

## **Social Norm Change and Economic Growth**

### Erika Fraser

**Query:** Please summarise the evidence on how social norm change relating to violence against women and children (VAWC) is good for (supports) growth? Please include global, regional and Uganda country-level evidence.











#### 1. Overview

Violence against women and children (VAWC) is a violation of human rights and a public health crisis happening in homes, in schools, on the streets, online, and at workplaces. Globally, 1 in 3 women experience physical or sexual intimate partner violence, or sexual violence by a non-partner in their lifetime. In Uganda, recent data reveals that 44% of women have experienced physical violence (by anyone) since age 15, while 17% have experienced sexual violence.<sup>1</sup>

Harmful social norms that perpetuate high rates of violence have far-reaching consequences for economic growth, including lost wages, reduced productivity, disrupted education and substantial costs for response services, such as healthcare, legal services and social services. Conservative estimates indicate that governments can lose up to 4% per cent of their Gross Domestic Product (GDP) due to violence against women,<sup>2</sup> with violence against children costing up to 5% of GDP.<sup>3</sup> Examples of costs for Uganda are shown below:



IPV incidents have an average cost of \$7.50 - a significant amount of the \$82 average monthly wage for Ugandan households. These out-of-pocket expenses for medical treatment, psychological counselling, and legal services place a heavy burden on survivors and their families.



The equivalent of **0.75%** of Uganda's national budget is spent on public services to respond to violence against women.<sup>5</sup> If violence was reduced, some of these funds could be redirected to activities that promote economic growth.



Intimate partner violence alone costs Uganda 1.27% of its GDP due to productivity losses.<sup>6</sup> Addressing the harmful social norms that perpetuate violence could unlock potentially significant economic growth.

This query identifies several pathways for how changing social norms that justify and maintain VAWC, can promote economic growth:

- **Increasing economic stability for households** by reducing out-of-pocket costs of violence, lost income due to time off work, and long-term unemployment, allowing families to redirect resources to more productive investments.
- **Improving the business environment** by increasing productivity due to the negative impacts of violence. It can also reduce instances of violence, exploitation and harassment that lead to negative press that can discourage external investment.
- **Freeing up government funds** that are currently essential for addressing violence, such as police and healthcare costs, and reinvesting these in growth sectors, such as education and infrastructure, which boost long-term economic development.



• Improving school attendance and reducing drop-out rates linked to violence, increasing the likelihood of children finishing school with the skills needed for longer-term economic growth.

Measuring the impact of social norms that perpetuate VAWC on economic growth remains difficult. Studies exploring this impact focus primarily on the costs of violence, arguing that changing social norms will reduce violence, which in turn will reduce the costs associated with it. However, this presents its own challenges, due to the lack of a standardised methodology and underreporting of violence, which leads to conservative cost estimates. In addition, few studies account for the economic multiplier effect, whereby money lost to violence represents lost potential savings and spending that would have otherwise circulated through the economy, amplifying economic growth. Studies rarely examine how harmful social norms perpetuating violence and abuse online can restrict access to technology, which in turn limits women's and children's opportunities for education, empowerment, economic advancement, and social mobility.

Harmful social norms that perpetuate violence against women and children are deeply ingrained in gender inequality and power imbalances, making them resistant to change. However, evidence shows that these norms can be transformed through sustained, community-driven interventions that promote equality, challenge harmful attitudes, and shift power. Uganda has been leading the way in innovating on social norms change, with programmes like SASA! and the Good School Toolkit demonstrating that it is possible to reduce violence significantly by changing these underlying norms. These interventions are also cost-effective.



