



WhatWorks

TO PREVENT VIOLENCE

Economic and Social Costs of
Violence Against Women and Girls

ECONOMIC & SOCIAL COSTS OF VAWG

Violence Against Women & Girls

PAKISTAN

Summary Report April 2019

ECONOMIC
& SOCIAL
COSTS OF
VAWG

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ACKNOWLEDGEMENTS

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This report has been supported by funding from U.K. Department for International Development as part of the overall 'What Works to Prevent Violence Against Women and Girls' Research and Innovation Programme. However, the views expressed and information contained in this report are not necessarily those of, or endorsed by, DFID.

The authors acknowledge the comments and input received from DFID's VAWG team members, in particular Emily Esplen and Claire McPherson, national and international experts and stakeholders. The report would not have been possible without the invaluable generosity of women in the communities in Pakistan where this research took place. We especially thank the members of the National Advisory Council for their review and input throughout the project.

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The photos in this report do not represent women and girls who themselves have been affected by gender-based violence nor who accessed services.

Suggested Citation: Social Policy and Development Centre (SPDC), NUI Galway, Ipsos Mori, and International Centre for Research on Women (ICRW). 2019. Economic and Social Costs of Violence Against Women in Pakistan: Summary Report. Galway: NUI Galway

LIST OF ACRONYMS



DFID	Department for International Development
DHS	Demographic and Health Survey
ICRW	International Centre For Research on Women
IDI	In-depth interviews
ILO	International Labour Organization
IPV	Intimate partner violence
KIIs	Key informant interviews
LFS	Labour Force Survey
NBC	National Bioethics Committee
NPSV	Non-partner sexual violence
NUIG	National University of Ireland, Galway
PBS	Pakistan Bureau of Statistics
PDHS	Pakistan Demographic and Health Survey
PFGs	Participatory focus group discussions
PKR	Pakistani Rupees
PSM	Propensity score matching
SPDC	Social Policy and Development Centre
US\$	United States Dollar
VAW	Violence against women
VAWG	Violence against women and girls



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ABOUT THE STUDY

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This report summarises the key findings of the What Works to Prevent Violence: Economic and Social Costs project relating to Pakistan. It provides an overview of the social and economic costs of violence against women and girls (VAWG) to individuals and households, businesses and communities, and the national economy and society. Findings show the heavy drag that VAWG imposes on economic productivity and wellbeing, and the need to invest urgently in scaling up efforts to prevent violence.

KEY FINDINGS AT A GLANCE

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Forms and scale of VAWG: This study finds that the home is the most dangerous location for women in Pakistan. Violence by an intimate partner and by other family members (e.g. in-laws, parents, siblings) were the most common forms of violence experienced, with 24% of respondents experiencing one or both of these forms of violence in the past 12 months.



National loss in productivity: The scale of VAWG-related losses to the economy is significant. The national loss in productivity due to VAWG in Pakistan is estimated to be 80 million days annually, which is equivalent to 2.2% of employed women in effect not working. If only days of absenteeism from work are considered, households lose nearly US\$146m in income annually due to VAWG.



Losses to business: Pakistani businesses also incur losses due to IPV and non-partner sexual violence experienced by their female employees. One in seven female employees in the businesses surveyed reported productivity loss as a result of IPV equal to 17 days per employee in the last year.



Household poverty: VAWG undermines household wellbeing and deepens household poverty. In this survey, women survivors of violence in Pakistan who accessed services incurred US\$52 on average annually in out-of-pocket expenditure for medical, legal, shelter and replacement of property expenses. This is equivalent to approximately 19% of the per capita annual expenditure on non-food consumption.



Due to experiences of violence within and outside the home, women survivors of violence in Pakistan were unable to undertake care work for the equivalent of approximately 11 million days in the last year.



Children's education: VAWG impacts children's education. Nationally, children of women experiencing IPV or family violence in Pakistan missed over 2.4 million school days annually.



The estimates of costs in this study are partial: If all the economic and social impacts of VAWG were quantified and monetised, the overall loss would be many times the current estimates, which are based only on tangible economic impacts detailed in this report.



1. CONTEXT OF THE STUDY

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Violence against women and girls (VAWG) is widely recognised as a violation of human rights and a challenge to public health. VAWG also has economic and social costs that have not been adequately recognised. These costs not only impact individual women and their families but also ripple through society and the economy at large. The threat VAWG poses to the social fabric of the country and its impacts on economic development have not been adequately investigated, analysed or quantified in Pakistan.

This research helps to explore the tangible and intangible costs of violence to individuals, families, communities and businesses. It demonstrates the economic case for investment by government and donors in the prevention of VAWG.

In recognition of the dearth of knowledge on these impacts and costs, the UK Department for International Development (DFID) funded research to investigate the social and economic costs of VAWG in Ghana, Pakistan and South Sudan (2014–19), as part of its wider What Works to Prevent Violence research and innovation programme. A consortium, led by the National University of Ireland, Galway, with Ipsos MORI and the International Centre for Research on Women (ICRW) in collaboration with the Social Policy and Development Centre (SPDC), conducted the research to estimate the economic losses caused by VAWG as well as the non-economic costs of violence that impact on economic growth, development and social stability in Pakistan.

