



WhatWorks

TO PREVENT VIOLENCE

Economic and Social Costs of
Violence Against Women and Girls

ECONOMIC & SOCIAL COSTS OF VAWG

Violence Against Women & Girls

PAKISTAN

Technical Report April 2019

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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.

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EXECUTIVE SUMMARY

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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 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.

The Department of International Development (UK) funded a five year (2014-2019) research project to examine the costs of VAWG in South Sudan, Ghana and Pakistan. The research in Pakistan was led by researchers at the National University of Ireland Galway in collaboration with Ipsos Mori (UK/Pakistan), the International Centre for Research on Women (Washington D.C.), and the Social Policy and Development Centre (Pakistan). A National Advisory Committee composed of stakeholders and policy makers within Pakistan also inputted into the project. The research explores the tangible and intangible costs of violence to individuals, families, communities and businesses in Pakistan. It further estimates costs of VAWG at the national level. Although such estimates cannot account for the totality of costs of violence, many of which occur over generations or which have ripple effects that the methods used here cannot capture, the study demonstrates significant impacts from VAWG in Pakistan, and makes the economic case for investment by government and donors in the prevention of VAWG.

Methodology

To ascertain the costs of VAWG in Pakistan, 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 across the main provinces of Punjab, Sind, Balochistan, Khyber Pakhtunkhwa and Islamabad Capital Territory. 532 employees and 25 managers across 100 businesses in Karachi, Lahore and Faisalabad took part in business surveys. In addition, over 100 individuals took part in qualitative interviews and Focus Group Discussions in the agricultural district of Sargodha and the city of Islamabad. A range of analysis methods were used including thematic content analysis, econometrics, and statistical analysis to generate findings and produce estimates of the costs of VAWG.

Assumptions and Limitations

An important assumption in the study is that any type of violence (economic, psychological, physical or sexual) has negative impacts for women experiencing such behaviours. The analysis thus explores the economic impacts of any behaviour of violence across the different locations that women experience violence.

The study also 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 stigma surrounding such issues in Pakistan. Second, the costs estimated in this study are not comprehensive given the narrow focus on tangible costs. Third, national estimates extrapolated from sample data can result in overestimates or underestimates depending on the representativeness of the sample as well as cell size for variables of interest. Thus, given these limitations, the estimates provide only an indication of the significance of the costs that are incurred due to VAWG in Pakistan. Nevertheless, the contribution of knowledge from this project on the social and economic costs of violence, though incomplete, is an essential first step in making the economic case for investment in activities to prevent, reduce or eliminate VAWG.

KEY FINDINGS

While the report contains a wide-range of findings in relation to the costs and impacts of VAWG, here, we provide an overview of some of the key findings that emerged from the project:



The home presents as 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.



VAWG has significant economic costs for individuals and families. Among others, these include:

- Women survivors of violence that occurred both within and outside the home were unable to undertake care work for approximately 11 million days in the last year in Pakistan.
- Women respondents to the survey who were survivors of violence in Pakistan, who accessed services incurred US\$52 on average annually of 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.
- Nationally, children of women experiencing IPV or family violence in Pakistan missed over 2.4 million school days annually.



VAWG also has economic and social impacts for businesses, communities and the national economy. For example:

- Pakistani businesses incurred losses due to IPV and non-partner sexual violence experienced by their female employees outside the businesses. 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.
- The national loss in productivity due to VAWG in Pakistan was 80 million days annually, equivalent to 2.2% of employed women in effect not working. If only days of absenteeism are considered, households lost nearly US\$146m in income annually due to VAWG.



These identified costs are only part of the overall picture. Many of the impacts are not immediately translatable to monetary sums and many will have ripple effects that produce larger impacts than the initial 'cost' suggests. Finally, impacts of violence may also be experienced across generations with the true costs presenting as opportunity costs or constraints to capabilities.

These findings however provide some of the first estimations of the costs of VAWG in Pakistan and are thus essential knowledge for stakeholders and policy makers. They indicate the long-term and serious impacts of VAWG that affect not only the victims of violence, or their family, but rather all of Pakistani society. The findings thus provide incentive for government, business, and other agencies to prioritise investment in programmes that target VAWG.

Recommendations

Several recommendations have emerged from the project. The following is a brief summary of the key recommendations:

1. Build VAWG prevention into national policies, federal and provincial budgets and scale up current efforts to prevent VAWG, including by mainstreaming evidence-based approaches into education, health, social protection and other sectors.
2. Involve business associations and chambers of commerce to invest in prevention programmes and activities for combatting VAWG.
3. Strengthen existing support services to challenge norms that limit women's help-seeking after experiences of violence by partners, family members, colleagues or others.
4. Educate communities on using formal institutions to address VAWG concerns and equip formal institutions to undertake these roles.

1. INTRODUCTION

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1.1 Overview of study

Violence against women and girls (VAWG) is a universal phenomenon and is a significant barrier to women's equal participation, quality of life, and personal, social and economic development.¹ VAWG varies in its forms and manifestations across societies around the world, indicating the specific role of socio-cultural factors. Pakistan as a society is no exception as far as discouraging women's rights is concerned and the subordinate position of women is determined by the forces of patriarchy across classes, provinces, regions, and localities (rural and urban). Moreover, it is an outcome of uneven socioeconomic development and the impact of tribal, feudal, and capitalist social formations. The most common types of VAWG experienced in Pakistan range from verbal to physical abuse; from implicit sexual harassment to rape at the work place and in public places along with various other forms of violence.² Among the most common forms of VAWG in Pakistan are forced marriages/early marriages, domestic violence, honour killings, and other discriminatory cultural practices along with the prevalent social norms and religious beliefs being most commonly referred to for the justification of the subjugated position of women in Pakistan.

Although, VAWG is recognized as an abuse of human rights and a challenge to public health, the threat it poses to Pakistan's social fabric and the subsequent repercussions on economic development have never been fully investigated, analysed or quantified. However, there is a realisation that the two areas of gender disparity – female literacy and workforce participation – are linked to economic growth. With an already low female participation rate and adult female literacy³, the brunt to the economy is further exacerbated by high incidence of violence against women. The two, together, not only add-up to the complexities of the issue, they pose a serious challenge to all the corrective measures being undertaken by the state.

Generally, the advancements made for tackling the issue of violence have mainly been in terms of recognising the types and prevalence of VAWG⁴, and documenting the contextual factors that increase or decrease its probability. Literature that has been produced globally draws attention towards the importance of researching and addressing the implications of high economic costs of violence – mainly categorised as direct costs⁵, and also as the non-monetary or indirect costs – the two having economic⁶ and social multiplier effects.

This particular study estimates the costs of violence against women that negatively impacts the ability of the Pakistani society and economy to achieve its full potential. It particularly captures direct and indirect tangible costs, such as the cost of the impact of VAWG on individual well-being and social cohesion and aims to develop an economic case for investing in the prevention of violence against women and girls. It was simultaneously undertaken in three developing countries selected to provide variations in economic and political status: Ghana, South Sudan and Pakistan. Social Policy and Development Centre (SPDC) collaborated with the National University of Ireland – Galway, Ipsos Mori, Pakistan, and International Center for Research on Women for conducting this study in Pakistan.

¹ Sen, A. (1999). *Development as Freedom*. Oxford: Oxford University Press.

² Haroon Jamal, *Explaining Spousal Physical violence through Dimensions of women empowerment; Evidence from Pakistan*, (Karachi: SPDC, 2017).

³ See Section 2.5. For discussion on the nexus between economic disempowerment and VAW, see 'Women at Work, SDIP 2007-08, SPDC, 2009; and for the perpetual low presence of women in employment and other disadvantageous environment and impact of discriminatory practices refer to 'Gender Disaggregated Indicators of the Labour Market in Pakistan', SPDC, 2013.

⁴ World report on violence and health, WHO, 2002, Krug et.al. 2002.

⁵ Direct costs include the value of goods and services for treating and preventing violence, whereas, the non-monetary or indirect costs include pain and suffering. For a detailed discussion on costs of violence refer to 'The Economic Costs of Violence Against Women: An Evaluation of the Literature', Tanis Day, et al, 2005.

⁶ Economic multiplier effects capture the impact on labour market participation and productivity of workers

1.2 Objectives of the study

Research at the global level delineates the various types and prevalence of VAWG⁷ and highlights the contextual factors that increase or decrease the risk of perpetration and victimisation. Some of the more recent work mainly accounts for the costs of violence - in terms of economic loss to the states, and to a lesser extent, the social costs of violence.⁸ However, clear gaps remain in our understanding of how such costs/losses accrue and what methodologies are required to adequately evaluate the multiple and context-sensitive impacts on the individuals, households, communities and states.⁹ Furthermore, where literature on the economic costs and social impacts of VAWG exist, it is often framed in isolated terms of intimate partner violence only. While some research has taken an expanded view of VAWG or gender based violence (GBV)¹⁰, evidence is still lacking on the socio-economic costs of other forms of violence that may be particularly relevant to developing countries and fragile or conflict-affected states. The extent and the way in which violence impacts social cohesion and women's capabilities, is an additional gap in the existing knowledge.

It can be safely assumed that calculating the economic costs of violence against women is a complicated process – where the linkages are found between the social and economic costs (see pg-4, section 1.3). In developing countries, particularly, it gets more difficult mainly due to the lack of gender-disaggregated data, socio-cultural impediments, low priority given to the issue of VAWG by the society and government, along with the ignorance that exists both at the societal and governmental levels, about the problems that are attached (consequent) to violence and affect both the victim, household, and often the perpetrator. The kind of work undertaken in Pakistan has been small-scale qualitative and quantitative studies and rapid assessments, highlighting the prevalence of VAWG; the forms it takes; and the severity of violence. The existing literature produced within and outside the country on the issue indicates the non-existence of any major research on the economic cost of violence in Pakistan.¹¹

The objective of this particular research is to establish direct and indirect tangible costs of VAWG¹² and explore the intangible costs of VAWG in terms of the individual and community wellbeing (or community cohesion). The study thus focuses on: different categories of violence against women (physical, psychological, sexual, and economic violence); it also focuses on the economic impacts for businesses; cost to the national economy; social costs and impacts of VAWG on women's reproductive, physical and mental health; the social impacts at the community level - including community cohesion; and the policy implications of the social and economic costs for inclusive growth.

1.3 Conceptual framework

Violence against Women and Girls (VAWG) not only impacts individual women¹³ and their families but also ripples through society and the economy at large. In both the short-term and the long-term, it costs States, communities, families and individuals and has both economic and social repercussions which are inter-related, with social impacts resulting in economic impacts over-time.

⁷ World report on violence and health, WHO, 2002, Krug et.al. 2002

⁸ Pakistan Protocol, NUI Galway, ICRW and Ipsos MORI, 2016

⁹ Research Protocol on Economic and Social Costs of Violence against Women & Girls in Pakistan, NUI Galway, ICRW and Ipsos MORI, 2016

¹⁰ Research Protocol on Economic and Social Costs of Violence against Women & Girls in Pakistan, NUI Galway, ICRW and Ipsos MORI, 2016

¹¹ Pioneering work specific to Karachi was undertaken by SPDC in the year 2012 "The Socio-Economic Cost of Violence against Women: A Case Study of Karachi".

¹² The Economic Costs of Violence Against Women: An Evaluation of the Literature, Tanis Day, et al, 2005.

¹³ At the individual level, the economic impact occurs through missed days at work, health costs due to injuries and psychological distress.

Economic impacts at each of these levels include loss of personal and household income and loss of economic outputs for businesses, eroded national tax and undermined economic growth. Social impacts also accrue through the individual, community and state level and impact well-being and capabilities, for social cohesion, participation, and social stability. These impacts cannot be immediately monetised; however, over time many of these impacts are translated into economic impacts, for instance, chronic disability, limited access and performance in education, and increase in social instability and conflict. The combined social and economic effects impact the extended family, community, and economy. Further, the relationship between these two is not unidirectional: the consequential repercussions of the social brunt and the social loss results in further violence. It is insufficient to simply aggregate costs across levels, and research therefore focuses on exploring these diverse impacts with a view to bring-forward their macro-level influences on both the economic and social development.

2. CONTEXT

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2.1 Overview of context

The context of women in Pakistani society is a product of several complex variables, one being the State religion – Islam – which has been deeply significant in the development of Pakistani culture, social norms and laws. The existing paradigmatic structures are mainly determined by feudal and tribal mindsets that are influenced by socio-cultural beliefs and prejudices. These structures often oppose women’s rights movements.¹⁴ Thus, inequitable gender norms, low levels of female education, literacy, low economic status, and labour market participation, all work in exposing women to different types of exploitations besides increasing a woman’s vulnerability to violence.

A fact that is evident from the number of cases recorded by the *Aurat* Foundation between January-June 2015. Despite underreporting, there were 1,020 cases of kidnappings/abductions, 186 of honour killings, 596 of rape or gang rape, and 53 of burns from acid attacks, incidents of gas leakage and stove burning, documented during initial six months of 2015. Additionally, as many as 256 incidents of domestic violence were also reported in the media where husbands were found to be the most common perpetrators. Consequently, the Global Gender Gap Index (2018), ranked Pakistan 148th out of 149 countries, in terms of gender inequality, 146th in economic participation and opportunity and 145th in health and survival.

2.2 Status of women in Pakistan

In traditional societies, such as Pakistan, violence against women is often linked to protecting and promoting social hierarchies and structures. The intensity of the problem portrays the widespread prevalence, and depicts how power and coercion is used to keep women in a subordinate social position both within the family structure and at the societal level¹⁵ – despite being a blatant violation of the legislative and constitutional provisions.¹⁶ The spread of patriarchy is relatively more entrenched in the rural and tribal settings where local customs establish male authority and power over women’s lives. Consequently, the nature and degree of women’s oppression and their subordination also varies across classes, regions.¹⁷ In some cultures, women are exchanged, sold, and bought into marriages and are given limited opportunities to generate choices for themselves in order to change the realities of their lives.¹⁸

In rural, and to a lesser degree in urban communities, men and women are culturally divided into two separate worlds.¹⁹ The roles assigned are embedded in the socio-cultural-economic formations based on the gender division of labour. Women remain tradition-bound – whereby, it is the father, husband, brother, and then the son by virtue of family values who takes control of protecting the family tradition and family honour – the latter allowing him control over women. Since the notion of male honour and *izzat* (honour) is linked to women’s sexual behaviour, their sexuality is considered a potential threat to the honour of the family. Therefore, women’s mobility and freedom are restricted and controlled through the system of ‘*purdah*’, sex segregation, and violence against them.²⁰

¹⁴ Bhattacharya, S. 2014 Status of women in Pakistan. *Journal of the Research Society of Pakistan*, 14(1): 179-211.

¹⁵ For discussion on submissiveness see Definitions in *Customary Practices Leading to Gender-Based Violence: A Primary Data Research Study*. (Pakistan: Aurat Foundation), 2012. Available at: <https://lccn.loc.gov/2013344969>.

¹⁶ Some being: Elimination of exploitation (article. 3), equality of citizens (article. 25); full participation in national life (article. 34); promotion of social justice and eradication of social evils (article. 37) and promotion of social and economic well-being of the people (article. 38). Constitution of Pakistan 1973.

¹⁷ Asian Development Bank (2000) *Country Briefing Paper: Women in Pakistan*: p2

¹⁸ Solotoroff, J.L. and Pande, R.P. (2014). *Violence against women and girls: Lessons from South Asia*. Washington DC: The World Bank p85

¹⁹ Brohi, N. (2006) *The MMA Offensive: Three years in power 2003-2005*. Pakistan: Action Aid International

²⁰ Solotoroff, J.L. and Pande, R.P. 2014. *Violence against women and girls: Lessons from South Asia*. Washington DC: The World Bank

Furthermore, the feudalistic understanding of the concept of honour adopted by some of the landed aristocracies have been a source of abduction of women, women being assaulted and women being enslaved to disgrace rivals. In each case, it is the man who is believed to be dishonoured; the trauma and the humiliation suffered by the woman is irrelevant. Furthermore, there is a social stigma attached to rape due to women's chastity being linked with family honour. This forces a woman/a victim and her family into silence due to fear of "dishonour" it can bring to the family. Silence means no retribution for the perpetrator from the family, the community and no legal action – which only encourages the violent behaviour of the perpetrators, with no signs of regret in behaviour or no impact on his social life.²¹ It is this concept of honour that also accounts for honour killings both in rural and urban areas of Pakistan and encourages the tendency of putting the entire onus of the incident on the victim.²²

Resistance to the nature of Pakistani patriarchy has existed for many decades with a marked increase in urban civil society activism in favour of women's rights in the 1990s.²³ However, recent access to media has proved to be a game changer for some women. It has led them to realize that what they experience in terms of sexual violence is a phenomenon across societies, countries and cultures. It is this realization amongst women of not being alone in experiencing violence and the instantaneous mass outreach of social media that enables trends to become global and encourages women to speak up and break their silence, thus allowing patterns to emerge through a cascade effect.²⁴ The recent 'Aurat March' in Pakistan in response to the women's marches held across US; #Me Too and #Times Up; and 'Apna Khana Khud Garam Karo' movement which means heat your own food, is a reflection of the impact social media has had on the lives of women in recent times. Although condemnation of women who speak out is routine, social media has arguably created new channels for people to express solidarity and impact the public discourse positively.

2.3 Political context and legislative framework

The very concept of women's rights brings forth conflicting images in contemporary Pakistan. As a result of the politicization of women's rights and Islam, what actually constitutes women's rights, is highly contested.²⁵ To some extent, the tension has existed since Pakistan's founding, but the past few years have seen the disagreements destabilize Pakistan's political and social cohesiveness. On the one hand, it is the state that has restricted human rights - women's rights included in the constitution, secular liberals keep challenging the notion that women's rights need to be limited by Islamic injunctions and question Islam's jurisdictional space in the contemporary political sphere.

Pakistan's traditional context, which constrains women within the four walls of the home, was strengthened under General Zia-ul-Haq's government.²⁶ On the other hand, there was the formation of the Women's Division and later in 2000s the establishment of the National Commission for Women to protect women's rights in the country. The former elevated to a full-fledged Ministry of Women

²¹ Karmaliani R., Pasha, A., Hirani, S., Somani, R. and Hirani, S. 2012. Violence against Women in Pakistan: Contributing Factors and New Interventions. *Issues in Mental Health Nursing*, 33 p821

²² In an incident, a woman was killed by her own family outside the High Court because she had "presumably" dishonoured her family, *The Culture of Rape in South Asia*.

²³ Critelli F.M. and Willett, J. 2012. 'Struggle and hope: challenging gender violence in Pakistan'. *Critical Sociology* 39 (2) p205

²⁴ Brohi, Nazish, Daily Dawn, 2018

²⁵ Law and Gender Inequality: The Politics of Women's Rights in India, Flavia Agnes, published online 2012, <http://www.oxfordscholarship.com/view/10.1093/acprof:oso/9780195655247.001.0001/acprof-9780195655247-chapter-5>

²⁶ His Islamization program (initiated in 1979) resulted in the proliferation of *deeni madaris* (religious schools) throughout the country which further excluded women from public life. Women found themselves in a weakened and threatened position primarily because of the 'new and more Islamized legislation', marginalized and disadvantaged in Pakistan's national arena; the legal structure resulting from the Islamization program placed women in a decidedly unequal social, legal and political position compared to men. *Politics in Pakistan: The Stability of the Zia Regime*, John Adams et al, 1985.

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Development – which post - 2010 Constitutional amendment has been devolved to the provinces. Along with these exist the Sharia Appellate Court and the Council of Islamic Ideology, the latter being a Constitutional and an advisory body, established with the purpose to ensure that no legislation goes against the teachings of the Quran and Sunnah.²⁷ Altogether, these institutions represent markedly different visions for women's rights in Pakistan, and there has been no substantive internal debate to clarify the contradictions and articulate more clearly what women's rights should look like. The argument over what constitutes acceptable roles and rights for women finds different constituencies deeply divided. The debate became particularly pointed when Pakistan returned to reserving parliamentary seats for women and revised the Hudood Laws that resulted in the Protection of Women Act 2006. Further, the Federal Shariat Court declared four sections of the Protection of Women Act un-Islamic and therefore unconstitutional.

Many of the legal reforms of the late 2000s clearly counter what the majority of Islamist political groups argue is necessary to secure women's rights. These groups would agree that studying the Qur'an and the '*sunnah*' and following the dictates of Islam more closely is valuable for women, and that anything more may expose them to ideas that are '*shirk*' (unacceptable beliefs) and disrupt households and the wider community. For instance, religious scholars belonging to all schools of thought, are united and concur that the Women Protection Law 2016, passed by the Punjab government is un-Islamic. Similarly, Khyber Pakhtunkhwa (KPK) government's draft bill for protection and prevention of domestic violence, sent to the Council of Islamic Ideology (CII)²⁸ for their advice under Article 229 of the Constitution of Pakistan, was rejected by the Council.

