

PREPARATORY COMMITTEE FOR HABITAT II  
HOUSING AND HUMAN SETTLEMENTS  
IN ANGOLA  
REPORT AND PLAN OF ACTION

*English Draft*

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## 1.0 INTRODUCTION

The World strategy for Habitat until the year 2000 adopted by the United Nations General Assembly, aims to obtain adequate housing for all, although both the Governments and the International Community were responsible for implementing such strategy, the action takes place within each Country.

The Republic of Angola, the third greatest country in sub-Saharan Africa, shows a total area of 1.246.700 Km and a population estimated for 1995 of 10,5 millions of inhabitants, what represents a populational density in the order of 8,0 inha/Km, what is considered low bearing in mind that the average for the African continent is 21 inhab/Km.

\*Official Language: PORTUGUÊS

-The distribution per age groups shows that 45% of the population belongs to the age group under 15 years, 55% is below 20 years and only 5% is equal or superior to 60 years of age. As far as the distribution of the population by geographical area and gender is concerned, the rural and feminine population is predominant, representing respectively 58% and 51%.

Angola lives in a deep housing crisis due to conjunctural factors and particularly due to the lack of landed property for housing since the Independence (1975).

This phenomenon became more acute by the War that has been persisting throughout the last 20 years and which has brought with it inevitable and deplorable consequences, inclusively the destruction of the already existent housing facilities.

As an immediate and indirect consequence of war, an accelerated exodus of the rural populations, where the economic structure was destroyed, to the cities started to take place. The rate of violence led to a ferocious destruction, never before imagined, of physical infra-structures, as well as, naturally and mainly of human lives.

OBS: Throughout this report it is quite frequent to use comparisons and

statistical data from the Province of Luanda where the Capital is, as if it were a mirror of Angola. This is due to the fact that the major source of data belongs to this province owing to the opportunity of work and security which is unique if it is compared to the rest of the Country. Nowadays, the life of the Country passes obligatory through Luanda and sometimes it does not leave it and finishes in Luanda owing to the war.

As a consequence, whole cities were transformed in ruins, almost whole families were decimated in the cities, towns and villages, having this last factor determined not only an increase in rural exodus, that used to take place before, but also a disordered flight for survival of either the rural populations as well as the populations of some cities, that would concentrate themselves in others with greater security and stability.

This phenomenon affected the disponibility and functionality of the urban structures making them inoperant for the million of migrants and survivors from the rural areas, villages and other cities.

In the last 20 years, the population of Luanda (capital) grew 15 times more than the population of the whole country, bringing with it demografic consequences, lack of public urban services, water, electricity, technical infra-structures and expansion of "musseques". At the moment, Luanda has a population of 2.500,000 inhabitants with a density of 1.163.87 inhab/Km.

As a result of all these factors and the possible end of the War, the government of the Republic of Angola is sensitive and conscious of the gravity of the above described situation and has been looking for possible solutions to this problem for some time, which will necessarily include the adoption of measures in several domains such as:

- \*The social reinstatement of migrants and demobilized from war
- \*The situation of street children
- \*The creation of jobs
- \*The creation of promotion and housing development

For these purposes, we count on the support of the United Nations Centre for Human Settlements, as coordinator agency of implementation of World Wide strategies. This support may comprehend technical cooperation, research and development, formation and difusion of information and if possible fund raising by International Organizations for implementation of the actions to be undertaken in Angola.

## 2.0 THE NATIONAL COMMITTEE FOR HABITAT

The dimension and gravity of our housing problem demands that its resolution becomes a national imperative and, in that extent, it should become an objective that engages all national alive forces.

Bearing in mind the necessity of providing a more active participation from the Republic of Angola in all actions leading to an adequate treatment and solution of all problems related with Human Settlements and Habitat.

