Faculty of Natural Resources and Spatial Sciences
Department of Land and Property Sciences
Integrated Land Management Institute

Land, Livelihoods and Housing
Research Programme 2014-2018
Preface and Acknowledgements

This document provides the focus for an integrated approach to research in the land, livelihoods and housing sectors in Namibia. Its thematic approach seeks to facilitate multi-disciplinary research projects that will reflect the wide range of skills existing in the Faculty of Natural Resources and Spatial Sciences (FNRSS) at the Namibia University of Science and Technology (NUST). It is unique in that it has all land related disciplines in one Faculty and is therefore well placed to become a leading research centre.

The Land, Livelihoods and Housing (LLH) Research Programme 2014-2018 of the Integrated Land Management Institute (ILMI) is a collaborative effort, benefitting from the inputs made by several staff members in the Faculty of Natural Resources and Spatial Sciences. These include in alphabetical order: Mr. C-T. H. Bayer, Ms. A. Christensen, Mr. G. Delgado, Mr. S. Hayford, Dr. M. Katjiua, Mr. P. Lühl and Dr. W. Werner and constitute the LLH Research Programme Committee.
## Contents

1. **Purpose** ................................................................................................................................. 4
2. **Background** ........................................................................................................................... 4
   - 2.1 ILMI Mission and Vision .................................................................................................... 4
   - 2.2 Current Research ............................................................................................................... 4
   - 2.3 Future Goals ....................................................................................................................... 6
3. **Context** ................................................................................................................................... 7
   - 3.1 International Perspectives on Housing and Rural – Urban Processes ............................... 7
   - 3.2 Vision 2030 ....................................................................................................................... 7
   - 3.3 Fourth National Development Plan .................................................................................. 8
   - 3.4 Ministry of Lands and Resettlement Strategic Plan .......................................................... 8
   - 3.5 Fourth Namibia University of Science and Technology Strategic Plan .......................... 9
4. **Research Aspects** .................................................................................................................. 9
   - 4.1 Institutional Processes ....................................................................................................... 10
   - 4.2 Environmental Processes .................................................................................................. 11
   - 4.3 Fiscal Processes ................................................................................................................ 12
   - 4.4 Spatial Processes ................................................................................................................ 12
5. **Strategy** .................................................................................................................................. 13
   - 5.1 Create an Enabling Research Environment ...................................................................... 13
   - 5.2 Enhance the FNRSS Research Profile .............................................................................. 14
   - 5.3 Engage a Wider Public Through a Public Program ........................................................... 15
   - 5.4 Support National and Regional Research and Development Initiatives .......................... 15
6. **Conclusion** ............................................................................................................................ 15

**References** .................................................................................................................................. 17

**Appendix 1: Research Themes (2014 – 2018)** ........................................................................... 18
1. Purpose

The Land, Livelihoods and Housing (LLH) Research Programme presents an integrated strategy and research agenda for the Integrated Land Management Institute (ILMI) for the next five years, and creates a platform for informed discussion on the pressing issues that the programme addresses.

The LLH Research Programme addresses the most important issues in the land, livelihoods and housing sector by involving relevant stakeholders in the process of developing the programme. The intention is not to be prescriptive in what can and cannot be done. Instead, the Programme provides a focus for researchers that is broad enough to accommodate all disciplines in the Faculty of Natural Resources and Spatial Sciences (FNRSS) and sufficiently specific to address some of the most pertinent issues facing Namibia.

The programme provides the basis for setting critical research priorities, mobilising funding for research and, over time, improve the training and profile of Namibian researchers.

National issues and specific competencies within the Faculty are continuously changing. This requires that the LLH Research Strategy 2014-2018 be subjected to regular review to ensure the continued relevance of the programme and to track progress.

2. Background

2.1 ILMI Vision and Mission

Vision

To become an internationally recognised Centre of Excellence in the field of Integrated Land Management.

Mission

To support sustainable development in Namibia and the SADC Region, through customised training, research and consultancy services in the field of Integrated Land Management.

2.2 Current Research

Currently, research involvement in the Department of Land and Property Sciences (DLPS) and Department of Architecture and Spatial Planning (DASP) is limited, and the broader departmental planning does not reflect all the dimensions of research needs. Research still tends to depend on individual champions rather than becoming institutionalised. Furthermore, the lack of an entity focused on research and dissemination, prevents general awareness (amongst the different departments at the university but also amongst the general public) of the on-going initiatives, interests, and foci of the FNRSS and its students.

