



The country costs of violence against women in Ecuador

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Published by the

Deutsche Gesellschaft für Internationale
Zusammenarbeit (GIZ) GmbH
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Vara-Horna, A. (2020). *Los costos-país de la violencia contra las mujeres en Ecuador*. PreViMujer, GIZ.

Cover graphic

Technical Secretariat of the Toda una Vida Plan

ISBN N.º

Legal deposit No.
978-9942-8865-1-4

First edition: September 2020

Imprint

Monsalve Moreno

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Note:

En esta publicación se utiliza el asterisco (*) hablando de personas para mostrar los aspectos interseccionales de la discriminación basada no solo en el género, sino también en otros factores de desigualdad como el origen étnico, la discapacidad o diversidad funcional, la edad, la religión y la orientación sexual. Es importante ver que no solo se trata de múltiples formas de discriminación, sino también de las interacciones entre ellas mismas.

Contents

Foreward	04
Summary	06
1. Introducción	07
2. Objectives	09
3. Conceptual Framework	09
3.1. Violence against women (VAW).....	09
3.2. Costs of VAW.....	12
3.3. Causal-multilevel model of VAW.....	14
4. Méthod	17
5. Results and analysis	22
5.1. Prevalence of VAW.....	22
5.2. Impact on health and productivity.....	24
5.3. Country costs of VAW.....	25
6. Conclusions and recommendations	29
Who bears the costs of VAW?	30
What do the costs of government strategies against VAW reveal?.....	31
Do cost studies reveal invisible expense categories?.....	32
How do women with no income cover the costs of VAW?.....	33
How can costs be recovered from the private sector?.....	33
How can academia contribute?.....	34
Glossary of terms	36
References	37

Foreword

Foreword

The Project for the Prevention of Violence against Women (Proyecto para la Prevención de la Violencia contra las Mujeres - PreViMujer) of the German Cooperation, implemented by the GIZ, is pleased to present the study The country costs of violence against women in Ecuador.

This study is the second of its kind to be carried out in Latin America, its only precedent being a similar study carried out in 2017 by the Regional Program to Combat Violence against Women in Latin America (Programa Regional Combatir la Violencia contra las Mujeres en Latinoamérica), also of the German Cooperation, implemented by the GIZ, in Paraguay. These are the first studies that measure the effects of gender-based violence against women in a comprehensive manner and with primary data for the entire country. However, although both studies use the same conceptual framework and measurement strategy, the Ecuadorian study incorporates some new cost categories, such as, for example, the costs produced by food insecurity, intergenerational impacts (in the case of household-level costs), and the social support received by assaulted women (at the community level).

Methodologically, the study uses a causal-multilevel model to explain how violence against women economically impacts society, in different contexts and at different levels. To this end, four individual studies were conducted, each of them a research study in its own right. The outputs of these investigations (full study, executive summary, and infographic) were published between 2019 and 2020 with the titles: Los costos empresariales de la violencia contra las mujeres en Ecuador (The business costs of violence against women in Ecuador); Los costos individuales, domésticos y comunitarios de la violencia contra las mujeres en Ecuador (The individual, household, and community costs of violence against women in Ecuador); Los costos gubernamentales directos de la violencia contra las mujeres en Ecuador (The direct government costs of violence against women in Ecuador); and Los costos de la violencia contra las mujeres en los microemprendimientos de Ecuador (The costs of violence against women in micro-enterprises in Ecuador). Although the country cost study integrates all of these previous findings, we invite you to review the individual studies as well, as they contain specific information that can be extremely useful for decision makers.

The results of the country cost study indicate that Ecuador loses approximately US\$4,608 million annually due to violence against women. This amount represents 4.28% of its gross domestic product (GDP). We hope that this evidence will help to make the situation more visible and raise the awareness of public and private institutions about the enormous economic impact of VAW, demonstrating that it is a problem that transcends individual spheres and affects all levels of society.

We would like to emphasize that this study has been possible thanks to the solid alliance we have with the Research Institute of the School of Administrative Sciences and Human Resources of the Universidad de San Martín de Porres in Peru, which has a specific line of research on Gender, Violence, and Business. Thanks to it, we have been generating evidence that has helped us, on the one hand, to approach the private sector and involve it as a new agent in the prevention of violence against women, using a win-win approach; and on the other hand, to count on scientific information

that contributes to improving state public policies. These studies have been carried out in a very rigorous manner, which has allowed them to serve as an example to be replicated not only in our region but also in countries in Africa and Asia.

Additionally, we are especially grateful to all the people and institutions that opened their doors to carry out the surveys or that allowed us to access the information necessary to estimate the costs of violence against women in intimate partner relationships (VAW) in the country. We are particularly grateful to the women who participated individually, sharing, in many cases, details of painful stories, but which make visible a terrible reality that affects them every day.

We hope that this contribution will motivate the state, its institutions, and private sector entities to get involved in more efficient and effective prevention and care, as well as provide arguments for advocacy actions by the civil society in the search for the eradication of this other serious pandemic that affects a third of women worldwide on a daily basis.

Viviana Maldonado Posso
Director
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Summary

Violence against women in intimate partner relationships (VAW) is a chronic pandemic that has a multi-level impact on society. VAW has adverse impacts on women, their homes, their communities, businesses, and the state, with significant economic repercussions.

Using a causal-multilevel design, we surveyed 2,501 women in their households and 11,670 employees of large and medium-sized companies, reanalyzed data from 3,856 female owners of micro-enterprises, and reviewed national accounts and all available data to determine the country costs of VAW in Ecuador.

This research estimates that 59 out of every 100 women are assaulted by their partners or ex-partners, which causes an approximate cost to Ecuador of US\$4,608 million, equivalent to 4.28% of its gross domestic product (GDP). Of the country costs of VAW, 49.9% would be borne by the women themselves, their households, and their micro-enterprises, 38.8% would be borne by medium and large-sized companies, and 11.3% by the state.

Level	Cost	USD	%GDP	%Total
Individual	Opportunity cost: Women's lost income and lost time	1,132,727,121.86	1.0543	24.58
Individual	Out-of-pocket spending for health care, legal, and protection expenses	67,539,049.74	0.0629	1.46
Households	Food insecurity costs	238,879,173.02	0.2223	5.18
Households	Children's schooling costs and expenses	148,834,484.51	0.1385	3.22
Households	Children's health costs and expenses	155,913,173.93	0.1451	3.38
Community	Social support from family/friends (sorority)	340,615,644.56	0.3170	7.39
Community	Net sales lost in micro-enterprises	214,015,924.10	0.1992	4.64
Community	Lost added value in medium and large-sized private companies	1,786,708,589.00	1.6630	38.77
State	Direct legal costs	41,773,826.43	0.0389	0.90
State	Direct health costs	19,731,818.90	0.0184	0.42
State	Direct education costs	14,163,207.92	0.0132	0.30
State	Direct administrative costs	508,969.93	0.0005	0.01
State	Loss of income tax revenue	446,677,147.25	0.4158	9.69
Country costs		4,608,088,131.15	4.2891	100.0

Keywords: violence against women in intimate partner relationships, costs, country costs, companies, micro-enterprises, women, multilevel, VAW, Ecuador.

1. Introduction

Violence against women in intimate partner relationships (VAW) is a human rights violation that affects at least one in three women worldwide (WHO, LSHTM & SAMRC, 2013). It is a serious public health problem, responsible for much of women's morbidity and mortality, as well as a development problem that impacts efforts to eradicate poverty and build social peace in the world (Vara-Horna, 2018). Ecuador is no stranger to this problem. On the contrary, in South America, Ecuador is the second country - after Bolivia - with the highest levels of physical or sexual violence against women (Bott et al., 2019). In this regard, approximately 65 out of every 100 Ecuadorian women have been assaulted for gender-based reasons (INEC, 2019), an unacceptable and unjustifiable situation that requires all efforts to eradicate it.

For many centuries, VAW has been underestimated by society, considering it an inevitable and normalized aspect of intimate relationships between men and women. Although five decades of social awareness and visibility have already passed - through research that reports on the situation and legislation that tries to curb it -, there is still cultural resistance that minimizes it and which results in insufficient resources for its prevention and care (Vara-Horna, 2014; 2018). What is certain is that violence against women can be avoided with a sustainable and structured prevention strategy at the state level. Sustainable means that it is maintained over time and has sufficient resources. Structured means involving the main strata of society, such as civil society, academia, the media, and the private sector.

Allocating resources and articulating the prevention of VAW is a task that the state must lead. As the lead agency, it needs to create policies to strategically frame prevention. However, evidence is needed. If the magnitude of the problem is underestimated, that it is not as serious as other pressing issues, or that it is only a people problem and not a state issue, little can be done. In this context, calculating the economic impact of VAW is an opportunity to make its real dimension visible and demonstrate the costs of inaction.

VAW is a chronic antagonist to development: it impoverishes nations by having multiple impacts on all the systems or organizations that comprise it. It cannot be underestimated, for its economic and social impacts are far greater than those of other types of violence, including war, terrorism, and common crime. In fact, VAW is the most costly type of violence to society, costing the global economy around US\$4.4 trillion per year, an equivalent of 5.2% of the global gross domestic product (GDP), and accounting for approximately 43% of the costs for all types of violence (Hoeffler & Fearon, 2014).

Determining the costs of VAW is a complex task. Three decades of research, mainly in high-income countries, report multiple economic impacts of VAW in different aspects (Ashé, et al., 2016; Care International, 2019). However, very few studies have made estimates in an integrated manner. For example, in South America, the studies by Morrison & Orlando (2004) and Ribero & Sanchez (2005), then Diaz & Miranda (2010) estimated the cost to women's productive income to be equivalent to losses of between 1% and 2% of the GDP of Chile, Colombia, Nicaragua, and Peru. Subsequently, Vara-Horna (2013; 2015; 2018) estimated the business costs of VAW in large and medium-sized companies in Peru, Bolivia, and Paraguay, in formal micro-enterprises led by women in Peru, and

informal micro-enterprises in Ecuador and Paraguay (Vara-Horna, 2012; 2018; Vara-Horna et al., 2015). In these studies, the results show that VAW has a significant impact on labour productivity, and causes a loss for companies in added value, equivalent to between 1.2% and 6.5% of the GDP.

Violence against women has a systemic impact on society as a whole. Many of these impacts have not been researched, let alone their cost calculated. Integrating the available evidence, we can assert that the economic impact of VAW manifests itself across multiple categories in different contexts and at different levels: at the individual, household, workplace, and state levels. Thus, calculating the costs of VAW for a country requires estimating the effects and costs at each of these levels. Except for the recent calculation carried out in Paraguay by the Regional ComVoMujer Program of the GIZ and the Universidad de San Martín de Porres (USMP) (Vara-Horna, 2018), there are still no studies in Latin America that have determined, in a comprehensive manner and with primary data, the effects and costs of VAW for an entire country, coming from the various levels of society.

