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### Abstract

This study employs a comprehensive and evidence-oriented analysis of public initiatives of financial benefits and economic empowerment of women with reference to their impact on violence against women (VAW) in the context of Pakistan. Microdata of survey on Economic and Social Wellbeing of Women in Punjab has been analyzed to underscore the aforementioned impact on women aged 15 to 64 years, both married and unmarried. Logit Probit models have been applied for arriving at empirical findings regarding impact of government financial benefits, marital status, household economic wealth status, education, gender of the household head, family size (number of children), area of residence, age, age square and female empowerment through providing them with employment on violence against women. Findings suggest that public initiatives of providing financial benefits to women for the purpose of enhancing their empowerment have empirical evidence with regard to mitigating violence against women in Pakistan. Public policy interventions for initiation of more research for provision of target based financial benefits to the women who are actually trapped in abusive relationships and social milieus are required to be prioritized in Pakistan. In addition to these research support initiatives, the government should link its budgetary allocations to the female entrepreneurship development and stipulate the departments with achievement of given targets for receiving further allocations. The results further suggest that effective planning and meticulous execution of government financial benefits programs designed especially for women play an established role in aggregation of uplifting their financially empowered status as well as decreasing their physical, emotional and sexual exploitation.

**Keywords:** Violence Against Women, Financial Inclusion, Government Cash Transfers

### 1. Introduction

Violence against women (VAW) is a global issue, not limited to Pakistan only, wherein gender inequality shapes perceptions and behaviors towards controlling women's socio-economic uplift opportunities. It has far-reaching consequences on individual women as well as the society and economy as a whole (Pearce, 2014; Stark & Hester, 2019; White, 2023; Shah & Ali, 2023). It ought to be fought through comprehensive planning and integrated public policies aimed at financial independence of women through targeted disbursement of government financial benefits. These may act as a protective shield and security against chances of violence against women. The relationship between government financial benefits and VAW is gradually inviting more attention of the researchers and the public policy makers (Peterman et al., 2020; Cortis & Bullen, 2015).

This study provides a spectrum of statistical revelations into impact of government financial benefits on VAW as well as improvement in economic household status of women through analysis of survey data. Lower wealth status and financial dependence of women in a household are primary factors which influence likelihood of VAW (Owusu et al. 2016; Sajid & Ali, 2018; Coll et al., 2020). Initiatives for provision of government financial benefits to women provide support for building a setup for enhancing financial independence and empowerment of women (Malhotra et al., 2002; Leal Filho et al., 2019; Audi et al., 2023). Government financial benefits have considerable potential for mitigating VAW through financial empowerment of women and for challenging the gender inequality and masculine norms (Burras & Munyo, 2020; Hidrobo & Fernald, 2013 Dervisevic et al., 2022). Therefore, it is important to analyze the linkage between government cash transfers and violence against women in Pakistan in order to achieve integrated policy decisions for fighting this menace. Despite many public initiatives, women in Pakistan are suffering from violence and socio-economic exploitation. Nonetheless, some ray of hope in the form of observable impact of government cash transfers on mitigation of VAW and women empowerment has been witnessed in Pakistan (Khalid & Choudhry, 2021; Karmaliani et al., 2012). Government cash transfer programs as well as other social welfare initiatives have contributed towards economic independence and social support to women (Brzeska et al., 2015; Bastagli et al., 2016; Shah & Ali, 2022). In addition to the aforementioned benefits, these programs have also proven to be effective in poverty alleviation, better access to higher education and health services. Research has indicated that economic empowerment of women may provide protection against violence and exploitation through women's financial independence and acceptance of their role in decision making within households. In addition to these, provision of legal aid, agency and easily accessible shelter homes for survivors of violence play important role in breaking the barriers and norms which perpetuate VAW in low-income countries like Pakistan.

Studies have also indicated that development and implementation of female entrepreneur initiatives have secured a place in stated policy objectives as effective strategy for ensuring gender equality and reduction in VAW. If women are facilitated in start-ups and management of their own businesses, on their own, their economic independence and financial autonomy help in combating the norms and perceptions which cause and prolong VAW in communities (Chant, 2016; Kruthika et al., 2023; Sultan et al., 2019). However, to make these initiatives successful and result oriented, more training opportunities, mentorship avenues, microfinance facilities and ease of doing business equip women with the necessary skills and resources to avoid likelihood of instances of being victims of violence and exploitation.

