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WhatWorks

TO PREVENT VIOLENCE

Economic and Social Costs of
Violence Against Women and Girls

ECONOMIC & SOCIAL COSTS OF VAWG

Violence Against Women & Girls

GHANA

Technical Report April 2019

ECONOMIC
& SOCIAL
COSTS OF
VAWG

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Violence Against Women & Girls
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GHANA

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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LIST OF ACRONYMS



DFID	Department for International Development
DHS	Demographic and Health Survey
DOVVSU	Domestic violence and victim support unit
FV	Family violence
GDHS	Ghana Demographic and Health Survey
GNI	Gross national income
GSS	Ghana Statistical Service
ICRW	International Centre for Research on Women
IDI	In-depth interview
ILO	International Labour Organisation
IPV	Intimate partner violence
ISSER	The Institute of Statistical, Social and Economic Research
KII	Key informant interview
LFS	Labour force survey
MICS	Multiple indicator cluster studies
NPSV	Non-partner sexual violence
NPV	Non-partner violence
NUIG	National University of Ireland, Galway
OPE	Out of pocket expenditure
PFG	Participatory focus group
PSV	Public Space Violence
STD	Sexually transmitted disease
VAWG	Violence against women and girls
WPV	Workplace Violence

LIST OF TABLES



Table 1 Ghana - PSU and respondent distribution across region and urbanity	19
Table 2. Number of PFGs, IDIs and KIIs by type of participant	22
Table 3 Elements of VAWG cost estimation	24
Table 4 Calculation of absenteeism, tardiness and presenteeism	26
Table 5 Location of respondents	29
Table 6 Mean household size and age of household members	29
Table 7 Educational characteristics of household members	30
Table 8 Urban-rural household distribution by SES quintile	31
Table 9 Mean socioeconomic score by quintile	31
Table 10 Age distribution comparison between women's survey and DHS	32
Table 11 Education distribution comparison between women's survey and DHS	33
Table 12 Proportion of women by employment status	33
Table 13 The types of IPV and the descriptions of the violence used in the survey	34
Table 14 Experience of violence from current or former husband/partner in last 12 months by type of IPV	35
Table 15 Prevalence of violence at various locations (weighted percentages)	39
Table 16 Household SES and prevalence of IPV	39
Table 17 Number of businesses sampled and number of employees by sector	41
Table 18 Gender and age distribution of respondents at the workplace (n=805)	42
Table 19 Education of respondents at the workplace (n=805)	42
Table 20 Marital status of respondents at the workplace (n=805)	43
Table 21 Employment characteristics of respondents(N=805)	44
Table 22 Time spent at work and wage rates	45
Table 23 A logistic regression of IPV and any violence against women and household characteristics	48
Table 24 Elements of IPV cost estimation	50
Table 25: Out-of-pocket expenditures due to violence	51

LIST OF TABLES



Table 26: Risk of absenteeism, tardiness and presenteeism and experience of violence	54
Table 27: Risk of absenteeism, tardiness and presenteeism and experience of violence	55
Table 28: Physical and mental health characteristics of respondents and IPV	57
Table 29 Physical and mental health outcome score in relation to intimate partner violence during last 12 months among partnered women	59
Table 30 Intimate partner violence (IPV)	61
Table 31 Perpetrator (PERP) of violence	62
Table 32 Violence against a female colleague (VAFC)	63
Table 33 Female employees who experienced NPSV	64
Table 34 Male employees who perpetrated NPSV	65
Table 35 Total loss of person days due to IPV and NPSV among surveyed businesses	66
Table 36 National estimate of out-of-pocket expenditure associated with IPV	72
Table 37 Missed care work	73
Table 38 Missed school days	73
Table 39 National estimate of missed days associated with VAWG	74

LIST OF FIGURES



Figure 1 Conceptual framework of social and economic impacts of VAWG and economic loss	16
Figure 2 Proportion of women experiencing IPV by level of severity	35
Figure 3 Type of violence experienced by women from family members	36
Figure 4 Type of violence experienced at the workplace	37
Figure 5 Violence in educational institution	37
Figure 6 Violence in public spaces	38
Figure 7 Violence by employment status (percentage)	40
Figure 8 Prevalence of intimate partner violence (IPV) among female employees	46
Figure 9 Self-reported health status of respondents by IPV status	56
Figure 10 Nature of injuries suffered by women due to violence suffered	56
Figure 11 Pregnancy outcomes of sampled women	60
Figure 12 Pregnancy outcomes of women disaggregated based on their experience of violence	60
Figure 13 IPV use of services	67
Figure 14 Effects of IPV on children	70
Figure 15 Effects of family violence on children	70

CONTENTS

.....

1. INTRODUCTION	11
1.1. Overview of study	11
1.2. Objectives of the Study	11
2. CONTEXT	12
2.1. Overview of context	12
2.2. Status of women in Ghana and legislative framework	12
2.3. Violence against women and girls in country	14
2.4. Social, political and economic context	15
2.5. Current knowledge on economic and social impacts of VAWG in country	15
3. METHODOLOGY	16
3.1. Conceptual framework	16
3.2. Overview of methodology	17
3.3. Data	18
3.3.1. Overview of questionnaires	18
3.3.2. Sample size and framework	18
3.3.3. Training and piloting	20
3.3.4. Data collection/cleaning and preparation	20
3.3.5. Overview of qualitative methods	20
3.3.6. Qualitative sample	21
3.3.7. Training and piloting	22
3.3.8. Data collection, cleaning and preparation	23
3.4. Analysis Methods	23
3.4.1. Estimation of the costs of VAWG to households	23
3.4.2. Estimation of national costs	27
3.5 Assumptions and Limitations	28
4. PREVALENCE AND CORRELATES OF VAWG IN GHANA	29
4.1. Demographic profile	29
4.1.1 Demographic profile of households	29
4.1.2 Demographic profile of women 18-60	32
4.2. Prevalence of VAWG	34
4.2.1. Violence due to IPV	34
4.2.2. Violence by family members	36

4.2.3. Workplace violence	36
4.2.4. Violence in Educational Institutions	37
4.2.5. Violence in public spaces	38
4.2.6. Summary of prevalence of violence by forms of violence	38
4.2.7. Household Socio-Economic Status and prevalence of IPV	39
4.2.8. Prevalence of violence by employment status	40
4.2.9. Business Survey	40
4.2.9.1. Demographics of respondents at the workplace	42
4.2.9.2. Prevalence of VAWG in the workplace	45
4.3. Correlates of IPV	47
5. SOCIAL AND ECONOMIC IMPACTS/COST OF VAWG AT THE INDIVIDUAL, HOUSEHOLD, BUSINESS, COMMUNITY AND NATIONAL LEVELS	50
5.1. Economic costs to individuals and households	50
5.1.1 Out of pocket expenditure due to violence	51
5.1.2 Number of work and school days missed by survivors and children because of violence	53
5.1.3 Absenteeism, Tardiness and Presenteeism	54
5.2. Health and Well-being	55
5.2.1. Impact on physical and mental health	58
5.2.2. Pregnancy outcomes	60
5.3 Costs of VAWG to businesses	61
5.3.1 Costs of experience of IPV to businesses	61
5.3.2 Costs of perpetration of IPV to businesses	62
5.3.3 Costs to businesses of employees assisting female colleagues who have experienced violence	63
5.3.4 Cost of non-partner sexual violence (NPSV) to businesses	63
5.3.5 Costs of perpetration of NPSV to businesses	64
5.3.6 The total loss of person days due to IPV and NPSV among the 100 businesses	65
5.4 Social impacts at the community level	66
5.4.1 Help-seeking behaviour and service usage	66
5.4.2 Reduction in women's community participation and leadership	68
5.4.3 Dissolution of Households and Homelessness	69
5.4.4. Intergenerational impacts: Effects on children	69
5.4.5 Intergenerational Impacts: Normalization of violence among children	71
6. NATIONAL ESTIMATES OF COSTS ASSOCIATED WITH VIOLENCE	72
7. SUMMARY AND RECOMMENDATIONS	75
7.1 Main findings	75
7.2 Recommendation	77

EXECUTIVE SUMMARY

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Socio-economic costs of violence against women and girls in Ghana

Violence against women and girls (VAWG) is one of the most widespread human rights violations. VAWG is a significant social, economic and public health problem. Globally, 35% of women have experienced physical/sexual IPV or non-partner sexual violence in their lives. We know that this violence has implications for women's health and wellbeing; however, we have less understanding about the impacts of VAWG on communities, businesses, and the national economy. While it has been estimated that violence against women and girls costs the global economy about US\$8t, there are few studies, particularly of developing countries, that outline the national-level economic costs of such violence. Similarly, few studies explicitly analyse the social costs of VAWG.

In recognition of the dearth of knowledge on these impacts and costs, the UK Department for International Development (DFID) funded research to investigate the social and economic costs of VAWG in Ghana, Pakistan and South Sudan (2014–19), as part of its wider What Works to Prevent Violence research and innovation programme. A consortium, led by the National University of Ireland, Galway, with Ipsos MORI and the International Centre for Research on Women (ICRW) and working in collaboration with the Institute of Statistical, Social and Economic Research (ISSER) at the University of Ghana, undertook a mixed-methods study to estimate the economic losses caused by VAWG as well as the non-economic costs of violence that impact on economic growth, development and social stability in Ghana. A National Advisory Board, composed of stakeholders and policy-makers, also provided input to the research, ensuring the relevance of the findings to the Ghanaian context.

Methods

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 2002 women was drawn from 84 primary sampling units across the main ten regions of Ghana. In addition, 805 employees and 27 managers were surveyed in businesses in Accra and Kumasi. In order to estimate economic costs, statistical analysis was performed to ascertain direct costs (out of pocket expenditures due to VAW) and indirect costs (productivity loss due to absenteeism, presenteeism and tardiness). Thematic analysis of qualitative data added depth and context to the findings.

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. Estimates presented in this report must therefore be seen as an indication of the impact of VAWG and not a full accounting. 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

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Form and scale of VAWG: Intimate partner violence (IPV) and violence by family members are the most common forms of violence experienced by women in Ghana. Four out of ten Ghanaian women surveyed who were in a current relationship experienced IPV, and one out of two women living with natal or marital families, experienced family violence (FV) in the last 12 months.



Economic impact of VAWG: The scale of VAWG-related losses to the economy is significant. The national loss in productivity in Ghana through missing work and/or being less productive at work due to VAWG was approximately 65 million days annually, equivalent to 4.5% of employed women in effect not working. Taking into account only the time missed in paid work, households across Ghana lost nearly US\$286m annually in income due to VAWG in the last year.



Household poverty: VAWG can deepen household poverty: many women who experience VAWG bear increased costs due to violence, for example for medical care. In this survey, Ghanaian women who accessed services and reported incurring expenses spent US\$53 annually on average, or equivalent to 10% of their annual per capita expenditure on non-food consumption.



Work and productivity impacts on women: In Ghana economically active IPV survivors were absent from work or less productive for 12 days in the last year. Additionally women survivors experienced an impact on their care work – 15% of IPV survivors in Ghana stopped care work for the equivalent of 23 days in the last year.



Business losses: Businesses also incur losses due to IPV and non-partner sexual violence experienced by their female employees outside the workplace. One in four female employees in the businesses surveyed reported productivity loss as a result of IPV equal to 14 days each in the last year.



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 Ghana 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 Ghanaian society. The findings thus provide incentive for government, business, and other agencies to prioritise investment in programmes that target VAWG.

KEY FINDINGS

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Recommendations

There are a number of important recommendations emerging from this new evidence about the costs and impacts of VAWG on Ghana's society and economy. A brief summary of these follow:

1. Build VAWG prevention into national policies and budgets and scale up current efforts to prevent VAWG.
2. Involve business associations and chambers of commerce to invest in prevention programmes and activities for combatting VAWG.
3. Advocate for revisions to leave regulations in public and private sector to address women's leave due to violence against them.
4. Strengthen existing support services to challenge norms that limit women's help-seeking after experience of violence by partners, family members, colleagues or others.
5. Improve policy on the non-physical forms of violence such as psychological and economic violence.
6. Strengthen services (including increased funding and capacity building) of mental health practitioners to enable them to provide the necessary services for survivors of VAWG.
7. Sensitise communities on using formal institutions to address VAWG concerns and equipping 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 significant social, economic and public health problem. No country is immune from this problem and it impacts all socio-economic groups, ethnicities, and ages. This does not mean it is inevitable; it can be transformed through political will, increased investment in programmes and policies, and community engagement for normative change.

Globally, 35% of women have experienced physical/sexual IPV or non-partner sexual violence in their lives.¹ We know that this violence has implications for women's health and wellbeing, however, we have less understanding about the impacts of VAWG on communities, businesses, and the national economy. While it has been estimated that violence against women and girls costs the global economy about \$8 trillion USD², there are few studies, particularly of developing countries, that outline the national-level economic costs of such violence.³ Similarly, few studies explicitly focused on the conceptual framing and analysis of the social costs of VAWG. In recognition of the dearth of knowledge on these impacts and costs of VAWG, the UK Department for International Development (DFID) has funded a project to investigate the social and economic costs of VAWG. Working in Pakistan, South Sudan and Ghana, the National University of Ireland, Galway with Ipsos-MORI and International Centre for Research on Women (ICRW), in collaboration with in-country partners, conducted the research to estimate the economic losses caused by VAWG as well as the non-economic costs of violence that impact on economic growth, development, and social stability.

1.2. Objectives of the study

The main aim of this research project is to expand the knowledge base on the social and economic impacts of violence against women for the overall economy, across conflict affected, fragile, and stable contexts. In particular, it aims to provide an analytical framework to estimate the economic loss taking into account the circular flow of production and consumption within the economy of Ghana.

In addition, we aim to provide insight into the social impacts of VAWG for the individual, household, community, and society at large and the consequent implications for economic loss. The project also aims to leverage the knowledge generated within this project to inform policy dialogue. In particular, the project findings will be used to develop a tool kit for policy makers to estimate direct and indirect economic costs within different policy scenarios. Lastly, but equally important, the project aims to advance the frontier in research methods to capture economic and social costs at individual, household, community and national levels.

The study estimates the social and economic costs of VAWG by analysing the direct and indirect costs (direct and indirect intangible costs) looking at the impact on both the individual and society. The study focuses on intimate partner violence (IPV) and sexual violence by non-intimate partner (NPSV). The methodological approach includes impact-costing analysis and costing the implementation of policies and programmes oriented to prevent and address gender-based violence.

¹WHO (2013). Global and regional estimates of violence against women Prevalence and health effects of intimate partner violence and non-partner sexual violence. In Global and regional estimates of violence against women Prevalence and health effects of intimate partner violence and non-partner sexual violence

²Hoeffler and Fearon (2015). "Benefits and Costs of the Conflict and Violence Targets for the Post-2015 Development Agenda", http://www.copenhagenconsensus.com/sites/default/files/conflict_assessment_-_hoeffler_and_fearon_0.pdf

³Some examples do exist, but these are a rarity. Examples include: Duvvury et al, 2013: "Intimate Partner Violence: Economic Costs and Implications for Growth and Development" (Vietnam); Siddique, 2011: "Domestic Violence Against Women: Cost to the Nation" (Bangladesh); Vyas and Watts, 2013: "Estimating the Association between Women's Earnings and Partner Violence: Evidence from the 2008-2009 Tanzania National Panel Survey"

2. CONTEXT

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2.1. Overview of context

Inequitable gendered social norms in Ghana result not only in widespread discrimination but also in violence against women and girls. Indeed, findings from the 2006 and 2011 Multiple Indicator Cluster Surveys (MICS) show that attitudes that tolerate violence against women have become more prevalent in Ghana in spite of efforts made to reduce VAWG.⁴ The most reliable data relating to the prevalence of VAWG comes from the Demographic and Health Survey conducted in 2008, which included a module on domestic violence. Comprehensive data related to other forms of violence is less available, although it is known that women and girls in Ghana experience a number of other harmful traditional practices, including female genital mutilation, early and forced marriage, female ritual slavery and witch camps. While not all of these practices are captured within this research, they are indicative of a social and cultural environment which enables the systematic abuse of women and girls.

Sexual harassment outside of the home is common: in one study, 74% of female employees reported experiencing sexual harassment in the workplace.⁵ Harassment and forced and transactional sex have also been recorded in educational institutes.⁶ In spite of its high prevalence, there are no laws against sexual harassment. Very little reliable data is available on other forms of non-partner sexual violence with evidence suggesting that many forms of violence against women and children are not reported to formal authorities. A study conducted by Gender Centre on Violence against Women and Children in Ghana, found that 95% of women who admitted having been raped did not lodge a formal complaint with the police.⁷ It can be concluded that the 531 cases of defilement recorded by the Domestic Violence Victims Support Unit in 2012⁸ represent just the tip of an iceberg.

The project aims to fill the gaps in our understanding of the socio-economic impacts of VAWG, focusing on IPV and other forms of non partner violence in Ghana. The project goes beyond costs to individuals by providing estimates of the loss to the overall economy of Ghana. In addition, we examine costs arising from the impact of VAWG on social cohesion.

2.2. Status of women in Ghana and legislative framework

Ghana ranks 59th out of 144 countries in the Global Gender Gap Index, and 11th in Sub-Saharan Africa.⁹ These statistics point to a traditional society with strong cultural values and a diversity of gender-related attitudes and behaviours. While changes are underway in the status of women across Ghanaian society, many of these underpinned by policies in favour of gender equality, there are nonetheless exceptions and some egregious examples of inequality and abuse.

Some progress has been made in advancing women's rights in Ghana. The activities of human rights organisations - mostly women-led - have led to laws aimed at promoting women's rights. Social and traditional norms such as child marriage, child labour, and widowhood rites have been tackled by legislation. After elections in 2012, the proportion of female Members of Parliament rose marginally from 8.3% to 10.9%, without the assistance of any affirmative measures such as electoral quotas.

⁴ Ministry of Gender, Children and Social Protection: "Ghana's fourth progress report on the implementation of the African and Beijing Platform of Action and review report for Beijing +20"

⁵ Modern Ghana: "Violence Against Women: Ghana's New Evil", 3 May 2014

⁶ Ibid

⁷ Ibid

⁸ Essel, P.I. International Women's Day 2013: Effects of Violence against Women on the Socio-economic Growth of the Nation.

⁹ World Economic Forum 2016. The Global Gender Gap Report 2016.

The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) adopted in 1979 (and ratified by Ghana in 1986) guarantees women equal rights with men in all spheres of life, including education, employment, health care, suffrage, nationality, and marriage. Ghana is party to the major international and regional treaties concerning human rights, including CEDAW, the International Covenant on Civil and Political Rights (ICCPR) and its Optional Protocol, the International Covenant on Economic, Social and Cultural Rights (ICESCR), the Convention Against Torture and Other Cruel, Inhuman or Degrading Punishment or Treatment (the "Convention Against Torture"), and the African Charter on Human and People's Rights (the "African Charter").¹⁰ Ghana being a signatory to these treaties creates an affirmative obligation to prevent, investigate and punish human rights abuses occurring in the form of domestic violence. Some progress has been made in Ghana towards the development of a political and legislative framework that promotes gender equality and combats violence against women and girls.

Laws have been passed on women's property inheritance rights, female genital mutilation, trafficking, and most recently, domestic violence. The results of the DHS findings in various countries indicate that national laws are an important protective factor: women who live in countries with anti-domestic violence legislation are 7% less likely to experience violence compared with women in countries without such laws, as well as a reduced prevalence of approximately 2% for every year the law has been in place.¹¹ The Ghanaian Domestic Violence Act criminalises acts of physical and sexual violence, economic and psychological abuse, and intimidation and harassment in social relations. Its definition of "domestic relations" goes beyond formal marriage to incorporate the range of informal arrangements typical in Ghana. The Act emphasises the role of the judiciary in protecting domestic violence victims, including provisions for protection orders. However, the Act includes no provisions related to marital rape, potentially owing to a lack of data on the prevalence of the problem.¹² There is however a law criminalising rape and defilement. The Criminal Code of 1960, Section 98; Act 29 of Ghanaian law defines rape as the carnal knowledge of a female 16 years and above without her consent; the same acts committed against a female aged under 16 is considered defilement.¹³ Ghana's constitution also prohibits all injurious traditional and cultural practices. Article 26 (2) specifically states: "all customary practices which dehumanize or are injurious to the physical and mental well-being of a person are prohibited". Certain practices, such as Trokosi - the ritual servitude of gods by young girls - are specifically prohibited in law, although they persist outside of the formal justice system. There are no laws against sexual harassment, although in some cases it can be prosecuted under the Domestic Violence Act.