In fact, previous research has measured the social and economic impact of VAW mainly from the individual dimension, that is, for the assaulted women, but has underestimated the structural impacts at other levels and contexts. For this reason, this research attempts to overcome this gap, and carries out a country estimate of the costs of VAW in intimate partner relationships in the Ecuadorian economy. By comprehensively calculating the cost of VAW in Ecuador, we will contribute to making visible a hidden and normalized reality, but with very significant impacts.

Thus, the hope is that the country cost study will be useful in raising the awareness of public and private institutions about the enormous economic impact of VAW, and that it will demonstrate that it is a problem that transcends individual spheres, as it affects all levels of society. In this sense, estimating the costs of VAW and including government expenditures, losses to the business sector, the economic impact on households, and on women's entrepreneurship can also motivate the state and its institutions, as well as private sector entities, to engage in more effective prevention and care against this pandemic, and to provide civil society with arguments to improve their advocacy.

This is the second country cost study of violence against women in the region. The first was carried out in Paraguay by the GIZ ComVoMujer Program, and contains the basis and rationale for this second study. Much of the information is comparable for both countries, however, there are innovations and improvements that are the result of ongoing research. For example, the cost categories at the household level have been expanded, mainly those referring to food insecurity and intergenerational impacts. Also included is an important category of community cost, which refers to the cost of the social support that women provide to other women who have been assaulted by their partners or ex-partners.

2. Objectives

Ecuador needs a study of the costs of violence against women because, despite the important regulatory advances of recent years - especially with the new Ley Orgánica para Prevenir y Erradicar la Violencia contra las Mujeres (organic law to prevent and eradicate violence against women) and the establishment of the mandatory use of the Clasificador Orientador de Gasto en Políticas de Igualdad de Género (guiding classifier of expenditure on equality policies) -, there is a need for a baseline that accounts for the magnitude of the problem and its multiple invisible costs. Otherwise, a budget allocation to prevent VAW that is not based on evidence is arbitrary.

Calculating the country costs of VAW for Ecuador will also provide answers to other questions, such as how these costs are distributed, who is bearing them, which ones are going unnoticed or are being underestimated, and how they could be recovered, among others.

For this reason, the purpose of this research is to calculate the costs of violence against women in intimate partner relationships (VAW) for the Ecuadorian national economy (corresponding to the year 2019), considering an approach that takes into account the individual, household, community, and government (multilevel) levels, in such a way as to obtain the most integrated and panoramic view possible.

3. Conceptual framework

3.1. Violence against women (VAW)

Violence against women (VAW) is a serious violation of human rights, whereby, through economic, verbal, psychological, physical, or sexual attacks, men abuse, coerce, intimidate, or subordinate women so that they act to the detriment of their autonomy and individual freedom (Vara-Horna, 2018; Ibarra, Matallana, Rodríguez & Recalde, 2019). This violence occurs in a context of unequal power relations and in which historically and culturally the power to discipline and dominate women has been accepted as a male prerogative (Vara-Horna, 2018; Ibarra, et al., 2019; Fry, Skinner & Wheeler, 2019; Asencios-González, et al., 2018).

Violence against women is not an isolated problem that occurs only in some societies. It is a global public health problem, a worldwide pandemic that has serious consequences on the lives of women, their families, and society as a whole (WHO et al., 2013). Of all types of gender-based violence against women, intimate partner violence is the most prevalent in the world. According to estimates by WHO et al. (2013) and WHO (2019), at least one in three women has, at some point in her life, experienced physical or sexual violence by an intimate partner. According to the same sources, 243 million women and girls aged 15-49 have been physically or sexually assaulted by their partners in the past 12 months, and 38% of all murders of women worldwide are committed by their male partner (United Nations Office on Drugs and Crime, 2019).

Gender-based violence against women is a complex and multidimensional phenomenon, which presents multiple variants and can be classified in different ways, including:

- Depending on who is the perpetrator: It can be intimate violence (perpetrated by partners, ex-partners, or family members) or non-intimate violence (perpetrated by outsiders, such as strangers or criminals; or by acquaintances, such as work colleagues, friends, classmates, institutional authorities, etc.). Often this perpetration is simultaneous, that is, women are violated by several perpetrators in the same period.
- Where it occurs: It can occur at home, but it can also occur at work, in schools, on the street, or in various institutions. Depending on where it occurs, VAW can have different characteristics and manifestations.
- By its manifestations: It can be physical (e.g. hitting, kicking, attack with objects), sexual (e.g. rape, sexual street harassment, sexual harassment at work, trafficking for sexual exploitation), psychological (e.g. insults, threats, coercive control), and economic (e.g. appropriation, destruction, exploitation of assets, resources, and inheritances in a coercive manner towards women). Each of these manifestations can occur in isolation or in combination, and have different levels of intensity and chronicity.
- By when it occurs: It can occur at different stages of women's lives (during infancy or childhood, adolescence, adulthood, and old age) and even earlier, when, for example, selective abortions are performed. In addition, various types of violence can be experienced over time, with cumulative impacts on integrity, health, well-being, and quality of life.

M Measuring all these dimensions of VAW is a very complex task. Therefore, most studies focus only on some of them. The present research, for example, focuses exclusively on women between 18 and 65 years old who are assaulted by their partners or ex-partners, including all manifestations of violence, regardless of whether the situation occurred inside or outside the home.

The ecological model accounts for multiple variables that explain the origin and maintenance of violence against women. However, unequal gender norms play an important role in explaining VAW (González & Rodríguez, 2020). Indeed, in societies in which VAW is more common or where a substantial proportion of the population condones abuse, women's risk of experiencing, accepting, or rationalizing gender-based violence may be greater (Heise 2011; Garcia-Moreno et al., 2005; WHO, 2009). These norms of acceptance of VAW are still very much in place in today's society. A recent study in 24 countries finds that 46% of men and women justify that a man can beat his wife (Lansford et al., 2020). These unequal gender norms are highly resistant to change and may persist intergenerationally, even if people migrate to another country. González & Rodríguez (2020), after analyzing data from 28 European countries, found that traditional gender norms of the country of origin predict higher levels of VAW even among second-generation migrants. This data is particularly relevant because it demonstrates that changing cultural patterns requires sustained intergenerational public policy.

The elimination of VAW is a target of Sustainable Development Goal (SDG) 5.2 and should therefore be an indispensable part of governments' agenda (UN Women, 2019). Despite the

progress made by women in the exercise of political positions, parliamentary seats, and the consideration of budgetary allocations and government resources for gender equality and attention to VAW, the levels remain almost unchanged, with a high prevalence, which shows that it is necessary to strengthen preventive action by governments, with the active participation of private institutions (Vara-Horna, 2019c; UN Women, 2019). Indeed, Ecuador has recently published in the II Encuesta nacional de relaciones familiares y violencia de género contra las mujeres - ENVIGMU (II National Survey on Family Relations and Gender Violence against Women) (INEC, 2019), an update of the first survey conducted eight years ago (INEC, 2011). According to the results of this last survey, 5 out of every 10 women experience gender-based violence by their partners. Comparing the data between the two surveys, after almost a decade, no significant decrease can be observed (Vara-Horna, 2020).

It should be noted that the science of prevention of VAW is relatively recent. For this reason, in practice, preventive actions are still not very strategic: they follow a dispersed and disintegrated path, with little inter-institutional collaboration and with a short-term and unsustainable vision (Vara-Horna, 2014). Moreover, what is known about effective prevention programmes comes mostly from six high-income countries, which account for only 6% of the world's population (Ellsberg et al., 2014; Arango et al., 2013), and studies on the effectiveness of these actions are still very limited (Kirk et al., 2017). However, from the little that is known, the literature agrees that effective prevention must consider the community level and must intervene at various systemic levels at the same time (Fagan & Catalano, 2013; Quadara & Wall, 2012; Vara-Horna, 2014). Therefore, it is important that prevention transcends the individual approach and is also promoted in and from companies. Certainly, private companies are a fundamental part of society and can play a leading role in the prevention of VAW.

Systematic reviews show that effective prevention programs have six common characteristics: 1. They include both men and women; 2. They target entire communities and not only assaulted women or perpetrators; 3. They combine multiple approaches in a single intervention; 4. They use training, community mobilization, or support; 5. They are of high intensity; 6. They have a duration of between one and six months (Ellsberg et al., 2014; Arango et al., 2013). In simpler terms, these characteristics of success can be summarized in two minimum criteria: a) Prevention activities should be intensive (in time, concentration, multiple contents, multiple complementary approaches, multiple resources, constant, long-term, etc.); b) Prevention activities should have good coverage (multiple beneficiaries, diverse strategies, community approach). Therefore, it is to be expected that more intense and more widespread actions for the prevention of VAW are more likely to be successful.

An important aspect to consider is the level of prevention. Coming from the health sciences, prevention of VAW is usually classified into three levels: primary, secondary, and tertiary (WHO et al., 2013; Harvey et al., 2007). Primary prevention considers those actions that seek to prevent violence before it occurs, while secondary prevention is concerned with providing an immediate response after violence has occurred, limiting its extent and consequences. Tertiary prevention focuses on providing care and support to survivors of violence. In primary prevention, the focus is on education; in secondary prevention it is on detection; and in tertiary prevention it is on containment/reparation.

Prevention	Core action	Target population	Prevention activities (examples)
Primary	Education	<p>VAW has not yet happened.</p> <p>The interventions are universally aimed at the population (to decrease risk factors and change cultural patterns) or focused (to create behavioral changes in high-risk situations).</p>	<p>They seek the cultural and social transformation of the unequal power structures between men and women that justify VAW.</p> <p>Universal interventions:</p> <ul style="list-style-type: none"> - Media campaigns to promote social norms of equality and respect. - Promoting gender equality and a zero-tolerance culture of VAW in companies. - Promote equal rights for women. <p>Targeted interventions:</p> <ul style="list-style-type: none"> - Campaigns to motivate bystanders (witnesses to VAW) to report and intervene. - Promote new gender roles, contrary to VAW. - Strategic plans for change in high-risk contexts.
Secondary	Detection	<p>Respond to the crisis immediately after the violence has occurred, and prevent it from reoccurring or escalating in intensity.</p> <p>Interventions are aimed at people who experience or perpetrate VAW in its early stages; people who experience or perpetrate VAW but do not recognize it as such; people who witness VAW.</p>	<ul style="list-style-type: none"> - Punitive legal norms. - Judicial/police/social protection system for survivors of VAW. - Health/rehabilitation system for survivors of VAW. - Legal mechanisms for repairing damages. - Behavioral rehabilitation programs for aggressors.
Tertiary	Containment	<p>Interventions are aimed at survivors of VAW and who have evidence of physical or emotional harm.</p> <p>They seek to contain the aggressor; control emerging harms in survivors so that they do not have long-term effects; and promote comprehensive recovery.</p>	<ul style="list-style-type: none"> - Punitive legal norms. - Judicial/police/social protection system for survivors of VAW. - Health/rehabilitation system for survivors of VAW. - Legal mechanisms for repairing damages. - Behavioral rehabilitation programs for aggressors.