Apart from the expected results of the aforementioned initiatives, challenges still persist in effective implementation of these programs. Socio-cultural norms, complicated procedures, red-tape-ism in public offices, lack of awareness due to lack of higher

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education often hamper women's easy access to these initiatives, particularly in rural and marginalized communities (Kabeer, 2005; Sutter et al., 2019). Economic dependence and financial fears trap women in circular movements within the vicious web of violence prone perceptions, norms and practices which make it harder for women to get rid of such abusive situations (Atterva et al., 2015; Slabbert, 2017; Benebo et al., 2018). Moreover, the intersectional complications such as class system, ethnicity biases and geographical settings also vitiate the desired objectives of these initiatives regarding mitigation of VAW, especially in countries like Pakistan.

In Pakistan's scenario, the Government has already taken up several initiatives aimed at provision of cash assistance and other social welfare support to the women belonging to vulnerable and low wealth status. Benazir Income Support Program (BISP) is aimed at alleviation of poverty through provision of cash transfers to the poor women (Ijaz, 2021; Obaidullah & Khan, 2008). The stated objective of this initiative is to enhance financial independence of women in the households. The source of funding this initiative is allocations out of wealth tax and Zakat collections; however, support from NGOs in provision of small loans through microfinance programs has also been linked (Minor, 2014; Hassan & Khan, 2007). Foreign direct investment amounting to US\$400 million by the United Kingdom and the World Bank in 2017 is also listed as part of initiatives aimed at reducing VAW&G in Pakistan through several inter-linked programs and projects (Chopra, 2019). As per guidelines issued by the WHO for evaluation of impacts of violence prevention programs, Pakistan is facing difficulties in presenting reliable data based on evidence.

Women have enormous potential to contribute to the economy of Pakistan provided that they are granted opportunities and financial support to enable them to achieve financial independence and empowerment. While allocation of government financial benefits to women must be considered as a crucial factor in promoting their financial independence and reducing their susceptibility to violence, available literature on the subject has identified various elements that contribute to violence against women in Pakistan, such as legal framework, cultural norms and societal values. Likewise, studies have examined the impact of government financial benefits on poverty reduction, however, the present study exclusively focuses on investigating the specific role of these benefits in improvement of financial empowerment and reduction of violence against women in Pakistan.

### **1.1. Objectives of the Study**

The main objectives of the study are listed below:

- Can government financial benefits (G), age (A) or the urban / rural area (Ar) provide protection to women against violence (V)?
- Do education (E) and empowerment of women in business (EB) or economic wealth status of the household (W) have impact on patterns of the violence (V)?
- Do male household leadership (H) and marital status (MS) contribute to or offer protection to women against violence (V)?

This study would delve into exploring how financial empowerment of women through provision of government financial benefits aimed at different age groups in urban and rural areas contributes towards reduction in violence against women in Pakistan. In addition to the aforementioned objective, this study will also scrutinize how better education and awareness along with improved economic wealth status of women shield women against instances of violence. The study is aimed at providing novel insights into the relationship between different variables in order to add to the existing literature on the subject and to provide fresh perspective for looking at and dealing with this important socio-economic phenomenon, resultantly, suggesting policy interventions for enhancing women's participation in the Pakistan economy.

## **2. Literature Review**

Targeted government financial support initiatives for women reflect potential for economic empowerment of women but their aggregate impact on VAW is equivocal. Available literature reveals that although these programs contribute towards reducing VAW by enhancing women's financial security and bargaining power (Perova et al., 2021), they may also shape up incentives and avenues for creating instances of violence as a result of their role in challenging the accepted gender norms (Dunton, 2022). Cash assistance programs have shown promise in reducing intimate partner violence (IPV) by reducing poverty and increasing emotional and psychological well-being of women (Barrington et al., 2022). However, reciprocally, those cash transfers may not be able to alter fundamental gender roles in a society which may increase VAW as a collateral (Chaudhuri & Morash, 2019). Literature also provides that negative impact of VAW on financial independence of women can be arrested through introducing and implementing measures such as closing the wage gap based on gender, provision of social welfare assistance and improving access of women to higher education (Ghosh & Gunter, 2018). Based on the PDHS-2017, the study found out through binomial logistic regression that age and education of partners is negatively associated with violence and urban women face less violence as compared to rural women in Pakistan. The study also concluded that women with better financial status are less likely to face violence (Khan et al., 2021). The various aspects of microfinance and government financial benefits focusing on the ladies lead to better financial and economic development (Dayo et al., 2023). Lack of funds allocated for measures to fight VAW and funding priorities are also important factors affecting the desired results. Government cash transfer programs affect positively and negatively the instances of VAW and more research is required to arrive at effective policy decisions.