The institutional framework for the implementation of legislation and policy is led by the Ministry of Gender, Children and Social Protection (MoGCSP). MoGCSP has drafted a National Gender Policy to address gender equality, equity and empowerment of women for national development. At the district level, the most important instrument is the Domestic Violence and Victims Support Unit (DOVVSU), a unit established within the Police Service. The DOVVSU began with 40 units spread around the country, and currently has approximately 180 units across several districts in the country. In spite of DOVVSU's key role in implementing the law and policy on GBV in Ghana, the units are inadequately resourced. This means that a very small proportion of GBV cases are sent to the courts.¹⁴

¹⁰ Chi C., Vollendorf N. and Martin L., (2006). Domestic Violence in Ghana: The Open Secret. The Georgetown Journal of Gender and the Law, pp. 534-632.

¹¹ Klugman, J., Hanmer, L., Twigg, S., Hasan, T., McCleary-Sills, J., and Santa Maria, J. (2014). Voice and Agency: Empowering Women and Girls for Shared Prosperity. Washington, DC: World Bank

¹² Tenkorang, E. Y., Owusu, A. Y., Yeboah, E. H. and Bannerman, R. (2013) Factors Influencing Domestic and Marital Violence against Women in Ghana. Journal of Family Violence, 28(8), pp. 771-781.

¹³ Criminal Code 1960, section 98; Act 29

¹⁴ Cantalupo, N. C., Martin, L. V., Pak, K. and Shin, S. (2006) Domestic Violence in Ghana: The Open Secret. The Georgetown Journal of Gender and the Law, 7, pp. 531-597.

2.3. Violence against women and girls in Ghana

Violence against women and girls involves a wide range of abuse and injustices, including, but not limited to: domestic violence; dating violence; stalking; rape; child physical and sexual abuse; child sexual exploitation; incest; elder physical and sexual abuse; and sexual harassment.¹⁵ In Ghana, prevalent forms of violence against women and girls include offences categorized as physical assault, sexual assault, and murder inflicted by intimate partners.¹⁶ Other forms of violence against women in Ghana also manifest in emotional, psychological and economic terms as well as through certain cultural practices.¹⁷ Ghanaian cultures have been identified as deeply traditional and patriarchal, a trend that continues to date.¹⁸ Traditionally, Ghanaian men and women expect women to be submissive to their husbands, and to generally be respectful and dutiful. Women who challenge these social norms are perceived as attempting to usurp the authority of men. Therefore, these traditional social norms continue to construct men as the natural authority and heads of family, while women and girls are often perceived as belonging to the male, either husband or father.

An in-depth study on violence against women conducted by The Gender Studies and Human Rights Documentation Centre (Gender Centre) determined that one in three Ghanaian women suffer from physical violence at the hands of a past or current partner.¹⁶ Additionally, three in ten Ghanaian women report having been forced to have sex by their male partner, and twenty-seven percent of women have experienced psychological abuse, including threats, insults, and destruction of property.

Some of the most reliable data relating to the prevalence of VAWG internationally comes from the Demographic and Health Surveys (DHS) programme. A DHS survey was conducted in Ghana in 2008, which included a module on domestic violence. According to this 2008 Ghana Demographic and Health Survey (GDHS), 23% of ever-married women had experienced physical and/or sexual violence by a partner at some point in their lives. More relevant to our study, 34% of currently married women reported experiencing any form of physical, sexual or psychological violence in the last 12 months (GDHS 2008).

A recent nation-wide survey of 4,995 men and women, boys and girls between the ages of 15 and 60 on domestic violence showed an increase in the prevalence of VAWG.¹⁹ The study found that 28% of women and 20% of men reported experiencing domestic violence (including economic, social, psychological, physical and sexual violence) by family members in the past 12 months. Additionally, women were more likely to experience physical and sexual violence than men (6.0% versus 2.1% and 2.5% versus 1.4% respectively). The report highlights that domestic violence has a profound impact on the daily life and, ultimately, the well-being of survivors and their families. The most common form of domestic violence reported by women in the 12 months prior to the survey was economic violence (12.8%), followed by social violence (11.6%), psychological violence (9.3%), physical violence (6%) and sexual violence (2.5%). More than a quarter (27.7%) of women in Ghana had experienced at least one type of domestic violence in the 12 months prior to the study.¹⁸

Multiple Indicator Cluster Studies carried out in 2006 and again in 2011 assessed the attitudes of women and men about the acceptability of domestic violence. The 2011 survey showed an increase in acceptance of intimate partner violence among women since the 2006 survey. This increase was especially pronounced in rural areas.

¹⁵ Chrisler J. C. and Ferguson S. (2006) .Violence Against Women as a Public Health Issue. *Annals of the New York Academy of Sciences*, 1087:235-49.

¹⁶ WAJU. (2003). Statistics compiled by the Women and Juvenile Unit of the Ghana Police Service.

¹⁷ Coker-Appiah, D. and Cusack, K. (1999) Violence against women and children in Ghana: report of a national study on violence.

¹⁸ Amoakohene, M. I. (2004) Violence against women in Ghana: a look at women's perceptions and review of policy and social responses. *Social Science and Medicine*, 59(11), pp. 2373-85.

¹⁹ IDS, GSS and Associates (2016) Domestic Violence in Ghana: Incidents, Attitudes, Determinants and Behaviours

2.4. Social, political and economic context

Ghana's GDP growth rate of 3.6% in 2016 was comparatively lower than the record high of 14.0% in 2011.²⁰ The 2016 growth outcome was a continuation of the downward trend since 2011. Growth has, however, been broad-based, driven largely by the service sector with a growth rate of 5.9% in 2016, followed by agriculture (3.6%). Industry however contracted in the period (-1.2%).

Although the services sector is the largest and the fastest growing sector of the economy, there has been a decline in its growth from 10.2% in 2012 to 9.0% in 2013 to 5.9% in 2016. The sector contributed 54.3% of GDP in 2016, in spite of the lower growth rate. Many sub-sectors in the services sector experienced decreases in their growth rates. For instance, the Information and Communication (ICT) sub-sector experienced a substantial decrease in growth rate from 41.8% in 2012 to 24.7% in 2013 to 14.4% in 2016.

The continued widening of the budget deficit has been a major constraint to fiscal and debt sustainability. It was hoped that after the previous wide deficit of 2012, efforts would be made to improve this fiscal imbalance. Given the limited fiscal space available for the government to operate, and coupled with 2016 being an electoral year, these fiscal targets were going to be presumably difficult to achieve.²¹ Government efforts to improve revenue mobilisation in 2016 to narrow the fiscal deficit was unattainable. At 73% of GDP in 2016, total government debt remains far above that of sub-Saharan African (SSA) region as a whole (43%), double its level in 2009.²⁰

Inflation has been on the rise, recording at 17.5% in 2016 above the Bank of Ghana's target of 9.5%. A number of factors explained this; including the removal of subsidies on petroleum prices, over dependence on imported goods, the depreciation of the cedi against the major foreign currencies and the increase in utility tariffs. The external sector has seen a narrowing of the current account deficit, from around 12% of GDP in 2014 to 6.6% of GDP in 2016. This improvement is attributed to declining imports, particularly oil imports. It is also underpinned by rising nominal value of exports, driven by an increase in the receipts from gold exports.²⁰ However, the promise of rising wealth buoyed by the expected increase in oil exports can be quickly eroded by less than prudent fiscal measures.

2.5. Current knowledge on economic and social impacts of VAWG in Ghana

In Ghana, the problem of VAWG is not often associated with the economic development of the country. The issue has been mainly highlighted and addressed by national and international civil society actors who share a concern for human rights and public health. Very little data is available to indicate the negative role that VAWG plays in limiting sustainable development across all sectors of society and the economy. However, the 2015 study on domestic violence shows the negative impacts of domestic violence on women's physical health: 43.8% of women who had experienced physical violence in the previous 12 months had been ill in the 30 days prior to the survey, compared to 31.2% of women who had not experienced this type of domestic violence. A similarly high proportion of women who had experienced psychological violence reported having been ill in the past 30 days compared to those who had not reported physical violence: 42.3%.²² The direct costs of illness associated with VAWG has a direct impact on households, not only via medical costs but also through expenses related to reporting such cases to the authorities. Additionally, the study found that exposure to domestic violence was strongly correlated with serious mental illness. There was also a negative impact on child development, including negative effects on children's educational opportunities and on youth deviant behaviour.²³

²⁰ International Monetary Fund, IMF (2017a), "Restarting the Growth Engine", Regional Economic Outlook: Sub-Saharan Africa, April 2017. Available at: <http://www.imf.org/en/Publications/REO/SSA/Issues/2017/05/03/sreo0517>.

²¹ Institute of Statistical Social and Economic Research (2016) The state of the Ghanaian Economy in 2016.

²² IDS, GSS and Associates (2016) Domestic Violence in Ghana: Incidents, Attitudes, Determinants and Behaviours

²³ Ibid

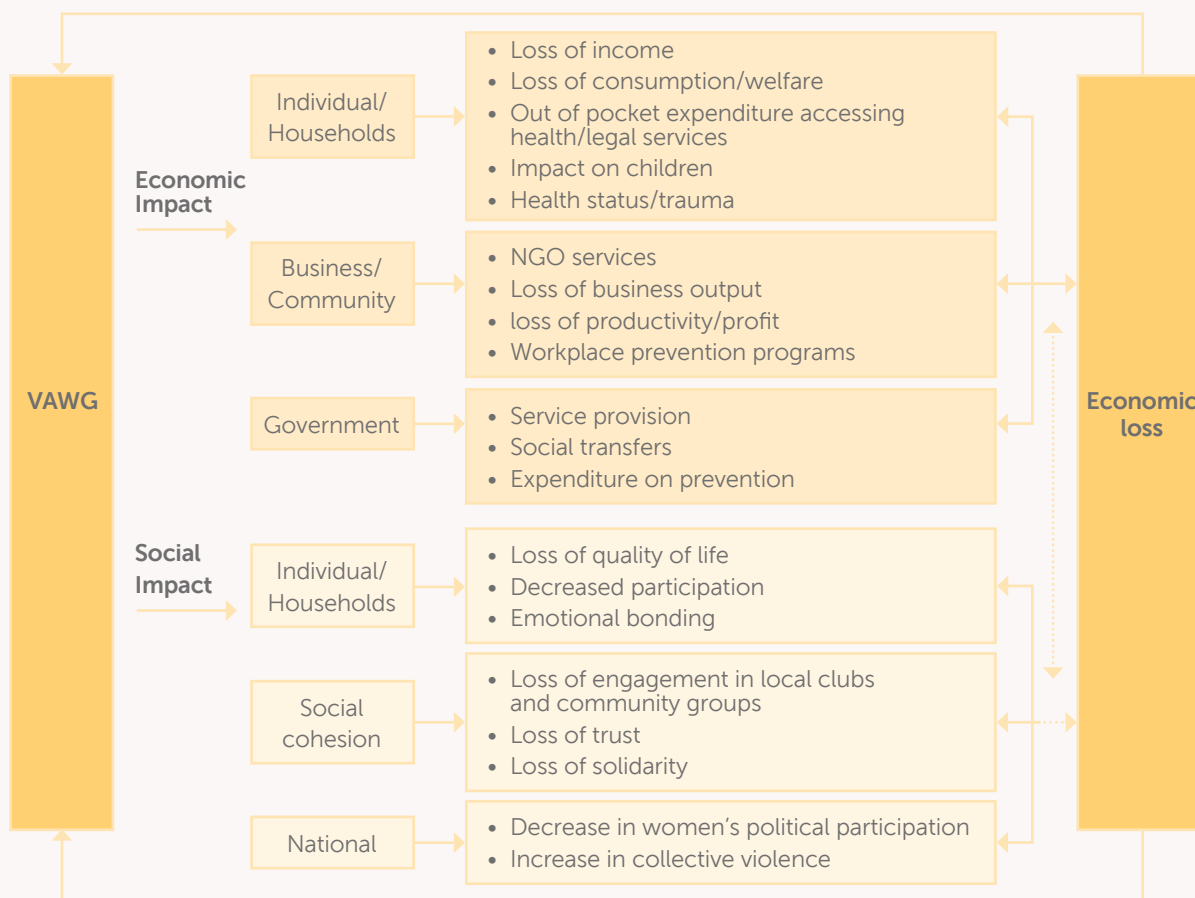
3. METHODOLOGY

3.1 Conceptual framework

In this project, we argue that VAWG not only impacts on individual women and their families but also ripples through society and the economy at large. To understand how this occurs we provide below a graph of our conceptual framework (Figure 1).

We show here how VAWG has economic impacts and social impacts. We also show that these impacts occur not only at the individual level (such as through missed days at work, health costs due to injuries and psychological distress) but also at the community/business level and at the state level. Economic impacts at each of these levels, including lost income at the individual level and loss of economic outputs for businesses that erode national tax takes, undermine economic growth. Social costs also accrue through the individual, community and state level. These impacts have serious consequences for well-being and capabilities, for social cohesion and participation, and for social stability. These impacts cannot be immediately monetized; however, we hypothesise that over time many of these impacts are translated into economic costs, through for instance, chronic disability, limited access and performance in education, and increases in social instability and conflict.

Figure 1. Conceptual Framework of Social and Economic Impacts of VAWG and Economic Loss



This project recognises that the impacts of VAWG at these different levels interact with each other, as do both social and economic impacts, meaning that it is difficult to simply aggregate costs across levels. Furthermore we recognize governments incur expenditure to prevent and mitigate the impacts of violence. In this study we have not focused on government expenditure, which should not be viewed as a 'cost' but rather as investment to fulfil the governments' human rights obligations to prevent, protect and prosecute VAWG.

In this report, estimates of the costs of violence for individuals and households in accessing services, productivity loss in terms of days of absenteeism and presenteeism (being less productive), days of missed care work and missed school days by children are made. Further, 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 explore the economic costs at the business level to understand how violence against women impacts the business sector. The social impacts of violence against women, in terms of reproductive, physical and mental health outcomes, are also explored. The estimates in this 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.

The estimates of costs in this study are incomplete: all of the pathways from economic and social impacts to economic loss could not be explored in a single study. In particular, given the methodologies available and the lack of longitudinal data, the study has not established how social impacts translate into economic costs. If 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, as detailed in this report.

3.2. Overview of methodology

To answer the proposed research questions, a mixed methods research design was used. To gather information relating to individual experiences of women, structured interviews (surveys) were undertaken with a proportionally representative sample drawn by the Ghana Statistical Service across the 10 regions of Ghana.²⁴ From this sample, follow-up in-depth qualitative interviews were conducted with women who had experienced violence, and with women who had not experienced violence. These interviews enabled a better understanding of the impacts of violence on women and girls. The impact of VAWG on the community was also investigated through participatory focus group discussions and key informant interviews with local leaders and other well-placed informants. To consider costs to businesses of VAWG, both perpetrated and experienced, we conducted in-person interviews with business managers and self-administered surveys with employees in formal sector businesses.

²⁴ Primary Sampling Units (PSUs) were drawn by GSS with probability in proportion to population

3.3. Data

3.3.1. Overview of questionnaires

Household questionnaire - this questionnaire collects data about the general household (e.g. income and property ownership) and individuals within the household. It also acts as a means for safe selection of women to take part in the women's questionnaire. The data collected in the household survey provides important detail on socio-economic status, occupational distribution and pressures in order to examine economic and social impacts of VAWG.

Individual women's questionnaire - the women's questionnaire is the most intensive of the quantitative tools, gathering data on a comprehensive set of domains. Questions in the survey are designed to produce a range of scales which facilitate deeper analysis.

Business questionnaire - Employees, both male and female, and managers were asked to complete the business survey. For male employees, the survey covers both their experiences of violence and also their perpetration of violence. For female employees, the survey covers their experience of violence. This is in addition to questions on absenteeism and presenteeism due to IPV.

3.3.2. Sample size and framework

Quantitative Study: Women's survey

Households, and women within households, were randomly selected using stratified sampling techniques. All women aged between 18 and 60 years and living in households were eligible to be surveyed. The survey methodology is a random probability design – meaning that all participants have a known, non-zero chance of being selected. Interviewers followed a specified process to identify, select and survey eligible participants. There were a number of stages to this process as discussed below.

Stage 1: Ipsos MORI's in-house sampling team in the UK liaised with Ipsos Ghana to develop an appropriate random probability sample design in cooperation with Ghana Statistical Service. This included identification of regions that can safely be visited by interviewers; choosing suitable primary sampling units (PSUs) and locating statistics to be used to stratify the sample.

Stage 2: Ghana Statistical Service provided a randomly stratified sampling frame of PSUs applying a probability of selection proportional to size (PPS). The selected PSUs (see table 1) were stratified by region, urban/rural location, district and enumeration area name to ensure representative coverage of the female population aged 18-60 in the country. Prior to the selection of the PSUs, 3 districts (Nanumba North, Yendi Municipal, and Bawku Municipal) were excluded from the sampling list because they were considered to be "flashpoint" areas that presented unpredictable risks arising from ongoing civil conflict. In addition, 31 enumeration areas²⁵ across the country where a domestic violence prevalence study was recently conducted were also excluded to avoid the risk of surveying the same respondents. A small group of interviewers were assigned to each interviewing area and maps of each PSU provided to interviewers.

Stage 3: Random walk approach: Interviewers were to go to their assigned area and follow a random-walk methodology. This methodology has been proven to be effective in countries where address lists are not available, such as in Ghana. Interviewers used a pre-defined starting point within their interviewing area to determine which route to follow, and which houses to approach in order to interview a woman aged between 18 and 60 living there. Full instructions were provided during the training. Prior to and during the field work, 7 PSUs were replaced. This was due to the fact that the

²⁵ 17 in Greater Accra; 5 in Ashanti; 3 in Volta; 2 in Western and in Eastern region and 1 each in Central and in Northern region

locations were located in conflict zones or they were too dangerous to send the interviewers. These 7 PSUs were replaced with others from the same region and urbanity (ie. sample strata) to retain the sample structure.

Stage 4: The interviewer arriving at a house will establish if there are any female residents aged 18-60 living there. If there is more than one eligible woman living in the house, the interviewer was required to undertake a Kish selection process by recording the first name of each eligible woman in alphabetical order. The selection enabled one woman per household to be randomly selected for interview. The samples were adjusted with design weights to equalise differential selection probabilities arising from the sample design. For Ghana, this was done at the household (within address) selection stage and the individual (respondent) selection stage (within households). The final respondent-level weight was scaled to a mean of 1.

Table 1 Ghana - PSU and respondent distribution across region and urbanity

Region	Urban areas (#)		Rural areas (#)		Total (#)	
	PSUs	Women respondents	PSUs	Women respondents	PSUs	Women respondents ²⁶
Ashanti	11	265	6	143	17	408
Brong Ahafo	4	100	4	93	8	193
Central	3	61	4	106	7	167
Eastern	5	123	5	119	10	242
Greater Accra	11	264	3	72	14	336
Northern	2	67	5	98	7	165
Upper East	1	34	3	62	4	96
Upper West	0	0	2	46	2	46
Volta	2	54	5	113	7	167
Western	3	78	5	104	8	182
Total number	42	1046	42	956	84	2002

It is important at this stage to highlight the fact that the number of women respondents (2002) is higher than the number of household responses (1917). The difference between the women and the household numbers is due to the fact that in 85 households, the household head was not present and no other household member was willing or had enough information to complete the household survey. Therefore, although a woman was interviewed in those 85 households for the women's survey, the household survey instrument could not be administered or completed in those households. Overall the response rate for the women's survey was 80.17%.

²⁶ Unweighted

Quantitative Study: Employee and manager survey

The businesses were selected according to their size, sector, and contribution to GDP. Based on the contribution to GDP, the businesses were sampled from the Services and Industrial sectors. A total of 100 businesses were selected – 65 for services and 35 from industry. Businesses from the Services sector were selected from the 5 sub-sectors which together contributed about 69% of the GDP of Services in 2014. These were Trade, Hotels and Restaurants, Transport and Storage, Financial Services and Real estate. For the Industrial sector, the 2 main sub-sectors included in the sampling frame were the Manufacturing, Construction and Mining and Quarrying sub-sectors.