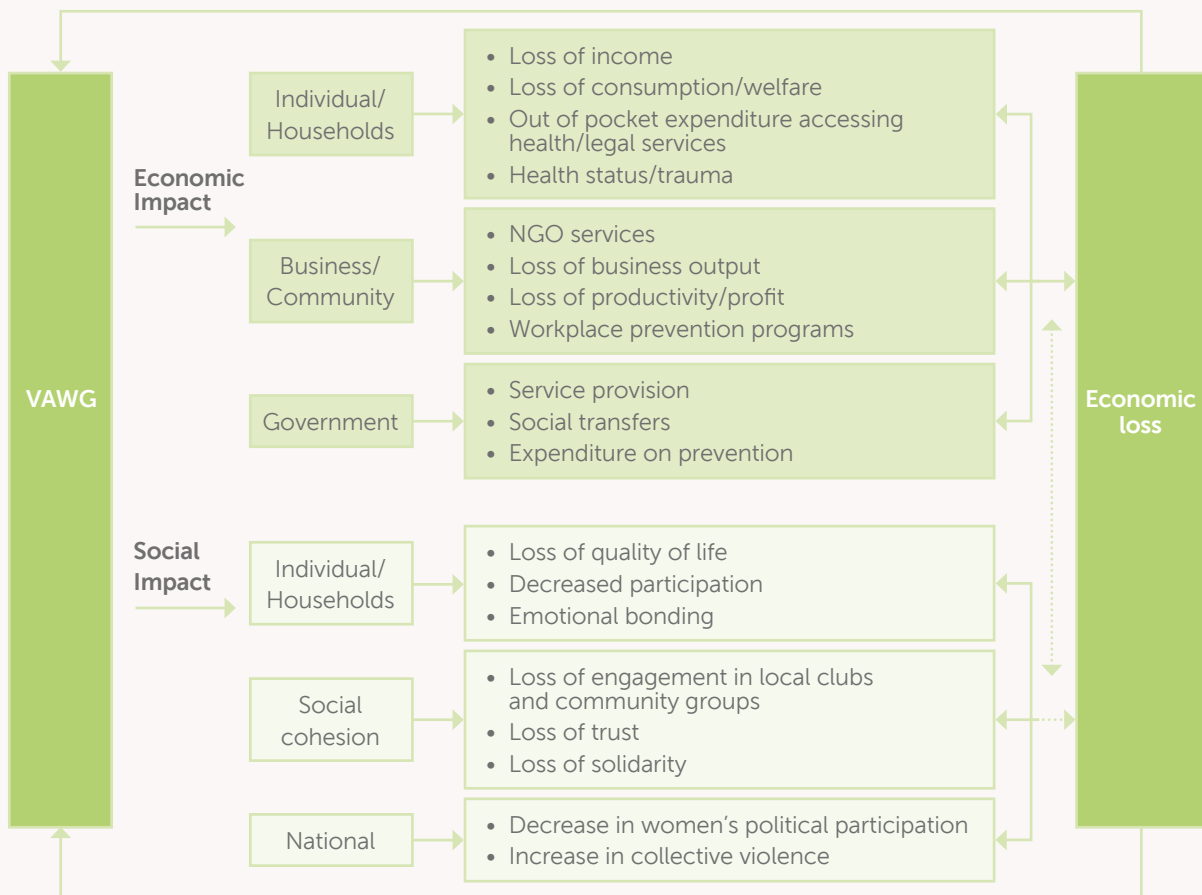
2. METHODOLOGY

2.1 Approach

The conceptual framework guiding this research (see Figure 1) details the ripple-effects of VAWG at three levels: individual/household, community/business and Government/National. While Governments incur significant expense to prevent and mitigate the impacts of violence, in this research we have not focused on government expenditure. In our view such expenditure is not a 'cost' but the necessary investment to fulfil the national government's human rights obligations to prevent, protect and prosecute VAWG. The framework helps in understanding the interlinkages that exist between the social and economic impacts both in the medium and long-term. The dotted lines in the framework highlight levels of analysis that cannot be completed within the remit of this project, but whose existence we hypothesise.

The study focuses on estimating the costs for individuals and households in terms of accessing services, loss of productivity in terms of days of absenteeism from work and presenteeism (being less productive), days of missed care work and missed school days by children.

Figure 1. Conceptual framework: Economic and social impacts of VAWG



These losses at the individual and household level are extrapolated to the national level to estimate the costs for the economy overall. In addition to these costs, we also explored the economic costs to businesses to give us an understanding of how violence against women impacts the business sector. The social impacts of violence against women, in terms of reproductive, physical and mental health outcomes, were also explored.

The estimates of costs in this study are partial: all of the pathways from economic and social impacts to economic loss could not be explored within a single study. In particular, given the limited methodologies available and the lack of longitudinal data, the study has not established how social impacts translate into economic costs over time. If all the various social impacts are in fact quantified and monetised, the overall loss would be many times greater than the current estimates, which are based only on tangible economic impacts detailed in this report.

The estimates brought forward by the study are an important contribution to our understanding of the economic and social costs, in addition to the rich existing knowledge of public health costs of VAWG.

2.1.1 Ethical considerations

Ethical approval was obtained prior to the commencement of field work. Measures were taken to ensure that all fieldwork met key ethical principles of research, such as interviewer safety, wellbeing of participants and confidentiality. Ethical approval was granted for the overall project by the Research Ethics Committee, National University of Ireland, Galway. The National Bioethics Committee (NBC) Pakistan granted in-country approval; the guidelines were also approved by the National Advisory Committee of the project.¹

2.2. Methods of data collection

This study used a mixed method approach including both quantitative surveys of individual women, households and businesses, and qualitative inquiry methods including key informant interviews, participatory focus groups and individual in-depth interviews. An overall sample of 2998 women was drawn from 123 primary sampling units (also known as enumeration areas) across the main provinces of Punjab, Sind, Balochistan, Khyber Pakhtunkhwa and Islamabad Capital Territory.²





2.2.1. Survey tools for quantitative data

At the household level, two separate surveys were administered: one to collect information about household size and socioeconomic status, while the other, a subsample of adult individual women (18–60 years), to collect information about personal attributes, experience and impacts of VAWG. Similarly, the business component has two separate surveys: one for managers, the other for employees. These surveys were administered by Ipsos Pakistan. Details on the key components of each survey are provided in Table 1.

¹ For further details on ethics, please see Country Technical Report On Economic and Social Costs of Violence Against Women and Girls – Pakistan at www.whatworks.co.za.

² The sample frame is consistent with other nationally representative household surveys that generally excludes Gilgit-Baltistan, FATA and Azad Kashmir due to different administrative set-ups and challenges in accessing them.

Table 1: Quantitative data collection

Survey tool	Sample characteristics	Key components	Type of analysis
Households			
<p>Women n = 2998</p> 	<p>Respondent: Women</p> <p>Respondent's age: 18–60 years</p> <p>Geographical coverage: Sindh, Punjab, Khyber Pakhtunkhwa, Balochistan and Islamabad</p>	<p>Wellbeing and social networks; incidents of intimate partner violence and non-partner violence at home, workplace, educational institute and public space.</p>	<p>Prevalence rates for:</p> <ul style="list-style-type: none"> • Forms: IPV, violence by other family member, at workplace, in educational institutes, in public spaces. • Types: Physical, sexual, psychological, economic. • Timeframes: Past 12 months, ever. <p>Impacts: physical, reproductive and mental health; loss of productivity; aspects of social cohesion and capital.</p> <p>Costs: see Table 2 below.</p>
<p>Household n=2998</p> 	<p>Respondent: Head of household</p> <p>Respondent's age: Over 18 years old</p> <p>Geographical coverage: As above</p>	<p>Information concerning overall household and individuals within the household, including: socio-economic status, occupational distribution and pressures for examining economic and social impacts of VAWG.</p>	<p>Age profile, marital status, education status, employment, occupation, wages, reproductive work, children and property of all the members of the household.</p>
Business sector			
<p>Employees n=532</p> 	<p>Respondent: Male (264) and female (268) employees</p> <p>Geographical coverage: Karachi, Lahore and Faisalabad</p>	<p>Male employees: experiences of violence, perpetration of violence, provision of assistance.</p> <p>Female employees: experiences of violence, provision of assistance.</p>	<p>Economic impact on businesses due to experience of violence, perpetration of violence or assisting others who have experienced violence:</p> <ul style="list-style-type: none"> • Missed work days (absenteeism), • Number of days coming late (tardiness) or leaving early, decrease in productivity (presenteeism).
<p>Managers n = 25</p> 	<p>Respondent: Male and female managers.</p> <p>Geographical coverage: As above</p>	<p>Understanding of violence, their knowledge of violence, and the impact of violence within the workplace.</p>	<p>Economic impact on businesses including cost of addressing productivity impacts of violence.</p>

The women, household and manager surveys were conducted face-to-face, whereas the employee surveys were self-completed – with questionnaires handed out to employees in sampled businesses. To ensure the protection of employees, the manager surveys were undertaken in separate businesses to the employee surveys. All fieldwork was undertaken between June 2016 and December 2017. All the quantitative datasets were analysed using professional statistical software (SPSS and STATA).