Table 1. Levels, core action, target population, and activities for the prevention of VAW

States need to allocate resources to all three levels, to the extent that each level serves women with different needs; however, in practice, primary prevention is seriously neglected, with very little budgetary investment in low- and middle-income countries. This is worrying because primary prevention is the only type of prevention that is “transformative”, challenging the structural and social bases of unequal power relations between the sexes, seeking equality to prevent VAW from occurring. Moreover, of the three types of prevention, primary prevention is the most effective in its use of resources, insofar as it avoids multiple economic and social costs.

Undoubtedly, primary prevention is critical to the long-term reduction of VAW; however, the process of changing deeply-held societal beliefs is never rapid, and the ongoing need for secondary and tertiary interventions to address it cannot be neglected (Kirk et al., 2017).

3.2. Costs of VAW

Violence against women (VAW) has multiple costs. To identify these, the literature distinguishes between tangible and intangible costs and between direct and indirect costs (Duvvury et al., 2019; Day et al., 2005).

Intangible costs are all those incommensurable, non-material costs that are known to exist but cannot be measured. Human suffering, for example, the deterioration of social cohesion, quality of life, insecurity, are all intangible costs, important and real, but which currently escape measurement and calculation techniques. Tangible costs, on the other hand, are all those commensurable, material categories that can be recorded and measured, attributing a monetary value to them. Time, money, days lost from work, expenses: these are all tangible and quantifiable costs.

Direct costs are all those expenses that go towards meeting a need or acquiring a service or good. “Direct cost” is equivalent to the term “expense” and always refers to money used to pay for a service, purchase a good, or transfer money to someone else. Direct costs are, for example, money spent to pay for medical services, transportation, food, covering losses, replacing goods, lending to others. Indirect costs, on the other hand, are all those related to “lost profits”, that is, the time lost that could have been used to work, generate income, take care of the family, or study. This lost time can be quantified monetarily, according to the value it represents in market terms (e.g., average monthly income).

Various methods are used to calculate the cost of the economic impact of VAW (Ashe et al., 2016). The accounting method is the most commonly used methodology for establishing the tangible direct and indirect costs of VAW. This approach basically identifies cost units and multiplies each unit by the number of days of service usage or days lost due to VAW. Another popular method relies on econometric approaches to human capital to estimate indirect costs of VAW, such as its impact on health and morbidity, lost earnings, decreased productivity, and labor force participation.

The accuracy of a VAW cost study depends on how sensible and specific the design used is. A sensible cost study is one that identifies the largest number of cost categories attributable to VAW. This depends on how advanced the research on the topic is.

A few years ago, for example, most cost studies identified only a few individual categories (e.g., out-of-pocket expenses and lost income) or government categories (e.g., budget spent on police complaints). Now household categories can be included (e.g., out-of-pocket expenses to address the consequences of VAW on children, either regarding their health or schooling), and even community expenses (e.g., money or assistance given to other women survivors of VAW; presenteeism for witnessing VAW in work colleagues). It may also include the costs of perpetrators of VAW that are borne by companies (e.g., tardiness, absenteeism, presenteeism) or by individuals who witness VAW. On the other hand, a specific cost study is one that discriminates the costs attributable to VAW from other causes. That is, it leaves out all categories and magnitudes of costs that are not caused by VAW. Econometric techniques (e.g., Propensity Score Matching) are often used to estimate the impacts of VAW, isolating them from other effects, through case-control comparisons in non-equivalent groups.

3.3. Causal-multilevel model of VAW

In the country cost research on VAW conducted in Paraguay (Vara-Horna, 2018), a causal-multilevel model was proposed to explain how VAW economically impacts society, in different contexts and levels. In general, the model proposes that VAW has a systemic impact that starts from the assaulted women (individual level), to expand to other immediate (households) and mediated (community and state) systems. The levels range from a micro to a macro approach and, within each level, there are different categories of costs.

To understand how VAW generates costs for the country, it is necessary to first understand how VAW affects society at every level. Under this approach, it is first required to demonstrate that there is a significant impact of VAW on resources (health, money, and time) and capacities (care, training, and production), and then to determine the cost associated with that effect (Vara-Horna, 2018). Secondly, this impact is measured in various contexts, both for the women themselves (individual), their households, their communities (within them, businesses and enterprises), and, finally, for the state.

On the causal side, there is abundant evidence that VAW significantly increases the probability of suffering physical or emotional harm, which reduces women's capacities, both in their caregiving possibilities (activities aimed at caring for their own health and that of their families, mainly their children) and in their productive activities (aimed at work, income generation, and the development of new skills). Indeed, individual capacities can be affected by physical or emotional damage resulting from VAW. Health status also undermines job stability, the acquisition of new skills, and the degree of labour mobility. Thus, both processes affect human capital formation and productivity, and cause income losses and limitations in individual development. The loss of income for an assaulted woman also affects her consumption of goods and services, which reduces demand and, consequently, production in the economy. On the other hand, VAW also damages women's caregiving capacities, as it has an impact on their children's educational performance, behaviour, and health. This is particularly relevant, especially for women who are housewives or have no income: in these cases, VAW can act catastrophically, affecting their personal and family economy or the time dedicated to domestic care.

With respect to the multiple levels, according to the conceptual model, VAW has impacts in cost categories grouped into four levels: individual, household, community, and government. The concept of country costs (C\$) of VAW can then be defined as the sum of all costs caused by VAW at the individual (Ci), household (Ch), community (Cc), and government (Cg) levels.

$$C\$_{\text{VAW}} = C_i + C_h + C_c + C_g$$

- At the individual level, VAW has a negative impact on the autonomy and health of women, causing them physical and emotional harm (Campbell et al., 2002; Coker et

al., 2002; Plichta, 2004; García-Moreno & Watts, 2011; Cerulli et al., 2012; Ellsberg et al., 2008; Humphreys, 2011; Constantino et al., 2000; Sutherland et al., 2002; Nixon et al., 2004; Pico-Alfonso et al., 2006; Vung et al., 2009; Goldin, 1999; Grose et al., 2020). Consequently, it causes them a double damage that, in combination, can seriously decapitalize them. First, it decreases their income because their productive capacities and employment opportunities are diminished (IDB, 1997; Morrison & Orlando, 2004; Ribero & Sanchez, 2005; Diaz & Miranda, 2010; Laing, 2001; Laing & Bobic, 2002; Tennessee Economic Council on Women, 2006; Arias & Corso, 2005; Karpeles, 2004; Swanberg et al, 2005; O’Leary, Lean, Reeves & Randel, 2009; Franzway, 2008; Tolman, 2011; Adams, 2009; Vara-Horna, 2018). Second, it increases their out-of-pocket expenses to access health care services, justice, asset replacement (economic violence), and personal protection (Vara-Horna, 2012; 2018; 2019; Vara et al., 2015; Pita, Lisboa, Barrenho & Cereho, 2008; Coker et al., 2004; Rivara et al., 2007; Fishman et al., 2010; Bonomi et al., 2009; Kruse et al., 2011).

- At the household level, VAW first of all diminishes women’s caregiving capacities, mainly of those who are unpaid housewives, with a consequent increase in the risk of chronic diseases and instability in family life and the quality of life, health, food security, and schooling of their children (Vara-Horna, 2018). Second, it also generates additional out-of-pocket expenses linked to care services for their dependents (e.g., children affected by VAW). All of this, in turn, affects household savings and purchasing power, and can also lead to severe food insecurity, namely, going hungry because there is not enough money to buy food, especially for women in poverty (Lentz, 2018; Diamond-Smith et al., 2019; Hatcher et al., 2019; Ribeiro-Silva et al., 2016; Gibbs et al., 2017).
- At the community level, VAW decreases the productivity of social institutions and organizations (formal and informal). In the social-community dimension, VAW affects women’s social cohesion, their political participation in the community, as well as their support and welfare networks. It also causes them to incur a sorority cost (solidarity among women), that is, for giving social support - in money, payment in kind, and time - to their acquaintances and family members who are survivors of VAW (Vara-Horna, 2019c). In the educational dimension, VAW decreases the productivity of teachers, increases school dropout rates among women and their children, and deteriorates the performance of schoolchildren who witness VAW at home (Vara-Horna et al., 2017; Vara-Horna, 2019c). In the case of higher education institutions, it also deteriorates the academic performance of students by increasing the level of absenteeism and decreasing the level of performance (in both assaulted women and aggressors) (Vara-Horna et al., 2016). In the business dimension, VAW affects the development and sustainability of productive and necessary-for-survival micro-enterprises, as it decapitalizes women and decreases their management skills (Vara-Horna, 2012, 2018; Vara-Horna et al., 2015). In the case of large and medium-sized companies, VAW decreases the labor productivity of assaulted female employees and aggressor male

employees, as well as of the personnel who witness violence, which causes significant impacts on the added value of companies (Franzway, 2008; Patel & Taylor, 2011; O’Leary, Lean,

- At the state level, VAW causes direct and indirect costs (Vara-Horna, 2018). First, direct costs to address the consequences of VAW, mainly through health care services (for the damage caused), justice (reports, prosecution, and trial), and prison system (prison costs of aggressors); and to prevent it through primary care programs in schools, media, among others (Laing & Bobic, 2002; Laing, 2001; National Council to Reduce Violence against Women and their Children, 2009; Vic Health, 2004; Dolezal et al., 2009; Vara-Horna, 2018). Second, it causes indirect costs, due to lost taxes from decreased revenues and lost business productivity and human capital. Moreover, VAW has a multiplier effect on the country’s macroeconomy, a cumulative invisible cost that is a product of the destabilization of the economic flow in the production-consumption chain (Raghavendra, Duvvury & Ashe, 2017).

The following figure plots the causal-multilevel model of the impacts and costs of VAW.

