

**ECONOMIC PROFILE OF PEOPLE LIVING WITH HIV AND  
SOCIO-ECONOMIC CONSEQUENCES OF HIV INFECTION AT  
HOUSEHOLD LEVEL: A CASE STUDY OF PUNE CITY**

**A THESIS  
SUBMITTED IN FULFILLMENT  
OF THE REQUIREMENTS FOR THE DEGREE  
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DOCTOR OF PHILOSOPHY  
IN  
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AT**



**GOKHALE INSTITUTE OF POLITICS AND ECONOMICS**

*(University u/s 3 of UGC Act, 1956)*

*By*

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*Under Guidance of*

*Dr. Sanjeevaneer Mulay*

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CERTIFICATE  
(FORM 'A')

CERTIFIED that the work incorporated in this thesis entitled "*Economic Profile of people living with HIV and Socio-Economic consequences of HIV infection at household level (a case study of Pune city)*" submitted by Varun Sharma was carried out by candidate under my supervision. It is an original contribution and has not been submitted elsewhere for the award of any other degree. Such material as has been obtained from other source has been duly acknowledged in this thesis. I recommend that the thesis should be considered for the award of the degree of 'Doctor of Philosophy'.

Date:

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(Research Guide)

## DECLARATION BY THE CANDIDATE

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I, Varun Sharma, hereby declare that this thesis on the topic entitled, “*Economic Profile of People Living with HIV and Socio-Economic Consequences of HIV infection at Household Level- a case study of Pune city*” is submitted for the award of Degree of Doctor of Philosophy in Economics to the Gokhale Institute of Politics and Economics, Pune 411004.

It is an original contribution and has been completed during my tenure as a research scholar at Gokhale Institute of Politics and Economics, Pune.

This thesis has not been submitted by me elsewhere for the award of any degree or diploma-part or full. The information gathered by me elsewhere for the thesis is original, true and factual. Such material as has been obtain from other source has been duly acknowledged in the thesis. I hereby request, to consider the thesis for the award of the degree of ‘Doctor of Philosophy’.

**May, 2011**

**Varun Sharma**

## ABSTRACT

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HIV/ AIDS is the leading challenge of current era for social, economic and human development in all nations of world, specifically to poor nations of Sub-Saharan African Region and emerging cause of concern in South-East Asian Region. Since the first case reported in early 80's of 20<sup>th</sup> century, HIV has become havoc. In Sub Saharan African Region; region worst affected due to high HIV prevalence; demographic, social and economic implication of HIV infection are already experienced at micro and macro level. However, a country like India, with low HIV prevalence and high absolute number of people living with HIV, because of her size of population at macro level, implications of HIV infection are not much observed. On the contrary, though at micro level (individual and household level) sever impact have been reported in various studies in other nations, in India this aspect/ dimension is not much explored, especially with respect to general population. This is due in part to lack of systematic studies at household level, as in India, itself like any other country major emphasize was on high risk group population.

This thesis is an attempt to explore the causes and assess the consequences of HIV/AIDS at household level. It is primarily, focused to the socio-economic conditions of household with people living with HIV and psychological wellbeing of PLHIV individuals. The thesis examines the economic profile of households with PLHIV and socio-economic consequences of HIV infection at household level in Pune city and its sub urban region. The thesis is primarily focussed to investigate the economic profile of household with people living with HIV and its comparative evaluation with that of general Pune Urban household, to support an argument that it is people from lower economic strata who are more vulnerable to HIV infection and the HIV prevalence is guided by regional factors, hence while drafting the policies and invention strategies this factor should also be given due consideration. Secondly, it assesses the vulnerability of a household being caught in Medical poverty trap due to catastrophic out of pocket health spending due to HIV related illness. Thesis assesses the various determinants of incidence of catastrophic out of pocket health spending by applying logistic regression and a multiple linear regression to assess various determinants of share of OOP expenses to total expenditure / capacity to pay.

This thesis also highlights the instances of stigma and discrimination against people living with HIV, which is an important negative element, creating the ideal condition for HIV to spread. Thesis explores various dimensions of stigma and discrimination at various set ups of society.

Besides, this thesis, attempts to explore the psychological wellbeing of individual living with HIV. Psychological wellbeing is an important aspect of quality of life enjoyed by an individual. Impact of HIV infection on the quality of life among PLHIV is devastating and need to be examined with due care to estimate the burden of the disease. HIV infection, as being a multifaceted issue affects different dimensions of life of an individual, which leads to economic deprivation, moral hazard, social isolation and psychological distress.