2.2.2. Qualitative data

To generate deeper insights about the context, dynamics and impacts of VAWG, qualitative research was conducted through three methods: in-depth interviews (IDI), participatory focus group discussions (PFGs) and key informant interviews (KIIs). The sampling frame for the IDIs and focus groups was based on the list taken from the quantitative household survey, which consisted of female respondents who expressed their willingness to be re-contacted for the qualitative survey. The IDIs were based on a purposive stratified sampling strategy including rural-urban, women who had experienced violence (intimate partner violence [IPV] and non-partner sexual violence [NPSV] in particular), women who had not experienced violence and age-specific stratification. The agricultural district of Sargodha was chosen as the illustrative rural survey location and the city of Islamabad as the urban survey location.³

The PFGs were based on rural-urban, age-specific and gender stratification. In a PFG, six to ten women or men were identified to express and speak on and about issues of violence against women, gender/women's rights, and social and cultural rights. Key informants were selected based on their work in addressing VAWG or providing services to those experiencing/surviving VAWG. The key informant interviews included men or women who hold formal and informal leadership positions in the community where the study took place, as well as having lived there for more than five years.

For all three qualitative research methods (IDIs, PFGs and KIIs), ICRW (International Centre for Research on Women) led the research with input from NUI Galway, whereas SPDC (Social Policy and Development Centre) was responsible for administering and conducting the qualitative research that included fieldwork, collection and analysis of qualitative information. Qualitative information was analysed through NVivo software designed for qualitative analysis.

2.3. Analysis and calculation of costs

Statistical analysis was undertaken to establish the implications for the overall Pakistani economy. These methodologies provide, for example, estimates of the out-of-pocket expenditures associated with IPV, and the number of days lost per incidence of IPV. Retrospective data was collected regarding the individual, household and community experiences of violence and to establish some economic and social implications. Thematic content analysis was the method of qualitative data analysis.⁴

Quantitative data analyses was undertaken across the three datasets of individual women, households and business employees. Table 1 provides an overview of the type of analysis undertaken with each dataset. In this study, two types of costs have been considered at the household level to estimate the economic and social impact of violence experienced by women across various locations. These are direct and indirect tangible costs as described below.⁵

³ Note: since both sites are located in the province of Punjab, the researchers decided to conduct all urban PFGs in Karachi in order to capture the variation in data and to make sure that the entire dataset had not been collected exclusively from the province of Punjab alone.

⁴ Translated notes of IDIs, PFG discussions and KIIs were coded using NVivo software – which were then analysed to look for patterns and themes within them. For this, all quotes under a specific code (node) were extracted using NVivo software and reproduced in a table. This exercise was done for each lowest level of code in IDIs, PFGs, and KIIs. ICRW initially coded a sub-sample of the data to create a table for inter-coder reliability. Tables were constructed to make rural-urban comparison for responses in IDIs and PFGs. SPDC also coded all data, The results of both SPDC and ICRW coding served as the basis of analyses.

⁵ For the details of costing model and estimation methods, refer to the technical country report available at <http://www.whatworks.co.za>

Table 2: Elements of cost estimation

Category	Cost elements
Individual/Household level	
Direct cost/ Out-of-pocket cost	Healthcare expenses, police fees (formal and informal), costs of arrest, shelter, filing cases, costs incurred in courts, replacement costs for damaged property
Indirect cost	Productivity loss because of absenteeism and presenteeism, days lost in care work and missed school days by children
Business level	
Indirect cost	Productivity loss due to absenteeism, tardiness and presenteeism.

Absenteeism, tardiness and presenteeism were explored through detailed probing of reasons for missing work, being late or being less productive in the last four weeks (see Box 1 for details) and the number of days that this happened. The average of days for the last four weeks was calculated and then scaled to the year. In the business survey, the same questions were asked but explicitly for the last 12 months as a result of experiencing violence.

Box 1: Measurement of absenteeism, presenteeism and tardiness

Term	How it was measured
Absenteeism	Reporting missing days of work in the last four weeks due to being unwell at home, medical care at hospital or clinic, taking care of children or other dependents, attending to legal matters, or not having enough money for transport to/from work.
Tardiness	Reporting being late for work by at least one hour in the last four weeks due to the above reasons.
Presenteeism	Reporting one of the following in the last four weeks: difficulties concentrating on work; working much more slowly than normal; exhausted at work; stopped work because she was worried about something; and/or stopped work because she had an accident at work.

The estimates for productivity loss from the women's survey were based on assessing the difference between working women who experienced violence and those who did not. In the case of the businesses, productivity loss was estimated based on employees reporting days of absenteeism, tardiness and presenteeism as a result of violence.

Household and sample weights were used for all statistical analysis. National estimates were derived after applying the population weight for individual women which is defined as:

$$\text{Population weights} = w_{\text{ind}} * (N/n)$$

Where w_{ind} is the individual woman's survey weight, N is the national country estimate of the number of women aged 18–60 and n is the country sample size. This means that the weight for each case in Pakistan will get exactly the same scaling factor multiplied onto its weight. This works if the individual women's weights have an average of one which is the case in this study. The population of women aged 18–60 in 2016 was 50,069,533.⁶

The sample was representative along main demographic characteristics such as age, education, locality, household size and number of children. In terms of educational attainment of women aged 18 to 60 years, roughly half of the women do not have any/formal education, only 15% have tertiary education while around 11% have secondary education. These statistics are in line with the Labour Force Survey (LFS) 2017–18, however, the survey reported a slightly higher proportion of uneducated women and a lower proportion of women with primary education.⁷

With respect to employment, a relatively small proportion (11.3%) of women respondents aged 18 to 60 reported being employed in this study. This is lower than the rate reported of 22% in the LFS 2014–15 for women in same age bracket. However, a disaggregated analysis indicates that while paid employment to population ratio of both surveys is around 11 to 12%, different percentages of the unpaid family contributors have created the difference in the overall rate. Thus the category of unpaid family worker was not captured properly in the survey. Given this, for estimates of productivity loss from the women's survey, the employment rate from the LFS 2017–18 was used rather than the sample rate.⁸

2.4 Assumptions and limitations

In this study we assume that any type of violence (economic, psychological, physical or sexual) has negative impacts for women experiencing such behaviours. We have therefore explored the economic impacts of any type of violence across the different locations that women experience violence.

The study has several limitations that need to be acknowledged. First, there is a strong possibility of significant underreporting by women respondents about their experiences of violence given the deeply embedded nature of violence against women in Pakistan and the accompanying shame and stigma. Lower prevalence of violence, derived from such reporting, would lead to an underestimation of the costs of violence.

Second, the costs estimated in this study are not comprehensive given the narrow focus on tangible costs. Thus the study provides only a partial estimate of the costs that are incurred by individuals, households, communities and the overall economy.

Third, national estimates are extrapolated from sample data. This can result in overestimates or underestimates depending on the representativeness of the sample as well as cell size for variables of interest. All estimates presented here should be interpreted as likely within a +/- 95% confidence interval.

⁶ This was derived from the Population Census Report 2017 and the Labour Force Survey providing the proportion of women 18-60 in total population.

⁷ See LFS 2014–15

⁸ For a deeper discussion of representativeness of the sample see the full country technical report at <http://www.whatworks.co.za>

Box 2 : Definitions

Economic violence:

Economic violence involves making or attempting to make the victim financially dependent on the abuser. Examples of economic abuse in the survey include preventing or forbidding someone from working, forcing them to work, controlling income and other the financial resources including selling assets without permission and withholding access to economic resources.

Psychological violence:

Psychological violence includes threats of violence, intimidation and humiliation. In the survey examples included insults and belittling and threats of violence against an individual or others they are close to.

Physical violence:

Physical violence involves the use of physical force against another. Examples from the survey included hitting, pushing, slapping, choking, threatened or actual use of weapons, being physically evicted from one's home. Physical violence may or may not result in an injury that requires medical attention.