SASA! costs \$5 per person reached, with an estimated cost of \$460 per case of violence averted. An evaluation of SASA! found it reduced physical IPV by 52%, highlighting the economic benefits of investing in violence prevention.<sup>7</sup>



The Good School Toolkit costs \$15 per pupil, with a total cost of \$244 per case of violence averted. The toolkit has shifted harmful social norms on violence and physical discipline,<sup>8</sup> leading to statistically significant reductions in violence against children in intervention schools.<sup>9</sup>



### 2. Discussion of the evidence

The evidence on how social norm change relating to VAWC is good for economic growth is complex and multifaceted. It is important to acknowledge upfront that most of the evidence focuses on the costs of inaction rather than the economic benefits of addressing social norm change. It also rarely focuses directly on the social norms that justify and sustain violence, but rather, it looks more indirectly at the impact of social norms in terms of the cost of violent behaviours against women and children.

Addressing social norms is one of the most effective strategies for preventing violence, as demonstrated by the success of interventions in Uganda, where rigorously evaluated programmes such as GREAT, EMAP, SHARE, and SASA! have been able to significantly reduce violence (see box below).<sup>10</sup> Violence prevention approaches which shift harmful gender attitudes, roles, and social norms through sustained, multi-year community activism, have proven particularly effective in reducing violence against women and children.<sup>11</sup> However, only well-designed and implemented interventions achieve such results.<sup>12</sup> Many of these programmes have been innovated and implemented by women's rights organisations, who are embedded within communities and understand the social norms that perpetuate violence. They also have relatively low costs, with benefits that far outweigh the costs, making them an attractive investment to reduce violence sustainably. For example, an economic evaluation of SASA! concluded that the intervention was highly cost-effective, with an estimated cost of \$460 per case of IPV averted and an annual cost of \$5 per person reached in intervention communities.<sup>13</sup>

#### **Examples of social norms interventions to prevent violence in Uganda**

Gender Roles, Equality and Transformations (GREAT) Project: GREAT is a participatory social norm intervention that engaged adolescents (10-19 years old) and communities in post-conflict Northern Uganda to address gender norms and reduce GBV. Led by the Institute for Reproductive Health with partners, GREAT used community-based interventions, such as community dialogues, radio dramas and youth clubs. An evaluation found improved gender-equitable attitudes, reduced acceptance of violence, and more equitable sharing of household tasks and decision-making. GREAT has been adapted and implemented in other parts of Uganda, as well as in Benin, Mozambique, and the Democratic Republic of Congo (DRC). 15

Engaging Men through Accountable Practice (EMAP): This IRC model worked with men and boys in Northern Uganda to reflect on harmful gender norms, with the aim of preventing violence. An evaluation of EMAP in DRC found promising results in terms of men's decreased intentions to commit violence. Men were also less likely to justify wife-beating and more supportive of a woman's right to refuse sex. While no significant difference in women's experiences of violence was found, female partners reported improved relationship quality and reduced negative male behaviour.<sup>16</sup>



Safe Homes and Respect for Everyone (SHARE): The SHARE intervention was a multi-component, IPV and HIV prevention programme. The intervention worked at the community level in the Rakai District of Uganda to change attitudes and social norms that contribute to IPV and HIV risk. An impact evaluation found that the project reduced the prevalence of women reporting past-year physical IPV by 4 percentage points in intervention communities - a risk reduction of 21% - and reduced past-year sexual IPV by 3 percentage points, a risk reduction of 20%.<sup>17</sup>

