



WILMAT DEVELOPMENT FOUNDATION
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KYEBANDO COMMUNITY SURVEY

Findings Report

Descriptive Statistics, Key Findings & Policy Recommendations



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1. Introduction & Methodology

This report presents descriptive statistics and key findings from the Kyebando Community Survey, a household-level survey administered via KoboToolbox to understand demographic characteristics, access to water and sanitation, waste management practices, employment and livelihoods, access to finance and household income security within the Kyebando community in Kampala, Uganda.

The dataset comprises 201 submitted responses, collected by four enumerator teams (Joan and Eddie; Zam and Jerisa; Olivier and Hellen; Faith and Joshua). Of the 201 respondents, 197 (98.0%) formally consented to participate. Response rates vary slightly by question, as reflected in the "out of 201 respondents" note accompanying each indicator; percentages throughout this report are calculated based on valid (non-missing) responses for each specific question, unless otherwise noted.

A note on interpretation

This is a descriptive summary intended for a general audience (community leaders, local government, NGO partners and residents). It reports frequencies and percentages as submitted; it does not apply statistical weighting or inferential testing. Minor rounding differences between category percentages and 100% may occur.

Report structure

- Section 2 – Respondent demographics and household profile
- Section 3 – Water, sanitation and waste management
- Section 4 – Employment, livelihoods and skills
- Section 5 – Access to finance and credit
- Section 6 – Income security and financial resilience
- Section 7 – Summary of key findings
- Section 8 – Policy recommendations



2. Respondent Demographics & Household Profile

This section describes who participated in the survey: their age, sex, marital status, education and household composition.

2.1 Consent to participate

197 of 201 respondents answered (4 missing).

Response	Frequency	Percentage
Yes	197	98.01%

2.2 Age

Age was recorded for 200 of 201 respondents (1 missing). The community skews notably youthful and working-age.

Mean age	28.90 years
Median age	29.00 years
Mode (most common age)	30.00 years
Standard deviation	6.04 years

Interpretation: With a mean and median close together (~29 years) and a moderate standard deviation of about 6 years, the sampled population is concentrated in early-to-mid adulthood — consistent with a young, economically active urban community.

2.3 Sex

200 of 201 respondents answered (1 missing).

Figure 1. Distribution of respondents by sex.

Response	Frequency	Percentage
Male	103	51.24%
Female	97	48.26%

2.4 Marital status

200 of 201 respondents answered (1 missing).

Figure 2. Marital status of respondents.

Response	Frequency	Percentage
Single	95	47.26%
Married	80	39.80%
Divorced/Separated	21	10.45%
Widowed	4	1.99%

Nearly half of respondents (47.3%) are single and a further 39.8% are married, meaning close to nine in ten respondents fall into one of these two categories. Divorced/separated and widowed respondents together make up about 12.4% of the sample.

2.5 Highest level of education completed

200 of 201 respondents answered (1 missing).

Figure 3. Highest level of education completed.

Response	Frequency	Percentage
Secondary (O-Level)	53	26.37%
Certificate/Diploma	50	24.88%
Primary	27	13.43%
Secondary (A-Level)	26	12.94%
Bachelor's Degree No formal education	23	11.44%
	21	10.45%

Just over half of respondents (51.3%) have completed O-Level or a certificate/diploma. A combined 23.9% hold only primary education or no formal education at all, pointing to a meaningful segment of the community with limited formal educational attainment.

2.6 Household size

Measured as the number of persons financially supported, including the respondent. 187 of 201 respondents answered (14 missing).

Figure 4. Household size (number of dependants supported).

Response	Frequency	Percentage
3–4 persons	88	43.78%
1–2 persons	63	31.34%
5–6 persons	31	15.42%
7+ persons	5	2.49%

The typical respondent supports a small-to-medium household of 3–4 people (43.8%), though nearly one in five households (17.9%) support 5 or more dependants, indicating a real minority facing higher per-earner support burdens.



3. Water, Sanitation & Waste Management

3.1 Main source of household water

199 of 201 respondents answered (2 missing).

