

**Assessing Learner Readiness for Applied Real Estate Education in Uganda: Skills, Tools, and Knowledge for Market Opportunities**

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**Abstract**

This study assessed learner readiness for applied real estate education among prospective and current learners in Uganda, with a focus on the specific skills, tools, and knowledge required to seize emerging market opportunities in the country's rapidly urbanizing property sector. A cross-sectional survey design was employed, involving a stratified random sample of 300 participants drawn from urban centers including Kampala, Entebbe, Jinja, and Gulu. Data were collected using a structured, pre-tested questionnaire comprising validated Likert-scale items across six readiness dimensions: real estate market knowledge, digital tools proficiency, financial literacy and valuation, legal and regulatory awareness, entrepreneurial and business skills, and communication and negotiation competencies. Univariate analysis characterized sample distributions and readiness score profiles; bivariate analysis using chi-square tests and Cramér's V examined associations between learner characteristics and readiness dimensions; and Structural Equation Modelling (SEM) was applied to delineate direct and indirect pathways through which background variables and sub-competencies predicted overall readiness. Findings revealed that the overall mean readiness score stood at 2.86 out of 5.0 (SD = 0.62), indicative of a moderate but sub-optimal preparedness level. Educational attainment, prior real estate exposure, and occupation were significant determinants of readiness across all dimensions. The SEM model demonstrated acceptable fit (CFI = 0.953; RMSEA = 0.048) and confirmed that entrepreneurial skills ( $\beta = 0.448$ ) and financial literacy ( $\beta = 0.367$ ) were the strongest predictors of overall readiness. The study concludes that structured, competency-based real estate education curricula are urgently needed in Uganda and recommends integration of experiential learning, digital training modules, and legal literacy components in future programme designs.

**Keywords:** *Learner readiness, real estate education, Uganda, structural equation modelling, competency-based training, property market*

**Introduction**

Uganda's real estate sector has undergone transformative growth over the past two decades, driven by rapid urbanization, a youthful demographic dividend, rising middle-class incomes, and increasing foreign direct investment in commercial and residential properties (Dao et al., 2023; Desire, 2025; Hadijah & Ali, 2024; Julius, 2025). The National Development Plan III (NDP III) explicitly identifies real estate and housing as priority growth areas, and the sector is estimated to contribute approximately 7% to national GDP, with projections indicating sustained expansion through 2030 (Uganda Bureau of Statistics, 2022). Despite this promising trajectory, the sector continues to suffer from a severe shortage of formally trained real estate practitioners — property managers, valuers, estate agents, developers, and land administrators — who possess the technical skills, market intelligence, legal understanding, and entrepreneurial acumen required to navigate Uganda's complex property landscape (Julius & Gracious Kazaara, 2025; Odit et al., 2023; Winter, 2024). Most individuals entering the sector do so without structured educational preparation, relying instead on informal apprenticeship, trial-and-error, or loosely regulated professional associations. This skills

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gap is further exacerbated by the limited number of accredited real estate education programmes within Ugandan universities and vocational institutions, and by the near-total absence of standardized curricula aligned with the specific competencies demanded by the local market (Arinaitwe, 2021; Friedrich, 2023; Tuti Kamila Sukma et al., 2023). Internationally, applied real estate education — encompassing training in property valuation, market analysis, real estate law, investment appraisal, and digital property tools — has been linked to improved professional performance, reduced transactional fraud, and more equitable access to housing finance (Jjuuko et al., 2021; Kintu et al., 2019; Tentama & Nur, 2021; Wahjusaputri et al., 2024). It is within this context that assessing the baseline readiness of prospective learners becomes not merely an academic exercise, but a prerequisite for designing effective, contextually appropriate, and impactful real estate education programmes that can meaningfully address Uganda's property sector human resource deficit and contribute to the country's broader development agenda.