By official despatch from His Excellency Mr Prime Minister dated of / /96 the National Committee for Human Settlements was created, which is a multisectorial and multidisciplinary organ comprehending the most diverse levels of Government, Institutions and Entities, namely:

### 1. Secretary of State for Housing - Coordinator

- \* Ministry of Territorial Administration;
- \* Ministry of Plan (Institute of Physical Planning and National Direction of Statistics);
- \* Ministry of Public and Urban Works;
- \* Ministry of Welfare and Social Reintegration;
- \* Ministry of Youth and Sports;
- \* Ministry of External Affairs;
- \* Ministry of Education;
- \* Ministry of Health;
- \* Ministry of Industry;
- \* Secretariat of State for the Environment;
- \* Secretariat of State for Women's Promotion and Development;
- \* Secretariat of State for Energy and Water;
- \* University Agostinho Neto;

- \* Government of the Province of Luanda;
- \* Parliamentary Commission for the Rights, petitions, suggestions and complaints of Citizens;
- \* Ecological Youth of Angola;
- \* Youth Association for Housing (ONG);
- \* Angolan Association for the Environment (ONG);
- \* Association of Angolan Architects;
- \* VDS - Imobiliária Urbana, lda; VDS - Urban Real Estate, Ltd;
- \* Tecnomóvia, lda;
- \* Grimex (ANGOLA), Lda;
- \* Loangos e Associados, lda; Loangos and Associates, ltd;

Owing to reasons strange to this Committee and due to the deadline of March 1, 1996, the present report was done with only 9 members, namely:

- \* Secretariat of State for Housing (2 Architects and 1 Jurist)
- \* Secretariat of State for Women's Promotion and Development (1 Jurist)
- \* Ministry of Territorial Administration (1 Engineer)
- \* Ministry of External Affairs (1 Jurist)
- \* Angolan Youth Association for Housing (ONG)
- \* Secretariat of State for the Environment (1 Engineer)
- \* Development Workshop (1 Architect and 1 Sociologist/Demographer) \* National Institute of Territorial Administration (1 Architect)
- \* Representative of PNUD

Among its other attributions, this Committee will be in charge of identifying the neediest situations in the area of Human Settlements and Habitat and will have to define a national strategy of housing and contribute for a housing policy.

#### 2.1. EVALUATION OF SOCIO-ECONOMIC POLICIES AT A NATIONAL LEVEL

Since Independence the economy has been characterized by a serious macro-economic instability, the reason why in 1987 it gave way to a process of macro-economic reforms, with the approval of the Program of Economic and Financial Improvement (SEF).

But, effectively, only a program of stabilization was elaborated, Program of

Governmental Actions (PAG), which in the meantime suffered an interruption in 1993 due to the restarting of the war, being in its substitution introduced a program of emergency.

The new wave of armed conflict affects the development of the Country directing most of State revenues proceeding from exports to Defence, and aggravating in this way the situation of the main macro-economic aggregations.

Under this circumstances, the Country started to experience one of its most disastrous economic problems, inflation together with unemployment contribute on a large scale for the degradation of the already weakened conditions of life of the populations, and therefore determines the progressive impoverishment of family aggregations.

In 1993, inflation reached 1.838% against 175 and 496% attained in 1991 and 1992 respectively, being the rate of unemployment of 24%.

The labour market shows a serious unstability, owing not only to the lack of offer of posts of work, but also to poor formation of the population economically active, whose pression over the market is being felt due to the persistent high rates of school drop-outs after the age of ten.

On the other hand, the poor operation from the Services of Public Administration, the embrionary state of the organization in which the social partners are and the lack of tradition in our population regarding intervention and participation in politics that respects them, does not make possible the structure of an administrative system of participatory work.

#### 2.1.1. The economic situation and the alteration of macro-economic policies

The economy of Angola has undergone a series of macro-economic unstability which together with the state of war have contributed for its mal-functioning.

As a result of the policies adopted after the period post-independence, the Country registers a serious economic crisis, depending its survival almost solely from the export of oil and diamonds. From an auto-sufficient country in

foodstuffs and with a wide range of products to be exported, it became a Country which depends on the export of those two products and on food help from the International Community.