Sexual violence:

Sexual violence involves being forced or coerced to have sex or engage in other sexual activities without consent. It includes, **sexual harassment**: verbal harassment in a sexual manner, leering, sexual jokes, belittling/humiliating sexual comments; **sexual assault**: grabbing, groping or otherwise touching in a sexual way without your consent; **sexual assault that can be classed as rape**: forced to touch someone sexually or forced to engage in other sexual acts (e.g. used alcohol, drugs or threats so that sexual touching could not be refused) or physically forced to engage in sexual acts without consent.

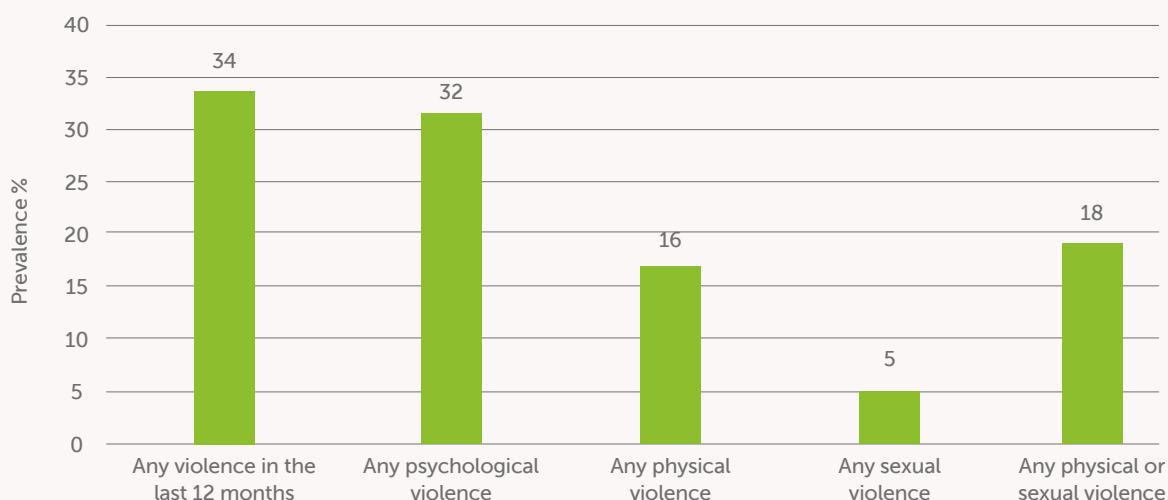


3. KEY FINDINGS AND MESSAGES

3.1. Ubiquitous nature of violence experienced by women

As reflected in Figure 2, 34% of women stated they had experienced some form of physical, sexual, psychological or economic violence during the last 12 months from a partner or non-partner – with psychological violence the most common form experienced.

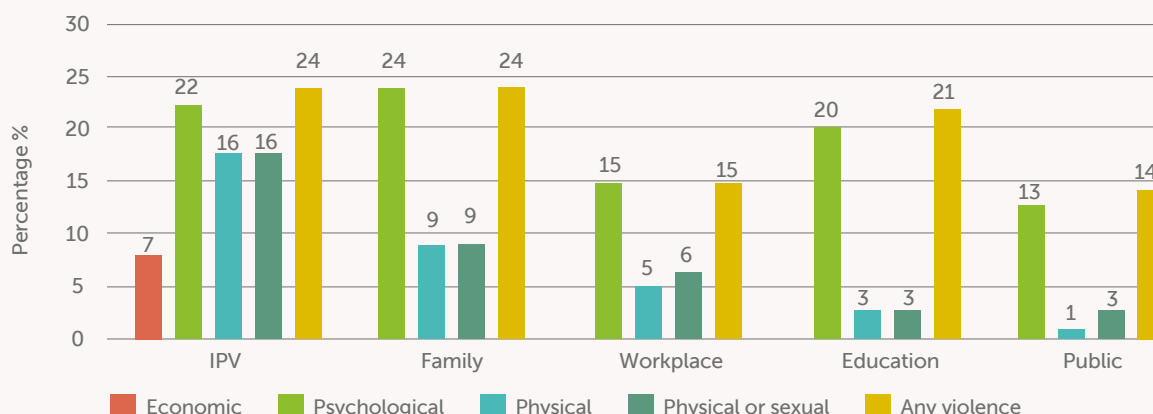
Figure 2: Any violence in last 12 months: Prevalence by type



Source: Women’s survey, 2017

Figure 3 shows the prevalence of various forms of VAWG reported during the last 12 months. Approximately one-fourth of the married women surveyed reported experiencing at least one type of IPV – with psychological violence again being the most common type experienced (22%) by married women; followed by physical (16%), economic (7%), and sexual violence (4%).⁹

Figure 3: Prevalence of VAWG among surveyed women in last 12 months



Source: Women’s survey, 2017

⁹ The findings from the What Works: Economic and Social Costs of VAWG survey (2017) demonstrates remarkable similarity to the 2017/18 Pakistan Demographic and Health Survey (PDHS, 2017-18) prevalence of IPV in the last 12 months at 24.8 percent. Of note, the 2017-18 rates of IPV found in the PDHS study had fallen compared to the 2012/13PDHS. For further information and discussion please see the Pakistan Technical Country Report at: www.whatworks.co.za.

Almost 24% of female respondents living with other family members such as parents, siblings and in-laws experienced some type of violence from family members. Psychological violence by non-intimate partner family members was the most common experienced by 24%, followed by physical (9%) and sexual violence (0.2%).

More than 15% of working women respondents experienced violence at the workplace. All working women who reported workplace violence had experienced some form of psychological violence at their workplace. In addition to psychological violence, physical and/or sexual violence was also experienced by 5.6% of working women.

The sample of women studying in educational institutions was small and consisted of only 90 women. However, more than 21% of the women respondents studying at educational institutions indicated that they had experienced at least one type of violence in their educational institution. Psychological violence was the most common at 20%. No respondent reported sexual violence.

Almost 14% of women respondents experienced violence in a public space. Psychological violence was again found to be most common (13.1%) compared to physical or/and sexual violence (3.2%).

3.2. Key drivers of VAWG

The qualitative data highlights at least four subsets of risk factors for VAWG namely 1) individual characteristics, 2) family/partner characteristics, 3) livelihood/poverty and 4) community attitudes/norms. Findings from the qualitative study suggest that economic stress is a common trigger for IPV. For example, for households in financial distress, the husband's stress and frustration was cited by participants as a main reason for intimate partner violence.

Significant correlates of IPV and its four types (economic, psychological, physical and sexual), were identified via logistic regression. Similarly, a second set of logistic regressions focused on other forms of VAWG and its three types: psychological, physical and sexual violence. The analysis undertaken found statistically significant relationships between intimate partner violence and education, employment status, child marriage, other family violence, and lack of trust in authorities.

- **Education:** Married women, who completed their education up to secondary level (grades eight to ten) were more vulnerable to IPV than women without any formal education.¹⁰ However, the likelihood of IPV substantially declined among married women with tertiary education or technical education.
- **Employment status:** employed women, other than fixed salary employees, were at a higher likelihood of IPV, compared to those married women who were not employed. The finding may indicate a form of punitive or controlling behaviour when women are seen to transgress gendered social roles.
- **Child marriage:** Women married before 18 years were more likely to experience IPV compared to women married at 18 years old or older.
- **Other family violence:** Married women experiencing violence from other family members were more likely to have experienced IPV.
- **Trust in authorities:** Women from communities where local authorities and police are not trusted were more vulnerable to IPV.