Thus, we see that culture and religion are inextricably intertwined in many ways in Pakistan. Therefore, the legislative provisions not in accordance with cultural norms, values, or practices are often considered as contradicting Islam. Unfortunately, the dilemma over ensuring women's rights in Pakistan is closely tied to the need for a political consensus that women in Pakistan have a 'right' and to balance divergent views on the 'place of women' in Pakistani society. What is acceptable within different interpretations and practices of Islam—especially pertaining to women and their rights, such as retaining inherited land or divorcing an abusive husband, and protecting women from rape and traditional (cultural) practices such as marriage to the Quran, swara and karo-kari etc. at times may not be acceptable within the cultural constructs.²⁹

Gender equality is contemplated in the Constitution of Pakistan and the State can make special provisions for the protection of women as specified in Articles 3, 25, 34, 37, and 38 of the Constitution.³⁰ This may be done when certain issues facing women are not being addressed, because the existing law in its interpretation and application proves to be inadequate in providing protection or dispensation of justice. Such laws may also be created when there is a need to draw attention to a particular issue which is being ignored by the society and the executive, legislative and judicial mechanisms of the country.

²⁷ A Brief Report on Islamic Ideology Council, Arif Masood, Department of Commerce, BZU, Multan, <https://www.scribd.com/doc/30810997/Islamic-Ideology-Council-Pakistan>

²⁸ It is a constitutional body responsible for giving legal advice on Islamic issues to the government and the Parliament.

²⁹ Moving Forward with the Legal Empowerment of Women in Pakistan, Anita M. Weiss, 2012, www.usio.org

³⁰ Elimination of exploitation (article. 3), equality of citizens (article. 25); full participation in national life (article. 34); promotion of social justice and eradication of social evils (article. 37) and promotion of social and economic well-being of the people (article. 38).

The Pakistan Penal Code (PPC) is the basic penal law which contains provisions that can be invoked when complaints of VAWG are reported. It is comprehensive and recognizes and identifies as a criminal offence, a wide variety of acts held punishable. However, much depends on the interpretation of its sections in each and every case to fit their individual circumstances. For instance, Section 44 defines 'injury' as 'any harm whatever illegally caused to any person, in body, mind, reputation or property'. This implies that injuries in addition to physical harm such as psychological, mental and emotional harm as well as harm to reputation and property are covered under the PPC. Furthermore, Section 337L, clearly prescribes punishments, for any type of 'hurt' that is not specifically mentioned in the law. The purpose of this section is to leave space to cover those forms of violence that are not specifically defined in the PPC. These provisions can be applied to all kinds of situations irrespective of the relationship between the victim and the perpetrator. In actuality, it effectively covers all the offences of VAWG including domestic violence, sexual violence, acid crimes, etc. provided the law is construed liberally to fit the circumstances of these cases to provide justice.

In recent years, robust legislation ensued to address both the issue of inequality as well as violence against women and girls, with the result that many women-specific laws³¹ and policies were enacted. Although Pakistan has laws pertaining to rape, sexual harassment (in general) and sexual harassment of women at the workplace, acid control and acid crimes, child marriage, and customary practices, yet combating violence against women remains a challenge.

As a result of the Criminal Law (Amendment) (Offences Relating to Rape) Act 2016 & Anti-Honour Killing Law (Criminal Laws Amendment) Act, 2016, passed recently, some loopholes related to rape have been addressed, with the objective of increasing reporting and prosecution of the crime. As a result, rape is now a crime to be prosecuted under criminal law rather than Sharia Law. Significantly, legislation has overturned a longstanding situation, whereby, families could 'forgive' the killers of women and so-called honour killings would not be prosecuted under criminal law. While progress has been made in terms of legal provisions for reducing the negative effects of laws brought in through the Hudood Ordinances, discriminatory laws such as the *Qanun-e-Shahadat*, and *Qisas and Diyat* Ordinances are still in effect. Furthermore, there remains much ambiguity about whether or not marital rape is considered a crime under the law or not,³² to the extent that it must be considered effectively legal. Although Criminal Law (Amendment) Act on offences relating to rape and honour killings (2016) are still not in effect since the rules of business have not yet been formulated, at times some of its clauses are referred to by the lawyers for early disposal of sexual abuse and violence cases.

However, despite the recent advances in women related legislation, much remains to be seen as far as its effectiveness is concerned. It is women's lack of knowledge of legal provisions and court procedures, lack of family support alongside misogynistic attitudes that make it difficult for them to adopt the legal route. Moreover, due to the inadequacies of the legal system, litigants have to deal with prolonged legal proceedings, high costs along with societal, cultural and family pressures, and at times, threats from perpetrators. What is more, the implementing agencies, the judiciary³³ and police³⁴

³¹ Prominent are: Protection of Women Act (2006); Domestic Violence (Prevention and Protection) Bill (2009); Criminal Law (Amendment) Act on sexual harassment (2010); Protection Against Harassment of Women at the Workplace Act (2010); Acid Crime Prevention Act (2011); Prevention of Anti-Women Practices (Criminal Law Amendment) Act (2011); Punjab Protection Against Harassment of Women at the Workplace (Amendment) Act (2012); Domestic Violence (Prevention and Protection) Act 2013, Sindh; Balochistan Domestic Violence Prevention and Protection Act, 2014; Sindh Child Marriages Restraint Act (2013) and Punjab Child Marriages Restraint Act (2015)

³² Sarah Zaman and Maliha Zia, "Women's Access to Justice in Pakistan", Working paper submitted to the committee on women's access to justice at the 54th CEDAW session, War Against Rape (WAR) and Aurat Foundation (AF), 2013; See also NazishBrohi, "What's In A Word?", *DAWN*, 2017, Available at: <https://www.dawn.com/news/1350203/whats-in-a-word>.

³³ Only seven of the country's 112 High Court judges are women, whereas, the Pakistan Bar Council, the highest regulatory body for lawyers, has never had a woman member. The Senate Standing Committee on Law and Justice deferred a bill tabled by a PPP Senator in May 2016 calling for a 33pc quota for women judges to be appointed to the Supreme Court. | Source: <http://www.dawn.com/news/1275146>, Dawn 4th August 2016

³⁴ Women in Pakistan make 0.94 percent of the total police force. However, Federal Intelligence Agency's (FIA) 10 per cent of the force are women. (Rough Road to Equality: Women Police in South Asia, Commonwealth Human Rights Initiative, 2015)

are not sensitized to violence and lack the understanding, knowledge and training to deal with such cases. Furthermore, in many cases, attitudes towards women's rights and gender equality are extremely conservative - a reflection of the cultural beliefs internalized in a highly patriarchal society. Altogether, without a supportive infrastructure, and officials who do not possess know-how of application of these laws, they remain unimplemented and inefficacious.

In addition to the above-mentioned bottlenecks, constitutionally guaranteed protections and legislation do not necessarily extend to all parts of Pakistan. FATA for instance, with its semi-autonomous status, is exempted from much of Pakistan's legal and governmental institutions.³⁵ Reforms to this arrangement extend the jurisdiction of the Supreme Court and Peshawar High Court to FATA, but leave civil and criminal matters (including VAWG) within the jurisdiction of traditional courts called *jirgas*. These 'jirgas' are composed of village elders who are highly likely to protect family structures and male perpetrators above the rights of women. Thus the standing and legitimacy of traditional structures such as jirgas - originating mostly in rural areas, but also found across peri-urban locales - contribute to undermining the jurisdiction of the criminal justice system, especially in cases of VAWG.

2.4 Violence against women and girls in Pakistan

Violence against women and girls in Pakistan permeates through all social classes, religions, and ethnicities. It is a continuous and persistent threat throughout women's life cycle, with them being vulnerable to specific forms of violence³⁶ at each stage of life. These include preference for males over females; infanticide, child abuse, less access to scarce economic resources, poorer health care, higher child mortality due to neglect, limited education, child marriage³⁷, discrimination in employment and limited mobility and autonomy.³⁸ Violence is deeply embedded within the Pakistani society, so much so that some forms are not even considered as 'violence'. As a result, some of the most gruesome manifestations of violence against women exist in Pakistan and are '*normalized*'.

In terms of prevalence data, the recent nationally representative sample provided by the PDHS 2017-18³⁹ shows that up to 34 percent of ever partnered women aged 15-49 have suffer emotional and/or physical and/or sexual spousal violence at least once in their marital lifetime. Emotional violence being the most common form of spousal violence (26 percent) followed by physical violence (23 percent). Middle aged women between 30-39 years, experience physical violence more frequently. However, the study undertaken by Pakistan Demographic and Health Survey did not focus on 'economic violence', prevalent in Pakistan. A study conducted by the Aurat foundation highlights customary practices also are found to be the basis/reason for violence - some being 'early marriages' (29 percent), '*watta satta*' or bride exchange (29 percent), and '*karo kari*' or honour killing (11 percent). Research covering rural areas have also estimated that a third of marriages in rural Pakistan involve the exchange of brides⁴⁰ between two households. A practice that is used as a means to avoid payment of 'bride price' and more often, to amicably resolve the inter-family disputes. Such marriages are often forced and involve child

³⁵ A key to enduring peace: reforms in federally administered tribal areas of Pakistan Khan, Muhammad Waqar Khalid, 2016

³⁶ South Asia Regional Gender Action Plan (RGAP) FY16 -FY 21, World Bank, 2016

³⁷ Increases risk of sexual violence. If a girl is married at a young age it is more likely that her husband and in-laws will beat her and that she will be sexually abused by them

³⁸ Male gender preference, Female gender disadvantage as risk factors for psychological morbidity in Pakistani women of childbearing age - a life course perspective', Farah Qadir et.al, 2011.

³⁹ National Institute of Population Studies (NIPS) [Pakistan] and ICF International. *Pakistan Demographic and Health Survey 2017-18*. Islamabad, Pakistan, Available at: http://www.nips.org.pk/abstract_files/PDHS%202017-18%20-%20key%20%20findings.pdf

⁴⁰ A practice of bride exchange that is common in Pakistan and involves the simultaneous marriage of a brother-sister pair from two households, 'Watta Satta: Bride Exchange and Women's Welfare in Rural Pakistan', Jacoby and Mansuri, 2010

brides⁴¹. Moreover, a quarter (25 percent) of married girls and women surveyed in the six districts⁴² of Pakistan reported having been forced to perform a sexual act by men other than their husband.⁴³

Thus, we see that some women are, kidnapped, beaten, burnt by stove and acid, tortured by their own families, husbands and in-laws and killed in the name of honour. Moreover, domestic violence seemingly is the most socially accepted form of violence; in fact Intimate Partner Violence (IPV) is not seen as a violation of 'a woman's right'. Women often consider it to be their husband's 'right', a 'normal' part of marriage and a function of their marital 'duties'.⁴⁴

Sexual harassment at workplace is common and occurs across sectors. Small scale studies reviewed in the World Bank's 2014 report on Violence Against Women: Lessons from South Asia indicate that 93 percent of women working in private and public sectors were sexually harassed by supervisors or senior colleagues.⁴⁵ In a small qualitative study of approximately 60 women in key sectors, the Alliance against Sexual Harassment at Workplace found that 58 percent of nurses and doctors interviewed admitted being sexually harassed, while 91 percent of domestic workers, and 95 percent of women at brick kilns and agricultural fields also complained of it.⁴⁶ In a separate study of harassment among female commuters, 85 percent of working women reported being harassed while commuting in the past one year.⁴⁷ Additionally, two major types of harassment, accounting for 34 percent responses each, were staring/leering and deliberate contact/groping. The study also shows that about two-thirds of the women react to harassment, often verbally, while the rest bear it silently. However, some working women and homemakers do retaliate physically, as compared to students who mostly keep facing such incidents silently.

As a consequence of harassment in public transport, about one-third of students and one-fifth of working women and homemakers prefer opting for privately hired taxis and rickshaws—a more expensive option. Moreover, as a result of extreme cases of sexual harassment on public transport, women are also known to have quit their job to evade the problem.

2.5 Social and economic context

Gender inequality constitutes a threat to a positive future macroeconomic outlook. In this respect, it should be noted that VAWG contributes to persistent gender inequality in all areas of Pakistani life. It restricts women's mobility, creating barriers to accessing education and health services and participating in the labour market; thus, negatively affecting the overall productivity of the labour force. The following section outlines the national context in which violence against women exacerbates in Pakistan. This helps us to understand some of the causes of violence, such as women's lack of access to education and health facilities, labour force participation and their consequent economic deprivation and dependency.

⁴¹ Violence against women and girls: Lessons from South Asia, 1818 H Street NW, Washington DC 20433: The World Bank, Solotoroff and Pande 2014

⁴² From Punjab (Dera Ghazi Khan & Muzaffargarh); Sindh (Jacobabad & Kashmore) and Balochistan (Jaffarabad & Naseerabad).

⁴³ Violence against women and girls: Lessons from South Asia, 1818 H Street NW, Washington DC 20433: The World Bank, Solotoroff and Pande 2014

⁴⁴ Whatever happens at home is considered to be a private matter, free of legal ramifications. Furthermore, marital rape is not considered wrong in our society mainly because sexual intercourse is viewed as a prerogative of a husband not wife.

⁴⁵ Violence against women and girls: Lessons from South Asia, 1818 H Street NW, Washington DC 20433: The World Bank, Solotoroff and Pande 2014

⁴⁶ *Situational analysis on sexual harassment at the workplace*: Alliance against Sexual Harassment at the Workplace. Jawaid et al. n.d.

⁴⁷ PAK: *Rapid Assessment of Sexual Harassment in Public Transport and Connected Spaces in Karachi*. Project Number: 44067: Asian Development Bank. 2014. Available at: <https://www.adb.org/sites/default/files/project-document/152881/44067-012-tacr-19.pdf>

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Pakistan is home to more than 200 million people⁴⁸, out of which 49 percent are females, whereas, 51 percent are males. More than 64 percent of these reside in rural areas as compared to less than 36 percent residing in urban areas.⁴⁹ According to the latest population Census estimates 2017, the population of Punjab, Sindh, KPK, Balochistan, FATA and Islamabad are 110, 48, 31, 12, 5 and 2 million respectively.

Analysis of the social sectors shows that Pakistan's performance in the education sector has been weak⁵⁰ and the government at all levels has been unsuccessful in achieving universal primary education. There are fewer girls in both primary and secondary education⁵¹, with women's literacy rate in rural areas being 36 percent compared to 63 percent males, and 68 percent in urban areas, compared to 81 percent males.⁵² Education spending varies from province to province, and there is no parity in spending on girls and boys.⁵³

Furthermore, review of the health sector shows that women's right to health care is limited⁵⁴ and of poor quality compared to men. However, maternal and child mortalities, a cause for concern, have reduced to 170/100000⁵⁵ in 2015 from 276, in 2006-2007⁵⁶. Similarly, while there are improvements in proportions of women receiving prenatal care in urban and rural areas, 17 percent of pregnant women in urban and 37 percent in rural areas still have no access to it. While improvements are apparent, the gap between urban and rural outcomes persists - Pakistan shows the largest gap in health indicators between urban and rural women in South Asia.⁵⁷

The existing gender gap in key development outcomes is unsurprising given the high gender disparity in public investment in health and education outlined above, coupled with low overall expenditure in these areas, i.e. less than 1 percent⁵⁸ and 2.2 percent⁵⁹ of GDP, respectively, which is well below internationally recommended standards. Additionally, limited family resources; preferential treatment given to males as compared to females in the family; seeking permission from family members; women's economic dependency on men; restrictions on their mobility; poor access to educational and health care facilities, and a sense of insecurity, all play a role in limiting their right to education and healthcare. However, as access to these services plays an instrumental role in empowering women, policies to improve them should be focused, when formulating sustainable development policies.

⁴⁸ In four provinces, Punjab, Sindh, Khyber Pakhtunkhwa and Balochistan, and two regions, Federally Administrated Tribal Area (FATA) and Islamabad.

⁴⁹ The total transgender population is 0.005percent of the total population. Census – 2017 Pakistan <http://www.pbscensus.gov.pk/>

⁵⁰ As a percentage of GDP, the allocation in the budget 2017-18 for public sector expenditure on education is as low as 2.5 percent compared to an even lower percentage of 2.3 in the budget 2016-17.

⁵¹ For instance, the value of Gender Parity Index (GPI) of primary education in 2011-12 was 0.90, indicating gender gap of 10 percentage points. This gap narrowed from 30 percentage points in 1990-91 to 10 percentage points in 2008-09 and remained almost stagnant afterwards. More or less, a similar pattern is observed in GPI secondary education and youth literacy.

⁵² Pakistan Bureau of Statistics, LFS 14-15 (Government of Pakistan)

⁵³ Working Paper No.5 - Pakistan: The Economic and Social Impact of Violence Against Women and Girls (VAWG) March, 2017, DFID

⁵⁴ Rural women do 4.9 hours of unpaid care and domestic work per day compared to 0.5 hours for rural men, 48percent of women do not make final decision regarding their health and 47percent women in rural areas and 17percent in urban areas have difficulty accessing health services in Pakistan. (Human Rights Commission of Pakistan, 2015)

⁵⁵ World Health Organisation 2015

⁵⁶ Pakistani Demographic and Health Survey 2006-2007

⁵⁷ Gill, R. and Stewart, D. 2010. Relevance of gender-sensitive policies and general health indicators to compare the status of South Asian women's health. *Women's Health Issues* 21 (1): p15

⁵⁸ Pakistan Economic Survey 2017-18

⁵⁹ In 2016-17 as reported in Pakistan Economic Survey 2017-18.

The gap is all the more pronounced if we look at the gender-wise labour force participation (LFP)⁶⁰ rate in the country - a key determinant of the currently active population and a crucial component of long-term economic growth.⁶¹ In Pakistan, the participation rate of men increased⁶² compared to that of women, which declined from 22 percent in 2014-15 to 20 percent in 2017-18. However, the female participation rate in rural areas (age 10 and above) is 26 percent compared to 11 percent in urban areas, of which over 65 percent are engaged in low skilled occupations.⁶³ Similarly, in rural areas, 85 percent are employed in the agriculture sector, of which over 60 percent work as contributing family workers. This indicates that women generally are disempowered compared to men, resulting in their low bargaining power, low economic status and lack of decision-making rights. In urban areas, although more women are educated, opportunities available to them are limited, due to socio-cultural barriers, prejudices, comparatively poor and limited educational and training facilities, and virtually non-existent child care facilities. All of which have a 'discouraging affect' on female participation in urban areas.

Thus, women's illiteracy and poor health create a situation of dependency that limits their prospects for empowerment. However, quality education can help bring a positive change in women's lives and well-being. This requires an improvement in provision of and access to educational services and opportunities leading to improvement in income, however - a study undertaken in 2007-08 (SPDC) indicated a weak link between education and employment leading to the economic empowerment of women. Apparently, amongst those entering the educational institutions the majority did not opt for employment. Indicating that improvement in education levels did not translate into greater integration into the economy. This could be because of the prevailing socio-cultural values which restrict female employment, or due to gender discrimination in the labour market. Consequently, the majority of the female labour force remain engaged in residual and low paid work increasing their vulnerability and exploitation.

Furthermore, fundamental shifts in social and economic structures and gender norms are a pre-requisite for empowering women. Therefore, efforts must be made to create awareness amongst them regarding their rights and their practice to increase women's negotiating power and their ability to assert themselves, thereby, improving their self-esteem and enabling them to make choices that best meet their needs.

2.6 Current knowledge on economic & social impacts of VAWG in country

While some prevalence studies have been carried out, there is no single comprehensive source of prevalence data for VAWG in Pakistan. Indeed, in its 2013 review of Pakistan's obligations, the CEDAW committee expressed concern at the inconsistencies in the collection of data on violence against women (Committee on the Elimination of Discrimination against Women 2013). All existing studies have limitations, whether of sample size or methodology. Furthermore, certain forms of violence are more easily quantified than others: thus, a certain amount of data exists for prevalence of intimate partner violence (IPV); but much less for early and forced marriage, or for non-partner sexual violence (NPSV). Thus, it is difficult to draw comprehensive conclusions, although it is clearly the case that violence against women and girls, in its many forms, is endemic, and likely more widespread than any official data suggests.⁶⁴

⁶⁰ The ratio of labour force (employed and unemployed but seeking work) to the population of respective age cohort.

⁶¹ According to Human Development Report 2016, Employment to population ratio (percent ages 15 and older) in Pakistan is 51.0 percent.

⁶² from 48.0 percent in 2013-14 to 48.1 percent in 2014-15

⁶³ Pakistan Bureau of Statistics, *Labour Force Survey 2014-2015*, (Government of Pakistan)

⁶⁴ Working Paper No.5 - Pakistan: The Economic and Social Impact of Violence Against Women and Girls (VAWG) March, 2017

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Violence has a clear impact on individual victims and survivors, and it is highly likely to contribute to the overall burden of disease in Pakistan. A 2012 household survey of more than 4,000 women living in Pakistan found that 44 percent of women had experienced physical injuries due to domestic violence in the twelve months preceding the survey. Of those who had experienced injuries, 63 percent did not seek help from healthcare settings.⁶⁵ The most extreme impact of VAWG is death, which can be a result of a deliberate act of murder, a result of injuries, or suicide.

