and children are often left vulnerable after the deaths of their husbands and fathers when there is no will, or they do not have the appropriate documents to claim their inheritance (such as birth and marriage certificates).

What are Grassroots Women Doing to Fight Disinheritance?

Huairou Commission member in Binga District in the Northwest of Zimbabwe, Ntengwe for Community Development, with support from the Huairou Commission, carried out an on-going land, property and inheritance project at the grassroots level to provide direction in the implementation of land rights and property and inheritance rights for women and girls through the support of women's groups and community dialogue. Watchdog groups were set up with 15 women in each group. Women meet monthly for sharing challenges and lessons learned.

During this monthly meeting opportunities are given to community women to receive counseling, and to assist with investigations concerning property grabbing. Assistance is also given to community women who have no identification documents such as birth certificates for both themselves and their children as well as for national identity cards. Trained community paralegals are actively involved in resolving and mediating conflicts such as land issues and property, through family-to-family, community, and village level dialogues which involve the family members.

The stigma of HIV often exacerbates this situation because when men die women are easily blamed for bringing HIV into the household, no matter if it is true or not. In Zambia, women working with Huairou member organization Katuba Women's Association reported being chased out of the home after their husband's death, as they were blamed for bringing the disease into the home, despite the husbands' known infidelities that led to the disease.

Often women are oppressed in the community when their HIV positive status is revealed and they face pressure to resign themselves to this fate. In Kwa Zulu Natal, South Africa, women working with Huairou member Rural Women's Movement reported being ostracized from their homes and families once their status was revealed. One woman spoke of being forced to live outside of the compound, like a dog – her family did not even allow her to come in, let alone prepare food, for fear she would contaminate the family.

Martha¹ is a caregiver with Likii HIV a home based care group in the Nanyuki region. She is a widow and her husband passed away in 2000, leaving her with three children. After the death of her husband, Martha became very sick and was taken to hospital where she tested positive and was put on treatment. In 2002, Martha ran away from her marital home because of stigma and discrimination, she took her children to her maternal home. Life was very difficult for her as she lived on the streets, and got her food through begging from charity organizations and individuals.

In 2003, a man from one of the charity organizations referred Martha to Likii HIV's Home based care group because the support she was getting was not sustainable. Lucy Njoki, a caregiver from Likii and also a woman living with HIV welcomed her and shared her story with other caregivers in the group. Caregivers contributed some money to rent a house for her and ensure that she received food daily. Caregivers also referred her to the comprehensive care unit at the district hospital where she resumed ART treatment. In 2004/2005, her health had improved and she registered as a caregiver with Likii Home based care group. By sharing her life story she helped many ailing women go for treatment and join the group for psycho-social support.

Lack of secure land tenure and ownership also has a negative impact on women's ability to reduce their vulnerability to HIV through greater economic as well as physical security and autonomy. When a woman does not own land, it often means that she is denied other economic opportunities, such as collateral for credit. Most women in the Huairou Commission have reported frustration at not being able to access adequate financing for improvement of what little land they may have, or for actually gaining or purchasing land or other property. Small business loans are also difficult when women do not have collateral in the form of land or housing to use to secure the loans.

Action for Women and Awakening in Rural Environment (AWARE) Uganda

In order to deal with the many challenges in Northern Uganda, such as poverty and discrimination against women, AWARE utilizes several strategies to empower women. The encourage women to be part of a rotating loan scheme as they have found that rotating loans and subsequent economic empowerment enhance women's decision-making power in the household. AWARE also holds dialogues with Local Councils to encourage the council to give women land, and to take other measures to reduce discrimination against women. As a result of their multi-layered approach, women now receive letters from Local Councils to confirm ownership of their land. Some men in the community are seeing the gains of rotating loans and subsequent women's independence and empowerment, and attitudes towards women are changing. This is seen through girls education – there are now 200 girls in school.

