Analytical **BRIEF**

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BARRIERS TO WOMEN'S ECONOMIC EMPOWERMENT IN EAST AFRICA

Women in East Africa face many challenges to fully participating in their respective economies, which inhibits their financial independence and limits their ability to provide financially for themselves and their families (BSR and Hewlett, 2017; p. 22). From poor rural farmers who have no property rights to young girls who are expected to drop out of school and marry young, women in East Africa face systematic financial, educational, and legal barriers to their economic empowerment (BSR and Hewlett, 2017; p. 19). These barriers are perpetuated by cultural norms (BSR and Hewlett, 2017; p. 20). However, the economic empowerment of women is essential to the growth of Sub-Saharan Africa (SSA). Empowering women reaps economy-wide benefits by supporting economic growth and allowing a country to produce at its maximum potential (BSR and Hewlett, 2017; p. 6). Women's economic participation also benefits the entire family. When women have more assets and control over spending, they typically invest a higher proportion of their earnings into the family, such as in their children's education, than men (OECD).

This Analytical Brief discusses the financial, educational, and legal barriers that prevent women in the East African Community (EAC) from fully participating in the economic sphere. The EAC is a regional intergovernmental organization that consists of six states: the Republics of Burundi, Kenya, Rwanda, South Sudan, the United Republic of Tanzania, and the Republic of Uganda. Since data are very limited for South Sudan, it will not be included in this paper. In all references to the EAC, we will be analyzing EAC countries with the exception of South Sudan.

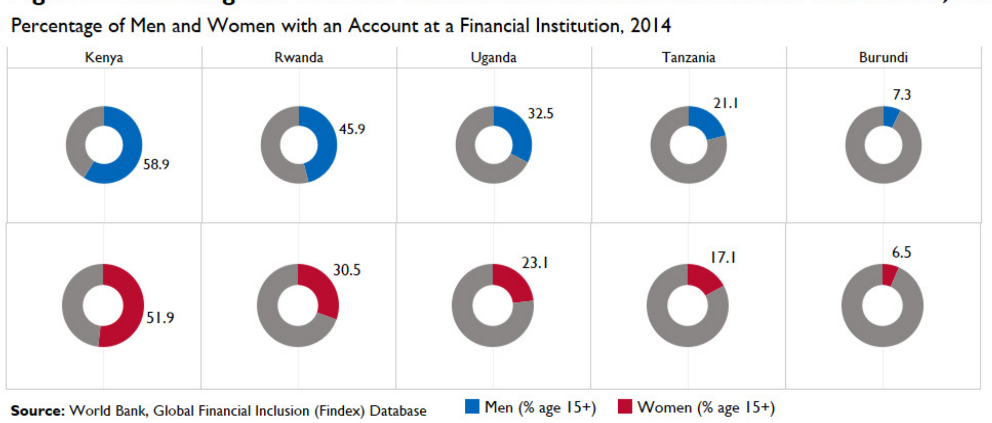
FINANCIAL BARRIERS

In the EAC, economic growth in 2016 surpassed that of other regions in SSA and the African continent as a whole. Real GDP growth in the EAC was 5.3 percent compared to a 2.2 percent increase for SSA (African Economic Outlook, 2017; p. 23). Despite great strides in economic growth, the persistent gender gap among EAC countries keeps women disadvantaged within their respective economies (Findex, 2014; p. 4). This section will discuss the areas in which women find themselves lagging significantly behind men in their economic spheres. Topics include bank account ownership, the use of mobile money, access to borrowing money, and the amount of time spent on unpaid household chores. Despite improvements over the years among both men and women's access to finance, the data show that more needs to be done to achieve full financial inclusion for women (Findex, 2014; p. vi).

Bank Account Ownership

In the EAC, there are consistently fewer women who have bank accounts than men. Figure 1 shows the percentages of women and men in each EAC country that have a bank account. In all EAC countries, men are more likely to have a bank account. Despite the gender disparity within EAC countries, women in Kenya (58.9), Rwanda (45.9), and Uganda

Figure 1: Percentages of Men and Women with Accounts at Financial Institutions, 2014



Source: World Bank, Global Financial Inclusion (Findex) Database

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(32.5) have higher percentages than the SSA average of 21.8 percent banked women, with Tanzania (21.1) closely behind. All EAC countries also have higher percentages than the low-income group average of 12.5 percent banked women. Kenya, which is classified as a lower-middle income country, also had a higher percentage of banked women compared to the lower-middle income average (27.5). The only EAC country that performs worse than the SSA region and the low income group average is Burundi, where only 7.3 percent of women are banked.

In many SSA countries and particularly in the EAC, men are seen as the targeted audience for financial services since they are culturally the head of the household and typically in charge of finances, according to Cherie Blaire, chair of Omnia Strategy LLP. This leads to a lack of targeted advertising and interest among banks to attract women customers. As a result, women are often less aware of the financial services available to them and more financially illiterate (Blaire, 2015). While some organizations and banks are making a concerted effort to financially include women and educate them about financial services (Women's World Banking), an overall gender gap remains strong in the percentages of banked men and women in EAC countries.