While there is limited data on the mental health impacts of violence against women in Pakistan, a WHO meta-analysis claims that IPV results in an increased likelihood of suicide attempts.⁶⁶ In addition, isolation and shame may cause women to withdraw from social networks and political participation. Some indications of the economic costs of violence to women and the Pakistani state have been documented, in a study by SPDC entitled “The Socio-economic Cost of Violence against Women: A Case Study of Karachi” (SPDC 2012). This 2012 study identified the impacts of violence experienced by 50 women in the city of Karachi.

It found that 44 percent of women surveyed had sustained physical injuries; while all suffered psychological impacts (depression, stress or trauma). It further outlined the expenses incurred through violence, and who bore those expenses. It was calculated that 77 percent of injured women sought healthcare, at an average cost (including transport) of Rs 10,100 per incident; 18 percent sought support from the police, and an average cost of Rs 34,900 was incurred in the filing of a formal report. The cost of transport to access the police was, on average, Rs 1,500. Additionally, 42 percent sought legal support, at an average cost of Rs 48,200. Most healthcare costs were born by the victim herself or by her mother – although in some cases others (husband/ family) paid these costs. Where victims accessed judicial services, in up to 70% percent of cases, the costs were covered by an NGO or a shelter home. Additionally, the majority of women surveyed were not in paid employment; but of those who were, a number left their work immediately after the violent incident, resulting in a drop in family income.

These data indicate some of the ways in which violence against women places a drain on Pakistan’s social and economic development. The aim of the current project is to map these impacts in greater detail, in order to assess the costs at multiple levels.

⁶⁵ Qayyum, K. (2014) *Domestic violence against women: prevalence and men's perception in PGRN districts of Pakistan*: Rutgers WPF.

⁶⁶ Duvvury, N., Callan, A., Carney, P. and Raghavendra, S. (2013) *Intimate Partner Violence. Economic costs and implications for growth and development*. Women's Voice, Agency and Participation Research Series.

3. METHODOLOGY

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3.0 Conceptual framework

The objectives of this particular research is to look into the impact of violence on women and girls on the individual woman as well as on her family (domestic sphere), the household and the economy at large. Efforts have been made to overcome the gaps in the existing literature available on the issue of violence against women in Pakistan. However the economic and social multiplier effects of violence have not been rigorously explored.

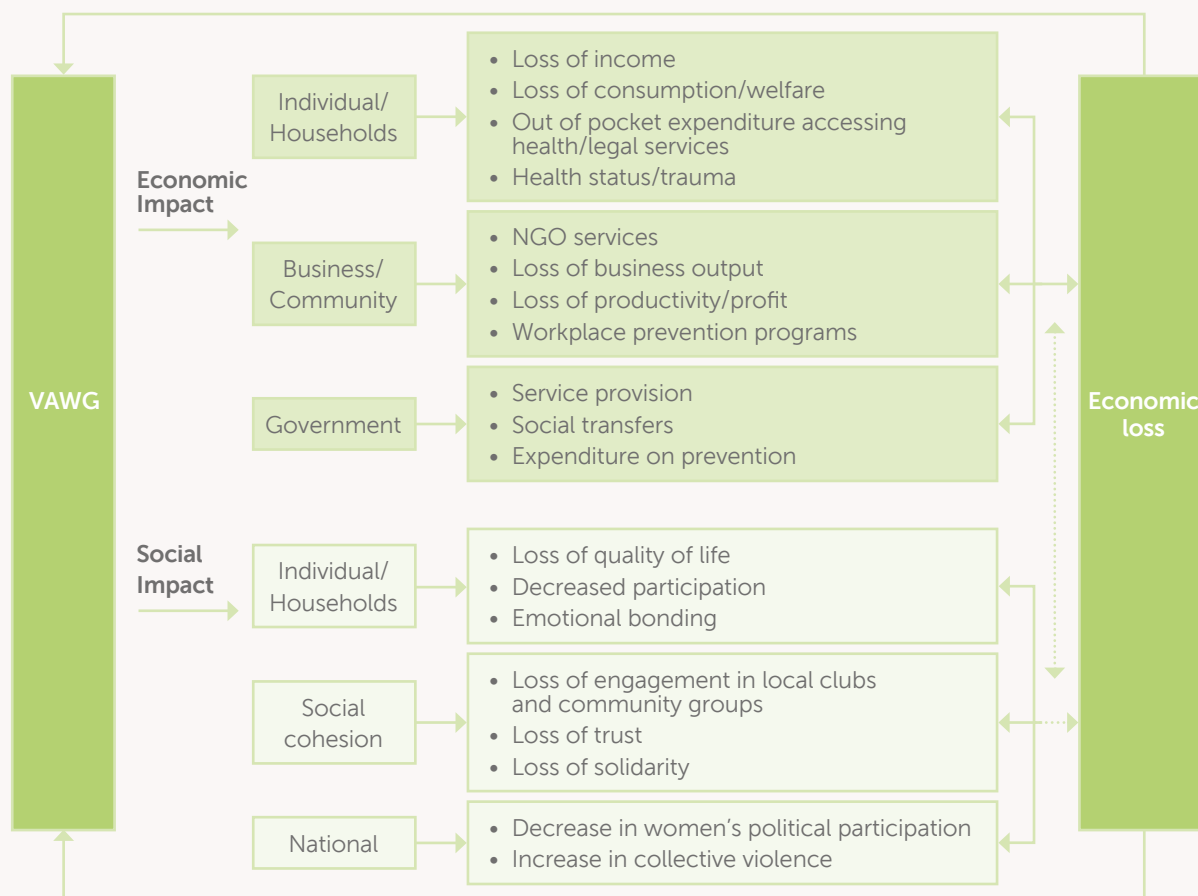
Figure 3.0 indicates the social and economic impacts of violence against women/girls. The framework shows the ripple-effect in a stratified manner i.e. at the level of individual, household, community and on the business. The model very importantly draws attention towards the inter-relatedness of both the social and economic impacts in the long-run.

The economic impacts of violence against women occur not only at the individual level (such as the missed days at work, health costs due to injuries or psychological distress) but also at the community/business level, and the government/state level. Economic impacts at each of these levels, including loss of personal and household income, and loss of economic outputs for businesses that eventually reflects in a loss to the national tax collection besides denting the economic growth.

Social impacts can be seen at all levels i.e. the individual, community and state level. This particular category of impacts has serious consequences for the well-being and capabilities, social cohesion and participation of the victim and those immediately affected (related), and for social stability. These impacts cannot be immediately monetised; however, over time many of these impacts get translated into economic impacts, for instance, chronic disability, limited access or poor performance in education, due to increase in social instability or perpetual domestic fights.

The two combined impacts on the extended family, community (society), and economy, whereas the consequential repercussions of the social pressure and the economic loss results into more violence - the relationship is not uni-linear rather it causes a circular flow, it is particularly insufficient to simply aggregate costs across levels. This particular research focuses on exploring diverse and dynamic impacts of violence in the case of Pakistan and highlights its macro-level influences both on the economic and social development.

Figure 1. The conceptual framework



Source: Scriver, S., Duvvury, N., Raghavendra, S., Ashe, S., and O'Donovan, D. 2015

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.

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. 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.

3.1 Overview of methodology

To meet the objectives of the study both quantitative and qualitative inquiry methods were adopted. The quantitative part comprised of four categories of questionnaires namely household, individual, business managers and employees (for detailed notes see section 3.2.1 and 3.3.1). All four questionnaires were developed and standardized (to ensure comparable data availability in all three countries) by Ipsos MORI with inputs from NUIG and Social Policy and Development Centre (SPDC). The quantitative survey was administered by Ipsos Pakistan after cleaning the data it was shared with SPDC for analysis – in total, some 2998 households were covered. To inquire about the loss of business some 105 business units were visited to interview 532 employees. In addition, 25 business managers were also surveyed from different business units to assess their knowledge of violence and its impacts on the workplace especially on the productivity through a self-administered survey. All the data has been analysed using SPSS and STATA.

Qualitative analysis consisted of in-depth interviews (IDI), participatory focus group discussions (PFGs) and key informant interviews (KIIs). The IDIs were undertaken with a sample drawn from the quantitative interviews. The potential list of interviewees was shared with SPDC from Ipsos Pakistan, from whom a prior consent to undertake the IDI had been taken during the individual survey. The list included both women who had experienced, and those who had not experienced, violence. Overall 24 IDIs were conducted to enrich the analysis, which enabled a better understanding of the impact of the violence on women and girls. The IDIs focussed on the social and non-economic costs of VAWG. Eight participatory focus group discussions with six to ten female and male members of the community were held to understand the impact of VAWG on the community. The PFGs also explored the gender norms and perceptions of violence against among the community. For inputs from the relevant expertise on issues related to VAWG eight key informant interviews were also conducted with the key stakeholders including government, NGO representatives and community leaders who were involved in VAWG prevention efforts. In all the activities inputs were taken from both NUIG (National University of Ireland, Galway) and ICRW (International Centre for Research on Women) and SPDC was responsible for administering the field work, data coding, and preparing reports based on field work. Data was analysed using the NVivo software.

3.2 Data

3.2.1 Overview of questionnaires

The National University of Ireland, Galway (NUIG) took a lead on the development of the questionnaire, supported by Ipsos MORI. SPDC team also reviewed the questionnaires. Five separate questionnaires were developed to meet the quantitative research objectives of the study:

- Women and girls' questionnaire
- Head of household questionnaire
- Female employee questionnaire
- Male employee questionnaire
- Business manager questionnaire

Women and girls' survey:

This was an in-home survey of women and girls aged between 18 and 60, meeting the developed criteria.⁶⁷ Besides inquiring about the basic demographic information (age, education, marital status,

⁶⁷ The interviewee should be permanent resident of the household, and is selected using a Krish grid.

length of time residing in the area), the questionnaire also had inquiries on the social interactions and networks, community cohesion, access to services, volunteering in community groups, paid and unpaid work, general and reproductive health, experience of violence (both intimate partner and non-partner, domestic/work or public sphere). Questions were specially designed to ask about the impact, particularly financial implications, as a consequence of violence. Support mechanisms were also inquired about. Finally, respondents were asked if they would be willing to take part in further research on the topic of violence against women and girls. Explicit consent was received, and contact details securely passed to ICRW and SPDC to carry out qualitative research.

Household survey:

The questionnaire collected data about the general household and individuals within the household. The data collected in the household survey provides important details on socio-economic status (household members, age, gender, ethnicity, marital status, relationship with household member), occupational distribution (earning members, household income) and pressures for examining economic and social impacts of VAWG. Household consumption, including volumes and quantities of foodstuffs consumed by the household within the last seven days was also asked along with the ownership of assets (livestock, machinery, agricultural land, household goods, bank account, savings, and tenure), access to services were asked (drinking water, and other facilities).

Employee survey / manager survey:

The questionnaires were structured for gathering information on age, marital status, general well-being, length of service, type of contract, and number of days per week and hours per day respondents worked, reasons for absences from work, awareness of any male and female colleagues who had experienced violence, own experiences of partner violence and consequences of experiencing violence. Male employees were particularly asked whether they have carried out any sexual violence on women who were not their partners within the past 12 months, and consequences of doing so. Impact and help-seeking was also inquired about.

Among managers, the business survey gathered information regarding their understanding of violence, their knowledge of violence, and the impacts of violence within the workplace. Specific questions were asked about the awareness and nature of employee experiences of violence/harassment, and its consequences on attendance and productivity at work. Business policy frameworks, including 'whether or not the company had a policy or programme to support female employees experiencing violence' were also asked. Finally, they were asked if they can assess overall cost of violence to the company within the last 12 months.

3.2.2 Sample size and framework

Sampling strategy

PSU selection: in Pakistan, census circles were originally selected as urban PSUs on the understanding that the Pakistan Bureau of Statistics (PBS) would be able to provide the fieldwork agency with maps of each census circle. This would have enabled the interviewers to identify the circles on the ground and know where the boundaries of each circle (PSU) were. Unfortunately, it was not possible for the PBS to provide assistance as their rules stipulated that they needed to draw the PSUs themselves (rather than permit Ipsos to do this) in order to be able to provide maps for the selected PSUs. This unexpected outcome meant that a new approach was needed at short notice before any fieldwork could start. The cities in which the census circles had originally been selected were identified (to retain the original structure of the design). Then, within each of these cities, N starting points within enumeration blocks were randomly selected. The number of starting points was equivalent to the number of census circles

that were originally selected. The list of starting points per city was provided by the fieldwork agency to be used for random walks.⁶⁸

Household and individual survey:

The target population for the women and girls survey in Pakistan are women aged between 18 to 60 years, living in private residential households in rural and urban localities. While Pakistan consists of four provinces along with Gilgit-Baltistan, Federally Administered Tribal Areas (FATA), the areas below were defined as accessible for fieldwork in Pakistan:

- Balochistan province (30 districts); Punjab province (36 districts); Sindh province (23 districts); Khyber Pakhtunkhwa (28 districts) and Islamabad Capital Territory⁶⁹

In Pakistan, census enumeration areas were intended to be used as PSUs for urban areas while villages were used at PSUs in rural area. Random stratified sampling with probability of selection proportional to size (PPS) was applied in order to select the required number of PSUs. The stratification variables were also chosen on the basis that they be related to key variables in the data collected from the survey interviews. A reference sample of 3000 interviews was planned that was reduced to 2998 interviews.

Business survey:

SPDC devised the business survey sampling strategy for Pakistan. According to latest data from the Pakistan Economic Survey 2014-2015, the service sector accounted for 58.8 percent of GDP contribution, and 40 percent of employment. The industrial sector accounted for 20.6 percent of GDP contribution, and agriculture contributing 21.4 percent. SPDC proposed five sectors for the business survey which were large-scale manufacturing (40 percent); wholesale and retail trade (28 percent); transport, storage and communication (17 percent); housing services (10 percent); and finance and insurance (5 percent). Based on contribution to employment, SPDC advocated that 50 percent of the business should be from Karachi, 32 percent from Lahore, and 17 percent from Faisalabad.

In total 105 business entities were surveyed with 52 business units surveyed in Karachi, 33 in Lahore and 20 in Faisalabad (Ref: Table 3.10 of Ipsos MORI Technical Report). The total number of employees surveyed was 532 (268 females and 264 males). 25 managers were also surveyed from different business unit selected for employees' survey.

3.2.3 Training and piloting

All interviewers working on the VAWG study were required to attend a comprehensive interviewer training workshop, prior to commencing fieldwork, for both quantitative and qualitative components. The objective of the training sessions was to give interviewers a background to the nature and objectives of the study; to help prepare them for dealing with sensitive subjects; and to ensure that the surveys would be carried out ethically, safely, and robustly.

Training workshops for the quantitative component lasted at least four days (12-15 April 2016, Karachi and 21-24 April 2016, Lahore) and covered a range of subjects from what VAWG is and the objectives of the study, to survey administration, fieldwork and sampling. The training was organized by Ipsos MORI (along with Ipsos Pakistan) with SPDC facilitating the arrangements including the trainer and Dr Kausar Khan from Aga Khan University. The first half of each workshop (two days) was dedicated to gender-

⁶⁸ Lack of resources meant that a more thorough method – such as enumeration could not be used. The agency has been compiling and updating information on census enumeration blocks since 2008 (10 years after the last census took place in Pakistan). The starting points may have been used by the agency previously for other surveys and do not constitute a comprehensive listing of all possible starting points within each city. Each block is estimated to contain between 200 and 250 households.

⁶⁹ It is not possible to provide a proportion of total population coverage due to the unavailability of data for the excluded provinces.

violence training, role plays, case studies and how to handle sensitive subjects. This part of the workshop was led by experts in gender studies, including SPDC in Pakistan. The second half of the training (two days) covered survey fieldwork, including the different questionnaires, survey administration, sampling, respondent and household selection, quality and fieldwork monitoring, and key timelines. In addition, all interviewers received a full training manual. Refresher training was also conducted by Ipsos before the fieldwork started (dates: 28-30 May 2016/Aug to 02 Sep 2016/22nd Dec 2016). Interviewers from the local areas were preferably selected with understanding of local language. The questionnaires were translated into the Urdu and Sindhi languages for administering the survey.

3.2.4 Data collection, cleaning and preparation

All the surveys were undertaken using paper questionnaires. Once interviewing teams had completed their assignment, paper questionnaires were sent back to the head office for data processing. Ipsos MORI provided a data entry link for each survey to allow the uniform data entry of all surveys. The data was checked on a periodic basis by the local teams and the central team, ensuring that the routing/filters had been adhered to, only permitted values were inputted, the ID numbers were unique, the household and women's surveys could be matched with their unique IDs, logic/sense checks on demographic information. Any issues identified were raised with the respective country teams who were asked to recheck the data. Country teams then sent a list of corrections to Ipsos MORI, whose data processing operatives then applied to the datasets if/as applicable.

There are four main datasets, each with their own codebook. The women and girls' survey data included all of the data from this survey and the household survey dataset included all household survey questions. A unique seven-digit identification number is included for each individual interview so that the data can be matched to its corresponding household survey in the household survey dataset (if a household survey was also undertaken). The employee survey dataset includes the survey findings from both the female and male surveys; a variable was generated to indicate the gender of the respondent. Similarly, the manager survey dataset includes all questions from the managers' survey.

3.3 Qualitative

3.3.1 Overview of PFGs, IDIs, KIIIs

To add depth in the data collected, a small number of respondents were selected from the individuals' survey for the IDIs and PFGs. Key informant interviews were also undertaken to add to the knowledge of sociological issues as consequence of violence and its prevention. All instruments for data collection were provided by ICRW (who collaboratively developed them with NUIG), including the guides for conducting IDIs, PFGs, and KIIIs explaining the questions to be asked. The guides were translated into Urdu for the administration of the survey. The questionnaire for IDIs had questions regarding the experience of violence (by types and by perpetrators), coping mechanisms and impacts. The discussion on the PFGs revolved around the incidence of violence, informal coping mechanisms, impact on the household and community, and impacts on the perpetrator. The questionnaire for IDIs and materials for PFGs were then translated into Urdu by SPDC.

3.3.2 Sample

In total 24 IDIs were undertaken, 12 from rural areas and 12 from urban areas. The sample was stratified by age (18-29 years and 30-60 years), geographical location (rural/urban) as well as whether respondents had or had not experienced any form of violence in their lifetime. Participants in IDIs and PFGs were selected from a pool established by a household survey conducted by Ipsos MORI during the quantitative study. Based on response rate, Sargodha and Islamabad were chosen as the sites for in-depth interviews.

8 PFGs were undertaken in total, 4 with men and 4 with woman, further stratified on the basis of age and location (rural/urban). Snowball sampling was used to locate potential participants for PFGs as the refusal rate was very high as it was observed that the women do not want to speak on this sensitive issue in front of other community members. Additionally, because the decision was taken by the country team in consultation with ICRW. Additionally, because Sargodha and Islamabad are both in the Punjab province, Karachi was chosen as the site of the urban PFGs in order to ensure geographic variation among participants. The local enumerator facilitated by asking women to participate with the focus of having a mixed group of women that were victims or had not experienced violence. On average there were ten participants in each of the PFGs. Following safeguards delineated in *Researching violence against women: a practical guide for researchers and activists*,⁷⁰ the PFGs with men were conducted in different towns from where the FGDs with women were conducted; however, the selected towns had similar characteristics.

Table 3.1: Participants' characteristics: in-depth interviews

Qty	Locale	Sex	Experience IPV/SV	Age group
In-depth interviews				
4	Urban	Women	Yes	18-29
4	Urban	Women	Yes	30-60
4	Urban	Women	No	18-60
4	Rural	Women	Yes	18-29
4	Rural	Women	Yes	30-60
4	Rural	Women	No	18-60

Table 3.2: Participants' characteristics: participatory focus group discussions

Qty	Locale	Sex	Age group	Experience IPV/SV
Participatory focus group discussion				
1	Urban	Women	18-29	
1	Urban	Women	30-60	
1	Urban	Men	18-29	
1	Urban	Men	30-60	
1	Rural	Women	18-29	
1	Rural	Women	30-60	
1	Rural	Men	18-29	
1	Rural	Men	30-60	

⁷⁰ Ellsberg M, and Heise L. *Researching Violence against Women: A Practical Guide for Researchers and Activists*. Washington DC, United States: World Health Organization, PATH; 2005.

The key informants were selected purposely to enrich the analysis. The key informants had a vast experience on working on violence against women and girls issues in Pakistan. They belong to diversified background; advocates, surgeons, social workers, managers of shelter homes, members of National Commission on Status of women. Of the total eight KIIs, five were conducted in Karachi, two in Islamabad and one in Lahore (2 male and 6 female key informants).

Table 3.3: Participants' characteristics: key informant interviews

Qty	Sex	Age group
Key informant interviews		
2	Men	All age group
6	Women	All age group

3.3.3 Training and piloting

A representative from ICRW visited Karachi (Pakistan) and conducted a two-day training session on qualitative research tools and data collection in-line with the scope of the project. The training was attended by team members of SPDC assigned on this project consisting of one Principal Economist, one Senior Economist and two Researchers. The survey team comprised of six members, including one project lead. The female interviewers were responsible for conducting all the IDIs, female PFGs and KIIs. The male interviewers were responsible for conducting all the male PFGs and KIIs. All of the survey team members had an informal training on the methods of data collection from the project lead.