¹⁰ There is debate to what extent education is a protective factor, especially in conservative societies. It is possible that deviating from the norm in terms of getting more education could be perceived as a threat to male authority. See Solotaroff, J. L. and Prabha Pande, R. (2014), 'Violence against Women and Girls: Lessons from South Asia.' South Asia Development Forum. Washington, DC: World Bank. doi:10.1596/978-1-4648-0171-6. License: Creative Commons Attribution CC BY 3.0 IGO, 95–96.

Type of IPV:

The logistic results by type of IPV – economic, psychological, physical and sexual – also provided important information that is helpful in isolating the risk factors that are relevant to particular types of violence. Some of the findings include:

- Those who experienced economic IPV were more likely to also have experienced violence by other family members and were more likely to be employed. Moreover, the results show that the likelihood of economic IPV is also increased in the case of child marriages.
- Psychological IPV was associated with married women's employment (other than fixed salary), women belonging to lower socioeconomic status and those facing violence from other family members. Women belonging to upper socioeconomic status were less likely to experience psychological IPV.
- With respect to physical and/or sexual violence, married women with secondary education only, those married at age less than 18 years, working women not in regular salaried employment, women experiencing violence from other family members and those living in communities who do not trust local authorities and police were substantially more likely to experience physical and/or sexual IPV.

Correlates for VAWG (including workplace, educational institute and public space violence) were largely found to correspond with IPV.

Two additional variables were added in the analysis to test the hypotheses that, a) rural women are at a higher risk of VAWG compared to urban, and, b) relatively older women are at a lower risk of VAWG compared to relatively younger women. Findings indicate that:

- Rural women are at a higher risk of all types of VAWG. This finding is statistically significant and supported by qualitative insights.
- Younger women (under 40 years old) are at a higher risk of IPV. This finding is also consistent across all types of violence i.e. psychological, physical and combined physical/sexual.

3.3. VAWG has significant impacts to health

In the literature on VAWG various negative implications on survivor's wellbeing have been well noted including the impacts on reproductive, physical and mental health. Using the Propensity¹¹ Score Matching method on the women's survey data we verified some of these key impacts.

¹¹ Propensity Score Matching (PSM) is a statistical matching technique that attempts to estimate the effect of a treatment i.e. violence against women by accounting for the covariates. In other words, it computes the netted out impact of violence on an outcome variable i.e. suicide attempt by comparing women with similar characteristics and attributes. In this way, it attempts to reduce the bias due to confounding variables or other characteristics.

Figure 4: Impacts of violence on women's health

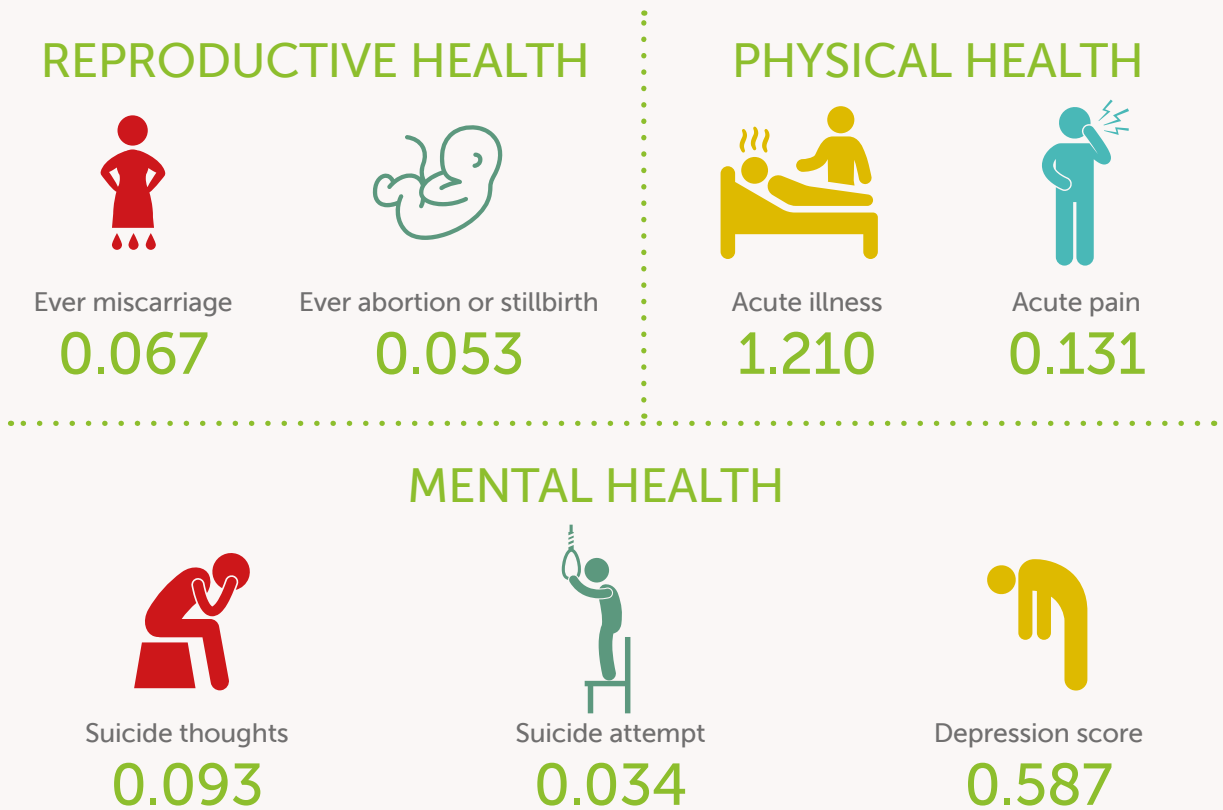


Figure 4 indicates that when comparing two groups of women with similar characteristics, with one group having experienced IPV and the other group not experiencing IPV, those who had experienced intimate partner violence more likely to:

- Have a miscarriage (6.7%)
- Have stillbirth or abortion (5.3%)
- Have higher acute illness and acute pain scores
- Have suicidal tendencies (9.3%)
- Experience depression (higher depression score), characterised as loss of interest, mood swings, poor sleep, tiredness, loss of appetite, worthlessness and difficulty in thinking clearly

Female respondents of the qualitative survey who experienced IPV indicated a number of health issues (physical, mental and reproductive) including miscarriages, stillbirths, abortions, stress, body pain and bruises as a result of violence. They also women talked about injuries they suffered as a result of physical violence.

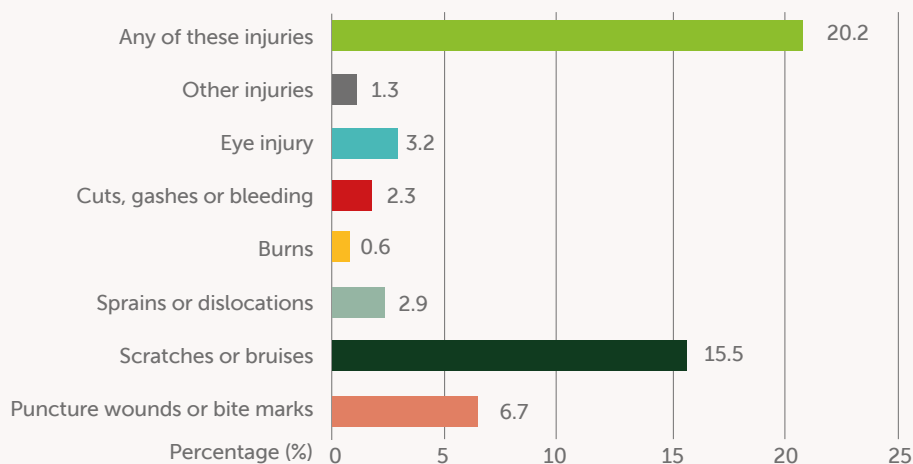
'One time my husband hit me and his watch struck me on the eye, resulting in bruising and swelling around the eye'.¹²

¹²IDI_U-04

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Among the surveyed women who reported experiencing IPV about 20% reported being injured. Among these, the majority reported scratches or bruises (16%). More serious injuries such as punctures and wounds (7%), sprains and dislocations (3%) and eye injuries (3%) were less frequently reported.