Burundi has the lowest percentage of bank account owners out of all EAC countries, and in 2014, only 7.3 percent of men had an account, compared to 6.5 percent for women. Burundi has faced great political and economic challenges over the last two decades, and its political environment remains very fragile to this day, severely reducing the capacity for economic growth in the country (The World Bank, 2017a). Burundi also lacks financial regulation and facilities to offer banking services to its citizens. One third of all formal access points, which include banks, Automated Teller Machines (ATM), post offices, and microfinance institutions, are located in Bujumbura, the capital city, resulting in a lack of access to formal financial services for rural Burundians (Kim, 2015). For example, approximately 90 percent of the labor force in Burundi work in the agricultural sector (FAO, 2005), but only 5.3 percent of farmers report having a bank account (AFI, 2014; p. 5). In total, only 49.4 percent of the adult population lives within less than eight kilometers from these formal access points (Kim, 2015).

In SSA, one of the main reasons to open a bank account is to receive or send family remittances. Approximately 38 percent of SSA adults with a bank account have used their account to send or receive remittances in the past 12 months (Demirguc-Kunt and Klapper, 2012; p.25). With a steady income of remittances, it is typically easier for individuals to borrow money and access credit, which is essential for financial mobility and independence. Women benefit from both sending and receiving remittances. Women, who comprise approximately half of global remittance senders around the world, benefit by experiencing the "status, autonomy, freedom and self-esteem that come with employment" (Mane, 2011). In other cases, when men are working abroad and sending remittances home to their wives, women experience the autonomy of assuming responsibility for household finances and becoming the head of the household at home (Mane, 2011). Both sending and receiving remittances allows women the chance to manage their own finances and results in their economic empowerment. Having a bank account greatly increases women's economic empowerment and financial independence by enabling her to send and receive remittances.

Mobile Money

In SSA, mobile money has grown in popularity, particularly in the EAC. In December 2006, there were only 0.2M registered mobile money accounts in SSA. That number grew to 277M in December 2016 (GSMA 2017). Mobile money is used more widely in the EAC countries than any other region in the world and has quickly become the preferred method of money transfer (Runde, 2015). Much like bank account ownership, Figure 2 shows that women in the EAC are less likely to own a mobile money account than men.

MOBILE MONEY

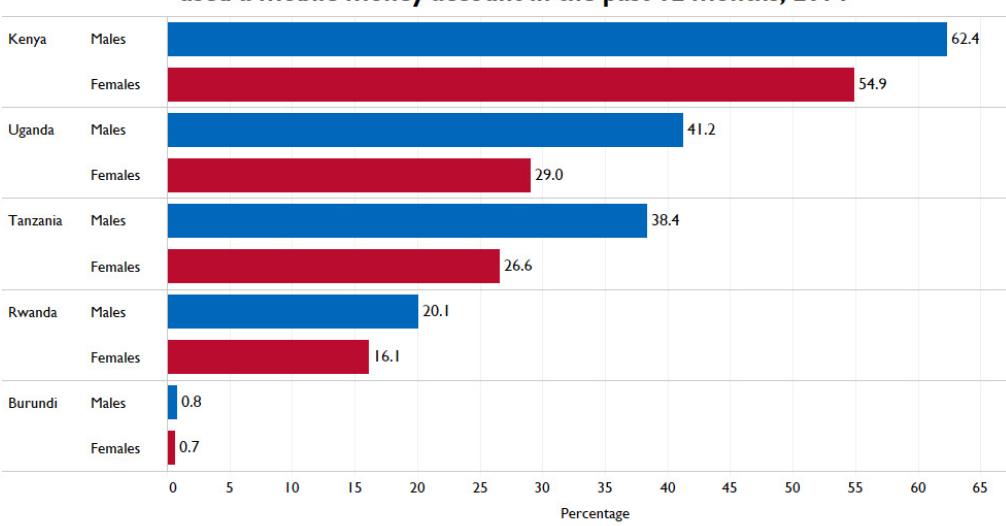
The use of a mobile phone in order to transfer funds between banks or accounts, deposit or withdraw funds, or pay bills. This term is also used for the broader realm of electronic commerce; it can refer to the use of a mobile device to purchase items, whether physical or electronic.[1]

SPOTLIGHT: M-PESA

In Kenya, over 17 million people, equivalent to more than two-thirds of the adult population (T.S., 2015), use the popular M-Pesa (M for mobile and pesa is the Swahili word for money) mobile money system. Originally launched by Vodafone in 2007 in order to allow microfinance-loan recipients to pay their loans electronically, M-Pesa has grown to enormous proportions. In 2013, 43 percent of Kenya's GDP went through M-Pesa (Runde, 2015). In order to use the service, M-Pesa users visit one of Safaricom's 40,000 ATM-like machines in Kenya to insert or withdraw cash, and transfer their money to others using a menu on their phone (T.S., 2015). As the main way of saving and sending money in Kenya, M-Pesa has dominated the market largely because of the ease of access and minimal cost. M-Pesa has increased the number of money deposits, withdrawals, remittance deliveries, bill payments, and microcredit payments in Kenya, essentially influencing nearly every aspect of Kenya's economy and acting as the primary driver of financial inclusion. For example, according to a study conducted at MIT, an estimated 185,000 women have moved from farming to business occupations as a result of mobile-money services. Additionally, the study found that mobile money helped female-headed households increase their savings by 22 percent (Matheson, 2016).