Finally, this thesis suggests some policy implications in the light of current policy initiatives for effective intervention and provides several key contributions to literature on HIV/AIDS and socio-economic and psychological implications. First it provides quantitative and qualitative empirical analysis of implication of HIV infection at household level and psychological implication at individual level in a high HIV prevalence district setup (Pune city). Second, it provides empirical support for contributory factors of region in spread of HIV and hence economic strata consideration. Finally, the thesis investigates implication of HIV infection on various dimensions of quality of life concept.

Precisely thesis focuses on three utmost important implications of HIV infection at micro level- economic implication, social implication and psychological implication. Hence it can be an effective contribution while drafting intervention strategies at regional level.

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*“Feeling gratitude and not expressing it,  
is like wrapping a present and not giving it”*

**(William Arthur Ward)**

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**Varun Sharma**

*“Dedicated to People Living with HIV  
With a positive aspiration for life”*

## ACRONYMS

ABC	Abstinence, Being faithful and Condom use
ACT	Adherence, Counselling and Treatment
AID	Acquired Immunodeficiency Disease
AIDS	Acquired Immune Deficiency Syndromes
ANC (R)	Anti Natal Clinic (Rural)
ANC	Anti Natal Clinic
ART	Anti-Retroviral Drug
BoD	Burden of Disease
BPL	Below Poverty Line
CDC	Center for Disease Control and Prevention
CGE	Computable General Equilibrium
CIDA	Canadian International Development Agency
CRF	Circulating Recombinant Form
CSW	Commercial Sex Worker
DFID	UK Department for International Development
DLHS	District Level Health Survey
DLN+	District Level Network of People Living with HIV
EUN	Eunuchs
FSW	Female Sex Worker
GCS	Gay Compromised Syndrome
GDP	Gross Domestic Product
GIPA	Greater Involvement of People living with HIV/AIDS
GNP	Gross National Product
GPA	Global Programme on AIDS
GRID	Gay Related Immune Deficiency
HCR	Head Count Ratio

HDI	Human Development Index
HH	Household
HIV	Human Immunodeficiency Virus
HRG	High Risk Group
ICMR	Indian Council of Medical Research
IDA	International Development Association
IDU	Intravenous Drug User
IIPS	International Institute for Population Sciences
ILO	International Labour Organization
IPC	Indian Penal Code
LAV	Lymphotropic AdenoVirus
LGBT	Lesbian Gay Bi-sexual and Transsexual Group
LRG	Low Risk Group
MDG	Millennium Development Goals
MoHFW	Ministry of Health and Family Welfare
MRG	Migrants
MSM	Male having Sex with Male
MTCT	Mother to Child Transmission
NAC	National Council on AIDS
NACO	National AIDS Control Organisation
NACP	National AIDS Control Programme
NARI	National AIDS Research Institute
NCAER	National Council for Applied Economic Research
NCMH	National Commission on Macroeconomic and Health
NFHS	National Family Health Survey
NGO	Non-Governmental Organization

NMP+	Network of Maharashtra People Living with HIV
NMP+	Network of Maharashtra People Living with HIV
NRHM	National Rural Health Mission
NSSO	National Sample Survey Organisation
OBC	Other Backward Class
OI	Opportunistic Infections
OOP	Out of Pocket Payments
OPR	Ordered Probit Regression
PCA	Principal Component Analysis
PCMC	Pimpri Chinchwad Municipal Corporation
PCP	Pneumocystis Carinii Pneumonia
PLC	Positive Living Center
PLHIV	People Living with HIV
PMC	Pune Municipal Corporation
QoL	Quality of Life
RCH	Reproductive and Child Health
SAC	States AIDS Cells
SC	Schedule Caste
SEAR	South East Asian Region
SES	Socio-Economic Status
SLI	Standard of Living Index
SPSS	Statistical Software for Social Sciences
SSAP	Sub Saharan African Region
ST	Schedule Tribe
STD	Sexually Transmitted Disease
STI	Sexually Transmitted Infection

TB	Tuberculosis
UNAIDS	Joint United Nation Programme on HIV/ AIDS
UNDESA	United Nation Department of Economic and Social Affairs
UNDP	United Nation Development Programme
UNICEF	United Nation Children’s Fund
USA	United States of America
UTA	University Talks AIDS
VCT	Voluntary Counselling and Testing
WHO	World Health Organization
WLHIV	Women Living with HIV