Accra in the Greater Accra Region and Kumasi in the Ashanti Region were targeted because of the probability of finding large establishments for the business survey. The 2002 Industrial Census report which presents the regional distribution of establishments and persons engaged showed that Greater Accra provided the greatest number of establishments followed by Ashanti. The two regions accounted for 50 per cent of the total number of establishments in industry.

As the employee survey is self-completion, any male or female employee aged between 18 and 60 who wished to take part in the survey was recruited. Participants were required to put their completed questionnaire in a sealed envelope and hand them to the interviewer onsite.

3.3.3. Training and piloting

The training workshop for the quantitative study took place from the 14th to 17th of March, 2016. Field workers were trained on the use of the questionnaire and also provided guidance with any issues that could arise in the household survey and business questionnaires. All researchers participated fully in the training which was organised by Ipsos Mori. Piloting was carried out from the 3rd-6th May, 2016 and resulted in some further refinement to the women's questionnaire. Field work began on the 6th of June, 2016 and fieldworkers were given one extra day of refresher training before commencing fieldwork.

3.3.4. Data collection/cleaning and preparation

The household and women's surveys were carried out across Ghana, with the exception of three cities (Bawku, Yendi and Bimbila) due to conflict issues in those cities, making it unsafe for interviewers and interviewees. The business survey was undertaken in Accra and Kumasi only given this is where the majority of industry and commerce is based. The business survey was not intended to be nationally representative of all businesses and industry in Ghana.

The women's survey and manager survey were conducted face-to-face by experienced interviewers. The employee survey was undertaken via a self-completion survey in local businesses. Interviews with managers was carried out in separate businesses to where the employee surveys are undertaken so as to protect employees.

3.3.5. Overview of qualitative methods

Participants in the quantitative survey were asked whether they would consent to a follow up qualitative interview. The qualitative sample was then selected from among those who consented. The qualitative data collection consisted of in-depth interviews, key informant interviews and participatory focus group discussions (FGDs). Interviews and discussions were conducted in Ga and Twi, transcribed and translated into English; IDIs and FGDs were coded using Nvivo qualitative data analysis software.

3.3.6. Qualitative sample

The sampling frame for the IDIs consisted of women respondents from the household survey conducted by Ipsos Mori who provided consent to be re-contacted by the qualitative research team. Women recruited for the qualitative data collection included those who were survivors of violence (IPV²⁷ and NPSV²⁸ in particular) as well as those who were not (Table 1). In addition, men were recruited to participate in PFGs and in individual interviews.

(i) In-depth Interviews (IDIs)

In all, a total of twenty-eight (28) In-depth interviews were conducted. Participants were deliberately sampled for the in-depth interviews. Eligibility for the in-depth interviews included the following:

- Above the age of 18
- Able and willing to participate in the study
- Of sound mental capacity

(ii) Participatory Focus-groups (PFGs)

Eight (8) groups of six (6) to ten (10) women and men were recruited for the focus-group discussions to explore gender norms and perceptions of violence against women. The focus-group discussions comprised of relatively homogenous groups of women and men. Following safeguards delineated in *Researching violence against women: a practical guide for researchers and activists*,²⁹ the FGDs with men were conducted in different towns from where the FGDs with women were conducted; however, the selected towns had similar characteristics.

(iii) Key Informant interviews (KIIs)

Ten (10) key informant interviews were conducted. Key informants were selected based on their involvement in addressing and preventing violence against women and girls in Ghana. The key informant interviews would include men or women who hold formal and informal leadership positions in the community where the study took place and would have lived there for more than five years.

²⁷ IPV includes: physical, sexual, and psychological/emotional violence

²⁸ NPSV includes Forced sexual initiation; Rape in times of peace; Rape in times of war; including trafficking/kidnapping.

²⁹ 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.

Economic & Social Costs of VAWG - Ghana

Table 2. Number of PFGs, IDIs and KIIs by type of participant

No of PFGs/ KIIs/IDIs	Locality	Sex	Experience IPV/ SV or NOT	Age
1 PFG	Urban	Women	No	18–29
1 PFG	Urban	Women	No	30–60
2 PFG	Urban	Men	No	18–60
1 PFG	Rural	Women	No	18–29
1 PFG	Rural	Women	No	30–60
2 PFG	Rural	Men	No	18–60
4 IDIs	Urban	Women	Yes	18–29
6 IDIs	Urban	Women	Yes	30–60
5 IDIs	Urban	Women	No	18–60
2 IDIs	Rural	Women	Yes	18–29
4 IDIs	Rural	Women	Yes	30–60
7 IDIs	Rural	Women	No	18–60
5 KIIs	Urban	Men/Women	N/A	Any age Community members (regular men, religious/tribal leaders, program implementers, government officials)
5 KIIs	Rural	Men/Women	N/A	Any age Community members (regular men, religious/tribal leaders, program implementers, government officials)

3.3.7. Training and piloting

Prior to data collection, ICRW provided training slides for ISSER on data collection, reviewing ethics of conducting qualitative research on violence, study tools, and recruitment. Qualified and experienced interviewers were trained from 14-16 February 2017. Training took place at the conference facility at ISSER, University of Ghana. Apart from training on the use of the survey instruments, interviewers were taken through the translated instruments by Ga and Twi translators from the Linguistics Department, University of Ghana. ICRW also held a check-in session with ISSER to address any questions regarding the qualitative data collection. There were role play sessions in both languages to test and shape the interviewing skills of the interviewers.

3.3.8. Data collection, cleaning and preparation

The study team comprised of eight (8) fieldworkers of which two (2) were supervisors. There were two males and six female interviewers. The male interviewers were in charge of all the male PFGs and KIIs. The female interviewers were responsible for all the IDIs, female FGDs and KIIs. Field work started on 17 February 2017 with three teams, comprising two female teams and one male team. All eight FGDs were completed. Overall, participants were engaging and enthusiastic in contributing and discussing in-depth many of the points raised during the sessions. Key informant interviews as well as in-depth interviews with women in the rural and urban areas were completed with a shortfall of two interviews from the rural area. Interviews and discussions were conducted in Ga and Twi, transcribed, and translated into English.

3.4. Analysis methods

Survey data were analysed in STATA and/or SPSS. Qualitative data was analysed using NVivo. Quality of life measures were analysed to establish effects of IPV on short and long-term health for the woman involved, her partner and her children. Retrospective data was collected regarding the individual's experience of violence in their childhood and econometric modelling techniques were carried out to establish life-long implications, economic, social and medical, of experience of violence. Thematic content analysis was the method of qualitative data analysis.

The analysis covered violence at the household level and at the workplace. At the household level, analysis covered the types of violence, the type and nature of injuries suffered, and the impact of IPV on reproductive, physical and mental health. The business survey produced results on the time spent at work and wage rates, forms of violence, frequency and incidents, and the cost of IPV in terms of person days lost to tardiness, presenteeism and absenteeism.

ICRW conducted virtual trainings on qualitative data analysis with ISSER. The training focused on qualitative analysis (uses, strengths, types), coding qualitative data, creating coding schemes, and how to use Nvivo. ICRW then worked with ISSER to create a qualitative coding scheme to use. For the coding schemes, a list of likely themes was 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 impact of violence on three levels: the individual, household, and community levels. When coding, phrases, sentences, and paragraphs were mapped to the relevant codes described by the coding scheme, and new codes were created in response to themes that emerged from the data. ISSER coded all of their interviews and discussions, and ICRW coded a sub-sample from each country for inter-coder reliability. The results of this coding serve as the basis of the analysis.

3.4.1. Estimation of the costs of VAWG to households

The cost estimations in this study were based on exploring the prevalence of violence against women and girls and the associated costs with these experiences of violence. Box 1 gives an overview of the types and forms of violence assessed in the study.

Box 1: Types and forms of violence assessed in the study

Type of violence	Explanation
IPV	
Economic	Partner taking earnings/salary without consent, spending money on alcohol, tobacco or other things when there is no money in the house to purchase household essentials; prohibition from engaging in any form of productive activity.
Psychological	This includes verbal abuse, humiliation, threatening to harm physically.
Physical	The person is physically hurt by shoving, slapping, throwing of dangerous items, hitting, kicking and dragging.
Sexual	Partners are physically forced to have sex against their will or forced them to do something else sexual that they did not want to.
Non IPV	
Verbal	Someone verbally intimidated, humiliated or insulted her.
Physical	Someone slapped, pushed, punched, kicked, tried to burn her, pointed a gun, knife or any other weapon at her.
Sexual	Someone verbally harassed her in a sexual manner, leered at her, made sexual jokes, belittling/humiliating sexual comments. Someone grabbed, groped or otherwise touched her sexually without her consent. Someone forced her to touch them or forced her (made her drunk, drugged her, threatened her so she could not refuse, physically forced her) to engage in sexual acts without her consent.

In this study two types of costs have been considered to estimate the cost of VAWG (including IPV) at the household level. These are direct (out of pocket) costs and indirect costs. Table 3 below presents the elements that have been considered for the cost estimations.

Table 3 Elements of VAWG 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 for the 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 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 a 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 a modified algorithm of one initially 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 Bolivia³⁰, and outlined in Table 9 below:

³⁰ See Vara Horna, A. 2014. Violence Against Women and its financial consequences for business in Peru. Lima: GTZ and 2015. Violence Against Women and its financial consequences for business in Bolivia. Lima: GTZ.

Table 4 Calculation of Absenteeism, Tardiness and Presenteeism

Indicator	Algorithm	Notes
<p>Absenteeism</p> <p>a) You were unwell at home</p> <p>b) You had to go to a hospital or a health clinic because you were unwell</p> <p>c) You had to look after a child or other family member because they were unwell</p> <p>d) You had to attend to legal, financial or personal matters</p> <p>e) You did not have enough money for transport to and/or from work</p>	$ABS = (AVG(a+b)+c+d+e)*12$	<p>First two reasons are closely related and so average is taken across both to provide a conservative estimate, minimising double counting.</p>
<p>Tardiness</p> <p>a) You were unwell at home</p> <p>b) You had to go to a hospital or a health clinic because you were unwell</p> <p>c) You had to look after a child or other family member they were unwell</p> <p>d) You had to attend legal, financial or personal matters</p>	$TD = (a+b+c+d)*0.25*12$	<p>Days late equivalent to 1/4 of a full working day as being late impacts only part of the day (possibly up to 2 hours in the working day)</p>

Table 4 Calculation of Absenteeism, Tardiness and Presenteeism (continued)

Indicator	Algorithm	Notes
<p>Presenteeism</p> <p>a) Did you have difficulties concentrating on your work</p> <p>b) Did you work much more slowly than you normally would</p> <p>c) Were you exhausted at work</p> <p>d) Did you have to stop work because you were worried about something</p> <p>e) Did you have to stop work because you had an accident at work</p>	<p>PRS =</p> $(AVG(a+b)*0.25+c*0.25+d*+e*2)*12$	<p>a) and b) are closely interrelated so average is taken. First three a), b), and c) weighted as equivalent to ¼ 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.</p>

Business employees were specifically asked if they missed work, were late or had lowered productivity after incidents of violence. The estimation of actual hours lost was based on reported time lost for each item under the three categories of absenteeism, tardiness and presenteeism, hence no weights were applied. Thus the estimates of absenteeism, tardiness and presenteeism can be used to estimate the output loss for the economy.

3.4.2. Estimation of national costs

Weighted analysis of household and women’s survey data was undertaken to estimate the national costs. 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 women’s sampling 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 Ghana 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 survey covered 90% of the target population i.e. women and girls aged 18-60.

3.5 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. PREVALENCE AND CORRELATES OF VAWG IN GHANA

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This chapter presents the findings of the study. The chapter is sub-divided into three sections. Namely; demographics of households, prevalence of VAWG, and determinants of IPV. Each section is further divided into sub-sections: in the following section demographic and prevalence findings of household and business surveys, prevalence of VAWG and correlates of violence are examined.

4.1 Demographic profile

4.1.1 Demographic profile of households

The distribution of household respondents based on location is presented in Table 5. About 53 percent of the 1,917 households sampled are located in urban areas. The sampled household distribution is comparable to national figures. According to the 2010 population and housing census, 50.9 percent and 49.1 percent of households are found in urban and rural areas respectively.

Table 5 Location of respondents

Location	%	Number
Rural	47.3	909
Urban	52.7	1011
Total	100	1917

Source: Household Survey, 2016

Household size and age

The average household size in the study is 4.1. This figure is close to the national average household size of 4.0 captured in the Ghana Living Standard Survey (GLSS 6) (Ghana Statistical Service [GSS], 2014). The average age of household members is 27 years while the average age of household heads is 44 years (Table 6). A further analysis of the female headed households show that they constitute 42 percent of households surveyed and their average age is 43 years. A trend analysis of sex of household heads at the national level shows a steady decline in male headed households from 71.4 percent in 1970 to about 65.3 percent in 2010 (GSS, 2012). Our estimate of the proportion of female headed households is lower, partly due to the fact that we had 85 household surveys that could not be completed. Females constitute the higher proportion of household members, around 64 percent in the sample.

Table 6 Mean household size and age of household members

Indicators	%	Number
Mean household size	4.14	1917
Mean household age	26.96	1916
Mean age of household head	43.66	1917
Percent of female headed households	42.4	1917
Mean age of female household head	42.73	812
Mean female percentage of household size	64.0	1917

Source: Household Survey, 2016

Education

At the household level, about half (49.8%) of the population surveyed indicated that they can read or write in at least one language. Of the sample, 30 percent have never attended school, 34 percent are currently attending school and 36 percent have previously attended school (Table 7). Thus, about 70 percent of all household members have had some form of formal education. An analysis of the highest level of education attained by members show the majority (33.9%) have only primary education, this is followed by middle school education (28.6%) and then secondary/high school (17.6%) education. This is further confirmed by the number of years of school completed. On average, household members completed 6.5 years of school.

Table 7 Educational characteristics of household members

Indicators	%	Number
Percent of household members who can read or write in any language	49.84	7934
Percent of household members ever attended or attending school		
Never attended	29.6	7927
Currently attending	33.6	7927
Previously attended	36.8	7927
Highest level of education of household members		
Pre-school	12.3	5584
Primary	33.9	5584
Middle	28.6	5584
Secondary/high school	17.6	5584
Technical college	2.1	5584
Higher	4.5	5584
Don't know	1.0	5584
Mean number of years of school completed by household members	6.5	4984

Source: Household Survey, 2016

Socio-economic status (SES) of sampled households

Construction of socio-economic status (SES) Index

The socio-economic status of households is computed based on the asset ownership of households. Applying principal component analysis (PCA), a SES index is derived for each household (Vyas and Kumaranayake, 2006; Gwatkin et al., 2007). This index is used in grouping households into quintiles to reflect the different SES (wealth) status.

SES profile

As expected, the majority (328) of households found in the bottom 20 percent of the SES index are located in rural communities while the same number of people are found in the top 20 percent in urban communities. More households (504) located in the 41%-80% range are found in urban areas. While 263 households are found within the same range in rural communities (Table 8). An indication that more “poor” households are located in rural communities compared with urban communities.

Table 8 Urban-rural household distribution by SES quintile

Communities	Quintile of socioeconomic status (SES) index					Total N
	Bottom 20%	21%-40%	41%-60%	61%-80%	Top 20%	
Rural	328	260	168	95	55	906
Urban	55	124	215	289	328	1011
Total	383	384	383	384	383	1917

Source: Household Survey, 2016

Table 9 presents the mean SES index by quintile. Normally, a variable with a positive factor score is indicative of a higher SES, while a variable with a negative factor score is indicative of a lower SES (Vyas and Kumaranayake, 2006). It is observed that the higher the socioeconomic score, the higher the household’s socioeconomic group and conversely. From the results, as expected, the SES of households increases from the bottom 20 percent to the top 20 percent. The bottom 20 percent recorded a mean SES of -1.27 while the top 20 percent recorded a mean SES of 1.43. Comparing rural to urban communities, urban communities generally recorded higher SES values compared to rural communities although the differences realised are small with the exception of the top 20 percent where the SES value of rural communities is 0.02 higher than urban areas. Horna. The algorithm, based on a review of management literature, was initially applied in his study on costs of IPV to businesses in Peru and Bolivia (Vara Horna, 2014 and 2015).^{31 32}

Table 9 Mean socioeconomic score by quintile

Communities	Mean socioeconomic status (SES) index by quintile					Total N
	Bottom 20%	21%-40%	41%-60%	61%-80%	Top 20%	
Rural	-1.30	-0.63	-0.07	0.46	1.45	906
Urban	-1.09	-0.59	0.00	0.50	1.43	1011
Total	-1.27	-0.62	-0.03	0.49	1.43	1917

Source: Household Survey, 2016

³¹Vara Horna, A. (2014). *Violence Against Women and its financial consequences for business in Peru*. Lima: GTZ

³²Vara Horna, A.(2015). *Violence Against Women and its financial consequences for business in Bolivia*. Lima: GTZ.

House ownership by SES score

The majority of houses are either owned or rented. About 59 percent of houses fall under outright ownership while 36 percent are rented. Less than 1 percent of house ownership is through a mortgage facility. According to the GLSS 6 report, nationally, about half (45.9%) of households own their houses while about 54 percent either live in rent-free houses or rented houses (GSS, 2014). From our sample, an analysis of type of house ownership by SES status shows that the proportion of respondents in the bottom 20 percent who have outright ownership (87.21%) of their houses is more than the proportion of households in the top 20 percent who have outright ownership (39.95%) of their houses. The reverse is observed in the case of households living in rented houses. The proportion of households in the top 20 percent (57.57%) living in rented houses is higher than the proportion of households living in the bottom 20 percent (7.05%). In terms of who owns the house, about 47 percent of respondents directly owned or have ownership through mortgages. Another 24 percent of the houses belong to other family members while 19 percent of respondents said it belongs to their husbands. Less than 3 percent of respondents said it belonged to their wives. Direct ownership of a house by a respondent is highest among the bottom 20 percent of respondents and lowest among the top 20 percent.

4.1.2 Demographic profile of women 18-60

To explore the representativeness of the women's survey with respect to the key demographic characteristics of age and education, a comparison with DHS (2014) which is widely considered to be nationally representative, was made.

A comparison between the age distribution of women between women's survey (2016) and DHS (2014) suggest similar percentage of women within various age categories. There is a slight under-representation of the 45-49 age group by 2.76% in the women's survey (2016) compared to the DHS (2014). Overall, the age distribution figures of the women's survey (2016) are nationally representative.

Table 10 Age distribution comparison between women's survey and DHS

	Women's Survey 2016 (%)	DHS 2014 (%)
20-24	17.23	17.2
25-29	17	17.1
30-34	14.76	14.6
35-39	11.66	13.8
40-44	9.85	11
45-49	6.34	9.1

Source: Women's Survey (2016) & GSS (2015)

In terms of education, the distribution of women in the women's survey (2016) with different levels of education attained is broadly in line with DHS (2014). DHS (2014) has a slightly higher percentage of women within different levels of education; a lower percentage of women with different educational qualifications is expected in the women's survey (2016) as the women's survey has a slightly older population compared to DHS (2014).

Table 11 Education distribution comparison between women's survey and DHS

	Women's Survey 2016 (%)	DHS 2014 (%)
	Age Group: 18-60	Age Group: 15-49
No Education	25.1	19.1
Primary	15.8	17.8
Middle/JSS	37.6	44.1
Secondary+	20.8	22

Source: Women's Survey (2016) & GSS (2015)

With regards to employment distribution, in the women's survey (2016), 45.1% women are in employment whereas as per labour force survey (2015), 64.6% women aged 15 years and older are employed. The sample distribution of employed women by whether they are regular salaried employed or own-account workers is quite similar to national labour force survey data. However the big discrepancy occurs in terms of contributing family worker and other (which includes domestic employee, casual labour, apprentice and other forms of contract). In the sample the 'other' category included about 164 women who stated different types of work (seamstress, mid wife, beautician,etc.) which were difficult to categorize by employment status. It is likely that the sample may have oversampled own-account workers (agriculture or non-agriculture).