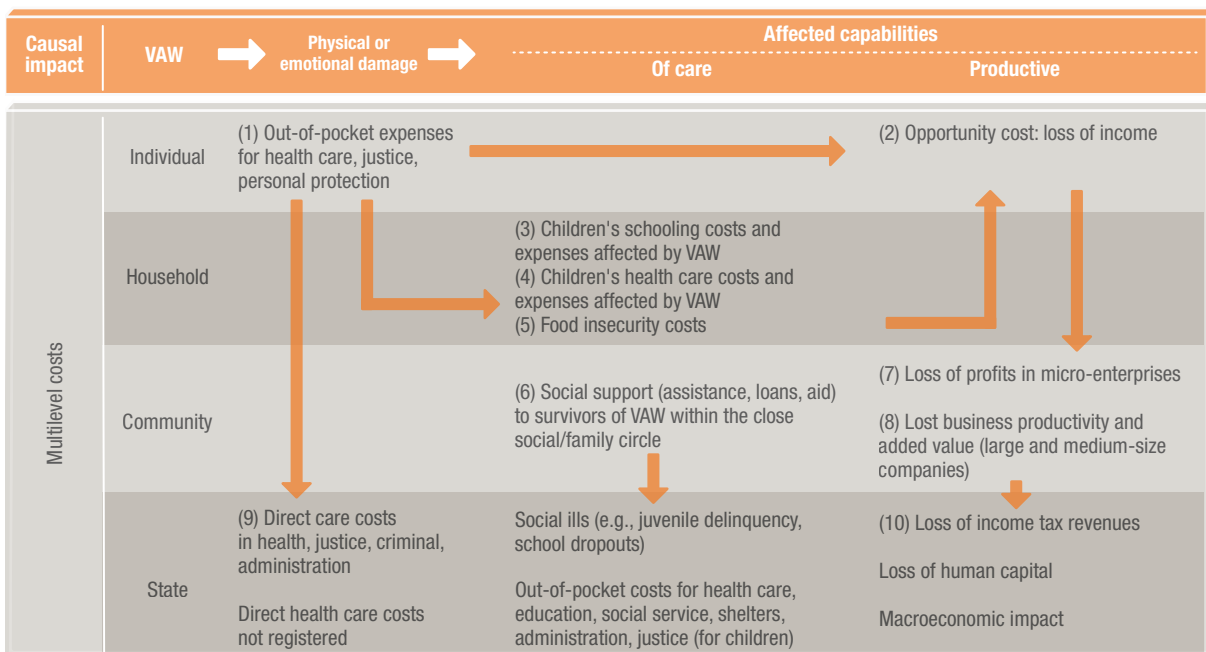


Figure 1. Causal-multilevel model for estimating the country cost of VAW

Source: Vara-Horna (2018), with modifications.

4. Method

How much does VAW cost the national economy of Ecuador? In order to make this calculation, it was necessary to conduct specialized research for each level (individual, household, community, government). Each of these specialized studies on the costs of VAW have been carried out and led by the PreViMujer Program, implemented by the GIZ, and the data is for the year 2019. These specific studies cover: 1. Direct governmental costs of VAW (Vara-Horna, 2019); 2. Indirect costs of VAW in large and medium-sized private companies (Vara-Horna, 2019b); 3. Direct and indirect costs of VAW for women, at the individual level and in their households (Vara-Horna, 2020); 4. Direct and indirect costs of micro-enterprises led by women (Vara-Horna, 2020b). In each of these specific studies, the most robust cost counting methods according to the international literature have been used (Ashé et al., 2016; Duvvury et al., 2019).

In fact, the estimation of the country costs of VAW in Ecuador started by determining the prevalence of VAW and its causal impacts on the morbidity of women and their family members, as well as on their care and production capacities, to then identify and quantify various categories of VAW costs from different levels of information: a) individual level, b) household level, c) community level (social support, micro-enterprises, and private companies), d) state level (expenses and transfer costs). At each level of analysis, primary and secondary sources of information were accessed:

- At the individual and household level, a probability survey specializing in violence against women was developed to determine the prevalence of VAW and possible costs to women, their partners, and children.
- At the community level, a self-report survey was administered to employees in large and medium-sized private companies in the primary, secondary, and tertiary sectors. Productivity loss due to VAW was determined by calculating days lost due to tardiness, absenteeism, and presenteeism (reduced performance).
- Additionally, due to the important role played by women entrepreneurs in Ecuador, information was obtained from formal and informal micro-enterprises led by women. This data comes from a specialized analysis of the II Encuesta nacional de relaciones familiares y violencia de género contra las mujeres (II National Survey on Family Relations and Gender Violence against Women) (ENVIGMU, 2019) developed by the Instituto Nacional de Estadísticas y Censos (National Institute of Statistics and Census).
- Finally, primary and secondary data was obtained in order to establish the costs of VAW for the state, associated with expenses on health, education, justice, and administration. This also includes a budget analysis to determine the costs of providing services and government allocations to prevent, address, and sanction VAW.

The following table summarizes the methodological scope of each of the specific studies:

Table 2. Sources of information and sample by levels of analysis of the specific studies on the costs of VAW in Ecuador

Level	Sample	Sampling	Size	Source
Individual Households	Ecuadorian women 18 to 65 years old	National, rural, and urban probabilistic	2,501	Household survey PreViMujer/GIZ, 2019
Community (solidarity)	Women owners of micro-enterprises		3,856	ENVIGMU INEC, 2019*
Community	Women and men working in 35 large and medium-sized companies (A and B)	Intentional national. Non-probabilistic	11,670 (3,929 women and 7,741 men)	Company survey PreViMujer/GIZ, 2019
State	Secondary data from the <i>Clasificador Orientador de Gasto en Políticas de Igualdad de Género</i> (guiding classifier of expenditure on equality policies). Official data from the Ministries of Health, Education, Interior, Justice, Technical Secretariat of the <i>Toda una Vida</i> Plan.		-	Official reports. Official databases (corresponding to the year 2017)

*Note: **ENVIGMU. II Encuesta nacional de relaciones familiares y violencia de género contra las mujeres (II National Survey on Family Relations and Gender Violence against Women) conducted in 2019 by the Instituto Nacional de Estadísticas y Censos (National Institute of Statistics and Census). In this case, data has been used only for women in the occupational categories of “patronas” (employers) and “cuenta propia” (self-employed), in order to identify them as owners of micro-enterprises.*

Calculating the cost usually has two critical points: 1. Determining the number of women survivors of VAW; 2. Identifying the multilevel impacts of VAW and measuring their costs.

In the first case, a standardized scale was used to measure violence against women. In the household, company, and micro-enterprise surveys, an additive scale of 18 items of psychological, economic, physical, and sexual violence exercised by the partner or ex-partner towards women was used, considering all its forms (lovers, boyfriends, spouses, cohabitants, ex-partners, among others), in a context of unequal power relations between men and women. The items were adapted from the Conflict Tactics Scale (CTS-2) (Straus, 1997) and from the survey used in the National Violence Against Women Survey (NVAWS) of the Center for Disease Control and Prevention (Saltzman, Fanslow, McMahon & Shelley, 2002). Women indicate the frequency of violence suffered on a fifteen-point ordinal scale: never (0); happened before, not now; once... to more than twenty times (21). Three periods are differentiated on the scale: a) Prevalence of violence in the last year: any act of violence occurred within a period of twelve months; b) Cessation of violence: violence occurred in a period prior to twelve months, but absent in the last year; c) Prevalence of violence during the relationship: the sum of both periods. Considering the prevalence of violence in the last year, the average number of attacks is determined. On the other hand, the measurement of violence against women through ENVIGMU 2019 (for micro-enterprises, it uses the conceptual framework established in the Organic Law to Prevent and Eradicate Violence against Women) considers all seven types of violence found in articles 10 and 12 of the Organic Law to Prevent and Eradicate Violence against Women (2018). The 19 items of this scale are equivalent to those we have used in the household and company studies. As can be seen in Table 3, all of the VAW scales have high levels of reliability and construct validity for each of their dimensions.

Table 3. Reliability and validity of the scale of violence against women perpetrated by an intimate partner or ex-partner

Dimensions	Household survey		Survey of large and medium-sized companies		Micro-enterprises (ENVIGMU)	
	Composite reliability	Validity (AVE)	Composite reliability	Validity (AVE)	Composite reliability	Validity (AVE)
Economic violence	0.881	0.553	0.738	0.591	0.804	0.509
Physical violence	0.900	0.605	0.854	0.498	0.883	0.606
Psychological violence	0.845	0.581	0.909	0.713	0.859	0.505
Sexual violence	0.915	0.844	0.764	0.622	0.868	0.687
Total	0.930	0.630	0.797	0.514	0.855	0.601

Source: Vara-Horna, 2019b; 2020a; 2020b.

In the second case, we have used ten cost categories that have a broad spectrum. A detailed description of the definition and calculation methodology of each can be found in each specialized study (see Vara-Horna, 2019; 2019b; 2020; 2020b). The main cost categories and measures included in this study are described below.

At the **individual level**, the main costs measured are:

- Opportunity cost: women’s lost income and time. Percentage of income affected by VAW (translated into dollars), which is based on the difference in income between assaulted and non-assaulted women, controlling for educational level and type of employment, as well as covariates such as marital status, age, area of residence, children. It also includes the opportunity costs of lost days not counted (time spent in days by women survivors of VAW, during the last twelve months, to seek medical attention, go to women’s organizations, report to specialized VAW units or prosecutors’ offices, follow legal proceedings, go to shelters, go to the homes of relatives or acquaintances, or to visit their husband in prison), and the opportunity costs of lost days counted (time lost in days by women survivors of VAW in the last twelve months who stopped attending political or social gatherings, left their homes without care, stayed in bed to recover their health, lost days of paid work or income).
- Out-of-pocket expenses for health care, justice, and protection. Amount in dollars spent by women survivors of VAW, during the last twelve months, to seek medical attention, go to women’s organizations, report to specialized units or prosecutors’ offices, follow judicial processes, go to women’s shelters, go to the homes of family members or acquaintances, or visit their husband in prison.

At the **household level**, the main costs measured are:

- Food insecurity costs. Amount lacking in dollars for VAW reasons that should have been spent on food purchases and that has resulted in not having reliable access to a sufficient amount of affordable and nutritious food for the woman and her children in the last month.
- Children’s schooling costs and expenses. Includes seven subcategories of opportunity costs and out-of-pocket expenses: 1. Costs of failing the school year (dollar amount that will be spent by women survivors of VAW whose children have failed the school year and will have to repeat it. The amount is equivalent to the average total expense per child per year by assaulted women.) 2. Expenses for psychological/educational treatment of children (dollar amount spent by women survivors of VAW in the last twelve

months to pay for educational and psychological fees and services for their children affected by VAW). 3. Expenses for children's school problems (dollar amount spent by women survivors of VAW during the last twelve months to cover transportation, buy materials, or replace damages caused by their children affected by VAW). 4. Opportunity cost of time lost in days for women survivors of VAW, during the last twelve months, to attend school appointments due to school problems of their children affected by VAW. 5. Opportunity cost for time lost in days for women survivors of VAW, during the past twelve months, who have left their home without care because of school problems of their children affected by VAW. 6. Opportunity cost for time lost in days for women survivors of VAW, during the last twelve months, who have stopped working or taken time off from work due to school problems of their children affected by VAW. 7. Debt (dollar amount that women survivors of VAW have had to borrow to cover school expenses as a result of the behaviour of their children affected by VAW).

- Children's health costs and expenses. Includes five subcategories of opportunity costs and out-of-pocket expenses: 1. Opportunity cost for the time lost in days for women survivors of VAW, during the last twelve months, to bring their children affected by VAW to receive medical care. 2. Opportunity cost for the time lost in days for women survivors of VAW, during the last twelve months, who have left their home in the care of other family members or acquaintances due to the health problems of their children affected by VAW. 3. Opportunity cost for time lost in days for women survivors of VAW in the last twelve months who have stopped working or taken time off work due to the health problems of their children affected by VAW. 4. Expenses for children's health problems (dollar amount spent by women survivors of VAW in the last 12 months to cover transportation, buy medicine, or take their children affected by VAW to medical facilities). 5. Debt (dollar amount that women survivors of VAW have had to borrow to cover the health care expenses of their children affected by VAW).

