Understanding the Monetary Cost of Domestic Violence

Tools to analyze the costs of domestic violence for behavior change communication, arbitration and advocacy.

Domestic Violence

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Bangladesh faces one of the highest rates of domestic violence worldwide. According to a 2000 report by the UN Population Fund, nearly one in two women will experience physical violence in the home.¹ Given the pervasive nature of domestic violence, a number of initiatives have been launched in Bangladesh to combat violence against women (VAW). With most interventions focused on supporting victims/survivors and raising community awareness of violence, CARE Bangladesh and its implementing partners, Society for UDDOG, South Asia Partnerships - Bangladesh (SAP-B), and Jaintia Shinnomul Songstha (JASHIS), developed a new approach.²

This approach, embodied in the Cost of Violence against Women (COVAW) initiative worked with communities to calculate the social and economic costs of Violence.³ This document captures some of innovations from COVAW’s experiences working to end domestic violence through behavior change communication, arbitration and advocacy,

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² While both ‘victim’ and ‘survivor’ are both used in the context of domestic violence, the term ‘survivor’ is generally preferred as it is more focused on the resources and agency of the person exposed to violence. ‘Victim’ is generally viewed as a more passive term that fails to recognize the person exposed to violence as an actor in her/his own situation (http://www.womensaid.org.uk/). Hereafter, this paper will only use the term survivor.

Acknowledgments

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1. Cost Analysis
Concepts and Definitions

1.1 Violence: Concepts and Rights

1.1.1 Types of Violence

Violence is an expression of systems, structures and relationships under strain – an instrument of social control and an extreme reaction to the prospect of change. In seeking to understand violence, it is important to keep in mind that acts of violence may take a number of forms. The World Health Organization defines violence as: The intentional use of physical force or power, threatened or actual, against oneself, another person, or against a group or community, that either results in or has a likelihood of resulting in injury, death, psychological harm, maldevelopment or high deprivation.¹

Acts of violence can take place at various levels, including self-directed (suicidal or self-abusive), interpersonal (within a household or community) or collective (driven by social, political or economic struggles).

![Figure 1. Typology of Violence (WHO)](image)

The World Health Organization identifies four types of violence:

- **Physical Violence**: Physical violence comprises acts that cause fear, pain, impairment, injury or even death.

- **Sexual Violence**: WHO defines sexual violence as: Any sexual act, attempt to obtain a sexual act, unwanted sexual comments or advances, or acts to traffic, or otherwise directed, against a person’s sexuality using coercion, by any person regardless of their relationship to the victim, in any setting, including but not limited to home and work.\(^2\)

- **Psychological or Emotional Violence**: According to the Center for Disease Control (CDC), Psychological violence comprises threats, actions or coercive tactics that cause trauma.\(^3\)

- **Economic (Deprivation or Neglect)**: This includes the failure - either intentional or unintentional - to meet the rights and needs of a dependent.

Examples of each form of violence are listed in the textbox below:

### Physical Violence
- Slapping, hitting, beating
- Choking, burning, kicking, hair-pulling
- Physical assault with acid, a weapon or firearm

### Sexual Violence
- Rape: within marriage or dating, as well as by relatives, acquaintances or stranger’s
- Sexual abuse: unwanted sexual advances or harassment, such as the demand of sex in return for favors.
- Violent acts against the sexual integrity of another (e.g. virginity inspections).
- Forced abortion, prostitution, trafficking, marriage or cohabitation
- The denial of contraceptive use or measures to protect against sexually transmitted disease.

### Psychological Violence
- Deliberate actions or threats that humiliate, diminish, intimidate or embarrass someone;
- Coercion over someone to control what that person can or cannot do and to isolate that person from friends or family;
- Use of threats to force another to engage illegal activities or control that person’s behavior
- Destruction of property and smashing objects;
- Harsh retaliation against someone who disagrees;
- Denying a person access to transportation, communication (e.g. telephone), money or other basic resources

### Economic (Deprivation and Neglect)
- Denial of food,
- Denial of basic access to healthcare,
- Denial of access to income, or
- Denial of other basic rights.

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1.1.2 Monetary Costs of Violence

As a result of each form of violence, there are various costs to survivors, households and communities. These may include:

Direct Cost of Violence
- Medical treatment: for medical care or treatment as a result of injury or other damages from violence (physical and psychosocial)
- Justice systems: Court proceedings across various levels; and
- Social protection: Shelters and safe-houses, child protection measures.
- Security response: Policing, arrests and incarceration

Indirect Costs of Violence
- Times Costs: Loss of wages and of productivity for those affected.
- Physical and Economic Costs: impairment, mental health, suicide, occupational capacity and ability to engage in livelihood activities; and
- Social Cost: Fear, humiliation, self-confidence and esteem, sense of insecurity, early marriage, school absentee-ism

Beyond affecting individuals and households, these costs have been known to work together to stifle development growth due to destructive cycles of violence and insecurity. Cycles of violence impede growth, harm social and human capital, and divert resources away from constructive development investment.4

1.2 Domestic Violence and Bangladesh

1.2.1 Domestic Violence in Bangladesh

In the case of Bangladesh, the effects of violence on communities remain largely hidden. Domestic violence can harm women, men, boys and girls; it affects all classes and castes. At the same time, domestic violence is grossly under-reported. According to a report by the Centre for Policy Dialogue and a COVAW Report on Engaging Men on Domestic Violence, a number of forces act to prevent reporting domestic violence. Commonly, reasons include a sense of shame, fear of compromising one’s status or family honor, and fear of backlash from perpetrators.5

Domestic violence is largely accepted as a common and widespread practice. There are multiple triggers of domestic violence. CARE Bangladesh’s cost analysis study on domestic violence found that dowry was the most common reason cited for violence among respondents.