Figure 5: Percentage of IPV survivors reporting injuries in last 12 months (N=534)



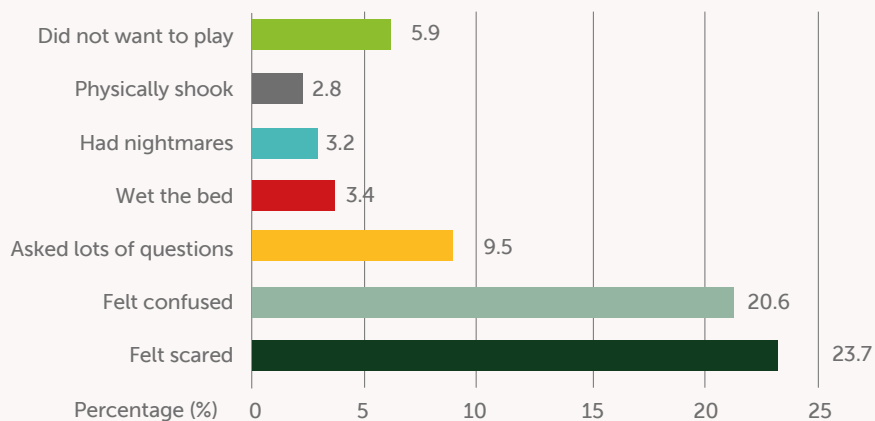
Source: Women's survey, 2017

IPV also impacts children of women experiencing violence. As one woman reported:

"My children and I remain upset because of my husband's aggressive attitude. It negatively impacts children, as they get scared. We all live in an environment of fear. Because of this, children think of killing themselves either by taking poison or by car accident."¹³

In the survey, among women who experienced IPV and had children, nearly one quarter reported psychological impacts on their children. Nearly 24% reported that their children felt scared and 21% that their children felt confused. Smaller percentages also reported other symptoms such as not wanting to play, wetting the bed, having nightmares and physically shaking.

Figure 6: Percentage of women reporting psychological impacts of IPV on their children



Source: Women's survey, 2017

¹³ Rural IDI, Pakistan

3.4. VAWG has significant economic costs at the individual/ household level

While health impacts are widely understood, there is less recognition of the economic costs of violence against women. This research focuses on the direct and indirect costs of violence for women and their households – in particular out-of-pocket expenditures and productivity loss in terms of missed paid and unpaid work, missed care work, and missed school days. The cost for businesses in term of productivity loss has also been estimated. In the discussion below, the costs at the household level and the equivalent national estimates are presented, followed by estimates of impacts for the business sector.

3.4.1. Out-of-pocket expenditure

Unsurprisingly, the majority of women experiencing violence did not seek services given the shame and stigma associated with violence (see Box 3 on underreporting). Only 2% of women experiencing IPV sought medical assistance.¹⁴ However, some women who experienced violence did report expenditures incurred as a result. This included paying for healthcare, filing a complaint in the police station (formal and informal), filing a case in court, costs related to accommodation and changing damaged properties.

Women who did seek health care incurred high expenditure in the last 12 months compared to the national average of per capita expenditures on health. As per the latest available estimates on household expenditure by the Pakistan Bureau of Statistics, on average a Pakistani spent around Rs1900 annually on medical services and products. In our sample, a women survivor of IPV spent around Rs3400 annually on health, or **approximately 2.5 times the average annual per capita health expenditure in 2015–16.**¹⁵ Overall women survivors of IPV reporting expenditure on one or more services spent PKR5972 in the last 12 months (see Table 3). The mean out-of-pocket expenditure in the last 12 months by the 2.4% of women experiencing any violence was PKR6215 or US\$52. This is equivalent to **approximately 19% of the annual per capita non-food consumption expenditure.**

Assuming the rate of reported help-seeking is representative, the national estimates of direct costs are provided in the Table 3 applying the population weights.¹⁶

Table 3: National estimates of direct costs due to VAWG in last 12 months

	No of women	Mean	Total in PKR	Total in US dollar	95% Confidence Interval	
					Lower (US\$)	Upper (US\$)
IPV	234399	5972	1,399,786,283	11,664,886	3,317,552	20,012,219
Any violence	365663	6215	2,272,764,798	18,939,707	7,358,116	30,521,285

¹⁴ This is in line with PDHS 2012–13 figures on help-seeking with less than 1% seeking help from doctor, police or lawyer.

¹⁵ http://www.pbs.gov.pk/sites/default/files//pstm/publications/hies15-16/TABLE_22.pdf

¹⁶ See the discussion on analysis and cost estimates in Section 4.3.

Economic & Social Costs of VAWG - Pakistan

As per the Pakistan Economic Survey, the nominal per capita gross national income in 2016–17 was PKR170,877. Using the per capita income we can derive the proportion of the income of violence survivors that is spent on violence related expenditure. The expenditure by women, who reported accessing services as a result of IPV, comes to 3.5% of their annual income.

Box 3: Underreporting of VAWG

The qualitative research, in fact, confirmed that underreporting is significant and common both in rural and urban areas. Some respondents mentioned the fear of breaking family ties as well as the family pressure to avoid involving authorities in private/ domestic issues as reasons for not reporting to anyone outside the family. Lack of trust in the legal system was also identified as the reason for not reporting to authorities by some respondents.

3.4.2. Loss of productivity

The psychological and health impacts reported previously have significant impacts on productivity of women who experience VAWG performing their routine work. The survey explored the impact of violence on the activity of women survivors, including their economic work, care work, as well as its impact on children in terms of missed school days.

In terms of economic work (paid and unpaid), all women who reported working were asked about the pattern of their absenteeism, tardiness and presenteeism (being less productive at work in the last four weeks). The average days missed reported on a monthly basis were scaled up to a yearly figure, and the difference in yearly figures was compared between women experiencing and not experiencing violence. With respect to IPV there was no statistically significant difference between the two groups, potentially reflecting the acceptance of violence as a normal feature of daily life whose impacts are not recognised specifically. With respect to any form of VAWG, **the difference in productivity loss between those experiencing violence and those not experiencing violence was highly significant as seen in Table 4 and equal to 14.42 days per woman lost annually.**

Table 4: Mean days of absenteeism, tardiness and presenteeism by any violence, annual

		Any violence 12M	No violence 12M	p- value	Difference
Absenteeism					
Mean (SE)		26.62 (2.49)	20.34 (2.95)	0.002	6.28
95% Confidence	Lower Bound	24.88	17.56		
Interval	Upper Bound	36.09	34.74		
Tardiness					
Mean (SE)		8.13 (0.99)	4.71 (0.67)	0.000	3.42
95% Confidence	Lower Bound	6.17	3.39		
Interval	Upper Bound	10.09	6.02		

Table 4: Mean days of absenteeism, tardiness and presenteeism by any violence, annual (continued)

		Any violence 12M	No violence 12M	p- value	Difference
Presenteeism					
Mean (SE)		20.75 (1.95)	16.03 (2.28))	0.005	4.72
95% Confidence	Lower Bound	16.9	11.52		
Interval	Upper Bound	24.61	20.53		
TOTAL		55.5	41.08		14.42

Source: Women's survey, 2017

National days of productivity loss for any violence are estimated applying the difference in mean days to the total number of working women experiencing any violence.

