

ENHANCE DIGITAL SAFETY AMONG WOMEN FOR INCLUSIVE ECONOMIC GROWTH IN UGANDA



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PROFILE Kwera Faith is a dynamic leader and advocate for youth and girl-child empowerment in Uganda, with expertise in management and partnerships. She holds a degree in Human Resource Management from Makerere University Business School and is currently the Partnership Expert at Milima Security, contributing to the cybersecurity sector. As the founder of Quera Tickets, she is revolutionizing Uganda's digital ticketing by partnering with major sports organizations. Her brand, Quera Innovations, also provides branding, communication, and PR services.

Kwera's impact extends to Wikimedia Uganda, where she co-led initiatives like Wiki Gap, Wiki Loves Folklore, and Wiki for Boxing these initiatives help reduce the gender gap and promote cultural heritage in Uganda. A Tony Elumelu Foundation Hub Leader since 2019, she has supported entrepreneurship, participated in EAC election observations for member states, and contributed to policy discussions on labor, social protection, cybersecurity, and ICT inclusion for women. Kwera is a 2023 EAC Youth Fellow and recipient of the EAC Women Leadership and HiPipo Women in Fintech Awards.

Executive Summary

Uganda's rapid digital transformation has expanded opportunities for women in mobile money use, online markets, and e-services. However, many women especially in rural areas remain highly vulnerable to cyber threats such as phishing, impersonation, and mobile money scams. Limited digital literacy, weak enforcement of cyber laws, and urban-centered awareness programs deepen this risk. Research shows that 65% of women surveyed reported falling victim to digital fraud, with financial losses ranging from UGX 50,000 to 500,000 (Mashek, 2021). These attacks erode women's trust in digital platforms, limit their participation in the digital economy, and reinforce socio-economic exclusion. Current policies, including the Computer Misuse Act (2011) and the Data Protection and Privacy Act (2019), exist but are poorly enforced at the grassroots level.

This brief calls for gender-sensitive and community-driven directions and proposed measures including localized cybersecurity workshops, simplified reporting systems like toll-free Unstructured Supplementary Service Data (USSD) codes, integration of digital safety into empowerment programs, and stronger public-private partnerships. Through closing the cybersecurity awareness gap, Uganda can protect women, strengthen household resilience, and promote inclusive digital growth.

Introduction

As Uganda advances its digital agenda, women are increasingly engaging with mobile money services, e-commerce platforms, and digital communication channels (Museba et al., 2021). This digital shift has opened new opportunities for economic empowerment, access to services, and participation in the knowledge economy. However, it has also exposed women to growing risks of cybercrime (Khan, 2025). Threats such as phishing, impersonation, identity theft, and mobile money fraud have become widespread, with women particularly those in rural and underserved areas bearing the greatest vulnerability. Their lower levels of digital literacy, limited access to reliable information, and weaker institutional support systems make them easy targets for online exploitation (CERT-UG, 2023; Ministry of ICT, 2023).

Uganda's cybersecurity awareness gap is now recognized as a national challenge. Only 35% of Ugandans can identify phishing attempts, while more than 60% of cyber incidents are linked to social engineering attacks that exploit human behaviour rather than technical flaws (CERT-UG, 2023). Women often fall victim to scams involving fraudulent SMS prompts, mobile money reversals, or impersonation by trusted contacts. The consequences are far-reaching: victims lose savings critical for household welfare, withdraw from online platforms out of fear, and suffer reduced trust in digital services. These experiences erode confidence in technology and

stall progress toward Uganda's goals of financial inclusion and digital innovation (GSMA, 2022).

The economic and social costs of cyber insecurity are particularly damaging for women, who are often the primary managers of household finances and small-scale business operations. Financial losses ranging from UGX 50,000 to 500,000 can disrupt children's education, compromise food security, and weaken women's economic independence (Mashek, 2021). Beyond financial harm, the psychological toll of fear, anxiety, and withdrawal from digital platforms deepens the cycle of exclusion. If unaddressed, these risks will widen gender inequalities and undermine national development priorities.

Although Uganda has introduced progressive laws such as the Computer Misuse Act (2011) and the Data Protection and Privacy Act (2019), enforcement has been inconsistent and largely urban-centered (Chiumbu, 2024). Reporting mechanisms remain complex and intimidating, discouraging victims from seeking redress. Meanwhile, public awareness campaigns have disproportionately targeted urban populations, leaving rural women without access to crucial knowledge and tools for protection (NITA-U, 2022). This urban bias creates a widening gap where the very populations most at risk remain unprotected.