The Results of Lack of Land and Property:

When women suffer loss of access to land and property, it impacts their livelihoods, increases dependency on others and increases eviction and displacement of women from their homes and lands.

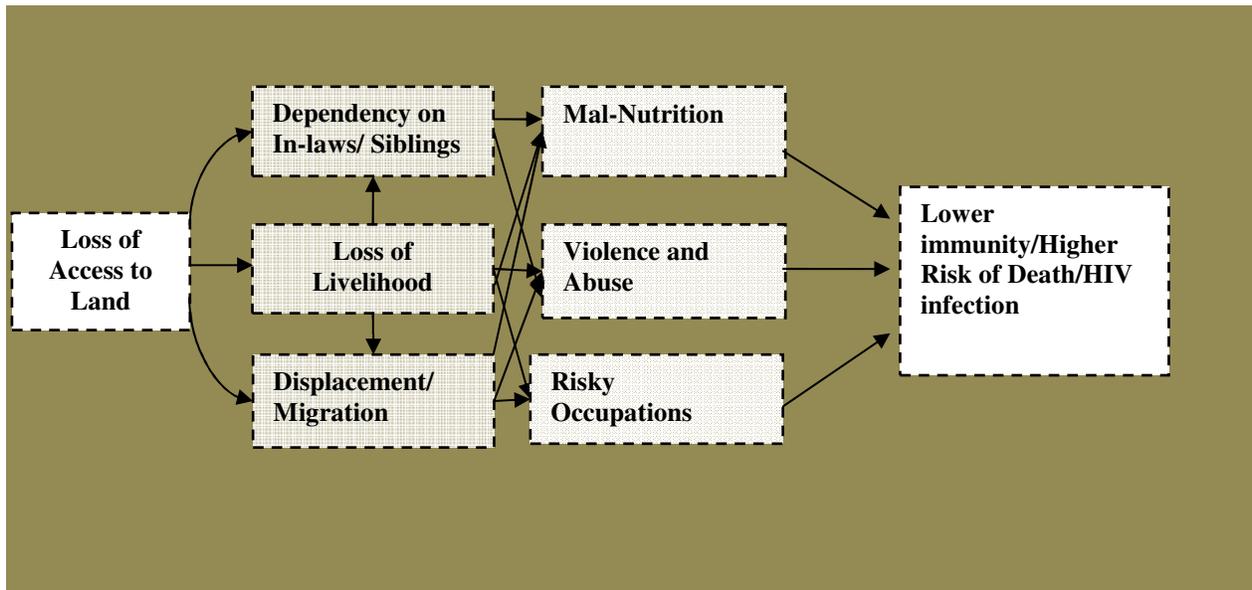


Figure 2. Cause and Effect Relationship from Lack of Access and Ownership

Source: N. Gandaharan, Huairou 2008

When women lack land and housing access, they are less able to negotiate

safer sex within marriages or leave unhealthy relationships that may be violent. When women are dispossessed of their property they either return to their natal homes (where they are often not welcome), move to urban slums or become homeless. This migration often further increases risk of HIV infection. Displacement and resulting migration disrupts social relationships, sometimes due to family member deaths. Women faced with homelessness and poverty may also be more likely to engage in unsafe sexual activity or become involved in commercial sex work. In Kenya, an informal study in Mathare, (a slum area of Nairobi), conducted by GROOTS Mathare, found that almost 40% of the single women living in Mathare had been forced from their matrimonial homes after the death of their husbands from HIV/AIDS related illness. Many women made to leave and live in slums or other precarious housing situations are finding no other options that to engage in risky sex for survival. Such behaviors include sex with their land lords in return for rent, or taking on sex work to earn a meager income. Women are often forced to engage in sex work without using a condom or any other protection.

