ASSESSMENT OF INCLUSION IN REAL ESTATE PRACTICES AMONGST REAL PROPERTY VALUERS IN KICUKIRO DISTRICT, RWANDA

MUNYEMANA, SAMUEL (22PCL02430)

B.Sc Land Administration and Management, Institut d'Enseignement Supérieur de Ruhengeri (INES-Ruhengeri), Rwanda

ASSESSMENT OF INCLUSION IN REAL ESTATE PRACTICES AMONGST REAL PROPERTY VALUERS IN KICUKIRO DISTRICT, RWANDA

BY

MUNYEMANA, SAMUEL (22PCL02430)

B. Sc. Land Administration and Management, Institut d'Enseignement Supérieur de Ruhengeri (INES-Ruhengeri), Rwanda

A DISSERTATION SUBMITTED TO THE DEPARTMENT OF ESTATE MANAGEMENT, COLLEGE OF SCIENCE AND TECHNOLOGY, COVENANT UNIVERSITY, OTA. IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF SCIENCE (M.Sc.) DEGREE IN ESTATE MANAGEMENT, OTA, OGUN STATE, NIGERIA

AUGUST, 2024

ACCEPTANCE

This is to attest that this Dissertation is accepted in partial fulfilment of the requirements for
the award of a Master of Science (M.Sc.) Degree in Estate Management from the Department
of Estate Management, College of Science and Technology, Covenant University, Ota.

Miss Adefunke F. Oyinloye (Secretary, School of Postgraduate Studies)

Signature and Date

Prof. Akan B. Williams (Dean, School of Postgraduate Studies)

Signature and Date

DECLARATION

I, MUNYEMANA, SAMUEL (22PCL02430) declare that the research was carried out entirely by me under the supervision of Prof. Chukwuemeka O. Iroham of the Department of Estate Management, Covenant University, Ota, Ogun State. I attest that the dissertation has not been presented either wholly or partially for the award of any degree elsewhere. All sources of data and scholarly information used in this thesis are duly acknowledged.

MUNYEMANA, SAMUEL

Signature and Date

CERTIFICATION

We certify that this dissertation titled "ASSESSMENT OF INCLUSION IN REAL ESTATE PRACTICES AMONGST REAL PROPERTY VALUERS IN KICUKIRO DISTRICT, RWANDA" is original research carried out by MUNYEMANA, SAMUEL (22PCL02430) in the Department of Estate Management, College of Science and Technology, Covenant University, Ota, Ogun State, Nigeria under the supervision of Prof. Chukwuemeka O. Iroham. We have examined and found this work acceptable as part of the requirements for the award of Master of Science (M.Sc.) degree in Estate Management.

Prof. Chukwuemeka O. Iroham (Supervisor)

Signature and Date

Dr. Olayinka C. Oloke (HOD, Estate Management)

Signature and Date

Prof. Joseph B. Oyedele (External Examiner)

Signature and Date

Prof. Akan B. Williams (Dean, School of Postgraduate Studies)

Signature and Date

DEDICATION

This study is dedicated to God for His blessings and protection in my life which enable me to finish my masters' studies, as well as my lovely parents Nzasabimfura Daniel and Nyirambonankira Judith, and siblings Bazitunga Rene, Ndaruhutse Bienvenu, Mukundente Esther, Rukundo Aimable, and Nyirandayambaje Odette.

ACKNOWLEDGEMENTS

I would like to thank God for helping and protecting me in all my life, as well as also to enable me finish my masters' studies.