3.3.4 Data collection, cleaning and preparation

Notes were taken for IDIs, and PFGs in Urdu and were edited for clarity, and were not recorded to maintain the privacy of the respondents. The data collection process took into consideration the protection of all respondents and researchers. Respondents were advised that their participation was voluntary and were assured of complete anonymity. Furthermore, they were advised that they do not have to answer any question they felt uncomfortable about.

Notes of in-depth interviews were translated from Urdu into English. Notes taken during the PFGs were also translated into English. Parts of KIIs that were in Urdu language were also translated into English.

ICRW conducted virtual trainings on qualitative data analysis with SPDC. ICRW then worked with SPDC to create a qualitative coding scheme for country. For the coding schemes, we formed a list of likely themes based on study objectives and an initial reading of the data, along with a code definition list. Our coding scheme addressed the costs and impact of violence on three levels: the individual, the household, and the community.

3.4 Analysis methods

The quantitative survey data was analyzed using STATA and SPSS. Qualitative data was analysed using NVivo.

Individual and household data:

The individual data has been used to compute prevalence for the rate of violence experienced by women under five categories: intimate partner violence (IPV), family member violence, violence at

workplace, in educational institutes and in public places. The analysis covered the types of violence; physical, psychological, sexual and economic. The type and nature of injuries suffered were also looked into. The impact of violence on reproductive, physical and mental health was also examined. Specifically, direct and indirect socio-economic cost was computed following incidents of violence in the last 12 months.

The household data was used to study the age profile, marital status, education status, employment, occupation, wages, reproductive work, children and property of all the members of the household. Community cohesion score was also computed that contains social (trust, solidarity/cooperation, security), political (participation and engagement, trust, legitimacy), economic (inclusion, security, agency) and cultural (belonging) dimensions.⁷¹

Estimation of the costs to the households of IPV

In this study two types of costs have been considered to estimate the cost of IPV at the household level. These are direct (out of pocket) costs and the indirect costs. Table A below presents the elements that have been considered for the IPV cost estimations.

Table 3.4.1: Elements of IPV cost estimation

Costs elements	
Out of pocket cost	Healthcare expenses, police fees (formal and informal), costs of arrest, shelter, filing cases, costs incurred in courts, replacement costs for property damaged
Indirect cost	Days lost from paid work by the women and their husbands; days lost in reproductive work, School days lost by children

Out-of-pocket costs were calculated for each woman for each type of expense based on the following equation:

$$TOPC = \sum_i \sum_s C_{is}$$

Where TOPC is total out-of-pocket cost, C_{is} represents the reported cost for each service for each woman experiencing violence as outlined in the table above. Costs of each specific service included various elements such as fees, transport, and/or material costs. Unit cost for accessing each service or replacing property was calculated by averaging the total cost by the number of women reporting the expense.

In terms of indirect costs, average number of days of lost was calculated by taking the mean of number of days reported by women with respect to their missing work and their partners missing work. For care work missed, the number of days missed by each woman reporting missed care work was calculated as follows:

$$MCW = \sum_i (\sum_t (DFS_t * H_t) + (DPS_t * H_t)) / H_t$$

Where MCW is Missed Care Work, i individual woman, t is the care activity, DFS is days fully stopped care activity t , DPS is days partially stopped care activity t , and H is the average hours spent on care

⁷¹ Ref: Documents shared by NUIG for TAG meeting in December 2017

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activity in a day. The sum of hours care work missed across all tasks is divided by the hours spent of care activities in a day to derive *days missed of care work*.

Following the same logic as above the missed school days was calculated as the mean of the days reported by each individual woman as children missing school as given below:

$$MSCD = (\sum_i (SCD_i) / n)$$

where MSCD is Missed School Days, SCD is reported school days missed by children of woman, *n* is number of women reporting children missed school.

Each of these costs were calculated for each location of violence as well as an overall average across all locations. Thus, two estimates are provided – costs for IPV alone and costs for any form of violence including IPV.

Given the low reporting rate of women on these specific costs and with the understanding that the major impact of violence in contexts of limited services is on work, we have also calculated the days of absenteeism, tardiness and presenteeism among women and undertook a simple comparison of means between two groups – those experiencing IPV and no IPV, as well as those experiencing 'Any Violence' and 'No Violence'.

Women who reported engaging in economic activity were asked the number of days they missed work, were late to work or had lower productivity due to a range of reasons in the past 4 weeks. The calculation of days for each was based on an algorithm developed by Aristides Vara Horna based on review of management literature and used in his study on costs of IPV to businesses in Peru, and outlined in table below:

Table 3.4.2: Calculation of absenteeism, tardiness and presenteeism

Indicator		
a) You were unwell at home	a) You were unwell at home	a) Did you have difficulties concentrating on your work
b) You had to go to a hospital or a health clinic because you were unwell	b) You had to go to a hospital or a health clinic because you were unwell	b) Did you work much more slowly than you normally would
c) You had to look after a child or other family member because they were unwell	c) You had to look after a child or other family member they were unwell	c) Were you exhausted at work
d) You had to attend to legal, financial or personal matters	d) You had to attend legal, financial or personal matters	d) Did you have to stop work because you were worried about something
e) You did not have enough money for transport to and/or from work		e) Did you have to stop work because you had an accident at work

Table 3.4.2: Calculation of absenteeism, tardiness and presenteeism (continued)

Algorithm		
$ABS = (AVG(a+b)+c+d+e)*12$	$TD = (a+b+c+d)*0.25*12$	$PRS = (AVG(a+b)*0.25+c*0.25+d*1+e*2)*12$
Notes		
First two reasons are closely related and so average is taken across both. As the questions are asked in the last 4 weeks for each woman because of better recall, the days lost are multiplied by 12 to give yearly estimates.	Days late equivalent to $\frac{1}{4}$ of a full working day	a) and b) are closely interrelated so average is taken. First three a), b), and c) weighted as equivalent to $\frac{1}{4}$ day, d) is weighted as 1 because work is stopped and e) has weight of 2 as work is stopped for day of accident and potentially for subsequent days.

This same method was used for calculating missed work by business employees who were specifically asked if they missed work, were late or had lowered productivity after incidents of violence. Thus the estimates of absenteeism, tardiness and presenteeism can be used to estimate the output loss for the economy.

Additionally various indicators were developed to explore the dynamics and impacts of violence: socio-economic status, illness score, acute mobility score, depression score, severity of violence index.

Finally, weighted analysis of household and women’s survey data was undertaken. Household and individual weights reflected the reciprocal of the probability of household or individual women being selected, both capped at 97.5 percentile and the average of the weights equaling to one. National estimates were derived after applying the population weight for individual women which is defined as:

$$w_{ind} * (N/n)$$

Where w_{ind} is the individual woman’s weight, N is the national country estimate of the number of women 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 1 which is the case of this study. The population weight was estimated using the total female population of 50, in 2016 derived from Pakistan Population Census and the Labour Force Survey 2016.

Business survey:

The business survey data (both employees’ survey data and managers’ survey data) was used to analyse the tangible economic impact on businesses across different types of violence for both the victim of violence and the perpetrator. Missed work days (absenteeism), number of days coming late (tardiness) or leaving early, and decrease in productivity (presenteeism) was analysed and computed on the employees’ data. Employees’ survey along with the managers’ survey was used to determine

the time spent in providing support to the colleagues who had been a victim of violence. Additionally, quantitative modelling has been undertaken to establish the implications for the overall economy.

Qualitative data:

Thematic content analysis was the method applied to examine the qualitative data. A primarily deductive approach was used for identifying the coding scheme: a list of likely themes was first formed, based on study objectives and an initial reading of the data, along with a code definition list. The coding scheme addressed the costs and impacts of violence on three levels: the individual, the household, and the community. When coding, phrases, sentences, and paragraphs were mapped to the relevant codes described by the coding scheme. In some cases, new codes were created (e.g. impact on leadership) in response to themes that emerged from the data. SPDC coded all interviews and discussions, and ICRW coded a sub-sample from each country for inter-coder reliability. The results of this coding served as the basis for the analysis.

All the responses in translated transcripts of IDIs, notes of PFGs discussions, and translated notes of KIIs were then coded as per the coding scheme using NVivo software. The coded responses 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. Tables were constructed to make rural-urban comparison for responses in IDIs and PFGs. SPDC coded all of the data, and ICRW coded a sub-sample of the data for inter-coder reliability. The results of this coding serve as the basis for our analysis.

3.5 Ethical considerations, context specific challenges and limitations

Research on experiences of violence has the potential to cause distress to participants. In order to ensure that the research met ethical standards, and minimised any risks to participants or researchers, a number of steps were taken, discussed below.

Ethical approval was obtained before the commencement of field work. Considerations included the safety of participants and researchers, confidentiality and anonymity. Measures were taken to ensure that all fieldwork was undertaken with recognition of such considerations. Ethical approval was granted at the overall level by the 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.

The key principles of the approach were:

- Women were interviewed privately, away from male relatives or others.
- Interviewers always worked in teams and in some cases, one interviewer was required to distract men or children present through discussion while the other interviewer conducted the survey.
- For questions deemed most sensitive, such as those relating to experiences of violence, showcards were used whereby, if the woman was literate, she was asked to choose her answers to the question by using the letter from the showcards for the response that best applies to them. This reduced the risk of others who might be listening in, will not know what response was given.
- Only female interviewers were used for the women's survey. All interviewers were trained in handling sensitive topics. They also received written instructions, and took part in a training workshop before commencing fieldwork. The training included a module on surveying vulnerable groups.

- An information sheet was read to participants to ensure understanding of the research and contact details for support services, should the participant become distressed, was provided.
- All participants were fully informed that participation was voluntary and that they may choose not to answer any question they wish or end the interview at any time with no negative consequences.
- All data was held in confidence, anonymised, and securely stored.

Context specific challenges

Some specific challenges emerged in relation to data collection. There are no formal residential address systems existing in rural areas of Pakistan. Further, it is risky to search a house by the name of a female. The names of the respondent's husband or father were not provided in the list by Ipsos- which is essential to find a house in rural areas. Therefore, finding a required address of enumerations by walking around was not welcomed. To overcome this, services of Aurat Foundation were obtained, whose representatives were familiar with the communities being visited.

In locating the house there was a danger that villagers would report to the police. To avoid any such situation, a 'No Objection Certificate (NOC)' was obtained by the local administration – a document necessary to convince the village police and the community, as well as the particular household, about the genuineness of the team's visit and purpose of the visit. The possibility of the respondent/ households not confiding in the team due to language barriers was tackled by engaging the local NGO who helped in addressing these concerns by providing a facilitator which also acted as a translator at times.

During the quantitative data collection a challenge emerged regarding low response rates. Due to this low response rate, fieldwork was put on hold while investigation and measures to increase disclosure were discussed and tested.⁷² The following measures were implemented for the remaining fieldwork:

- As part of the introduction to the violence questions (IPV and non-partner), vignettes describing a situation where a woman (the interviewer knew) was experiencing violence were added. The purpose of this was to help reduce potential stigma attached to disclosing experiences which was perhaps causing the low disclosure rates. While there are a number of different case studies, interviewers were asked to select a suitable number of case studies to read out as the introduction to questions on violence.
- Q101b (economic violence) was moved after questions regarding physical and sexual violence – since for several women these questions were not relevant – thus making it more relevant for the respondent.

The response rate for questions related to violence was extremely low for Balochistan (initial analysis showed that the incidence was less than 1 percent). Therefore, a second round of enumerator training for the quantitative survey was conducted in November 2017 in Quetta and a re-survey of this region was conducted. A local facilitator joined the team to sensitise the interviewers about the gender-based violence, paid and unpaid work, and what constitutes tangible and intangible social and economic cost. Response rates, including in relation to experiences of violence, improved considerably during the re-survey, following this additional training.

⁷² 100 test interviews were conducted to test the impact of introducing a vignette or case study to the introduction for each set of questions on violence.

Assumptions and limitations

An important assumption in the study is 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 behaviour of violence across the different locations that women experience violence.

The study has several limitations that need to be acknowledged. First, the costs estimated in this study are not comprehensive given the narrow focus on tangible costs. Thus the estimates provide only a partial estimate of the costs that are incurred by individuals, households, communities and the overall economy. Second to extrapolate national costs, we assumed that the unit costs derived from the women's survey are representative of costs in regions not covered in this study. Third, national estimates extrapolated from sample data 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.

4. ECONOMIC AND SOCIAL COST OF VAWG: KEY FINDINGS



This chapter presents findings drawn from the quantitative and qualitative data collected in Pakistan. The quantitative survey includes the household survey, the women's survey and the business survey, while qualitative data is drawn from Participatory Focus Group Discussions (PFGDs), in-depth interviews and key informant interviews. The chapter has been divided into three broad sections covering the demographics and prevalence rate of VAWG, social and economic impacts on individuals, households, communities and businesses, and the aggregate macroeconomic impacts.

4.1 Demographic and prevalence findings

This section is largely based on the household and women's surveys. It has been divided into two subsections. The first subsection is based on the descriptive analyses while the following section provides the estimates of the prevalence rates of the various types of violence and also their linkages with the selected socioeconomic and household characteristics.

4.1.1 Respondents' household demographic and socioeconomic characteristics

This subsection outlines a summary of demographic and socioeconomic characteristics of respondents and their households. Analysis covering the geographical, age, and SES distribution aspects are based exclusively on the household survey while the distribution of employment status of the woman and husband is based exclusively on the women's survey. To highlight similarities/differences analysis on education and marital status, the analysis contains distributions from both – the household as well as the women surveys undertaken by Ipsos MORI.

4.1.1a Geographical coverage

Pakistan is administratively divided into four provinces, namely Punjab, Sindh, Khyber Pakhtunkhwa⁷³ and Balochistan, along with Islamabad Capital Territory (ICT), Federal Administrated Tribal Area (FATA) and Gilgit-Baltistan. Most of Pakistan's representative household surveys cover only four provinces and ICT. Therefore, the women and household surveys also cover the four provinces plus ICT.

Table 4.1 shows the distribution of total households surveyed in Pakistan. Overall, 2998 households were surveyed with a sample of 1355 households from Punjab which has the largest population. 655 households were surveyed in Sindh, a province with the second largest population, while 325 were surveyed in Khyber Pakhtunkhway. In Balochistan, the province with the smallest population in the survey - 319 households were surveyed. From the urban areas of ICT 344 households were covered.

In line with the population spread, as reflected through the rural-urban distribution within country and provinces, almost two-thirds of the survey was administered in rural areas as shown in Table 4.1. The largest urban population among all provinces is concentrated in the province of Sindh – with 40 percent of the survey sample in the urban areas for the province. In terms of rural sample the provinces of Punjab, Khyber Pakhtunkhwa and Balochistan had more than 70 percent rural sample. In Islamabad all the survey was conducted in the urban region.

⁷³ Previously named as North West Frontier Province (NWFP).

Table 4.1: Geographical distribution

	Rural	Urban	Total
Punjab	996 (74%)	359 (26%)	1355 (100%)
Sindh	393 (60%)	262 (40%)	655 (100%)
Khyber Pakhtunkhwa	274 (84%)	51 (16%)	325 (100%)
Balochistan	248 (78%)	71 (22%)	319 (100%)
Islamabad	0 (0%)	344 (100%)	344 (100%)
Total	1911 (64%)	1087 (36%)	2998 (100%)
Average household size	6.32	5.84	6.14

Source: Household and women's survey, 2017

4.1.1b Age distribution

Table 4.2 shows the distribution of population, sex ratio in different age cohorts. The table clearly indicates that over 56 percent of the total population is under the age of 25 years, of which nearly 28 percent are females. The overall sample has an average age of 24.3 years. The sex ratio also indicates that the share of females is lower than that of males in total population and in each age group except 15 to 34 years. In comparison with the LFS 2017-18, the distribution in Table 4.2 reflects a marginally lower sex ratio (101.6) or a higher proportion of women compared to the LFS 2017-18 that reported a sex ratio of 103.

Table 4.2: Age-wise distribution of household members

	Male (%)	Female (%)	Total (%)	Sex ratio
0-4	5.2	5.0	10.1	104.0
5-14	13.2	11.8	25.0	111.9
15-24	9.9	10.9	20.8	90.8
25-34	7.6	8.8	16.4	86.4
35-44	6.0	5.9	12.0	101.7
45-54	4.4	4.0	8.5	110.0
55-64	2.6	2.2	4.8	118.2
65 years and above	1.5	0.9	2.4	166.7
Total	50.4	49.6	100.0	101.6
Count	9,264	9,120	18,384	
Average age (mean)	24.6	24.0	24.3	
Standard deviation	17.9	16.6	17.3	

Source: Household survey, 2017

4.1.1c Marital status

Table 4.3 shows the distribution of 15 years and above population with respect to their marital status. According to the household survey, more than half of males and females are married. The distribution covering youth shows more than 36 and 32 percent single males and females respectively. Another finding is the presence of more widowed women than men. This is perhaps due to the age difference in husband and wife at the time of marriage. Customarily, women are younger than their spouse at the time of marriage hence, a higher number of widowed women. Compared to marital status in the household survey, the women's survey shows a higher proportion of married women. This difference is likely to arise due to the difference in the minimum age of women 15 years in the household survey while 18 years in the women survey.

Table 4.3: Marital status

	Household data - (15 years & Above)			Women data (18 – 60 years) Women (%)
	Male (%)	Female (%)	Total (%)	
Single - never married	36.5	32.5	34.5	11.8
Married	54.8	53.9	54.4	69.3
Married with no official document	6.9	7.0	7.0	11.0
Have a boyfriend or fiancé but not living with him	7.6	8.8	16.4	86.4
Divorced or separated	0.3	0.6	0.4	1.5
Widowed	0.9	4.9	2.9	6.1
Not Stated	0.5	1.0	0.8	0
Total	100.0	100.0	100.0	100.0
Count	5,885	6,036	11,921	2,998

Source: Household and women's survey, 2017

4.1.1d Education

Education, being a basic human right is the key to overcome the oppressive customs and also the tradition of neglecting the needs of girls and women. Higher education of women is likely to contribute in lowering the prevalence of all kinds of violence against women and girls. Table 4.4 provides distribution of 15 years and above population in terms of their highest educational attainment. It indicates that a large portion of the adult population is illiterate and does not have any formal education. More than 46 percent of women and 28 percent of men do not have any formal education. At each level of education women's attainment are less than the men. Even at the secondary level education (grade 5-10) 5 percentage point difference can be noticed. Gender gaps in educational attainment partly explains the cause and effect of the deprived and subjugated position of women and girls in the country. The table also provides distribution of 18 to 60 years women between 18-60 years, vis-à-vis

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their highest educational attainment as reflected in the women's survey. Approximately half of those females surveyed did not have any formal education. Around 15 percent of the women had attained secondary/higher level of education followed by primary level (13.3 percent). Only 12.2 percent of the surveyed women had attained higher/university level education. These statistics are in line with LFS 2017-18. However, LFS 2017-18 reported a slightly higher proportion of uneducated women and a lower proportion of women with primary education for the same age cohorts. Thus the sample population is reflective of the national statistics, and thus nationally representative.

Table 4.4: Level of education

	Household data - (15 years & Above)			Women data (18 – 60 years) Women (%)
	Male (%)	Female (%)	Total (%)	
No formal education	28.7	46.8	37.9	48.7
Pre-school	1.3	1.4	1.4	0.7
Primary	13.7	13.0	13.4	13.3
Middle	5.4	3.3	4.3	7.5
Secondary or higher	17.7	12.5	15.1	15.2
Technical/Vocational	17.6	12.4	15.0	2.3
Higher/University	15.5	10.6	13.1	12.2
Total	100.0	100.0	100.0	100.0
Count	5,885	6,036	11,921	2,998

Source: Household and women's survey, 2017

4.1.1e Employment status

Table 4.5 indicates a relatively small proportion (9.3 percent) of women respondents were classified as employed. Apparently, it looks far lower than the LFS 2017-18 employment to population ratio, which is 22.6 percent for the similar age bracket. However, a disaggregated analysis indicates that while paid employees to population ratio in women survey is 7.1 percent while in LFS 2017-18 is 6.7 percent. The lower percentages of the unpaid family contributors and self-employed have created the difference. In LFS 2017-18, almost 50 percent of the employed women population are unpaid family contributor while Ipsos survey has only .3 percent unpaid family contributors. It can be concluded that apart from unpaid family contributors, both LFS 2017-18 and Ipsos survey have more or less similar distribution of women employed.

However unemployment was not asked in this survey which could account for some of the difference. Among those reporting working, 65% said they were in regular salaried employment. This would suggest that a significant proportion of women may have understood the question as working as an employee. It would therefore be more appropriate to use the national rate of employment for estimating national estimates of work days lost (see section)

Table 4.5: Employment status (18 to 60 years) – women data

	Freq.	Percentage
Not engage in economic activities	2718	90.7
Regular salaried	158	5.3
Contract	15	0.5
Self-employed - non-agriculture	41	1.4
Unpaid family worker - non-agricultural	3	0.1
Self-employed - agriculture	17	0.6
Unpaid family worker - agriculture	7	0.2
Prefer not to say	39	1.3
Count	2998	100.0

Source: Women's survey, 2017

4.1.1f Socio-economic status distribution

The Socio-Economic Status (SES) Index is constructed through principal component analysis by taking into account household assets, access to basic utilities and type and material used in the construction of the house. Based on computed scores the index is divided into 5 quintiles by ranking household from lowest to highest SES status. Table 6 shows that there is a great disparity between urban and rural regions. A significant proportion (more than 30 percent) of the rural sample lived in the bottom quintile, whereas, only 2 percent of urban sample is in the bottom quintile. Correspondingly, only 5 percent of the rural samples is among the top 20 percent compared to 46 percent of the urban sample.