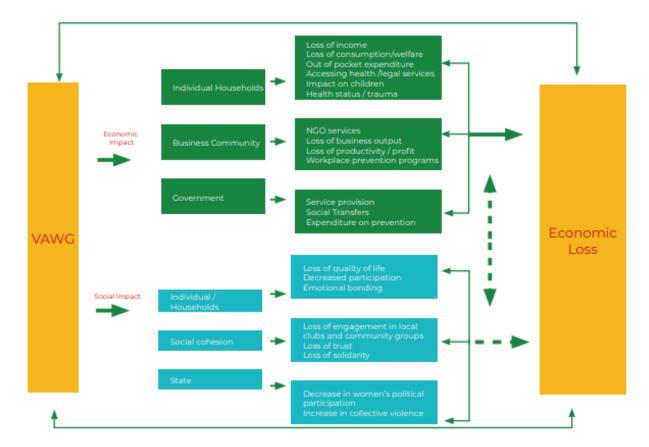
SASA! community mobilisation approach: SASA! was developed in Uganda to prevent violence against women by addressing gender inequality and harmful social norms. It was designed by Raising Voices and originally implemented by the Center for Domestic Violence Prevention (CEDOVIP) in Uganda. SASA! operates in four stages—start, awareness, support, and action—focused on transforming power dynamics in relationships and communities. Through trained community activists, SASA! engages stakeholders to analyse and shift norms that perpetuate violence. Rigorous evaluations have found that SASA! significantly reduced women's risk of physical IPV by 52% and improved relationship dynamics, while decreasing the social acceptability of violence.<sup>18</sup> The success of SASA! and its later version SASA! Together<sup>19</sup> has led to the intervention being adapted and implemented in at least 30 countries by more than 75 organisations.<sup>20</sup>

Social norms that perpetuate VAWC have both direct and indirect<sup>21</sup> costs to society. The different pathways by which violence costs individuals and families, businesses and organisations, and governments have been conceptualised in different ways (see diagram below for an example of the pathways outlined in the UK-funded What Works to Prevent VAWG cost studies). These costs involve both short-term payments (e.g. out-of-pocket payments for healthcare) as well as lasting costs that extend over an individual's lifetime (e.g. impacting educational outcomes, which limit future income and productivity).

This query is based on a rapid review of the global, regional and Uganda country-level evidence within a three-day period. Over the past decade, there has been a growing collection of studies that attempt to estimate the national-level economic costs of violence against women, with a few studies focused on violence against children. However, this review could not find consolidated figures for both violence against women and children, reflecting that this work has often been conducted in silos.<sup>22</sup> Most studies have focused on the Global North, although important contributions were made by the UK-funded What Works to Prevent Violence programme, which supported in-depth studies on the economic and social costs of violence against women in Ghana, Pakistan and South Sudan.<sup>23</sup>



### Conceptual framework of economic and social impacts of VAWG <sup>24</sup>



Key evidence gaps or methodological limitations identified in this rapid review include:

- Limited discussion of which social norms need to change to promote economic growth: However, there is a growing recognition that many of the same social norms that justify and sustain violence are deeply rooted in the gender discrimination and power imbalances that can hold back economic growth.
- No studies were found that attempted to monetise changes in social norms: The available data primarily focuses on the cost of violence to societies, individuals and businesses, and governments, with the assumption that shifts in social norms related to violence are necessary to observe broader reductions in violence.
- **Methodological differences:** Various models have been developed to estimate the national costs of IPV. Although these models differ in their core assumptions, they typically consider a mix of direct and indirect costs that are both tangible (and can be quantified in monetary terms) and intangible (which are harder to monetise).<sup>25</sup> However, this can make it difficult to compare across time and geographical contexts.
- Gaps in evidence on norms for particular types of violence: The evidence mostly focuses
  on intimate partner violence, with some small-scale studies looking at workplace sexual
  harassment and child marriage, rather than the wider costs of other forms of violence. Few



studies examine the costs of newer forms of violence, such as technology-facilitated gender-based violence (TFGBV) or different forms of online violence against children from cyberbullying to online child sexual exploitation and abuse.