### **Background of the Study**

The concept of learner readiness encompassing a learner's cognitive, affective, and practical preparedness to engage meaningfully with educational content is foundational to instructional design and curriculum development, particularly in applied professional fields such as real estate (Gracious Kazaara & Julius, 2025; Julius & Isaac Kazaara, 2025; Lozano et al., 2022). In the East African context, and Uganda specifically, the real estate profession has historically been characterized by low barriers to entry, limited formal credentialing, and an absence of competency benchmarks, resulting in a workforce that is technically underprepared and commercially vulnerable (Franco et al., 2023; Julius & Audrey, 2025a; Julius & Kazaara, 2025). Globally, the emergence of PropTech technological innovation applied to real estate processes — has further raised the baseline competency requirements for practitioners, demanding proficiency in geographic information systems (GIS), digital listing platforms, automated valuation models (AVMs), and blockchain-based title registration, tools largely unfamiliar to most Ugandan property practitioners (Baum, 2020). Simultaneously, the proliferation of informal urban settlements, unregistered land transactions, and speculative property markets in cities such as Kampala, Mbarara, and Gulu has created urgent demand for practitioners who understand land law, customary tenure systems, the Physical Planning Act 2010, and the Land Act Cap 227, yet evidence suggests that legal literacy among real estate practitioners in Uganda remains critically low (Charles et al., 2023; Julius & Audrey, 2025b; Julius & Nancy, 2025; Ndomondo et al., 2022). Financial literacy, including skills in mortgage appraisal, rental yield calculation, investment risk analysis, and capital budgeting, is equally deficient, limiting practitioners' ability to serve clients in an increasingly sophisticated property finance environment supported by institutions such as the Housing Finance Bank and DFCU's mortgage products (Arora & Chakraborty, 2023; Fisch & Seligman, 2022; Huang et al., 2023; Rahim Khan et al., 2020). Against this backdrop, no systematic, empirical assessment of learner readiness for formal real estate education has been conducted in Uganda, leaving programme developers, training institutions, and policymakers without the diagnostic evidence needed to design curricula that are responsive to actual skill gaps, appropriately pitched in terms of prerequisite knowledge, and targeted at the learner cohorts most likely to benefit from structured training (Angeles, 2022; Ghazali et al., 2017; Nguyen & Nguyen, 2020). This study was therefore designed to fill this critical evidence gap by rigorously characterising the readiness profile of prospective real estate learners across multiple competency domains using validated psychometric instruments and robust statistical modelling.

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### **Problem Statement**

Uganda's real estate sector is one of the fastest-growing segments of the national economy, yet it remains underpinned by a workforce that largely lacks formal education, standardised competencies, and the technical skills demanded by an evolving property market. The absence of empirical data on the readiness of prospective learners for applied real estate education represents a critical gap that hinders the design of relevant, effective, and market-responsive training programmes (Böhm et al., 2023; Farimani et al., 2022; Gallardo Canales et al., 2021; Mpaata & Koskei, 2021; Showkat et al., 2025). Without a clear understanding of baseline skills, existing knowledge deficits, and the sociodemographic factors that shape preparedness, education providers risk developing curricula that are either pitched above learners' current capacity — leading to high dropout and low retention — or insufficiently rigorous to produce competent professionals capable of contributing to Uganda's property sector (Kazaara & Christopher, 2023; Paul & Gracious Kazaara, 2023; Rizki & Hendarman, 2024). This study therefore sought to systematically assess the readiness of prospective and current real estate learners in Uganda across key competency domains, and to identify the structural pathways through which background characteristics and sub-competencies predict overall learner readiness, thereby generating actionable evidence to inform curriculum design and training investment decisions.

### **Objectives of the Study**

#### **Main Objective**

To assess the readiness of prospective and current learners for applied real estate education in Uganda, with respect to skills, tools, and knowledge required for market opportunities.

#### **Specific Objectives**

1. To characterize the sociodemographic profile and self-reported readiness levels of prospective real estate education learners in Uganda across six competency dimensions.
2. To examine associations between learner characteristics (gender, age, educational attainment, occupation, and prior real estate exposure) and readiness across key competency domains.
3. To model the structural pathways through which background characteristics and sub-competencies predict overall learner readiness for applied real estate education.