I fear that I may die soon, and then my daughters will drop out of school – I don't think they will find good employment if they do not finish secondary school, so they may end up engaging in prostitution and becoming infected with HIV. - Mary,¹ Mathare, Nairobi, Kenya, November 2005

Access to Treatment, Care and Support

Access to safe and secure housing also has a relationship to access to treatment, care and support. This is a life or death issue for women who are HIV positive and also important for women who are caregivers for children left stranded or orphaned, their families, friends and neighbors who also fall ill. Stable land and housing access plays a role in care and support provided through delicate formal and informal community networks. Homelessness has been found to increase mortality for people impacted with HIV. It makes sense that women struggling and under stress to find shelter for themselves and their families each night would have lower immunity, less access to stable sources of food, and therefore be more likely to contract opportunistic infections.

*We married twenty years ago, but when my husband died, his in-laws chased me away. I could not fight against them because I did not know to get a marriage certificate to prove my marriage, and dowry was never paid so even the community elders did not agree that the marriage was even valid.
Grace¹, Harare, September 2005*

Place of residence and physical isolation may also impact access to a wide variety of other resources for women such as appropriate shelters or counseling. Women without a secure place to live will have difficulty accessing formal or informal health systems. Women who are caregivers struggle to provide care when their neighbors are homeless, or have faced evictions or land grabbing.

Janet Otieno¹ is 38 years old and lives with her two children. She was married for about 10 years after which her husband who had been sick for a long time died of HIV/AIDS. They used to live comfortably in a rural setting, but when the husband died, she was chased away with her children and threatened with death if she ever returned. She left with nothing, not even her clothes or those of her children. She decided to start her life all over by moving to a slum area where she would clean people's clothes for a little money. She eventually was able to buy household stuff.

One of the brothers in law traced her to her new home and carried away everything that she had newly acquired, including beds and mattresses. At the time, Janet was sickly and they expected her to die any time. Then, a home-based care group visited her when she was sleeping on carton paper, and they took her to hospital. She regained her health and resumed her clothes-cleaning job. She decided to move away from her house to where she thought the in-laws couldn't find her. When she sees them, they still threaten her never to go back to her rural home. She is fearful that any of them may read her story and go for her neck. She would never think of going back to her rural home to follow up on her late husband's property because of the fear the in-laws have instilled in her.

Mitigation of HIV and AIDS Impacts

On the opposite end of the spectrum, secure land and housing have a positive effect on mitigating the effects of HIV. A woman and family with a secure home can be part of a secure social network and therefore has greater access to care and support, and she can more easily access local treatment facilities and hospitals.

Land access and ownership in agricultural communities has direct ties to increased food security and nutrition, which is important in mitigating the impact of the disease and keeping HIV positive people well. In addition, a woman land owner's ability to access rental income may be particularly important when her ability to participate in agricultural activity is limited as a result of falling ill.

Innovative Grassroots Women Driven Responses and Strategies:

Though the issues are many and very complex, women are not sitting idly by.. Grassroots women are organizing across neighborhoods, communities, countries, regionally and internationally to develop innovative and strategic interventions to prevent housing and land rights violations thereby preventing the spread and mitigating the effects of HIV.

Community development initiatives addressing rights violations focused on HIV/AIDS prevention and mitigation are vital as they effectively address the root causes of women's vulnerabilities to HIV/AIDS. Further initiatives include:

- **Community Based Justice Interventions:**
- **Community Watchdogs:**

Grassroots women within GROOTS Kenya² who conducted community mapping projects and initiated community dialogues have taken the lead to build intervention mechanisms within their communities to curb the level of property dispossession and asset grabbing through collective

¹ Not her real name

² GROOTS Kenya, a GROOTS International and Huairou Commission member, GROOTS Kenya is a network of women self-help groups and community organizations in Kenya. It formed as a response to inadequate visibility of grassroots women in development and decision-making forums that directly impact them and their communities. GROOTS Kenya bridges this gap through initiatives that are community-centered and women-led.

groups of community members that they called *Watchdog Groups*. This model has now spread and is being implemented by a number of community based groups throughout Africa.