At the **community**, level, the main costs measured are:

- Social support from family/friends (sorority). Includes four subcategories of opportunity costs and out-of-pocket expenses: 1. Non-monetary debt for social support received (time in days that women survivors of VAW have received in the last twelve months from family members, neighbors, or acquaintances to comfort them, accompany them to seek medical attention, file a legal complaint, care for their young children at home, shelter them at home, or help them with household chores because they were unable to do so). 2. Monetary debt (social support in the form of money in dollars that women survivors of VAW have borrowed in the last twelve months from family members, neighbours, or acquaintances to meet needs as a result of VAW). 3. Opportunity cost for the time spent in days with women survivors of VAW in the last twelve months to comfort them, accompany them to seek medical care, file reports in police stations, care for their young children at home, shelter them at home, or help them with household chores because they were unable to do so. 4. Expenses for social support in dollars that they have lent to women survivors of VAW in the last twelve months to meet needs as a result of the violence.
- Net sales lost in micro-enterprises. Percentage of net income (income minus expenses) affected by VAW (translated into dollars), which is based on the difference in net income

between assaulted and non-assaulted women, controlling for educational level and type of employment status (employers, self-employed), as well as covariates such as: marital status, age, area of residence, children, type of housing, insurance status, hours of work, disability, overcrowding.

- Lost added value in medium and large-sized private companies. Monetary value (dollars) of days lost in tardiness, absenteeism, and presenteeism from assaulted women, perpetrators, and employees who witness violence. The calculation of days lost due to VAW is obtained by the difference between the group of perpetrators or assaulted women and the group of employees who do not report VAW. To adjust for the differences between the two groups, a regression analysis with covariates is carried out for both assaulted women and aggressors and witnesses. For the projections at the national level, the size of the adequately-employed working population of medium and large-sized private companies in 2018 has been used. In this case, according to INEC (2016), it corresponds to 1,107,161 women and 2,310,322 men. The formula to obtain the total number of days lost consists of multiplying - separately - the number of days lost per assaulted woman, aggressor, and witness of VAW by the number of people affected in each case (corresponding to the percentage of prevalence). The national costs of VAW have been calculated by converting the number of days lost into labor force lost (total days lost / 288 days = labor force) and then multiplying by Ecuador's national added value, which is equivalent to US\$28,345 per capita (according to the 2016 Encuesta Estructural Empresarial [Structural Business Survey] [ENESEM]).

At the **government**, level, the main costs measured are:

- Direct costs of justice, health, education, and administration. They refer to economic amounts destined to cover the consequences of VAW through health care services, justice services, penitentiary care, as well as plans and programs aimed at preventing violence against women in primary care in schools, the media, among others. Direct governmental costs are actual expenses related to VAW, aimed at addressing the problem and particular events in the main government sectors. They are costs associated with the provision of resources, facilities, attention and work of officials, and services aimed at addressing the consequences that are directly derived from violence against women.
- Transfer costs due to loss of income tax revenues. Taxes foregone from the private sector (large and medium-sized companies) based on 25% of net income or added value. Includes only corporate taxes, and does not include personal or micro-enterprise taxes.

The overall results of these calculations are organized in the taxonomy of the causal-multilevel model (see Figure 1), which includes the direct and indirect costs to the state, the direct and indirect costs associated with women's morbidity, the consequences for their households, and the economic costs that directly concern the business sector, whether through micro-enterprises led by women or the costs assumed by large and medium-sized private companies.

► 5. Results and analysis

This section reports the main results of the research. It should be noted that these results and analyses seek to build a panoramic and integrated picture of the various specific studies on the costs of VAW in Ecuador, with data corresponding to the year 2019.

5.1. Prevalence of VAW

In all of the specific studies carried out, we have found significant percentages of violence against women. In the case of the household survey, 59 out of every 100 Ecuadorian women report having been assaulted at least once in their relationship by their partner or ex-partner. In the case of micro-enterprises, 54.9% of women report having been assaulted at least once by their partner or ex-partner. In the case of large and medium-sized private companies, 36 out of every 100 Ecuadorian women report having been assaulted by their partner or ex-partner at least once in their relationship. These values contrast significantly with the percentage of women who have reported VAW to official government agencies (23 out of every 1,000).

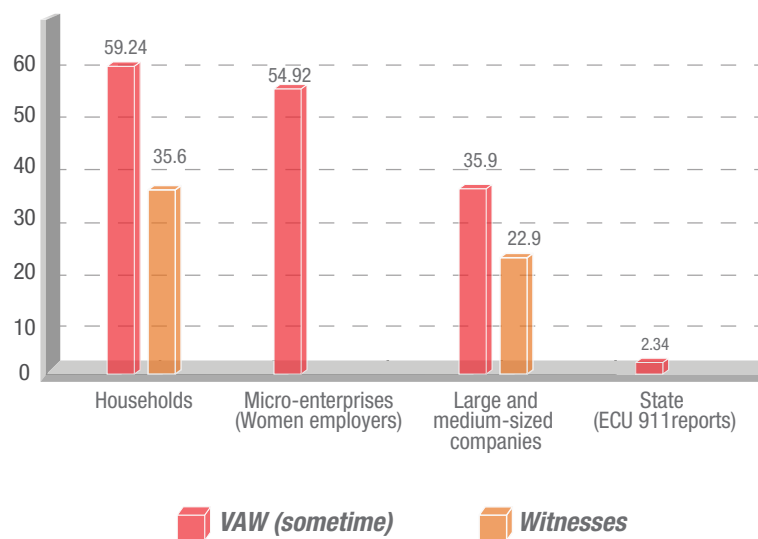


Figure 2. Prevalence of VAW in households, micro-enterprises, companies, and reported complaints according to whether they are assaulted women or witnesses of VAW (in percentages) in Ecuador

Source: Vara-Homa (2019b; 2020; 2020b).

Note: ECU 911 reports ($n = 98,566$) for 2017, divided by the population of women aged 15-64 ($n = 4,198,667$). Considering only women who have experienced VAW by their partners (42.8% according to ENVIGMU), these government records represent only 5.48% of cases.

The significant difference between the complaints reported by the state and the cases detected through national surveys reveals the government’s underreporting of cases of VAW: reports only represent approximately 5% of the cases of violence. This underreporting can also translate into invisible costs assumed by the state to attend to cases of VAW, mainly in those cases that have not been reported as such (e.g., health care services).

On the other hand, comparing only population-based data, the prevalence of VAW by partner or ex-partner seems to be less frequent in large and medium-sized companies, and more frequent in households and micro-enterprises. Coincidentally, ENVIGMU (2019) reports that the highest rates of violence against women are those exercised by their partners, with the workplace having one of the lowest prevalence of violence (see Figure 3). Many reasons may explain these differences, but the main one may lie in the context. Large and medium-sized companies have organizational barriers that limit the opportunities for partners or ex-partners to assault women. Associated with this, women working in medium and large-sized companies have more resources at their disposal (e.g., fixed income, social support from colleagues, permanent security). The same does not happen in the case of micro-enterprises, where this barrier is very weak or non-existent, or where resources are more limited; that is why the prevalence is very similar to that of households.

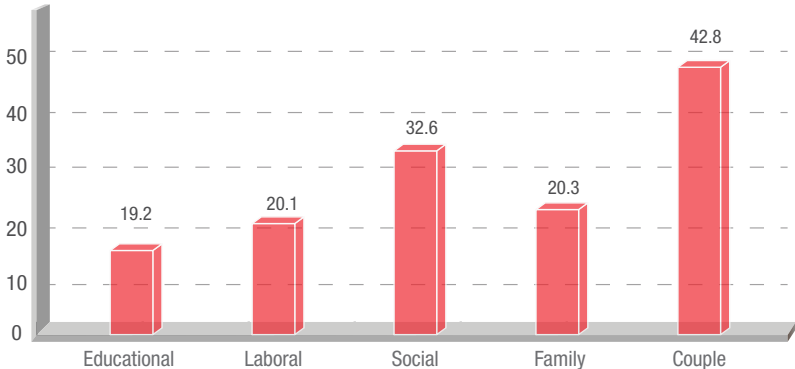


Figure 3. Prevalence of violence against women by sphere (in percentages) in Ecuador

Source: ENVIGMU, 2019. INEC.

Another important percentage to consider is the prevalence of women who witness VAW in their peers. In the case of the household survey, 35.6% report knowing a family member, friend, or acquaintance who is assaulted by a partner or ex-partner (Vara-Horna, 2020), while in large and medium-sized companies, 23 out of every 100 women have witnessed assaults on colleagues by their partners or ex-partners (Vara-Horna, 2019). These prevalences are important because they can also translate into invisible costs to the economy, mainly in costs to support assaulted women (community solidarity costs) or in labour productivity costs (e.g., employees that are witnesses taking time off work to support assaulted colleagues).

5.2. Impact on health and productivity

According to the theoretical approach and previous evidence, all of the specific studies conducted have found that VAW significantly increases the probability of suffering physical or emotional harm. In the case of women surveyed in their homes, VAW increases the probability of physical or emotional harm by 83.4%; in the case of women who own micro-enterprises, it increases by 73.7%; and in the case of women who work for large and medium-sized companies, it increases by 71.7%.

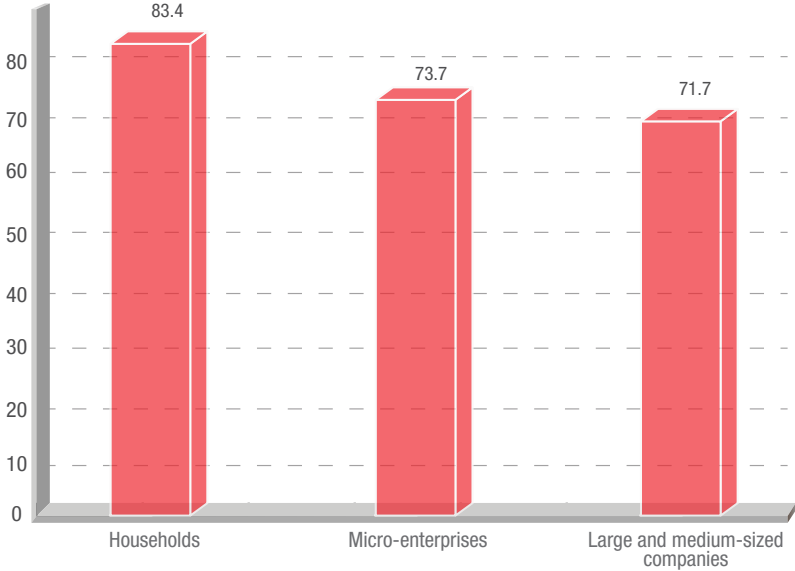


Figure 4. Likelihood (in percentages) of physical or emotional harm as a result of VAW in Ecuador

Source: Vara-Horna (2019b; 2020; 2020b).