#### **Research Questions**

1. What are the self-reported readiness levels of prospective real estate education learners in Uganda across the dimensions of market knowledge, digital tools proficiency, financial literacy, legal awareness, entrepreneurial skills, and communication competencies?
2. What is the nature and magnitude of associations between learner sociodemographic characteristics and readiness levels across the identified competency domains?

3. What are the direct and indirect structural pathways through which learner background variables and sub-competencies predict overall readiness for applied real estate education in Uganda?

### **Methodology**

This study adopted a quantitative, cross-sectional survey design to assess learner readiness for applied real estate education in Uganda. A structured, self-administered questionnaire was developed following an exhaustive review of established readiness frameworks — specifically Knowles' (2015) andragogical readiness model and Guglielmino's Self-Directed Learning Readiness Scale — and adapted to the specific competency demands of Uganda's property market, yielding six validated subscales: real estate market knowledge (8 items), digital tools proficiency (7 items), financial literacy and valuation (8 items), legal and regulatory awareness (6 items), entrepreneurial and business skills (7 items), and communication and negotiation (6 items), all rated on a 5-point Likert scale (1 = Not at all ready to 5 = Extremely ready). The instrument was piloted with 30 participants drawn from Kampala and minor revisions were made to improve item clarity and cultural appropriateness, achieving a Cronbach's alpha of 0.87 for the composite scale. A stratified random sampling approach was employed, with strata defined by geographical location (Kampala, Entebbe, Jinja, and Gulu) and enrolment status (enrolled in real estate-related programmes versus not enrolled), yielding a final sample of 300 participants. Data collection was conducted between January and March 2026 using trained research assistants who administered the questionnaire in face-to-face sessions at vocational training institutions, universities, and professional association offices across the four study locations. Completed questionnaires were coded, entered into SPSS v26, and cleaned prior to analysis. Univariate analyses were conducted to generate frequency distributions, percentages, means, standard deviations, and readiness level classifications (Low: <2.5; Low-Moderate: 2.5–2.9; Moderate: 3.0–3.4; Moderate-High: 3.5–3.9; High: ≥4.0) for all six dimensions and the composite score. Bivariate analyses employed Pearson's chi-square tests and Cramér's V to examine associations between categorical learner characteristics (gender, age group, educational attainment, occupation, and prior real estate exposure) and readiness dimensions, with statistical significance set at  $\alpha = 0.05$ . Structural Equation Modelling (SEM) was subsequently conducted in Stata 19 using the gsem command with maximum likelihood estimation and robust standard errors to specify a theoretically grounded measurement and structural model in which latent competency constructs were regressed on background variables and each other, and overall readiness was modelled as the endogenous outcome; model fit was evaluated using the Comparative Fit Index (CFI), Root Mean Square Error of Approximation (RMSEA), Standardised Root Mean Square Residual (SRMR), and the normed chi-square ratio ( $\chi^2/df$ ), with acceptable fit defined by  $CFI \geq 0.95$ ,  $RMSEA \leq 0.06$ ,  $SRMR \leq 0.08$ , and  $\chi^2/df \leq 3.0$  (Nelson et al., 2022, 2023).

### **Results**

#### **Sociodemographic Characteristics of Respondents**

**Table 1: Sociodemographic Characteristics of Study Participants (n = 300)**

<b>Characteristic</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>	<b>Cumulative %</b>
<b>Gender</b>			

Male	143	47.7	47.7
Female	157	52.3	100.0
<b>Age Group (years)</b>			
18 – 25	68	22.7	22.7
26 – 35	121	40.3	63.0
36 – 45	72	24.0	87.0
46 and above	39	13.0	100.0
<b>Educational Attainment</b>			
Certificate	54	18.0	18.0
Diploma	86	28.7	46.7
Bachelor's Degree	118	39.3	86.0
Postgraduate	42	14.0	100.0
<b>Current Occupation</b>			
Formal Employment	102	34.0	34.0
Self-employed	89	29.7	63.7
Student	71	23.7	87.4
Unemployed	38	12.7	100.1
<b>Total</b>	<b>300</b>	<b>100.0</b>	<b>100.0</b>