Research in the DLPS was shaped by its original purpose to support the Ministry of Lands and
Resettlement (MLR) with well-trained and skilled technical staff in the fields of land use planning, land surveying, land valuation, estate management and land management and registration. It developed rapidly from offering diploma-based courses to fully accredited Bachelor degrees in land administration. Furthermore, the DASP is expanding and soon it will start developing Masters programmes closely related to the issues contained in the LLH Research Programme. This focus on developing human resources for the land sector fits well with the spirit of Namibia’s Science and Technology Policy document, in which the then Minister of Higher Education, Vocational Training, Science and Technology, Nahas Angula, wrote in his foreword: “Today the most searching question facing us is, how best may we integrate science and technology into our education and work systems, and more interestingly, how to make these interventions relevant to the needs of industry, commerce, public service and the public at large.”

Research topics identified in the DASP and DLPS were largely formulated in response to the demands of the relevant sectors or individual specialisations, interests, and also based on socially-relevant issues in contemporary Namibia. In the short-term, the current research strategy builds on this history and focuses on research and the production of useful knowledge that can be applied to inform land practice and policy. Useful knowledge starts with problems that arise and persist in practice and policy.

A fundamental characteristic of this type of research is that it seeks answers to specific problems. Frequently, it takes the form of commercial consultancies in which researchers are required to find solutions to problems defined by paying clients. The research agenda in this context will not be set by ILMI alone, but by the demand and priorities of stakeholders and clients outside the institution. A challenge in this approach is that consultancy work is often based primarily on quantitative, positivist data gathering to answer questions and writing reports with little time, if any, to read and deepen an understanding of the problem.

However, drawbacks of consultancy work do not imply that it should be discouraged. Engaging in consultancy work can help to mobilise resources that enable researchers to engage in activities that meet their interests and commitments, link researchers to practical issues, which in turn has the potential to fertilise research topics and inform public discourse.

2.3 Future Goals

ILMI is committed to developing a reputable and multidisciplinary research capacity in conjunction with a public programme for dissemination, dialogue, and stakeholder engagement purposes. The DLPS and DASP initiated this multidisciplinary research programme to provide the basis for developing a coherent body of research that is clearly linked to the Departments’ operational responsibilities in the field of land administration, property, architecture and spatial planning.
Enhance Student Research Capacities: Through the LLH research programme ILMI aims to contribute towards equipping students with research and public engagement skills.

Encourage Collaborative Research: ILMI undertakes to assist stakeholders that are not able to cover all expenses of a particular research project with raising funds. A key benefit of this approach is that researchers will have the opportunity to formulate research programmes in collaboration with key stakeholders. This challenge will be addressed with innovative research and collaborative methodologies for the benefit of all parties.

Engage in Fundamental Research: However, in addition to applied, policy-oriented research, ILMI wants to create the space for basic or fundamental research. This will not necessarily have immediate and direct application to concrete problems, but serves to advance new knowledge about underlying foundations of phenomena and observable facts, and includes experimental and theoretical work. Basic research will involve identifying and questioning assumptions that drive the very process of knowledge production. This requires critical engagement with the larger society in order for the formulation of research problems to arise from this engagement. Research problems need to be situated within wider national and international debates in specific disciplines to enable students to rethink old questions and formulate new ones. Access to relevant literature, on-going programmes, liaisons with key institutions and associations, and the ability to engage critically, are essential conditions for conducting research.

Basic research therefore strengthens local research and teaching capacity in the departments involved. This not only assists in developing solid post-graduate qualifications, but encourages undergraduate students to engage with challenging topics and to consider furthering their education. The incorporation of global perspectives on land administration with on-going research on the local conditions with regards to aspects of tenure, value, use and environment will also give ILMI international reach and presence. Through this, it contributes towards establishing the Namibia University of Science and Technology as a respected University of Science and Technology.