Table 12 Proportion of Women by Employment Status

Employment Status	Sample	LFS
Paid Employee	12.71	14.29
Own Account	64.34	68.22
Contributing Family Worker	2.38	12.55
Other	20.43	4.95

Source: Women's Survey, 2016 and GSS 2015, Labour Force Survey

This study acknowledges that the samples of working women are not nationally representative. However, the national estimates of impacts on working women account for this discrepancy as sample proportions are used to estimate national figures. For example, as per this study, 24.13% of working women experience IPV and miss 4.1 days because of IPV. To estimate national work days lost, the number of working women missing work days because of IPV have been estimated by multiplying the sample proportion i.e. 24.13% with the total number of working women in the country as per the 2015 Labour Force Report.

4.2. Prevalence of VAWG

We draw on survey data from both the women’s and business surveys to estimate the prevalence and incidence of violence. Each woman was asked which type(s) of violence she had experienced and how many incidents of violence she had experienced in the previous twelve months, followed by detailed questions on the severity of the recent incidents and injuries suffered in the course of the incidents. The types of violence and the descriptions of the violence used in the survey are provided again in Table 13 for easy reference.

Of the total sample of women surveyed, 45.74 percent reported having suffered from some form of violence, in the home, workplace, educational institution, or public space in the past 12 months. This figure is indicative of how common experiences of violence are for women and girls in Ghana.

Table 13 The types of IPV and the descriptions of the violence used in the survey

Type of Violence	Explanation
Physical violence	The victims are physically hurt by shoving, slapping, throwing of dangerous items, hitting, kicking and dragging.
Psychological violence	This includes verbal abuse, humiliation, threatening to harm physically.
Sexual violence	Partners are physically forced to have sex against their will or forced them to do something else sexual that they did not want to.
Economic violence	Partner taking earnings/salary without consent, spending money on alcohol, tobacco or other things when there is no money in the house to purchase household essentials, prohibition from engaging in any form of productive activity.

4.2.1. Violence due to IPV

43 percent of partnered women have suffered IPV in the last 12 months. Female respondents reported psychological violence (37%) as the most common type of violence suffered from their husbands/partners. This is followed by economic violence (27%) and then physical and sexual violence respectively (Table 8).

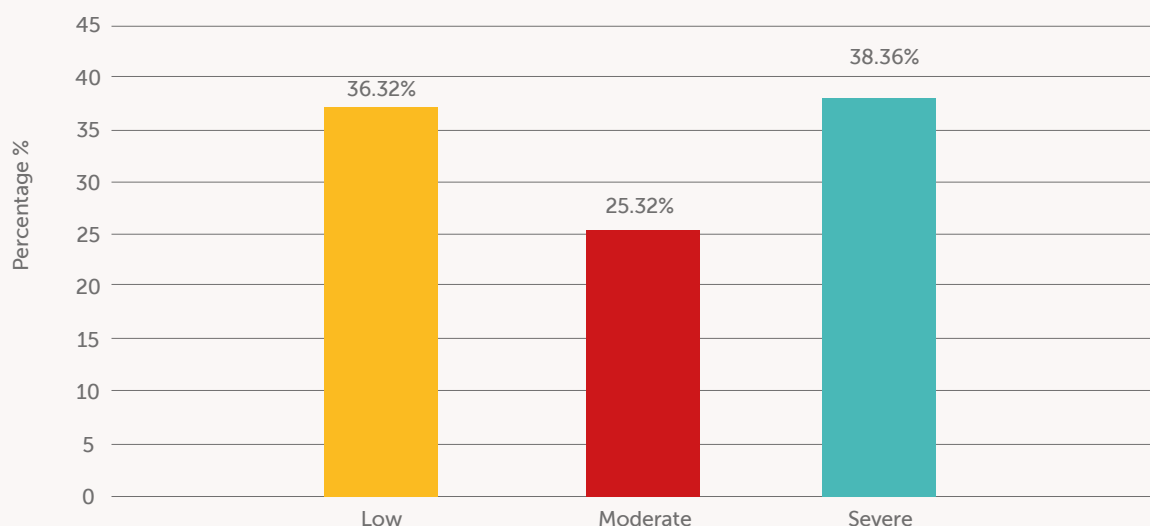
Table 14 Experience of violence from current or former husband/partner in last 12 months by type of IPV

	Percentage	N
% Respondents having husband/partner	51.19	2002
Violence due to IPV in the last 12 months	43.1	1025
Type of violence		
Economic	27.2	1020
Psychological	36.08	1022
Physical	21.06	1021
Sexual	9.49	1015

Source: Women's Survey, 2016

To explore the impacts of violence, the responses of women to experiences of types of IPV (economic, psychological, physical or sexual) were recoded into levels of severity.³³ Overall about 16 percent of respondents said they had experienced severe violence in the past 12 months, while 18.2 percent reported low violence followed by 11.2 percent experiencing moderate violence (Figure 2).

Figure 2 Proportion of women experiencing IPV by level of severity



Source: Women's survey, 2016

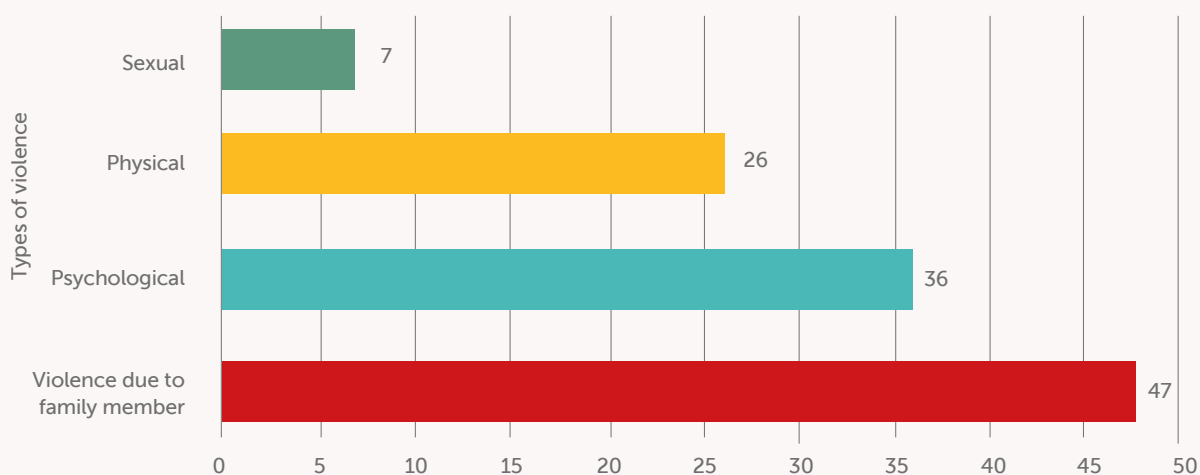
³³Severe violence refers to economic or psychological violence frequency greater than 10 times, physical violence greater than 3 times and any behavior of sexual violence. Moderate violence was defined as physical violence once or twice and economic and psychological violence 6-10 times. Low violence was economic or psychological up to 3-5 times.

4.2.2. Violence by family members

While IPV is one of the most common forms of violence experienced by women, perpetrating violence in the home is not confined to current or past intimate partners. Women may also experience violence by other family members, including their own parents, grandparents, siblings or in-laws who live within the home.

About 30 percent of female respondents indicated that they live with other family members. Approximately 47 percent of female respondents experienced some form of violence from their family members (Figure 3). More specifically, psychological violence was the most commonly experienced form of violence (35.7%), closely followed by physical violence (26.3%). The least reported form of violence suffered by women from other family members is sexual violence. Nevertheless, about 7 percent of victims indicated they had suffered sexual violence by a family member.

Figure 3 Type of violence experienced by women from family members

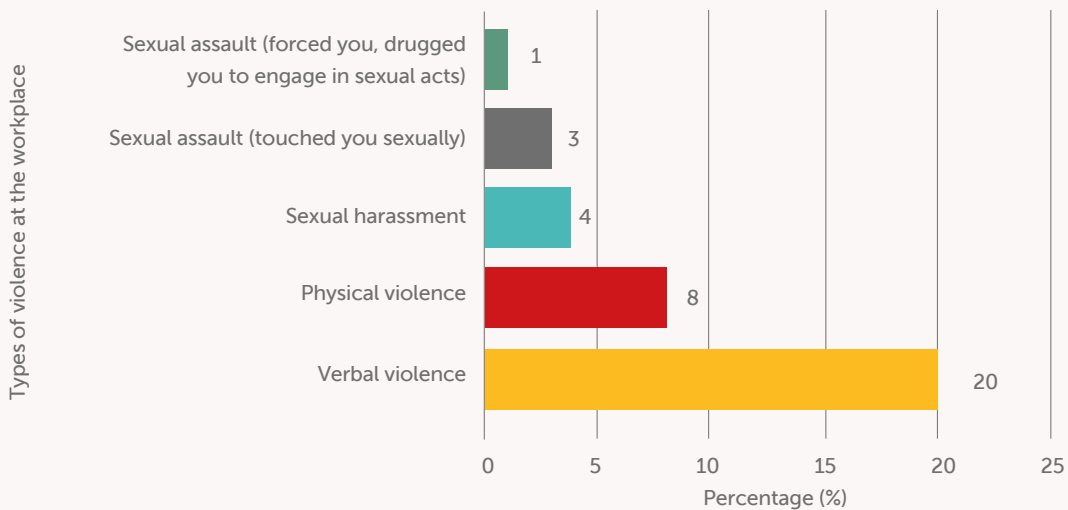


Source: Women's Survey, 2016

4.2.3. Workplace violence

Experiences of violence can also occur outside the home in a range of spaces in which women frequent. About 24 percent of the 902 women in the sample have experienced workplace violence in the past 12 months. This includes workplaces in both the formal and informal sectors. The most common type of violence experienced at the workplace is verbal violence. About 20 percent of female respondents who are working have been verbally abused at their workplaces. Verbal violence includes; verbal intimidation, humiliation or insults. Furthermore, 8 percent of women have suffered physical violence, while 4 percent have suffered sexual harassment. Sexual harassment involves; verbal harassment in a sexual manner, leering, making sexual jokes and humiliating sexual comments. The least common form of violence at the workplace is sexual assault. Sexual assault where a female employee is touched sexually without her consent accounts for 3 percent of workplace violence while sexual assault where the victim is forced through the use of drugs, threats, and alcohol to engage in sexual acts without their consent accounts for 1 percent of workplace violence (Figure 4).

Figure 4 Type of violence experienced at the workplace

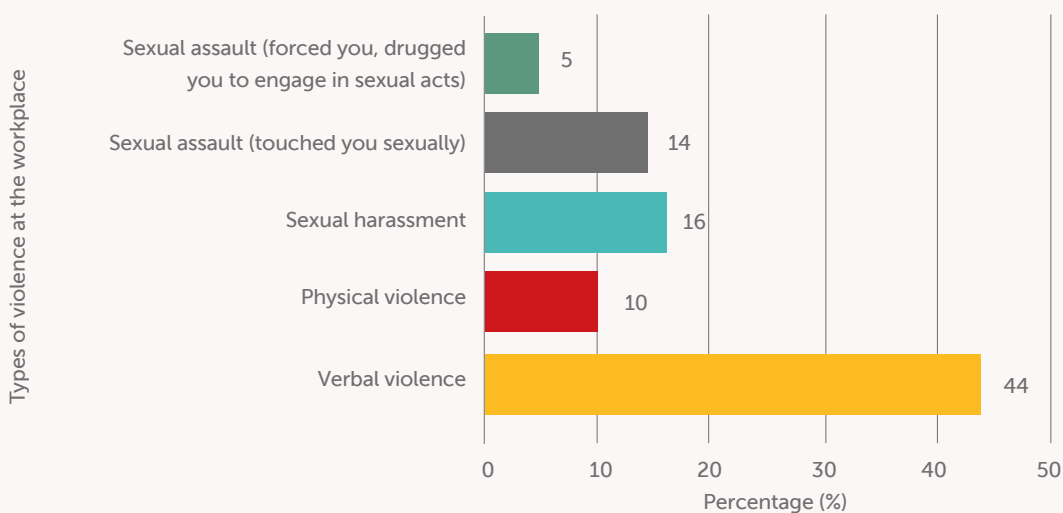


Source: Women's Survey, 2016

4.2.4. Violence in educational institutions

302 women in the sample had attended an educational institute in the last 12 months. This relatively small sample reflects the age of the population whereby many respondents would already have completed primary and secondary education. 174 women responded to questions on violence in educational institutes. Among these women, it was found that about 51 percent had suffered some form of violence in the educational institution. Verbal violence is the most common form of violence suffered by females in educational institutions. About 44 percent of victims suffered verbal violence (Figure 5). This is followed by sexual harassment and physical violence. Approximately, 16 percent and 10 percent of females in educational institutions sampled suffer from these types of violence respectively. The least form of violence suffered is sexual assault (4.6%).

Figure 5 Violence in educational institution

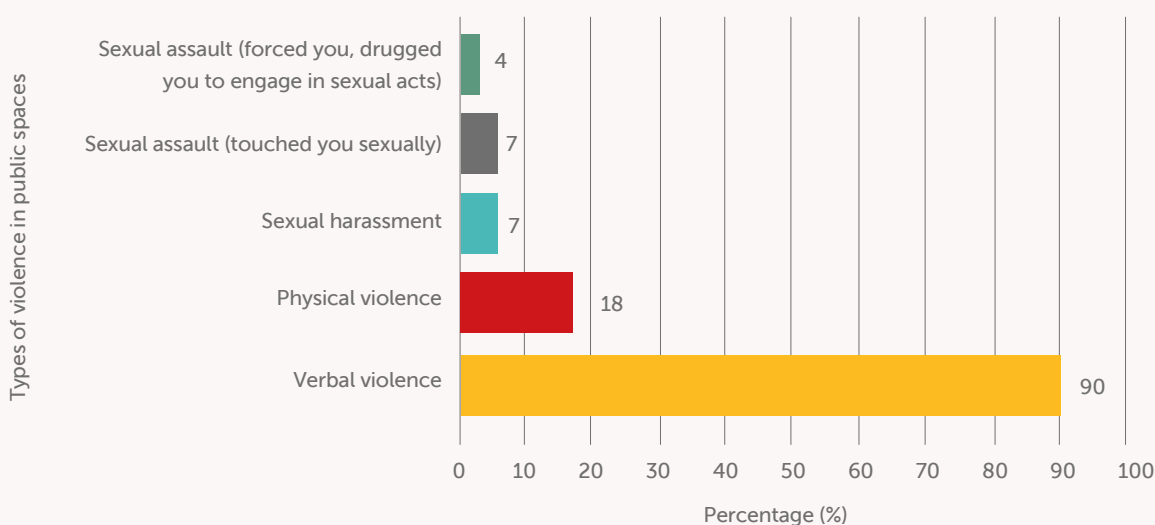


Source: Women's Survey, 2016

4.2.5. Violence in public spaces

About 18 percent of respondents have suffered some form of violence in public spaces . As in previous cases, verbal violence is the most common form of violence suffered by females in public spaces (89.7 percent) followed by physical violence (18 percent) (Figure 6).

Figure 6 Violence in public spaces



Source: Women’s Survey, 2016

4.2.6. Summary of prevalence of violence by forms of violence

The prevalence of violence among women and girls vary under different locations. Among the five locations surveyed for this study, the highest and lowest prevalence rates of violence during the last 12 months were recorded in educational institutions and public spaces respectively. About 51 percent of female respondents in educational institutions indicated they had suffered some form of violence. This translates into about 4 percent of the total sample used in this study. About 18 percent of female respondents in public spaces reported having suffered some form of violence and this accounts for about 18 percent of the total sample. Violence in the home also recorded significant prevalence rates. About 43 percent of female respondents who are married or have a partner and 47 percent of female respondents who are staying with other family members reported IPV and family violence respectively. While 24 percent of female respondents who were working reported workplace violence (Table 9). Overall 45.4 percent of women surveyed reported experiencing at least one form of violence in the last 12months.

Table 15 Prevalence of violence at various locations (weighted percentages)

Location	Number of victims/survivors (a)	Number of respondents (n)	Prevalence among respondents in various locations (a/n)	Prevalence among total sample (N=2002) (a/N)
IPV	442	1025	43.12	22.08
Family violence	282	602	46.84	14.09
Workplace	220	902	24.39	10.99
Educational institutions	89	174	51.15	4.45
Public spaces	352	2002	17.58	17.58
Any Violence	910	2002	45.4	45.4

Source: Women's Survey, 2016

4.2.7. Household Socio-Economic Status and prevalence of IPV

The prevalence of violence varies with several key characteristics of households, women and partners. For the household a key characteristic is the household socio-economic status (SES). The results show that within each SES quintile, a higher proportion of women have experienced IPV by their husbands/partners. The highest proportion of respondents who have experienced IPV are in the bottom 20% with a value of 68 percent (Table 10). Conversely, the least proportion of respondents is in the 41-60% category with a value of 59.8 percent of respondents within that category. Also, an analysis of the SES spectrum (across quintiles) shows a mixed pattern of IPV prevalence. The bottom 20% recorded the highest number of respondents who experienced IPV with a percentage of about 24 percent. This however dropped to 17 percent each of total IPV victims in the 21-40% and 41-60% categories. The proportion of IPV victims increased again to 21 percent each for households in the 61-80% and top 20% categories. Thus, there is no clear pattern of IPV based on households' SES from the sample.

Table 16 Household SES and prevalence of IPV

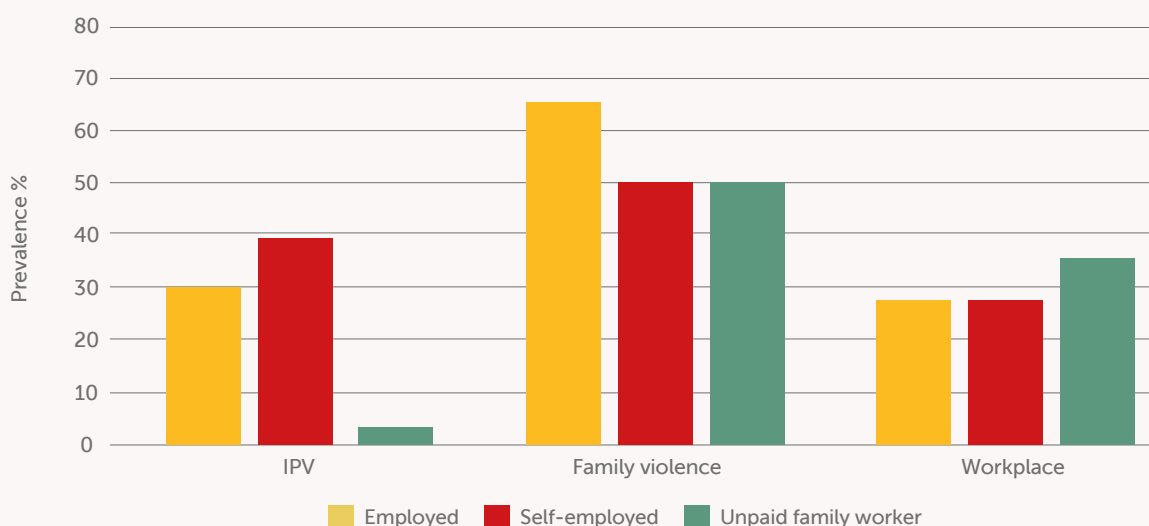
Socio-Economic status (SES)	Within each quintile (%)	Across quintiles (%)	N
Bottom 20%	67.98	23.63	228
21-40%	65.50	17.07	171
41-60%	59.79	17.23	189
61-80%	63.89	21.04	216
Top 20%	63.01	21.04	219
Total	64.13	100.0	1023

Source: Household and Women's Survey, 2016

4.2.8. Prevalence of violence by employment status

Women are encouraged to engage in economic activities to promote their independence and empowerment. However, there are mixed empirical results on the relationship between female employment status and the prevalence of violence. Figure 7 presents results on the prevalence of violence by employment status. More self-employed women (39.31%) in our sample experienced IPV compared to other employed women (29.79%) and unpaid family workers (3.0%).³⁴ In terms of family violence, employed female workers experience more violence than self-employed and unpaid family workers. In terms of workplace violence, unpaid family workers experience more violence than the other categories of workers.

Figure 7 Violence by employment status (percentage)



4.2.9. Business survey

Impacts of violence against women and girls are not only experienced by individuals or within households. Violence also affects how individuals engage in employment and thus can affect entire businesses. To ascertain the impacts on businesses, 100 businesses were sampled in the business survey, including surveys completed by male and female employees. The majority (65) of these businesses are located in the services sector. However, the sub-sector with the most sampled businesses is the manufacturing sub-sector with 25 businesses and closely followed by the transport and storage sub-sector with 23 businesses. The 100 businesses are located in Accra and Kumasi with Accra accounting for 70 percent of them (Table 11).