Government cash transfers help in mitigating VAW and providing economic and financial security to women. Moreover, women feel more empowered in household level decision making and their will to join higher education institutions (Eggers del Campo and Steinert, 2022; Ranganathan et al., 2021). Public workfare programs aimed at more participation of women as well as government cash transfers as launching pads, help in creation of more jobs, income generation opportunities and improvement in household economic wealth status, resultantly, reducing VAW and increasing women empowerment (Dileep and Abraham, 2022; Gothoskar and Kukami, 2020). In Ghana, livelihood empowerment against poverty (LEAP) Program as an initiative to provide cash transfers to women has proved to be successful in mitigating VAW. Apart from its basic objective, this program has also helped in destaining

the poverty related stigmas and uplifting the women against the horrors of violence. The basic concept, design and integration of such programs are essential factors for achieving optimal results (O'Rourke, C., 2010; Chaudhuri & Morash, 2019). Economic dependence of women on abusive partners is also associated with severer abuse, thus, highlighting the importance of economic empowerment of survivors of violence (Chaudhuri & Morash, 2019). Economic abuse, such as limiting access to funds and hampering employment opportunities, is also recognized as a form of domestic abuse. However, funding priorities for women empowerment programs often prioritize economic goals over addressing VAW, compromising the efforts to end gender inequality (Davis & Kraham, 1994). To effectively address violence against women, it is crucial to develop strong programs that focus on reducing economic violence and providing support to victims. Government financial support programs, along with measures like narrowing the gender wage gap and offering welfare programs can help addressing the socio-economic determinants of violence against women and provide survivors with necessary resources for recovery (Vyas & Mbwambo, 2017). Higher levels of education attained by women are associated with a decrease in violence (Ahmad & Mozumdar, 2021). Younger and poorer women living in poorer households are more vulnerable to violence (Stockl, H. et al., 2021). Household economic wealth status also plays a pivotal role in VAW because of the fact that violence is prevalent among both less educated and more educated women (Grogan & Sadanand, 2016). Female employment has a complex relationship with violence; some studies suggest that it increases the risk of women being more prone to violence while others suggest that it prevents the chances of violence (Dildar, 2021). The gender of the household head can also influence violent tendencies with male-headed households showing more instances of violence against women (Mookodi, 2004). In addition to these factors, the area in which women are living can also impact the VAW; with both urban and rural areas having their own peculiar and unique characteristics with regard to increasing or decreasing VAW (Rusnakova & Huskova, 2019). Overall, these factors interact with each other, individually and collectively, to shape the occurrence of violence against women.

Although, studies on this subject are already available, however, there is still a significant gap especially in the context of Pakistan. The previous studies provide analysis of different aspects of violence against women as well as women empowerment, nonetheless, impact of government financial benefits on VAW and women empowerment has scarcely been explored earlier. This study is aimed at providing insights into the transformative and progressive potential of financial empowerment of women as a protective shield against physical, emotional and sexual violence.

### 3. Conceptual Framework

This study is based on established theories of economics and finance and it focuses on the violence against women (V) as the dependent variable and eight independent variables.

The underlying assumption is that violence against women is a function of these variables, which can be mathematically represented as:

$$V = \alpha + \beta_1G + \beta_2A + \beta_3Ar + \beta_4E + \beta_5F + \beta_6W + \beta_7H + \beta_8M + \varepsilon \dots \text{Equation (1)}$$

Where:

$\alpha$  is the constant term.  $\beta_1, \beta_2, \dots, \beta_8$  are the coefficients representing the change in V for a one-unit change in the associated variable  $\varepsilon$  is the error term.

Government Financial Benefits (G): Under the poverty-violence theory, the availability of government financial benefits (G) can potentially reduce violence against women. The coefficient  $\beta_1$  represents the change in violence (V) for every unit change in government financial benefits.

Age (A): Age (A) can influence the level of violence experienced, according to the age-crime curve theory.  $\beta_2$  measures the effect of age on violence.

Area (Urban/Rural) (Ar): The environmental theory suggests that the area where a woman lives (Ar) can significantly impact the level of violence she experiences.  $\beta_3$  represents the change in violence for every unit change in area.

Education (E): Under the empowerment theory, education (E) can potentially reduce violence against women.  $\beta_4$  represents how much a unit increase in education decreases violence.