Table 6 also presents the average SES index score by quintiles. Given that the overall score is normally standardized having mean zero and standard deviation one, it contains both negative and positive values. These scores present an interesting pattern. First, not unexpectedly, the proportion of urban households rises sharply from 3% in the bottom quintile to 83% in the top 20%. And the reverse trend is true for the rural population across the quintiles. Interestingly in the in bottom quintile, the urban poor are most deprived having the lowest average score of negative 1.8. However the scores slowly converge regardless of location and are the same in the top 20% (score being 1.28). It can be inferred from this data that on average urban households do better than the rural households, with the caveat that urban households in the bottom 20% experience the greatest deprivation in terms of SES.

Table 4.6: Distribution by socio-economic status (SES) index

Communities	Bottom 20%	21%-40%	41%-60%	61%-80%	Top 20%	Total
SES index: numbers of households in each quintile						
Rural	577	533	445	253	100	1,908
Urban	21	66	154	346	499	1,086
Total	598	599	599	599	599	2,994
SES index average (mean) score by quintile						
Rural	-1.48	-0.55	0.10	0.59	1.28	-0.43
Urban	-1.83	-0.43	0.15	0.67	1.28	0.76
Total	-1.50	-0.53	0.11	0.63	1.28	0.00

Source: Household survey, 2017

The analysis indicates that the household and women's survey are consistent with recent national survey showing a similar geographical distribution, higher proportion of males' population compared to females, higher level of female illiteracy and low employment to population ratio among women.

4.1.2 Prevalence of violence against women

Violence against women and girls in Pakistan permeates through all social classes, religions, and ethnicities. It is a continuous and persistent threat throughout a women's life cycle - being vulnerable to specific forms of violence⁷⁴ at each stage of life. The reasons may include preference for males over females; infanticide, child abuse, less access to scarce economic resources, poorer health care, higher child mortality due to intentional neglect, limited or no education, child marriage⁷⁵, discrimination in employment and limited mobility and autonomy.⁷⁶

In the qualitative research, participants were asked about both sexual and non-sexual violence in their communities. Types of violence were classified by perpetrator – intimate partner violence (IPV), domestic violence family members (DV), and violence by others. Intimate partner violence was the most common type of violence experienced and/or discussed by participants, especially physical and psychological IPV, whereas participants were reluctant to discuss sexual violence by any perpetrator due to cultural constraints, women were unable to provide information on its prevalence, however, they condemned it and said that it was also accompanied with physical and psychological violence.

This subsection provides estimates of prevalence rates of different forms of violence both within and outside the home. Violence within home includes Intimate Partner Violence (IPV) and violence by other family members. Violence outside the home includes violence at the workplace, violence at educational institutions and violence in public spaces. The quantitative and qualitative surveys also collected information about the following four types of violence: psychological, physical, sexual and economic. The prevalence rates of VAWG are based on the micro data generated from the women's survey.

Box 1: 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 an 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 too.

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 evicted from ones home. Physical violence may or may not result in an injury that requires medical attention.

⁷⁴ South Asia Regional Gender Action Plan (RGAP) FY16 -FY 2 1, World Bank, 2016

⁷⁵ Increases risk of sexual violence. If a girl is married at a young age it is more likely that her husband and in-laws will beat her and that she will be sexually abused by them

⁷⁶ Male gender preference, Female gender disadvantage as risk factors for psychological morbidity in Pakistani women of childbearing age - a life course perspective', Farah Qadir et.al, 2011.

Box 1: Definitions (continued)

Sexual violence:

Sexual violence involves being forced or coerced to have sex or engage in other sexual activities without consent. 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:** 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 physical forced to engage in sexual acts) without consent.

Table 4.7 presents the prevalence rates of forms of VAWG in Pakistan. According to the estimates, almost one-fourth of the married women surveyed and around 18 percent of the total sampled women reported experiencing Intimate Partner Violence (IPV). Similarly, 23.9 percent of women living with family reported experiencing family violence. Whereas, 15.1 percent of the working women experienced violence at the workplace. In public places, 14 percent of the women reported violence. Overall one in three (33.8 %) women surveyed reported experiencing some form of violence. Among all forms of violence experienced by women, intimate partner violence was most commonly experienced followed by violence in public spaces.

Table 4.7: Prevalence of violence against women during the last 12 months

Form of violence ⁷⁷	Number	Prevalence among those who responded	Prevalence in total sample (n=2998)
IPV (n=2209)	534	24.2%	17.8%
Family Violence (n=1318)	315	23.9%	10.5%
Workplace (n=201)	30	15.1%	1.0%
Education (n=90)	19	21.3%	0.6%
Public spaces (n=2951)	414	14%	13.8%
Any (n=2998)	1013	33.8%	33.8%

Source: Women's survey, 2017

Table 4.8 presents the prevalence of different types of intimate partner violence in Pakistan. According to the estimates, almost one-fourth of the married surveyed women reported experiencing at least one type of IPV – with psychological violence being the most common type of violence experienced by more than 22 percent of married women respondents followed by physical (15.6 percent), economic (7 percent), and sexual violence (3.8 percent).

⁷⁷ Not all women answered all questions relating to violence as skip patterns were used to exclude those who, for instance, who had not been partnered/married, do not live with other family or who do not attend an educational institute, from questions on those forms of violence. Thus, response rates relate to the number of possible (relevant) respondents to the form of violence. The 'any' category of violence, includes all women who took part in the survey.

Table 4.8: Prevalence of IPV among currently married women (weighted)

Violence during last 12 months	Frequency	Prevalence among currently married women
Economic	143	7%
Psychological	491	22.3%
Physical	343	15.6%
Sexual	84	3.8%
Physical or Sexual	350	15.9%
Any type	534	24.2%

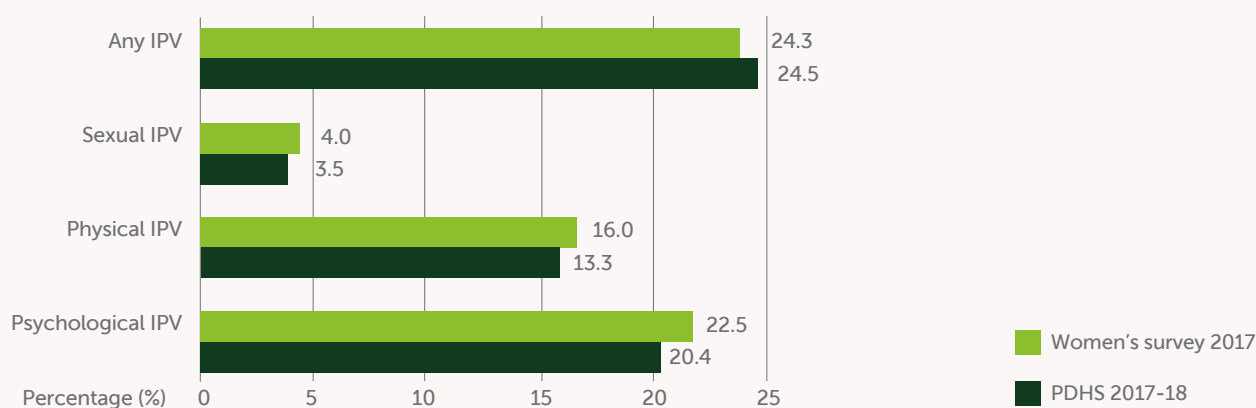
Comparison with PDHS 2017-18 prevalence rate

The prevalence of IPV reported in this study is comparable with another recently conducted nationally representative survey - Pakistan demographic and health survey (PDHS) 2017-18. The survey indicates that 34.2 percent of ever-married women age 15-49 have experienced emotional, physical, or sexual violence committed by any husband, with 24.8 percent having experienced violence in the past 12 months. It shows a decline of 8 percentage points in the prevalence of IPV during the 12 months period. PDHS 2012-13 reported 39 percent of ever-married women age 15-49 of ever having experienced physical and/or emotional violence from their spouse, and 33 percent having experienced it during the past 12 months.

In comparison to the Ipsos Women’s Survey 2017 and PDHS 2017-18 it can be noted that the two surveys have a different age range. The PDHS survey considered 15-49 age range whereas Ipsos women survey considered 18-60 age range. Moreover, PDHS 2017-18 geographically covered four provinces, Islamabad and FATA while Ipsos survey was limited to four provinces and Islamabad. To have comparable prevalence rates of IPV both surveys were truncated to age 18-49 and limited to four provinces and Islamabad.

The following chart shows that for comparable groups the prevalence rate of IPV (consisting of psychological, physical and sexual) is almost the same i.e. 24.5 percent in PDHS 2017-18 whereas in the Ipsos survey it is indicated as 24.3 percent.

Figure 2: Comparative prevalence rate of IPV (18-49 years) during 12 months



- Both surveys indicate that the most common type of spousal violence is emotional/psychological violence. The PDHS 2017-18 shows prevalence rate of emotional IPV for ever partnered in the last 12 months is 20.4 percent compared to 22.5 percent in Ipsos women survey for currently married women.
- The rate of physical IPV is 13.3 percent in PDHS 2017-18 compared to 16.0 percent in Ipsos women survey.
- Similar to other categories the prevalence rate of Sexual IPV is lower than other forms of violence in both the surveys i.e. 3.5 percent in PDHS 2017-18 and 4 percent in the Ipsos women survey.

Table 4.9 presents the IPV prevalence rate in rural and urban areas of Pakistan by its types. The geographical patterns in IPV indicate that IPV is more common in rural areas compared to urban areas. Around 27% of the women respondents from rural areas shared experiencing IPV violence.

Table 4.9: Prevalence of IPV among partnered women during last 12 months by geographical location

IPV during last 12 months	Rural		Urban		P value
	Count	%	Count	%	
Economic violence	107	8.3%	36	4.7%	0.002
Psychological violence	360	25.7%	131	16.4%	0.000
Physical violence	265	19.0%	78	9.8%	0.000
Sexual violence	68	4.9%	16	2.0%	0.001
Physical or sexual violence	262	19.0%	85	10.6%	0.000
Any violence	385	27.4%	149	18.6%	0.000

Source: Women's survey, 2017

The qualitative interviews suggest that there is a great reluctance to talk about the various violence behaviours, particularly physical and sexual violence. In the qualitative interviews women confirmed that psychological violence was the most prevalent form of violence. Participants identified controlling behaviour including restricted mobility, verbal abuse, threats, suspicions of infidelity, husband's extra-marital affairs or additional marriages without the wives' consent, denial of rights to divorce and/or children, and pressure to bear sons or have additional children as common forms of psychological IPV.

Men don't give money to wife, they give threat of divorce. They also take children's custody which is violence. Women become targets of husband's taunts. Women who do not have sons are treated badly. Husbands opt for second marriage, all this is violence. - Urban IDI

While most participants felt that psychological IPV was wrong, some clarified that women should compromise with their husbands to avoid arguments.

Physical IPV was also commonly discussed among participants in both rural and urban areas though few narrated their personal experiences. One woman speaking of her own experience said that '*when my husband is angry he has no control over his actions and at times hits me*' [Urban IDI.] Women were likely to speak about others' experiences or express in broader expressions such, '*we all live in an environment of fear*' [Rural IDI].

Women talked more freely about the impact of rising tension in the family on children. Such experiences were also quoted by a few other women both in the urban and rural areas. A woman from the urban area said that, *'my eldest daughter is very sensitive. When my husband and I argue she starts crying and asks me not to answer him back when he is angry'* [Urban IDI]. In another instance a woman said, *'when husband and wife fight, the children are very badly affected. If my husband and I even converse in a loud voice the children get worried'* [Urban IDI].

Economic violence was also commonly discussed among participants. This violence took two general forms: economic control (refusing to allow women to earn, taking or controlling wives' earnings) and economic neglect (failing to provide money for household needs). Focus group participants, both male and female, highlighted that women who do not earn their own money are often not allowed to spend money on their own, have a share in property, or take part in household decisions. Failure to provide money for household needs was widely condemned by all groups, however, attitudes toward economic control were more mixed. Participants highlighted that women who do go out of the house to work are not respected by their communities, and some women participants felt that unless the household needed the income, women should not work. However, when women did work, participants agreed that husbands should not control their earnings.

"Women in our community want us to earn to supplement their family income but their men do not allow them. If a woman is allowed to earn ..., other men in the community accuse her of being involved in some suspicious activities. And if any unmarried women ... work then [the community] blame[s] her of having a bad character. Men have a perception that women going out will change our tradition and moralities; and that they do not want."

– Rural IDI

Finally, participants discussed sexual IPV. Interviewers observed that women, especially in rural areas, were reluctant to talk about sexual IPV. Those women who did identify sexual IPV as a form of VAWG mostly condemned it, however, some said it was the husband's right and that wives should provide sex in any circumstances. This implies some acceptance of sexual IPV, at least in the form of pressure to engage in sexual activities, and may also affect reporting.

If husband demands to be intimate everyday then it is unfair, but if sometimes then it is his right. – Urban IDI

Overall the qualitative interviews provide some insight as to why the prevalence rate in the quantitative survey was lower than found by other studies. The qualitative data underlined the hesitancy of women to speak directly of physical violence and sexual violence. In fact in the quantitative survey, there was a fairly large proportion of women who provided the response 'prefer not to state' in relation to questions on violence.

The prevalence rates of IPV by age categories, highest education attainment, spouse's highest education attainment and employment status are presented in Table 4.10. Overall, the prevalence is almost stagnant and only slightly varies between the age groups of 26 – 35, 36 – 45 and 46 – 50 age group. The prevalence declines by almost 5 percent among those above 50 years. Only when considering physical violence is the difference by age significant.

Table 4.10 also provides the prevalence of IPV at the highest educational attainment of married women respondents. It is generally believed that women with no education are likely to be more vulnerable to IPV. However, the estimates show that women with primary education are more vulnerable to IPV (almost 25 percent). The pattern in prevalence of any IPV indicates that education till secondary level did not have any significant impact in reducing prevalence of IPV. However, after secondary education the prevalence of IPV sharply declines to 13.8 percent. Interestingly there is a slight uptick in prevalence to 15.6 for women with university or higher education.

Table 4.10: Prevalence of IPV in Pakistan - (%)

	Economic	Psychological	Physical	Sexual	Physical and/or sexual	IPV
Prevalence of IPV by age categories						
18-20	4.1	14.3	7.3	0.9	6.4	14.3
21-25	7.0	22.7	15.4	4.3	15.4	22.9
26-35	6.6	23.1	18.7	4.1	18.8	25.1
36-45	8.1	23.0	14.9	3.9	15.1	25.7
46-50	7.4	23.1	12.0	5.0	13.6	25.9
More than 50 years	6.2	19.5	13.5	2.0	13.6	21.2
Total	7	22.3	15.6	3.8	15.9	24.2
P-Value	0.755	0.366	0.012	0.405	0.014	0.133
Prevalence of IPV by highest education attainment						
No Formal Education	7.1	22.7	16.6	5.4	16.9	24.8
Pre-school	4.8	14.3	9.1	4.5	9.1	14.3
Primary	7.1	27.6	17.6	1.4	17.6	27.9
Middle/Elementary	10.3	22.9	17.2	3.4	16.8	25.3
Secondary	6.7	23.8	17.0	2.7	17.3	25.8
Technical/Vocational	4.9	13.0	9.3	4.8	9.5	13.0
Higher/University	4.1	14.1	6.1	1.6	6.7	15.6
Total	7	22.3	15.6	3.8	15.9	24.2
P-Value	0.493	0.017	0.011	0.019	0.017	0.023
Prevalence of IPV by spouse's highest education attainment						
Pre-school	7.9	25.1	18.5	6.1	18.9	27.8
Primary	7.1	22.8	16.6	2.1	16.6	25.5
Middle/Elementary	8.7	25.6	18.3	4.2	18.8	26.0
Secondary	6.3	21.3	11.5	3.2	11.7	22.3
Technical/Vocational	12.0	27.6	21.4	1.8	21.8	27.6
Higher/University	3.0	15.0	10.8	0.3	11.1	16.5
Total	7	22.3	15.6	3.8	15.9	24.2
P-Value	0.041	0.01	0.002	0.000	0.002	0.005

Table 4.10: Prevalence of IPV in Pakistan - (%) (continued)

	Economic	Psychological	Physical	Sexual	Physical and/or sexual	IPV
Prevalence of IPV by employment status						
Not engage in economic activities	6.3	21.3	14.8	3.7	15.0	23.0
Regular salaried	8.6	25.0	11.9	1.2	11.9	27.4
Contract	15.4	33.3	33.3	7.7	33.3	38.5
Self-employed - non-agriculture	0.0	33.3	22.2	0.0	22.2	33.3
Unpaid family worker–non-agriculture	0.0	0.0	0.0	0.0	0.0	0.0
Self-employed – agriculture	14.3	50.0	21.4	21.4	28.6	50.0
Unpaid family worker – agriculture	50.0	50.0	66.7	0.0	66.7	66.7
Others	20.6	35.3	33.8	9.1	33.8	41.2
Total	7	22.3	15.6	3.8	15.9	24.2
P-Value	0.002	0.009	0.000	0.007	0.000	0.000

Source: Women's survey, 2017

Several participants in the qualitative study, both male and female, attributed IPV to husbands' lack of education and/or illiteracy.

If husband is illiterate, then he demands for male child. Therefore, educated men are better. Uneducated and illiterate husbands only abuse their wives. I am of the opinion that at least girls should get education and do some job so that they can bring better prospects for their livelihood. -Rural IDI

However, in the quantitative data, similar to the pattern of IPV and education of the respondent, the spouse's highest educational attainment did not have any significant impact below higher/university level education. The overall pattern indicates that only higher education may potentially change tradition and behaviour of an individual. Of particular note is that both physical and psychological violence do not decline with even technical qualifications indicating the widespread acceptance of violence against wives as a 'normal' behaviour.

A large proportion (90 percent) of women in Pakistan are not engaged in any paid economic activity. This exclusion of women from paid activities in such large number makes them financially dependent and vulnerable to all type of IPV. This was also highlighted and raised by the participants in FGDs conducted as part of the qualitative research. The quantitative data, however, presented in Table 10 suggests a more complex picture. Employment does not seem to be protection of violence; in fact IPV is highest among those women who are self-employed or are on contract or unpaid workers. A related,

but distinct, argument that was made by participants in the qualitative study was that economic stress was a common risk factor for IPV. Participants – including male participants in FGDs – highlighted that when the household was in financial distress, the husband’s stress and frustration was often a driver of IPV.

It is violence when a husband does not provide for his wife’s basic needs such as clothes, shoes, children’s education etc. The husband is helpless as he does not have enough money and that is why he beats his wife. But they should not beat wives. Matters should be resolved by talking to each other. -Urban IDI

Table 4.11 displays the prevalence rate of violence by other family member in Pakistan. The estimates reveal that almost 24 percent of women living with other family members including parents, siblings and in-laws experience violence. Psychological violence being the most common type of violence at 24 percent, followed by physical (9 percent), and sexual (0.2 percent). Whereas in table 4.12 the prevalence rate of violence by other family member geographically is consistent with the above results, rural women (83.2%) reported experiencing more violence than urban women (16.8%).

Table 4.11: Prevalence of family violence during last 12 months

Violence during last 12 months	Frequency	Percent
Psychological	315	24
Physical	117	9.2
Sexual	2	0.1
Physical or sexual	117	9.2
Any type	315	23.9

Source: Women’s survey, 2017

Table 4.12: Prevalence of violence during last 12 months by geographical location

IPV during last 12 months	Rural		Urban		P value
	Count	%	Count	%	
Psychological	262	29.9%	53	12.1%	0.000
Physical	101	11.9%	16	3.7%	0.000
Sexual	2	0.2%	0	0.0%	0.284
Physical or sexual	101	11.9%	16	3.7%	0.000
Any	262	29.9%	53	12.1%	0.000

Source: Women’s survey, 2017

Participants in the qualitative survey also identified forms of family violence, including verbal abuse and insults/mockings, suspicion of infidelity, pressure to bear sons or have more children, and in some cases, unwanted sexual attention, especially from brothers-in-law. Urban women also highlighted a connection between IPV and family violence, wherein violence by family members (from birth family and in-laws) reinforced violence by intimate partners.

“The woman is blamed. My husband was suspicious of me, he used to hit me. My brothers-in-law also doubted me. They would say that I should be killed. My mother also didn’t support me even though she married me off to a person who was 15 years older than me. I used to cry all the time. I would work in fields. I didn’t have children early so I had to listen to a lot of taunts. But no one supported me. I have two sons but my sisters-in-law would say I should have more children. In our [tribe] 6-7 children is common.” – Urban IDI, Pakistan

Living with another family, especially one far away, was identified as a risk for family violence in rural areas.

