Innovative Approaches Towards Housing the Urban Poor in Botswana

Prof. A.C. Mosha
University of Botswana
Moshaac@yahoo.com

1 & 2 November, 2010
The Forum, Newtown Johannesburg
Outline of paper

- Botswana – A Background
- Urban Policy and Housing Provision
- Housing Policy
- Land Policy
- Strategies and Programmes for housing the low income
- Evaluation and Conclusion
- The way Forward.
BOTSWANA: POST INDEPENDENCE ACHIEVEMENTS

• Phenomenon Economic Growth – Diamonds, Beef and Tourism
  Today, Botswana is the world’s fastest growing economy averaging 7% p.a (Singapore 6.2% comes second, S.Korea 6.1% third). GDP growth was 4.7% in 2007. Per capita GDP of nearly $15,000 in 2007
• Excellent tarred or engineered roads reach all parts of the country;
• Impressive infrastructure of modern -housing, dams, schools, clinics etc.
• Access to health services – 100% urban and 83% in rural areas
• Over half the population have now completed primary education –In 1966, only 83 university students, in 2005, over 16,000 –New university planned.
• Life expectancy was 67 years, unfortunately now reduced to 38 yrs due to AIDs

HOW HAS THIS SUCCESS COME ABOUT?
• Small pop.(1.7 mil) in a large country (581,000, sq.km) which possesses diamonds
• Political Stability -Unitribal country
• Wise Leadership over the years since Independence.
• Island of peace and stability
• Low taxes, very little crime and corruption

However: There has been a downturn in the economy, Recent Economic Crunch; HIV/AIDs on the rise etc.
URBANISATION IN BOTSWANA

• In Botswana today nearly 52% of the population is urban. In % terms the urban population rose from 36.5% in 1981, to 45.6% in 1991 and 46.3% in 2001.
• Urban settlements grew from 2 before independence to 24 in 1991.
• Cause: Both push and pull factors
• Gaborone’s population grew from 3,600 people in 1966 to 186,000 in 2001.
• By 2025 the population will be in the region of 500,000.
• IMPACTS
  • Expansion of towns and villages (Sprawl) into scarce arable land
  • Degradation of land in peri-urban areas
  • Unauthorized change of land use – Leading to demolitions by Local Authorities.
  • Shortage of land, housing, social services and infrastructure etc.
STRATEGIES TOWARDS URBAN SUSTAINABILITY:

• **URBAN DEVELOPMENT POLICY**
  - All settlements must have a **Spatial Plan** – The majority are now planned.
  - Land has to be serviced before allocation – Create a good environment
  - **Cross Subsidy in land delivery** – Subsidized rates for Low Income; Cost Recovery for Middle Income and Market Price for High Income. **Concept of Equitability!!!**
  - Urban centres not to be subsidized by rural areas - Cost Recovery
  - **Mixed residential development** – All residential neighbourhoods must include low, medium and high income areas. Services thus reach everybody – This is the envy of most of Africa
  - **Upgrade all informal settlements** with all amenities. Demolish emerging squatter areas!
Social Mix at the Cluster Level- Block 6, Gaborone
POLICY AND LEGAL INSTRUMENTS

• **Urban Development Standards** – revised 1991- Relatively High Standards; However, accommodating low income (e.g. Grade II Housing Standards)

• **Development Control Code** – Before restrictive-1995 – Enabling, Flexible, Equitable

• **Laws:** Town and Country Planning Act, Municipal by-Laws, Ordinances, Building Regulations (Grade 2 Regulations for SHHA areas), licenses etc.

• **NATIONAL SETTLEMENT POLICY** – To achieve spatially balanced devt. Across country
  - Creation of a Hierarchy of Settlements – Optimum provision of services – 4 towns and 8 villages designated as Primary Centres.
  - Stimulation of economic and industrial growth in rural areas, through delivery of serviced land, housing and social infrastructure to accommodate investors and workers.
Access to Housing and the Focus on the Low Income.

Botswana Housing Policy (2000)

Botswana’s Vision 2016 envisions that by the year 2016, all Batswana will be able to obtain access to good quality basic shelter both in urban and rural areas. The Emphasis is on Home Ownership!