- Lack of recent data on costs in Uganda: Although Uganda is one of the few countries in the region with studies on the cost of violence against women, many of these studies are over a decade old. While efforts have been made below to update these costs by using inflation calculators to reflect current prices, these estimates are still grounded in assumptions from the time the original data was collected, such as the prevalence and intensity of violence. These older studies also do not include the costs of new forms of VAWC, such as TFGBV.
- **Underestimation of costs:** A key challenge in costing studies is the underreporting of VAWC in surveys, leading to the costs being underestimated at the national level. It is, therefore, important to note that the estimates provided are likely conservative and do not fully capture the true costs of violence.<sup>26</sup>

### 3. Evidence on how social norm change on VAWC is good for growth

## 3.1 Increasing economic stability for households by reducing out-of-pocket costs of violence, lost income due to time off work, and long-term unemployment

Social norms that normalise VAWC can result in high costs for individuals and households due to out-of-pocket expenditures for medical treatment, psychological counselling, and legal services. These expenses can quickly accumulate, placing a significant financial burden on survivors and their families. For example, a UK-funded study in South Sudan found that women who reported out-of-pocket expenditures as a result of violence spent an average of US\$21 in the past year – a 'substantial burden' given that 80% of the population of South Sudan lives on less than US\$1 per day.<sup>27</sup> However, it is also important to note that most women do not seek services, and are often supported informally by family and friends, and therefore, costs are often not reported.

As social norms shift and violence decreases, the out-of-pocket costs for individuals and families would likely lessen, freeing up their resources toward more productive investments, such as education, healthcare, and business opportunities. In turn, this could contribute to stronger economic growth.



**Uganda evidence:** The **average out-of-pocket expenditure relating to a one-time incident** of intimate partner violence came to \$5 in a 2009 study, equivalent to \$7.50 in 2024.<sup>28</sup> The cost varied by service providers, with the highest costs for seeking police intervention (\$10), followed by support from health services (\$5), justice (\$4), local traditional authorities (\$4), and social services (\$1).<sup>29</sup> Compared to the average monthly wage of \$82 in 2024,<sup>30</sup> these are significant financial outlays for households to make.



Social norms that support and normalise VAWC also lead to lost income for households due to time off work, reduced productivity, or long-term unemployment, which further exacerbates economic costs. Changes in harmful social norms that lead to reductions in violence could allow families to redirect resources to more productive investments.

The lost earnings associated with violence differ based on its severity. A study in Tanzania found that women currently experiencing IPV earned 29% less than those who had never experienced abuse, while women facing severe IPV earned 43% less.<sup>31</sup> Similarly, in Chile and Nicaragua, women experiencing severe IPV earned 61% and 43% less, respectively.<sup>32</sup>



**Uganda evidence:** A survey of 1,272 women aged 15+ found that about 9% of violent incidents forced women to lose time from paid work, with an **average of 11 days a year.** The study estimated that this is equivalent to **half a month's salary**, affecting not only the woman herself but also her family and dependents. Another 3% of incidents resulted in partners missing paid work, with an average of 7 days a year. In addition, 12.5% of women reported losing time from household work, with fetching water, fuel, wood, and washing clothes being the most affected activities.<sup>33</sup>

# 3.2 Improves the business environment by addressing harmful social norms and negative impacts of violence, for example, on productivity, absenteeism and external investment

International evidence increasingly suggests that social norms that support gender equality and protect women and children from violence help create a business environment that also supports economic growth. The Government of Uganda recognises the importance of addressing harmful gender norms in order to empower women to grow their businesses, sustain self-employment and create more jobs. For example, in its <a href="Greater Rural Opportunities for Women (GROW)">GROW)</a>) project, the Government aims to prevent GBV and address discriminatory attitudes and behaviours as one of the four key components of this flagship project to promote women's economic empowerment and contribute to economic growth in Uganda.