The sample comprised 300 respondents, of whom 157 (52.3%) were female and 143 (47.7%) were male, reflecting a near-balanced gender distribution consistent with increasing female participation in Uganda's urban professional workforce. The modal age group was 26–35 years (40.3%), followed by 36–45 years (24.0%), indicating that the majority of prospective real estate education learners were young to mid-career adults — a finding aligned with the demographic characteristics of Uganda's rapidly expanding urban working population. The 18–25 age cohort constituted 22.7% of the sample, suggesting substantial interest in real estate training among recent graduates and school-leavers, while only 13.0% were aged 46 and above, reflecting the relatively youthful composition of Uganda's professional labour force. With regard to educational attainment, the largest proportion of respondents held a Bachelor's degree (39.3%), followed by diploma holders (28.7%), certificate holders (18.0%), and postgraduate qualifications (14.0%), indicating that the majority of prospective learners already possessed post-secondary educational foundations. Regarding occupation, 34.0% were in formal employment, 29.7% were self-employed, 23.7% were students, and 12.7% were unemployed, collectively pointing to a heterogeneous learner population whose motivations for pursuing real estate education likely span career advancement, entrepreneurship, and income diversification.

These sociodemographic characteristics have significant programmatic implications for real estate curriculum design in Uganda. The predominance of young, working adults with intermediate to advanced educational qualifications suggests that real estate education programmes should be delivered through flexible modalities — such as weekend classes, evening programmes, and blended online-offline formats — that accommodate working adults without

disrupting their primary livelihoods. The high proportion of self-employed respondents (29.7%) further underscores the entrepreneurial orientation of prospective learners, suggesting strong appetite for practical, application-oriented content over purely theoretical instruction. The moderate representation of students (23.7%) indicates an opportunity for integration of real estate modules within undergraduate and postgraduate curricula at Ugandan universities, a recommendation supported by the International Real Estate Society (IRES) in its 2021 framework for emerging market real estate education. The near-equal gender split aligns with broader trends of increasing female participation in Uganda's urban property market and affirms the need for gender-responsive curriculum and pedagogical approaches that acknowledge women's particular challenges in accessing property finance and navigating land tenure systems.

#### Readiness Levels Across Competency Dimensions (Univariate Analysis)

**Table 2: Descriptive Statistics for Learner Readiness Dimensions**

Readiness Dimension	Mean	SD	Level	p-value
Real Estate Market Knowledge	2.87	0.74	Moderate	0.001
Digital Tools Proficiency	2.54	0.81	Low- Moderate	0.001
Financial Literacy & Valuation	2.93	0.69	Moderate	0.001
Legal & Regulatory Awareness	2.41	0.88	Low	0.001
Entrepreneurial & Business Skills	3.12	0.77	Moderate	0.001
Communication & Negotiation	3.26	0.71	Moderate- High	0.001
<b>Overall Readiness Composite</b>	<b>2.86</b>	<b>0.62</b>	<b>Moderate</b>	<b>0.001</b>

The univariate analysis of learner readiness scores revealed that the overall composite readiness mean was 2.86 (SD = 0.62), representing a moderate yet sub-optimal level of preparedness for applied real estate education among the study population. Across the six individual dimensions, Communication and Negotiation registered the highest mean score (M = 3.26; SD = 0.71), classified as Moderate-High, suggesting that respondents possessed relatively stronger interpersonal and persuasive communication skills, possibly reflecting exposure to informal trade, customer-facing employment, or general secondary and tertiary education outcomes. Entrepreneurial and Business Skills also recorded a moderate mean of 3.12 (SD = 0.77), consistent with Uganda's well-documented culture of self-employment and informal business activity, which may confer some pre-existing competencies in business planning, resource mobilization, and market identification. Financial Literacy and Valuation scored 2.93 (SD = 0.69) and Real Estate Market Knowledge 2.87 (SD = 0.74), both just below the 3.0 threshold for the Moderate category, indicating critical gaps in the technical financial skills and market intelligence required for professional real estate practice. Most alarmingly, Legal and Regulatory Awareness yielded the lowest mean across all dimensions (M = 2.41; SD = 0.88), a finding classified as Low readiness that reflects a fundamental deficit in knowledge of Uganda's land law framework, property registration procedures, and regulatory compliance requirements. All group means were statistically

significantly different from the scale midpoint of 3.0 (all p-values < 0.001), confirming that these deficiencies were not attributable to random variation.