According to previous evidence, violence against women and its effects on physical or emotional health significantly decrease labor productivity (see Figure 5). This has been consistently found in all of the specific studies conducted in Ecuador. In the case of women interviewed in their homes, VAW has decreased 16.6% of their income. In the case of women owners of micro-enterprises (with the occupational category of employers), VAW has decreased their net income (earnings) by 19.9%, and in the case of women owners of micro-enterprises with the occupational category of self-employed, VAW has decreased their earnings by 2.57%. In the case of women who work for large and medium-sized companies, VAW has reduced labour productivity by 20.6%, as they have a greater number of absences, tardiness, and presenteeism.

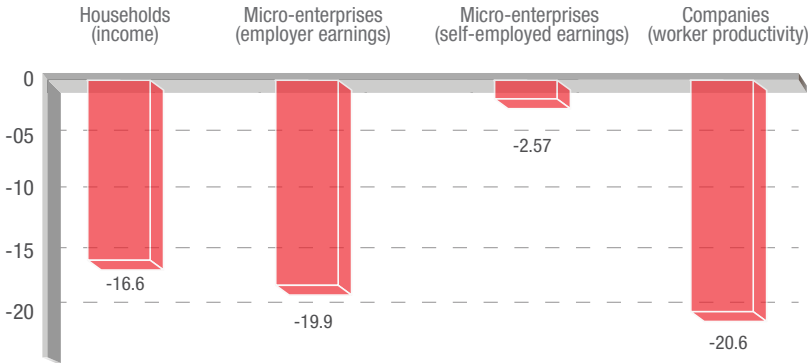


Figure 5. Income, earnings, and lost productivity, consequences of violence against women (in percentages) in Ecuador

Source: Vara-Horna (2019b; 2020; 2020b).

It should be noted that the percentages found in households, in micro-enterprises of women employers, and in large and medium-sized companies are within the range usually reported in the literature.¹ In the case of “self-employed” micro-enterprises, it is very likely that the percentage (-2.57%) is underestimated, due to how it has been measured in ENVIGMU, but also because of the precariousness of earnings (which in many cases are losses) of “self-employed” micro-enterprises. By definition, these micro-enterprises are the most vulnerable; they are mostly activities that generate survival income and little added value, in addition to not being sustainable over time. In the sample, 15% have had no positive net income, that is to say, no profit in the last month. In addition, this is the group that seeks better employment opportunities, has lower incomes, and lower educational levels. Within this context of high social vulnerability, VAW also generates an opportunity cost. The impact is much smaller in terms of outcomes (2.57%), but still significant (Vara-Horna, 2020b).

5.3. Country costs of VAW

Integrating the various cost categories of each specialized study, we find that VAW in intimate partner relationships is costing Ecuador US\$4,608 million, equivalent to 4.28% of its gross domestic product. Although the cost is considerable, it should be noted that these figures only reflect the lower limit, as they do not take into account all possible costs and associated expenses, nor do they include the direct costs and expenses of the perpetrators, except in the case of large and medium-sized companies. In addition, the formulas used are as conservative as possible, so as to obtain a minimum cost calculating value.

Table 4. Country costs of violence against women in intimate partner relationships in Ecuador

Level	Cost	USD	%GDP	%Total
Individual	Opportunity cost: Women's lost income and lost time	1,132,727,121.86	1.0543	24.58
Individual	Out-of-pocket spending for health care, legal, and protection expenses	67,539,049.74	0.0629	1.46
Households	Food insecurity costs	238,879,173.02	0.2223	5.18
Households	Children's schooling costs and expenses	148,834,484.51	0.1385	3.22
Households	Children's health costs and expenses	155,913,173.93	0.1451	3.38
Community	Social support from family/friends (sorority)	340,615,644.56	0.3170	7.39
Community	Net sales lost in micro-enterprises	214,015,924.10	0.1992	4.64
Community	Lost added value in medium and large-sized private companies	1,786,708,589.00	1.6630	38.77
State	Direct legal costs	41,773,826.43	0.0389	0.90
State	Direct health costs	19,731,818.90	0.0184	0.42
State	Direct education costs	14,163,207.92	0.0132	0.30
State	Direct administrative costs	508,969.93	0.0005	0.01
State	Loss of income tax revenue	446,677,147.25	0.4158	9.69
Country costs		4,608,088,131.15	4.2891	100.0

Estimates for 2019. GDP 2019: US\$107,436 million. Own elaboration.
 Source:zz Vara-Horna (2019; 2019b; 2020; 2020b).

¹ Research that has measured the indirect effects of VAW on women's income (e.g., Duvvury et al., 2013; Vyas, 2013; Morrison & Orlando, 2004; Díaz & Miranda, 2010; Vara-Horna, 2018) has found that violence against women perpetrated by their partners can decrease the income of employed Paraguayan women by 24.4% (Vara-Horna, 2018) or 35% of the income of employed women in Vietnam (Duvvury et al., 2013), and by about 30% the sales of Peruvian formal micro-enterprise women owners (Vara-Horna et al., 2015) or 31.1% of Paraguayan informal ones (Vara-Horna, 2018).

- At the individual level, women bear a cost of US\$1.2 billion (26% of the total) in lost income and time, as well as expenses for health care, seeking justice, or protection from VAW. At the household level, women also bear a cost of US\$543.6 million (11.8% of the total) from the costs and expenses of schooling and health care for children indirectly affected by VAW. This amount includes the food insecurity costs since, due to violence, many women are forced to stop buying food for their households. At the community level, the costs amount to US\$2,341 million (50.8% of the total), coming from social support for assaulted women, lost net sales in micro-enterprises, and lost added value in medium and large-sized companies. At the government level, the costs amount to US\$522.8 million (11.3% of the total), from the direct costs borne by the state in the provision of justice, health, education, and administration, as well as indirect transfer costs due to the loss of corporate income taxes.
- At the governmental level, most of the expenses come from the justice sector (54.84%), followed by the health sector (25.90%), and education (18.59%). According to the spending strategy, 43.79% is allocated to address the health consequences of assaulted women and their school-age children (care); 54.49% to respond judicially (sanction); and only 1.73% is allocated to prevention (Vara-Horna, 2019).

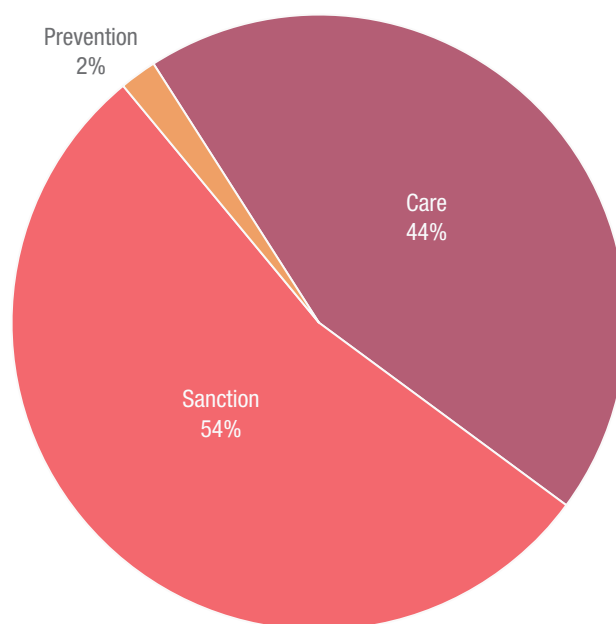


Figure 6. Distribution of direct governmental costs of violence against women in Ecuador, by spending strategy

Source: Vara-Horna (2019).

Grouping the country costs of VAW according to who pays them, we find that 38.8% are borne by large and medium-sized private companies, 49.9% by the women themselves, their households, and their micro-enterprises, and 11.3% by the state. In other words, half of all these costs are borne by the women themselves.

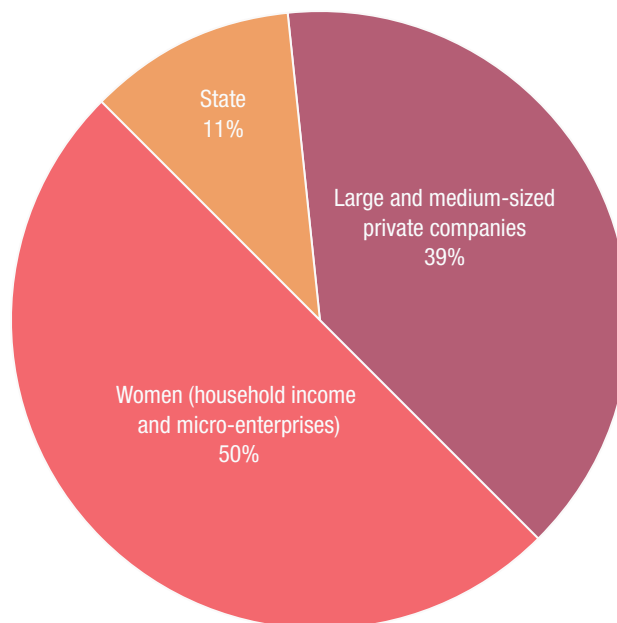


Figure 7. Who bears the costs of VAW? Distribution of country costs of violence against women in Ecuador

Source: Vara-Horna (2019; 2020).

In the ratio of direct to indirect costs, direct costs are usually much lower than indirect costs. Thus, on this graph, 10.5% are direct costs or expenses (US\$483.8 million) and 89.5% are opportunity costs or indirect costs (US\$4,124.2 million).

When comparing only the direct individual costs, that is, the costs borne by women versus those borne by the government, we find that for every dollar that the government spends to provide protection, health care, and justice to assaulted women, they spend another dollar to access the service (see Figure 8). It should be noted that these US\$67.5 million only correspond to the 17.3% of assaulted women who have sought or have been able to obtain help from the state; that is, they only correspond to 1 in 6 assaulted women (Vara-Horna, 2020). These results are telling insofar as they seem to indicate that seeking help can be prohibitively expensive for most assaulted women. Between the amount of time and money required, coupled with the perceived ineffectiveness of the protective state, asking for help becomes a “luxury” that they cannot afford. It is no longer just the problem of services being free, but that in order to access these services, they inevitably incur expenses in time and money that compete with other needs that also demand time and money (Vara-Horna, 2020).

In terms of household costs, women are spending more money on addressing the consequences of VAW on their children than on themselves, almost twice as much on both education and health (Figure 8). The difference is greater when comparing state and household expenses. In the case of school spending, for example, the government spent US\$14.16 million on schoolchildren affected by gender-based violence against their mothers, 8.3 times less than what mothers spent on the harmful consequences of violence on their children’s education. It was not possible to find these records for government expenses on children’s health care associated with violence against women, as they are not recorded as such, but this is equivalent to US\$135.5 million (Vara-Horna, 2019).