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(24.4%). Secondly, tensions with in-laws also commonly led to domestic violence (15.3%). Other reasons cited by the Bangladesh National Women Lawyers Association (BNWLA) include unsatisfactory cooking, poor housekeeping, wives who talk to another man or signs of disagreement.

In addition to the fundamental implications of violence on a person’s human rights, domestic violence also has serious costs for survivors, perpetrator as well as their families. According to CARE Bangladesh’s cost analysis study, survivors and their families paid an average cost of nearly tk 11,900 per family in direct costs. For perpetrators and their families, the direct cost was estimated at about tk10,400.

The cost implications of violence against women are important in four ways. First, these findings demonstrate clearly how families suffer from domestic violence. These findings offer important arguments to prevent violence at the household level. Secondly, when paired with discussion on gender relations and root causes of violence, costs discussions can highlight the effects of violence in tangible ways. Altogether, this work can situate VAW within a broader and inter-linked system of social injustice and vulnerability. Thirdly, when brought to scale, this argument demonstrates the sizeable amount of resources wasted as a result of domestic violence at the village, Union Parishad and Upazila levels. This drain in resources has implications for development and can offer important arguments to support VAW prevention initiatives and budgets. Finally, with the passage of the Domestic Violence Act (DV Act) of 2010, survivors can use cost calculations from violence to claim compensation for losses as a result of domestic violence. This bill is described in more detail below.

1.2.2 The Domestic Violence (Protection and Prevention) Bill (2010)

In October, 2010, the Government of Bangladesh passed the Domestic Violence (Protection and Prevention) Act, explicitly criminalizing domestic violence for the first time. This bill aims to create public awareness and prevention of domestic violence rather than focus on punitive justice. Building from international definitions of violence, the Domestic Violence (Protection and Prevention) Act:

1. Enables the survivor or anyone on her behalf to file a domestic violence case;
2. Calls for the accused to continue to provide shelter and bear living expenses of the survivor, if she/he is a dependent of the accused;
3. Mandates police to ensure the security (e.g. protection, shelter) of and treatment for survivors, with his or her consent;

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4. Calls for the survivor’s right to legal assistance;
5. Demands that the accused undergo counseling upon the filing of a case;
6. Allows survivors to file for compensation of damages due to domestic violence during the initial case or filed separately within six months of ascertainment of damages; and
7. Calls for the court to hear the case within 60 days of filing; and allows for remote trials to be conducted by camera.\(^8\)

**Policies on Violence and Gendered Human Rights in Bangladesh**

In addition the Domestic Violence Act of 2010, the Government of Bangladesh also passed:

- Family Court Ordinance (1985) that established civil courts to arbitrate cases in relation to marriage rights and child custody.
- Women and Child Anti-Oppression Act, 2000 (amended 2003), which articulates penalties in regard to violence, kidnapping and ransom, rape, provoking suicide and sexual abuse against women or children.

Bangladesh has also ratified the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

- K. Siddique (2011)

While this act outlines important rights and measures to be taken in domestic violence cases, they have not been effectively institutionalized in line ministry budgets or mandates. This act, however, does provide a legal framework for survivors of domestic violence to seek protection and justice.\(^9\)

In relation to this act, the Cost Analysis Toolkit can be an important resource to help survivors ascertain damages and claim compensation for domestic violence.

According to the Act, compensation can be claimed for:

a. The pain and suffering of the survivor and the nature and extent of the physical or mental injury suffered;

b. The cost of medical treatment for such injury;

c. Temporary, semi-permanent or permanent effect of such injury;

d. Any loss of earnings, present and prospective, arising there from;

e. The amount or value of the property taken or destroyed or damaged;

f. Necessary and reasonable expenses already incurred by or on behalf of the survivor; and

g. The social status and financial circumstances of both the survivor and the offender.\(^10\)

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\(^7\) Those found guilty of domestic violence face up to 6 months in prison, a fine of 10,000 tk or both for the first offence; and up to 2 years in prison, a fine of up to 100,000 tk or both for multiple offenders. Those found to falsely accuse another of domestic violence face up to one year in prison, a fine of 50,000 tk or both.

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2. Cost Analysis Exercises

Given its diverse uses, cost analysis of violence work may be used as an educational tool to demonstrate the effects of violence to communities, to calculate evidence for claiming compensation for damages due to domestic violence, or as a policy advocacy tool to promote budget allocation and accountability of governmental institutions for violence prevention. This guide should be reviewed by teams based on the following considerations:

a. How will this information be used? Who is the target audience and what do we hope to achieve?

b. What questions are important for the objective of my cost analysis exercise? How can the toolkit be adapted to fit my needs? (e.g. adding areas of inquiry, or deleting some that are unnecessary?)

c. Who should be asked to obtain needed information? And what risks may be involved in undertaking this work?11

Based on this reflection, teams can decide how to draw from tools in this guide and adapt them for their objectives.