Mobile money has the potential to reach more rural women such as farmers, but it also has the potential to open markets to women who work as informal cross-border traders (ICBT). ICBT's are individuals who buy and sell goods between businesses in neighboring countries. Typically, a trader will buy or make a product in one country and travel across the border to sell it, or vice versa. Among EAC's traders, 95 percent of transactions are done through physical exchange of cash, making the traders particularly vulnerable to robbery (Enclude 2015; p. 1). For traders who are women, they are especially vulnerable to robberies, violence, and sexual harassment. In the EAC, many women work as cross-border traders and are responsible for up to 60 percent of all intra-East African trade (Trademark 2015; p. 5). Mobile money would eliminate the need for carrying cash and ensure that women cross-border traders are safe. However, one barrier to the use of mobile money among ICBT's is that their transactions are typically smaller and more frequent since they are selling small amounts of goods to individuals. This makes mobile money an expensive option for ICBT's due to the transaction fees.

Figure 2: Percentage of males and females who have used a mobile money account in the past 12 months, 2014



Source: World Bank, Global Financial Inclusion (Findex) Database

Studies have also shown that the lack of women mobile money account holders might be because women are less likely to try something new, are more worried about the cost of transactions, and more likely to save informally instead of using formal financial services (GSMA, 2015; p.20). Women who do have a mobile money account are less likely than men to send money and more likely to receive. When comparing the percentage of mobile users who have sent money in the last seven days, a case study in Kenya concluded that women were 26 percent less likely to send money than men and lower-income women were 50 percent less likely than men to send money (GSMA, 2015; p.14). This could be reflected in the differences in how women and men use mobile money. Men are more likely to use mobile money in professional situations than women, reflecting an overall gender disparity in the control and management of money and suggesting that men have more power and control over money in professional settings (GSMA, 2015; p.30).

Borrowing Money

One important criteria for creating an inclusive financial sector is the ability to obtain a loan, whether to buy a home, pay for education, start a business, or for other reasons. Both men and women in the EAC are more likely to borrow from a friend or family member than from a financial institution or a private informal lender, often limiting the amount of cash flow and sizes of loans obtained. The EAC (50.5 percent) has higher rates of borrowing from friends and family than all of SSA (38.8 percent) or the world average (26.2 percent). Despite increased access to formal financial services, only 9.6 percent of individuals in the EAC and 5.8 percent of individuals in SSA have borrowed from a formal financial institution.

Figure 3: Percentage of People (15+) who Borrowed from Financial Institutions, Private Informal Lenders, or Family or Friends, 2014

	Uganda	Kenya	Burundi	Tanzania	Rwanda	Sub-Saharan Africa	World
Family or Friends	69.4	60.5	45.9	39.9	36.6	38.8	26.2
Financial Institution	15.7	14.9	1.5	6.5	8.2	5.8	10.7
Private Informal Lender	6.3	7.3	6.0	6.6	1.9	4.7	4.6

Source: World Bank, Global Financial Inclusion (Findex) Database 0.00 70.00

While both genders in each EAC country are more likely to borrow from friends and families than from formal institutions or private informal lenders, women in Burundi, Kenya, and Rwanda have higher rates of borrowing from friends and family than men. On the other hand, men in all EAC countries are more likely to borrow from a financial institution than women. Access to formal finance remains an issue for both men and women, but the percentages of women finding loans at formal institutions are low: Burundi (.9 percent), Rwanda (5.4 percent), Tanzania (6.4 percent), Kenya (12.6 percent), and Uganda (13.9 percent).

Rather than establishing a loan at a formal or informal institution, women in the EAC often find fewer barriers to obtaining loans from friends and family. For example, women often lack legal identification or formal collateral necessary to obtain a loan elsewhere (Lewis, Villasenor, and West, 2016). Additionally, there seems to be a gender disparity within advertising and messaging in most developing countries, where financial services are advertised more directly to men rather than women (Women's World Banking, p.3). Companies operating in EAC countries are starting to build marketing campaigns that are more gender inclusive, but disparity remains (Women's World Banking; p. 5-10). This disparity might also be a result of household decision making dynamics where men are more likely to make financial decisions for the family (Beck and Maimbo, 2012; p.24).