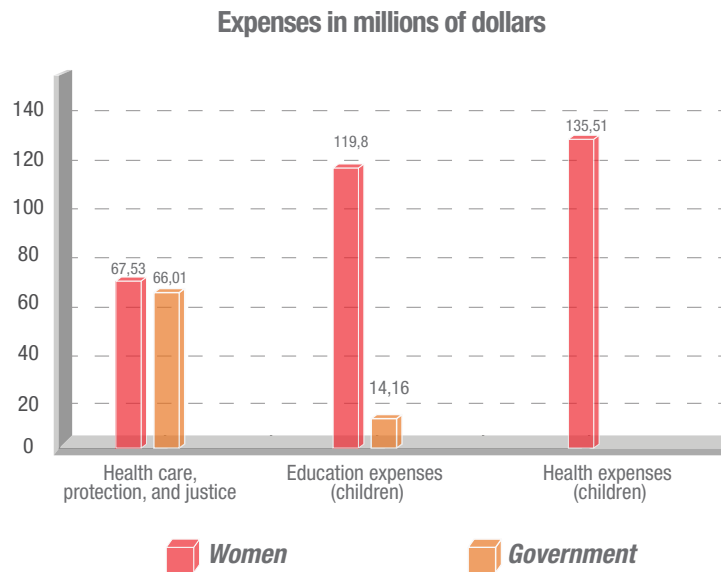


Figure 8. Who pays for the direct costs (expenses) of women's health care, social protection, and justice, and the costs borne to address the health and education consequences of VAW for children? [in millions of dollars]

Source: Vara-Horna (2019; 2020).

On the other hand, indirect costs (opportunity costs) are also large. The highest come from large and medium-sized companies. US\$1,786.7 million are lost in added value due to VAW (Vara-Horna, 2019b). As a result, the state loses 25% of its income tax revenue, or US\$446.6 million: the equivalent of 3.13% of all tax revenue during 2019. It should be noted that this is a conservative estimate, as it does not include income from the lost earnings of women who have been assaulted (US\$948.8 million) and the lost earnings of women micro-entrepreneurs (US\$214 million).

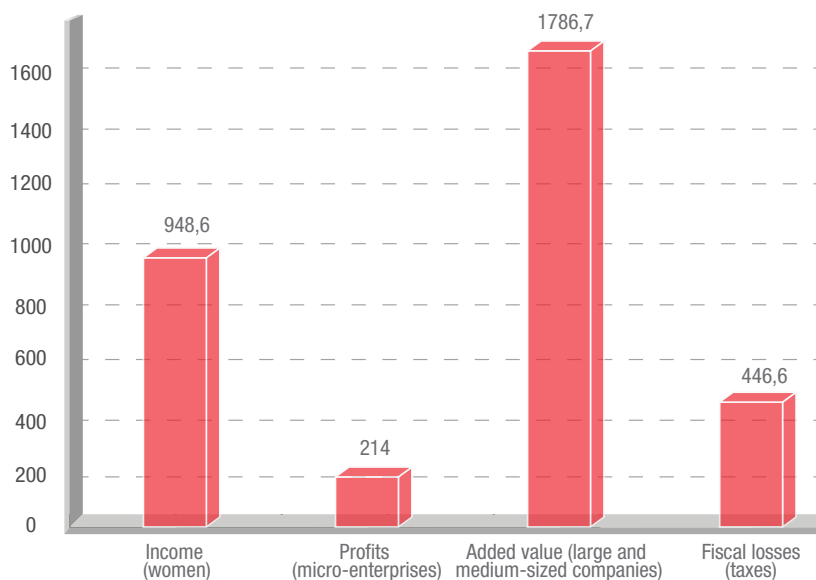


Figure 9. Opportunity cost of violence against women at the individual, corporate, and government levels [in millions of dollars]

Source: Vara-Horna (2019b, 2020, 2020b).

Violence against women has also had an enormous impact on the household economy. It has been estimated that as a result of VAW, US\$238.8 million have been lost that should have been used to buy food, increasing food insecurity (Figure 10). Indeed, as a result of violence against women, 15 out of every 100 Ecuadorian households spent 50.2 million days with moderate/severe food insecurity.

Another aspect to highlight is the presence of an “informal subsidy” for assaulted women that comes from other women in the community or social or family circle (Vara-Horna, 2020). This subsidy - mainly from “sorority” - represents US\$82.2 million in money loans and US\$258.2 million in time allocated to support assaulted women. This subsidy is particularly important for assaulted women who have no income, such as housewives (who make up 47% of women aged 18-65 in Ecuador) or those with very unstable or precarious incomes.

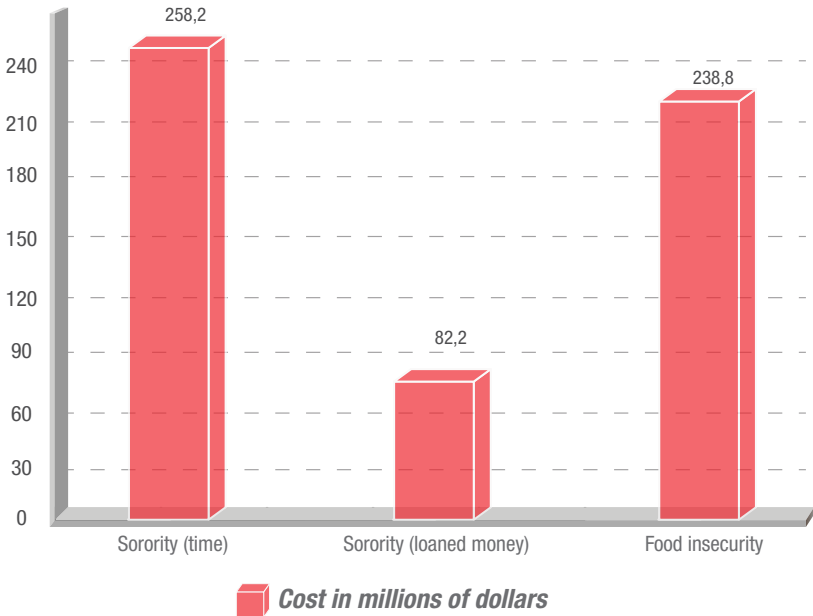


Figure 10. Costs of violence against women borne by households to the detriment of their food security and to provide assistance to other assaulted women, either in time and/or loaned money [in millions of dollars]

Source: Vara-Horna (2020).

▶ 6. Conclusions and recommendations

This research has calculated the country costs borne by Ecuadorian society as a result of violence against women in intimate partner relationships (VAW). Integrating all the direct and indirect costs identified at the four levels (individual, household, community, government), a cumulative cost is calculated for the year 2019 of US\$4,608 million, a value equivalent to 4.28% of the national gross domestic product (GDP). These costs, although substantial, reflect only the tip of the iceberg, as many categories have not been included, in addition to the fact that very conservative estimates have been used.

Other studies have found similar figures. Hoeffler & Fearon (2014), for example, calculated the global cost of VAW to be 5.18% of GDP. Vara-Horna (2018) calculated the country cost of VAW for Paraguay

at 5.12% of the GDP. There are many other studies that have calculated costs of VAW for Ecuador (e.g., Roldós & Corso, 2013; Vara-Horna, 2012), but only in some categories or some levels, not in a comprehensive way as here. Therefore, the comparison is not adequate, because in addition to using very different methodologies, the same or all categories are not contemplated. This is precisely the strength of this research, which is to offer a comprehensive and complete view of the various costs borne by women and society.

More important than knowing the cost amount - as it will never be exact, only approximate - the usefulness of this research lies in understanding how these costs are generated, distributed, and transferred so that the way in which VAW is being addressed and prevented can be rethought. Questions such as who bears the costs of VAW, what do the costs of VAW prevention strategies reveal, do cost counting studies reveal invisible cost categories, or how do women who have no income bear the costs of VAW, can now be answered, and their answers help in the design, monitoring, or evaluation of public and private policies.

Who bears the costs of VAW?

Of the country costs of VAW, 49.9% are borne by the women themselves, their households, and their micro-enterprises; 38.8% are borne by private companies; and 11.3% by the state. These results are practically identical to those obtained in the study of country costs of VAW conducted in Paraguay (Vara-Horna, 2018): 38% is assumed by private companies; 48% by the women themselves, their households, and their micro-enterprises; and 13.7% by the state. The Paraguay-Ecuador comparison is justified to the extent that both use the same conceptual framework and measurement strategy, although with some new categories added in the Ecuadorian case (e.g., food insecurity costs).

In short, the conclusion that women bear the greatest costs of VAW is confirmed. In this case, we have millions of women who, in addition to suffering serious harm to their physical or emotional integrity and with repercussions for their children, must bear the costs of that harm, in time and money. It is an absolutely unjust situation, contrary to legal principles: the aggressor is the one who should assume responsibility and reparation for the damage caused, but this does not happen. On the contrary, this dynamic highlights yet another dimension of male chauvinist impunity and structural violence against women. In this regard, the state needs to implement the mechanisms of integral reparation for VAW, as established in the Organic Law to Prevent and Eradicate Violence against Women, understanding that most of the costs of VAW are being assumed by the victim, and this must be corrected immediately. One formula could be for the state to assume the costs of comprehensive reparation and then charge the perpetrator. Making perpetrators aware of the pernicious impact of their actions, and what it costs in terms of consequential damages and lost profits, can also act as a preventive deterrent.

On the other hand, large and medium-sized private companies are the second largest bearers of the costs of violence against women. They bear 38.8% of the costs, losing the equivalent of 1.6% of the GDP in productivity. These costs, it should be noted, are not only caused by the women assaulted by

their partners, but also by the perpetrators employed in the companies, as well as by the personnel who witness VAW (Vara-Horna, 2019b). In this regard, the business costs produced by VAW are a proven reality in several countries (Duvvury, Vara & Chada, 2020). Studies in Peru, Bolivia, Paraguay, Pakistan, South Sudan, Ghana, Solomon Islands, Papua New Guinea, among others, have shown the enormous cost of VAW to the business sector. In South America, studies by the ComVoMujer Regional Program and the PreViMujer Project of the GIZ and the USMP have found business costs of VAW ranging from 2.4% to 6.5% of the GDP (Vara-Horna, 2013; 2015; 2015; 2018; 2019b).

Comparatively, the state is bearing the least costs of VAW. The government has spent only 0.07% of the GDP to care for VAW survivors, yet its indirect losses are much higher, as considering the opportunity cost of tax revenues, the government has lost seven times as much (0.41% of the GDP). It is necessary for the state to assume a greater percentage of the cost of VAW. This is a matter of justice and due diligence, but also of public investment. Indeed, more budget for prevention and comprehensive care will improve the quality of life of women and their families, and this, in turn, will reduce the loss of human capital and the loss of taxes due to reduced labour productivity. In the end, what is invested especially in prevention as well as comprehensive care will be recouped in taxes from more productive citizens and businesses.

What do the costs of government strategies against VAW reveal?