The three programs PAG "Program of Action from the Government"; PEE "Program of Economic Stabilization" and PEG "Economic Program from the Government" did not lead to the wished effects as it was previously mentioned. To attain that objective, the programs were based mainly in the articulation of the fiscal and monetary policies through a realistic exchange policy. In the meantime, the negative results persisted, with the continuous decrease of GIP "the Gross Internal Product" 23% from 1992 to 1993 of the taxes of real exchange and consequently imports were encouraged to the detriment of the internal production and the diversification of exports.

As result of the alarming degradation of the indicators and in order to correct the successive macro-economic distortions, the Economic and Social Program was approved in March of 1994, which aims at stabilizing the economy.

To understand the influence of the job market on the adoption of reforms, it is important to analyze the relation GIP/Productivity of work, the unemployment and wages.

The average annual rate of GIP increase at the expenses of different factors, such as oil, attained from 1985 to 1990 the value of 23,2 points, and the rest of the formal economy did not reach 1,8%. On the other hand, the rate of productivity (GIP regarding sector/number of employees from sector) accused 6,4% in the oil sector and a negative value of 1,5% for the rest of the formal economy, while the additional tax of natural populational increase attained 2,9% for the same period.

This disagreement between the levels of growth has as consequence a growing impoverishment of the great majority of the population, which at a work level was reflected by an increase of employed workers from the female sex.

Regarding access to employment, in slightly more than a year the population of

Luanda grew more or less 8,2%, that is more or less 3,2 above the natural populational growth, highlighting the high migrant rate.

The economically active population grew 12,3%, changing of 56,6% to 58,1% in 1993. This increase may be justified by three interligated factors: youth and adult migration, the drop-out of schools and the search of jobs by women as an alternative to the loss of security by men.

Unemployment had an increase of 23%, being worth stressing, that the unemployed population of 40,6% was previously employed (this rate was of 32,0 in 1992) and 59,4% is looking for a job for the first time.

This means that for an year and a half 25.702 persons lost their jobs. 56,1% of the unemployed population is in the age group comprehended between the ages of 10 to 24, suffering an increase in rate to 67,8% if the ages comprehended between 25 and 29 years were included.

TABLE NO 1 - EVOLUTION OF EMPLOYMENT IN THE CITY OF LUANDA 1992/93

INDICATORS

- 1 Total estimated population
- 2 Population with 10 years and more of age
- 3 Population with less than 10 years of age
- 4 Population economically active
- 5 Population not economically active
- 6 Employed Population
- 7 Unemployed Population

Source:INE. Social-demographic inquiry on the city of Luanda, Feb/1992 and June, 1993

2.1.2 The effects of macro-economic policies on the offer of jobs and on income

Independently of the poor qualification of the population in active age, the trend of the offer of job is greatly linked to the implementation of some processes of readjustement of the productive system alied to other factors of



structural order, namely the blockage to which Angola is being subject to after the restarting of the war, the destruction of a very significative part of the industrial park and the closing of some factories for lack of raw materials.

The recent evolution of the offer of jobs relative to the period of 1988/92 reveals a decreasing tendency, which was accentuated in the last two years.

Table No 2 - RECENT EVOLUTION OF JOB OFFER 1988/92

Year	Offer	Net Collocation	Relation Net Collocation/Offer
1988 (...)			

Source: Department of Labour statistics from the Ministry of Public Administration and Social Security (MAPESS).

\*Incomplete data, solely related to the first semester.

According to the inquiry carried out by the human resources department of the Public Service, relatively to 1990, a total of 137.688 person were employed, being their distribution per academic habilitation:

-Grade of literary qualifications in which the highest number of persons is: level II with 34228 persons (26% of the total);

-Around 13.000 employees cannot read or write (10% of the total) what corresponds to 9,6% of men and 11% of women in that situation.

-Being able to read and write without having grade 4 are 12% of the employees.

-The employees that have a Bacherol and a Licentiateship represent 1,5% of the total, and correspond to 1,8% of men and 1% of women.