A total of 3,973 individuals are employed by these businesses with the services sector employing the majority (53.9%) of them. However, the industrial sector employs a higher number of employees per business. The businesses in the industrial sector employ on average 52 people while the services sector employs 33 people. Businesses in Accra employ more workers compared to their counterparts in Kumasi. On average 55 people are employed by businesses in the industrial sector in Accra compared

³⁴The interpretation of link between violence and unpaid family worker needs to be interpreted with caution as the number of unpaid family workers in the sample were extremely low.

to about 45 people employed by businesses in the industrial sector in Kumasi. The difference observed between the cities is more marked in the services sector. While on average businesses in Accra are employing about 41 people per business in the services sector, businesses in Kumasi are employing about 15 people. These patterns are as expected since Accra is the capital city and has more and larger businesses, and engages in more economic activities.

Table 17 Number of businesses sampled and number of employees by sector

	Sectors		
	Industrial	Services	Total
Number of business per sub-sector			
Construction	5	-	5
Financial services	-	15	15
Hotels and restaurants	-	10	10
Manufacturing	25	-	25
Mining	5	-	5
Real estates	-	7	7
Transport and storage	-	23	23
Whole sale/trade/retail	-	10	10
Total	35	65	100
Number of businesses in a city			
Accra	25	45	70
Kumasi	10	20	30
<i>Total</i>	<i>35</i>	<i>65</i>	<i>100</i>
Number of employees			
Total number of employees	1831	2142	3973
Mean number of employees	52.31	32.95	39.73
Mean number of employees in a business in a city			
Accra	55.3	40.89	46.04
Kumasi	44.8	15.1	25.00

Source: Business Survey, 2016

4.2.9.1. Demographics of respondents at the workplace

About 51 percent of the 805 respondents interviewed at the workplace are men while the other 49 percent are women (Table 12). Most respondents (48%) are between the ages of 26-35 with the overall mean age of respondents being 32 years. The male respondents are slightly older the female respondents. The mean age of male respondents is 33 years while female respondents average 32 years.

Table 18 Gender and age distribution of respondents at the workplace (n=805)

Variable	Male	Female	Overall
Gender (%)	51.4	48.6	100.0
Age groups (years) (%)			
18-20	4.9	4.6	4.8
21-25	15.1	19.9	17.6
26-35	46.7	49.3	48.0
36-45	22.5	16.9	19.6
46-50	5.3	4.3	4.8
50+	5.6	5.0	5.3
Total n	414	391	
Mean Age	33	32	32

Source: Business Survey, 2016

Over 80 percent of respondents either have secondary education, bachelor, higher diploma or masters' degree. Majority of respondents (35.4%) have a bachelor degree (Table 13). This is followed by respondents with a higher diploma accounting for about 20 percent of respondents. About 16 percent and 11 percent of respondents have secondary education and masters' degree respectively. This result is in tandem with the national picture where the population is youthful and due to high unemployment (graduate unemployment) rates, where possible, job seekers obtain higher degrees to improve their chances of getting a job.

Table 19 Education of respondents at the workplace (n=805)

Education (%)	Male	Female	Overall
No formal qualification	0.7	0.0	0.4
Primary	0.0	1.3	0.6
Secondary	10.9	20.4	15.5
Diploma	4.4	9.4	6.8

Table 19 Education of respondents at the workplace (n=805) (continued)

Education (%)	Male	Female	Overall
Bachelor	37.2	33.5	35.4
Higher diploma	21.7	17.7	19.8
Masters' degree	12.3	9.0	10.7
Doctoral degree	0.5	0.5	0.5
None of these	0.0	0.3	0.1
Not stated	11.1	2.3	6.8
Don't know	1.2	5.6	3.4
Total n	414	391	805

Source: Business Survey, 2016

Respondents who have never been married account for about 38 percent of total sample (Table 14). Married respondents account for about 31 percent of total respondents while about 17 percent of respondents indicated that they have a partner but are not married to them. Overall then, about half of the sample respondents were partnered. A higher percentage (18.2%) of females were living with partners they are not married to compared to their male colleagues who accounted for about 16 percent of the male sample.

Table 20 Marital status of respondents at the workplace (n=805)

Marital status (%)	Male	Female	Overall
Never married	38.7	37.3	38.0
Married	29.2	32.2	30.7
Unmarried – living with partner	2.2	2.6	2.3
Have partner but not married	15.5	18.2	16.8
Divorced or separated	2.4	1.3	1.9
Widowed	1.2	2.0	1.6
Not stated	3.6	2.3	3.0
I would prefer not to	7.2	4.1	5.7
Total n	414	391	

Source: Business Survey, 2016

Employment characteristics

On the whole, there is not a stark difference between the sectors of employment for men vis a vis women. Women are disproportionately represented in the service industry (42.2%, as distinct to 33% for men), and men are slightly disproportionately represented in industrial service (39.6% against 35.3%). But for the most part, there is a fairly equal gender breakdown at the level of employment sub-sector. About 11 percent of respondents are involved in wholesale/trade/retail while 14 percent are in the financial services (Table 15). The results follow general national patterns where more men are found in construction, manufacturing and mining enterprises compared to women. Conversely, more women tend to work in the services sector such as hotels and restaurants and real estates. About 26 percent of respondents have worked for more than 5 years in their current jobs. Most of them (33.3%) have been engaged in their current jobs between 2-5 years. Nearly 60% of all the surveyed employees had been working in the businesses for more than 2 years. This implies respondents have settled into their current jobs and have stayed long enough to know the culture and the firm's orientation towards workplace violence.

Table 21 Employment characteristics of respondents(N=805)

Variables	Male	Female	Overall
Employment by sub-sector (%)			
Financial services	15.0	13.0	14.0
Industrial services	39.6	35.3	37.5
Service industry	33.1	42.2	37.5
Wholesale/trade/retail	12.3	9.5	10.9
Total n	414	391	
Length of employment (%)			
<12 months	12.3	11.0	11.7
1-2 years	23.2	23.8	23.5
2+ -5 years	32.4	34.3	33.3
5+ - 10 years	20.5	19.5	20.0
10+ years	5.8	5.4	5.6
Not stated	3.1	1.5	2.4
Don't know	2.7	4.6	3.6
Total n	414	391	

Source: Business Survey, 2016

Time spent at work is similar for both male and female employees. The mean hours/day spent at work is 8 hours while most respondents work 5 days a week. However, the mean hourly wage favours men which is further reflected in the monthly wage. On average, men are paid GH¢852.6 a month while women are paid GH¢746.2 a month (Table 16). It is notable that the average monthly salary of respondents is above the minimum monthly salary payable in Ghana. In 2016, the National Daily Minimum Wage was GH¢8.0³⁵. This translates into a monthly (28 days) salary of about GH¢224 which is far lower than the amount earned by respondents in this study. The relatively higher monthly salary of respondents as compared to the national minimum wage could be attributable to the higher educational status of respondents. There is a general consensus that the higher the educational attainment in a particular sector, the greater the likelihood of higher compensation package. Also, since the survey was conducted in the largest cities - Accra and Kumasi, remuneration will be linked to economic activities and the higher cost of living in these places.

The difference in wages observed is not at variance to most studies on equitable remuneration. Men tend to be paid more for equal work done than women. However, wages are also sector dependent. Some sectors pay higher remuneration than others. This study did not explore whether the difference in wages was due to income discrimination or the men sampled had different job specifications and operated in sectors that attracted more monetary reward. The results show that men dominate in the industrial sector while women dominate the services sector and this could be reflected in their monthly wages.

Table 22 Time spent at work and wage rates

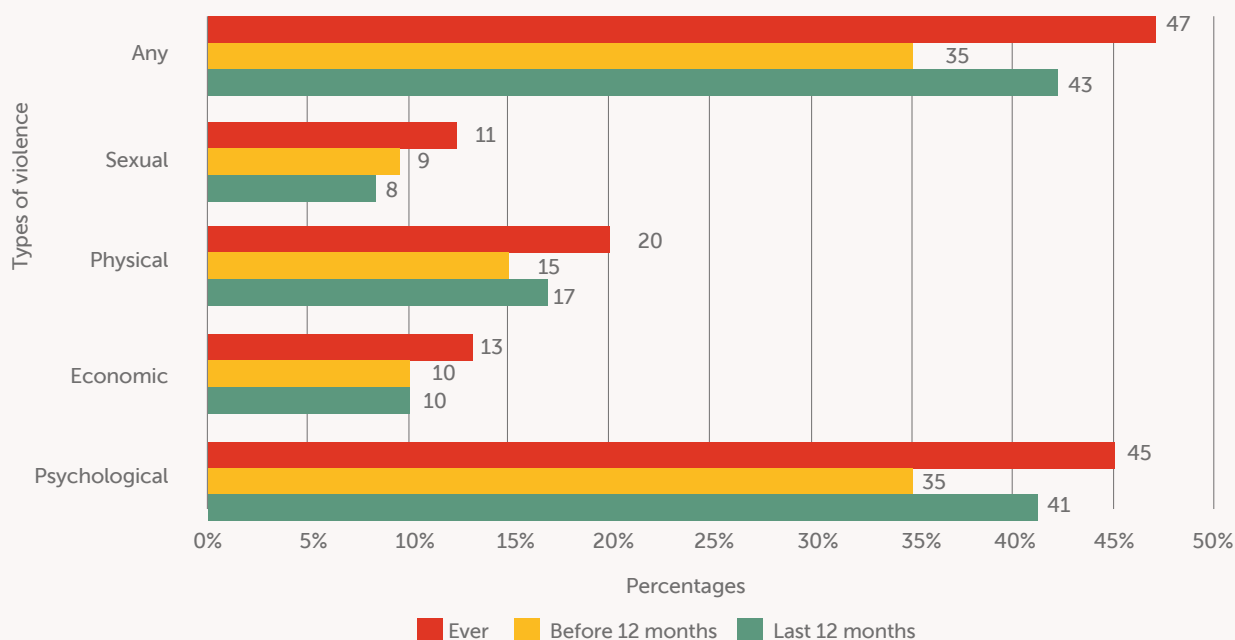
Variable	Male	Female	Overall
Hours worked per day	8.32	8.31	8.31
Days worked per week	5.34	5.31	5.33
Hourly wage	4.77	4.09	4.43
Monthly wage	856.98	753.03	806.49

4.2.9.2. Prevalence of VAWG in the workplace

Prevalence of violence in the workplace identified through the business survey follows a similar pattern as the results from the household survey. Although respondents in the business survey have a relatively higher educational status and income levels than respondents in the women's survey, this does not necessarily reduce the risk of VAWG. The results show that on all scores, a higher proportion of women have suffered violence at the hands of their spouse/partner. The most common form of violence perpetrated against a spouse/partner is psychological violence while the least common form of IPV reported is sexual violence. About 45 percent of women have been psychologically abused by their partners. Physical and economic violence are also major concerns with about 20 percent of female respondents reporting physical abuse (figure 8).

³⁵Government of Ghana

Figure 8 Prevalence of intimate partner violence (IPV) among female employees



Source: Business Survey, 2016

The high prevalence of psychological and physical violence reported by women in both the women’s survey and the business survey reflects some common themes that emerged from discussions around IPV in the qualitative interviews. These themes include psychological violence and physical violence. Psychological violence was one of the most frequently discussed themes. Some examples of such violence include: public humiliation, refusing to eat her food, calling her names, shouting at her, and accusations of infidelity. Fewer women in urban areas reported experiencing psychological violence when compared to their rural counterparts. However, the women who discussed their experiences of this violence stated that the most common forms were insulting (both in public and in private) and accusations of extra-marital affairs. Although mentioned less often, many women also expressed their opinions about physical violence. They often spoke about slapping and beatings, often linking this violence to marital rape and citing examples of it occurring while the woman was pregnant. The quote below is an example emanating from focus group discussions conducted in an urban setting:

‘...It can be psychological, physical, emotional, or spiritual. I had an experience with a man who was dating another woman outside his marital home. When his wife heard of it she completely went off. The level of trust that she had for her husband ignited a serious psychological issue...’ Urban PFGD, Male 30 years and above.

Of those who had experienced violence, witnessed it, or said it was common in the community, physical violence was often perceived as prompted by women questioning their male partner’s behavior. Economic violence was often tied to other forms of violence; for instance, insults or beatings were described as frequently occurring in the context of confrontations about money, or male partners were perceived as neglecting women in favour of girlfriends. Others included economic control of profits or income, destroying women’s belongings, taking loans for others, thus depleting household funds,

and/or taking loans for others and making women pay for them. An example of economic violence is described in the following quote from one participant in a focus group discussion in a rural area:

“...In this community, most at times, both the man and the woman (husband and wife) go to work together, and after they get their income from the work, the man takes all the money and later when the woman request for chop money (housekeeping money), the men refuse to give. And when the women try to question and this result in slapping and beatings...” Rural PFGD, Female below 30 years.

4.3. Correlates of IPV

This study uses a logistic regression to explain the probability of experiencing IPV, non-partner violence and any violence. Two distinct regressions are carried out. The dependent variables are IPV, non-partner violence and any violence. These variables are dichotomous in nature, premised on whether the woman experienced violence or not. The likelihood of an individual experiencing violence is associated with individual and household characteristics, marital status and household's wealth status among others. The factors considered in this study are age, education, and employment status of respondent, location of household, employment status of husband/partner, the wealth status of household, nature of marriage (whether monogamous or polygamous), self-reported health status and whether the respondent had witnessed incidents of violence in the community. Logistical regression which calculates the probability of experiencing IPV, non-partner violence and any violence for each independent variable was undertaken with its accompanying odds ratios and the results presented in Table 23.

The results show that for IPV, age, education and SES index (economic status) of respondents have a statistically significant negative effect on IPV. This implies that the older a woman is, the less likely she is to experience IPV. An educated woman is less likely to experience IPV compared to an uneducated woman. Also, women in more affluent (rich) homes are less likely to experience IPV compared to their counterparts in less wealthy homes.

A woman in a polygamous household, urban location of the household, and poorer self-reported health status have a statistically significant positive effect on IPV (e.g. associated with an increased probability of violence). A woman whose husband/partner has other wives/fiancés is more likely to experience IPV compared to a woman in a monogamous marriage. Women in urban areas are more likely to experience IPV compared to their counterparts in rural areas. The results show that the poorer the self-reported health status of an individual is, the higher the probability of them experiencing IPV relative to an individual who has an excellent self-reported health status. It should be noted that it is equally possible that poor health is an outcome of IPV rather than a predictor of violence.

In the case of non-partner violence and any violence (VAWG), with the exception of age, the nature of the marriage (whether monogamous or polygamous), the employment status of the woman and her husband/partner, and her self-reported health status all have a statistically significant positive effect on any violence (i.e. associated with an increase in violence). The findings indicate that age is a protective factor when it comes to violence. The older a woman is, the less likely she is to experience a combination of IPV, family violence, educational violence, work place violence and public violence. On the other hand, a polygamous household is a risk factor when it comes to violence. Women who are in a polygamous household are more likely to experience one or more forms of violence.

The employment status of a woman can be either a risk or a protective factor. Our results show that the employment status of a woman and the employment status of her husband does not have a statistically significant relationship with IPV, controlling for other factors. However, interestingly, employed women

Economic & Social Costs of VAWG - Ghana

are more likely to experience some other form of VAWG. Although employment is an empowering factor for the woman, the results suggests that women are at risk of being perceived as going against established gender norms. Also, an employed husband/partner is a risk factor for any violence although this effect is not very strong statistically.

As previously presented and explained in the case of IPV, the self-reported health status of a woman has a strong effect on likelihood of experiencing any violence. Women who reported excellent health are less likely to experience violence compared to their counterparts whose self-reported health status is poorer.

Table 23 A logistic regression of IPV and any violence against women and household characteristics

	IPV		Non-partner violence		Any violence	
	Coefficients	Odds ratios	Coefficients	Odds ratios	Coefficients	Odds ratios
Age of respondent	-0.0386***	0.9621***	-0.0278***	0.9726***	-0.0316***	0.9689***
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Ever attended school	-0.6956***	0.4988***	0.1331	1.142	-0.154	0.8569
	(0.000)	(0.000)	(0.461)	(0.461)	(0.354)	(0.354)
Witnessed quarrel, street fight or confrontation in community	-0.0068	0.9932	0.0032	1.003	0.00136	1.0014
	(0.312)	(0.312)	(0.587)	(0.587)	(0.810)	(0.810)
Polygamy	0.555**	1.741**	0.4247**	1.529**	0.322*	1.3794*
	(0.002)	(0.002)	(0.013)	(0.013)	(0.053)	(0.053)
Employment status of respondent	0.0096	1.010	0.6847***	1.983***	0.442***	1.556***
	(0.948)	(0.948)	(0.000)	(0.000)	(0.001)	(0.001)
Employment status of husband/partner	0.1926	1.212	-0.1327	0.876	0.301*	1.351*
	(0.359)	(0.359)	(0.498)	(0.498)	(0.093)	(0.093)
SES Index	-0.244**	0.7837**	-0.1017	0.903	-0.109	0.8971
	(0.013)	(0.013)	(0.269)	(0.269)	(0.197)	(0.197)

	IPV		Non-partner violence		Any violence	
	Coefficients	Odds ratios	Coefficients	Odds ratios	Coefficients	Odds ratios
Location (urban-rural)	0.343**	1.408**	0.5371***	1.711***	0.204	1.2258
	(0.043)	(0.043)	(0.001)	(0.001)	(0.171)	(0.171)
Self-reported health status						
Good	0.377**	1.458**	0.2437	1.276	0.358**	1.4309**
	(0.022)	(0.022)	(0.121)	(0.121)	(0.013)	(0.013)
Fair	0.933***	2.542***	1.131***	3.100***	1.179***	3.2506***
	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Poor	0.973**	2.647**	0.4233	1.527	0.827**	2.2861**
	(0.004)	(0.004)	(0.193)	(0.193)	(0.010)	(0.010)
Very poor	1.142**	3.134**	1.384**	3.993**	1.244**	3.4702**
	(0.035)	(0.035)	(0.008)	(0.008)	(0.021)	(0.021)
Constant	0.4945	1.640	-1.323**	0.266**	0.137	1.1472
	(0.287)	(0.287)	(0.003)	(0.003)	(0.735)	(0.735)
N	970	970	1150	1150	1164	1164

p-values in parentheses; * p<0.1, ** p<0.05, *** p<0.001

Source: Women's Survey, 2016

5. SOCIAL AND ECONOMIC IMPACTS/COST OF VAWG AT THE INDIVIDUAL, HOUSEHOLD, BUSINESS, COMMUNITY AND NATIONAL LEVELS

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5.1. Economic costs to individuals and households

In order to assess the social and economic costs and impacts of VAWG, the study took a multi-faceted approach using both quantitative and qualitative results at individual, households and community level. Costs of VAWG can be measured by considering the direct and indirect costs. This accounting approach is the most common approach used to calculate the costs of VAWG, in which costs are calculated for specific categories, and the total cost to society is simply the sum of all distinct categories of costs (CDC, 2003). Every effect of violence can be categorized as direct or indirect. Direct costs come from the use of goods and services for which a monetary exchange is made. Indirect costs accrue from effects of violence against women that have an imputed monetary value such as lost income or reduced profits. Effects of violence against women also include intangible costs such as premature death, and pain and suffering for which there is no imputed monetary value in the economy (Day, McKenna, and Bowlus 2005). In addition to these impacts there are direct and indirect costs to society through the productivity loss for businesses and organisations. The government incurs costs to address VAWG in both providing judicial and social services to survivors and implementing programs to prevent VAWG.

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 indirect costs. Table 18 presents the elements that have been considered for the IPV cost estimations.

Table 24 Elements of IPV cost estimation

Type of costs	Description
Out of pocket costs	These are actual expenses paid, representing real money spent. Examples are taxi fare to a hospital, police fees (formal and informal), filing cases, costs incurred seeking shelter. These costs can be estimated through measuring the goods and services consumed and multiplying by their unit cost.
Indirect costs	These have monetary value in the economy, but are measured as a loss of potential. Examples are lower earnings and profits resulting from reduced productivity. These indirect costs are also measurable, although they involve estimating opportunity costs rather than actual expenditures. Lost personal income, for example, can be estimated by measuring lost time at work and multiplying by an appropriate wage rate. This study relies on missed work days, days late/leaving early (tardiness), absenteeism and presenteeism.