I would like also to provide my special thanks to Dr. David O. Oyedepo, the Covenant University's Chancellor, for establishing this valued institution of Raising a New Generation of Leaders. I also direct my appreciation to Vice Chancellor, Prof. Abiodun H. Adebayo; Deputy Vice-Chancellor, Prof. Olujide A. Adekeye; Registrar, Mrs. Regina A. Tobi-David, and the whole school management staff for their usual supports in academic activities. I really appreciate the Dean School of Postgraduate Studies, Prof. Akan B. Williams; Sub Dean School of Postgraduate Studies, Dr. Hezekiah O. Falola and also Secretary School of Postgraduate Studies, Mrs. Adefunke F. Oyinloye for their major role and contribution to the wellbeing of postgraduate students. I appreciate also the Covenant University International Office and Linkages represented by the Director, Dr. Isaac I. Akinwumi, to sponsor my master's studies through the Covenant University International Excellence Scholarship.

I also express my gratitude to the Head of Department of Estate Management, Dr. Olayinka C. Oloke for his valuable ideas, assistance and management in everything that helps to accomplish all the requirements. I would like to thank also my supervisor Prof. Chukwuemeka O. Iroham for his sacrifices, guidance, and suggestions which has helped me to successfully complete this research. I also thank my adviser at INES-Ruhengeri Dr. Manirakiza Richard.

I would like to appreciate again all lecturers who taught me, such as; Prof. Mayowa O. Ajibola, Prof. Caleb. A. Ayedun, Dr. Abiodun. S. Oni, my former lecturers: Dr. Afolasade. O. Oluwatobi, Dr. Nkolika J. Peter, Dr. Benjamin G. Ekemode, as well as the secretary of the Department Mrs. Olufunke. A. Oluyemi and the former secretary Mrs. Sarah Ogunniyi, for their unwavering support, encouragements, important advice and great collaboration during my stay and in all activities at Covenant University. I again thank Dr. Oluwole A. Odetunmibi from the Department of Mathematics for his kind guidance and support to finish my research.

I owe special thanks to the authority of the City of Kigali, Kicukiro District, Institute of Real Property Valuers in Rwanda (IRPV) for their authorization and contribution to this research. I thank the management of Institut d'Enseignement Supérieur de Ruhengeri (INES-Ruhengeri),

Rwanda my employer, for guaranteeing me financial support and study leave to pursue my master's studies.

Special thanks to my beloved family in general, grandparents Kanyabitabo Evaritse and Nyirarenzaho Paladie, as well as parents Nzasabimfura Daniel and Nyirambonankira Judith, and siblings Bazitunga Rene, Ndaruhutse Bienvenu, Mukundente Esther, Rukundo Aimable, Nyirandayambaje Odette, Kwizera Mugisha C. Lamido, Ndikubwayo Providence, etc. for their prayers, financial support and everything they have been doing in my life to make me comfortable.

I also want to thank my friends at Covenant University, Nigeria, among Postgraduate students and Covenant University International Students' Association (CUISA) including Nyirenda B. Lumbani, Nday I. Daniel, Lawal Timothy, Mushanga Sipiwe, Murhunzi B. Aphanie, Kasalika Esther, Yeboah Stephen Adjei, Ashuza K. Rifin, etc.

I really appreciate and thank everyone from different areas of the world for being with me in everything and everywhere. I wish you all the best in your life and God bless you all.