### 2.1.3. Promotion of the Private Sector

There is a consensus that the conjunctural problems that the Country is going through, namely those that are affecting production, can only be solved through economic, social and human development based on sustained growth. In order to

accomplish this aim, it is necessary to create a macro-economic environment that incentivates savings and investment.

Among the components of the process of economic reforms undertaken by the Government, it is the redimension of the private entrepreneurial sector, and for that reason in the middle of 1988 the Bill that regulates economic activities was passed.

Aiming to diminish the interference of the State in the economy, to restructure and consolidate the entrepreneurial sector, the market and the economy in general, and allowing for the promotion and development of a national entrepreneurial class that in the private sector values its own resources, it is given way in 1989/1990 to the transfer of state property to other economic agents, namely the private sector and redimension of state enterprises.

A balance of actions developed in this domain shows that the process suffered a certain acceleration in 1991/1992, being followed by a almost paralyzation in 1993 due to the outbreak of the post-electoral crisis.

In December of 1993, 279 processes of redimension and privatization of enterprises were carried out (corresponding to 1.010 units), being 204 of enterprises of small dimension and small economic activity, besides other assets, namely means of transportation and shipment.

Overall, the programs to foment employment forseen by the organ of work administration were aimed at the unemployed and to the families that were willing to build small businesses and also to enterprises already constituted that wanted to expand themselves or make the best of the installed capacities through the creation of new posts of work.

#### 2.1.4. Social Consequences

The social costs of adjustment allied to the extreme lack of means of subsistence of a substantial part of the population has led to the progressive impoverishment of several family aggregates. As an example, it is worth referring that according to the inquiry and research promoted by the Ministry of Planning and UNICEF, the

estimation of people measured by family aggregate was of 45.584.00 NKZ, equivalent to adult/month, being therefore the line of poverty fixed in 33.056.00 NKZ, this is 2/3 of the necessities of family expenses from the family aggregates in 1991.

Based on these values three categories of impoverishment were established, namely:

DESIGNATION	RATE (%)
Above the line of impoverishment	64,4%
Modern impoverishment	29,8%
External impoverishment	5,8%

Short and long term previsions

The Economic and Social Program of the Government for 1994 points to a rate of growth of the GIP of 2,5% (at constant prices) and gives emphasis to five sectors from which a stronger impulse in the economic growth is expected, namely:

*Agriculture, silviculture and fishery.....	12%
*Extractive industry.....	3%
*Transforming industry.....	3%
*Construction and Public Works.....	3%
*Transportation and Communication.....	4%

Nevertheless, it is not expected a substantial creation of new posts of work, mainly in the industries of intensive capital, and in view of that fact, the national productive complex will go on paralysed for a short term, depending its capacity to recuperate and expand greatly on the end of the army conflict and revision of the laws that regulate the productive activity.

In the meantime, it is expected that the implementation of institutional initiatives to promote the creation of jobs, the execution of public investments by using intensive manual work contribute in the growth of job offer.

On the other hand, it is evident that the informal sector presents specific characteristics, among which:

\*Family organization

- \*Production on small scale
- \*Utilization of local productive resources and adaptive technology
- \*Intensive utilization of under qualified work force
- \*Absence of bureaucracy to render formal
- \*Creation of jobs at a low cost

The thousand of youngsters that do not find a solution in the modern sector, will get involved surely into informal activities as means of guaranteeing their survival. Therefore, an accelerated growth of activity in this sector will take place.

## 2.2 Urban Development, Human Settlements and Basic and Social Infrastructures

The special distribution of the population in Angola has suffered rapid and radical alterations throughout the last 20 years depending on the economic and social development and on conjunctural factors, namely the war and natural catastrophes.

Angola is undergoing a climate of military political unstability mainly in the rural areas that contributes in a direct way to accelerate the migration movements from the country to the city, increasing in this way the levels of urbanization.

Internal migration has allowed for the phenomenon of urbanization to develop at a disturbing rhythm.