3. Context

3.1 International Perspectives on Housing and Rural – Urban Processes
Internationally, the socio-spatial challenges that our contemporary reality present, confronts researchers, practitioners, governments, and civil society with new challenges on ways of engaging with that reality. After decades of testing different strategies to create more equitable and sustainable livelihoods, it seems that many questions about international socio-spatial issues are still unanswered, while the challenges persist and deepen. In her 2012 address to the...
UN General Assembly, the Special Rapporteur for Adequate Housing called for fundamentally rethinking the approaches to the housing question in the last thirty years. She emphasized that the strategies applied in this respect until now (e.g. housing finance, slum upgrading) have not resolved the issues, but instead aggravated the challenges. This call resonates with the many other issues that are re-shaping our socio-spatial reality today: rising food shortages, rising debt, increased pressure on towns and cities, rise in social unrest, which are further enhanced by a macroeconomic climate of virtual recession.

On-going efforts to address spatial challenges, such as the World Urban Forum and the upcoming Habitat III Agenda, are accompanied by a renewed socio-spatial interest among mainstream organizations in Africa. These include the African Union Ministerial Committee on Decentralisation and the African Development Bank Urban Unit, the United Nations Economic Commission for Africa’s Urban Unit and Mo Ibrahim Forum on African Cities. Efforts of these institutions are complemented by interventions of alternative organizations and movements operating through bottom-up approaches, such as Habitat International Coalition, La Via Campesina, Shack/Slum Dwellers International and the Right to the City movement.

3.2 Vision 2030

The overarching framework for the formulation of the LLH Research programme for ILMI is found in Vision 2030, which envisions a Namibia in 2030 that is “prosperous and industrialised” and “developed by her human resources, enjoying peace, harmony and political stability”. The objectives of Vision 2030 include the development of “diversified, competent and highly productive human resources and institutions, fully utilising human potential, and achieving efficient and effective delivery of customer-focussed services which are competitive not only nationally but internationally”. Broad strategies to get there include “leveraging knowledge and technology for the people” and “providing full and appropriate education at all levels”.

Vision 2030 foresees a situation in 2030 where 75% of the population will be urbanised. The main factor driving the rapid rate of urbanisation is identified as rural-to-urban migration, primarily of young people. This process will introduce major challenges for urban and rural planning, service delivery and appropriate tenure security. Vision 2030 also places emphasis on the need to “promote diversification away from the agricultural sector”, but expects that access to agricultural land will continue to make a major contribution towards food security at household and national levels, “and supporting the sustainable and equitable growth of Namibia’s economy, whilst maintaining and improving land capability”.

Creating economically and ecologically rational land-use plans and securing tenure for communities over all natural resources have been identified as some of the strategies to ensure that Namibians have equitable access to land and other natural resources. Complementing this strategy will be the development of capacities among communities to administer land sustainably and equitably and the improvement of good governance.
3.3 Fourth National Development Plan

Namibia’s Fourth National Development Plan, 2012/13-2016/17 (NDP4) identifies as one of the outcomes of the planning period that Namibia will have a robust and effective housing delivery programme in which affordability is the key feature. This will require a review of the current policy and legislative framework on planning, surveying and deeds registration. Land tenure should also be improved for the purpose of securing their improvements/investments on land in communal areas and to enable people to derive the benefit from such improvements/investments.

3.4 Ministry of Lands and Resettlement Strategic Plan

At sectoral level, the Strategic Plan of the Ministry of Lands and Resettlement for the period 2011-2016 has identified land management and administration as one of four strategic themes. This theme not only includes securing land ownership through the land reform programme, but also focuses “on the best practices in land administration which comprises an extensive range of systems and processes such as land use planning, regulation, demarcation and delimitation, land valuation and taxation and allocation”.

3.5 Fourth Namibia University of Science and Technology Strategic Plan

The LHH Research Programme 2014-2018 contributes towards the transformation to Namibia University of Science and Technology (NUST) as described in the Fourth Namibia University of Science and Technology Strategic Plan (PSP4). The Programme depends on strong collaboration with important stakeholders such as government ministries, implementing Non-governmental Organisations (NGOs) and partner Community-based Organisations (CBOs), as well as private sector organisations. By providing support to the institutions and stakeholders that are directly involved in implementing national development programmes or are relevant to the achievement of these objectives, ILMI will make a contribution to significantly improve the quality of life of poor and marginalised groups who depend on secure access to land for their livelihoods.

To conclude, the development of the LLH Research Programme is guided by the principles set out in the Research Strategy, 2014-2018 of the Polytechnic of Namibia:

Solution driven: Research promotion efforts should be directed towards specific solutions that enhance self-efficacy and community empowerment.