Unpaid Care Work

As in many other parts of the world, women in the EAC are expected to do significantly more of the household chores than men such as taking care of the children or elderly, cooking, fetching water, and cleaning the house. In many cases, where electricity or access to water is limited, these chores can become extremely burdensome and limit the time a woman has to work and earn an income outside of the home. Additionally, women spend significantly more time on these tasks than men making their workdays approximately 50 percent longer, according to studies of the SSA region (Africa Partnership Forum, 2007; p. 12). According to 2014 data from the Organisation for Economic Co-operation and Development (OECD) Gender, Institutions and Development Database, women in Tanzania spend 2.81 hours and 1.18 hours in Uganda of time on unpaid care work compared to one hour of time that men spend on unpaid care work each day. Tanzania and Uganda were the only EAC countries included in the data.

One of the most time-consuming chores for the SSA population is water collection. The UN estimates that in SSA, 37 percent of the rural population and 14 percent of the urban population has to travel 30 minutes or more in order to find an improved drinking water source (United Nations, 2016). Studies have shown that when water collection becomes a time-consuming task, the burden to fetch water will be more likely to fall on women or girls (Ferrant, Nowacka, and Pesando, 2014). This takes time away from paid work that is completed outside of the home. Additionally, walking long distances to fetch water increases risk of assault for women and girls (Lenton 25). Among EAC countries in 2015, large percentages of the population were without improved sources of drinking water in Tanzania (44.4), Kenya (36.8), Burundi (24.1), Rwanda (23.9), and Uganda (21), according the WHO/UNICEF, Joint Monitoring Programme (JMP) for Water Supply and Sanitation. These populations have no clean water in their immediate community, forcing individuals, usually women, to walk long distances to find water outside of their home.

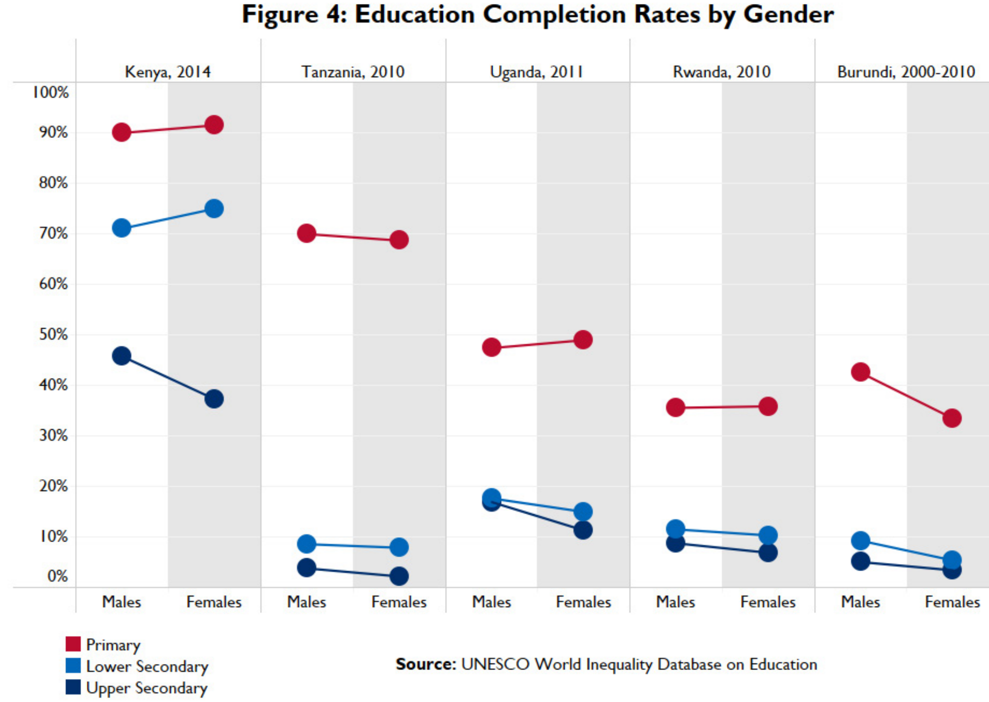
EDUCATIONAL BARRIERS

In the EAC, school-age youth face a growing pressure to leave their education in order to begin supporting their families. For young girls, the obligation to help in the home is even greater than the pressure that young boys face. As a result, as the school grades increase, there are fewer students enrolled. The lack of school completion trickles negatively into the transition from childhood to adulthood, resulting in poor college graduation rates and low workforce participation. Since women are more likely to drop out of school, they are therefore at a disadvantage when it comes to finding jobs.

School Completion Rates

In the EAC, the pressure to earn an income and support one's family begins at an early age, and as a result, many children do not continue their education past primary school (UNICEF, 2016). Girls and boys are equally likely to complete primary and lower secondary school, but a gender disparity appears beyond lower secondary school. Among students who do continue their education, boys are more likely to complete upper secondary school and four years of higher education. As shown in Figure 4, the completion rates for each level of school decrease as students' progress in their education. From 2000 to 2010 among the EAC population ages 15-24, 55.7 percent of women and 57.1 percent of men have completed primary school, while 22.7 percent of women and 23.6 percent of men have completed lower secondary education. These percentages decrease while the gender disparity increases for each level of school attained beyond lower secondary school. Among ages 20-29, 12.2 percent of women and 16 percent of men have completed upper secondary education. Among ages 25 to 29, only 5.5 percent of women and 6.9 percent men have completed four years of higher education.