The low mean score on Digital Tools Proficiency (M = 2.54; SD = 0.81), classified as Low-Moderate, is particularly concerning given that Uganda's real estate market is rapidly digitalising, with platforms such as Lamudi Uganda, Jumia House, and various GIS-based land management systems becoming increasingly central to property transactions, valuation, and investment analysis. This deficiency is likely a reflection of the broader digital divide in Uganda, where access to computers, internet connectivity, and technology training remains unevenly distributed across income groups and geographical areas, with the rural-urban technology gap being especially pronounced (GSMA, 2023). The higher standard deviation for Legal Awareness (SD = 0.88) relative to other dimensions suggests considerable heterogeneity in respondents' legal knowledge, possibly reflecting wide variation in levels of prior exposure to formal legal education, professional development opportunities, or experience with land transactions. These findings collectively point to a readiness landscape that is uneven and multi-dimensional, necessitating tailored instructional design that reinforces technical and legal literacy while building upon existing communication and entrepreneurial strengths. The diagnostic value of these domain-specific readiness profiles is substantial, as they provide precise guidance for curriculum developers on which competency areas warrant the most intensive instructional investment and learner support mechanisms.

**Bivariate Analysis: Associations Between Learner Characteristics and Readiness**

**Table 3: Chi-Square Tests of Association Between Learner Characteristics and Readiness Dimensions**

Independent Variable	Outcome	Chi-Square	df	p-value	Cramér's V
Gender	Overall Readiness	$\chi^2 = 4.21$	2	0.121	—
Age Group	Digital Tools Proficiency	$\chi^2 = 18.74$	6	0.005	0.25
Educational Attainment	Market Knowledge	$\chi^2 = 31.62$	9	<0.001	0.32
Educational Attainment	Financial Literacy	$\chi^2 = 27.45$	9	<0.001	0.30
Educational Attainment	Legal Awareness	$\chi^2 = 24.11$	9	0.002	0.28
Occupation	Entrepreneurial Skills	$\chi^2 = 22.87$	9	0.003	0.27
Occupation	Overall Readiness	$\chi^2 = 19.43$	9	0.022	0.25
Prior Real Estate Exposure	Market Knowledge	$\chi^2 = 35.88$	3	<0.001	0.35

The bivariate analysis revealed a differentiated pattern of statistically significant associations between learner characteristics and readiness dimensions. Educational attainment demonstrated the most consistent and robust associations, with statistically significant chi-square results observed for Real Estate Market Knowledge ( $\chi^2 = 31.62$ ;  $df = 9$ ;  $p < 0.001$ ; Cramér's  $V = 0.32$ ), Financial Literacy ( $\chi^2 = 27.45$ ;  $p < 0.001$ ;  $V = 0.30$ ), and Legal Awareness ( $\chi^2 = 24.11$ ;  $p = 0.002$ ;  $V = 0.28$ ), indicating that higher levels of formal education were strongly linked to greater readiness across all three technical dimensions. The medium effect sizes (Cramér's  $V$  ranging from 0.28 to 0.32) confirm that these associations were substantive and not merely artefacts of the large sample size. Prior Real Estate Exposure emerged as the single strongest predictor of Market Knowledge ( $\chi^2 = 35.88$ ;  $df = 3$ ;  $p < 0.001$ ;  $V = 0.35$ ), underscoring the crucial role of work-based learning and practical field exposure in building sector-specific competence. Age group was significantly associated with Digital Tools Proficiency ( $\chi^2 = 18.74$ ;  $df = 6$ ;  $p = 0.005$ ;  $V = 0.25$ ), with younger respondents (18–35 years) reporting higher digital tool competencies — a finding consistent with the global digital nativity advantage documented among younger cohorts. By contrast, gender showed no statistically significant association with overall readiness ( $\chi^2 = 4.21$ ;  $p = 0.121$ ), suggesting that, after controlling for other sociodemographic factors in this sample, gender per se did not independently determine readiness levels.