TABLE NO 3 ESTIMATES AND POPULATIONAL PROJECTIONS FOR ANGOLA

YEAR	TOTAL PUPULATION		GROWING RATE		GRADE OF URBANIZATION	
	TOTAL URBAN	RURAL	TOTAL URBAN	RURAL		
1990						
2000						
2020						

Source:INE, Demographic Bulletin No 4 1987, World Urbanization Prospects, ONU, 1991

#### 2.2.1.1. PLANNING ACTIVITY AND ARRANGEMENT OF TERRITORY

From Independence up till now, this area has not had the necessary attention. Consequently, the following can be observed in the city of Luanda, the political-administrative capital and main economic center of the Country:

a) Energetic and unplanned occupation of areas, mainly in surrounding areas; use of construction materials of definite character and of poor quality at relatively high costs.

b) Absence of a net of potable water, public sewage in areas of unplanned construction that totalizes nearly 60% of the whole Luanda.

c) Lack of social equipment and saturation of the capacity of the installed technical net systems.

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d) Inadequacy between the offer of posts of work and the quality of immigrant work force from the rural areas and not only.

e) Degradation of the state of conservation of housing blocks due to malfunctioning and lack of maintenance.

#### 2.2.2 SOME DATA ABOUT LUANDA

In 1960 Luanda represented 4,7% of the whole population in Angola.

In 1983 Luanda represented 12% .

In 1996 Luanda represents 25% .

In 1990 Luanda reached a rate of urbanization of 99,1% .

Luanda has a deficit of 170 thousand houses or proper housing.

This data shows that there are nearly 1.350.000 families in worring habitational conditions, either cohabiting under the same roof in a small space with other families or living in precarious houses in infra-human conditions.

Complying with the rate of urban growth of 4,0% forseen for the year 2000, Luanda

would have to build and rehabilitate approximately 65.000 house/year in order to be able to provide proper housing for all its inhabitants in 4 years.

### 2.2.3 THE DIRECTOR PLAN OF LUANDA

The phenomenon of incontrolled growth of the city of Luanda has originated many concerns. The National Institute of Territorial Planning, an organ in charge of arranging the planning tools to orientate the occupation of space (although this is not its exclusive task) performed a series of studies having in view the control of the situation that ended in the elaboration of the 5th version of the DIRECTOR PLAN OF THE CITY OF LUANDA in the years 78/79.

These studies also allowed for the reappearance of several directive projects of some areas of the city of Luanda, resulting in the elaboration of some urban projects, among them "Luanda - South".

Right now, the study "Use of urban land and plan of management of the growth and study of improvement of acesses and pluvial drainage of pilot musseque" is being carried out in Luanda under the supervision of the enterprise DAR-AL-ANDASAH.

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### 2.2.4. TODAY'S SITUATION IN LUANDA

Population growth in Luanda is particularly linked to the high taxes of birth that have occurred. From the decade of 40 to 92, this growth has varied from 1,89% to 6,75%, having the vegetative components had a high weight on it, in spite of being conditioned by the indirect consequences of migration.

The spatial distribution of the population in the city suffered alterations throughout time depending on the economic and social development.

These alterations are deeply related to the vegetative growth of the population, the migrant movements, the different economic migrant waves and the different economic stages that took place throughout the history of the city.

The evolution of the population in Luanda was very slow since its foundation until the begin of the century and only after 1940 did this growth start to increase, in such a way that during the period of 1940 to 1970 the population doubled in each decade, being the rate of growth superior to 7%. In 1975, after independence, the rhythm of urbanization was intensified due to the growing rural-urban migration, which led to an urban "overcrowding" and to the reurbanization of the city according to Dr. Filipe Amado. This "overcrowding" led to the degradation of the physical infra-structures and the offer of services.

#### 2.2.5. Structures of Population at Present

Luanda is in a process of growing urbanization, in which the degree of urbanization in Angola estimated for 1990 was of 2,87% and the tax of urbanization was of 28,3%.

Estimates for a horizon of time until the year 2000 give us a panoramic about the previsions for Luanda's population. For the present decade, according to Dr Luís Colao and the demographic bolletin No 9 of the National Institute of Statistics (NIS)

the numbers for 1995 are of 2200.400 inhabitants and 2002.000, while Dr Filipe Amado's perspective is of 2.143.200 inhabitants.