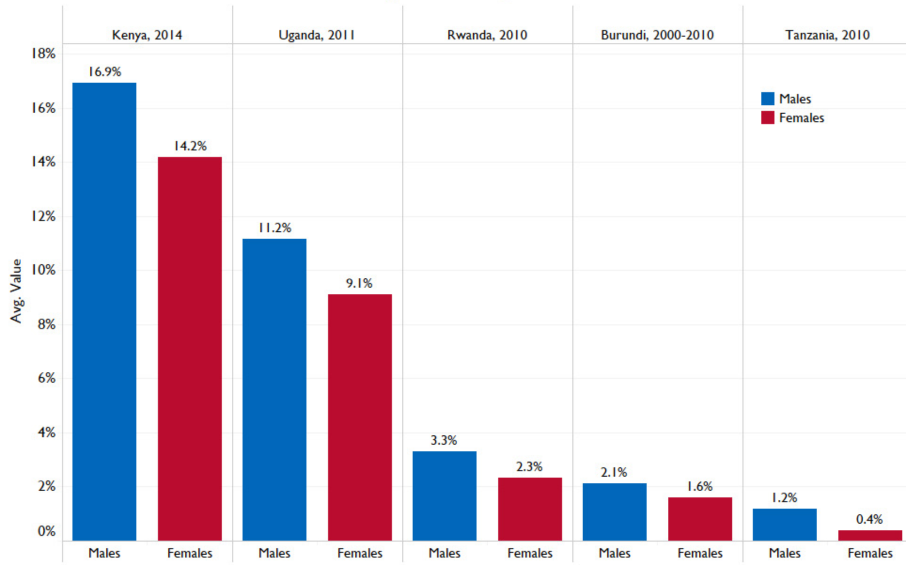
Figure 4: Education Completion Rates by Gender



Source: UNESCO World Inequality Database on Education

While completion rates of all school levels in Kenya are noticeably higher than Tanzania, Uganda, Rwanda, or Burundi, there is an overall trend of high primary school completion in the EAC with fewer students completing their education as they progress to higher grade levels. As a whole, SSA has the lowest secondary completion rates in the world, leaving millions of teenagers competing for low-paid informal jobs (Watkins, 2013). Students sometimes fail to transition from primary to secondary school because of the higher cost of attending secondary school and the general apathy surrounding the benefits of education among poor families, who are eager for their children to start working and earning money (Oronje). Women are disproportionally affected in this area as many girls are removed from school in order to marry or to begin helping with household chores such as collecting water or caring for younger siblings (Watkins, 2013).

Figure 5: Percentage of Males and Females who have completed at least four years of higher education



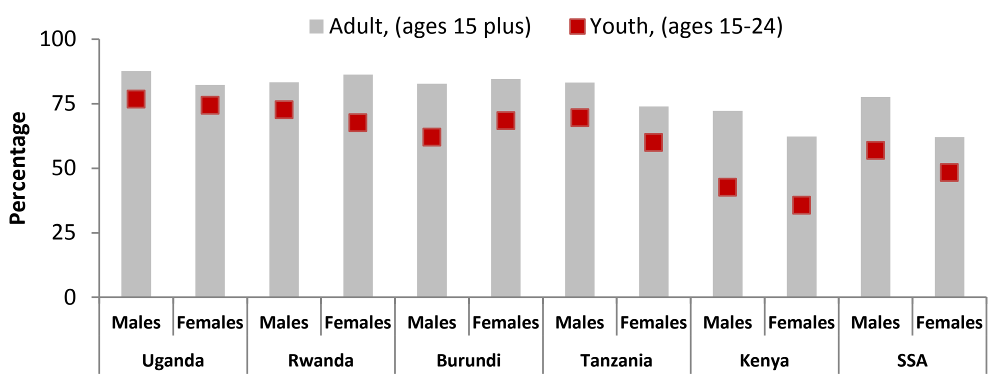
Source: UNESCO World Inequality Database on Education

Women are most severely impacted by the disparity of education completion within higher education. Only six percent of women in SSA have completed four years of higher education compared to 9.4 percent of men. Figure 5 shows higher education completion rates among the EAC. Women have the highest graduation rates in Kenya, where 14.2 percent have a college degree, and they are lowest in Tanzania, where only 0.4 percent of women have a degree. This places women at a disadvantage when finding jobs in the growing formal economy. Obtaining a four year college degree can also be a privilege reserved for the urban city dwellers. On average, 14.1 percent of the population living in urban EAC cities has completed college compared to only 3 percent of the population living in rural areas. Uganda (26.1 percent in urban and 5.5 percent in rural) and Kenya (23.4 percent in urban and 7.5 percent in rural) have much higher rates than the rest of the EAC countries. These rates are high compared to Tanzania (1.2 percent in urban and 0.5 percent in rural).