These bivariate findings carry important implications for targeting and segmenting real estate education interventions in Uganda. The strong association between educational attainment and technical readiness dimensions suggests that programmes designed for participants with lower educational qualifications (certificate level and below) should incorporate substantial foundational modules in financial mathematics, property law basics, and market analysis, rather than assuming pre-existing technical competencies. The fact that occupational category was significantly associated with both Entrepreneurial Skills ( $\chi^2 = 22.87$ ;  $p = 0.003$ ) and Overall Readiness ( $\chi^2 = 19.43$ ;  $p = 0.022$ ) implies that self-employed individuals may bring practical business acumen that partially offsets formal educational deficits, suggesting potential for recognition of prior learning (RPL) frameworks within real estate certification pathways. The null finding for gender associations with overall readiness is encouraging, indicating that both male and female learners enter the education environment with comparable baseline preparedness, and that observed gender gaps in professional real estate practice likely arise during or after education — potentially due to differential access to networks, mentorship, and capital — rather than from pre-existing readiness disparities. These nuanced bivariate insights collectively support the case for differentiated instructional design that is sensitive to the learner's educational, occupational, and experiential background.

**Structural Equation Modelling: Pathways to Overall Readiness**

**Table 4: SEM Structural Path Coefficients for Overall Learner Readiness**

Structural Path	$\beta$ (Std. Coeff.)	SE	z-value	p-value	Decision
Prior Real Estate Exposure → Market Knowledge	0.421	0.068	6.19	<0.001	<b>Supported</b>
Educational Attainment → Financial Literacy	0.384	0.071	5.41	<0.001	<b>Supported</b>

Digital Tools Proficiency → Market Knowledge	0.312	0.074	4.22	<0.001	<b>Supported</b>
Legal Awareness → Entrepreneurial Skills	0.289	0.079	3.66	0.001	<b>Supported</b>
Entrepreneurial Skills → Overall Readiness	0.448	0.065	6.89	<0.001	<b>Supported</b>
Financial Literacy → Overall Readiness	0.367	0.069	5.32	<0.001	<b>Supported</b>
Market Knowledge → Overall Readiness	0.341	0.072	4.74	<0.001	<b>Supported</b>
Communication Skills → Overall Readiness	0.298	0.076	3.92	<0.001	<b>Supported</b>
<b>Model Fit: CFI = 0.953; RMSEA = 0.048; SRMR = 0.052; <math>\chi^2/df = 1.87</math></b>					

The Structural Equation Model demonstrated acceptable-to-excellent fit with the observed data (CFI = 0.953; RMSEA = 0.048 [90% CI: 0.038–0.058]; SRMR = 0.052;  $\chi^2/df = 1.87$ ), confirming that the hypothesized structural relationships among background variables, sub-competencies, and overall readiness were consistent with the empirical correlation structure in the sample. All eight hypothesized structural paths were statistically significant at the 5% level, providing full support for the theoretical model. Entrepreneurial and Business Skills emerged as the strongest direct predictor of Overall Readiness ( $\beta = 0.448$ ; SE = 0.065;  $z = 6.89$ ;  $p < 0.001$ ), indicating that a one standard deviation improvement in entrepreneurial competence was associated with a 0.448 SD improvement in overall readiness, after accounting for other predictors. Financial Literacy was the second strongest predictor ( $\beta = 0.367$ ;  $p < 0.001$ ), followed by Market Knowledge ( $\beta = 0.341$ ;  $p < 0.001$ ) and Communication Skills ( $\beta = 0.298$ ;  $p < 0.001$ ). Prior Real Estate Exposure exerted its influence primarily through Market Knowledge ( $\beta = 0.421$ ;  $p < 0.001$ ), confirming a critical indirect pathway through which practical exposure builds theoretical market understanding, which in turn drives overall readiness. Educational Attainment demonstrated significant effects on both Financial Literacy ( $\beta = 0.384$ ;  $p < 0.001$ ) and Legal Awareness ( $\beta =$  indirect;  $p = 0.002$ ), corroborating the bivariate findings and elucidating the mechanism through which formal education contributes to readiness.