The National Policy on Housing contains measures that will help realize the goal of the Vision: GOAL

“is to facilitate the provision of decent and affordable housing for all within a safe and sanitary environment.”
THRUST OF HOUSING POLICY

Since independence (1966) Government played a dominant role in housing provision as:

- Financier,
- Producer of housing and
- Landlord.

However this role is now changing in accordance with the National Policy on Housing (Government Paper No. 2 of 2000). The thrust of the policy is fourfold:
i. To change the emphasis of Government from home provision to facilitation in the various settlements in partnership with other stakeholders;

ii. To channel more Government resources (and emphasis) to low and middle lower income housing in both urban and rural areas;

iii. To promote housing as an instrument for economic empowerment and poverty alleviation; and

iv. To foster a spirit of partnership with the Private Sector and all major employers in home development and facilitating home ownership.
<table>
<thead>
<tr>
<th>INCOME CATEGORY</th>
<th>QUALIFYING CRITERIA</th>
<th>MODE OF PROVISION</th>
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<tbody>
<tr>
<td>Unemployed and earn below</td>
<td>Unemployed OR earn below low income</td>
<td>Poverty Alleviation and Housing schemes</td>
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<tr>
<td>Low Income (SHHA) category</td>
<td>(SHHA) category</td>
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<td>Low income</td>
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<td>Low income</td>
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<tr>
<td>Middle income lower</td>
<td>P24301- P36400</td>
<td>SHHA PROGRAMME</td>
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<tr>
<td>Middle income upper</td>
<td>P36401-P50000 p.a.</td>
<td>BHC, Serviced Land programme and Private Sector</td>
</tr>
<tr>
<td>High Income (Lower)</td>
<td>P50001-P60 000 p.a.</td>
<td>BHC, Serviced Land programme and Private Sector</td>
</tr>
<tr>
<td>High Income upper</td>
<td>+P60 000 p.a.</td>
<td>BHC, Serviced Land programme and Private Sector</td>
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</tbody>
</table>
1st Thrust: Facilitation of Housing Delivery

Access to Land for Housing.
Land is owned by the State in Botswana and every citizen (male or female) has an equal right to be allocated land, protected by the Constitution.

3 Tenure Systems- Tribal, State Land (urban mostly) and Freehold

The principle of First Come First served obtains and an open computerised (recently) register exists both in Urban and Rural Areas for all income groups.

In normal circumstances, it is not possible to jump the queue; there is no double allocation and any undeveloped land is repossessed and reallocated openly.
**Land Policy Policy- Detailed**

Policy stipulates that Government should continue to provide overall guidance in land acquisition, planning and control, design and provision of infrastructure, community services and technical assistance in both urban and rural areas.

- Government services land for all income categories. eg Accelerated Land Servicing programme (1987-1997). 30000 plots delivered of which 22000 were residential. Similar programmes are underway but on a lesser scale.

- Policy encourages Mixed Housing Developments. Stipulates that self contained neighbourhoods of more than 5000 people should cater for all income groups

- Policy says that larger percentages of serviced land should be designated for low and middle income low groups

- Cost of land servicing should be recovered. However low income pay affordable prices while other categories pay varying cost recovery rates.
Land Servicing Before Allocation – Block 7 Gaborone
Alternative channels of land delivery

• PUBLIC PRIVATE PARTNERSHIP (PPP) initiatives in land servicing has entered the market (In Gabs- TIME PROJECTS, SHELDON, UNIVERSAL) and many low and medium income people benefited from the programme.
• NGOs like Habitat for Humanity, the Red Cross, Christian Council etc. have also entered the fray in a small way.
• Informal arrangements (written records, agreements, witnessing, insecurity of tenure etc)
• Transactions of land in peri-urban areas/tribal is haphazard and chaotic but land is being provided for shelter through these transactions. These should be regularized.
• Since demolitions cause a lot of problems, the way forward is that there should be some form of collaborative and partnership arrangements. This way the govt. will save compensation money; revenues of Land Boards will increase through receipt of development gain fees; owners of plough fields will be empowered; and land will be properly serviced before allocation or transfer.
Housing Finance

In terms of the National Policy on Housing

- Government guarantees bank loans for Government employees to the tune of 80% through the Government Employee Motor Vehicle Advance Scheme (GEMVAS) available to Permanent & Pensionable Civil Servants for housing Development. However, A study (Finmark Trust 2007) showed that only 7% of the loans under the scheme were used for housing development in the last 5 years.