11 In the Cost Analysis study, the lead research found women survivors were not always knowledgeable

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Ethical Considerations

In cases where the toolkit will be applied with survivors of domestic violence, protection of participants and facilitators must be at the center of each aspect of the exercise. To ensure ethical discussions in relation to violence, a protocol must be established and applied. Cost analysis planning, execution and follow-up should align with ethical codes of conduct. Key considerations in preparing and planning for this exercise include:

- **Explore risks of participation** - before undertaking the analysis, it is important to first analyze what are the risks of harm in undertaking this exercise. In some cases, this exercise may need to be facilitated through a more indirect approach to minimize risk.

- **Special selection and training of research team members** - Data collectors must be specially trained to facilitate discussion related to VAW. The research team should understand and be sensitive to potential risks, recognize distress, follow safety procedures and provide referrals for medical, psychosocial, legal, and security services for violence.
Cost Analysis Exercises

• **Uphold confidentiality and monitor risks** - There should be a clear set of protocols for confidentiality. Data collection and management should separate names from data, which must be locked in a secure place (e.g., locked cabinet). Planning should also plan a timeline for shredding or deleting data. Across data collection, the research team should also monitor for and address possible risks.

• **Gender matching** - Given the sensitivity in discussing violence, and the gendered power dimensions of violence, the gender of facilitators should match that of respondents. In many domestic violence cases, as many cases involve men’s violence toward women, women survivors may not feel comfortable or safe discussing their case with male facilitators.

While conducting interviews, the research team should:

• **Explain the study and confidentiality, and gain consent** – Discussions should begin with a clear explanation of the cost analysis exercise and confidentiality measures. Before beginning the interview, it is important to gain informed consent. Informants should know a) who is conducting the exercise, b) the study intent, c) potential risks and d) the time involved. Give space for respondents to refuse to answer a particular question, or discontinue the interview at any point.

• **Safe spaces** - The space used for interviews and discussions should be neutral, and provide privacy to protect respondent confidentiality. Given its use in tight-knit rural communities, this may be very difficult to secure.

• **Be non-judgmental** - encourage openness throughout the discussion in a safe space free of judgments.

Following an interview, the research team should assess with participants possible risks, and provide referrals or next steps to link respondents to other services or follow-up visits, if necessary.

- CARE Gender Wiki: Gender-based Violence

Tools include:

1. **Behavior Change Communication:**
   Exercises and approaches to discuss costs of violence with community forums and residents more widely.

2. **Domestic Violence Compensation:**
   While this has only begun to be used, some COVAW partners have also begun to submit cost calculations for consideration in domestic violence cases. These worksheets can be used to claim compensation for abuse.

3. **Advocacy:** To paint a picture of the cost of violence at village and union levels, this toolkit may be used to advocate for policy and budget for VAW prevention work.
3. Using Cost Analysis of Violence

3.1 Behavior Change Communication

**Objective:** To demonstrate that domestic violence has a cost that represents loss of resources from individual, household, community, to state levels.

**Users:** Government representatives (e.g. Ministry of Women & Child Welfare, Ministry of Social Welfare, Ministry of Health) advocacy networks (Citizen’s Initiative against Domestic Violence and member NGOs), frontline workers working against violence against women at the local level.

**Audience/Participants:** Survivors and their families; community members, forum members who lead action to prevent VAW in communities.

In COVAW, CARE Bangladesh developed a series of methods to discuss the Cost of Violence for Behavior Change Communication. These discussions were situated in a broader curriculum that analyzed the causes and outcomes from domestic violence. In this approach, COVAW worked with community forums to analyze gendered power relations, discrimination and root causes of violence with villages. Altogether, these exercises paint a holistic understanding concerning the cost factors and results surrounding gender-based violence.

In particular, these tools facilitate reflection on:

**a. Current Context:**
- 24-hour time-use - identifying gender divisions of labor
- Gender socialization - analyzing differential expectations between boys and girls
- Values clarification - reflecting on attitudes in relation to gender norms and relations

**b. Push Factors: underlying causes of violence against women**
- Violence tree - understanding types of violence and its root causes
- Gender discrimination - highlighting differences in voice, responsibilities and freedom based on gender
- Gender inequalities - analyzing inequality in access to basic rights (education, work, mobility)

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12 See CARE Bangladesh’s BCC Tools for detailed guidance on these exercises.
Using Cost Analysis of Violence

Through analysis of the financial and social costs of violence, programmers, households and communities can draw out the connection between gender inequality, violence and development.

To highlight costs for community sensitization, COVAW undertook this exercise on the costs of violence:

### 3.1.1 Role Play and Discussion on Cost of Violence

**Step 1:** In order to demonstrate the components of the toolkit, facilitators first discuss the basic types of violence and types of costs.

