

Empowering Real Estate Stakeholders in Africa: A Digital Platform Model (Malawi Case Study)

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SUMMARY

This study aims to assess whether the integrated valuation-workflow and verified-listing platform enhances timeliness, documentation quality, collaboration, and fairness in mortgage-related valuations in Malawi.

A matched difference-in-differences methodology was implemented, comparing institutions that adopted the intervention with matched non-adopting controls across aligned six-month periods. The study sample consisted of 15 adopting institutions, 6 control institutions, and 105 reports. Measured outcomes included turnaround time (in business days), attainment of Service Level Agreement (SLA) within five days, number of revision cycles, a five-component Transparency Index (scored 0–100), count of verified comparables per report, and assignment inequality at the valuer level (measured by the Gini coefficient). Estimation incorporated fixed effects for both institution and month.

Compared to controls, adopters experienced a reduction in turnaround time by 3.5 days, a decrease of 1.3 revision cycles per report, and an increase in transparency by 22 index points. The average number of verified comparables per report increased by 0.8. Assignment fairness improved as indicated by a decline in valuer-level Gini from 0.44 to 0.26 (approximately a 41% reduction), with no adverse impact on SLA attainment.

Lenders benefit from expedited and more reliable collateralization; regulators gain access to auditable, tamper-resistant records and enhanced suppression of illegal listings; professionals experience the advantages of standardized workflows and more equitable assignment processes.

This study offers Africa-specific causal evidence that an integrated valuation and marketplace stack can concurrently enhance speed, documentation integrity, collaboration, and fairness.

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