“Marriages often take place between communities that live at distant to each other. Girls usually migrate to other areas after marriage. In situations of IPV they do not have their immediate family around them whom they can tell about their sufferings. They live with their in-laws where they have to adjust in any circumstances.” – Rural IDI

Table 4.13 indicates the prevalence rate of violence at the workplace. The estimates reveal that more than 15 percent of working women respondents experienced violence at the workplace. All working women reporting violence had experienced psychological violence at workplace. Physical or/and sexual violence was faced by 5.6% of the women.

Table 4.13: Prevalence of workplace violence during last 12 months

Violence during last 12 months	Frequency	Percent
Workplace violence during last 12 months		
Psychological	30	15.1
Physical	10	4.7
Sexual	11	5.3
Physical or sexual	11	5.6
Any type	30	15.1

Source: Women’s survey, 2017

In the qualitative study, participants identified unprofessional conduct from senior officials in the form of touching, intrusion in personal space, demanding inappropriate favours, and less commonly, asking for sex directly or indirectly in return for higher pay or promotion as forms of sexual violence that occurred in the workplace. Additionally, respondents highlighted that if a woman’s job requires her to deal with the public, she faces harassment from male customers.

In offices women who are hired as personal secretaries are exploited. Men consider them as their property. – Urban IDI

Women also reported facing discriminatory behaviour at work, such as lack of washroom facilities for women, lower pay than male counterparts, being asked about their marriage or family plans by male employers in interviews, and difficulty negotiating maternity leave. Participants highlighted that this was compounded by a negative societal view of women who leave their home for work.

Women also face harassment/ inappropriate behaviour at their place of work. Girls and women in our society also face sexual violence. Women leave home and go out for work in order to meet their household expenses. Girls go to study and they are harassed when they go out. Society does not have good opinion about women who leave home for work.
-Urban IDI

Table 4.14 reveals the prevalence rate of violence at educational institutions. The sample of women studying in educational institutions is fairly small (only 90). The estimates highlight that more than 21 percent of women respondents studying at educational institutions experienced violence. In contrast to other types of violence, psychological violence at educational institutions is quite high (20%). Surprisingly no respondent reported sexual violence.

Table 4.14: Prevalence of violence at educational institution during last 12 months

Violence during last 12 months	Frequency	Percent
Violence at educational institution during last 12 months		
Psychological	18	20
Physical	3	3.1
Sexual	0	0
Physical or sexual	3	3.1
Any type	19	21.3

Source: Women's survey, 2017

Table 4.15: Prevalence of violence at public spaces during last 12 months

Violence during last 12 months	Frequency	Percent
Violence at public spaces during last 12 months		
Psychological	385	13.1
Physical	39	1.3
Sexual	69	2.3
Physical or sexual	94	3.2
Any type	414	14.0

Source: Women's survey, 2017

In the qualitative study, participants identified unwanted sexual contact (mostly in the form of harassment), male teachers demanding sexual favours in exchange for grades, and harassment, including taking and posting photographs on social media, by male students.

Sometimes when girls go to school/college, men follow them on the way, offer to drop them etc. In university I have heard of many incidents where male teachers have harassed female teachers. In university male teachers try to blackmail students by offering of higher marks (grades).-Urban IDI

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In rural FGDs, participants expressed that they were so concerned about violence faced by girls in educational institutions that they preferred to keep their daughters in schools where there was a higher ratio of female to male teachers, or that they were kept home as schools were deemed unsafe.

Table 4.15 indicates the prevalence rate of violence in public spaces. The estimates highlights that almost 14 percent of women respondents across Pakistan experienced violence in public spaces. Compared to other types of violence, psychological violence is again higher (13.1%) in public spaces as compared to other types of violence (physical or/and sexual 3.2%).

Interestingly, in the qualitative study, discussion of violence in public spaces was more common among urban participants. Women spoke frequently about sexual harassment in the street and especially in public transportation – highlighted as the site of most violence. Participants highlighted unwanted comments, sexual remarks, taking pictures with cell phones, and following women and girls as common forms of violence in public spaces. Women also spoke of violence in public spaces as a reason for not leaving the house unaccompanied; they also said that women who do leave the house are considered to have bad character. A few mentioned about negative attitudes among men and elders if women choose to step-out the house either for work or anything else. They, unfortunately are blamed for anything that happens to them.

“It is also said by husbands as well as by elders that if you go out without telling your husband or without his permission then anything can happen to you, otherwise you are safe. So we have to keep this mind. This is also a pressure/torture.” – Rural IDI

Table 16 provides prevalence of any form of violence during last 12 months period. 33.9 percent of the women reported having experienced any form of violence (IPV, family, workplace, education institution and/or public spaces). With 32.1 percent experiencing psychological, and 17.5 percent physical or/and sexual violence.

Table 4.16: Prevalence of any form of violence during last 12 months

Violence during last 12 months	Frequency	Percent
Any form violence during last 12 months		
Psychological	959	32.1
Physical	474	15.8
Sexual	149	5.0
Physical or sexual	523	17.5
Any type	1013	33.9

Source: Women’s survey, 2017

Table 4.17 provides prevalence of non-partner violence during last 12 months. 22.9% of the women reported to have experienced violence non-partner violence. Women reported to experience psychological violence (22.2%) more than any other violence.

Table 4.17: Prevalence of non-partner violence during last 12 months

Violence during last 12 months	Frequency	Percent
Non-partner violence during last 12 months		
Psychological	658	22.2
Physical	163	5.5
Sexual	80	2.7
Physical or sexual	217	7.3
Any type	680	22.9

Source: Women's survey, 2017

Table 4.18 shows the prevalence rate of violence at the workplace, educational institutions and public spaces. The estimates reveal that around 15 percent of women respondents experienced violence at workplace. Violence in public spaces is higher in rural areas than urban (almost double the rate of urban areas). Though surprising at first glance, it is likely that women may be more mobile in rural areas than in urban areas given their greater involvement in agriculture as outlined below.

Table 4.18: Violence outside home during last 12 months by geographical location

IPV during last 12 months	Rural		Urban		P value
	Count	%	Count	%	
Workplace	19	63.3%	11	36.7%	0.292
Schools	9	47.4%	10	52.6%	0.533
Public spaces	286	69.1%	128	30.9%	0.013

Source: Women's survey, 2017

The gap is all the more pronounced if we look at the gender-wise labour force participation (LFP)⁷⁸ rate in the country - a key determinant of the currently active population and a crucial component of long-term economic growth.⁷⁹ In Pakistan, the participation rate of men increased⁸⁰ compared to that of women, which remained stagnant at 15.8 percent in 2013-14 and 2014-15. However, the female participation rate in rural areas (age 10 and above) is 28.8 percent compared to 10.0 percent in urban areas, of which over 65 percent are engaged in low skilled occupations.⁸¹ Similarly, in rural areas, 85 percent are employed in the agriculture sector, of which over 60 percent work as contributing family workers. This indicates that women generally are disempowered compared to men, resulting in their low bargaining power, low economic status and lack of decision-making rights. In urban areas, although more women are educated, opportunities available to them are limited, due to socio-cultural barriers, prejudices, comparatively poor and limited educational and training facilities, and virtually non-existent child care facilities. All of which have a 'discouraging affect' on female participation in urban areas.

⁷⁸ The ratio of labour force (employed and unemployed but seeking work) to the population of respective age cohort.

⁷⁹ According to Human Development Report 2016, Employment to population ratio (percent ages 15 and older) in Pakistan is 51.0 percent.

⁸⁰ from 48.0 percent in 2013-14 to 48.1 percent in 2014-15

⁸¹ Pakistan Bureau of Statistics, Labour Force Survey 2014-2015, (Government of Pakistan)

The prevalence of intimate partner violence (IPV) from the business survey among workforce is shown in Table 4.19. In all the cases, female respondents suffered more violence from their partner/spouse than men. The type of IPV is categorized as psychological, economic, physical, and sexual. Out of these four categories, both men (8.3 percent) and women (22.6 percent) suffered psychological violence – which is higher than in any other category of violence. Hence, 23 percent of women suffered psychological violence in the case of intimate partner violence. Overall, in the case of intimate partner violence (IPV) in last 12 months, the women suffered 26 percent times while men suffered only 10.4 percent time. Whereas in other types of IPV, economic, physical and sexual, women suffered 15.1 percent, 12.3 percent and 8.9 percent times.

Table 4.19: Prevalence of intimate partner violence (IPV) among employees (percentage)

Type of IPV	Last 12 months		Prevalence among currently partnered		Prevalence among total respondent	
	M (n)	F (n)	M (n=144)	F (n=146)	M (n=264)	F (n=268)
Psychological	11	33	7.6	22.6	4.2	12.3
Economic	7	22	4.9	15.1	2.7	8.2
Physical	3	15	2.1	10.3	1.1	5.6
Sexual	0	13	0.0	8.9	0.0	4.9
Any	15	38	10.4	26.0	5.7	14.2

Source: Women’s survey, 2017

Although the women’s quantitative survey highlighted non-partner violence in the workplace, other forms of violence in the workplace were identified in the qualitative study. Women also reported facing discriminatory behaviour at work, such as lack of washroom facilities for women, lower pay than male counterparts, being asked about their marriage or family plans by male employers in interviews, and difficulty negotiating maternity leave. Participants highlighted that this was compounded by a negative societal view of women who leave their home for work.

Women also face harassment/ inappropriate behaviour at their place of work. Girls and women in our society also face sexual violence. Women leave home and go out for work in order to meet their household expenses. Girls go to study and they are harassed when they go out. Society does not have good opinion about women who leave home for work.
 -Urban IDI

4.1.2a Other forms of violence

Other forms of violence not investigated in the quantitative data were identified in the qualitative data. These forms of violence were mostly traditional cultural practices – honour killings of survivors of non-partner sexual violence (NPSV), *watta satta*, and child, early, and forced marriage. Although neither NPSV in general nor honour killings were widely discussed, they were mentioned by participants in both rural and urban areas. NPSV was also identified as a risk factor for forced marriage and future IPV.

“In such cases of rape, the girl gets married to any man; he could be much older than her, she could be his second or third wife or he might not have any source of income.” – Rural IDI

Child and early marriage and *watta satta* were discussed mostly among urban women, generally not in terms of their personal experiences but identified as a form of VAWG that was widely condemned. Urban males from the younger age cohort also strongly condemned early and forced marriage. Interestingly, one participant said that child marriage was more common in rural areas, however, only one respondent from rural areas referenced the practices.

“Watta satta is a very unfair practice. Early age marriage is wrong – girls should be at least 18-20 years old.” – Urban IDI, Pakistan

4.1.3 Correlates of violence against women

Based on the above descriptive analysis, an attempt was made to investigate correlates/risk factors associated with both IPV and VAWG by using econometric techniques. A review of existing empirical research supported by qualitative data highlights at least four subsets of risk factors namely 1) individual characteristics, 2) family/partner characteristics, 3) livelihood/poverty, and 4) community attitudes. Guided by these insights, two separate sets of logistic regressions were estimated to trace out statistically significant correlates/risk factors. The first set focuses on IPV and its four types namely economic, psychological, physical, and sexual. Similarly, second set of logistic regressions focuses on VAWG and its three types psychological, physical, and sexual.

Several individual characteristics were initially tried to estimate the risk factors of IPV that includes age, education, employment status, child marriage and the like. However, after several estimations education, employment status and child marriage turned out statistically significant risk factors associated with IPV. Similarly, spouse education, more than one wife, and other spousal characteristics including employment status were initially added as risk factors. However, most of these characteristics turned out to be insignificant and gradually dropped out. Other variables included are quintiles of socioeconomic status, violence from other family members, and mistrust on local authorities.

Table 4.20 presents the estimates of the first set of finalized models related to IPV. Among education categories, only secondary and tertiary/technical education were statistically significant. In contrast to common perception, married women having secondary education were more vulnerable to women having no education. However, the risk of IPV substantially declined among the married women having either tertiary education or technical education.

Table 4.20: Correlates of IPV: logit regression results

	Any IPV		IPV economic		IPV psychological		IPV physical/sexual	
	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value
Individual level factors								
Education (Base = none)								
Primary	1.18	0.23	1.12	0.59	1.25	0.11	1.13	0.44
Secondary	1.32	0.09	1.07	0.79	1.28	0.14	1.43	0.06
Tertiary/ Technical	0.67	0.07	0.54	0.16	0.69	0.11	0.62	0.10

Table 4.20: Correlates of IPV: Logit Regression Results (continued)

	Any IPV		IPV economic		IPV psychological		IPV physical/sexual	
	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value
Employment (Base = not employed)								
Fixed salary employed	1.23	0.42	2.25	0.02	1.23	0.45	0.98	0.94
Other employed	2.37	0.00	3.07	0.00	2.35	0.00	2.77	0.00
Livelihood factors								
Socioeconomic Index (Base = SES Bottom 20 percent)								
SES Lower Middle 20 percent	1.32	0.09	1.45	0.15	1.38	0.05	1.13	0.50
SES Middle 20 percent	1.21	0.25	1.31	0.32	1.33	0.10	0.98	0.90
SES upper Middle 20 percent	0.98	0.93	1.02	0.95	1.00	1.00	0.67	0.06
SES Top 20 percent	0.65	0.03	0.65	0.21	0.63	0.03	0.53	0.01
Other factors								
Child marriage	1.21	0.10	1.79	0.00	1.20	0.12	1.43	0.01
More than one wife	1.09	0.69	0.90	0.76	1.16	0.47	1.06	0.80
Violence from other family	2.89	0.00	2.32	0.00	3.05	0.00	2.66	0.00
Mistrust local authorities	1.21	0.06	1.20	0.29	1.18	0.11	1.26	0.06
Constant	0.24	0.00	0.05	0.00	0.20	0.00	0.15	0.00
Pseudo R² =	0.0419		0.0517		0.0462		0.0504	
Number of observations	2,126		2,021		2,119		2,118	

Another alarming finding is employed women other than fixed salary employees were at a higher risk of IPV even as compared to those married and not employed. It also highlights that precarious employment is unlikely to be protective of violence. This is starkly evident in the fact that working women were at significantly higher risk of economic violence. In terms of the socio-economic status, the odds ratios show that married women from lower middle quintile are at a higher risk of IPV while

the top 20 percent are at a lower risk of IPV. Among other variables, women married at the age of less than 18 years are a relatively higher risk of IPV. Similarly, married women experiencing violence from other family members are at a higher risk of IPV. Finally, in communities where local authorities and police are not trusted, married women were more vulnerable to IPV.

The logistic results by type of IPV also shed important messages that help to isolate risk factors relevant to the particular type. For instance, the statistically significant risk factors associated with economic IPV encompass employment status both those of fixed salaried and other employed alongwith child marriage and violence from other family members. This finding is consistent with qualitative data where participants highlighted the higher risk of economic IPV among employed women. Moreover, economic IPV can also be linked to overall vulnerability associated with child marriage and overall position in the household reflected through violence from other family members.

Similarly, statistically significant risk factors associated with psychological IPV included employed married women other than fixed salary, women belonging to lower socioeconomic status and those having violence from other family members. While women belonging to upper socioeconomic status are at the low risk of psychological IPV.

Instead of estimating separate logistic regressions for physical and sexual IPV, we have estimated logistic regression of the combined category. the result shows that married women with secondary education experiencing violence from other family members, married at age less than 18 years, non-fixed salary employed, and living in communities that mistrust local authorities and police, substantially increased the risk of physical and sexual IPV. In contrast, women belonged to the upper middle and the top socioeconomic classes are at allow risk of IPV.

Table 4.21 presents the estimates of the second set of finalized models related to any VAWG. These models differ with previous logistic regression models on two accounts: 1) the dependent variable has a value of one for any form of violence, and 2) almost all respondents were included in the analysis instead of only married/partnered women in previous models. Despite, these differences the risk factors associated with VAWG is similar to the risk factors of IPV and have similar interpretations. For instance, women with secondary education at a higher risk of VAWG relative to others. Similarly, employed non-fixed salaried employed women at a higher risk. Moreover, women belonged to the lower-middle, middle and upper-middle socioeconomic class are at a higher risk compared to others.

Table 4.21: Correlates of VAWG: logit regression results

	Any VAWG		VAWG psychological		VAWG physical		VAWG physical/sexual	
	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value
Individual level factors								
Age (Base = 18-24 years)								
Age (25-29)	1.43	0.01	1.36	0.03	1.53	0.02	1.55	0.01
Age (30-34)	1.60	0.00	1.57	0.00	1.76	0.00	1.81	0.00
Age (35-39)	1.36	0.03	1.29	0.07	1.68	0.00	1.61	0.01
Age (40-49)	1.14	0.34	1.12	0.42	1.04	0.85	1.00	0.99
Age (50 and above)	0.80	0.19	0.80	0.20	0.83	0.42	0.78	0.27

Table 4.21: Correlates of VAWG: logit regression results (continued)

	Any VAWG		VAWG psychological		VAWG physical		VAWG physical/sexual	
	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value	Odds ratio	p-value
Education (Base = none)								
Primary	1.13	0.28	1.17	0.16	1.11	0.48	1.11	0.45
Secondary	1.59	0.00	1.64	0.00	1.20	0.27	1.26	0.15
Tertiary/ Technical	0.95	0.75	0.98	0.91	0.64	0.05	0.68	0.07
Employment (Base = not employed)								
Fixed salary employed	1.19	0.38	1.22	0.32	1.43	0.17	1.29	0.31
Other employed	2.67	0.00	2.77	0.00	2.58	0.00	2.61	0.00
Livelihood factors								
Socioeconomic Index (Base = SES Bottom 20 percent)								
SES Lower Middle 20 percent	1.45	0.00	1.59	0.00	1.07	0.65	1.10	0.51
SES Middle 20 percent	1.61	0.00	1.80	0.00	1.06	0.71	1.07	0.69
SES upper Middle 20 percent	1.66	0.00	1.86	0.00	0.99	0.95	0.96	0.83
SES Top 20 percent	1.20	0.29	1.35	0.09	0.94	0.80	0.98	0.94
Other factors								
Rural	1.68	0.00	1.77	0.00	2.26	0.00	2.01	0.00
Mistrust local authorities	1.13	0.15	1.14	0.12	1.11	0.30	1.20	0.07
Constant	0.18	0.00	0.15	0.00	0.07	0.00	0.09	0.00
Pseudo R² =	0.0339		0.037		0.0456		0.042	
Number of observations	2,866		2,866		2,865		2,865	

Two additional variables were added in the analysis to test the hypotheses that rural women are at higher risk of VAWG compared to urban and relatively older women are at a lower risk of VAWG compared to relatively young women. Based on the estimates of logistic regressions, both of these hypotheses were not rejected. The estimated odds ratios and p-values indicated that rural women are at high risk of any type of violence or/and overall VAWG. This finding is not only statistically significant but also supported

by qualitative insights. Similarly, the statistically significant results showed that women till the age of 39 years are at higher risk. This finding is also consistent across all type of violence i.e. psychological, physical and combined physical/sexual.

4.2 Social and economic impacts/costs of VAWG at the individual, household, community

Section 4.2 of the report presents social and economic impacts and costs of violence against women and girls (VAWG) at individual, household and community level. The insights are taken both from the quantitative as well as qualitative studies of the project.

4.2.1 Economic impacts and costs

In the qualitative study, costs incurred by the individual as a result of violence; medical, legal or psychological were not brought-up by the respondents of both the rural/urban areas. However, participatory focus group discussions and key informant interviews did speak about the accumulated costs.

A few participants from urban areas referred to the increase in household expense in the case of serious physical injuries to the victim – due to additional expense on the medical care of the violence victim. Increase in household expenditures as a result of the psychological impact of violence (like trauma and depression) was not cited.

Sometimes, marital rape was identified as resulting in unwanted pregnancy which entailed extra expenses of child care along with other household expenses. The respondents in another group noted that if a rape victim becomes pregnant and opts for abortion it is an extra expense for the victim.

A few participants of PFGD, held with men living in rural areas, added that if the survivor is financially vulnerable, these costs are generally borne by the relatives of survivors including father, brothers and sisters or husband.

One of the key informants mentioned that no cost is incurred on the survivor who approaches service providers. All expenses related to fee of lawyers, and health expenditures and conveyance are also provided by the organizations working for the welfare of the violence victims.

In terms of financial autonomy, a few rural women reported that their husbands did not like it when they work, indicating that this is due to traditional gender roles. In urban areas, some responses referred to the decline in income as a result of experiencing intimate partner violence, whether due to missing days of work or decreased productivity. Referring to the impacts of the intimate partner violence on the victim a woman from urban areas said, 'She will not be able to concentrate at work due to tension'.

Narrating the aggressive behaviour of her husband towards her work, a woman said 'I had to stop making chapatis that I used to sell to earn a living. My husband was always against it although our family income was very little. She added that now she cannot buy things either for herself or her children because her husband does not give her any money for household expenses.

However, it was observed that almost all women understood the importance of financial independence, as it allows them to spend money by their choice and gives them a sense of empowerment. They can also take decisions for the betterment of their children. A woman mentioned, 'I do labour work to support household expenditures and also to pay the school fee of my son'.