Apart from all these expectations, the rate of growth of Luanda varies since 1983 between 6,4% and 7,2% yearly.

Overall, the densities of municiples and residential quarters of Luanda varied from 40,2 inhabi/ha to 94,7 inha/ha from 1983 to 1995, meaning an increase in its populational density.

#### Hypothesis I - Today's Trends are maintained

If today's trends, as they were forseen in the projection, regarding the present situation of Luanda's population are maintained throughout the year 2020 (see Table No 5), the city will be then overcrowded.

#### TABLE NO 4 ESTIMATES OF LUANDA'S POPULATION

Years	1995	2000	2005	2010	2015	2020
Population	2142300	3227051	4419712	6908602	10306557	15159836
Rate of growth %	7,0	8,1	6,2	8,9	7,9	8,1

Source: Books of population and development - 1992

Use of urban land and management plan of management of growth and study about the way of improving the accessses and sewage systems of musseques.

From the above mentioned, it is concluded that Luanda is a city with high populational density, in which a few municipalities are highly populated while others will reach the limit density in the next few years. Since Luanda will reach the limit of its capacity in 15 years, if the population goes on increasing in the same growing pace, urban policies should focus on guiding its population to Luanda -South.

Hypothesis II - A decreasing trend

It is expected, that with economy growth and life stability all over the country, other poles of attraction will be developed, which may result in a drastic decrease of migrant waves in direction to Luanda, as well as that the high rates of birth tend to decrease due to intensive programs of family planning, what regarding the growth of Luanda's population will lead to a trend lower than the previous one.

An estimate of the population bearing in mind these presuppositions, shows constant values in the Table 6 what may result in a rate of urbanization lower than the one expected in hypothesis 1. With this hypothesis of growth, the density and pace or urbanization with be slower.

TABLE NO 5 - ESTIMATE OF LUANDA'S POPULATION

YEAR	1995	2000	2005	2010	2015	2020
Population	2142300	3091837	3687801	4382871	5228162	6122447
Rate of growth %	7,0	7,3	3,5	3,4	3,5	3,1



#### 2.2.6 RIGHT OF OCCUPATION OF URBAN LANDS

Urban planning can be understood as a complex set of politic, legislative, administrative and technical actions, connected to each other and concentrated in a way to improve the special arrangement of activities that continuously change the aspect of the territory and its human settlements.

The land, the starting point for all settlement development, renders the physical localization for houses, businesses, industries, roads, systems of transport, social infra-structures and other public services.

The laws about the confiscation of nationalizations brought the huge market of urban and sub-urban lands (fields) under the monopoly of the State, being the State in this way the absolute proprietor of land market most significative in urban areas and with infra-structures where the limit offers the possibility of a higher control.

The State usually lacks (because the State does not have the necessary resources) capacity to intervene in sub-urban areas, where irregular occupation causes difficulties to the squatters because it only gives them the right to the area, and not the right to own it, what refrains them from investing in housing, resulting many times in housing of poor quality and poor design, being this the main problem for administrative authorities.

Nevertheless, in Angola with the exception of a regulation approved by the Government of Luanda that regulates the concession of land in the province of Luanda, there is not any other politic legislation, institutional proceedings that clarify and facilitate the access to lands, freeing them for housing development at the necessary pace and scale.

If these institutions exist, they do not operate likewise.

A Law of effective ownership is urgent and it would be a measure that would lead to an effective management of land and would guarantee that future governmental interventions took place according to the scale required by the housing market, putting land at the disposition of individual and collective persons.

#### 2.2.7. URBANIZATION OF LUANDA

The Government of the province of Luanda initiating the process of urban reorganization, in face of the growing demographic overcrowdness and the disorganized occupation of Metropolitan Luanda, with an increase in the demands of land occupation and the shortage of infra-structures, is implementing a program of urbanization, based on a specific MASTER PLAN, which covers an area of approximately 5.770 hectares. This urbanization, with the infra-structures being already in progress, foresees the implementation of housing facilities of all types.