By addressing the social norms that perpetuate violence and gender gaps in areas such as education, health, and financial inclusion, economies also become more resilient to external shocks and increase competitiveness and diversity in goods produced and exported.<sup>34</sup> For example, research by the International Monetary Fund indicates that narrowing the gender gap in labour markets could increase GDP in emerging markets and developing economies by almost 8%. Fully closing the gender gap could yield even greater benefits, with an average increase in GDP of 23%. <sup>35</sup>

In a study focusing on 18 countries in sub-Saharan Africa, including Uganda, the International Monetary Fund calculated that an increase of 1 percentage point in the share of female survivors of violence could reduce economic activity by an average of up to 8.7%. This economic cost results from a significant drop in women's employment.<sup>36</sup> The study also finds that violence



against women is more harmful to economic growth in countries without protective laws against domestic violence, in natural resource-rich countries, in countries where women are deprived of decision-making power and during economic downturns such as during the COVID-19 pandemic. In addition, the economic costs are higher in countries where there is a large gender gap in education between partners.<sup>37</sup>

Most studies examining the productivity costs of violence focus on intimate partner violence against women. In one of the first studies<sup>38</sup> conducted in sub-Saharan Africa, the UK-funded What Works to Prevent VAWG research programme estimated that violence against women and girls in Ghana results in a national loss in productivity of approximately 65 million days annually. This is equivalent to 4.5% of employed women effectively not working due to missing work or being less productive. When considering only the time lost in paid work, VAWG costs nearly \$286 million in lost income each year in Ghana. Communities are also affected, with 15% of survivors stopping care work for an average of 23 days per year.<sup>39</sup> To date, however, few studies have been conducted in sub-Saharan Africa.

Although most studies focus on intimate partner violence, recent research has increasingly examined the economic impact of workplace sexual harassment. The first such study, conducted in Australia, revealed a significant cost of \$2.6 billion in lost productivity and \$0.9 billion in additional financial costs. Each case of harassment resulted in approximately four days of lost work output. The financial burden was primarily shouldered by employers (70%), with the government (23%) and individuals (including survivors and their support networks) (7%) sharing the remainder. Furthermore, the loss of well-being for victims added an extra \$250 million, or nearly \$5,000 per person on average.<sup>40</sup> There have also been several studies in South Asia. For example, in Cambodia, sexual harassment is thought to have cost the economy some \$89m in lost productivity in 2015, equivalent to 0.5% of GDP.<sup>41</sup>



**Uganda evidence:** One study calculated the **total productivity loss due to IPV-related absenteeism as 1.27% of Uganda's GDP**. The calculations were based on combining 2011 data on violence with sectoral employment and output data. The researchers noted that the productivity loss due to IPV is **equivalent to 31% of the amount allocated to overall education**.<sup>42</sup>

Social norms that tolerate gender-based violence and harassment can also have significant negative impacts on external investment in companies and even national economies, particularly when it becomes a highly publicised case that leads to major infrastructure or development projects being cancelled by external investors. For example, widespread sexual exploitation, abuse and harassment led to the World Bank's cancellation of the \$265 million Uganda Transport Sector Development Project (see box below). The sudden halting of such projects can lead to delays in crucial economic progress, increased unemployment, and the loss of potential economic growth that could have resulted from improved infrastructure. In addition, the long-term reputational damage caused by these scandals could impact economic growth by



deterring future foreign direct investors, with investors generally seeking stable environments with minimal risks.



**Uganda evidence:** Allegations of sexual abuse and misconduct by construction workers resulted in the World Bank's **cancellation of \$265 million of funding for a major road infrastructure project in western Uganda.** The cancellation came after complaints from the Bigodi and Nyabubale-Nkingo communities located along the Kamwenge to Fort Portal Road.<sup>43</sup> At the time of cancellation, less than half (49%) of the road was complete. The road was subsequently completed using funding from the Government of Uganda, which likely required the reallocation of domestic funds to finish the project. The World Bank also suspended funding of the civil works components under the Uganda National Roads Authority (UNRA) of the Albertine Region Sustainable Development Project (100 km) and the Northeastern Road Corridor Asset Management Project (340 km) because of concerns about the capacity of UNRA to implement safeguards management and community engagement in accordance with World Bank guidelines.<sup>44</sup>

# 3.3 Freeing up government funds that are currently essential for addressing violence and reinvesting these in growth sectors