4.2.1.1 Economic and unit cost expenditure on services across different forms of violence

This sub-section of the report comments on the economic cost of VAWG for women and girls and

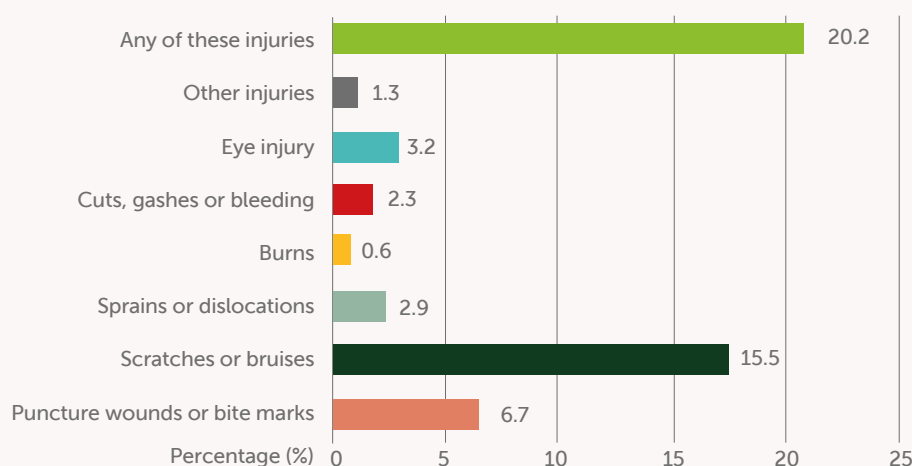
their household.

4.2.1.1.1 Out of pocket expenditure by women survivors of violence

An important consequence of violence that can result in expenditure for women is the extent of injuries that can be inflicted in a violent incident. The questionnaire asked women respondents about any injury caused due to the act of violence from the intimate partner. The injuries which were taken into account were, puncture wounds or bite marks, scratches or bruises, sprains or dislocations, burns, cuts, gashes or bleeding, eye injury, fractures of broken bones, broken eardrum or any others as reported by the respondents.

Among the surveyed women who reported experiencing IPV about 20% reported being injured., this is very close to the rate of 25% reported in the Pakistan DHS Report for 2017-18. 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 also reported. A much smaller proportion reported very serious injuries such as burns (0.6 %).

Figure 3: Percentage of IPV survivors reporting injuries in last 12 months (N=534)



Source: Women’s survey, 2017

All the above-mentioned injuries require either medical treatment or at a minimum purchase of over the counter medicines to aid in healing from the injury. Therefore, respondents were also about the cost which they incurred for the treatment. The cost was divided into 3 categories; doctor’s fee, medicines and lab tests including x-rays, ultrasound. All these costs were then added up to compute the average cost incurred on health due to the intimate partner violence. Although there was a total of 534 respondents who reported experiencing IPV, only 11 reported accessing health care for treatment of injury due to IPV (about 10.5% of those who reported some injury and about 2% of all women who experienced IPV).⁸² While this is a small number, it is in-line with Pakistan DHS, and thus appears to be representative. Hence, the extrapolation was done on the basis that overall the sample was representative of women aged 18-60 in Pakistan and thus applied the population weight. The average cost which was incurred by these women on health care was PKR 3389, which is quite high in context of general health spending in Pakistan. So for women who did seek health care, they incurred quite

⁸² This is in line with PDHS 2012-13 figures on help-seeking with less than 1% seeking help from doctor, police or lawyer.

high expenditure in the last 12 months compared to national average of per capita expenditures on health. As per the latest available estimates, on average a Pakistani spent around Rs1900 annually on medical services and product while a women survivor spent around Rs3400 annually on health, or **approximately 2.5 times of average the annual per capita health expenditure in 2015-16.**⁸³

Table 4.22 Average cost incurred due to intimate partner violence (IPV)

	Average cost (PKR)	95% Confidence interval for mean		No. of respondents	% of women experiencig IPV
		Lower bound	Upper bound		
Health Cost	3389.37	1048.25	5730.49	11	2.0%
Police Cost	360.00	76.00	644.00	3	0.5%
Property Cost	365.67	-8764.82	9496.15	2	0.3%
Out Of Pocket Expenditure	5971.80	1698.41	10245.19	14	2.6%

Source: Women's survey, 2017

There were instances where a victim needed to visit the police station to file her case. In those cases, a cost incurred on filling FIR and the cost incurred on transportation, were accounted in police cost. 0.5% of the victims reported that they got help from police and the cost incurred for this was PKR 360. Similarly, there were examples where the victims needed to replace property due to the act of violence by her intimate partner. 0.3% of the victims reported replacing property which cost them PKR 366. Overall 2.6% of the respondent who faced IPV, reported out of pocket expenditure to access help from health, police and replace property. The average cost of out of pocket expenditure was PKR 5972. Other costs like court and shelter cost were not reported by the respondents in the case of Pakistan.

Far fewer women who experienced other forms of violence reported out of pocket expenditures. For example about 6 women reported accessing health care after incidents of family violence with an average expense of PKR of 3010.80. Several women experiencing public violence reported a high out of pocket expenditure for health care of about PKR15000. One woman reported a significant expenditure of about 900,000 PKR for property damage as a result of public violence. Given the low numbers, the analysis was done for any violence that includes women who have experienced either IPV, family violence, workplace violence and public violence. In this estimation outlier expenditures were excluded to derive a conservative estimate. In the case of any violence, the mean out of pocket expenditure by 2.4% of women experiencing any violence was 6215 PKR or US\$52.

Respondents from the focus group discussions mentioned medical expenses that result from serious physical injuries in the case of IPV, and from aborting a pregnancy or caring for a child as a result of sexual violence.

Indirect costs

Apart from direct costs involved in accessing services or mitigating the impacts of violence, violence

⁸³ http://www.pbs.gov.pk/sites/default/files//pstm/publications/hies15-16/TABLE_22.pdf

also imposes costs in terms of ability to work which results in foregone income. Additionally, it can restrict the ability of women to undertake unpaid household or care work which has implications for the well-being of women and their families. Another important impact of violence is the impact on children's school going. To capture these impacts, the women's questionnaire probed these various impacts specifically in each section probing the different experiences of violence in various locations – the intimate relationship, family, workplace and public spaces. In terms of impact on work, the questionnaire also probed whether husband/partner missed work as a result of the violence in the intimate relationship.

Missed work

In terms of missed work, a surprising finding in the survey was that no woman reporting experiencing intimate partner violence reported missing work. In fact, only a handful of women (3) reported that they missed work because of experiences of violence at the workplace for an average of 2.75 days in the last 12 months. Connected to this, urban women who participated in focus group discussions mentioned that confronting workplace harassment perpetrated by superior male colleague results in extra work load, abusive language, bad performance reports or no promotions, due to which a survivor loses her interest in work, potentially misses work and subsequently performs poorly.

Two possible reasons could explain this unusually low rate of reporting by women in Pakistan regarding this impact of violence. First is that given the low participation rate and the broader cultural hurdles that women have to overcome to work in the first place, women were potentially less likely to miss work even if experiencing violence. In fact in the qualitative research women talked of the social difficulties in being able to be economically active:

“Women in our community want to earn to supplement their family income but their men do not allow them. If a woman is allowed to earn ..., other men in the community accuse her of being involved in some suspicious activities. And if any unmarried women ... work then [the community] blame[s] her of having a bad character. Men have a perception that women going out will change our tradition and moralities; and that we do not want.” Rural IDI

Secondly, given the stigma surrounding intimate partner violence there may have been more underreporting by women about the consequences of violence on themselves. As discussed earlier, the qualitative research suggests that the role of family honour meant that women would maintain secrecy about their experiences of violence to avoid their families being stigmatised by the community, or indeed, to avoid being blamed as causing the violence by failing in their duties as wife.

Even in terms of husbands missing work, only a few women reported that husband missed work on average for about 2.80 days in the past 12 months.

Given this low level of reporting of missed work, we used an alternative analysis to understand if there was any difference in productivity loss between women experiencing violence and not. As outlined in the Methodology section, all working women (whether paid or unpaid) were asked questions regarding their absenteeism, tardiness and being less productive (presenteeism) due to various reasons. Using the algorithm provided in the methodology section, the days of absenteeism, tardiness and presenteeism were calculated and means were compared between women experiencing IPV or not as well as women experiencing any violence or not.

4.2.1.1.2 Days lost due to absenteeism, tardiness and presenteeism

Table 4.28 presents average days lost due to absenteeism, tardiness and presenteeism of women

experiencing IPV and no IPV. The table also presents the difference between the loss due to IPV compared to No-IPV and whether the average loss is statistically significant or not. The total average days lost by women experiencing IPV are 64.19 and 54.59 days by women with no experience of IPV. The difference between IPV and no IPV indicates that the lost days are 9.5 days higher in case of IPV.

The average days lost due to absenteeism of women experiencing IPV and by those with no IPV experience are 31.67 days and 26.62 days respectively or, whereas average days lost due to presenteeism of women experiencing IPV and no IPV are 23.10 days and 21.73 days respectively. But both presenteeism and absenteeism means are statistically insignificant. Alternatively, women who were late for work or left early had lost on average 9.42 days due to IPV and 6.24 days due to no IPV. The difference of all three, absenteeism, tardiness and presenteeism showed that the lost of days are higher in case of violence in each category. The difference lost of days is higher in Absenteeism (5.05 days) followed by tardiness (3.18 days).

Table 4.23: Average days lost due absenteeism, tardiness and presenteeism (IPV & No-IPV)

		IPV last 12 months	No IPV last 12 months	p- value	Difference
Absenteeism					
N		71	126		
Mean		31.67 (3.67)	26.62 (3.37)		
95% confidence	Lower Bound	24.36	19.96	0.162	5.05
Interval for mean	Upper Bound	38.98	33.28		
Tardiness					
N		71	126		
Mean		9.42* (1.5)	6.24 (0.68)		
95% confidence	Lower Bound	6.43	4.89	0.068	3.18
Interval for mean	Upper Bound	12.42	7.59		
Presenteeism					
N		71	126		
Mean		23.10 (2.61)	21.73 (2.70)		
95% confidence	Lower Bound	17.90	16.40	0.4	1.37
Interval for mean	Upper Bound	28.30	27.07		
TOTAL		64.19	54.59		9.6

Source: Women's survey, 2017

Table 4.24 presents average days lost due to absenteeism, tardiness and presenteeism of women experiencing any form of violence compared to no violence. The total average days lost due to any form of violence is 55.5 compared to 41.08 days lost by those who have not reported experiencing violence. The difference between any violence and no violence indicates that the lost days are 14.42 days higher in cases of violence.

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The average days lost due to absenteeism of women experiencing any violence and no violence are 26.62 days and 20.34 days respectively, whereas average days lost due to tardiness of women experiencing any violence and no violence are 8.13 days and 4.71 days respectively. Similarly, average days lost due to presenteeism are 20.75 days (any violence) and 16.03 (no violence). The means of all three categories are statistically significant.

The difference of any violence and no violence in all three categories (absenteeism, tardiness and presenteeism) showed that the loss of days are higher in case of violence faced by the women. The difference in the loss of days is higher for Absenteeism (6.28 days) followed by presenteeism (4.72 days).

Table 4.24: Mean days lost due absenteeism, tardiness and presenteeism (any & no violence)

		any violence last 12 months	No violence last 12 months	p- value	Difference
Absenteeism					
N		126	154		
Mean		26.62 (2.49)	20.34 (2.95)		
95% confidence	Lower Bound	24.88	17.56	0.002	6.28
Interval for mean	Upper Bound	36.09	34.74		
Tardiness					
N		126	154		
Mean		8.13 (0.99)	4.71 (0.67)		
95% confidence	Lower Bound	6.17	3.39	0.000	3.42
Interval for mean	Upper Bound	10.09	6.02		
Presenteeism					
N		126	154		
Mean		20.75 (1.95)	16.03 (2.28)		
95% confidence	Lower Bound	16.9	11.52	0.005	4.72
Interval for mean	Upper Bound	24.61	20.53		
TOTAL		55.5	41.08		14.42

Source: Women's survey, 2017

As discussed earlier, table 4.30 elucidates the percentage out of the total difference of days lost from each category. In case of intimate partner violence (IPV), Absenteeism contributed to 53% of the total days missed by women who experienced IPV. In contrast, presenteeism represented 33% of the days lost because of experience of any violence.

Table 4.25: Percentage distribution of days lost

	IPV	Any violence
Absenteeism	53%	44%
Tardiness	33%	24%
Presenteeism	14%	33%

Source: Women's survey, 2017

Missed care work

More women acknowledged experience of violence affected their unpaid care work within the household.

	Number of women	% of survivors reporting	Mean	
IPV	26	2.		
Non IPV	24(?)			
Any violence	42			

Table 4.26: Care work days lost

	IPV	Non IPV	Any		
IPV	14	6.98	30.36	26	4.9%

Source: Women's survey, 2017

Respondents from urban areas mentioned decreased performance at work and missing days of work as a result of injury from physical IPV, and decreased productivity at work as a result of the mental impacts of IPV.

'The victim of intimate partner violence would be agitated and under mental pressure, hence would not be able to concentrate at work.'

The impact on the mental well-being of children, due to intimate partner violence, was commonly discussed by both those living in rural and urban areas. Respondents also noted that boys in particular may undergo attitudinal and behavioural changes as they get conditioned to violence being carried out against women at home. Negative impacts on their school performance and mental/psychological health were also briefly discussed since violence distracts the couple from properly discharging their parental responsibilities.

4.2.1.2 Business Survey

Table 4.27 represented the total number of businesses surveyed, the type and location of the business and the total employees involved in business activity. A total of 105 businesses were surveyed. This includes both industrial and service sectors i.e. 43 and 62 business respectively. The businesses were further categorized into sub-sector where manufacturing had 43 business surveyed followed by wholesale/ Trade/ Retail. The survey covered three cities of Pakistan; namely, Faisalabad, Karachi and

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Lahore which accounts for 20, 54 and 33 businesses respectively. The businesses that were surveyed had 54,442 employees in total where 82 percent employed in industrial sector. On an average, 1038 employees were employed in industrial businesses whereas in service sector 158 was average employment. Furthermore, Karachi, on an average, had the highest number of people employed in a business (689) as compared to the other two cities. In Faisalabad and Karachi, the average number of employment in a business was higher in the industrial sector whereas, in Lahore, the average number of employees in a business was greater in the service sector.

Table 4.27: Number of businesses sampled and number of employees by sector

	Sectors		Total
	Industrial	Services	
Number of business per sub-sector			
Financial services	-	5	5
Housing services	-	10	10
Manufacturing	43	-	43
Transport/ storage/ communication	-	18	18
Whole sale/ trade/ retail	-	29	29
Total	43	62	105
Number of business in a city			
Faisalabad	9	11	20
Karachi	21	31	52
Lahore	13	20	33
Total	43	62	105
Number of employees			
Total number of employees	44669	9773	54442
Mean number of employees	1038.81	157.63	518.5
Mean number of employees in a business in a city			
Faisalabad	561.11	43.18	276.25
Karachi	1677.10	64.45	689.20
Lahore	338.46	365.00	354.55

Source: Workplace survey, 2017

4.2.1.3 Tangible economic impacts for businesses

This sub-section of the report is mainly based on the business survey of the study. This covers the tangible economic cost and impacts for the businesses caused due to violence experienced by the workers.

4.2.1.3.1 Missed work days, days late/leaving early (tardiness), presenteeism (survivor)

The violence could be of any form i.e. IPV, perpetrator or non-partner sexual violence. Although, the violence did not take place at the workplace it nevertheless had serious repercussions to the business. Employees experiencing violence or employees perpetrating violence both reported productivity and efficiency loss: employees could not concentrate on the work or came late or left early or were absent from the work due to stress or injury etc.

4.2.1.3.1.1 Intimate partner violence (IPV)

Table 4.28 indicates the tardiness, absenteeism, presenteeism, hours lost and the cost of intimate partner violence (IPV) identified through the business study. 14 percent of the women reported having experienced intimate partner violence. 5 percent reported tardiness and absenteeism due to IPV. Whereas 3 percent reported that they could not focus on work properly. The total hours lost due to IPV was 181 hours which included 4.68 hours, 157.41 hours and 19.44 hours due to tardiness, absenteeism and presenteeism respectively. On an average 153.98 hours or 17.11 working days in a year were lost by women who experienced IPV and reported being late, absent or less productive in the past 12 months. The total cost of IPV was PKR 16,220.

Table 4.28: Intimate partner violence (IPV)

IPV-Female	
Experienced IPV	38
% (ALL) experienced IPV	14%
IPV-Tardiness	
Reported tard	14
Reported tard (%)	5%
Mean hrs tard	4.68
IPV-Absenteeism	
Reported abs	14
Reported abs (%)	5%
Mean hrs abs	157.41
IPV-Presenteeism	
Reported pres.	8
Reported pres. (%)	4%
Mean hrs pres	19.44

Table 4.28: Intimate partner violence (IPV) (continued)

IPV-Female	
IPV-Total mean hours lost	
Mean total hours=mean tard hrs+ mean abs hrs + mean pres hrs	153.98
IPV-Mean hours cost	
Mean cost=mean hours*mean hourly wages of women experiencing IPV	13758.91
IPV-Mean days lost	
Mean days lost	17.11

Source: Workplace survey, 2017

4.2.1.3.1.2 Perpetrator of violence

Table 4.29 provides tardiness, absenteeism, presenteeism and hours lost by men who were violent towards their partners. 5 percent of the male respondents reported that they were violent towards their partner. Due to the violence they perpetrated, 3 percent reported that they either came late or left early from the work. Whereas 2 percent took off from work. Similarly, 2 percent reported the reduction in productivity of their work. Men who perpetrated IPV and reported being tardy, absent and being less productive lost on average 20.02 days.⁸⁴ On an average, the total cost of perpetration of violence was PKR 13293.37 (see Table 4.30).

Table 4.29: Perpetration of IPV

Perpetrator	
Reported PERP	12
% PERP	5%
Perpetrators-Tardiness	
Reported tard	7
Reported tard (%)	3%
Mean Hrs tard	7.29
Perpetrators-Absenteeism	
Reported abs	5
Reported abs (%)	2%
Mean hrs abs	183.2

⁸⁴ The notion that men miss work due to perpetrating violence is a contested finding. However it 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_Partner_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>).

Table 4.29: Perpetration of IPV (continued)

Perpetrator	
Perpetrators-Presenteeism	
Reported pres.	4
Reported pres. (%)	2%
Mean hrs pres	50.92
Perpetrators-Total mean hours lost	
Mean total hours=mean tard hrs+ mean abs hrs + mean pres hrs	181.79
Perpetrators-Mean hours cost	
Mean cost=mean hours*mean hourly wages of perpetrators	13292.37
Perpetrators-Mean days cost	
Mean days lost	20.02

Source: Workplace survey, 2017

4.2.1.3.1.3 Cost of non-partner sexual violence (NPSV)

Non-partner sexual violence (NPSV) covered the sexual abuse or harassment faced by females from anyone other than their intimate partner. Table 4.35 presents the prevalence of NPSV and the loss of days through tardiness, presenteeism and absenteeism. 30 percent of the female respondents reported to have experienced non-partner sexual violence which was quite high as compared to other types of violence. Moreover, 9 percent narrated tardiness and 9 percent took off due to NPSV. Whereas, 10 percent reported being less productive. The estimated total hours lost were 75.56 which were equivalent to 8.40 working days in a year. Overall average cost of NPSV was PKR 6752.

Focus group discussions held with women from rural areas highlighted that survivors of sexual violence experienced severe psychological trauma that prevented them from resuming day-to-day activities after the incident, affecting their overall productivity and performance at work or school.

Table 4.30: Costs of non-partner sexual violence (NPSV)

Non-partner sexual violence (NPSV)	
Number reported NPSV	81
%	30%
NPSV-Tardiness	
Reported tard	24
Reported tard (%)	9%
Mean Hrs tard	3.32

Table 4.30: Costs of non-partner sexual violence (NPSV) (continued)

Non-partner sexual violence (NPSV)	
NPSV-Absenteeism	
Reported abs	23
Reported abs (%)	9%
Mean hrs abs	70.1
NPSV-Presenteeism	
Reported pres.	13
Reported pres. (%)	5%
Mean hrs pres	9.69
NPSV-Total mean hours lost	
Mean total hours=mean tard hrs+ mean abs hrs + mean pres hrs	75.56
NPSV-Mean hours cost	
Mean cost=mean hours*mean hourly wages of perpetrators	6751.68
NPSV -Mean days lost	
Mean days lost	8.40

Source: Workplace survey, 2017

4.2.1.3.2 Time spent providing support to colleagues (presenteeism, witnessing)

Violence against female colleague (VAFC) is indicated in table 4.36. 14 percent of the respondents reported that their female co-worker discussed being the victim of violence with them. 9 percent of the respondents said that they provided assistance on average for 1.44 hours during office hours at their own office to the female colleague who had faced violence. Whereas, 2 percent reported to take off around 2.07 hours to help and support them outside the office. Overall 1.99 hours were lost in providing assistance to their female colleague (0.22 working days). The estimated total cost for providing help was PKR 146 due to Violence Against Female and Collages (VAFC).