Integrity of practice: All research conducted will conform to established standards of professionalism, ethics, intellectual property rights and methodological rigour and be able to stand up to accepted peer review processes.

Participatory: Stakeholders should be engaged throughout the research process.

Multi-disciplinarity: Cooperative research across faculties and departments is encouraged.

Sustainability: Research programmes should aspire to create cost effective, sustainable social change.
4. Research Aspects

Land tenure, value and use are described by Dale and McLaughlin (1999) as the three key attributes of land that every country must manage. In addition Namibia has an extraordinary focus on the environment and its protection and conservation to the extent that it has been included in the Namibian constitution. The land use is usually related to spatial planning in the land administration arena, but it is also related more directly to the natural environment outside of the land administration arena. These attributes are interrelated and impact upon each other. Furthermore, the use of “space as a keyword” (Harvey, 2006) enables engagement with the many topics and disciplines pertaining the “production of space” (Lefebvre, 1991), providing the opportunity to engage with a wide variety of socio-spatial issues.

![Diagram of interlinked processes](image)

**Figure 1.** Land, tenure, value, and space, as interlinked processes [aspects] on which the current programme is based. Adapted from Dale and McLaughlin (1999).

Against this background and based on expertise available in the FNRSS, the following broad research aspects are defined:

- Institutional Processes
- Environmental Processes
- Fiscal Processes
- Spatial Processes
These aspects furthermore articulate with the Faculty research cluster on “Land, Agriculture and Law” (LAW), as identified in the Faculty and Institutional Research Plans.

4.1 Institutional Processes

Secure access to land in urban and rural settings is critical for poor and vulnerable households to enjoy sustainable livelihoods. To be meaningful, access to land must include other land-based resources such as water, forests and natural foods. Moreover, tenure security can be provided by customary or statutory means, implying that freehold title is not the only form of tenure security. Moreover, tenure systems that define rights to land and resources are not simply a source of economic production, but the basis of social relationships and cultures (FAO, 2009a). In a context where discussions about tenure security are largely focused on providing freehold titles even to the poorest sectors, there is a need to provide research support to explore and implement alternative forms of tenure security that are appropriate to the marginalised and poor sectors of our society.

Security of tenure cannot be separated from good governance, i.e. the process of managing and reconciling competing interests of different groups in land. Good governance requires the development of institutions, both formal and informal, which allow people to participate in decision-making and which make it possible for government to be held accountable to its citizens (FAO, 2009b). In some contexts, interventions to improve governance can be built on existing institutional frameworks while in others new institutions need to be developed that are supported by the target population.

As our government is implementing new forms of tenure security (registered customary land rights and group rights in non-freehold areas, the Flexible Land Tenure System (FLTS) in urban areas) research is needed to support this process. New forms of tenure have been accompanied by new recording systems for land rights, necessitating a reform in Namibia’s formal recording system. Challenges in this regard which will benefit from research include the co-existence of two systems (analogue and digital), the decentralisation of registration, the communal land recording system and the Rehoboth system(1) being incorporated into the deeds system.

4.2 Environmental Processes

Human decisions and actions have direct impacts on the biophysical environment. Two major global challenges emanating from human actions are degradation of ecosystems and climate change. Degradation of ecosystems is caused by disposal of gases, liquid and solid wastes into the environment, over-extraction or over-harvesting of physical and biological resources, and destruction of ecosystems resulting from massive construction works or wars between nations. Sometimes the destruction of ecosystems can be naturally induced by veld fires, floods and hurricanes. The current human-induced climate change has the potential to change the livelihoods,
the design of buildings and infrastructure, among others. Southern Africa will experience a rapid increase of summer and winter temperatures in the range of 3 to 6 degree Celsius by the end of the 21st century. Already the impacts of climate change are starting to be felt.

4.3 Fiscal Processes

Exchanges of interest in land take place in the land market in order to satisfy the real estate needs of society. These needs can be diverse and may include the need for ownership for occupation and/or investment. For exchanges to take place and be effected, a necessary presupposition is the estimation and establishment of market value as a basis for the exchange. In this regard, market values in specific real estate markets are estimated on the basis of property type, location, income producing potential, typical buyer and tenant characteristics, or other attributes recognised by those participating in the exchange of real property (Kahr & Thompsett, 2005).