- Government Guarantees citizens 25% of loans secured through the Botswana Building Society

- Government allocates funds directly to the low income housing programme called the Self Help Housing Agency (SHHA). Building Materials Loans are given to beneficiaries.

- Government subsidizes plot prices for low and middle income low categories to make them affordable e.g a low income plot is sold for P3000-P5000 depending on size. The cost recovery price would be about P15000. (1US$=P6.5 currently)
Institutional Capacity Building: Actors in the Housing Sector

- **Department of Housing**: This department is in the Ministry of Lands and Housing. The department’s overall responsibility is to facilitate housing delivery through the formulation of housing policies and programmes.

- **Local Authorities**: These are mainly responsible for the implementation of all low income housing programmes and providing housing for their staff. These include both the Self Help Housing Agency programme and Integrated Poverty Alleviation and Housing Programme.

- **Botswana Housing Corporation (BHC)**: This parastatal was established as a national agency to provide housing both for government, local authorities and the general public at large. More details will be given when addressing the issue of low cost housing.

- **Non Governmental/Community Based Organisations**: A number of these have been actively involved in low income housing delivery in the country without any defined parameters on how they participate.

- **Housing Policy Coordination**: Government established A Housing Policy Advisory Council in 2004 to coordinate the numerous functions that contribute to and influence the delivery of housing in the country.

- **The Private Sector**

- **Individuals**
2nd Thrust:

Channel more Government resources (and emphasis) to low and middle lower income housing in both urban and rural areas

To put this in Context we first examine the emergence of squatter settlements and the policies adopted to deal with the phenomenon – Squatter Upgrading.
Emergence of Squatter Settlements

• 1st squatter settlements developed in F/Town in the 1950s when African settled on Tati freehold land along river banks. By 1975, 60% of F/Town residents were ‘squatters’. Other squatter settlements in F/Town included Monarch, Somerset East and West, and Tati Town.

• Peleng in Lobatse developed on BSA company freehold land but was given ‘tribal’ land status. It started in the 1920s as a residential area for ‘Africans’ working in Lobatse township and surrounding farms. It lacked basic services. Peleng was incorporated into Lobatse Township in 1975.

• Maipaaafela in Lobatse developed in the early 1960s when Lobatse was being considered to serve as the nation’s capital.

• Old Naledi and Botshabelo squatter settlements started as ‘workers’ camps’ for labourers engaged in the construction of Gaborone and S/Phikwe respectively.
Old Naledi Squatter Settlement

- Old Naledi was located on state land reserved for industrial developments while Botshabelo lay on tribal land.
- Attempts in early 1970s to relocate Old Naledi residents to New Naledi BHC houses failed.
- By 1975, Old Naledi residents accounted for about 60% of the Gaborone’s population while Botshabelo contained 40-50% of S/Phikwe’s population.
- Small scale ‘squatter’ settlements have since developed in Kasane, Jwaneng, Sowa Town, Gaborone and Francistown – most of these have been demolished while older ones were upgraded during the late 1970s and early 1980s.
- Since the 1980s informal/unplanned settlements have developed on tribal land around large towns and cities – notably Gaborone and F/Town.
SLUM UPGRAADING PROGRAMME

UPGRADING AND NOT WHOLESALE DEMOLITION.

Following fast urbanization came squatting in the major towns and cities (Naledi in Gabs, Botshabelo in Selebi Phikwe, Monarch in Francistown). The government was very quick to nib it in the bud before things got worse by introducing an incremental slum upgrading programme over the years, first by providing basic necessities (earth roads, stand pipes, pit latrines) and then gradually better services today like -tarred roads, reticulated water, sewer systems, social amenities etc.

How?