TABLE OF CONTENTS

CONTENTS	PAGES
COVER PAGE	i
TITLE PAGE	ii
ACCEPTANCE	iii
DECLARATION	iv
CERTIFICATION	v
DEDICATION	vi
ACKNOWLEDGEMENTS	vii
TABLE OF CONTENTS	ix
LIST OF TABLES	xi
LIST OF FIGURES	xii
ABBREVIATIONS AND ACRONYMS	xiii
ABSTRACT	xiv
CHAPTER ONE: INTRODUCTION	1
1.1. Background of the Study	1
1.2. Statement of the Research Problem	5
1.3. Aim and Objectives of the Study	8
1.4. Justification of the Study	9
1.5. Scope of the Study	9
1.6. Study Area	11
1.7. Operational Definition of the Terms	12
1.8. Chapter Summary	13
CHAPTER TWO: LITERATURE REVIEW	14
2.1. Preamble	14
2.2. Conceptual Review	14
2.2.1. Overview of Inclusion	14
2.2.2. Inclusion Among the Social Groups	16
2.2.3. Inclusion in Education	18
2.2.4. Inclusion in Agriculture	19
2.2.5. Inclusion in Healthcare	19
2.2.6. Real Estate Practices	20
2.2.7. Benefits of Diversity, Equity, and Inclusion in Real Estate	24
2.2.8. Real Estate in Rwanda	26
2.3. Theoretical Review	28
2.3.1. Social Equality Theory	28
2.3.2. Participatory Planning Theory	29
2.4. Empirical Review	30
2.4.1. Awareness of Inclusion in Real Estate Practices	30
2.4.2. Adoption of Inclusion in Real Estate Practices	32
2.4.3 Occurrence of Inclusion in Various Aspects of Real Estate Practices	35

2.4.4. Contribution of Inclusion in Real Estate Practices	37
2.5. Summary of Literature Reviewed	40
2.6. Conceptual Framework	42
2.7. Chapter Summary	43
CHAPTER THREE: METHODOLOGY	44
3.1. Preamble	44
3.2. Research Design	44
3.3. Study Population	44
3.4. Sampling Frame	45
3.5. Sample Size	45
3.6. Sampling Technique	46
3.7. Source of Data Collection	46
3.8. Data Collection Instrument	46
3.9. Methods of Data Analysis	47
3.10 Chapter Summary	48
CHAPTER FOUR: RESULTS AND DISCUSSION	49
4.1. Preamble	49
4.2. Analyzing the Rate of Responses	49
4.3. Reliability Test	49
4.4. Analysis of the Demographic Variables	50
4.5. Level of Awareness of Inclusion in Real Estate Practices	52
4.6. Awareness of other Variants Related to Inclusion	53
4.7. Frequent Application of Inclusion in Real Estate Practices	55
4.8. Correlation Analysis between Awareness level and Frequent Application of Inclusion	56
4.9. Aspects of Real Estate Practices where Inclusion is Evident	56
4.10. Relative Occurrence of Inclusion in the Various Aspects of Real Estate Practices	58
4.11. Contribution of inclusion in real estate practices	60
4.12. Degree of Benefit Inclusion has been to Real Estate Practices	64
4.13. Groups benefits from inclusion in the real estate practices	65
4.14. Ways Inclusion Being Made Evident in The Real Estate Practices	66
4.15. Areas requires improvement in adopting inclusion in real estate practices	68
CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS	73
5.1. Preamble	73
5.2. Summary of Findings	73
5.3. Conclusion	74
5.4. Contribution to Knowledge	75 75
5.5. Recommendations	75
5.6. Limitations of the Study	76
5.7. Areas of further research	76
REFERENCES A DRENDLY 1	77
APPENDIX 1	86
APPENDIX 2	90

LIST OF TABLES

TABLES	LIST OF TABLES	PAGES
Table 2.1: Lis	st of literature reviewed	40
Table 3.1: Me	ethods of data analysis	48
Table 4.1: Ra	te of the responses	49
Table 4.2: Re	liability statistics	50
Table 4.3: De	emographic information of the respondents	50
Table 4.4: Ad	loption level of other variants related to inclusion in real estate practices	54
Table 4.5: Sp	bearman's rank correlation between awareness level and frequent applica-	cation of
inclusion		56
Table 4.6: Re	lative occurrence of inclusion in various aspects of real estate practices	58
Table 4.7: An	alysis of relative occurrence of inclusion in aspects of real estate practic	es 59
Table 4.8: Co	ontribution of inclusion in real estate practices	60
Table 4.9: Co	mmunalities for the contribution of inclusion to the real estate practices	62
Table 4.10: T	otal variance explained for contribution of inclusion in real estate practic	ces 63
Table 4.11: D	Degree of benefit of inclusion to real estate practices	64
Table 4.12: G	croups benefits from inclusion in the real estate practices	65
Table 4.13: A	analysis of variance for groups that benefitted from inclusion	66
Table 4.14: W	Vays inclusion being made evident in the real estate practices	67
Table 4.15: A	analysis of Variance for ways inclusion is being evident	67
Table 4.16: A	reas requires improvement in adopting inclusion in real estate practices	68
Table 4.17: C	communalities for areas requires improvement in adopting inclusion in re	al estate
practices		70
Table 4.18: T	otal variance explained for areas requires improvement in adopting incl	usion in
real estate pra	ctices	71