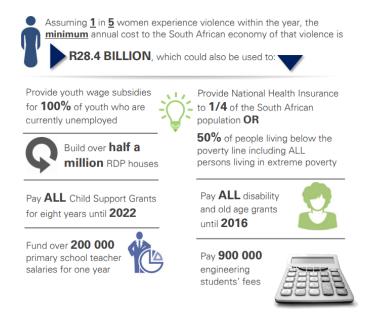
There is considerable evidence that <u>not</u> addressing the social norms that normalise violence against women and children has economic costs for societies. The World Bank has estimated that violence against women costs countries between 1.2% and 3.7% of Gross Domestic Product (GDP) – more than double what most governments spend on education.<sup>45</sup> As noted above, these costs are not directly comparable across countries due to different methodologies and data. Similar national studies have estimated the economic costs of violence against children as up to 5% of GDP.<sup>46</sup> Although more research is needed on the economic costs of violence against women and children, it is clear that the cost of inaction equates to a substantial proportion of GDP and trillions of dollars wasted each year.

It follows that if countries had social norms that did not support VAWC, they could unlock significant potential for economic growth, also termed the 'violence prevention dividend'. Resources currently dedicated to addressing the consequences of violence—such as healthcare, legal services, and social support systems—could instead be redirected toward critical areas like education, infrastructure, and job creation. This shift in spending would allow governments to invest in long-term growth strategies that improve productivity, enhance human capital, and stimulate innovation.

Few countries have attempted to quantify the impact of ending violence on economic growth. One interesting exception is a detailed study conducted by KPMG in South Africa, which estimated that the economic impact of gender-based violence is a minimum of R28.4 billion for



the year 2012/2013, representing 0.9% of GDP.<sup>48</sup> This was a conservative estimate, as national prevalence rates were not available at the time. Researchers used a prevalence rate of 20%, and a later Demographic and Health Survey (2016) found that 26% of ever-partnered women aged 18 or older had experienced physical, sexual, or emotional violence committed by a partner in their lifetime.<sup>49</sup> The South Africa study<sup>50</sup> identified several alternative areas in which the R28.4 billion could have been invested if it had not been lost to violence:



Importantly, the study notes that there is an economic multiplier effect – in other words, "a rand lost represents more than just that rand." Instead, it signifies the loss of potential savings and spending that would have circulated through the economy, benefiting others as money changes hands. By reducing violence, resources can be redirected toward more productive uses, fostering economic growth. The multiplier effect then amplifies this economic growth, as the reallocated funds continue to generate additional economic activity throughout the economy.



**Uganda evidence:** Several studies have attempted to calculate the national cost of domestic violence to the Ugandan economy. These studies use different measures, with some looking at the costs to service providers while others look at productivity losses (see Section 3.2 below).

A 2012 study measuring the economic burden of domestic violence in Uganda<sup>52</sup> (based on total costs to service providers and individuals' costs of dealing with domestic violence) calculated the **financial burden as being equivalent to 0.35% of Uganda's GDP** – approximately UGX 77.5 billion a year (\$20 million). Additionally, the study estimated that the **costs borne by public services were about 0.75% of the national budget**. It projected that budgets would need to



increase by at least 20% in the following years to meet the growing demand for these services.<sup>53</sup>

More recently, a 2018 UNFPA study<sup>54</sup> found the following annual costs for public services to deal with the effects of GBV in Uganda:

- UGX 18.3 billion (approximately \$5 million) is spent on healthcare.
- UGX 19.5 billion (approximately \$5 million) is spent on police services.
- UGX 12.7 billion (approximately \$3.4 million) is spent by local councils.