Unemployment

As a result of the low completion rates in school, many youth in the EAC enter the workforce unprepared and unqualified for paying jobs (Bhorat, Ewinyu, and Naidoo, 2017). Additionally, the rapidly growing population in the EAC presents an added challenge to generate enough jobs for the growing number of people entering the workforce. General population growth will be felt intensely over the next several decades. In Tanzania, for example, the population is expected to grow five times its size by 2100 (World Population Prospects, 2017). One third of the world's youth population, defined as ages 15-24, will also

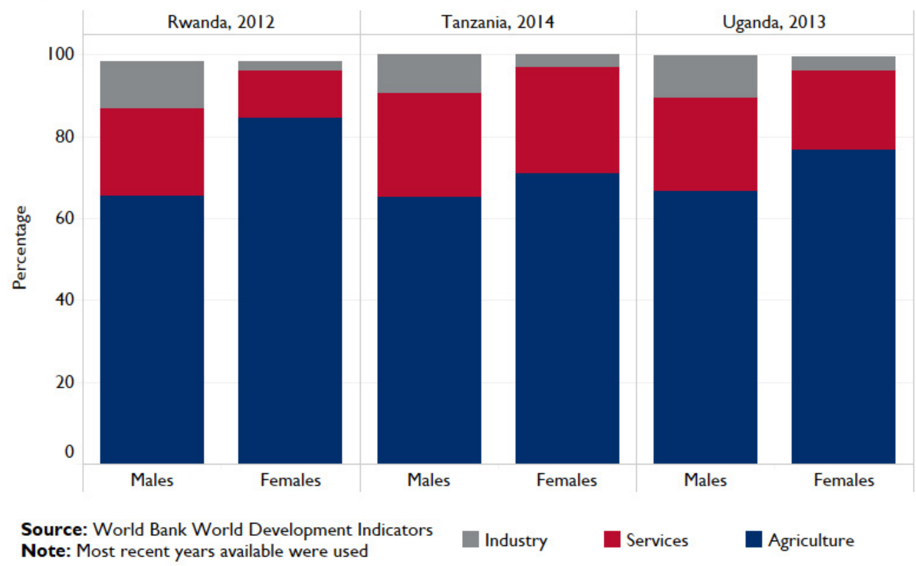
Figure 6: Adult and Youth Labor Force Participation, 2016



Source: World Bank, World Development Indicators live in Africa by 2050, which will require the continent to produce enough resources, and jobs, for the burgeoning youth population (Africa Development Report, 2015; p. 115). This increase in population will be especially concentrated within West, Central, and East African countries compared to a low or even negative growth rate among Southern and North African countries (Africa Development Report, 2015; p. 116). Already, youth participation in the labor force trails total adult participation and many youth in EAC countries are unemployed. In an already difficult climate for the employment of youth, young girls fall even more behind in the transition from adolescence to adulthood. Women are often pressured by similar social norms that cause them to drop out of school early, such as marrying early and taking care of children, elderly, and household chores. Figure 6 shows that fewer women, both youth and adult populations, participate in the workforce than men in SSA. This trend continues with most EAC countries with the exception of Burundi, where both youth and adult women have a slightly higher participation rate, and Rwanda, where adult women have a higher participation rate.

Individuals without an education are less likely to be employed and those who do find a job are more likely to work in informal sectors (Africa Development Report, 2015; p. 124). For example, a study in Kenya found that 90 percent of all employed individuals who did not continue their education beyond primary school were employed in vulnerable jobs (Munga and Onsomu, 2014). Vulnerable employment, as defined by the International Labour Organization, includes own-account workers and contributing family workers who are less likely to have formal work arrangements (ILO; p. 2). Women, who are less likely to obtain an education, are subsequently more likely to work in vulnerable and informal jobs. In the EAC, both women and girls are more likely to work in informal and lower paying jobs than men (Filmer and Fox, 2014; p.62). Many women who participate in the informal workforce work in jobs that are characterized as household enterprises, which include "working a small plot of land, selling vegetables on the street, sewing clothes in one's home" (Filmer and Fox, 2014 ; p.5).

Figure 7: Males and females employed in agriculture, service, and industry



Source: World Bank World Development Indicators
Note: Most recent years available were used

Among those who participate in the formal workforce, there are clear gender disparities among certain sectors. As seen in Figure 7, while agriculture comprises a majority of the workforce within Rwanda, Tanzania, and Uganda, a higher percentage of women work in agriculture, while a higher percentage of men work in industry. Men in the EAC typically find jobs within manufacturing, construction, mining, or transportation, while cultural norms often inhibit a woman's choice to work in a higher paying or more respected job. Women are more likely to work in retail trade, social work, education, or health (Filmer and Fox, 2014; p.63). Even within agriculture, where the majority of the workforce is concentrated, men are more likely to farm profitable cash crops, while women are more likely to farm less profitable staple food crops (Filmer and Fox, 2014 ; p.63). When women are qualified for higher-paying jobs, many who have children are either expected to stay at home with them or cannot find adequate childcare. As a result, many opt for part-time or more flexible jobs, which inhibit their career growth (Filmer and Fox, 2014 ;p.62).