LIST OF FIGURES

FIGURES	LIST OF FIGURES	PAGES
Figure 1.1: Map	of Kicukiro District	12
Figure 2.1: Ben	efits of diversity and inclusion in the Built Environment	26
Figure 2.2: Con	ceptual framework	43
Figure 4.1: Lev	el of awareness of inclusion in real estate practices	52
Figure 4.2: Awa	areness of other variants related to inclusion	53
Figure 4.3: Free	quent application of inclusion in real estate practices	55
Figure 4.4: Asp	ects of real estate practices where inclusion is evident	57
Figure 4.5: Scre	ee plot for the contribution of inclusion in real estate practices	64
Figure 4.6: Scre	ee plot for the areas requires improvement in adopting inclusion	in real estate
practices		73

ABBREVIATIONS AND ACRONYMS

DEI Diversity Equity and Inclusion

DEIA Diversity Equity Inclusion and Access

DEIB Diversity Equity Inclusion and Belonging

DEIWG Diversity Equity and Inclusion Working Group

ESVs Estate Surveyors and Valuers

GoR Government of Rwanda

HDMDCP Human Development Model Disability Creation Process

ICF International Classification of Functioning, Disability and Health

IRPV Institute of Real Property Valuers

JEDI Justice Equity Diversity and Inclusion

NGOs Non-Government Organizations

NISR National Institute of Statistics of Rwanda

RPHC Rwanda Population and Housing Census

RPVs Real Property Valuers

WB World Bank

WHO World Health Organization

ABSTRACT

The term inclusion describes how workers feel about their workplaces and how much a corporation values each individual worker and gives them the opportunity to contribute significantly to the company's development. By embracing inclusion in real estate practices, real estate professionals can better understand the unique needs and preferences of different segments of the population, leading to more tailored and inclusive contributions. However, it appears obvious that real estate sector continues to struggle with a lack of inclusion in its practices. For instance, real estate sector is one of the fields where female and other groups such as poor, disabled, minors, etc. are currently under represented. The aim of the study was to assess inclusion in real estate practices amongst real property valuers. A survey used questionnaires in collecting data directly from the field amongst the respondents. Simple random sampling technique was applied, and the collected data were processed with SPSS and analyzed using frequency and percentage distribution, mean and spearman's rank correlation, ANOVA, Relative Importance Index (RII) and Exploratory Factor Analysis (EFA). Results show that most of the real property valuers in Kicukiro District are quite aware of inclusion in real estate practices. However, there is still need for further sensitization on what inclusion is all about. This will aid everyone coming on board in accepting inclusion as a good strategy among real property valuers. It also revealed that most of them always apply inclusion in real estate practices. However, there is still need for further encouragement on the importance on frequent application of inclusion in real estate practices. From results, the study can conclude that property development is the highest aspect of real estate practices where inclusion is been adopted. However, the presented results show that most respondents gave a yes answer to the aspects of property development at 87.1%, property management at 83.9%, property valuation and property taxation at 80.6% as the aspects of real estate practices where inclusion is been adopted by real property valuers. The study recommends that, there should be creation of partnerships and teamwork within public and private organizations, and other participants which will deal with driving inclusion real estate practices.

Key words: Inclusion, real estate, real estate practices, property, diversity