This urbanizations aims at relieving Luanda from its overcrowdness. By putting this project in place it will be possible to contribute for an improvement of the quality of life of the populations that live today in problem-areas of the capital, promote their resettlement in areas close to Luanda, previously prepared with all the necessary infra-structure.

The following will be offered to the settlers of the new urban areas:

- \*The right to choose and engage in intense community participation;
- \*Proximity between place of residence and work;
- \*Ordenated housing with proper standards of quality of life;
- \*A pleasant relation between human being and environment;
- \*Facility of transportation and communication with the centre of Luanda;
- \*And opportunity of personal and colective development;

#### PROJECT LIVE

The project of the Government of the province of Luanda, designated as project "LIVE IN VIANA II" and on its western neighbourhoods, will be implemented according to a module integrated way, that means, that together with the house that is given to each resettler, and apart from water sanitation, sewage and electricity, there will also be complementary units addressed to education, health, sports, leisure and community participation. The project "Live" is an integrated part of the Project Luanda South.

Through the juxtaposition of successive modules, an urban nucleus will grow,

always in an ordered way and always preserving the quality of life of their inhabitants.

Soon after the resettlements of Viana II, others will take place building a successive chain, what will enable under other objectives to discongest the metropolitan area of Luanda.

TABLE NO 6 - DATA ON THE URBANIZATION OF LUANDA-SOUTH, VIANA II AND NEW NEIGHBOURHOODS

ZONES	(hectare)	LOTS	INHABITANTS	DENSITY (inhab/HAEC)	
Luanda-south	5.770,29	45.000	300.000	52	(*)
VIANA II	653,22	6,716	40.296	61.67	
NEW					
NEIGHBOURHOODS	911,0	34229	199.985		(**)

\*-The residential area of Luanda-South corresponds to the neighbourhoods of Talatona, the area of Tchiungo and Benfica is of 3.120.44 hectares.

\*\* -The new neighbourhoods correspond to the affordable neighbourhoods of Golf, Camama and Sapú.

#### BASIC AND SOCIAL INFRASTRUCTURES

##### WATER AND SANITATION

The sector of water supply and sanitation declined at critical levels. The institutions in charge of the systems, either the central base, or the provincial, face constraints of technical, material, human, institutional, legal order.

Where the services of water supply are low, it is verified that the population served, receives, as a matter of fact, a service of very bad quality.

It is estimated that nowadays the majority of the systems are just operating 50% of their capacity. As an example, the system of the city of Lubango operates 24% of its capacity. From 94%, more than half is lost along the route of the distribution net.

## PROBLEMS IN THE WATER SECTOR

The sector of water faces several problems, that translate in:

- Lack of an adequate juridic and organic institutional board;
- Lack of multisectorial coordination;
- Lack of a policy of development of human resources;
- Deficient maintenance and exploration of systems;
- Almost total absence of investment in the sector.

From the 18 provinces of the Country, only 4 (Luanda, Malange, Huambo and Namibe) have systems of basic sanitation, inclusively collectors of pluvial water, while cities like Benguela \* do not have a sanitation system. On the other hand, the sanitation system covers beteen 13 to 30% of the present urban population.

IN URBAN AREAS the supply of water is based mainly in conventional options (wells and holes) fitted with manual pumps and implemented by drainage works and sanitation protection to prevent the contamination of water.

The rapid growth of suburban areas was not followed by the development of basic infrastructures such as the sewerage system and collector of pluvial waters, electrical energy and sanitation system.

Urban constructions after the independence under the pattern of self-construction without a competent fiscalization proliferate and occupy lands that are not suitable for housing, where no streets where traced and not even the minimal infrastructures of basic sanitation and social equipment were created.

Under these circumstances, the risk and the development of a great number of endemic, infectious illnesses, epidemic outbreaks of cholera, scabies and acute diarrhea.