5.1.1 Out of pocket expenditure due to violence

The different forms of violence suffered by women and girls has implications for out of pocket expenditures which include expenditures incurred on health care, police, court, shelter and replacing property, as described by on respondent below:

“...I was speaking to a woman about this yesterday, and she said when her husband gets angry at her, he just destroys things that belong to her...when she came back he had disconnected the light and spoilt her kettle...” - Rural In-Depth Interview, Female

The extent of expenditure is of course contingent on the level of help-seeking by women experiencing violence (the barriers to help-seeking are explored further in section 5.5 on social impacts on the community). In this survey only 48 women experiencing IPV reported seeking medical care, 14 complained to police, and 60 women sought refuge with family or friends but not a shelter. Among these women a smaller number reported actual expense. However the results of the survey are not unusual in the Ghanaian context where women are likely not to access services due to stigma, non-availability of services and lack of trust. A recent study of 1693 women across Ghana reported that 11% of IPV survivors sought help from doctors, lawyers, social organisation or police.³⁶

Using the accounting methodology discussed earlier, the cost implications for different forms of violence suffered by women is presented in Table 19. From the results, almost 11% of women experiencing IPV incur costs of, on average, GH¢275.62 due to IPV. Approximately 11% of women who experience any other form of violence also spend, on average, GH¢203.64. Thus among women who reported out of pocket expenditures due to any violence, an average expenditure of US\$53 was incurred in the last 12 months. This is equivalent to 10% of the annual per capita expenditure on non-food consumption in Ghana.³⁷

Table 25: Out-of-Pocket Expenditures Due to Violence

		IPV	Family	Workplace	Educational institutions	Public spaces	Overall (one or more type of violence)
Out of pocket expenditure (OOPE)	Mean	275.62	175.24	120.93	50	57	203.64
	Min	2	3	1	50	10	1
	Max	1505	760	900	50	70	1505
	Std. Dev.	361.26	262.91	169.26	na	21.64	297.99
Sample size		48	19	22	4	8	98

³⁶Tenkorang, E., Owusu, A. Y. and Kundi, G. 2018. Help-Seeking Behavior of Female Victims of Intimate Partner Violence in Ghana: The Role of Trust and Perceived Risk of Injury. *Journal of Family Violence*, 33(5), pp 341-353

³⁷In 2014, the per capita expenditure on non-food consumption was GH¢1964. See Ghana Statistical Service 2014. Ghana Living Standards Survey, 2014 Main Report

Table 25: Out-of-pocket expenditures due to violence (continued)

	IPV	Family	Workplace	Educational institutions	Public spaces	Overall (one or more type of violence)
% of women incurring OOPE out of total women experiencing the particular form of violence	10.86%	6.74%	10%	4.49%	2.46%	10.77%

Source: Women’s Survey, 2016

The direct costs of disclosure and help-seeking were also noted as a barrier by key informants as described below,

“...Look, one of the challenges that we have is financial constraints. It is one of the key challenges. Because if you are abused, first of all you have to report. Sometimes, money to take transport to the nearest place where you could access services either by CHRAJ, by the police, it is not there...” - KII, Accra Gender Studies

Physical impacts that limit a survivor’s ability to perform tasks or move outside the home affect productivity. When talking about impact on individual’s work, respondents in the qualitative survey explained that a survivor will not go to work until she is healed from her injuries for fear of drawing attention to her scars or for fear of being stigmatized by co-workers and clients. A woman narrates:

“...One day I spoke with a lady who showed me a scar on her leg. Her husband threw a knife to hit her leg. Probably she is the income earner of the house, she cannot work while she is injured...” - FGD Female urban 30 years and above

“...If the woman is the bread winner of the family, then they will be affected financially too...” PFGD Female urban, above 30 years

Family members, especially parents of survivors were cited as incurring extra costs in taking care of their wards due to separation or divorce resulting from VAW. Parents also incur extra costs when their female children experience NPSV and they must take care of hospital and sundry bills associated with pregnancies and STDs.

“...When a young girl in a family gets pregnant it affects the family because the investment made in her education becomes useless incurring more cost of the family for the pregnancy up-keep...” - FGD Female rural, below 30 years

5.1.2 Number of work and school days missed by survivors and children because of violence

The cost of violence is not only monetary but also time spent in seeking help and the inability of the victim to carry out her daily activities. The women's survey asked respondents about missed work and schooling due to VAWG. About 6% of women experiencing IPV missed on an average 11 days of missed work from their economic activity in the prior 12 months. 2% of women experiencing IPV also reported their partner missing work for about 4 days. Approximately 4% of women experiencing another form of violence reported missing about 10 days of work in the 12 months. About 8% of women living with school going children reported children missing about 3 days annually due to IPV. A staggering 15% of women experiencing IPV reported missing about 24 days of carework whereas 14% of women experiencing another form of violence reported missing about 23 days of carework annually.

From the qualitative survey, the accounts narrated by individuals highlight the impact of VAWG on schooling. Some respondents discussed how girls who experience violence would continue to go to school even if their peers mocked them, especially if there were no visible effects of the violence such as scars or pregnancy. However, many respondents recounted that girls would discontinue schooling out of embarrassment or shame. The following quote is presented for illustration.

"...When it happened like that and you are injured you can't go to school and your friends are aware of the incidence so you are feeling shy to go to school..." Rural PFGD, Females below 30 years.

Respondents believed that experiencing violence as a girl in their community may affect their aspirations for the future – they may have to drop out of school or have their plans otherwise affected.

"...Let's say the victim was a student who was aspiring to be an MP who could develop the community in the near future, since she had to drop out of school, would crumple that ambition and this would affect that community of losing such a person. It would bring retrogression instead of progression in the community..." - FGD Female below 30 years

Respondents noted that in some cases parents of girls who experienced violence would prevent their daughters from attending school for several months after an incident of rape, while others indicated that the girls would eventually return to school.

"... [A girl who was raped] may stop going to school... You see that in the school there are men there, the teachers and so on so when she goes to she will not feel comfortable. She will be scared of men. She can go to the market but she will not go to places where there are a lot of men..." - Urban In-Depth Interview, Female

5.1.3 Absenteeism, tardiness and presenteeism

In the women’s survey all women working were asked questions about the number of days they were absent, late or less productive in the past month. The total days absent, late and less productive were calculated as outlined in the methodology section. Simple logistic regression suggested that all three variables were significantly related to the experience of violence or, in other words, women who experience IPV or any violence had higher rates of absenteeism, tardiness or presenteeism.

Table 26: Risk of absenteeism, tardiness and presenteeism and experience of violence

		B	S.E.	Wald	df	Sig.	Exp(B)
Absenteeism							
	ipv_12ms	0.449	0.18	6.252	1	0.012	1.567
	Constant	-0.15	0.116	1.681	1	0.195	0.86
	anyv _12ms	0.712	0.136	27.54	1	0.000	2.039
	Constant	-0.454	0.099	20.963	1	0.000	0.635
Tardiness							
	ipv_12ms	0.505	0.18	7.85	1	0.005	1.657
	Constant	-0.464	0.119	15.254	1	0.000	0.629
	anyv _12ms	0.548	0.138	15.79	1	0.000	1.73
	Constant	-0.695	0.103	45.837	1	0.000	0.499
Presenteeism							
	ipv_12ms	0.512	0.181	8.027	1	0.005	1.669
	Constant	-0.074	0.116	0.406	1	0.524	0.929
	anyv _12ms	0.712	0.136	27.54	1	0.000	2.039
	Constant	-0.454	0.099	20.963	1	0.000	0.635

Source: Women’s Survey, 2016

The mean days of absenteeism, tardiness and presenteeism among women experiencing and not experiencing violence is given below in Table 27.

Table 27: Risk of absenteeism, tardiness and presenteeism and experience of violence

		IPV	No IPV	Sig.	Diff.	Any Violence	No Violence	Sig.	Diff.
Absenteeism									
Mean (SE)		29.90 (3.68)	25.80 (4.25)	0.003	4.1	34.04 (3.07)	18.90 (2.82)	0.000	15.14
95% confidence interval for mean	Lower bound	22.65	17.34			28.00	13.36		
	Upper bound	37.15	34.06			40.09	24.44		
Presenteeism									
Mean (SE)		18.70 (2.74)	11.21 (2.06)	0.000	7.49	19.02 (2.21)	7.75 (1.31)	0.000	11.27
95% confidence interval for mean	Lower bound	13.30	7.17			14.44	5.18		
	Upper bound	24.10	15.26			22.88	10.33		

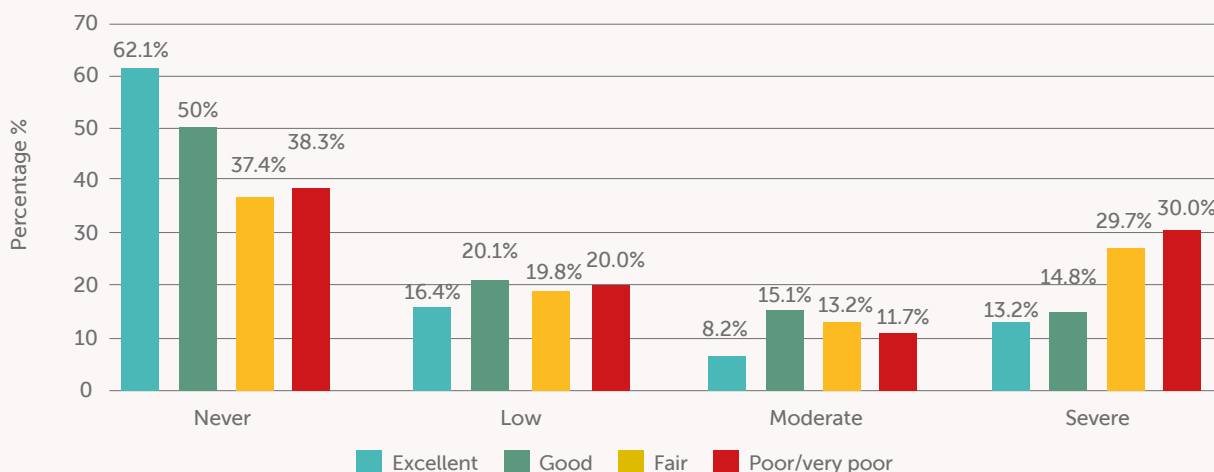
Source: Women's Survey, 2016

The table indicates that by and large women experiencing violence had a higher number of days being absent, late or less productive. The difference has important implications for an overall active and productive workforce and suggests that VAWG can potentially lead to lower economic output. For example, an employee who experiences IPV, is paid 7.49 days extra wages while his/her productivity/output is not commensurate due to presenteeism.

5.2 Health and well-being

Women's health is a key issue covered in the survey to understand the health and well-being of women who experience violence. It is observed that there is a marked difference in the self-reported health status of women who have not suffered violence and those who have suffered violence. The majority (62%) of women who did not suffer violence in the past 12 months said they felt excellent health wise. Another 50 percent said they felt good health wise. On the other hand, the majority of women who suffered severe violence said they felt fair or poor/very poor health wise (30% each). It is however noted that the percentage of women who suffered severe IPV and felt their health status is poor/very poor is lower than the percentage of women who did not suffer IPV. Thus, some women who have not suffered IPV still consider their health status as poor/very poor (figure 9).

Figure 9 Self-reported health status of respondents by IPV status

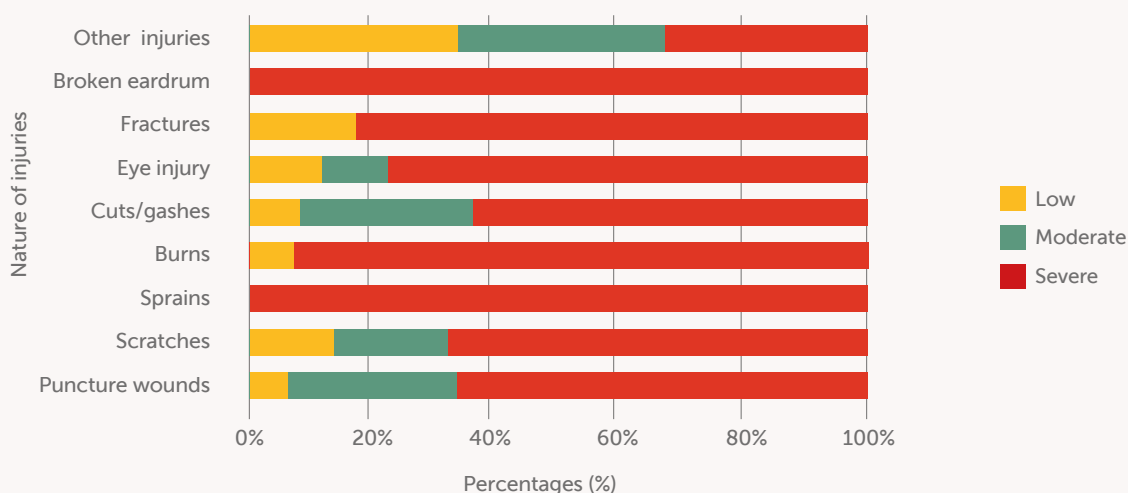


Source: Household Survey, 2016

A total of 148 out of the 282 women who have suffered violence from other family members responded to the question on the type of injuries they suffered. The breakdown of the injuries suffered by the victims show that most injuries are scratches (16.98%) while the least suffered injury was a broken eardrum (0.94%). Cuts/gashes (10.38%) and puncture wounds (8.49%) were equally high. Also, about 3 percent of victims suffered eye injuries with about 4 percent suffering burns.

As displayed in Figure 10, the majority of injuries incurred, are by respondents who suffered severe IPV over the past 12 months.³⁸ For example, over 92 percent of women who had burns were those who suffered severe IPV. Also about 83 percent of women who suffered fractures were those who suffered severe IPV. All respondents who had broken eardrum and sprains also suffered severe IPV.

Figure 10 Nature of injuries suffered by women due to violence suffered



Source: Women's Survey, 2016

³⁸Low violence was defined as experiencing economic and psychological behaviours only upto 6 six times. Moderate violence included economic and psychological violence behaviours from 6 upto 10 times and physical violence behaviours more than twice. Severe violence included economic and psychological greater than 10 times, physical violence behaviours more than 3 times and any sexual violence behaviour.

Some physical and mental health characteristics of respondents are presented in table 22. Few respondents identified as physically challenged.³⁹ Out of a sample of 2002, 2 percent are physically challenged. Furthermore, about 2 percent of women who had experienced IPV are physically challenged. An indication of how pervasive the occurrence of IPV is in our society, health problems are equally associated with the occurrence of IPV. About 52 percent of women who had experienced health problems in the last 4 weeks are also victims of IPV in the last 12 months. About 19 percent of IPV victims admit to the fact that they have had suicidal thoughts. Out of this number, 63 percent had attempted suicide.

Table 28: Physical and mental health characteristics of respondents and IPV

Variables	Percentage (%)	Total N
% Physically challenged	1.61	2002
% physically challenged suffered IPV during the last 12 months	1.85	442
% Suffered IPV during the last 12 months and experienced health problem in the last 4 weeks	52.26	344
% Suicidal thoughts	19.41	442
<i>o/w</i>		
% suicide attempt	62.86	86

Source: Women's Survey, 2016

Participants in focus group discussions identified a number of negative impacts to the health of women and children as a result of VAWG. Mental health problems including anxiety disorders, insomnia, and suicide were commonly reported. Women also explained that some survivors experience chronic fear of being abused again and therefore live with excessive worry and stress. Many women seemed to indicate that mental health issues could in turn result in physical impacts (high blood pressure, heart disease, etc.). One woman in a rural area explains in the following quote that the excessive worrying and stress as a result of IPV may lead some women to lose their sanity:

"...You will always be worrying about that, which will bring about such sicknesses. Some even end up having broken heart, or even madness"- Rural In-Depth Interview, Female

Women also experience chronic fear of being abused again and may try and avoid the perpetrator. Many participants mentioned the strong possibility of women abusing alcohol or drugs as a form of self-medication to forget about the abuse she experienced. The quote below is one of the ways women expressed their consumption of alcohol as a result of abuse:

"...I was drinking it so that I could bring out the unwanted blood that was stuck in my chest [due to the violence]. I never went to the hospital. ..." - Rural In-Depth Interview, Female

Physical injuries which result in living with chronic pain in the body were also mentioned. Some explained that women can end up being hospitalized as a result of the injuries and have to live with scars on their bodies or some form of disability or chronic illness such as hypertension. Often, according to respondents, this extends to loss of income and the added burden of paying for hospital costs. Depression that leads to death and suicide were mentioned as fatal effects among urban women.

³⁹Physically challenged was defined as having difficulty in walking, seeing, hearing and speaking.

Economic & Social Costs of VAWG - Ghana

Some respondents expressed the view that a girl who became pregnant as a result of rape may attempt an abortion and die in the process as illustrated in this narrative:

"...A girl once aborted because the boy denied impregnating her. She drunk medicine to abort it she nearly died if not for her friend who discovered her and rushed her to the hospital before they removed the rest of the foetus. If not should have died...not a joke..."

- Rural In-Depth Interview, Female

A woman can be killed or die from injuries suffered as a result of VAW. She could also contract sexually transmitted diseases and infections such as HIV which can have fatal outcomes. Rural women did not often discuss suicide but focused more on abortion deaths through botched abortion attempts, whereas urban women often brought up suicide as an option which women used to escape violence. Those who brought up suicide often also stated that worry about the suffering she was undergoing might also lead the woman to take her own life.

"...Since she was forced when she was not ready, she can be affected psychologically; she may commit suicide...because people will mock her, she will commit suicide..."- Urban In-Depth Interview, Female

According to some participants in focus groups, young girls may seek abortions as a result of pregnancy due to rape. Some respondents were of the opinion that violence may cause the unborn child to become deformed. Others asserted that the physical and mental injuries resulting from abuse may make it hard for a woman to conceive in the future.

"...Well the women are not affected like the young girls. They are more affected when they are raped, you can injure her sexual organs. It is not a good thing that is why the culprits are arrested and imprisoned. It is not a good thing to do to a woman..." Urban In-Depth Interview, Female.

"...If you are always worried and thinking, how will you be able to conceive? The moment you see him you get scared so the mind is not sound to work in that direction. Many women menstruate immediately they are scared, so the womb will not be able to hold a baby when that happens all the time..." - Rural In-Depth Interview, Female

At the household level, relatives of the women and girls who experience violence are also affected. Families of survivors were noted to be compelled to bear the cost of services she seeks for VAWG and also experience mental health related effects. Respondents indicated violence as a source of worry and pain for the household members, as household members were described as experiencing depression, disgrace and self-blame, in addition to financial burden.

5.2.1 Impact on physical and mental health

Disability Score was calculated based on the following elements; visual, auditory, mobility, cognitive, and articulation difficulties. The score was computed by summing up the level of difficulty of these elements as experienced by respondents. Disability Score was statistically significantly higher among women who experienced sexual and physical violence by intimate partner violence during the last 12 months (Table 29).

Illness Score was calculated based on 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. Acute Illness Score was statistically significantly higher among women who experienced sexual violence (P-value < 0.001) (Table 29).

Depression Score was calculated based on suicidal thoughts, loss of interest, mood, poor sleep, tiredness, loss of appetite, worthlessness, and difficulty in thinking clearly. Depression Score was statistically significantly higher among women who experienced sexual violence (P value < 0.001) (Table 29).