Local authorities have service provision mandates in their areas of jurisdiction as specified in the enabling legislation. Estimating value for taxation purposes enhances revenue generation by local authorities and thus boost their capacity to fulfil their land delivery and service provision mandates. In this vein, land valuation and taxation have been identified among other systems and processes of best practices in land administration under the land management and administration strategic theme of the Ministry of Lands and Resettlement Strategic Plan for the period 2011-2016. Estimating value of property provide the basis for the ministry to mobilise revenue as well as basis for procurement of farmlands to fulfil its land resettlement mandate.

4.4 Spatial Processes

The theme on space includes not only material aspects but also the underlying processes that produce space. These processes can be geographical, political, environmental, economic, and of virtually any other nature. Spatial issues are most frequently addressed by disciplines that are traditionally vested with spatial matters such as planning, architecture, land surveying and many others. The LLH Research Programme 2014-2018 will have a comprehensive and integrated approach to the issue of space. The aspects emphasise contemporary issues that are socially-relevant and that are on-going and long-standing in Namibia and the Southern African region. Lastly, the programme doesn’t aim to override other themes or to avoid overlaps, but the contrary: it aims at maximizing connections, commonalities, and synergies in order to apprehend socio-spatial challenges with integrated understandings and strategies for transformation.

---

1 A land tenure system based on subdivision of an existing area to accommodate new members of the Rehoboth town in Namibia, which characterizes for having a particular demography based on the so-called “colored” race.
The research programme will therefore start with the aspects that reflect the current expertise in the departments as well as a number of contemporary socio-spatial challenges today. These are: informal sector and participatory approaches; urban biodiversity and climate change; urban and rural political economy; land rights and spatial justice; land reform; planning processes; transport and infrastructure; alternative technologies; politics of space; small towns and rural-urban dynamics; housing and everyday life.

5. Strategy

5.1 Create an Enabling Research Environment

Encouraging Research and Consultancy Work: Encouraging and sustaining research in ILMI requires that sufficient funding is secured. The Research Programme will assist individual researchers to mobilise funding by enabling them to present their proposals as contributing towards a long-term, integrated research programme of FNRSS. Longer term research programmes that are developed in close co-operation with key stakeholders, are more likely to be able to generate the required funds needed for conducting the research.

Encouraging consultancy work and joint projects will be an important means to enable researchers in the Faculty to engage in research work and dissemination. Beyond that, ILMI will tap into research funding provided by the Polytechnic of Namibia, and will support efforts at highest management level to lobby government for more funding.

Strengthening International Collaboration and Exchange: In addition, the Departments and ILMI will network with donor organisations and external research and funding organisations to obtain financial support. An option that will be actively pursued is to seek close co-operation with projects initiated and funded by international universities and other relevant organisations. International exchange of researchers at all levels will be promoted. For this strategy to work in the interests of developing local research capacity, ILMI and individual Departments in the Faculty will ensure that its staff members and students are not placed in a position where they simply provide services and data for external researchers, but are actively involved in formulating research questions and benefit directly from research debates and mentoring.

Improving the Institutional Research Environment: For the LLH Research Programme to be successful, a conducive research environment should be maintained. This includes institutional incentives for staff and students to engage in research through a clear structure to encourage them to carry out and publish research. Research work needs to be recognised and rewarded through excellence awards. Moreover, objective and measurable means for career development linked to research output need to be put in place. Financial rewards in the form of research grants from the Polytechnic to the individual Departments of staff members who published research may also be considered as a mechanism to encourage research. ILMI will contribute to strengthening
such an incentive system in the Polytechnic of Namibia. Research will improve the quality of teaching through the development of research skills and highlighting the value of it through the public programme. The objective will be for it to be regarded not merely as an activity external and in addition to regular teaching, but as an inherent component of academic life.

5.2 Enhance the FNRSS Research Profile

Enhancing Student Research: The Departments will strive to increase the number of research students by providing support to students at various levels to improve research and communication skills. Incentives will be developed to identify and encourage undergraduate students to pursue full-time postgraduate research or a professional life in close proximity and/or collaboration with academia. Fundamental to this is that support for research mentorship structures for emerging students is provided. Students need to be supported in developing the ability to come to grips with the literature that is relevant to their field of study. Guidance and support must be provided for students to develop their own bibliography for specific research topics and reading key texts. This should be followed by a critical, written review of the literature and situating their research topic within this wider context.