<table>
<thead>
<tr>
<th>Types of Violence</th>
<th>Types of Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical</td>
<td>Direct Monetary Costs</td>
</tr>
<tr>
<td>Sexual</td>
<td>(medical, security, arbitration, protection/shelter)</td>
</tr>
<tr>
<td>Emotional / Mental</td>
<td></td>
</tr>
<tr>
<td>Neglect / Deprivation (Economic)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Time Costs</td>
</tr>
<tr>
<td></td>
<td>Capabilities / Personal Damages</td>
</tr>
<tr>
<td></td>
<td>Social Costs</td>
</tr>
</tbody>
</table>

**Step 2:** Once each type of cost has been clearly discussed, the participants perform a role-play that

These topics reflect the systems surrounding violence against women, as outlined in the diagram below:

*Figure 4. BCC Exercise Components*
Using Cost Analysis of Violence

Step 5: It is important to emphasize here the sheer magnitude of costs involved. The facilitator can compare the amount to what could be purchased with that money had it not been lost to violence.

e. If 1 in 2 households suffer from domestic violence, what would be the cost of violence for the village if they shared a similar story?

f. Imagine what could be achieved with this money for the village?

Step 6: Finally, ask participants to direct their own role-play on violence and the sequence of actions that follow to its resolution. Based on this performance, ask teams to develop a Flowchart of the story to build a sequence of events surrounding the incident.

Step 7: Following the flowchart, again ask:

g. For each event, what types of costs were incurred?

h. For each type of cost, how much money was lost?

Once each event has been discussed, the facilitator can ask:

c. What other social costs resulted that cannot be measured in money terms?

d. What is the total cost of violence from this one incident?

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**Figure 5. Flowchart Example**

Step 3: Following the role-play, the facilitator and participants document each event in the story, from the incident of domestic violence, to its eventual resolution. In this discussion, map out a flow-chart of events. For example, this may include:

- Psychological Violence ➔ Family Intervention ➔ Village Arbitration ➔ Physical Violence
- Village Arbitration ← Civil Court ← Criminal Case ← Medical Treatment
- Divorce Settlement

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Step 4: Following the flowchart, the facilitator asks the following:

a. For each event, what types of costs were incurred? (for the survivor? And the aggressor?)

b. For each type of cost, how much money was lost?

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Step 5: It is important to emphasize here the sheer magnitude of costs involved. The facilitator can compare the amount to what could be purchased with that money had it not been lost to violence.

e. If 1 in 2 households suffer from domestic violence, what would be the cost of violence for the village if they shared a similar story?

f. Imagine what could be achieved with this money for the village?
3.1.2 Folk Music, Drama and Pot Show\textsuperscript{13}

To share the knowledge and lessons drawn from the BCC exercises, COVAW mobilized local folk groups to perform songs, dramas and pot show on this topic to reach audiences at the village level. The COVAW initiative particularly hosted performances as part of local campaigns linked to 16 days of activism, and International Women’s Day.

The Pot Show tells the story of a woman who suffers from domestic violence, and highlights the costs that result from it. These ‘edutainment’ events can draw crowds of hundreds if not over a thousand, and offer question-and-answer to get people engaged in the discussion on violence and its costs. These pieces were developed by local folk teams with technical support from Rupantar (Khulna), a cultural and sustainable development organization.

Once each event has been discussed, the facilitator can ask:

i. What were other social costs that cannot be measured in terms of money?

j. What is the total cost of violence from this one incident?

Step 8: To close the session, have participants reflect on key learning and how they can use this information for violence prevention and response.

Across visits to COVAW sites in Dinajpur, Tangail and Sunamganj, facilitators said they were able to use this learning to respond to cases of violence in their own village.

In Sunamganj, a member of an Adolescent Girls’ group mentioned that the discussion on cost analysis was a critical area of learning from the COVAW initiative. And she could continue to use this learning after COVAW.

Based on this learning, she confronted a husband who beat his wife. Speaking with the husband, she reasoned with him to stop the violence, illustrating its cost. In discussion, she outlined how violence affects his wife, but also him, his children and the entire household.

This discussion, she reported, has helped end violence in that home. Presenting costs of violence help people to realize that domestic violence is a drain on resources, and bad for everyone.

\textsuperscript{13} The Pot Show is a traditional performance in Bangladesh that involves dancers and singers narrating a story. The story is visually unrolled through a large canvas or “Pot”.

The use of traditional music and performance have helped COVAW...
Using Cost Analysis of Violence

raise sensitive issues in communities. A number of artists also reported that villagers would approach them for referrals to services following a performance. From their experience, it is important to gain support from local government and leaders to allow these groups to perform. In a number of cases, folk groups noted that they initially faced resistance from religious conservatives and elites who denounced their work given the presence of women performers. Once this work began, however, they gained popularity. In a few sites, teams have since been invited to perform in other villages beyond the initiative area.

3.2 Establishing Local Resource Group

Objective: To provide information and referrals to victims/survivors and households affected by violence in relation to health services, arbitration, formal legal aid services and compensation entitled to them.

Users: local leaders and forum members involved in combatting violence at the community level (e.g. folk groups, trained facilitators, elders, shalishkers, civil servants, elected representatives).

Impact population: women, adolescents, Victim/ Survivors and households affected by domestic violence.