Table 29 Physical and mental health outcome score in relation to intimate partner violence during last 12 months among partnered women

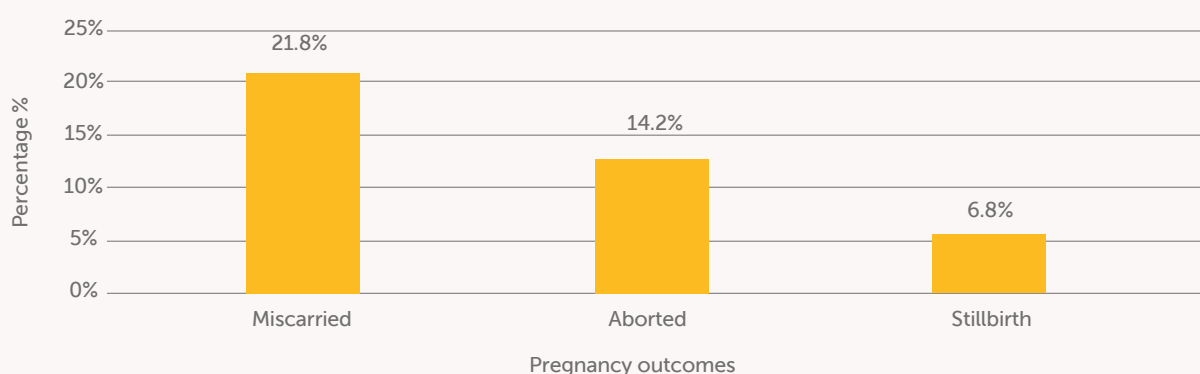
	Economic		Psychological		Physical		Sexual	
	Yes	No	Yes	No	Yes	No	Yes	No
Disability score								
Mean	0.52	0.43	0.49	0.44	0.65	0.41	0.77	0.43
Mean difference	0.09		0.05		0.24		0.34	
	0.366;	0.344;	0.359;	0.343;	0.445;	0.324;	0.440;	0.348;
95% CI	0.682	0.518	0.614	0.534	0.845	0.486	1.094	0.503
P value	0.293		0.554		0.012		0.011	
Acute illness score								
Mean	11.31	8.29	11.19	8.09	11.43	8.57	14.16	8.66
Mean difference	3.02		3.1		2.86		5.50	
95% CI	10.539;	7.746;	10.460;	7.536;	10.550;	8.040;	12.989;	8.195;
	12.081	8.835	11.914	8.643	12.308	9.097	15.331	9.119
P value	0.000		0.000		0.000		0.000	
Depression score								
Mean	3.2	1.6	2.8	1.6	3.02	1.71	3.98	1.78
Mean difference	1.6		1.2		1.31		2.20	
	2.928;	1.415;	2.515;	1.423;	2.670;	1.575;	3.404;	1.652;
95% CI	3.495	1.689	3.013	1.715	3.361	1.847	4.561	1.908
P value	0.000		0.000		0.000		0.000	

Source: Women Survey, 2016

5.2.2 Pregnancy outcomes

About 92 percent of respondents living with a partner/husband have had a pregnancy before. Figure 11 presents the pregnancy outcomes of respondents who have a partner/husband. The results show that about 22 percent of them have had a miscarriage. About 14 and 7 percent have had an abortion and stillbirth before respectively.

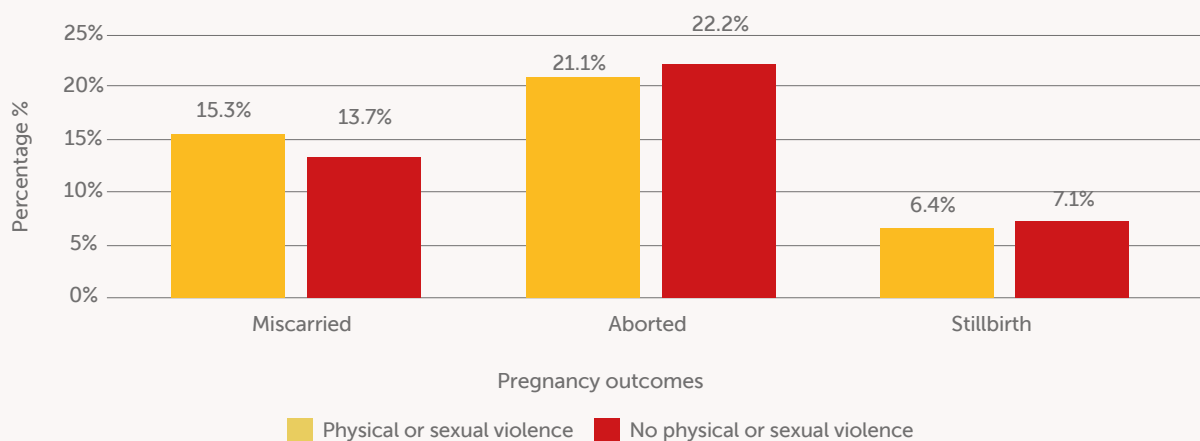
Figure 11 Pregnancy outcomes of sampled women



Source: Household Survey, 2016

A comparison between women who have suffered physical and/or sexual violence (PSV) from their husbands/partners, and those who have not, and pregnancy outcomes show mixed results (Figure 12). The results indicate that the proportion of women who have miscarried and have suffered PSV (15.3%) is higher than the proportion of women who have miscarried and have not suffered PSV (13.7%). In terms of abortions and still births there was no significant difference between those experiencing physical and/or sexual violence and those not experiencing those forms of violence.

Figure 12 Pregnancy outcomes of women disaggregated by their experience of violence



Source: Women's Survey, 2016

5.3 Costs of VAWG to businesses

5.3.1 Costs of experience of IPV to businesses

Intimate partner violence accounts for a high percentage of violence perpetrated against women and is thus assumed to carry high economic costs including in relation to tardiness, absenteeism and presenteeism. To test this assumption data from the business survey was examined. The cost of IPV in terms of days lost to tardiness, absenteeism and presenteeism is presented in Table 24. About 27 percent of all female respondents had experienced IPV. A higher percentage (35.8%) of female respondents with a spouse/partner had also experienced one or more forms of violence. More respondents (16.11%) reported tardiness compared to absenteeism (13.8%) and presenteeism (15.35%). Furthermore, as a result of IPV, about half (0.5) a day is lost to tardiness while 13 days each is lost to absenteeism and 5 days to presenteeism.

Table 30 Intimate partner violence (IPV)

IPV (FEMALE ONLY)	Overall	Total N
% Female employees experienced IPV	26.6	391
% Female employees with a partner that experienced IPV	35.8	279
IPV: Tardiness		
%Reported tardiness	16.11	
Mean hours lost to tardiness	4.13	
Mean days lost to tardiness	0.52	
IPV: Absenteeism		
%reported absenteeism	13.8	
Mean hours lost to absenteeism	101.71	
Mean days lost to absenteeism	12.71	
IPV: Presenteeism		
% reported presenteeism	15.35	
Mean hours lost to presenteeism	36.52	
Mean days lost to presenteeism	4.56	

Source: Business Survey, 2016

5.3.2 Costs of perpetration of IPV to businesses

Violence not only affects the victim/survivor, but may also affect the perpetrator. To examine this potential, the results of male respondents perpetrating violence against their spouse/partner was examined and is presented in Table 25. About 23 percent of male respondents acknowledged that they were violent towards their spouse/partner in the last 12 months. As a result of those violent occurrences, about 10 percent of them did not turn-up for work. On average, they were absent from work for about 7 days throughout the year. For those who came to work, 13 percent reported tardiness and presenteeism respectively. About 0.4 and 1.8 days were lost to tardiness and presenteeism respectively in the 12 months.

Table 31 Perpetrator (PERP) of violence

Perpetrator (PERP) (Male employees only)	Overall	Total N
% male PERP	23.2	414
IPV: Tardiness		
%Reported tardiness	12.8	
Mean hours lost to tardiness	3.04	
Mean days lost to tardiness	0.38	
PERP: Absenteeism		
%reported absenteeism	10.4	
Mean hours lost to absenteeism	54.3	
Mean days lost to absenteeism	6.79	
PERP: Presenteeism		
% reported presenteeism	12.8	
Mean hours lost to presenteeism	14.1	
Mean days lost to presenteeism	1.76	

Source: Business Survey, 2016

5.3.3 Costs to businesses of employees assisting female colleagues who have experienced violence

In addition to victims/survivors and perpetrators of IPV, the productivity of others in the business may also be affected by violence they witness or which is experienced by colleagues. Table 26 presents results of violence against female colleagues (VAFC). About 19 percent of respondents indicated that their female colleagues had told them about an abuse they suffered. About 15 percent of respondents said they provided some assistance to the abused colleague who came to work. On average, they assisted for about 2 hours or a quarter of a day (0.25 days). Approximately, 3 percent of respondents took, on average, 7.64 hours off work to assist a female colleague who experienced violence. This is equivalent to 1 day lost due to VACF in a 12 month period.

Table 32 Violence against a female colleague (VAFC)

	Overall	Total N
Female colleagues experienced violence (%)	19.1	805
VAFC: Presenteeism		
Assisted colleague (%)	15.2	805
Mean hours lost assisting colleague	2.02	
Mean days lost assisting colleague	0.25	
VAFC: Absenteeism		
Assisted colleague (%)	2.7	
Mean hours lost assisting colleague	7.64	
Mean days lost assisting colleague	0.95	

Source: Business Survey, 2016

5.3.4 Cost of non-partner sexual violence (NPSV) to businesses

Women and girls are not only victims of sexual IPV. They also suffer from non-partner sexual violence from other family members, work colleagues and superiors, and persons in positions of authority among others. This section presents costs of NPSV in terms of days lost to tardiness, absenteeism and presenteeism drawn from the business surveys.

Out of 391 respondents, about 16 percent of them had experienced NPSV in the last 12 months. About 7 percent each reported tardiness and absenteeism, while 9% reported presenteeism (Table 27). The mean days lost due to tardiness was 0.4 while 1 and 7 days are lost to presenteeism and absenteeism respectively in the 12 month period.

Table 33 Female employees who experienced NPSV

NPSV (female only)	Overall	Total N
% Female employees experienced NPSV	15.6	391
NPSV: Tardiness		
Reported tardiness	29	
%Reported tardiness	7.4	
Mean hours lost to tardiness	3.48	
Mean days lost to tardiness	0.435	
NPSV: Absenteeism		
Reported absenteeism	26	
%reported absenteeism	6.6	
Mean hours lost to absenteeism	59.84	
Mean days lost to absenteeism	7.48	
NPSV: Presenteeism		
Reported presenteeism	34	
% reported presenteeism	8.7	
Mean hours lost to presenteeism	11.54	
Mean days lost to presenteeism	1.44	

Source: Business Survey, 2016

5.3.5 Costs of perpetration of NPSV to businesses

The results of male respondents perpetrating NPSV against women is presented in Table 28. About 15 percent of male respondents said they had been perpetrators of NPSV in the last 12 months. As a result of this violence, about 7 percent of male employees did not turn-up for work for about 8 days in the last 12 months.. For those who came to work, 6 percent and 8 percent of them reported tardiness and presenteeism respectively. The mean days lost due to tardiness was 0.4 while 3 and 8 days are lost to presenteeism and absenteeism respectively.

Table 34 Male employees who perpetrated NPSV

NPSV (Perpetrators)	Overall	Total N
% NPSV	14.7	414
<i>NPSV: Tardiness</i>		
Reported tardiness	26	
%Reported tardiness	6.3	
Mean hours lost to tardiness	3.24	
Mean days lost to tardiness	0.41	
<i>NPSV: Absenteeism</i>		
Reported absenteeism	28	
%reported absenteeism	6.8	
Mean hours lost to absenteeism	66.23	
Mean days lost to absenteeism	8.28	
Mean cost of absenteeism (GH₺)	293.40	
<i>NPSV: Presenteeism</i>		
Reported presenteeism	33	
% reported presenteeism	7.97	
Mean hours lost to presenteeism	24.36	
Mean days lost to presenteeism	3.04	

Source: Business Survey, 2016

5.3.6 The total loss of person days due to IPV and NPSV among the 100 businesses

The total loss of person days due to IPV and NPSV for the 100 businesses survey is presented in Table 29. The total loss of person days for women who assisted female colleagues is 256 days in the 12 month period across the 100 businesses. The total loss of person days attributable to female employees experience of IPV and male employees perpetration of IPV is 4901 and 2001 days respectively. With regards to NPSV, the total loss of person days by survivors and male perpetrators is 1264 and 1692 days respectively in the prior 12 months.

Table 35 Total loss of person days due to IPV and NPSV among surveyed businesses

Category	Last 12 months			
	% of employees reporting	Mean hours lost	Total hours	Total person days
Assistance to colleagues	15	3.37	2044	256
IPV survivors	19	108.82	39207	4901
IPV perpetrators	15	51.49	16009	2001
NPSV survivors	9	58.55	10113	1264
NPSV perpetrators	8	80.66	13535	1692
OVERALL	28	71.90	80909	10114
ANNUAL PERSON DAYS OF ALL EMPLOYEES				953520
Proportion of person days lost				1.06%

Source: Business Survey, 2016

Together the lost days due to VAWG, IPV and NPSV for businesses is 10114 days which is equivalent to a loss of 1.06% per cent of the existing workforce.

5.4 Social impacts at the community level

5.4.1 Help-seeking behaviour and service usage

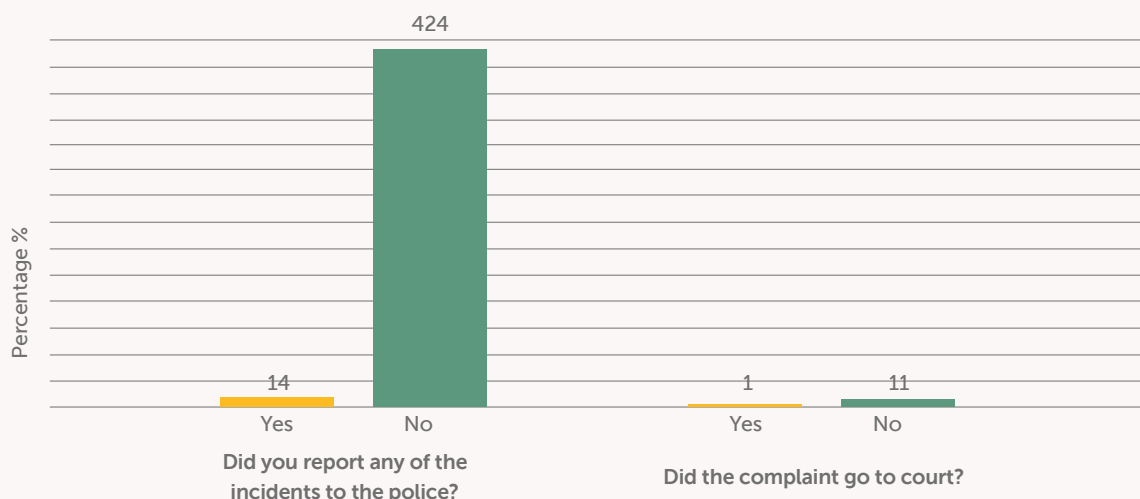
In spite of the high prevalence of intimate partner violence (IPV) and its negative impact on individuals and communities, the rate of help seeking for IPV is generally low.^{40 41 42} With regard to institutions where victims can seek help in violent situations, the results from the women’s survey shows that very few reported any of the incidents to the police (3%) and only one woman reported taking the matter to court(Figure 13). From the qualitative survey, many respondents mentioned both governmental and traditional institutions as sources of support services for survivors but many described seeking informal rather than formal support. In terms of government institutions, respondents mentioned seeking help from the Department of Social Welfare, police, and assemblymen. These state actors were often mentioned as a source of legal aid, and in the urban interviews, the respondents spoke often about having perpetrators arrested.

⁴⁰Naved RT, Azim S, Bhuiya A, Persson LA. Physical violence by husbands: Magnitude, disclosure and help-seeking behavior of women in Bangladesh. Soc Sci Med. 2006;62:2917–29.

⁴¹Bruschi A, Paula CS, Bordin IAS. Lifetime prevalence and help seeking behavior in physical marital violence. Rev Saude Publica. 2006;40:256–64.

⁴²Ellsberg MC, Winkvist A, Pena R, Stenlund H. Women’s strategic responses to violence in Nicaragua. J Epidemiol Community Health. 2001;55:547–55.

Figure 13 IPV use of services



Source: Woman's Survey, 2016

Traditional institutions from which survivors sought help included chiefs, traditional elders, family elders, and religious leaders. The support of extended family members also seemed to be an important resource. These traditional institutions were seen as a way to settle the disputes 'peacefully' in order to preserve the marriage. Participants spoke often about the sanctity of marriage and asking these traditional and religious leaders for advice.

"...The family of the woman will advise her to divorce the husband, and this will affect the children. The violence could be severe...What I know is, the Bible is against divorce. Marital issues should be resolved. Unless the woman insists on the divorce..." Rural In-Depth Interview, Female

Women mentioned that they could report violence to institutions like Domestic Violence and Victim Support Unit (DOVVSU), but that these were not always located in their communities, but rather in the big towns. Even in the towns and cities where these institutions were located, some women often felt embarrassed and ashamed to be seen there.

"...because they don't want people to know they are coming to Social Welfare; people have a mentality about Social Welfare. So they think going there means you are going to file for a divorce or your spouse has beaten you..." - KII, Koforidua Social Welfare

Although community members express feeling sympathy for VAW survivors, there was a perceived reluctance to intervene when it comes to intimate partner violence. Rather, women who experienced IPV were encouraged to endure since 'that is how marriage is'.

"...People felt pity for me. Some were worried for me. They wondered why I had not spoken about that for long even though I was going through it... They did not treat me bad though, but most people tend to advise me a lot. Others also told me to be patient, because that is how the journey of marriage is...they realize that the lady has changed and is depressed. They will wish they could come for her, but that is not how marriage is...." - Urban In-Depth Interview, Female

These impacts at the community level have an aggregate effect on women's participation in society. Respondents described how, as a result of VAWG, women lose key positions in the community and

girls stop attending school. Participants identified that the victim would participate less in community events and would use community services less often. Some respondents also spoke about how community members would lose trust in the advice of a woman who has experienced IPV, particularly where she holds a leadership position, as explained further in the next section.

5.4.2 Reduction in women's community participation and leadership

Respondents explained that due to the stigma attached to violence, women are reluctant to go to social places such as church or community meetings. If a woman had a key role to play in the community, she would want to resign from the position due to gossip, feeling shy or lack of respect from community members as a result of the violence she experienced. She could also be asked to resign from the position by community members who no longer value her contributions at community gatherings.

"...That will depend on her to decide. For me, if I am a leader and such a thing happens to me, I may decide to step down ... People will gossip about me. If I have been given a position and such a thing has happened to me, I will feel shy and step down. I may say that, I will like to hand over power to this or that person..." Rural In-Depth Interview, Female

Women in leadership positions may be asked to give up their positions at work or church as they are made to feel that they have lost the moral ability to lead others. As noted by one respondent:

"...It is possible she will resign, because if for instance she was a fellowship leader in the church or community, it will not give her the moral right to advice people and she will feel that she has failed at home and so she is not in the position of giving any form of advice..." - Rural In-Depth Interview, Female

With respect to mobility, respondents said a woman would not be able to go to public places due to shame. They stated that she might also be afraid of going out alone especially where there is the potential for the abuser to show up to beat and 'disgrace' her. Because of this, women may send someone else to the market to complete her chores as presented in the quote below:

"...She will not be able to go there [market]. She will fear that the man will show up over there to disgrace her. It is a market where a lot of people are found. If he shows up over there, the woman will feel bad so she will not go there, so that she will save herself of the disgrace. If she wants something from the market, she will send someone..." - Rural In-Depth Interview, Female

"... She will be able to go. She has nothing to discuss with anyone at the market. She may just go there to buy her items and leave. The difference will show in her body stature. She will face much of the problems at home..." - Urban In-Depth Interview, Female

Respondents suggested that she may also decide to go to another location if she faced abuse at a particular one [e.g. she may go and buy from another market]. However, she is likely to stop going out to public places if the abuse drew in a lot of public attention and she becomes the subject of gossip – they felt that she will feel shame at being seen in public, that the perceived or real stigma from the community would affect her mobility.

"...Yes, maybe if she was abused due to a misunderstanding she had with those who work there, she may feel humiliated and decide not to go there again. She may decide to go to another market if she was abused at a particular market..." - Urban In-Depth Interview, Female

5.4.3 Dissolution of households and homelessness

When talking about the impact of VAW on household members, respondents described it as a source of dissolution of marriages and relationships.

"...He became redundant and was asked to stay home... He started abusing me sexually ... He did for three times, on the third time, I told my father that I wanted a divorce because I was the one enduring the abuse...My children advised me to divorce their father... I had sleepless night and anxiety...so I complained to my brothers and father about my intention for divorce. The children were depressed. This time around I insisted on divorce..." - Rural In-Depth Interview, Female

There were several themes that emerged from the various discussions about household dissolution. Many respondents felt that violence could result in marriages ending in divorce or separation. They also expressed that the wife might become unfaithful due to spousal beating or spousal unfaithfulness. The victim's family members could also begin losing respect for her partner, this would likely sour the relationship between the families causing relocation to new places by the affected spouse.