• Complete public participation in the upgrading process –
• Preparation of layouts, plot demarcation and Regularization of plots
• Govt. allowed complete freedom in the design and construction of their homes. This ensures that cultural traditions are not destroyed and achieves max. cooperation.
• Tenure Legalization -provided through two systems : TOPS (yearly renewable) and CORs (holder has the right but the land belongs to the state- However, It can be transferred to FPSG- Title) -This provides Security of Tenure that is so much needed!
• Regularization of irregular settlements – infrastructure provision; social services and amenities and other improvements.
• Subsequent provision of infrastructure to be provided by self help methods as opposed to investment by public and private sectors.
• Limited redevelopment – affected individuals compensated and relocated, given plots in newly planned and serviced areas.
• Each plot allotee was entitled to BML. Materials availed from SHHA store.
• Any subsequent illegal settlements are dealt with swiftly with punitive measures - Demolitions without Compensation to stop such a practice. It has worked so far!!
Old Naledi Squatter, Gaborone
Old Naledi –Upgrading Plan
Improved Low Income Housing
SELF-HELP HOUSING- Site and Service

- Self Help Housing Programme (S+S) and an Agency (Self Help Housing Agency- SHHA) was introduced in 1973 to facilitate low income households to access serviced residential plots and housing finance.
- Government provided basic services such as engineered roads, communal water stand pipes and pit latrines to the housing sites.
- Applicants with incomes of P800 (US$267) and P7000 (US$2333) /annum provided free serviced plots on first come first served basis. Also given a Building Materials Loan.
- A Certificate of Rights provided tenurial security to the beneficiary of the plot.
- Plot owner had to develop a core house within 2 years. Subsequently, the house could be expanded.
  - Relaxed and flexible standards for house designs
  - Encourage use of local building materials (Grade II Housing Standar.
- An accompanying P1200 (US$400) Building Materials Loan was provided upon request, payable over a period of 15 years.
- In SHHA areas/Slum Upgrading areas people only pay a Service Levy, not Rates.
• **Since 1992-service** standards in SHHA have been improved to include: individual water connection, water borne sewage system and electricity, street lights, tarred roads and other amenities provided

• Qualifying income has been raised to between P1800(US$600) to P10,000(US$333)

• COR has been replaced by the Fixed Period State Grant; development period raised to 4 years and BML raised to P20,000 (US$700); BMLs now extended to non-township areas.

• **This has been the most successful Low income Housing Programme** providing shelter for about 60% of the urban population and should continue subject to correcting some deficiencies e.g. poor management in some councils, cost recovery problems, services delivery and very slow development of newly allocated plots.

• **By 1992-27,000 SHHA plots in urban areas and P7 mil disbursed for BMLs**

• **Government has introduced a modified version of the programme in rural areas.**

• **This is a sustainable shelter and infrastructure provision programme.**
The programme initially operated only in urban areas.

- Central Government is responsible for providing serviced land, policy and administrative guidance to councils.
- Local authorities, which then administer the programme and provide technical advice to beneficiaries.
- Central Government also provides construction finance to councils for onward lending to eligible households.
- Beneficiaries are expected to build a core dwelling, conforming to local building regulations and meet loan repayments over a period of 15 years (now 20 years) at an interest rate of 10% p.a. (now free).
SHHA IN RURAL AREAS

- The programme was extended to rural areas in 2001 – Major Villages.
- The arrangements for management of SHHA programme in rural areas do not differ fundamentally with the current set-up in urban areas.
- Central Government provides funds for SHHA loans to District Councils
- The Councils in turn loan them to eligible households.
- Councils also provide technical assistance to beneficiaries.
- The Land Boards (institutions responsible for land administration in rural areas) allocate the land which is free of charge.
## Disbursements of SHHA Loans 2001 to 2007/8

<table>
<thead>
<tr>
<th>Area</th>
<th>Amount disbursed</th>
<th>Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>P 61 992 784</td>
<td>3072</td>
</tr>
<tr>
<td>Rural</td>
<td>P183 647 997</td>
<td>9627</td>
</tr>
</tbody>
</table>

**Source:** Ministry of Lands and Housing  
June 2007
SHHA Houses completed

32,898 houses are completed since inception of the programme.

- Urban Areas 30,050 since inception of the SHHA Programme
- Rural Areas 2,848 since 2001/02
New SHHA Programme.

- Being mindful of those whose incomes that could not qualify them to get SHHA loans, in 2009, under Presidential directive, the government has introduced two more initiatives to help the low income access housing, these are the New SHHA and the TurnKey Housing Programme with increased SHHA loans – up to P45,000 and there is a zero interest on the loans except for defaulters who will be charged 10% on the loans.