If urgent, gender-sensitive measures are not implemented, Uganda risks deepening its digital divide. Women will continue to experience economic and social harm, while the country's vision of an inclusive digital economy will remain incomplete. Bridging this gap is therefore not only a matter of safety but also a prerequisite for sustainable development and national resilience in the digital era (World Bank, 2022).

Policy Options

- Uganda has developed several legal and policy frameworks aimed at addressing cyber threats. The Computer Misuse Act (2011) and the Data Protection and Privacy Act (2019) provide important safeguards for digital users by criminalizing cybercrime and protecting personal data. However, these laws are not gender-responsive and fail to address the unique vulnerabilities faced by women, especially those in rural areas. Enforcement remains weak, with limited grassroots implementation. Reporting mechanisms are often complex, time-consuming, and inaccessible to women with low literacy levels.
- Awareness programs have been rolled out by both government agencies and NGOs to improve digital safety. For example, the Ministry of ICT and civil society organizations have launched training and sensitization campaigns (Chang & Coppel, 2020). While these efforts are commendable, they remain largely urban-centered and fail to reach women in rural and underserved communities who are at greatest risk. Many rural women have never attended a cybersecurity awareness session and continue to rely on informal networks for information, leaving them more vulnerable to scams and fraud (Ministry of ICT, 2023).
- Uganda also benefits from institutional support through agencies such as the Uganda Computer Emergency Response Team (CERT-UG), which monitors and reports on cyber threats. While CERT-UG provides valuable technical oversight, its work does not adequately extend to community-level interventions. Victims often describe the reporting process as intimidating, bureaucratic, and stigmatizing, which discourages them from seeking help. This weak link between national institutions and local communities has contributed to underreporting of cyber incidents and continued victimization.
- At the community level, structures such as Village Savings and Loan Associations (VSLAs) and women's groups present opportunities for grassroots awareness. These groups already serve as trusted platforms for financial literacy and empowerment, making them natural entry points for digital safety education (Barazzoni, 2022). However, they remain underutilized in current cybersecurity programs. Without deliberate partnerships and investment, their potential to act as local champions for digital safety will remain untapped.
- Overall, while Uganda has established a legal framework and initiated awareness programs, critical gaps in gender sensitivity, accessibility, and community-level outreach persist. These shortcomings highlight why new and strengthened policy actions are urgently needed.

Policy Recommendations

- The Uganda Communications Commission (UCC), in partnership with telecom companies, NGOs, and women's organizations, should launch community-based digital safety workshops. These workshops would bring practical cybersecurity knowledge directly to women in both rural and urban settings, closing the awareness gap left by urban-centered campaigns.
- Computer Emergency Response Team – Uganda (CERT-UG), in collaboration with Uganda Police Force Cybercrime Unit, should introduce simplified reporting mechanisms, such as toll-free USSD codes. This would give women an easy, stigma-free channel to report cyber fraud without navigating complex procedures.
- Ministry of Gender, Labour and Social Development (MGLSD) should leverage existing community structures such as Village Savings and Loan Associations (VSLAs) and women's groups as local champions. By training these groups to act as digital safety ambassadors, knowledge can be spread and sustained within trusted community networks.
- Ministry of ICT and National Guidance, in collaboration with Parliamentary Legal and Policy Committees, should amend Uganda's cyber laws to include gender-responsive provisions and integrate mandatory digital safety training into schools and community programs. This would strengthen existing policies while ensuring that women's unique vulnerabilities are addressed.
- Ministry of ICT and National Guidance, together with Ministry of Finance, Planning and Economic Development (MoFPED), should allocate at least 10% of the national cybersecurity budget to rural-focused awareness campaigns and enact a Cybersecurity Awareness Bill mandating annual nationwide training with provisions for women's inclusion. These measures would guarantee sustained investment and a long-term commitment to inclusive digital safety.

Conclusion

Protecting women from cyber threats is not only a matter of safety but also a pathway to inclusive growth. Strengthening women's digital resilience will reduce financial losses, build trust in technology, and enhance participation in Uganda's digital economy. Through implementing community-driven, gender-sensitive, and well-enforced policies, Uganda can ensure that no woman is left behind in its digital transformation journey.

Author Note: The Data used are available on request from the author.

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