Watchdog Groups are comprised of concerned individuals within a grassroots community setting who have combined their will, expertise, and time towards the protection of women and orphans from property-grabbing and disinheritance. Community Watchdog Groups rely on the support of paralegals, elders, and provincial administrators for informed legal counsel and securing protection through cultural and customary processes. These groups provide relevant information to disinherited women and children concerning what documents are important in pursuit of their property. They also inform them of the appropriate channels for intervention depending on the nature of the case. In addition, these groups often contribute their own small monies to intervene on behalf of poor widows and orphaned girls who cannot afford the finances required in the process of accessing disinherited property. Watchdog Groups also connect widows and girls who require legal advice to paralegals, where they are present. Watchdog Groups serve as a platform for grassroots women to access governance institutions, to influence legal structures, and to advocate against resource-stripping and the dispossession of women's land and property. Most importantly, Watchdog Groups have broken the silence on disinheritance and have intervened significantly to stop evictions and property grabbing.

- **Legal aid/paralegal training with specific focus on HIV/AIDS afflicted persons**

Formally trained, community based paralegals, provide legal assistance to women in their own communities, to bring their complaints and seek remedies. Trained by legal NGO's and/or CBO's, many are trained specifically to deal with issues that arise for victims of HIV/AIDS such as property grabbing and will writing. It is important that paralegals live in the community they work. This gives them greater legitimacy and power to handle disputes.

Paralegals help women know their rights under the law, gain necessary documents for administrative proceedings, and often mediate cases to completion. Where cases must go on to the formal legal system, community based paralegals are able to assist women to prepare for the case. Also, some paralegals are able to refer their community members on to pro bono lawyers or larger legal networks such as FIDA (for example, in Kenya or Ghana) or judges associations, who are able to take on or advise on litigation.

- **Widows Days in Courts:**

Working directly with judges or lawyers, women can foster the development of special services or systems that ensure that the judicial system is easier to access. In some areas, women together with lawyers with access to the courts, have helped advocate for Widow's Days in local courts. In Zimbabwe, for example, women have been able to secure their own day in the local Magistrate Court for addressing land and housing concerns.

- **Community Based Awareness-Raising:**

Through creative community awareness raising, such as plays and skits on HIV/AIDS and disinheritance, women and men in communities are taught about women's rights and the violations they face- and how these violations affect all members of the community. Early education for girls also plays an important role in ensuring not only that young girls gain empowerment, but that boys know how to treat women equally. Early childhood education is vital to change gender stereotypes and attitudes early on, especially to combat the stigma of HIV/AIDS.

- **Economic empowerment initiatives for women:**

Economic empowerment of/support to women: small scale saving groups in Kenya, Ghana, Zambia for example, have helped countless women to begin small businesses, increase livelihood possibilities and save for land purchase.

In Kibera, the problem is poverty and a large population. When a woman does not have enough income and a man offers her money for sex, the woman has to say yes so that she and her children can eat. It is never possible to request a condom to protect herself or the man. –
Rebecca, Kibera, November 2005

- **Grassroots Women's Centers:**

Women in communities are organizing their own spaces. They are finding ways to meet on a consistent basis, in a church, community centre, or under a tree. Grassroots women need their own space to share their issues and learn new coping mechanisms and to feel safe and not alone. The power of the collective, both in experiencing the same problems and in tackling them together, is a strong force in combating women's vulnerabilities.

Huirou Commission members in Kenya and South Africa are organizing and piloting Women's Centers, spaces for women to come together, women such as home based care workers, grandmothers caring for AIDS orphans and other groups of women, who are strengthened by the mutual support, to better cope with their burdens and collectively advance their work. Having their own centers or spaces in the community also gives women legitimacy in the eyes of the community, and a space to connect with other groups and support organizations, such as legal aid groups.