COVAW also responded to violence by mobilizing key local actors to provide information, referral linkages, follow-up support and institutional strengthening to combat domestic violence. Coordinated through local facilitators, this group aimed to strengthen linkages between households affected by VAW, service providers and justice systems across village, union, upazila and district levels. To ensure a coherent response that reached across different levels, the Local Resource Group comprised a network of members to link across diverse stakeholders:

Figure 6. Local Resource Group: Membership and Spheres of Influence
For COVAW, membership and responsibilities included:

<table>
<thead>
<tr>
<th>Member</th>
<th>Role in Local Resource Group</th>
<th>Sphere of Influence</th>
</tr>
</thead>
</table>
| Community Facilitator           | • Coordinate meetings and activities across Local Resource Group membership  
                                  | • Monitor linkages from VAW cases to arbitration and Union Parishad.  
                                  | • Promoting women’s representation within Shalish              | Linkages across village to Union Parishad  
                                  |                                                                 | Local Resource Group                                      |
| Government Officials            | • Strengthen capacities of the NNPC within the Union Parishad level  
                                  | • Document violence cases                                       | Union Parishad, Upazila and District offices (NNPC, elected, admin.)  
                                  | • Assist survivors of violence to file cases with the NNPC      | Local Shalish systems                                      |
|                                 | • Support impartial Shalish, with women’s representation           |                                                            |
| Shalishker, Local Leaders       | • Liaise with service delivery institutions                        | Union Parishad, Upazila and District                       |
|                                 | • Refer cases upward and link with government offices, as needed   | • Government offices (NNPC, elected, admin.)                |
|                                 | • Document violence cases                                         | • NGOs (e.g. legal aid, advocacy) &                         |
|                                 | • Communicate on issues of violence with media                     | • Media                                                    |
|                                 |                                                                    | • Local Shalish systems                                     |
| Teachers and other Civil Servants | • Monitoring violence cases at the village level                  | Households affected by violence                            |
|                                 | • Providing survivors with information and counseling around services, rights and laws (DV Act 2010) | Local Shalish systems                                      |
|                                 | • Monitoring and coordination with Shalish systems for impartial Shalish, with women’s representation |                                                            |
| Community-based Forum Combatting Violence | • Raise community awareness on services available, rights and law (DV Act 2010) in relation to violence | Village members                                              |
|                                 | • Refer cases to the Local Resource Group                          | • Households affected by violence                           |

3.3 Cost of Violence Analysis to Claim Compensation for Damages

3.3.1 Gathering Evidence

**Objective:** To record and calculate costs of violence for arbitration (shalish, courts) of domestic violence cases

**Users:** legal aid, lawyers, NGO community-level staff and managers

**Audience:** Shalish, formal courts

With the passing of the Domestic Violence Act 2010, this tool is well positioned for seeking compensation for survivors of violence under article 16 of the Act. For this purpose, it is only necessary to collect costs accrued by the survivor and his/her family as a result of domestic violence.

**Step 1. Initial interview:** This process can be conducted with whomever reports the case or seeks legal services for violence. This person, however, must be intimately informed of the incident and those affected.
Using Cost Analysis of Violence

To begin, the legal aid team and arbitrators need to first gain basic information about who is involved, what is their relationship and their livelihoods (occupation, daily wage, hours working per day).

To begin, the interviewer should construct a timeline of what happened, from the initial incident of violence, and the events that follow. An example format is the timeline, below:

<table>
<thead>
<tr>
<th>Date</th>
<th>What Happened and Why?</th>
<th>Effects (in relation to capabilities for those affected, e.g. survivor, perpetrator, family, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on this story, consider what worksheets or tools would be relevant to calculate the cost of violence for the survivor and his/her family:

- Worksheet A: Case Profile – Cover Sheet
- Worksheet B: Personal Injury and Damages

Now, we can begin to calculate the costs of violence.

Jaintia Shinnomul Songstha (JASHIS), a COVAV partner organization, has begun to submit the Cost Analysis Toolkit as evidence for arbitration in domestic violence cases.

As discussed, the new Domestic Violence Prevention and Protection Act, 2010 allows victims to claim compensation for:

a. The pain and suffering of the victim and the nature and extent of the physical or mental injury suffered;

b. The cost of medical treatment for such injury;

c. Temporary, semi-permanent or permanent effect of such injury;

d. Any loss of earnings, present and prospective, arising there from;

e. The amount or value of the property taken or destroyed or damaged;

f. Necessary and reasonable expenses already incurred by or on behalf of the victim;

g. The social status and financial circumstances of both the victim and the offender.

Shalishkers, the NNPC and Court systems can use this act to inform their arbitration of domestic violence cases.
In this step, it is important to note that a number of people – particularly women – do not work for wages. However, many continue to work in maintaining households. In this case, calculations should assume their wage to be equivalent of a day laborer in the local area.\(^\text{14}\)

For each sheet, consider:
- What is the cost for each line item? This involves going row by row, to calculate total direct costs and total time costs for each entry.
- For each worksheet, add the direct costs for each row. This will be the Total Direct Cost for each particular set of events (e.g. medical, nonformal justice, personal damages).
- For each worksheet, add the time costs for each row. This will be the Total Time Cost for each particular set of events.