# 3.4 Has long-lasting impacts on economic growth by positively impacting education and economic empowerment

Addressing the social norms that perpetuate violence against women and children can also have positive impacts on school attendance, completion and attainment, and in turn, on children's future well-being and ability to earn an income and contribute to the workforce. When students can learn without fear, they have better attendance and learning outcomes. In Rwanda, one study found that student safety is closely linked to positive learning outcomes – students who feel unsafe at school perform 36% lower than the average score in maths tests, and their reading fluency is 12% lower.<sup>55</sup>

Poor education outcomes stemming from harmful social norms that perpetuate violence and gender inequality can lead to lower workforce participation and exacerbate poverty. In 2015, USAID calculated that school-related gender-based violence costs around \$17 billion to low-and middle-income countries, equivalent to \$22.6 billion in 2024<sup>56</sup> — more than the total annual amount spent on overseas assistance grants for education interventions.<sup>57</sup>

Violence against women also has a significant impact on children's education. In Ghana, for example, it is estimated that 300,000 school days are missed annually by children due to their mothers' experience of violence. This disruption in schooling can have lasting impacts, limiting children's ability to develop skills and reducing their future earning potential.<sup>58</sup> In Australia, the cost attributed to children witnessing violence represents 10% of the total cost of violence.<sup>59</sup>

The economic case for addressing the harmful social norms that normalise violence is also strong, with estimated returns of £87 for every £1 spent on violence prevention.<sup>60</sup> In addition, experiencing violence during childhood is linked to both the perpetration and victimisation of IPV later in life,<sup>61</sup> creating an intergenerational cycle that has social and economic costs for communities and economies. School-based interventions are cost-effective ways of preventing violence, as shown in the box below on the Good School Toolkit in Uganda.





**Uganda evidence:** The Good School Toolkit (GST) aims to create a safe school environment for children. Designed in 2008 by Raising Voices, the Toolkit engages the whole school and the surrounding community in a two-year process. To date, it has been implemented in 750 primary schools across 50 districts in Uganda. The toolkit has been rigorously evaluated using a randomised controlled trial (RCT), which found statistically significant changes in the prevalence of violence against children in intervention schools – including against girls, boys and children with disabilities, perpetrated by both teachers and peers. The toolkit has also changed social norms and attitudes on violence and physical discipline practices in school settings and in the surrounding communities.<sup>62</sup>

The toolkit was deliberately designed to be delivered at a low cost, using time and commitment rather than financial resources. An economic evaluation in 2018 found that the cost to run the intervention is US\$15 per primary pupil annually, with a total cost per case of violence averted of US\$244, which compares favourably with other violence reduction interventions in the region.<sup>63</sup> It also has additional benefits for economic growth by creating a safer environment for students to learn.

Addressing social norms around child marriage supports economic growth by keeping girls in school, which improves their educational outcomes and future employment prospects. Child marriage, a form of violence itself, also increases the risk of intimate partner violence for girls who marry early. For example, an analysis of Demographic and Health Surveys from 48 countries found that the risk of physical IPV was 3.3 times higher among women married at age 15 compared to young women married at age 24. For sexual IPV, girls married at 15 had 2.2 times higher risk compared to those married at 24. <sup>64</sup> By tackling some of the harmful norms that perpetuate child marriage, societies can reduce the economic costs of healthcare, legal interventions, and lost productivity linked to violence.



**Uganda evidence:** Evidence suggests that substantial savings could be made by ending child marriage in Uganda. A 2015 study estimated the **immediate annual** benefit of ending child marriage at US\$95 million in purchasing power parity (PPP), increasing to annual benefits of US\$2.4 billion by 2030.<sup>65</sup>

The study also projected substantial budget savings due to reduced demand for public services, driven by lower population growth. In education alone, ending child marriage and early pregnancies could save the Ugandan government US\$257 million by 2030. In addition, reduced under-five mortality and stunting could generate benefits valued at US\$275 million (PPP) by 2030.<sup>66</sup>

Child marriage also impacts women's lifetime earnings. In Uganda, the study estimated losses of US\$514 million in purchasing power parity due to early marriage.<sup>67</sup>



### **Endnotes**

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