- **Networking and Organizing:**

Grassroots women are organizing locally as well as nationally, regionally and internationally. For example, GROOTS Kenya organizes small, grassroots savings groups, home based care groups and others into a national network. In turn, GROOTS Kenya links regionally through the Women's Land Link Africa (WLLA), a platform of organizing in Africa led by the Huirou Commission that promotes grassroots women's peer exchange and advocacy on women's land and housing issues throughout Africa. The Huirou Commission, an international coalition of networks, fosters global exchange and international exposure of these issues through linking grassroots women with partners such as the UN. This kind of organizing and networking promotes cross learning and sharing, and importantly, advocacy and action at policy making levels. But the organizing all begins at the local, community level, where the real and sustainable solutions, are developed. These must be promoted, supported and scaled up to create a real change and turn the tide on women's vulnerability to HIV/AIDS.

**Recommendations for Supporting the Work of
Grassroots Women to Combat HIV/AIDS, protect
Land and Housing Rights:**

What can YOU do?

•Partner with grassroots women’s groups to conduct action research, to further understand the linkages between HIV and land and housing rights, and give women a base of knowledge for action and advocacy

As has been noted in the document, more research is needed to further understand the cause and effect linkages between women’s access to land and housing and HIV. Grassroots women who are already working to address these issues need to be involved in this research so that the research results reflect their realities, and to ensure that the knowledge generated is directly in the hands of women who can use it for action and advocacy at the community level. Researchers have an important role to play as principled partners to grassroots women’s groups to help them design and conduct such research.

• Support Grassroots Women’s Initiatives:

Top down strategies are not as effective as community based strategies - when strategies are developed and run by community women, they can be effective and efficient. Such strategies, as those laid out above, must be supported. Support may be financial to and also through enabling dissemination and sharing of the strategies. Documentation of such strategies and successes is also important to facilitate advocacy and peer learning.

• Advocate for changes to laws and policy that will impact positively on women:

Governments are developing HIV/AIDS Policies, land reform and related laws that will impact on women’s ability to claim, gain and maintain their land and housing, as well as access care and treatment for HIV/AIDS. It is important that such laws and policies are developed together with grassroots women in order to ensure that women’s needs and concerns are met, and that laws effectively promote women’s rights, especially at the community level. These changes must be promoted through awareness-raising in the larger population and also pushed at the legislative level through lobbying and pressure.

• Support Organizing:

To effectively make change, grassroots women, who often do not have access to traditional channels of power, must be organized into groups and networks. Through organizing, a base of

Research Needed

Research has shown that individuals who are HIV positive, who also have insecure or unstable housing have higher rates of morbidity and mortality, more hospitalizations, and tend to be less successful in terms of their adherence to antiretroviral treatment and medication (Schwarcz, Hsu & Vittinghoff et al., 2008) Home based care givers in Kenya know that when women are displaced, they are often forced to move to slums in urban areas, where rents are cheaper and stigma against HIV positive persons is less – however, ARV treatment is often hard to find.

More research is needed to make this link and influence HIV/AIDS policy and programming

ownership is built; communities are supported to successfully tackle poverty, and it's underlying issues of social exclusion, economic isolation and political disempowerment. These issues are addressed in a localized manner, appropriate to the community and driven by a critical mass people in those communities. Strategies are sustainable and appropriate to the local context, as they are not derived from or imposed by outside actors.

•Support peer exchange to transfer effective practices:

A peer exchange is an event where a group of women visits another group in order to learn about their local practices and also share some of their own knowledge. It is a space where women learn together and build solidarity and support. Peer exchanges provide the space for hands-on, experiential learning that values the teachers and the learners as experts that already have significant ability and capacity. This kind of exchange helps women to see their own contexts – and their own work – through a completely new set of eyes. As exchanges are based on first hand experiences, there is complete ownership by the women of the information and the process. Exchange therefore becomes a strong networking and federating tool, and a way to advance governance roles of women. Such exchanges must be supported to share knowledge and disseminate good strategies, and also to empower women to combat discrimination and fight for their rights in their communities.

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