Table 5: National estimate of days of lost productivity due to any violence, last 12 months

Category	Due to any violence		
	Mean days lost	Total days lost	Full-time equivalent
Absenteeism	6.28	34,942,725	116,476
Tardiness	3.42	19,029,319	63,431
Presenteeism	4.72	26,262,685	87,542
Total	14.42	80,234,729	267,449

Source: Women's survey, 2017

Note: Estimated number of women aged 18–60 in Pakistan is 50,059,633 (female population from Census 2017, PBS and proportion of females 18–60 years from LFS, PBS) www.statistics.gov.pk/assets/publications/Population_Results.pdf and Estimated working rate according to LFS is 24.7% and the proportion of working women experiencing any violence is 45%. All estimates are with 95% confidence interval.

As many of the working women in Pakistan are involved in home-based production, we assume that on average women work 300 days in a year. Overall then the lost days of productivity at the national level is equivalent to almost 268,000 full-time equivalent women not working or about 2.16% of the total women's working population. The loss of productivity is significant despite much of the work being unpaid; lower productivity ultimately implies lower household production and indirectly lower household income.

The days of absenteeism reflect a direct loss in income. Applying the daily wage calculated from the Labour Force Survey to the estimated days of absenteeism, the household income loss is approximately US\$146m.¹⁷

¹⁷ The daily wage for women aged 18–60 was calculated from micro data from the LFS 2017–18. Monthly wage was divided by 26 days to derive the daily wage. The exchange rate of 1\$= PKR120 was used to convert into US dollars.

Households experience other forms of productivity loss too – mainly in terms of the loss of care work that women do in addition to home-based production activities. Missed care work as a consequence of violence was raised in the qualitative research. Often others within the household, usually daughters, had to undertake the work as highlighted by one participant,

“Sometimes I become unconscious because of stress and depression. My daughters then give me water and massage to make me conscious and release my stress. When I get severely ill then my daughters carry out entire household chores. Husband does not allow going to doctor by saying that you become obese by taking medicine.”¹⁸

In the quantitative survey, women reported missing (or being unable to perform) care work as a result of violence by husbands/partners and non-partners. Applying the population weights, we estimate that women missed the equivalent of 6.3 million days of care work due to IPV in the last 12 months in Pakistan. This highlights the invisible cost of IPV that is neither valued nor accounted for in the national economy.

Table 6: Loss of days at the household level

Category	IPV			Non-partner violence ^a			Any violence		
	Number of women	Mean	Total days	Number of women	Mean	Total days	Number of women	Mean	Total days
Care work	459,523	14	6,263,150	403,167	11	4,289,507	721,950	15	10,552,658
School days missed	384,415	3	1,331,389	84,384	13	1,115,741	459,523	5	2,447,130

^a Non-partner violence in the case of school days missed was only family violence

In Pakistan children missed school because of violence within the home, highlighting the impact of violence not only on the woman who is victimised but on the next generation. Based on the Women’s Survey, it is estimated that a total of 1.2 million school days are missed by children annually due to the impact of violence perpetrated by an intimate partner on their mother. This rises to nearly 2.5 million school days missed annually due to any violence against their mother (all types).

3.5. VAWG has significant economic and social costs at the community/ business level

3.5.1. Economic costs to businesses

The business survey highlighted aspects of economic costs including tardiness (number of days coming late or leaving early), absenteeism (missed work days), and presenteeism (decrease in productivity), calculated as hours lost due to experience or perpetration of intimate partner violence (IPV) or due to providing colleagues with assistance due to IPV.

¹⁸ IDL_R-02

Figure 7: Average days of absenteeism, tardiness, presenteeism reported by female survivors of IPV, last 12 months (Business survey)



Source: Business survey, 2017

Figure 7 represents the work hours lost and the resulting costs to businesses of intimate partner violence (IPV). 14% of female employees reported having experienced intimate partner violence. Of these 37% reported tardiness and absenteeism in the past 12 months due to IPV (0.5 days and 17 days on average respectively). 27% reported that they could not focus on work properly for the equivalent of 2 days on average in the past 12 months. **Overall, 6% of all female employees reported productivity loss due to IPV – equal to 17 days on average in the last 12 months.**¹⁹

The productivity loss by male perpetrators was also probed to understand how perpetration of violence influences men’s working patterns. A much smaller proportion of men reported perpetrating violence (only 5% of surveyed male employees). Of those, 58% reported losing on average 20 days annually due to absenteeism, tardiness or presenteeism. While the numbers are small, the data is in line with other studies that have established productivity impacts for male perpetrators, suggesting that IPV has a cost even for businesses with an all male workforce.²⁰

Additionally, 14% of all employees reported providing assistance to female colleagues who experienced violence at home in the past 12 months. Among these employees, 64% reported 1.44 hours of presenteeism due to assisting colleagues and 17% reported two hours of absenteeism. Overall 9% of all employees surveyed reported productivity loss of one-fifth of a day supporting survivors of IPV in the past 12 months.

Female employees also reported the impacts of experiencing non-partner sexual violence (NPSV). Approximately 30% of all the surveyed female employees reported experiencing NPSV in the last 12 months. Among these NPSV survivors, roughly one-third reported on average being tardy (one-third of a day), being absent (for eight days) and being less productive (about 1.5 days). Overall, 10% of all female employees reported productivity loss of eight days in the last 12 months as a result experiencing NPSV. Additionally a small proportion of male employees (2%) reported, on average, four days of productivity loss due to perpetration of NPSV.

¹⁹ This figure accounts for women who reported more than one form of productivity loss and thus ensuring no double counting

²⁰ This is a finding of several other studies, suggesting the findings of this research are not unusual. In a study in Canada among employed or recently employed men, about one-fourth reported taking time off for up to two weeks as a result of domestic violence incidents they perpetrated (see University of Toronto (2017), ‘Domestic violence at the workplace: Investigating the impact of domestic violence perpetration on workers and workplaces’, available at: http://dvatworknet.org/sites/dvatworknet.org/files/PAR_Partners_report-Oct-23-2017dl.pdf . Equally a study in Peru found that male employees were absent for approximately eight days due to violence perpetration (see GTZ (2013), ‘Violence against women and its financial consequences for businesses in Peru’, available at <http://dvatworknet.org/sites/dvatworknet.org/files/giz2014-0251en-violence-women-financial-consequences-peru.pdf>).

3.5.2. Impact on the overall workforce

Table 7 presents an extrapolation of costs to the whole workforce of the 105 businesses surveyed, based on the derived unit costs in the survey. This assumes that the gender distribution among the surveyed employees was representative for all businesses, as we do not have an overall gender distribution of the workforce in the three cities surveyed. Considering both IPV and NPSV, the loss to businesses is 34,169 person days lost or about 0.53% of the total planned working days in the surveyed businesses.