Figure 5. Main source of household water.

Response	Frequency	Percentage
Public tap	169	84.08%
Unprotected well/river/pond	11	5.47%
Protected well/spring	9	4.48%
Water vendor	6	2.99%
Borehole	4	1.99%

The overwhelming majority of households (84.1%) rely on a public tap as their main water source. However, 5.5% rely on unprotected wells, rivers or ponds, sources associated with higher risk of waterborne illness and a further 3.0% purchase water from vendors, an indicator of unreliable or insufficient piped supply for those households.

3.2 Distance to water facility

198 of 201 respondents answered (3 missing).

Response	Frequency	Percentage
Near	159	79.10%
A little bit far	31	15.42%
Far	8	3.98%

About four in five respondents (79.1%) consider their water source conveniently close ('Near'), while 19.4% report it is 'a little bit far' or 'far,' suggesting localized access gaps rather than a widespread problem.

3.3 Sanitation: toilet type and ownership

Toilet type: 198 of 201 answered (3 missing). Ownership: 197 of 201 answered (4 missing).

Figure 6. Type of toilet facility used.

Response	Frequency	Percentage
Pit Latrine	186	92.54%
Flash Toilet	12	5.97%

Figure 7. Ownership of the toilet facility.

Response	Frequency	Percentage
Landlord or Landlady	135	67.16%
Self owned	40	19.90%
Public owned	22	10.95%

Pit latrines are overwhelmingly the dominant sanitation facility (92.5%), consistent with high rates of tenancy (67.2% of toilets are landlord-owned). Only 20% of respondents own their toilet facility outright and 11% rely on public/shared facilities both factors that can limit a household's ability to independently improve sanitation conditions.

3.4 Kitchen waste / rubbish management

198 of 201 respondents answered (3 missing).

Figure 8. How households manage kitchen waste/rubbish.

Response	Frequency	Percentage
Sack collection	67	33.33%
Public Collection (KCCA)	36	17.91%
Burning	34	16.92%
Rubbish pit	29	14.43%
Private company collection	22	10.95%
Open dumping	10	4.98%

Sack collection is the most common disposal method (33.3%), followed by official KCCA collection (17.9%). Concerningly, burning (16.9%) and open dumping (5.0%) together account for roughly one in five households practices associated with air pollution and environmental/public-health risk.

3.5 Frequency of waste collection

187 of 201 respondents answered (14 missing).

Response	Frequency	Percentage
Once a week	54	26.87%
Never (burn, dump or bury it)	52	25.87%
Once a month	43	21.39%
Twice a month	25	12.44%
After calling them	13	6.47%

Collection frequency is inconsistent: while 26.9% report weekly collection, an almost equal share (25.9%) report never having formal collection, self-managing waste instead. This bimodal pattern indicates uneven service coverage across the community.

3.6 Payment for waste collection

Only 39 of 201 respondents answered this question (162 missing) likely a skip pattern for respondents without paid collection.

Response	Frequency	Percentage
Free (included in rent)	30	14.93%
Below UGX 5,000	6	2.99%
UGX 5,000–10,000	3	1.49%

Among the minority who pay for or receive documented waste services, most (30 of 39) have this cost bundled into rent rather than paying directly and payments are modest where they do apply.

4. Employment, Livelihoods & Skills

4.1 Current employment status

196 of 201 respondents answered (5 missing).

Figure 9. Current employment status.

Response	Frequency	Percentage
Self-employed/business owner	77	38.31%
Informally employed	51	25.37%
Formally employed	35	17.41%
Student	18	8.96%
Unemployed, seeking work	11	5.47%
Unemployed, not seeking work	4	1.99%

Self-employment/business ownership is the largest single category (38.3%) and combined with informal employment (25.4%), nearly two-thirds (63.7%) of respondents work outside formal employment arrangements. Only 17.4% hold formal jobs. A combined 7.5% are unemployed.

4.2 Number of income-generating activities

190 of 201 respondents answered (11 missing).

Figure 10. Number of income-generating activities.