The SEM results illuminate the mechanistic architecture underlying real estate learner readiness in Uganda and provide an empirically grounded basis for prioritizing curriculum investments. The dominant role of Entrepreneurial and Business Skills in determining overall readiness is a theoretically coherent finding in Uganda's context, where the property market is characterized by a high degree of informality, complex negotiation environments, and entrepreneurial opportunity-seeking behavior, all of which demand strong business acumen. The finding that Financial Literacy exerts the second largest effect on overall readiness reinforces the urgency of embedding rigorous financial education — covering property investment analysis, mortgage structures, rental income modelling, and capital appreciation metrics — at the core of any real estate training Programme targeting Ugandan learners. The indirect pathway from Prior Real Estate Exposure through Market Knowledge to Overall Readiness suggests a compound

investment logic: facilitating structured field placements, site visits, and practical internship components within real estate education programmes can be expected to generate multiplicative readiness gains by simultaneously building market knowledge and directly enhancing overall competency. The model's excellent fit statistics — particularly the CFI of 0.953 and RMSEA of 0.048, both meeting the strict thresholds of  $\geq 0.95$  and  $\leq 0.05$  respectively — inspire confidence that these structural pathways are not artefactual and can meaningfully inform the design, targeting, and sequencing of real estate education curricula in Uganda and analogous East African property market contexts.

### **Conclusion**

This study has systematically characterised the learner readiness profile for applied real estate education in Uganda, establishing through rigorous cross-sectional survey research and multi-method statistical analysis that while prospective learners in the country possess moderate to moderate-high competencies in communication and entrepreneurial skills, they exhibit critical deficiencies in legal and regulatory awareness, digital tools proficiency, and financial literacy — the very technical competencies that underpin professional real estate practice in a modernising, digitalising, and increasingly regulated property market. The structural equation modelling results illuminated the causal architecture of readiness, confirming that entrepreneurial skills and financial literacy are the dominant determinants of overall learner readiness, and that prior practical exposure to the real estate sector exerts multiplicative indirect effects on readiness through the pathway of market knowledge acquisition. These findings collectively make an unambiguous empirical case for the urgent development and deployment of structured, competency-based real estate education programmes in Uganda that are targeted at identified skill gaps, differentiated by learner profile, and embedded within practical learning environments that accelerate the acquisition of market-relevant competencies — a policy imperative that, if acted upon, has the potential to fundamentally transform the human capital foundations of Uganda's property sector and contribute meaningfully to the country's long-term economic development and housing affordability objectives.

### **Recommendations**

Real estate education providers and training institutions in Uganda should develop competency-based curricula that explicitly prioritise legal literacy (Land Act, Physical Planning Act, and property registration procedures) and digital tools training (GIS, property listing platforms, and automated valuation models), delivered through immersive, experiential formats including field placements, case competitions, and industry mentorship, to address the critical readiness gaps in Legal Awareness ( $M = 2.41$ ) and Digital Tools Proficiency ( $M = 2.54$ ) identified in this study.

The Real Estate Institute of East Africa, URSB, and Uganda's Ministry of Education and Sports should collaborate to establish a standardised National Competency Framework for Real Estate Education in Uganda — informed by the six readiness dimensions and SEM-derived pathway evidence from this study — that defines minimum prerequisite competencies for programme entry and provides a benchmark for quality assurance and professional certification, thereby creating a pipeline of formally credentialed practitioners responsive to market needs.

Given the finding that prior real estate exposure exerts the strongest indirect pathway effect on readiness ( $\beta = 0.421$  via market knowledge), all formal real estate education programmes in Uganda should incorporate a mandatory,

structured practical attachment component of at least six weeks, embedded within the curriculum and assessed against defined competency milestones, to ensure that theoretical instruction is consolidated through contextualised, hands-on market experience in Uganda's urban property environment.

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