Table 7: Total loss of person days for surveyed businesses

Category	% of employees reporting	Mean hours lost	Last 12 months	
			Total hours	Total person days
Assistance to colleagues	9	1.99	4892	544
IPV survivors	6	153.98	123630	13737
IPV perpetrators	3	181.79	63855	7095
NPSV survivors	10	75.56	106165	11796
NPSV perpetrators	2	35.80	8982	998
OVERALL	16	72.10	307524	34169
Annual person days of all employees*				6407040
Proportion of person days lost				0.53%

*240 work days assumed in a year.

Calculation by source: Business survey, 2017

3.5.3. Social impacts at community level

The qualitative data illustrates significant impacts of violence at the community level, including weakened family ties, adverse impacts on children, shame and stigma among survivors, diminished sense of safety within the home and community and decline in social cohesion.

Although sexual violence was not commonly reported in the quantitative survey, the serious community impacts of sexual violence were identified in the qualitative research. In many cases the survivor and her family are blamed and as a result, the community may isolate such households. This was identified as an issue in both rural and urban areas.

The following story told by a female participant from a rural area in an in-depth interview illustrates the severe consequences for both individuals and families of sexual violence. The interviewee explained how a female relation and her brother-in-law were attacked by a group of men while working on a farm. The woman was raped by four men. When both managed to return to their home, which was shared with her parents-in-law, they did not tell anyone what had happened. Eventually another

member of the community told her in-laws about her rape. The interviewee describes what happened next.

“When this story spread people in the community started taunting at her. All this made her depressed and created a sense of guilt, frustration and anger. This caused her to make a suicide attempt. She locked herself in her room and burnt [herself] by throwing acid on her. We took her to the hospital available in the close proximity where the doctors advised to take her to big hospital as 80% of her body was burnt. We then took her to the hospital in closest big city. It was then too late; she could not get recovered and died within nine days. Though we spent hundred thousand rupees [roughly over \$1000] we lost her.

The matter also went to the police. She stated that I myself have burnt me and my in-laws are not responsible and should not be blamed for it.”²¹

While sexual violence was commonly described as resulting in isolation and blame of the victim/survivor and her family, verbal sexual harassment in public spaces had impacts that were quite different to physical sexual assaults. Sexual harassment in public spaces was described as leading to a feeling of ‘unsafety’ that underlies restrictions on women’s mobility and makes them feel unsafe going out in public. However, it did not result in the stigma typically associated with physical or sexual violence.

The impacts of VAWG, particularly sexual violence, on community cohesion occurs in several ways. This research suggests that, 1) the ubiquitous nature of sexual harassment particularly on public transport, limits women’s mobility and thus their capacity for participation in public life, reinforcing gender inequality; and 2) sexual violence, particularly rape, can result in isolation and withdrawal of the individual and/or family from the community through the mediators of blame and stigma, thus undermining social connections and sense of belonging and increasing social fragility. The lack of support systems for survivors were identified as compounding factors.

These individual and family-level impacts translated into community losses due to women’s non-participation and reduced familial status within the community. This results in communities as a whole losing social capital and collective capabilities. Ultimately these pathways contribute towards a cyclical relationship as women’s vulnerability to sexual violence is likely to be increased by a combination of gender inequitable structures, reduced social cohesion and stigma towards survivors.

²¹ IDI_R-01

4. CONCLUSIONS AND RECOMMENDATIONS

Ending violence against women and girls in all its forms is a moral, ethical and human rights priority. Violence also has significant costs that stifle development and undermine efforts to reduce poverty and accelerate growth.

This study has demonstrated that the impacts of violence on women's productivity are significant. Women who experience one or more forms of VAWG miss more days of work and are less productive than women who do not suffer violence. In Pakistan, the loss in income for women who experience VAWG due to missed days of work comes to an estimated US\$146m annually. Considering both absenteeism and presenteeism the overall productivity loss of 80 million days is equivalent to 2.2% of employed women in effect not working on a yearly basis.

Another dimension of lost productivity is the impact on care work. This includes activities that are increasingly being recognised as contributing significantly to the overall output of an economy as well as social reproduction. Due to violence, women in this study reported being unable to engage in care work for the equivalent of about 11 million days in a year.

National estimates show that about US\$19m is spent on violence-related expenditure annually by households in Pakistan. Of this, IPV accounts for about US\$11.7m, of which about 90% is health-related. This shows that violence against women, especially IPV, is costing households dearly.

Children are also deeply affected by violence against their mothers. This results in days missed from school, which implies reduced capabilities in the long-term. Due to IPV, children missed nearly 2.5 million days in a year. Absenteeism from school has a long-term impact on the depth and quality of human capital of the next generation.

Impacts of violence extend to the wider community, with women, and at times their families, withdrawing from public spaces owing to violence-related stigma and shame; this is particularly the case for sexual violence. This has a knock-on impact of maintaining the silence that surrounds violence, enabling it to continue in a cyclical fashion.

In sum, families are burdened by the direct costs from VAWG and survivors may lose their positions in society and their work may be compromised, causing further financial pressures that impact individual, family and societal wellbeing. Economically these costs add up to a significant loss to households and society.

Though this study has not focused on the prevention of violence, the wider What Works Programme has generated robust evidence that shows that violence is preventable, including positive findings from Pakistan²² The level of economic loss reported in this study highlights the level of savings and potential increase in economic growth that could be achieved if proven prevention programmes are taken to scale.

²² See, for instance, <https://whatworks.co.za/resources/evidence-reviews/item/350-what-works-evidence-review-the-relationship-between-poverty-and-intimate-partner-violence>

Recommendations

The results of this study highlight the urgent need for comprehensive violence prevention efforts by a wide range of actors, from local authorities and community leaders to business leaders and federal and provincial governments. Based on the findings, the following recommendations are made:

1. Build VAWG prevention into national policies, federal and provincial budgets and scale up current efforts to prevent VAWG, including by mainstreaming evidence-based violence prevention approaches into education, health, social protection and other sectors.

Government, through its agencies at the national and local levels, should invest in violence prevention and provide dedicated resources in annual budgets. The costs associated with violence are enormous and its prevention is likely to be more cost-effective to implement than taking remedial measures after the violence has occurred. This should be done alongside establishing, implementing and adequately funding laws and institutions to punish perpetrators and ensure justice for survivors.

2. Engage business associations and chambers of commerce to invest in prevention programmes and activities for combating VAWG.

While Pakistan has made efforts to improve its national response to VAWG through legislation and policies, there has been less focus on the role of businesses in combating VAWG. This study shows potential costs to businesses that can be averted if VAWG is prevented. Employers and business associations should integrate evidence-based prevention models into the workplace, such as those evaluated through the What Works to Prevent Violence programme, into the workplace and provide support and leave to women survivors of violence as well connecting survivors to community services as recommended by the ILO.



3. Strengthen existing support services and challenge the norms that limit women's help-seeking behaviour after experience of violence.

A significant finding of this study is the very low level of help-seeking by women survivors of violence due to shame or stigma and lack of accessibility,. For the long-term recovery of survivors and for the effectiveness of government investment in existing support services it is imperative to take deliberate action to tackle stigma against survivors and change the harmful social norms around violence.

4. Sensitise communities on using formal institutions to address VAWG and equip formal institutions to undertake these roles effectively.

The findings indicate a reticence in seeking redress through formal channels by survivors since family and community members are often reluctant to intervene or suggest these channels even when they are available. Building trust between communities and formal agencies and institutions is needed to ensure that survivors can access the support required and that perpetrators face the consequences of their actions.

ISBN: 978-1-908358-64-6



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