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Ghana Real Estate Professionals Association (GREPA)
Accra, Ghana

Human Rights Council – Expert Mechanism on the Right to Development (13th Session)

Agenda Item: Right to Development

Topic: Strengthening Real Estate Systems as a Foundation for the Right to Development in Emerging Markets

Statement by Victoria Sampah
Founder & CEO, Ghana Real Estate Professionals Association (GREPA)
Speaking on behalf of the African Centre for Democracy and Human Rights Studies (ACDHRS)

Thank you, Chair.

I deliver this statement on behalf of the African Centre for Democracy and Human Rights Studies (**ACDHRS)**, an organization in consultative status with the United Nations Economic and Social Council **ECOSOC** , and from my work with the Ghana Real Estate Professionals Association supporting the advancement of real estate systems across Africa.

My intervention focuses on the relationship between land, housing, property systems, and the realization of the right to development in emerging markets.

Across many developing economies, land and property systems remain deeply connected to broader questions of economic participation, social stability, investment confidence, and inclusive growth. Yet in many regions, these systems continue to face significant structural challenges.

These include informal land tenure arrangements, weak or fragmented regulatory environments, limited access to reliable property data, inadequate professional standards, and insufficient institutional coordination.
These gaps create barriers that extend beyond the real estate sector itself. They affect access to housing, reduce financial inclusion, limit investment opportunities, complicate infrastructure planning, and weaken public trust in property transactions and land administration systems.

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The real estate sector must therefore be recognized not only as a commercial or transactional industry, but as a strategic component of national development architecture.

Well-structured property systems contribute directly to wealth creation, urban development, infrastructure expansion, job creation, investment attraction, and long-term economic resilience. Conversely, where systems lack transparency, accountability, or efficiency, development outcomes are often undermined.

Advancing the right to development requires deliberate efforts to strengthen the institutional and operational foundations that support land and property markets.
This includes:

- strengthening transparent and accountable land administration systems;
- improving regulatory oversight and enforcement mechanisms;
- professionalizing real estate practice and industry standards;
- expanding access to reliable and verifiable property data;
- leveraging digital infrastructure and technology-enabled platforms;
- and implementing policies that support inclusive, affordable, and climate-resilient housing.

Technology is becoming increasingly important in this transformation.

Across Africa, digital tools and data-driven platforms are beginning to improve transparency, efficiency, and market accessibility within the property sector. Systems that support structured property data, digital transactions, and greater market visibility have the potential to strengthen investor confidence, improve decision-making, and reduce inefficiencies that have historically constrained growth.

At the same time, modernization must remain inclusive.

As cities expand and populations grow, housing systems must respond to the realities facing low- and middle-income communities. Development strategies must therefore prioritize accessibility, affordability, sustainability, and equitable participation.

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There is also a growing need for stronger collaboration between governments, professional associations, private sector stakeholders, academic institutions, and development partners.

No single institution can address these challenges alone. Cross-border cooperation, knowledge exchange, and shared learning remain essential in building systems that are both locally relevant and internationally aligned.

In Ghana and across the continent, we are witnessing increasing momentum around regulatory reform, professional education, institutional strengthening, and digital transformation within the real estate sector.

These efforts are helping to build more credible, organized, and future-ready property markets capable of supporting broader development objectives.

There is also a need to recognize the importance of cross-border learning, cooperation, and knowledge exchange. Emerging markets do not operate in isolation, and global engagement remains essential in building systems that are both locally responsive and internationally aligned.

I therefore encourage Member States, development partners, financial institutions, and industry stakeholders to prioritize the modernization of land and real estate systems as a strategic component of development policy.

Africa is not merely a beneficiary of development frameworks; we are active contributors to shaping them. The innovations, institutional reforms, and technology-driven solutions emerging across the continent must be recognized, strengthened, and supported.

As we advance the right to development, we must also ensure that our systems are climate-resilient, future-ready, and grounded in principles of sustainability, equitable access, and inclusive housing.

As we advance discussions on the right to development, it is important to recognize that land and housing systems are not peripheral issues. They are central to economic empowerment, social inclusion, and sustainable development.

Without transparent, accountable, and accessible property systems, the realization of the right to development will remain incomplete.

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Now is the time to move beyond fragmented approaches and toward integrated systems that align policy, professional practice, technology, sustainability, and inclusive growth.

Africa is actively building these foundations, and with stronger collaboration and sustained investment, the sector can become an even more powerful driver of opportunity, stability, and development.

Thank you.