The prevalence and fear of sexual harassment in the EAC also contributes to a woman's hesitation in choosing a more male-dominated workplace. (Filmer and Fox, 2014; p.62). For example, girls in Tanzania who work in mining are sexually harassed and exploited (Human Rights Watch, 2016), while a study by the International Labor Rights Fund found that 90 percent of surveyed women working in Kenya's coffee, tea, and light manufacturing industries had experienced or observed sexual abuse in their workplace (Murthy, ch. 11). While some laws, which will be discussed in the next section, have been introduced to protect women, many EAC women in the workplace still face regular sexual harassment and often refrain from reporting it out of fear of losing their jobs (BSR 2014; p. 13).

LEGAL BARRIERS

The EAC and the international community as a whole have made great progress toward advancing gender equality and passing legislation that protects women. However, cultural norms and local laws seem reluctant to catch up to the international standards set by many other countries (Massay, 2017). Women in the EAC suffer from an overall lower social status than men. Without the legal framework to protect their property, rights, and safety, women often lack the protection needed to thrive in their societies.

Property and Inheritance Rights

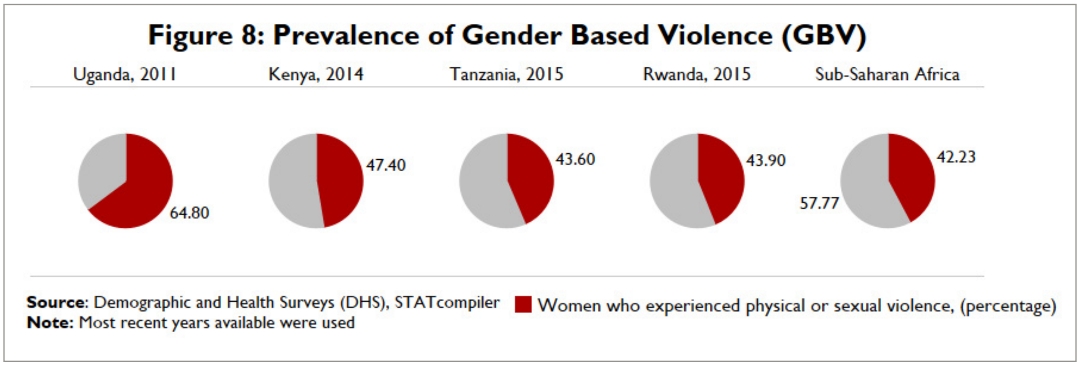
In a region where women comprise an large amount of the agricultural workforce, as seen in previous charts, few women farmers are guaranteed rights to inheritance or land ownership under the law, according to the 2016 World Bank's Women, Business, and the Law. Women and men who are surviving spouses in Kenya, Uganda, Tanzania, and Burundi do not have equal rights to inherit assets, including land. Rwanda is the only country in the EAC with equal inheritance rights for surviving spouses (Women Business and the Law, 2016). Similarly, sons and daughters of deceased parents do not have equal rights to inherit assets in Tanzania, Burundi, and Uganda. However, they do have equal rights in Kenya and Rwanda (Women Business and the Law, 2016). This inequality places a burden on the many women working in the EAC's agricultural workforce. For example, over 80 percent of women in Kenya work in small holder farming, but only 1 percent own land as sole title owners and only 5-6 percent are joint title owners (Landesa 2014; p.2).

Some countries in the EAC have made steps toward improving equality of land ownership. In Tanzania's 2014 constitution, which still awaits referendum, equal rights for men and women to "acquire, own, use, and deal with land," were established. However, women were not guaranteed equal rights to inherit land and no stipulation was made to reform local customary laws that deny inheritance to women (Massay, 2017). As a result, the laws meant to protect women remain elusive and vague. For many women who work in agriculture this undermines their capacity to manage their own productivity or finances, and reduces their capacity to manage or expand their own business since they have no legal ownership of her land (Duncan and Haule, 2014; Daley and Englert, 2008; p.27).

Gender-Based Violence

Women are often unprotected against gender-based violence (GBV) around the world with weak legal infrastructure and legislature to protect them. According to the United Nations, GBV includes any act that results in physical, sexual, or psychological harm to women," (United Nations, 1993). In SSA, GBV is often socially accepted and justified, and many women accept the institutional violence as a cultural norm (SIGI, 2016; p. 43). Women who have experienced sexual violence face many societal and personal costs, from a loss of productivity at the workplace to psychological fear that prevents them from fully participating in their respective economies (Day, McKenna, Bowlus, 2005; p. 10). Both prevent women from reaching their full financial potential.