- The scheme is only applicable to low income earners falling within the P4, 400-P36,400 per annum category. Under the new programme, beneficiaries are expected to start up their own housing projects using their resources and the council would finish the project to curb incidences of incomplete structures as has been the case with the initial P20, 000 loans.
• Councils are expected to carry out inspections to see the conditions of the housing projects that should be completed through the loans and to verify the level of development.

• The Turnkey development entails construction of houses at a unit cost of P60 000 for beneficiaries who opt for completed houses. The repayment period for the loans under the two schemes was also increased from 15 to 20 years at 0 percent interest, with 10 percent interest on those who default in repayment.

• To-date, a total of P19,380,850 has been disbursed for 697 beneficiaries
The SHHA programme Hailed as a Success Story

• The SHHA has been the most successful low income housing programme undertaken in Botswana and accounts for about 52% of total housing provision and accommodates 62% of households in urban areas.
3rd Thrust:

To promote housing as an instrument for economic empowerment and poverty alleviation
The programme promotes housing as an instrument of economic empowerment and poverty alleviation.

Government provides capital to poor households to set-up projects to produce building materials.

Participation by the households in the business ventures enable them earn a wage which assists them to build houses for themselves.
The project is in three phases.

- The first phase involves training the beneficiaries in the production and marketing of building materials.

(a) Beneficiaries are trained in producing standard building materials such as stock bricks, blocks, pavement bricks/slabs and kerbstones are sold at competitive prices on the local market.
(b) Participants paid basic salaries from revenue generated from the project. Once beneficiaries earn an income it is expected that the objective of Poverty Alleviation will be achieved.
The second phase involves training beneficiaries to construct their own houses.

- They are provided with training on the most cost effective construction methods.
- They are loaned building materials to construct their dwellings and are also expected to acquire other materials not available at site since they earn a wage. The objective of home-ownership is achieved on completion of this phase.
Finally, 3rd Phase, through the repayment of the initial amount invested by Government, a revolving loan fund is established to sustain replication of the project in other settlements, marking a third phase of the project.

Pilot projects were started in 3 areas in 2000. They have since been extended to 8 other localities throughout the whole country.
4th Thrust:

Government seeks to foster a spirit of partnership with other stakeholders to facilitate home ownership. This entails creation of partnerships with NGOs, the private sector and others.
INVOLVEMENT OF NGOS.

Many NGOs have been involved, but the most outstanding is the Habitat for Humanity.

- A non-profit, ecumenical Christian housing ministry seeks to eliminate poor housing conditions and homelessness from the world. Began operations in 1991.

- The organisation provides machinery to make building materials on site such as bricks/blocks.

- It also provides by way of a loan, materials that cannot be produced on site such as door and window frames and undertakes training of households and its co-workers.

- Houses are generally two and half rooms, made of stabilized earth block, with concrete floors and either tile or iron sheet roofs.

Average house cost is P15 000.

Costs are kept low.

An inflation adjustment pegged to the price of cement is built into the mortgages.

From inception up to June 2007, HFHB built has built nearly 2000 houses.
Promotion of Private Sector Participation

The Housing Policy says that:

• “The private sector is ‘urged to invest in housing development in the country for sale and rental’”

• Private companies be urged to invest more resources into land servicing and Building houses for rental and sale in order to contribute positively towards home ownership’.

➢ Government has created an enabling environment for the private sector to venture into real estate development.

➢ There are minimal bureaucratic impediments for the private sector to participate in real estate development.

➢ Many have ventured in land servicing, building houses, financing housing, producing building materials etc.
PUBLIC HOUSING:
THE BOTSWANA HOUSING CORPORATION

• Established as a parastatal organisation, mainly to provide housing for rent or sale to citizens.
• About 40 per cent of its stock is allocated to government for distribution among civil servants.
• Builds houses in urban areas, in three categories, high, medium and low cost.
• Initially BHC’s target market not clearly defined and the Corporation was subsidised by government and hence cost recovery was not a critical element in determining rent levels.

• BHC was thus able to allocate to all income groups.

•- Now operates on cost recovery basis and is accordingly targeting the market niche were returns are highest i.e. the middle and higher income categories
CHALLENGES

Land and Land Access issues

Although much has been done to make land accessible, there are still some major challenges!