Here female business empowerment (F) denotes the factor that when are provided more business opportunities, they may get rid of violence. Here  $\beta_5$  refers to the impact of business empowerment on VAW.

Here household wealth status (W) refers to the impact of household wealth status on VAW. Accordingly,  $\beta_6$  refers to the variation in VAW against changes in wealth status.

In the equation, household head (H) refers to the gender of the household head and it denotes that gender of household head can impact VAW, as narrated in Patriarchy Theory. Here  $\beta_7$  is for measuring the impact of household head on VAW.

Here marital status (M) refers to its connotation as provided in the Marital Power Theory and it denotes that (M) can affect the level of VAW.  $\beta_8$  shows the changes in VAW against every unit change in (M).

The model can further be applied for incorporating the higher interactions and non-linear relationships, for example, the effect of education (E) might not be linear but the same could reflect a linear logarithmic scale, which can be shown as:

$$V = \alpha + \beta_4 \log(E) \dots \text{Equation (2)}$$

Likewise, the effect of age (A) might be quadratic, as:

$$V = \alpha + \beta_2A + \gamma A^2 \dots \text{Equation (3)}$$

Here  $\gamma$  is the co-efficient of the quadratic term.

Moreover, higher interactions among these variables, for instance, the impact of GCTs on VAW may vary depending upon the area of residence (Ar), can also be accommodated in the model. This interaction can be depicted as:

$$V = \alpha + \beta_1G + \beta_3Ar + \delta G * Ar \dots \text{Equation (4)}$$

where  $\delta$  is the interaction term.

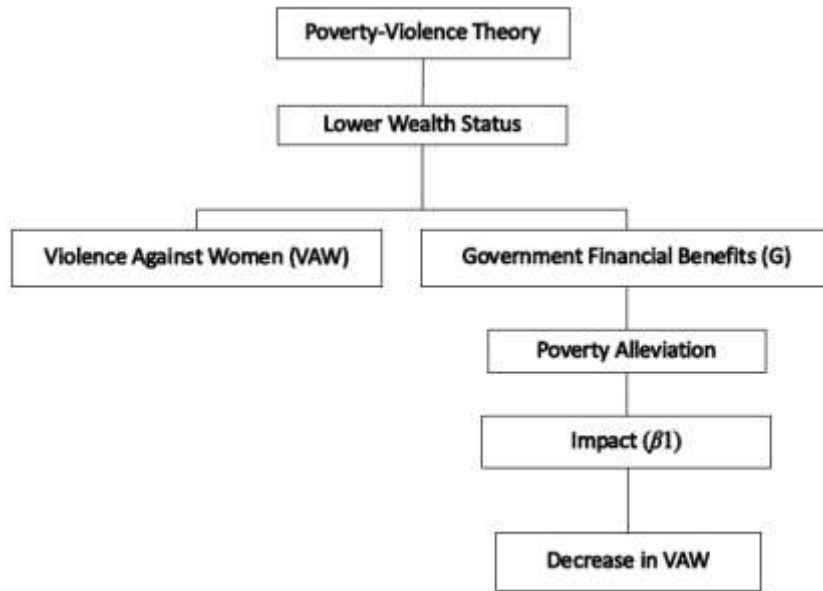
Moreover, this hypothesis may be tested by performing testing for determination of its significance with regard to each variable against observed interactions. The null hypothesis ( $H_0$ ) might show that the corresponding co-efficient is zero which would mean that it has no impact on VAW. The alternative hypothesis ( $H_1$ ) would state that the coefficient is not equal to zero, indicating an effect.

For instance, for the variable of Government Cash Transfers (GCT), the hypotheses would be:

$H_0: \beta_2 = 0$  (GCTs have no effect on violence)

$H_1: \beta_2 \neq 0$  (GCTs have an effect on violence)

A similar process would be followed for all variables and their interactions. Statistical techniques such as t-tests or F- tests can be employed for this purpose.



**4. Data / Methodology**

To make the analysis, initially this study uses Logit Probit model to assess the determinants of wealth status in Punjab, Pakistan. The good quality of ordered Logit Probit model is that it contains the dependent variable in ordered form by taking the values of 0, 1, 2, 3 and 4 which describe the level of wealth status that the household falls into (Greene, 2002; Oyedepo et al., 2021).

Logit Probit models can also be used to investigate the relationship between a binary outcome variable e.g. whether a woman has experienced violence and one or more variables e.g. financial empowerment and violence against women. This model can further be used to measure the determinants of violence against women.