As seen in Figure 8, 42.2 percent of women in SSA have experienced physical or sexual violence. The percentages of women who have experienced violence in the EAC are even higher. 64.8 percent of women In Uganda, 47.4 percent in Kenya, 43.9 percent in Rwanda, and 43.6 percent in Tanzania have all experienced violence. Uganda has the highest percentage out of all countries reported in SSA. Despite such high reported rates, it is estimated that many women do not report GBV at all, whether due to shame, financial barriers, lack of services, fear of retaliation, or a variety of other reasons, and therefore its prevalence could be much higher (Bleck, Palermo, Peterman, 2014).



In 2003, the African Union established the African Charter on Human and Peoples' Rights on the rights of women in Africa, also known as the Maputo Protocol, in order to establish a framework that "guarantee's women's social and economic rights and their right to take part in all political processes" (SIGI, 2016; p. 44), including a call for the elimination of discrimination against women (African Commission on Human and Peoples' Rights, 2003). Despite the intentions of African leaders and great strides that have been made in legislation, cultural norms continue to pervade the gender equality movement in the EAC. Furthermore, legislation currently in place does not always accurately cover all forms of GBV, such as emotional or domestic violence (SIGI, 2016; p. 44).

Although most countries in SSA contain some type of legislation outlawing rape, Rwanda and Mozambique remain the only two countries in the region with comprehensive legislation that prevents loopholes for alleged rapists, such as dropping criminal rape charges if the perpetrator marries his victim (SIGI, 2016; p. 46).

Female Genital Mutilation (FGM) also remains a serious problem in the EAC and SSA as a whole. Twenty-seven percent of women have undergone the procedure throughout the entire SSA region. In some countries, rates are much higher, such as Somalia, with over 90 percent of women experiencing FGM (SIGI, 2016; p. 11). Among EAC countries, data are limited. In Kenya, even though FGM was outlawed in 2011 (UNFPA, 2017), the traditional practice remains an important part of some cultures, especially rural communities ("FGM Kenya," 2010). A total of 27 percent of girls and women ages 15-49 in Kenya have undergone FGM. Rates are lower in Tanzania, with 15 percent prevalence, and Uganda, with only 1 percent prevalence. There are no data for Rwanda or Burundi.

Early Marriage

One of the main deterrents to the economic empowerment of a woman is the practice of early marriage, which prevents them from developing financial independence and higher earning potential (UNFPA 2014; p. 9). In the EAC, girls have traditionally married before the age of 18, often without completing their education (UNFPA, 2014; p. 7). Early marriage is defined as the "formal marriage or informal union before the recommended minimum age as established by a number of international declarations and conventions," (SIGI, 2014; p. 17). Early marriage takes place more frequently in poor and rural communities or in conflict zones and unstable areas, and it is sometimes arranged in order to enhance a family's social or economic status (Forward and TECMN, 2013; p. 9).

Studies have shown that girls who marry early are less likely to complete their education and more likely to suffer from poor health and bear children at an early age, (SIGI, 2016; p. 39). Young brides are less likely to have reproductive or economic autonomy as their husbands become the decision-makers for the family. They are also at a higher risk for domestic violence, (SIGI, 2016; p. 39). According to the OECD Development Center, Social Institutions and Gender Index (SIGI), the following percentages of women ages 15-19 years old are currently married: 23 percent in Uganda, 20 percent in Tanzania, 13 percent in Kenya, 10 percent in Burundi, and 4 percent in Rwanda. The EAC average of girls married before the age of 18 is 24.18 percent, which is higher than the global average of 12.8 percent.

Despite efforts made toward outlawing early marriage, legislation remains incomplete and loopholes abound, much like legislation toward preventing GBV. According to the World Bank's 2016 Women Business and the Law report, in Burundi, Kenya, South Sudan, and Tanzania, the legal marrying age for girls is 18 (Women, Business, and the Law, 2016). In Rwanda and Uganda, the legal age is 21. However, there are exceptions to the law in all countries except Kenya. Some of these exceptions might include parental consent or judicial approval "under exceptional circumstances," (Maswikwa, Richter, and Nandi, 2015; p. 66) Furthermore, child marriage is not specifically void or prohibited in Burundi and Uganda.

CONCLUSION

While great strides have been made in improving the state of women in the financial, educational, and legal spheres, women still lag far behind the progress of men. Women in the EAC are consistently time poor, spending more time performing unpaid household chores and less time in productive activities, and fewer women have bank or mobile money accounts or borrow money than men. Women in the EAC are also more likely to drop out of school than men, less likely to obtain a four year higher education degree, and are less likely to obtain stable employment. When women face sexual harassment or have no property rights in the EAC, laws fail to protect them. All of these issues converge in the area of economic empowerment. Women simply aren't empowered to participate in their respective economies as much as men. However, when women are economically empowered, entire families and countries benefit. Continued improvement to make financial, educational, and legal spheres more inclusive to women will ensure that both women and men are actively contributing to the economy, and will help EAC countries thrive.

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To access the data, please visit the EADS International Data & Economic Analysis (IDEA) website at idea.usaid.gov.

Endnotes:

1 Definition taken from http://www.businessdictionary.com/definition/mobile-money.htm.

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