Enhancing Public Dissemination: The dissemination of research results locally and internationally will promote the research profile of the Departments, ILMI and the Polytechnic of Namibia. This will happen at different levels. For academic staff and post-graduate students publication of research results in peer-reviewed journals or books is desirable. However, peer-reviewed journals set very high standards. This often discourages staff and particularly young researchers to disseminate their – sometimes preliminary – research findings. Moreover, peer-reviewed journals are difficult to access outside a university environment, thus limiting the ability of local stakeholders to obtain access to published research results.

The LLH Research Programme will address this issue by establishing a Working Paper series under the banner of ILMI and the Polytechnic of Namibia. The series will make work in progress and preliminary findings of research within the broad focus areas of the program accessible to a wider public. Being a relatively low-cost option to disseminate research results and findings, such a series will enable members of staff and research students to present their work in progress and to elicit critical comments from peers and interested parties. At the same time, such publications will help interested stakeholders to access and apply insights gained. This will promote an interactive environment between researchers, practitioners and policy makers which in turn will stimulate further dialogue between relevant parties. For students and staff intending to embark on postgraduate research projects, publishing in the Working Paper series will be a means to publicly delineate and strengthen their fields of research.
5.3 Engage a Wider Public Through a Public Programme

In order to continuously calibrate the balance between research and its social relevance, and to embed the programme and the Institute in the local milieu, a Public Programme will run in parallel and inter-connectedly with the Research Programme.

The implementation of this research strategy requires that fora are created for staff and students to present on-going research in order to discuss their results with colleagues and other constituencies. Initiating regular seminars at the different Departments through ILMI will create the necessary conditions for the sharing of results and exchange of critical feedback from colleagues and other relevant parties. These debates will drive future research and policy agendas, and will expose staff and students to new ideas, knowledge, and strategies for socio-spatial transformation.

5.4 Support National and Regional Research and Development Initiatives

ILMI will network closely with local and international organisations that promote research and development. This will enable it to identify and develop institutional research strengths that will complement national strategies and priorities and identify opportunities for relevant applied research, knowledge production, and strategic interventions.

6. Conclusion

The Land, Livelihoods and Housing Research Programme is the first attempt by the two departments to consciously and deliberately work together in a structured and integrated manner to ensure that cooperation in research is not just accidental. The departments recognise that research is a process which is long-term and deliberate. We also recognised that this process requires the continued involvement of other researchers and industry in order to remain relevant.

We therefore invite comments and criticism in order to refine, improve and ensure the relevance of our research programme. We also take this opportunity to welcome any interested researchers to join, collaborate or share their findings with the Land, Livelihoods and Housing Research Programme.
References


Appendix 1: Research Themes (2014 – 2018)

<table>
<thead>
<tr>
<th>Research Aspects</th>
<th>Research Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutional Processes</td>
<td>1. Institutional &amp; Legal Frameworks for Tenure Security</td>
</tr>
<tr>
<td></td>
<td>2. Tenure Security for Sustainable Livelihoods</td>
</tr>
<tr>
<td></td>
<td>3. Governance and Land Administration</td>
</tr>
<tr>
<td></td>
<td>4. Spatial Planning and Development Processes</td>
</tr>
<tr>
<td></td>
<td>5. Transport and Infrastructure Development and Management</td>
</tr>
<tr>
<td></td>
<td>6. Role and Function of Participatory Processes</td>
</tr>
<tr>
<td></td>
<td>7. Space, Architecture and Culture</td>
</tr>
<tr>
<td>Environmental Processes</td>
<td>8. Human - Ecosystems Interaction</td>
</tr>
<tr>
<td></td>
<td>9. Development and Environmental Sustainability</td>
</tr>
<tr>
<td></td>
<td>10. Impact of Climate Change on Land, Livelihoods and Housing</td>
</tr>
<tr>
<td>Fiscal Processes</td>
<td>11. Land and Housing Delivery Systems</td>
</tr>
<tr>
<td></td>
<td>12. Affordability of Land and Housing in Namibia</td>
</tr>
<tr>
<td></td>
<td>13. Taxation, Service Delivery and Equity</td>
</tr>
<tr>
<td></td>
<td>14. Formal and Informal Property Markets</td>
</tr>
</tbody>
</table>