Response	Frequency	Percentage
One	118	58.71%
None	35	17.41%
Two	24	11.94%
Three or more	13	6.47%

Most respondents (58.7%) depend on a single income-generating activity and a notable 17.4% report none at all leaving the majority of the community with limited income diversification and, by extension, limited buffer against income shocks.

4.3 Tenure in current main job/business

176 of 201 respondents answered (25 missing).

Response	Frequency	Percentage
More than 3 years	63	31.34%
1–3 years	59	29.35%
Less than 6 months	29	14.43%
6–12 months	25	12.44%

Job/business tenure is fairly evenly split between long-standing (3+ years: 31.3%) and shorter tenures (under 1 year: combined ~26.9%), suggesting both a stable core of established livelihoods and a substantial group of more recently established or precarious ones.

4.4 Skills, education and employability perceptions

Respondents rated four statements on a 5-point agreement scale (Strongly Disagree to Strongly Agree).

Figure 11. Perceptions of skills, education and employability.

Statement	Disagree*	Neutral	Agree*	n
My education is appropriate for the work I do	46.3%	19.9%	29.8%	193
I have learned new skills on my own to keep my job/business relevant	24.9%	19.4%	52.2%	194
Vocational/skills training helped me earn a stable income	41.4%	14.9%	38.8%	191
Limited job opportunities match my specific skill set locally	22.9%	29.9%	44.3%	195

*'Disagree' combines Strongly Disagree + Disagree; 'Agree' combines Agree + Strongly Agree.

Respondents are split almost evenly on whether their education matches their current work, 46.3% disagree it does, versus 29.8% who agree. A clear majority (52.2%) say they have had to self-teach new skills to stay relevant and 44.3% perceive limited local job opportunities matching their skill set together pointing to a mismatch between formal education/training and the realities of the local labour market.

5. Access to Finance & Credit

5.1 History of applying for loans or credit

189 of 201 respondents answered (12 missing).

Figure 12. History of applying for a loan or credit facility.

Response	Frequency	Percentage
No, I have never applied	127	63.18%
Yes and I received it	43	21.39%
Yes, but I was rejected	19	9.45%

Nearly two-thirds of respondents (63.2%) have never applied for formal credit. Among those who did apply, most were successful (43 approved vs. 19 rejected), suggesting that the primary barrier to credit is not approval rates but the decision to apply at all.

5.2 Reasons for never applying for a loan

Asked only of those who never applied: 142 of 201 respondents answered (59 missing/not applicable).

Figure 13. Main reason for never applying for a loan.

Response	Frequency	Percentage
Fear of debt	54	26.87%
Not needed	31	15.42%
No collateral	25	12.44%
High interest rates	16	7.96%
Lack of information	16	7.96%

Fear of debt is the single largest deterrent (26.9% of all respondents and roughly 38% of those who never applied), ahead of structural barriers such as lack of collateral (12.4%) and high interest rates (8.0%). This suggests both a psychological/risk-aversion barrier and structural/product-design barriers are at play.

5.3 Perceptions of access to finance

Respondents rated four finance-related statements on a 5-point agreement scale.

Figure 14. Perceptions of access to finance and barriers to borrowing.

Statement	Disagree*	Neutral	Agree*	n
I can easily access credit/loans to start or expand a business	44.8%	20.4%	32.3%	196
I have personal savings I can use for income-generating activities	28.4%	25.4%	43.3%	195
Lack of collateral prevents me from accessing formal loans	18.9%	15.4%	62.7%	195
High interest rates discourage me from borrowing capital	16.9%	19.9%	60.7%	196

*'Disagree' combines Strongly Disagree + Disagree; 'Agree' combines Agree + Strongly Agree.

A majority of respondents (62.7%) agree that lack of collateral prevents access to formal loans and 60.7% say high interest rates discourage borrowing: the two most strongly endorsed statements in this section. Views on ease of credit access are more split (44.8% disagree it is easy vs. 32.3% agree), while a plurality (43.3%) report having personal savings available for income-generating activities.