Calculate the total cost of violence for the survivor and his/her family:
- **Personal Damages:** In Worksheet B, What are the total cost in damages?
- **Total Direct Costs:** Looking across worksheets, add the Total Direct Costs for each worksheet.
- **Total Time Costs:** Looking across worksheets, add the Total Time Costs for each worksheet.

\(^{14}\) This method is in line with the national domestic violence cost of violence analysis (K Siddique, 2011).

### Step 3. Presenting Information

Based on the analysis, fill in the cover sheet that provides an easy summary of total costs of violence based on this exercise. Make a copy of all these materials for your own records and keep it in a secure, locked drawer to protect the confidentiality of the survivor.

Submit one copy of the cover sheet and all worksheets completed for arbitration.

#### 3.3.2 Case Arbitration

- **Objective:** To ascertain costs of violence to settle domestic violence disputes
- **Users:** Shalishker, elders and other arbitrators
- **Audience:** households seeking arbitration on a domestic violence case

One area for further development and documentation will be how to work with those who play non-formal arbitration roles within communities. In contrast to formal judges, their work is more focused on dispute resolution and reconciliation. To support them in this role, discussions on the costs of violence can be poignant arguments to discuss the case.

The question is, however, how well they can fit these discussions within their arbitration process. In this regard, there is potential to collaborate with local leaders to develop an approach to integrate cost of violence discussions into arbitration.
Eventually, it will be important to capture these processes within these guidelines.

### 3.4 Advocacy

**Objective:** To highlight the cost of violence from local to national levels, and advocate for new awareness raising, more funding around VAW Prevention initiatives, and more effective institutions to respond to cases of domestic violence. This tool may be adapted to provide recommendations on how to promote policy and practice in relation to women’s rights and gender-based violence.

**Users:** NGO, academic and advocacy networks/coalitions

**Audience:** NNPC, local, district and national administration and line ministry members, funding agencies, researchers, academicians.

Initially, the tools in the Cost Analysis of Violence Toolkit developed from a Study that CARE Bangladesh commissioned from Professor Kaniz Siddique, an economist at the Ministry of Finance, and professor at North-South University. This study aimed to demonstrate that domestic violence represents significant costs to communities at a national scale. This work may continue to track trends in domestic violence and its costs. With the rollout of the DV Act and advocacy for a unified Family Code, a possible advocacy messages these methods may address include:

- The existing policy context;
- How policy is currently being implemented;
- Funding of institutions to support the acts;
- Other factors that affect women’s choices and ability to use the DV Act effectively, and
- Recommendations on how to strengthen state structures to prevent and respond to domestic violence.

Moving forward, however, discussions are needed to understand how the Cost Analysis Toolkit may contribute to women’s advocacy networks. In addition, work with the Cost Analysis Toolkit should also revisit how to ensure ethical monitoring of domestic violence cases. From these reflections, CARE Bangladesh and coalition members can revisit and adapt the Toolkit. The protocols developed can be integrated into this guideline.
Closing Thoughts

We hope this set of guidelines offer a clear starting point to begin work on understanding the costs of domestic violence by highlighting the adaptations of CARE-Bangladesh’s experiences through COVAW in:

- Behavior Change Communication,
- Establishing a Local Resource Group,
- Claiming Compensation for Damages from Violence and
- Advocacy.

With this work, there is still much room for innovation and exploration. As noted, in particular, it will be interesting to gain more insights on how this work may contribute to broader advocacy networks and movements to promote gender equality, and combat gender-based violence. Further, greater reflection and innovation are still needed to develop ways to support Shalish and other conflict resolution mechanisms to incorporate discussions on costs of violence as a part of their negotiation for reconciliation.

Our intention is that this guideline remains dynamic, and is adapted with learning generated by organizational experiences in cost of violence work.
In the district of Sunamganj, Bimal Chandra Das, 25, married Dipa Das, 18, a girl from the adjacent village. Bimal worked at a furniture store in the bazar where he earned tk 200 per day. Dipa stayed at home.

Two years following their marriage, Dipa gave birth to a daughter, Shila. Following the birth of Shila, Bimal and Dipa’s relationship began to deteriorate. Bimal began to beat Dipa, and demand dowry money from her father. Dipa complied. While she went home to request more money, she never disclosed the abuse she faced for fear of bringing shame to herself or her family.

In school, Shila excelled. However, at home the violence got worse. Dipa faced harsher and more frequent beatings. Their daughter Shila was frightened to go home, and stayed with her grandmother for fear of Bimal. However, she continued to have trouble sleeping and concentrating at school after witnessing problems at home. Her marks dropped sharply.

After seeing Dipa speak to another man in the village, Bimal crushed Dipa’s hand with the grinding mill. Neighbors caught sight of what had happened and rushed to Dipa, as Bimal fled the village. Dipa’s family was called, along with the village doctor.

A village doctor examined Dipa’s hand and found many broken bones. Dipa and her father and mother went to the hospital to have one finger amputated and her hand bandaged. The transportation cost them Tk 600. The medical costs added to Tk 10000, including Dipa’s 3 days staying in the hospital. Her parents stayed with her everyday, and spend tk 1200 on hotel and food.

Immediately upon return, Dipa’s father organized a Shalish. The family spent Tk 800 to bring Shalishkers together to hear the case. In addition, the Dipa’s father spent tk 800 for Shalishker honorariums and another tk 600 on food.