Table 4.31: Violence against female colleague (VAWG)

VAFC	
Reported VAFC	77
Reported VAFC (%)	14%
VAFC-Presenteeism	
Reported presassist. coll	49
Reported presassist. coll (%)	9%
Mean TIMES assist. coll	2.62
Mean HRS assist. coll per time	0.55
Mean HRS assist. coll	1.44
VAFC-Absenteeism	
Reported abs assist. coll	13
Reported abs assist. coll (%)	2%
Mean TIMES assist. coll	1.92
Mean HRS assist. coll per time	0.97
Mean HRS assist. coll	2.07
VAFC-Total mean hours lost	
Mean total hours=mean pres hrs + mean abs hrs	1.99
VAFC-Mean hours cost	
Mean cost=mean hours*mean hourly wages of employees who witnessed VAFC	146.43
VAFC -Mean days lost	
Mean days lost	0.22

Source: Workplace survey, 2017

4.2.1.3.3 Impact on the overall workforce

The business survey was conducted in 3 different cities of Pakistan, namely, Karachi, Lahore and Faisalabad. The total businesses surveyed were 105 with a total working employees numbering 26,696 among the units surveyed. Around 2% (532 respondents) of the total employees were surveyed. The gender distribution of surveyed employees were 264 (49.6%) and 268 (50.4%) males and females respectively. Table 4.37 presents the extrapolation of costs to the whole workforce based on the derived unit costs in the survey. Considering both IPV and NPSV, the loss to businesses is 34169 person days lost, or the loss of jobs equivalent to 0.53% of the workforce in surveyed businesses.

Table 4.32: 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

While the results may seem small, the main message is that businesses also incur an invisible cost due to the violence experienced. The data also suggests that businesses should be aware that male employees are also affected by perpetrating violence in terms of their absenteeism and presenteeism. Hence violence against women is a matter of concern for all employers and businesses.

4.2.2 Social impacts/costs

VAWG has important intangible social impacts not only on survivors but also on their families and communities. Both quantitative and qualitative analysis covered various aspects of these intangible impacts. The following subsections provide a summary of social impacts that emerged from both qualitative and quantitative analysis.

4.2.2.1 Intangible social impacts of VAWG on women

At the individual level, VAWG has various negative implications on survivor's well-being. The individual women's survey covered various important aspects of well-being that can be negatively affected due to VAWG. A look into relevant literature and insights from qualitative research indicate that those women who survive violence are likely to have a higher likelihood of unintended pregnancy, abortion, stillbirth or miscarriage and pregnancy loss in general. Apart from the impact on reproductive health, these women survivors often have a higher rate of various acute physical and mental health challenges that compromise their well-being and have negative implications for households and communities. Among which a higher rate of suicide attempts is one impact which some women survivors faced. The qualitative data shows various other implications including weakening family ties, adverse impacts on children, shame and stigma in survivors, diminished sense of safety within the home and community and decline in social cohesion.

4.2.2.2 Reproductive health, physical health and mental health

This subsection covers health-related impacts of VAWG under three important categories: reproductive health, physical health, and mental health.

4.2.2.2.1 Reproductive health

The women and girls survey covered a number of reproductive health indicators including miscarriages, stillbirths, abortions and pregnancy losses. To quantify the net impact of IPV and VAWG ever miscarriage and ever abortion and stillbirth were used. Both variables are binary variables containing no (0) or yes (1) only. Propensity Score Matching (PSM) technique is used to isolate the impact of other covariates of these variables. The PSM analysis was based on logit models reported in correlates/risk factors of any IPV and any VAWG (section 1.3) are used for these computations. The net impact of both IPV and VAWG on miscarriages, abortions and stillbirths are reported in Table 4.33.

Table 4.33: Violence-effects estimations through PSM: reproductive health

Type of IPV	Coef.	P-value
Average treatment effect of IPV during last 12 months		
Ever miscarriage	0.067	0.011
Ever abortion or stillbirth	0.053	0.050
Average treatment effect of overall VAWG during last 12 months		
Ever miscarriage	0.067	0.003
Ever abortion or stillbirth	0.045	0.046

After accounting for the impacts of other covariates/risk factors PSM results showed that both IPV and VAWG have a statistically significant average impact of almost 7 percent on miscarriage. This implies that the likelihood of miscarriages among women survivors of IPV and any VAWG is 7 percent higher compared to their similar counterparts – women who did not face IPV and VAWG having pregnancies and births. Similarly, the likelihood of stillbirth/abortions is also higher among women survivors of IPV and VAWG. The estimated net impact of IPV is slightly more than 5 percent and around 5 percent in relation to any VAWG.

Respondents in the qualitative interviews and discussions described impacts on an individual's reproductive health as a result of violence. These reproductive health impacts mentioned included miscarriage, unwanted pregnancy (as a result of sexual violence), sexually transmitted diseases, abortion, and gynaecological complications.

“Once a six and a half year old rape survivor was brought to us, where the aggressor also pricked both her eyes. She required surgery for both vaginal and anal deformations. Along with that we carried out surgery for her eyes too, but could only save one of her eyes.”

4.2.2.2.2 Physical health

To quantify the net impact of both IPV and VAWG on physical health, two composite indices were used instead of simple binary variables. These indices covered various physical health-related dimensions in a compact way. For instance, Acute Illness Score (AIS) is based on 21 indicators and having values ranges from 0 to 21. AIS based on following indicators acute health problem, acute impairment, acute pain, consult any health care worker, headache, loss of appetite, poor sleep, anxiety, difficulty in thinking clearly, mood, crying, loss of enjoyment, difficulty in making decisions, loss of productivity, loss of interest, worthlessness and tiredness. To further unpack the net impact of IPV and VAWG on physical health another indicator namely Acute Pain Score (APS) was used in PSM analysis. This indicator has four sets of responses, none, slight, severe and extreme and its values ranges from 0 to 3.

Table 4.34 presents the estimated results of PSM analysis. They show that both IPV and VAWG contributing to the suffering of women survivors by increasing their acute illness score by more than 1.2 and 0.8 points. Similarly, both IPV and VAWG have a statistically significant net impact of more than 0.13 points and almost 0.17 points on acute pain score respectively.

Respondents from the qualitative interviews and discussions described impacts of violence against women on survivors’ physical health, including muscular pain, low/high blood pressure, fainting, bruising and swelling, head and face injury, fractured/broken bones (of arms and legs), broken teeth, heart disease, and infections.

Table 4.34: Violence-effects estimations through PSM: physical health

Type of IPV	Coef.	P-value
Average treatment effect of IPV during last 12 months		
Acute illness	1.210	0.000
Acute pain	0.131	0.002
Average treatment effect of overall VAWG during last 12 months		
Acute illness	0.830	0.000
Acute pain	0.168	0.000

‘Sometimes I get unconscious (as a result of stress and depression), and my daughter gives me water and massages my hands and feet - my husband doesn’t even allow me to go to a doctor.’ – Rural IDI

‘Once my husband’s watch hit my eye (while he was beating me) that resulted in bruising and swelling around the eye.’ – Urban IDI

4.2.2.2.3 Mental health

To isolate the net impact of IPV and VAWG one composite and two simple indices of mental health were used in the analysis. Depression score is the composite index of mental health fewer dimensions

compared to AIS. It includes suicidal thoughts, loss of interest, mood, poor sleep, tiredness, loss of appetite, worthlessness, and difficulty in thinking clearly. Depression score having values from 0 to 8. Along with depression score suicidal attempt and suicidal thoughts – binary variables containing no (0) or yes (1) – was used to analyse the impact of IPV and overall VAWG.

Table 4.35: Violence-effects estimations through PSM: mental health

Type of IPV	Coef.	P-value
Average treatment effect of IPV during last 12 months		
Suicide Thoughts	0.093	0.000
Suicide Attempt	0.034	0.002
Depression Score	0.587	0.000
Average treatment effect of overall VAWG during last 12 months		
Suicide Thoughts	0.081	0.000
Suicide Attempt	0.023	0.005
Depression Score	0.464	0.000

The PSM analysis shows that both IPV and VAWG have a statistically significant impact of more than 9 percent and 8 percent on suicidal thoughts respectively. Similarly, both IPV and VAWG have a statistically significant impact of more than 3 percent and 3 percent on suicide attempts respectively. Both IPV and VAWG also caused an increase of more than 0.59 points and 0.46 points on overall depression score. To sum up, these results indicate the higher likelihood of depression, suicide thoughts and suicide attempts among women who experienced IPV or overall VAWG.

Participants in the qualitative interviews mentioned impacts on the mental health of the survivor due to intimate partner and non-partner violence in both rural and urban areas. The most common impacts were psychological stress, depression, and low self-esteem.

'Me and my children remain upset and live in environment of fear.' – Rural IDI

Some respondents from both rural and urban areas described that survivors have committed suicide after experiencing non-partner sexual violence.

'My daughter-in-law was gang-raped; out of guilt, frustration and anger she locked herself and threw acid on herself. After nine days she passed away succumbing to her injuries.' – Rural IDI

4.2.2.2.4 Stigma

Many respondents from both rural and urban areas described stigmatization of survivors of violence.

In order to avoid another incident of harassment or violence, survivors restrict their movement outside their home. Some respondents discussed how survivor's change their route and stop visiting the place of harassment/violence. Respondents also added that for some survivors, unsupportive attitudes of neighbours/community members and the social stigma associated with violence compels them to reduce their socialization and mobility.

4.2.2.3 Household level impacts

The respondents of qualitative research highlight a range of impacts of IPV and VAWG on households. They largely agreed that the effect on the mental health of adult members and children is the foremost impact of IPV at the household level, both in rural and urban areas. Another frequent impact in the context of rural areas is the stigmatization of household members especially other female members of the family, particularly after an incident of rape.

A few references from rural areas highlighted that the families of sexual violence survivors incur heavy costs. In urban areas,⁸⁵ reference made to incurring additional expenditures was the cost of parents picking up and dropping off their daughter at school so that she could avoid any probability of harassment/violence while walking on the road.

The most cited expenditures were related to medical services availed after the incident of violence.⁸⁶ A woman⁸⁷ mentioned that they spent about a hundred thousand rupees (roughly over \$1000) to try and save her daughter-in-law, who committed suicide after the incident of rape. Alongside this a respondent⁸⁸ also shared the concern that sometimes the victim opts for domestic prescriptions for treatment as she cannot bear the associated financial cost.

A few respondents added that additional financial burden is endured in case of filing the complaints with the police or seeking legal aid. A respondent⁸⁹ said, '*Pursuing a case of sexual violence requires money*'. The responses from a key informant⁹⁰ also indicates that legal recourse is long and expensive. A lawyer's consultation fee is usually higher in cases of sexual violence and rape because more expertise is required.

Some references from rural areas described that physical injuries and psychological impact on the survivor of partner and non-partner violence prevent them from properly executing their household and caregiving responsibilities.

The respondents were generally of the view that intimate partner violence has a negative impact on the home environment, as tension and stress deteriorate the quality of life for all household members.

A few references from rural areas indicated that the strict behaviour of the intimate partner violence aggressor creates a rigid atmosphere at home. A woman added that '*intimate partner violence destroys the peace of the household*'.⁹¹ The participants of PFGD⁹² living in urban areas also added that negativity prevails in such households. All the family members remain in a constant state of despair; their emotional well-being is badly ruptured.

⁸⁵ IDI_U-09

⁸⁶ As a consequence of physical injury or psychological trauma

⁸⁷ IDI_R-01

⁸⁸ IDI_R-03

⁸⁹ IDI_R-02

⁹⁰ KII-06

⁹¹ IDI_R-01

⁹² PFG_U-01_F

In cases of rape, both the survivor and her family's reputation are tainted in the eyes of society. They become socially isolated and unmarried girls in the household do not get decent marriage proposals because other people avoid contact with the entire family. Knowledge of IPV in the family raises suspicion on the survivor and her family, putting questions on her upbringing.

Stigmatization of men in the household was also highlighted in one case where the daughter in law was raped. She later committed suicide by throwing acid on herself. The woman reported, *'the community tried to convince the would-be-in-laws of my other son to not marry off their daughter in our family. They also blamed that we killed our daughter-in-law'*.

4.2.2.4 Community level impacts

The impact of the incidents of the violence on overall social cohesion of a community are several with some having 'multiple effects'; the foremost being its impact on the family as a unit and integration amongst all the community members. In progressive societies the perpetrators are punished to restrict the crime from happening in the future. Simultaneously, the victims are treated so they can come out of the trauma.

Disintegration of the community was prominent in cases of sexual violence. In many cases the survivor and her family are blamed and suspected to have instigated the incident in both the rural and urban areas. As a result, the community detaches itself from such households particularly in the rural areas. There are often no consequences for the perpetrator, though their marriage prospects can be affected if they are identified publicly.⁹³

It was also referenced from rural areas that the survivors of SV avoid interacting with others as it is difficult for them to socialize, as people avoid them and talk negatively about them. The break-up is from both sides. Survivors are alienated by their own community and made to feel like an outsider. Their social contacts/cohesion bonds within the community are seriously impaired, leaving no support⁹⁴ mechanism for them. Stigmatization doesn't allow a woman to share her pain particularly those living in urban areas. She remains traumatized keeping her suffering inside.⁹⁵ A few women in urban areas stressed the need for a support system in case of sexual harassment and assault⁹⁶ experienced by girls/females in educational institutes.

In an event of sexual violence the victim loses trust, dependability and reliability not only on the perpetrator but on the society at large. Participants of the PFGD⁹⁷ added that the rape survivor becomes cautious in forming and maintaining inter-personal relationships because she cannot easily trust others due to the bitter experience of sexual violence. If the perpetrator is a relative, she distrusts her family as well as other people.

Though people see a perpetrator of IPV/SV as untrustworthy, and some say they would not vote for him in an election, others indicate that they would still vote for them for the benefit of the community.⁹⁸ This happens especially if he is rich or belongs to a powerful and influential family/community.⁹⁹ However, respondents only talked about the perpetrator's (i.e. the man's) involvement in politics while the survivor's (i.e. the woman's) involvement in politics was not mentioned. It could be due to the

⁹³ *'They avoid marrying off their daughters to such (SV perpetrators) people'*, IDI_R-03

⁹⁴ Friends and neighbours abandon them. *'People do not allow survivor of SV to live a normal life'*, IDI_R-02

⁹⁵ *'women do not share the experience of violence so they remain worried'*, IDI_U-03

⁹⁶ *'In case of harassment in educational institutes female teacher can play a role'*, IDI_U-06

⁹⁷ PFG_U-01_F

⁹⁸ *'If a perpetrator of sexual violence takes part in elections, people will vote for him to keep neighbourly relations'*, IDI_U-05

⁹⁹ *'People are after money, they will support such a person (perpetrator of SV) and will vote for him, no one will boycott him'*, IDI_U-08

reason that women parliamentarians are mostly elected through indirect means, to the Senate or on reserved seats in the parliament (through Electoral College composed of men). A few women who are elected through direct elections are those belonging to landholding political families and are elected on the strength of their family base.¹⁰⁰

4.3 Aggregate economic loss: national estimates – Pakistan

This particular section presents an accounting of estimates to aggregate economic loss at national level. The aggregated losses are divided into two sections providing a summary of national estimates of direct cost to households caused due to VAWG and its various forms along with the national estimates of missed days of paid work, unpaid care work and school days of children.

4.3.1 Direct Costs to individual/households

Table 4.36 presents the national estimates of direct costs for the individual and household due to IPV. Assuming that the proportion of women reporting costs is representative of the context of women in Pakistan, national estimates were estimated using the population weight outlined in the methodology section.

Table 4.36: National estimates of direct costs due to VAWG

	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

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 as a result of IPV comes to 3.5% of their annual income.

4.3.2 Missed Days

Table 4.37 presents the national estimates of missed days of school by children and missed days of care work by survivors due to violence. The estimates were derived by applying population weights to the unit values presented earlier.

Table 4.37: Loss of days at the household level

Category	IPV			Non-partner violence ^a			Any violence		
	No of women	Mean	Total days	No of women	Mean	Total days	No 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

¹⁰⁰ Check Women elected on general and reserved seats on: http://www.na.gov.pk/en/mna_list_w2.php?list=women

The days of care work missed by women is quite significant. Women reported missing care work for more than 6 million days due to IPV. Interestingly women also missed care work due to family violence, workplace violence and public violence up to about 4 million days. The magnitude of days of care work lost because of violence experienced by women is often invisible to policymakers. In a context when there is greater awareness of the critical contribution of care work to economies and well-being of families, the impact of violence on care work is especially important to understand the costs of VAWG more fully.

With respect to missed school days, women experiencing intimate partner violence and/or family violence reported that their children missed school. Overall women with children in school reported that nearly 2.5 million school days were missed by their children due to the IPV and/or family violence. What is the implication of this level of missed school days? In Pakistan an average school year is 9 months with 12 holidays or a total of 186 school days. The missed school days is in fact equivalent to 13,157 children not attending school because of violence. It can be argued that violence has a crucial impact on the development of human capital of the next generation. The loss of care work highlighted above has further impacts on the well-being of children undermining their development and capability.

Another aspect of national loss that affects the economy is productivity loss. In the discussion of unit costs the days of productivity loss were presented in detail for women experiencing IPV or not and for those experiencing any violence. Only the difference between women experiencing any violence and those not was statistically significant across the three dimensions of absenteeism, tardiness, and presenteeism. National days of productivity loss for any violence were then estimated applying the difference in mean days to the total number of working women experiencing any violence

Table 4.38: National estimate of days of lost productivity due to any violence

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 = 50,059,633 (Female Population from Census 2017, PBS and Proportion of Females 18 -60 years from LFS, PBS) http://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%

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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 women not working or about 2.16 percent of the total women's working population. The loss of productivity is significant despite that much of the work may be unpaid; lower productivity ultimately implies lower household production and indirectly lower household income.

Overall the research establishes that both partner violence and non-partner violence by others impose significant costs for women, households and the broader community. While many of the women did not seek or access services, for those who did the direct costs were not insignificant. For example, the average health cost of PKR 3389 due to IPV is equivalent to 28 per cent of the average household expenditure on medical expenses in 2015-16 (annual expenditure of PKR 11,880 as per the Household Integrated Rural Survey by the Pakistan Bureau of Statistics). While we have not established the impact of IPV in household poverty, the cumulation of the out of pocket expenditures, missed income, and missed care work together drain household resources. Of great concern is that days of lost productivity is very high and equivalent to about 2.16% of currently employed not working. In a context where the participation rate of women is low, violence has the effect of further depressing women's economic participation. The loss of days to absenteeism directly impacts household income, whereas the combined impact of absenteeism and presenteeism is to reduce overall output of the economy. This is substantiated for businesses also – with the impact of absenteeism, tardiness and presenteeism of employees translating into loss of workdays and hence output loss. The research highlights unequivocally that violence against women imposes costs to the economic and social life of a society and need to be integrated into the broader discourse on economic development within Pakistan.

5. RECOMMENDATIONS

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5.1 Recommendations

The results of this study on the socioeconomic costs of violence against women and girls highlight the need for urgent and comprehensive prevention responses by a wide range of actors, from local authorities and community leaders to business leaders to federal and provincial governments. Based on the findings of the study, 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 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. However, this does not take the place of establishing, implementing and adequately funding laws and institutions to punish violence offenders.

2. Involve business associations and chambers of commerce to invest in prevention programmes and activities for combatting 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 combatting 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, 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 to challenge norms that limit women's help-seeking after experience of violence by partner, family member, colleagues or others.

A significant finding of this study is the very low level of help-seeking by women survivors of violence due to shame or stigma, lack of accessibility and alternative support system. For the effectiveness of government investment in existing support services it is imperative to consider improvements to outreach of these survivors.

4. Sensitise communities on using formal institutions to address VAWG concerns and equipping formal institutions to undertake these roles.

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

6. CONCLUSIONS

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The action to end violence in all its forms, especially against women and girls, is first and foremost a moral, ethical and human rights priority. Furthermore, violence also has significant associated costs that stifle development and undermine efforts to reduce poverty and accelerate growth.

The impacts of violence on women, in terms of productivity, are also significant. Women who experience one or more forms of VAWG are more likely to miss more days of work and to be less productive when at work than women who do not suffer violence. The loss in income for women nationally due to missed days of work is estimated at US\$146m. 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 which 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 reported being unable to engage in care work for 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. Out of this figure, IPV accounts for about US\$11.7m, of which about 90% is health-related. Households spend huge sums to deal with the impact of violence against women.

Not only do women survivors suffer financial losses to their assets but children are also deeply affected by violence against their mothers, resulting in missing school which implies reduced capabilities in the long-term. Missed school days is an important loss of investment by households: 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.

Communities are impacted by violence, with women, and on occasion their families, at times reducing engagement in public spaces owing to violence-related stigma and shame; this is particularly the case when it comes to sexual violence. Qualitative evidence demonstrates that communities lose out on the participation of those affected by 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 social wellbeing. Economically these costs add up and are a significant loss to households and society more broadly.



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