5.4 Support from family, friends or groups (e.g., VSLAs)

195 of 201 respondents answered (6 missing).

Response	Frequency	Percentage
3 - Neutral	57	28.36%
2 - Disagree	55	27.36%
4 - Agree	42	20.90%
1 - Strongly Disagree	32	15.92%
5 - Strongly Agree	9	4.48%

Reliance on informal community-based support (family, friends, VSLAs) to raise capital is mixed: 43.3% disagree they have received such support, versus 25.4% who agree, suggesting informal safety nets are not universally accessible across the community.

6. Income Security & Financial Resilience

6.1 Estimated monthly income (UGX)

193 of 201 respondents answered (8 missing).

Figure 15. Estimated monthly income (UGX).

Response	Frequency	Percentage
UGX 100,000–300,000	63	31.34%
Below UGX 100,000	43	21.39%
UGX 300,001–600,000	35	17.41%
No stable income	30	14.93%
UGX 600,001–1,000,000	20	9.95%
Above UGX 1,000,000	2	1.00%

More than half of respondents (52.7%) earn UGX 300,000 or less per month and a further 14.9% report no stable income at all. Only about 11% earn above UGX 600,000 monthly, indicating that low and irregular income is the norm rather than the exception in this community.

6.2 Months with no income in the past 6 months

192 of 201 respondents answered (9 missing).

Response	Frequency	Percentage
None	117	58.21%
1–2 months	50	24.88%
3–4 months	18	8.96%
5–6 months	7	3.48%

While 58.2% of respondents earned income every month over the past six months, 37.3% experienced at least one income-less month and 12.4% went three months or longer without income, a meaningful indicator of income volatility.

6.3 Perceptions of income stability and resilience

Respondents rated five statements on income consistency, sufficiency, savings and financial planning capacity.

Figure 16. Income stability and financial resilience: agreement levels.

Statement	Disagree*	Neutral	Agree*	n
I receive a consistent income every month	44.8%	31.8%	20.9%	196
My income is sufficient to cover my basic needs	30.9%	22.4%	44.8%	197
I am able to save part of my income regularly	31.8%	30.4%	34.9%	195
I have a reliable source of income for emergencies	31.8%	34.3%	29.3%	192
I am able to plan financially 3–6 months ahead	35.9%	23.4%	37.8%	195

*'Disagree' combines Strongly Disagree + Disagree; 'Agree' combines Agree + Strongly Agree.

Income consistency is the weakest indicator in this set: only 20.9% agree they receive consistent monthly income, while 44.8% disagree. Basic-needs sufficiency fares somewhat better (44.8% agree), but the ability to save, access emergency funds and plan financially all show respondents fairly evenly split or leaning toward disagreement, consistent with a population managing frequent, low-margin financial precarity.

6.4 Worry about losing source of income

194 of 201 respondents answered (7 missing).

Response	Frequency	Percentage
4 - Agree	101	50.25%
5 - Strongly Agree	39	19.40%
3 - Neutral	25	12.44%
2 - Disagree	19	9.45%
1 - Strongly Disagree	10	4.98%

This is one of the strongest and most consistent findings in the survey: nearly seven in ten respondents (69.7%) agree or strongly agree that they worry about losing their source of income, a clear signal of felt economic insecurity across the community, regardless of current employment status.

7. Summary of Key Findings

Drawing together the descriptive results above, several cross-cutting patterns emerge:

- **Young, working-age population:** The average respondent is about 29 years old, nearly evenly split by sex and just under half are single.
- **Moderate but uneven educational attainment:** While over half of respondents completed at least O-Level education, roughly a quarter have only primary education or none at all.
 - Water access is broadly good, but not universal: 84% use a public tap, yet a meaningful minority rely on unprotected or vendor-supplied water.
- **Sanitation is dominated by rented pit-latrines:** 92.5% use pit-latrines and two-thirds do not own their toilet facility, limiting households' control over upgrades.
- **Waste management coverage is inconsistent:** About a quarter of households have no formal collection and instead burn, dump or bury waste.
- **Livelihoods are dominated by informal and self-employment:** Nearly two-thirds of respondents work outside formal employment and most rely on a single income-generating activity.
- **A widely felt skills-market mismatch:** Around half of respondents say they have had to self-teach skills and many perceive limited local job opportunities that fit their skills.
- **Credit is under-utilised and collateral/interest rates are the top perceived barriers:** Most respondents have never applied for a loan, primarily citing fear of debt, with collateral and interest rates cited as the leading structural obstacles among those who see finance as inaccessible.
- **Income is low and inconsistent for the majority:** Over half earn UGX300,000 or less monthly and more than a third went without income in at least one of the past six months.
- **Economic anxiety is the most consistent finding in the survey:** Nearly 70% of respondents worry about losing their income source, more than agree with any other single financial-security statement.

8. Policy Recommendations

The following recommendations are derived directly from the survey findings and are intended for local government (KCCA), community leadership, NGO/development partners and financial service providers operating in Kyebando.

8.1 Water, Sanitation & Environment

1

Target the underserved 16% for improved water access

Prioritise extension of protected water infrastructure (boreholes, protected springs, expanded public tap coverage) to the pockets of households currently relying on unprotected wells, rivers/ponds or water vendors, to reduce waterborne disease risk and out-of-pocket water costs.

2

Support tenant-led sanitation improvement

Since two-thirds of toilet facilities are landlord-owned, engage landlords directly (e.g., through incentives or minimum-standard bylaws) to upgrade shared pit latrines, given tenants alone have limited authority to invest in fixed improvements.

3

Expand and formalise waste collection coverage

Extend KCCA or private/public-partnership collection routes to the roughly one-quarter of households currently burning or dumping waste, paired with public awareness on the health and environmental costs of open burning.

8.2 Employment, Skills & Livelihoods

4

Invest in demand-driven vocational and upskilling programmes

Given that half of respondents have had to self-teach skills and many perceive a mismatch between their skills and local job opportunities, design short-cycle, practical training aligned to sectors with local demand (trade, services, digital skills), co-designed with local employers.

5

Strengthen support for self-employment and micro-enterprise

As self-employment/informal work is the dominant livelihood category, prioritise business-development services (bookkeeping, market linkages, licensing support) over formal-job placement programmes alone.

6

Encourage income diversification

Given that most respondents rely on a single income-generating activity, promote financial literacy and small-grant or seed-capital programmes that help households add a second, lower-correlation income stream to buffer against shocks.

8.3 Access to Finance

7

Expand collateral-free and group-based lending

Since lack of collateral and high interest rates are the top-cited barriers to formal credit, financial institutions and microfinance/VSLA programmes should scale group-guarantee or asset-light lending products tailored to informal-sector incomes.

8

Pair credit products with debt-literacy and financial-counselling outreach

Fear of debt is the single largest reason respondents never apply for credit — larger than any structural barrier. Financial education that demystifies loan terms and builds confidence in responsible borrowing may unlock demand that structural fixes alone will not.

9

Strengthen and formalise community savings mechanisms

With mixed reliance on informal support (VSLAs, family, friends), formalising and expanding access to well-governed savings groups could improve the reach of informal safety nets community-wide.

8.4 Income Security & Social Protection

10

Design targeted safety nets for income volatility

More than a third of respondents went at least one month without income in the past six months. Cash-transfer, public-works or emergency-fund pilots timed to seasonal income gaps could directly address this volatility.

11

Address the community's dominant concern: income insecurity

With nearly 70% of respondents worried about losing their income source — the strongest and most consistent finding in this survey — interventions across sectors (skills, finance, safety nets) should be explicitly framed and

communicated around building income security and resilience, not just poverty reduction in the abstract.

8.5 Suggested next steps

- Validate findings with a community feedback/dissemination session before finalising interventions.
- Where feasible, cross-tabulate key indicators (e.g., income by employment type or credit access by education) for a more targeted programme design.
- Track the indicators in this report (income consistency, worry about income loss, loan application rates) over time to measure the impact of any interventions adopted.





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