Through this process, Dipa and Bimal reconciled.

However, it took months for Dipa to be able to use her hand, and she will never recover fully. As a result, she can only perform limited chores. To compensate for her handicap, Shila was taken out of school to help with household chores.
This section includes examples of tables used for cost analysis exercises. These include:

**Description of Incident and Events** ................................................................. 29
- Case Timeline Exercise ................................................................................. 29
- Worksheet A: Case Profile ............................................................................ 30
- Worksheet B: Personal Injury, Damages ....................................................... 31

**Medical Costs** ................................................................................................. 32

**Security and Protection Costs** ..................................................................... 33

**Justice System Costs** .................................................................................. 34
II.1 Description of Incident and Events

Case Timeline Exercise

In discussions, this tool charts the sequence of violence and subsequent actions taken as a result of it:

<table>
<thead>
<tr>
<th>Date</th>
<th>What Happened and Why?</th>
<th>Who involved</th>
<th>Effects</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• In terms of violence, how often did it take place?</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on this work, the data collection team can compile the information to fill in Worksheets A and B on describing the incidence of violence and personal injury/damages experienced as a result of violence.
## Worksheet A: Case Profile

<table>
<thead>
<tr>
<th>Worksheet A: Case Profile – Cover Sheet</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Enumerator Name:</strong></td>
</tr>
<tr>
<td><strong>Date Collected:</strong></td>
</tr>
<tr>
<td><strong>Survivor Name:</strong></td>
</tr>
<tr>
<td><strong>Age:</strong></td>
</tr>
<tr>
<td><strong>Occupation:</strong></td>
</tr>
<tr>
<td><strong>Daily Wage:</strong></td>
</tr>
<tr>
<td><strong>Offender Name:</strong></td>
</tr>
<tr>
<td><strong>Age:</strong></td>
</tr>
<tr>
<td><strong>Occupation:</strong></td>
</tr>
<tr>
<td><strong>Daily Wage:</strong></td>
</tr>
<tr>
<td><strong>Respondent:</strong></td>
</tr>
<tr>
<td><strong>Respondent Relation to Survivor:</strong></td>
</tr>
<tr>
<td><strong>Date</strong></td>
</tr>
<tr>
<td><strong>Incident Date</strong></td>
</tr>
</tbody>
</table>

### Description of Violence

<table>
<thead>
<tr>
<th>Physical</th>
<th>Mental, Neglect</th>
<th>Sexual</th>
<th>Economic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Cause of Violence

<table>
<thead>
<tr>
<th>Dowry</th>
<th>Child marriage</th>
<th>Extra-marital relations</th>
<th>Access to income/assets</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Costs (check those that apply)

<table>
<thead>
<tr>
<th>Damages</th>
<th>Medical</th>
<th>Security (police) or Protection (Shelter)</th>
<th>Justice or Arbitration</th>
<th>Time Cost</th>
<th>Cost:</th>
<th>Cost:</th>
<th>TOTAL:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>See Worksheet B</td>
<td>See Worksheet C</td>
<td>See Worksheet D</td>
<td>See Worksheet E</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Other Costs (non-monetary)*

* Social, emotional and other costs, as described in the timeline.

---

* This worksheet may be adapted to align more with the First Information Report format that documents domestic violence cases at the local level.
For long-term damages, consider how many days does the person usually work per year? And how many years does a person normally work? This can be defined locally.

Considering work, you should also count household management and caregiving duties. In terms of wages, this can equal the daily rate of local unskilled employment.

**Worksheet B: Personal Injury, Damages**

<table>
<thead>
<tr>
<th>Person</th>
<th>Type of injury</th>
<th>Productivity loss (%)</th>
<th>Time from injury and recovery</th>
<th>Daily Wage</th>
<th>Total Cost</th>
<th>Calculating Damages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name:</td>
<td>Physical</td>
<td>Mental</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relation to incident:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relation to incident:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1 If injury is permanent, use the average number of working years remaining for the person since the time of injury.

2 If not working for wages (e.g. domestic work), use the daily wage of an unskilled laborer.

*This sheet is for official use only*
II.2 Medical Costs

Institutions directly involved in a violence case can include: medical costs, security response, justice systems and social protection. In these worksheets, note that shaded boxes should be completed by the data collector following the interview.

**Worksheet C: Medical Costs**

<table>
<thead>
<tr>
<th>Description</th>
<th>A. Expenditure</th>
<th>B. Dates</th>
<th>C. No. People</th>
<th>D. Cost per person</th>
<th>E. Total Cost = Columns C x D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service fee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Cost of treatment for injury or harm incurred from the incident(s)</td>
</tr>
<tr>
<td>Tests</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Cost of transport to health services on the part of anyone affected by the incident(s).</td>
</tr>
<tr>
<td>Medicine</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Cost of overnight hospital stay for the survivor.</td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Other boarding costs (e.g. hotel) for people affected by the incident.</td>
</tr>
<tr>
<td>Hospital bed / room</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Cost of food while survivor receives care (for all affected)</td>
</tr>
<tr>
<td>Nights away from home</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Other expenses associated with medical treatment.</td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Time cost from non-formal arbitration.</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Taka</td>
</tr>
</tbody>
</table>