Discussions about homelessness led respondents to express ideas along a number of themes. They mentioned that the victim would find it difficult to stay at home because of verbal and physical abuse. Victims of rape may be stigmatized in their own homes and be thrown out of their home due to having contracted STDs or due to pregnancy. Victims may also be sacked from their homes because of quarrels between the victims and their partner. In some cases, if women die from violence or they leave to find work after leaving their partner because of violence, their children are displaced and go to live with her parents. Women mentioned worrying about the welfare of their children to the extent that they feel they cannot leave the marriage to escape IPV.

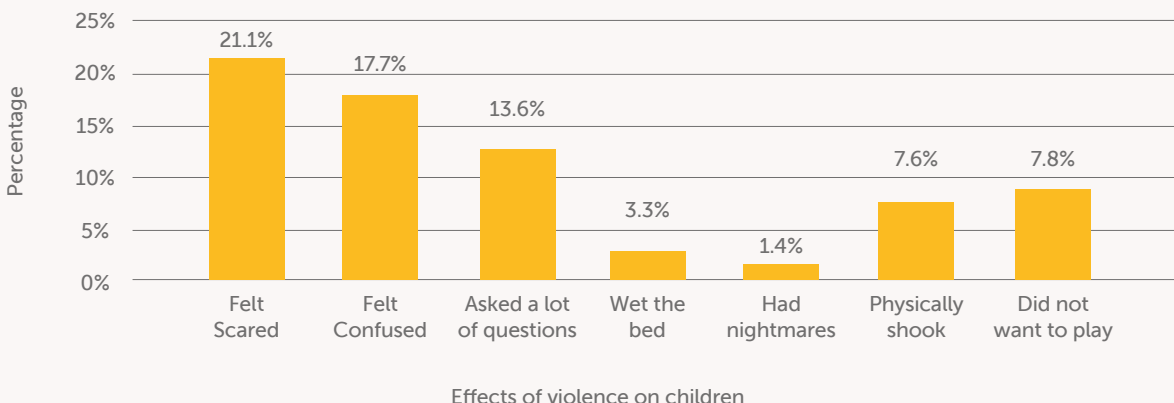
"...I only advise her to stop the fights because of their little kids... But I can't go and tell the woman to leave her marriage. If she realizes on her own that she has to leave the marriage because of what she is going through then that is fine. But leaving your marriage is also not a good thing to do. Because if you have children you will worry them so if you are a Christian you can tell your pastor about the issues you are facing in the marriage for them to help you... He will get another wife but do you know how that other woman is going to treat your children. She may not treat them like yourself. For divorce it is not good..." - Urban In-Depth Interview, Female

5.4.4. Intergenerational impacts: effects on children

Respondents described the worry and pain experienced by children who witness VAW in the household. The respondents discussed how violence at home may result in the lack of financial support for the child's education and to pay for their other necessities – potentially culminating in destitution. They also spoke on many instances about children dropping out of school because of harm caused to them thus leading to restrictions on children's potential and capabilities.

IPV does not only affect the victims physical and psychological health and social wellbeing but also the children in the home. Figure 14 present the effects of IPV on children. The common impact noted by respondents was that their children felt scared after witnessing IPV. About 21 percent of them said their children felt scared while 18 percent of them said their children felt confused and a significant percentage (13.6%) found their children asked a lot of questions about the incident.

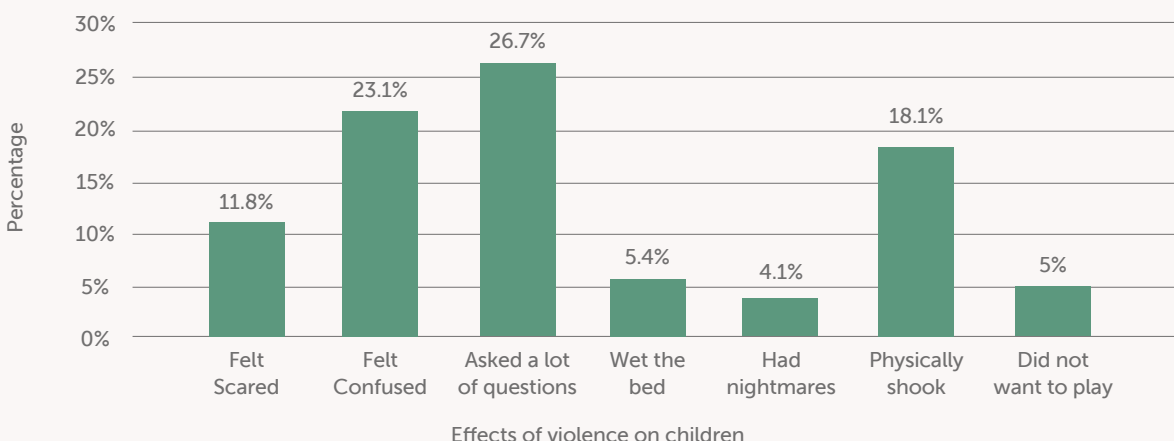
Figure 14 Effects of IPV on children



Source: Women's Survey, 2016

In addition to IPV impacting children, violence perpetrated by other family members on women also effects children (Figure 15). Many children (26.7%) after witnessing the violence suffered by women in the home asked a lot of questions about the incident and were also confused (23.1%) about what they witnessed. About 18 percent and 12 percent of respondents also indicated that their children were physically shocked and felt scared respectively. However, about 41 percent of respondents who suffer violence by other family members said their children do not suffer from any of the effects of violence presented.

Figure 15 Effects of family violence on children



Source: Women's Survey, 2016

Participants in the qualitative study also expressed the opinion that female children may begin feeling uncomfortable in the presence of males and avoiding male dominated gatherings, while others identified increased risks of abused children entering into prostitution, as described below.

"...I have talked to few prostitutes and some said their uncles or cousins started sleeping with them when they were young. So if they were used to it, and they can do this for money; "why don't I do it", so it has led them into prostitution..." -FGD Female urban 30 years and above.

Finally, impacts on the parent-child relationship were also identified:

"...It affects our children because you see sometimes we forget the children are innocent and we end up frustrating our children instead of the father who abuses us, you understand. I do not know whether it is withdrawal syndrome or what but they do not even want to go closer to the children. They want to blame the children for their father's abuse. ..." - KII, Koforidua Social Welfare

5.4.5 Intergenerational Impacts: Normalization of violence among children

Respondents described how violence becomes normalized among children who witness VAW in the household. They were concerned that male children may go on to perpetuate violence against women in the future.

"...The children become violators themselves. They boys learn and assume that it is normal to abuse their partners. The girls also tend to believe that it is ok to be abused by your partner. So the cycle continues..." - PFGD Female urban 30 years and above

Participants described how female children may be deterred from marriage and relationships as a result of witnessing violence between their parents in the home. A few respondents also described how the daughters of women who experience IPV may go on to think it is normal to experience IPV in their future relationships.

Additionally, household members of women who experience violence are stigmatized in a few ways. As a result of sexual violence, the family will face stigma from their community due to the shame of the sexual act and loss of respect the woman experiences. As a result of IPV, the family will be stigmatized because of fears of 'contagion', that is, that because the family is troubled, family members are not safe to be around.

"... Actually the girl is not a real relative [so we are not stigmatized]. [However] the lady's brothers, father and children are all stigmatized. They are not respected..." - Urban In-Depth Interview, Female

Others included isolation or avoiding public gatherings due to people pointing fingers at them and associating them with the victim, and the shunning of the children of the victim by the public. Threats and the disturbance of peace were also mentioned as some of the effects on household members due to VAW. A key informant interviewee expressed how stigma may be transferred from a victim of violence to other family members:

"...Yes, when the attachment is strong, like your sister, or your daughter, they will be pointing fingers at you..." - Urban In-Depth Interview, Female

6. NATIONAL ESTIMATES OF COSTS ASSOCIATED WITH VIOLENCE



To estimate potential costs to the economy, national estimates have been produced using population weights.

Table 30 presents the out of pocket expenditure associated with IPV. Population weights (discussed earlier in methodology section) were applied, to derive the number of women reporting overall out of pocket expenditures due to experiences of violence. The results show that over GH¢48.9 million, which translates into approximately US\$12.6 million, was spent on average by women as costs associated with IPV. The major component of this cost is health related expenditure. About 80 percent of the out of pocket expenditure on IPV related cases is health related. This is followed by expenditure on involving the police and replacing property respectively. Out of pocket expenditure by households is greatest for IPV. This is followed by family violence and workplace violence. The cost related to women suffering any type of violence is about GH¢73.5 million which is equivalent to about US\$18.9 million.

Table 36 National estimate of out-of-pocket expenditure associated with IPV

	No of women*	Mean	Total GH¢	Total in USD	95 % confidence interval (USD)	
					Lower	Upper
IPV	177477	275.61	48,914,507	12,586,395	7,804,555	17,368,217
FV	69186	175.24	12,124,092	3,119,701	848,291	5391,142
WPV	82722	120.93	10,003,395	2,574,015	994,678	4,153,254
PSV	30081	57	1,714,610	441,193	303,185	579,202
Any Violence	360970	203.64	73,508,633	18,914,812	13,364,906	24,465,330

Note: Estimated number of women aged 18-60 in Ghana as at 2016 = 7,377,183 (Ghana Statistical Service-GSS). Average exchange rate during the study period was 1 USD = GH¢3.8863 (average-June, 2016; From Bank of Ghana website)

*No of women in the country experiencing a particular type of violence have been rounded off for display but not for estimation

According to World Bank data, Ghana per capita income (gross national income or GNI) was \$1309 in 2017.⁴³ If we apply this per capita income to the total number of any violence survivors, the income of these survivors comes to US\$472,509,230. The total OPE incurred by these women is equivalent to 4% of their annual income.

⁴³ See <https://data.worldbank.org/country/ghana>

As noted in the discussion of costs at the household level, the impacts on care work and children's schooling were important consequences of women's experiences of violence. Table 31 and 32 present results on missed care work and missed school days in the last 12 months. Approximately 10 million care work days are lost by women because of any violence they experience in Ghana. It is important to note that care work is almost equally impacted whether it is IPV or other forms of non partner violence. This loss of care work is an unrecognised cost in much of the violence literature but important to consider as it has significant implications for the well-being of families as children in homes where IPV is perpetrated are likely to miss school. The results show that 243655 days are missed by children of school going age due to IPV related issues. In total 300000 days were missed by children due to any violence experience of their mothers.

Table 37 Missed care work

	No of women	Mean	Total
IPV	249671	23.53	5875545
NPV	245159	20.74	5085651
Any Violence	473774	23.14	10961198

Table 38 Missed school days

	No of women	Mean	Total
IPV	76706	3.18	243655
NPV	21057	2.71	57154
Any Violence	94755	3.17	300809

Given the low numbers of working women who reported missed days, national estimates were not estimated. Thus we estimated only the days of productivity loss from the difference in days of absenteeism and presenteeism with the experience of partner violence or any violence.

Table 33 presents the national estimates on days missed by household members due to IPV. Women who experience IPV suffered the most in terms of missed days of work. About 13 million days are estimated to be missed in total by women who experience IPV in Ghana. In terms of any violence, nearly 64.8 million days at the national level for all survivors of violence or equivalent to 216,000 employed women not working, assuming women work 300 days in the year. **Overall the economy is estimated to lose the equivalent of 4.5% of its female employed workforce annually due to VAWG.**

Table 39 National estimate of missed days associated with VAWG

Category	Due to partner violence		Due to any violence	
	Mean days lost	Total days lost	Mean days lost	Total days lost
Absenteeism	4.1	4,714,811	15.14	37,042,551
Presenteeism	7.49	8,601,655	11.27	27,789,032
Total	11.59	13,316,465	26.41	64,831,583

Source: Women's Survey, 2016

*Weighted IPV prevalence rate among working women=24.13%; *Weighted Any violence prevalence rate among working women=51.74%

*Estimated number of women aged 18-60 in Ghana as at 2016 = 7,377,183 (Ghana Statistical Service-GSS)

*Employment rate of women 15+, 2016=64.6% (Ghana Labour Force Survey).

In monetary terms, working women who are absent from work due to experiencing IPV lose approximately GH¢141 million (US\$36m) and those experiencing any violence lose GH¢ 1108 million (US\$246m).⁴⁴

⁴⁴Daily earnings have been estimated for women 18-60 from GLSS 6 (2013) after adjusting for inflation. Average daily wage rate for a working woman 18-60 in Ghana in 2016 is GH¢ 29.92. The exchange rate used is \$1 = GH¢3.88

7. SUMMARY AND RECOMMENDATIONS



In Ghana, the project aimed to fill the gaps in our understanding of the socio-economic impacts of VAWG, focusing on intimate partner violence (IPV) and non-partner sexual violence (NPSV). The project goes beyond costs to individuals by providing estimates of the loss to the overall economy of Ghana. In addition, we examined costs arising from the impact of VAWG on social cohesion and participation. The study estimates the social and economic costs of VAWG by analysing the direct and indirect costs looking at the impact on both the individual and society. This costing study is important because it highlights the tangible and intangible costs associated with VAWG which can greatly help to inform policy and economic priorities.

7.1 Main findings

Prevalence and factors associated with domestic violence

We drew on survey data from both the women's and business surveys to estimate the prevalence and incidence of violence. During the last 12 months, about 43 percent of women experienced IPV in their relationships. In the business survey, about 27 percent of female employees experienced IPV in their relationships in the prior 12 months. The results also highlight the fact that the most prevalent form of violence in both the women's and business surveys is psychological/verbal violence. This form of violence runs through all the types of violence (IPV, family violence, workplace, education and public spaces) as the most common. Even though sexual violence is the least common type of violence reported by respondents in the quantitative study, it was commonly identified as occurring by participants in the qualitative study. There, cases of sexual violence outside partnership in rural areas, mostly occurring in schools and working environments, were described. Some participants of the urban focus group discussions described instances of sexual harassment of women and girls in open streets, schools and working environments. Violence was equally prevalent across most of the wealth quintiles with the highest proportion of respondents who have experienced IPV are in the bottom 20% with a prevalence of 24 percent.

In relation to factors that determine IPV, the results indicate that age and education have a statistically significant negative effect on IPV. This implies that older women and the more educated are less likely to experience IPV. In addition, women in polygamous relationships are more likely to experience IPV. Women in urban areas are more likely to experience IPV compared to their counterparts in rural areas. With the exception of age, polygamy, employment status of a woman and her husband/partner all have a positive effect on any violence (a combination of IPV, family violence, educational violence, work place and public space violence).

Costs of violence

The business survey showed that a mean of 109 hours was lost by 19% of female employees due to IPV which accounts for 14 days of work lost in the past 12 months. This amounts to almost 4900 work days lost by IPV survivors. 15% of male employees who perpetrated IPV also lost on an average 51 hours. This amounts to approximately 2000 days lost for 100 businesses. For the 100 businesses, colleagues also lost about 256 days in assisting a female colleague who had experienced violence. 9% of female employees also reported losing on an average 59 hours because of non-partner sexual violence which is equivalent to 1264 days lost for the 100 businesses. 8% of male employees also reported losing approximately 81 hours because of non-partner sexual violence they perpetrated which is equivalent to 1692 work days for the 100 businesses. The cost of VAWG amounts to the loss of 10114 work days or the equivalent of 1.06 percent of existing work force not working in the last year due to VAWG. This clearly has dire implications for productivity and general economic performance.

Economic & Social Costs of VAWG - Ghana

Out of pocket expenditures for medical care and other services has an impact on the women who suffer from IPV. Approximately US\$12.6 million re spent by women on health, police, court, shelter and/ or replacing property because of IPV in Ghana; US\$18.9 million are spent by women who experience any violence. This is equivalent to about 4% of the annual income of women who experienced any violence in the last 12 months. Productivity loss in the form of absenteeism and presenteeism also occurs because of violence. 13.3 million and 64.8 million work days are lost because of IPV and any violence. Women in Ghana also lose about 10.1 million care work days because of any violence they experience and children of women who experience any violence also miss about 300 000 days.

Together these various impacts result in a loss for households and the overall economy. For households violence results in a significant health expenditure (about 10% of the per capita non food consumption in 2015) that could in fact have been diverted to other consumption expenditures to improve well-being of women and their families. Absenteeism has impacts on household income with households losing nearly US\$246 million in income. The productivity loss (including presenteeism) which is equivalent to 4.5 percent of employed women being idle has a significant overall impact on economic output and potential for growth. As the majority of the employed women in this survey are own-account workers, the sizeable negative impact of violence on these women in terms of productivity loss, suggesting a potential decline in business income for these workers, underscores how VAWG is a *critical economic barrier* for advancing women's enterprise development.

Impacts of Violence

The study identified other intangible impacts on individuals, households and communities. Participants in the qualitative study identified negative impacts on the health of women and children as a result of VAWG. Mental health problems that encompass anxiety disorders, depression, stress, and insomnia leading to suicide were identified as common effects. Loss of productivity in households where women who suffered VAWG was pronounced where they were the main breadwinners of their families. The effects on children both psychologically and physically were also mentioned with fear of recurring abuse preventing girl survivors from pursuing their education. Despite these impacts, the study reveals a disconnect between the community and the agencies provided to support and provide refuge against perpetrators. Most will seek informal advice rather than approach formal institutions.

Additionally the qualitative research highlighted the impact of violence on women's participation and capabilities. Women active in the economic and social life of communities were described as likely to withdraw from market activities or leadership roles. Additionally women's experiences of violence were perceived as likely to result in dissolution of families and increased homelessness, which can drive women and their children into a further downward spiral of economic insecurity.

The study findings also highlighted the significant intergenerational impacts. Not only do children miss school, but they also sustain significant psychological trauma that manifests in various symptoms such as feeling scared, confused, having nightmares, and other indicators. Over the long-term the negative impacts on children could undermine their future human capital formation. More disturbingly, the normalisation of violence into the future poses a persistent drain on the women's and children's capability and well-being.

7.2 Recommendations

The results of this study on the socioeconomic costs of violence against women and girls highlight the need for an urgent and comprehensive prevention response by a wide range of actors, from local authorities and community leaders to business leaders to national government. Based on the study findings, the following recommendations are suggested:

1. Build VAWG prevention into national policies and budgets and scale up current efforts to prevent VAWG. This includes 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 prevention is more cost-effective than taking remedial measures after the violence has occurred. Nevertheless, this does not displace the importance of putting laws and institutions in place to punish and deter perpetrators of violence..

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

While Ghana 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. Advocate for revisions to leave regulations in public and private sector to address women's leave due to violence against them.

The study has shown that women experiencing IPV or any violence have significantly higher number of days absent from work which are due to the violence experienced. Leave policies in public and private sector organisations need to be revised to address the additional burden that violence places on women.⁴⁵

4. Strengthen existing support services to challenge norms that limit women's help-seeking after experience of violence by partners, family members, 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. For the effectiveness of government investment in existing support services it is imperative to consider improvements to outreach of these survivors.

5. Improve policy on the non-physical forms of violence such psychological and economic violence.

The study found that psychological violence was the most common type of violence experienced by women and this was associated with loss of productivity especially at the workplace.

⁴⁵ There is growing recognition in the field of labour rights that employers can play a proactive role in protecting women when they are affected by VAWG. In Brazil, Federal Law No. 11.340/2006 concerning domestic and family violence, known as the Maria da Penha Law, authorizes the judge to order the employer to maintain the employment relationship of a person experiencing domestic violence and, when necessary, to grant them leave from work for a maximum of six months.

Economic violence was also reported by women which impacted women's productivity. Raising the awareness of the economic impact of these forms of violence requires improvements in policy relating to abuse of individuals within domestic situations. Additional support for individual survivors, including those who experience non-physical forms of violence, must be incorporated into interventions by the appropriate agencies.

6. Strengthen services (including increased funding and capacity building) of mental health practitioners to enable them to provide the necessary services for survivors of VAWG.

Families of survivors were described as bearing the financial costs of violence and also experienced mental health related effects such as worry, anxiety and emotional pain for the household members involved. Therefore, policies to support the provision of mental health services that extend to family members are required to protect and help individuals, household members and sometimes entire communities.

7. 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 since community members are often reluctant to intervene or suggest these channels 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.



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