- Land values have risen dramatically over the years and unsubsidized land within the major towns and cities are beyond the reach of the low income group
- Implementation of housing standards has had the effect of further increasing housing costs
- Traditional construction using locally available materials is no longer possible

Possible interventions

- Building codes and regulations could be revised to permit incremental development
- Promote integrated development with community based management structures and private/public partnerships in land and housing finance. An initiative in South Africa called Cosmo City presents a model which should be looked at closely.
- Foster partnerships with the private sector and other stakeholders.
Housing Demand

• To-date, Land servicing has been estimated at over 100,000

• A Finmark study estimated that about 95,000 households will need to be accommodated between now and 2016. This assumes an average year on year population rate of 1.1% and the number of households are likely to be between 470,000 and 480,000 in 2016.

• The majority of these additional households will fall into the low and middle low income.

• Government has to continue to strive to find means of providing housing for its people.
Housing Finance

- Commercial Banks minimum housing loans are about P100 000 which are not affordable by the low income groups.
- Most banks have conservative lending practices, require collateral, evidence of employment and titled land.
- Most Banks limit the areas they will finance to towns cities and large villages.
Possible interventions

- Encourage institutions that already deal with the low income such as Botswana Savings Bank to broaden their lending services.
- Promote technologies that provide low cost banking services by making use of agents such as retail shops.
- Encourage banks in the direction of social inclusiveness.
- Explore use of Pension and Provident Funds. The Finmark study indicated that Pension Funds assets amounted to P29.02 bn. About 30% of this by law has to be invested in Botswana. Pension assets can be employed to secure housing loans. This needs further investigation
Botswana Housing Corporation

- In view of the need to operate on a cost recovery basis BHC has moved from its mandate to house all income groups
- Most BHC houses are beyond the affordability of the low and middle lower income groups
The SHHA Programme

The SHHA model for urban low-cost housing finance has all the necessary elements for success, as it addresses precisely the relevant social stratum. However, the scheme in its present form is beset with problems, and outside intervention is needed to revitalise and reenergise the programme

- The programme does not cater for domestic workers, gardeners labourers and others earning below P376pm
- There is a severe shortage of plots particularly in key urban areas resulting in waiting periods of 10 years at times
- A large number of plots remain undeveloped
- The repayment of loans is low. The programme is not satisfactorily managed resulting in the scheme not being self sustaining
- Rural properties have limited market potentials
- Most rural plots are unsurveyed, consequently there is lack of proper title deeds. This has implications for the use of land as collateral

- The programme was reviewed in 2007 and new policy outcomes are awaited
Rental Housing for the Low income: Last Hope

• As revealed in the paper, the majority of people living in SHHA areas are not plot holders but tenants and sub-tenants.
• This calls for a need to look at ways to improve rental tenure as a viable alternative to owner-occupation. Since there is shortage of land in urban areas it means that some people will never have access to housing land meaning they will never be owner-occupiers.
• Some people in a certain stage in their life cycle might not be aspiring to own a house but may prefer to rent.
• There is therefore need to introduce various tenure options apart from owner occupation.
POSSIBLE AREAS OF INTERVENTION

- Partnerships with the private sector and other stakeholders
- Micro lending (which is a growing sector needs to be examined for potential housing finance involvement)
- Building codes revision to permit incremental development
- Integrated development as outlined earlier.
CONCLUSION

• Botswana has made tremendous strides in providing decent shelter and basic infrastructure to all income groups. Its policy has concentrated mostly on low and medium income people.

• Housing Programmes have been designed in such a way that they meet a broad range of income groups. The programmes are not static. There will continue to be modified and reviewed with the passage of time to ensure that they meet the goal of providing housing to all income groups.

• Success has come through careful physical planning, use of legal instruments and involving the people in slum upgrading.

• The Urban Development Standards and the Development Control Code (1995) – are enabling and equitable in service provision.
• The government has managed to finance upgrading of its infrastructure in its previous ‘Slums’ to ‘almost’ getting rid of them. Incremental Upgrading is the best option.

• Unlike in many African nations, to-day we hardly see any new slums emerging. This is a role model which can be copied by other nations.

• The new Housing Policy and the new Land Policy have approached shelter in a holistic manner as both have taken steps to address shelter and infrastructure provision to meet future needs. Sustainable shelter development has taken centre stage.
THANK YOU