Total Direct Cost: Add Total Cost Column (E)  

<table>
<thead>
<tr>
<th>Description</th>
<th>A. Time Cost</th>
<th>B. Time (Days)</th>
<th>C. No. People</th>
<th>D. Daily Wage</th>
<th>E. Total Time Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time cost</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Time Cost: Add Total Time Cost Column (E)  

*For each row, time cost = time in days x no. people x daily wage
II.3 Security and Protection Costs

*For each row, time cost = time in days x no. people x daily wage
*Shaded squares are for calculation only – not to be completed in interview

**Worksheet D: Security Costs – Plaintiff**

<table>
<thead>
<tr>
<th>A. Expenditure</th>
<th>B. Date</th>
<th>C. No. People</th>
<th>D. Cost per person</th>
<th>E. Total Cost = Columns C x D</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reporting and recording</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Direct expenses regarding the initial report of an offense.</td>
</tr>
<tr>
<td>transportation incident</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Transportation expenses to thana for each trip</td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Direct Cost

<table>
<thead>
<tr>
<th>Time Cost</th>
<th>Add Total Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time (Days)</td>
<td>No. People</td>
<td>Daily Wage</td>
</tr>
</tbody>
</table>

Total Time Cost

<table>
<thead>
<tr>
<th>Add Total Time Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time (Days)</td>
<td>No. People</td>
</tr>
</tbody>
</table>

**Worksheet E: Alternate Housing Costs - Survivor**

<table>
<thead>
<tr>
<th>A. Expenditure</th>
<th>B. Date</th>
<th>C. No. People</th>
<th>D. Cost per Person</th>
<th>E. Total Cost = Columns C x D</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Transportation to safe shelter</td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>The cost of food while away</td>
</tr>
<tr>
<td>Room</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Boarding costs for alternative shelter</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Direct Cost

<table>
<thead>
<tr>
<th>Time Cost</th>
<th>Add Total Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time (Days)</td>
<td>No. People</td>
<td>Daily Wage</td>
</tr>
</tbody>
</table>

Total Time Cost

<table>
<thead>
<tr>
<th>Add Total Time Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time (Days)</td>
<td>No. People</td>
</tr>
</tbody>
</table>

33
## II.4 Justice System Costs

*For each row, time cost = time in days x no. people x daily wage*

*Shaded squares are for calculation only – not to be completed in interview*

### Worksheet F1: Nonformal Arbitration

<table>
<thead>
<tr>
<th>A. Expenditure</th>
<th>B. Date</th>
<th>C. No. People</th>
<th>D. No. Arbitrators</th>
<th>E. Cost per person</th>
<th>F. Total Cost = Columns (C+D) x E</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Expenses for food.</td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Transport costs for arbitration</td>
</tr>
<tr>
<td>Notice Fee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Cost for notification to attend court</td>
</tr>
<tr>
<td>Honorarium</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Compensation for attendance of arbitrators</td>
</tr>
</tbody>
</table>

| Other          |         |               |                   |                   |                                 | Other costs |

<table>
<thead>
<tr>
<th>Total Direct Cost</th>
<th>Add Total Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Time Cost (Days)</th>
<th>No. People</th>
<th>Daily Wage</th>
<th>Total Time Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Time cost from non-formal arbitration.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Time Cost</th>
<th>Add Total Time Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
</table>

### Worksheet F2: Justice System Costs – Civil/Family Court

<table>
<thead>
<tr>
<th>A. Expenditure</th>
<th>B. Date</th>
<th>C. No. People</th>
<th>D. Cost per Person</th>
<th>E. Total Cost = Columns C x D</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Filing case</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Fee of filing case</td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Transportation to file and attend case</td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Food costs in relation to court case</td>
</tr>
<tr>
<td>Lodging</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Boarding costs to attend civil court case</td>
</tr>
<tr>
<td>Legal aid and court fees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Cost for legal services and related expenses</td>
</tr>
</tbody>
</table>

| Other          |         |               |                   |                               | Other costs |

<table>
<thead>
<tr>
<th>Total Direct Cost</th>
<th>Add Total Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Time Cost (Days)</th>
<th>No. People</th>
<th>Daily Wage</th>
<th>Total Time Cost*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Time cost from non-formal arbitration.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Time Cost</th>
<th>Add Total Time Cost Column (E)</th>
<th>Taka</th>
</tr>
</thead>
</table>
Appendix III. Deeper Learning

III.1 Further Resources

Ethics
- CARE Gender Toolkit: Ethics Page
- CARE Gender Wiki: Gender Based Violence Page.
- WHO Ethical and safety recommendations for research documenting and monitoring sexual violence in emergencies
- WHO/PATH guide for Researching Violence Against Women

Bangladesh and Domestic Violence
- Bangladesh Institute for Development Studies: http://www.bids.org.bd/
- Bangladesh National Woman Lawyers’ Association: http://www.bnwlabd.org/
- Centre for Policy Dialogue: http://www.cpd.org.bd/

III.2 Sources Cited


CARE Gender Toolkit (n.d.) Ethics Page;
CARE Gender Wiki (n.d.). Gender Based Violence Page.
Centers for Disease Control and Prevention (2008). Psychological / Emotional Abuse