Here is the logistic regression equation:

$$Y_i = \log\left[\frac{P}{1-P}\right] = \beta^0 + \beta^1 X_1 + \beta^2 X_2 + \dots + \beta_k X_k + u \dots \dots \dots \text{Equation (5)}$$

Here,  $\rho$  = stands for probability to experience violence against women  $1-\rho$  = stands for probability not to experience violence against women

$\beta_0$  is the intercept term and  $\beta_i$ 's are logistic regression co-efficient ( $i=1,2,\dots,n$ )

The parameter  $\beta_i$  refers to the effect of  $X_i$  on the log odds such that  $Y=1$ , controlling the other  $X_i$ 's. (Santamaria, 2022) (Jabbi et al., 2020; Russell Kabir & Khan, 2019) (Greene, 2012).

In Probit model, the cumulative standard normal distribution function  $\Phi(\cdot)$  is used to model the regression function while the dependent variable is binary, that is supposed  $E(Y|X) = P(Y=1|X) = \Phi(\beta_0 + \beta_1 X) \dots \dots \dots \text{Equation (6)}$

In probit model assume that  $Y$  is a binary variable. The model

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + u \dots \dots \dots \text{Equation (7)}$$

$$\text{with } P(Y=1|X_1, X_2, \dots, X_k) = \Phi(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k) \dots \dots \dots \text{Equation (8)}$$

is the population Probit model with multiple regressors  $X_1, X_2, \dots, X_k$  and  $\Phi(\cdot)$  is the cumulative standard normal distribution function.

The predicted probability that  $Y=1$  given  $X_1, X_2, \dots, X_k$  can be calculated in two steps:

1. Compute  $z = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k$
2. Look up  $\Phi(z)$  by calling `pnorm()`.

$\beta_j$  is the effect on  $z$  of a one unit change in regressor  $X_j$ , holding constant all other  $k-1$  regressors.

The effect on the predicted probability of a change in a regressor can be computed as in Key Concept

In R, Probit models can be estimated using the function `glm ()` from the package `stats`. Using the argument, we specify that we want to use a Probit link function (Hanck et al., 2021) (Koop, 2008) (Gujarati, 2022).

The study will find the relation of VAW (dependent variable) with financial empowerment of women in Punjab; therefore, for the purpose Logit Probit model has been applied to investigate the relationship of VAW with government financial benefits while accounting for the potential influence of other factors such as age, education, marital status and female business empowerment. This study based on microdata of survey on Women Economic and Social Wellbeing (WESW) in Punjab, disseminated in January, 2022 by the Punjab Bureau of Statistics, got conducted by the Punjab Commission on Status of Women (PCSW) in all districts of Punjab (Attock, Rawalpindi, Chakwal, Jehlum, Gujranwala, Gujrat, Sialkot, Mandi Bahauddin, Hafizabad, Faisalabad, Chiniot, Jhang, Sargodha, Mianwali, Khushab, Lahore, Kasur, Sheikhpura, Narowal, Nankana Sahib, Okara, Pakpattan, Sahiwal, Toba Tek Singh, of upper Punjab and Khanewal, Bhakkar, Vehari, Bahawalnagar, Bahawalpur, Multan, Rahim Yar Khan, Rajanpur, Dera Ghazi Khan, Muzaffargarh, Layyah and Lodhran of lower Punjab). The survey was designed and implemented by the PCSW in collaboration with the BOS with support from the UNFPA and the DFID. Manuals, field guides, questionnaires in Urdu and software for administering the questionnaire by using the CAPI method were prepared. The survey included households as well as individual women, with further categorization into rural and urban areas. The survey sampled 22,638 rural households and 10,240 urban households; interviewing 21,690 rural households and 9,271 urban households. In addition, the survey sampled 20,506 eligible women in rural areas and 8,877 eligible women in urban areas, with 20,306 rural women and 8,714 urban women interviewed. The overall response rate was very high with 94.6% of households and 93.7% of individual women actually responding to the survey questionnaire. The survey also included a separate section on violence against women (VAW), with data collected from ever-married, never-married, separated and partnered women who had experienced any form of violence.