In the study of direct governmental costs, it was found that most of the expenses (98.27%) are used to respond judicially to VAW or to address the health consequences of the assaulted women and their school-aged children. Only 1.73% is spent on primary prevention (Vara-Horna, 2019). This distribution of spending is a problem because it demonstrates that there is no financial support for a true primary prevention strategy, aimed at preventing violence from occurring and focused on transforming the socio-cultural patterns that legitimize, normalize, or justify VAW. Based on the results of this study, it should be understood that the money allocated to prevention, addressing the structural causes of VAW, is an investment that translates - in the medium and long term - into a decrease in the costs of care and sanction. To prevent violence from occurring is also to prevent all of its consequences. Indeed, allocating fewer resources will only result in higher invisible direct costs in education, health, and justice, not to mention the huge losses in human capital and taxes lost due to lower productivity caused by VAW (Vara-Horna, 2019).

The current Organic Law to Prevent and Eradicate Violence against Women (LOIPEVM) is an important step towards an articulated and systemic prevention, but the truth is that, both in 2018 and 2019, the budget for the eradication of violence against women was significantly reduced. This situation is worrying in that it violates the LOIPEVM and puts at risk the integrated strategy of the comprehensive model of prevention, care, and reparation of VAW. In this regard, the results of the study show that the costs assumed by the state to provide comprehensive care for survivors of VAW (equivalent to 0.057% of the GDP) are insufficient.

The women themselves who have sought or have not obtained care have spent a similar amount (equivalent to 0.062% of the GDP), a cost that corresponds to only one out of every six women assaulted. In other words, five out of every six women go without comprehensive care, and those who do use it are the women in the most seriously-injured cases. If more women sought or were able to obtain assistance, it is very likely that the care services offered by the state would collapse due to the limited budget allocated. Studies in some Asian countries find that providing an essential package of minimally-adequate assistance and protection for survivors of VAW costs between 0.25 and 0.31 of the GDP (Duvvury et al., 2016), five times the amount currently spent by Ecuador.

Do cost studies reveal invisible expense categories?

The country cost study reveals that the economic and social effects of VAW transcend beyond the assaulted women themselves. First, sons and daughters suffer serious effects on their educational activities and general health (Vara-Horna, 2020). This means an enormous amount of time and money that women must spend to attend to these consequences, values that are equivalent to 0.28% of the GDP. For its part, the amount allocated by the state to address these consequences in education is 0.01% of the GDP, and there are no records of spending on health. From what has been said, if we previously pointed out that the budget allocated to care for women survivors of VAW was insufficient, it is even more so now that harmful side effects on their children have been identified. We are talking about an extremely significant cost for women: US\$49.4 million (in indirect costs) and US\$255.3 million (direct expenses) that are going unnoticed by the state.

In the specific case of the education sector, the existing care route for cases of students treated for “intrafamily” violence is not systematically recorded in all cases detected, nor with sufficient detail to disaggregate by type of violence. Nor are all the activities in both human resources and inputs used to attend to each case accounted for (Vara-Horna, 2019). This is the reason why the expenses recorded in the sector do not exceed 0.013% of the GDP, while assaulted mothers report direct expenses ten times higher (0.138% of the GDP) to address the consequences of VAW on their children’s education.

These figures show three aspects: 1. The costs linked to the education of children have been transferred to the assaulted women, who assume 90% of them; 2. The focus on “intrafamily” violence (more focused on violence against children) is making invisible the effects on those schoolchildren who are not directly abused, but who suffer the consequences of witnessing gender-based violence against their mothers; 3. In the case of the health sector, there is a lack of identification and registration criteria to make visible unreported direct costs in health care for the children of assaulted women, whose health has been affected as a consequence of VAW. It is clear that without a registry of all the cases identified and attended to, there will be no certainty as to how much the state spends in this area.

How do women with no income cover the costs of VAW?

VAW does not have the same economic impact on all assaulted women. In cases of economic precariousness, VAW acts catastrophically, increasing even moderate/severe food insecurity, that is, having to omit some meals or reduce them in quantity and quality. This impact of VAW means a loss in the household economy equivalent to 0.22% of the GDP. This is US\$238.8 million that should have been used to buy food, but was lost as a result of VAW.

In terms of direct costs (expenses), attending to the consequences of VAW costs the same whether the woman has income or not (Vara-Horna, 2020). For women with income, VAW decapitalizes them, as it consumes their savings to cover these expenses. In the case of women without income (mainly housewives), these expenses are usually assumed by the family economy, but also, mainly, by the solidarity of their relatives, friends, and neighbours. Indeed, research has shown the existence of an invisible community subsidy from the social capital of women who contribute time, work, and money to cover these needs. We are talking about the equivalent of 0.31% of the GDP (US\$340.6 million), four times more than the entire amount spent by the state to contain VAW. In light of these results, working with the community social network can be a valuable prevention opportunity. Given that family members, neighbours, and acquaintances are the first points of reference to whom assaulted women turn to (INEC, 2019), they are therefore necessary agents for more effective prevention.

How can costs be recovered from the private sector?

The country cost study shows that VAW is such a large, massive, and persistent problem that it requires the participation of all institutions in society (Vara-Horna, 2014). Indeed, preventing VAW is a task of the state and society as a whole, therefore, all public and private institutions are called to act. Joint and coordinated action is required on all fronts. Primary prevention (preventing violence from occurring) is not enough if it only comes from the central government; therefore, coordinated actions from other sectors are required.

Large and medium-sized private sector companies can be powerful allies in preventing VAW. They have a lot of power, influence, and resources. To convince them, the regional ComVoMujer/ GIZ programme and the USMP have been developing cost and investment arguments for the past eight years: 1. “VAW is costly for companies.” Multicentre research in more than eight countries has shown that VAW has a high cost for the labour productivity of companies. As a result of these studies, more than 400 companies in the region have become involved in this cause and, in Paraguay and Peru, government seals and badges have even been created to recognize committed companies. 2. “Preventing VAW is profitable for companies.” New models of organizational prevention have been designed and successfully tested, which has shown that VAW is not only costly for companies, but that its prevention is also profitable, as 41% of lost productivity is recovered by reducing 28% of violence (Vara-Horna, 2019d).

We believe that companies need an additional incentive to reduce the risk of investing in prevention. This strategic incentive can come from the state, through tax deductions for investment in prevention. Our evidence shows that prevention of VAW significantly increases the productivity of companies and, therefore, can increase the disposable income that will go to taxes for the state. This means 3.13% more tax revenue. In addition, a reduction in VAW translates into a reduction in all its harmful consequences, both for women and for their families and communities, so that investment in companies also represents a reduction in the direct costs that the state must assume to address the problem. It is an undeniable win-win.

How can academia contribute?

Studies of the costs of violence are still at an embryonic stage, so limitations are inevitable. In this regard, a greater contribution from academia can provide emerging evidence for the prevention of VAW.

First, the country cost study reported here has only measured one type of VAW, that perpetrated by partners or ex-partners on women aged 18-65. Many types of violence against women are left out, such as that perpetrated by men other than partners, or those types of VAW experienced by women under 18 or over 65. For example, sexual harassment at work or sexual harassment on the street, or violence against girls, or rape of girls under 15, all of which have enormous economic and social implications that need to be paid for and are still invisible.

Second, the country cost study does not cover all possible cost categories. Perpetrator costs, for example, are only included at the community level for large and medium-sized companies and at the government level in the case of prisons. We do not know the costs of these perpetrators at the individual and household level, as well as their macroeconomic impact at the level of consumption and fiscal transfer to the state.

Third, the country cost study does not cover all categories of intergenerational costs. VAW indirectly impacts the performance and health of children, which generates costs for households; however, these are not the only costs. A conceptual and methodological integration of VAW and VAC (violence against children) through longitudinal studies is needed to identify long-term effects and costs. School dropout associated with VAW, for example, not only generates an annual cost, but also a lifetime opportunity cost. The emergence of social ills associated with VAW - such as drug addiction, alcoholism, juvenile delinquency, forced pregnancy - have costs that are still immeasurable.

Fourth, the country cost study does not cover the macroeconomic multiplier effects of VAW. The study has followed an aggregate cost methodology, integrating the various costs by levels. However, there are sensitive multiplier effects only at the macroeconomic level, such as that reported by Raghavendra et al. (2017) for Vietnam and for Ghana (2019).

Finally, it is necessary to study the cost-effectiveness of prevention. Cost studies provide insight into the resources needed to invest in programmes. But they alone do not tell us whether a programme offers “value for money” compared to another violence prevention programme, or compared to other possible investments. The next logical step, then, is to conduct cost-effectiveness studies to identify the most efficient prevention strategies, given the resources available.

Glossary of terms

- **Opportunity cost.** It is the loss of a benefit foregone by the alternative use of a resource. In the case of VAW, we usually refer to lost days (missed work or caregiving) or lost income.
- **Direct costs.** These include amounts of money spent by women to seek assistance and to cover the damages and consequences of VAW.
- **Indirect costs.** These are the loss of income due to lost days (paid or unpaid) and the loss of labor productivity or home care.
- **Country costs.** Sum of all costs caused by violence against women, at the individual (Ci), household (Ch), community (Cc), and government (Cg) levels.
- **Women owners of micro-enterprises.** The Instituto Nacional de Estadísticas y Censos (National Institute of Statistics and Census) (INEC) classifies women as owners of micro-enterprises when their occupation is “employer” or “self-employed”. Women with “self-employed” occupations are those who carry out a productive activity independently (not as employees or subordinate), mostly without formal taxpayer registration or accounting books (informal), and do not have any employees in their charge. According to INEC (2014), self-employed women are “workers who carry out their activity using only their personal labor, that is, they do not depend on an employer or use salaried personnel, although

they may be assisted by unpaid family workers”. Employers are those business owners (almost always formal) who have employees under their charge. According to INEC (2014), employers are “those who work without a dependency relationship, that is to say that they are the sole owners or active partners of the company and employ at least one salaried person on a permanent basis”.

- **Expense.** Direct cost. Money spent to cover a service or address a consequence of VAW.
- **Micro-enterprises.** Micro-enterprises are those small-scale productive units whose annual sales are less than or equal to US\$100,000 and which have between one and nine workers. Micro-enterprises may be formal (with a single taxpayer registry and accounting books, being designated micro-enterprises) or informal (without the above requirements).
- **Morbidity.** Morbidity is defined as the number of people considered sick or who are victims of a disease in a given space and time. According to the WHO (2013), VAW has complex and multifaceted impacts and includes physical, mental, sexual, and reproductive health consequences with implications for the morbidity of affected women.
- **Prevalence.** This is an epidemiological concept that refers to the proportion of people in a population who present a given characteristic or event at a given time or in a given period. In the case of VAW, it is defined as the percentage of women who have been assaulted by their partners. If the attacks have occurred sometime in the woman’s entire life history, it is defined as prevalence during the entire couple’s relationship. If the attacks occurred only in the last year, it is defined as prevalence per year.
- **Violence against women in intimate partner relationships.** Any action or lack of action that, due to unequal power relations, is exercised against a woman by her partner or ex-partner, within the context of an intimate relationship, present or past, and considering any type of relationship (infatuation, engagement, marriage, cohabitation, among others), with the intention of harming her and making her act against her will. In other words, it is not only about spouses, nor does it only occur within the domestic sphere.

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