## 5. Data Analysis

**Table 1**

Dep Variable: V	(1) Logit	(3) Logit - without Age Square
E	-0.0539** (0.0212)	-0.0539** (0.0212)
Ar	0.00375 (0.0429)	0.00371 (0.0429)
A	-0.00214 (0.00943)	-0.00145 (0.00167)
AGEsquare	9.24e-06 (0.000124)	
M	-0.509*** (0.0572)	-0.511*** (0.0507)
F	0.352*** (0.0966)	0.351*** (0.0966)
H	0.0819 (0.0601)	0.0816 (0.0598)
W	-0.132*** (0.0162)	-0.133*** (0.0162)
G	-0.117** (0.0494)	-0.117** (0.0494)
Constant	-0.940*** (0.159)	-0.950*** (0.0893)
Observations	29,020	29,020

Robust standard errors in parentheses \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

**Table 2**

Dep Variable: V	(2) Probit	(4) Probit - without Age Square
E	-0.0291** (0.0113)	-0.0291** (0.0113)
Ar	0.00202 (0.0230)	0.00198 (0.0230)
A	-0.00123 (0.00507)	-0.000719 (0.000898)
AGEsquare	6.75e-06 (6.65e-05)	
M	-0.279*** (0.0313)	-0.281*** (0.0279)
F	0.193*** (0.0545)	0.193*** (0.0545)
HH	0.0448 (0.0338)	0.0446 (0.0337)
W	-0.0718*** (0.00870)	-0.0719*** (0.00870)
G	-0.0656** (0.0270)	-0.0657** (0.0270)
Constant	-0.598*** (0.0864)	-0.605*** (0.0492)
Observations	29,020	29,020

Robust standard errors in parentheses \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

In this analysis of violence against women (VAW) using four different models, including logit and probit specifications with and without the inclusion of Age Square, several key findings emerge.

Education (EDU) consistently shows a negative association with VAW, indicating that higher education is associated with less likelihood of VAW (Amir-ud-Din et al., 2021; Rapp et al., 2012; Adams et al., 2013). The urban / rural area of residence (Ar) does not show any considerable influence on VAW across all models. Age and its quadratic term (AGEsquare) show mixed results corresponding to a potential nonlinear relationship between age and VAW (Salas-Wright et al., 2016; Katerndahl et al., 2021). Marital status (MS) suggests a negative association with VAW, indicating that being married is linked to less VAW (Eze-Ajoku et al., 2022; Rahme et al., 2021). Female business empowerment (BE) has a protective effect and a negative link with VAW, suggesting that women's economic participation results in lower likelihood of their experiencing violence (Ranganathan et al., 2021; Aggarwal et al., 2018). Household Economic Wealth Status (HEWS) also shows a negative association with VAW, indicating that higher wealth status is associated with a lower likelihood of VAW (Occean et al., 2021; Dildar, 2021). The Government Cash Transfers (GCTs) also show a negative association with VAW, suggesting that households receiving such transfers are lower on VAW (Tehmeena et al., 2021; Fatima et al., 2021; Cynthia, 2006).

## 6. Discussion

The analysis reveals various factors which can influence VAW by providing invaluable suggestions for effecting policy making for mitigating VAW. The consistent negative correlation between education (EDU) and VAW emphasizes the importance and urgency of providing more opportunities of higher education to women for protecting them against violence. This fact is ratified through likewise findings exhibited in existing literature. The difference in area of residence (AREA) has shown insignificant results showing that VAW may not be caused by difference in urban or rural areas. Moreover, the mixed effects of age and its quadratic term (AGEsquare) also show an obscure relationship with VAW, suggesting that women of any age may face varied levels of violence. Here, nonlinear relationship with (AGEsquare) is an important factor for policymakers while conceptualizing policy interventions for addressing VAW. The consistent negative correlation of marital status (MS) with VAW also provides that being married may save women from facing violence. Varied interactions among female business empowerment (BE), household economic wealth status (HEWS) and GCTs reveal that more financial independence and enhanced financial inclusion of women reduce VAW.

## 7. Conclusion and Policy Implications

Through the aforementioned analysis and discussion, it can be concluded that provision of more opportunities of higher education to women may protect them against violence and exploitation. Similarly, area-based interventions are not significantly required rather across the board policies of financial inclusion and government cash transfers are required to be implemented. Likewise, the public policies for mitigation of VAW might not be based upon age, area of residence and marital status of vulnerable women rather the same should be devised to integrate and include all women irrespective of the aforementioned variables. An important finding of the study is that more business opportunities for women help them in their improved socio-economic status, empowerment,

financial inclusion and protection against violence. In addition to the said suggestions, it has been observed that government cash transfers have significant impact on all the aspects of economic empowerment and financial inclusion of women in Pakistan.

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