## TABLE NO 7 MAIN CAUSES OF DEATH AMONG POPULATIONS

POPULATION SERVED IN 1994

POPULATION ADDED SERVICE (\*1000)

LEVEL OF COVERAGE IN 2002%

COST PER CAPITA (USD)

TOTAL COST IN MILLIONS (USD)

Urban water

Rural water

Urban Sanitation

Rural Sanitation

Total

Urban population x 1000: 4493 (in 1994); 6403 (in year 2002)

Rural population x 1000: 6740 (in 1994); 7825 (in year 2002)

It is being observed in Luanda in particular, and in other cities of the littoral, the discharge of waste water from industrial and domestic sources as well as the coast pollution.

Sanitation in the rural world is being provided through the promotion of the construction of latrines associated to programmes of supply of water, health primary care and sanitation education

#### 2.2.8 Education

In Angola, schooling can be considered almost solely public, being this feature inherited from the 1st Republic, where all educational activity belonged exclusively to the State. Since 1993 that private schooling has appeared, but up to our days, it does not represent a significative number.

Since the Independence in 1975, that schooling is free of charge in all levels. Nevertheless, the number of schools up to intermediate schooling in Luanda is insufficient and has prevented many children at school age and adults from studying.

Angola has a literacy rate of 70%

Obligatory schooling respects solely the 1st level (the first four years of school) and covers the age groups of 6 to 14 years of age.

According to the National Institute of Statistics - (1995) Luanda has a schooling

rate of approximately 61,2% in the school year of 1993/94.

The school delay in the 1st level is estimated in 34% (students above the age for the referred level).

The following table shows the proportion student/classroom and student/teacher

	Ratio Student/classroom	Ratio Student/teacher
Basic	28	36
Intermediate	37	

#### Enrollments in Luanda (1993)

Levels of schooling	Number of students
1st Level	207.764
2nd Level	65.317
3rd Level	28.353
Intermediate	12.375
Total	313.809

#### Leaving or dropping out of school in Luanda

About 1/6 of the students until the Intermediate left school

#### \*RATE OF DROP OUTS (School Year 1993)

Levels of Schooling	%
1st level	13,6
2nd Level	16,6
3rd Level	26,
Intermediate	16,3

The main reasons for students dropping out of school, according to teachers are the hunger, the war, and the lack of interest from parents, and the need to work to support the family as main individual reasons.

#### POSSIBLE REASONS FOR DROPPING OUT OF SCHOOL IN LUANDA (1993)

- 1 -Poor teaching skills from teachers (3,2%)
- 2 -Sickness (8,3%)
- 3 -Deficient physical structure of school (4,8%)
- 4 -Lack of teaching material (5,9%)
- 5 -Earlier Giving birth/marriage (1%)
- 6 -Psychic problems/children (6,5%)
- 7 -Obligatory army service (8,3%)
- 8 -Death (4,1%)
- 9 -Youth behavioural problems (8,4%)
- 10 -War (10,7%)
- 11 -Hunger (11,4%)
- 12 -Lack of parents' interest (11,6%)
- 13 -Necessity to work (8,6%)

Source; Inquiry about the opinion of teachers, SARE Luanda - 1993

Familiar factors, environmental/society represent 34,6% (lack of interest from parents in youth behaviour, psychic problems and early birth).

Factors related to education represent 13,5% (lack of educational material, deficient physical structure of school, poor teaching skills from teachers).

#### HEALTH

Health services in Luanda and in the most important cities of Angola can be classified as public and private.

The Government manages and promotes health public services, which are mainly constituted by a net of civil and military hospitals, posts and centres of health.

Luanda has 10 hospitals, being 7 of national capacity, and from which 3 are maternities, 1 is a military and 1 is a sanitary hospital.

Health centres are mainly distributed in the urban surroundings. Private health

centres constituted by polyclinics, centres and nursing posts as well as traditional medical posts are spread either in urban areas and in its surroundings.

Access to health public services is in a certain way compatible with the level of life of the population, although this sector of health has been suffering a degradation in the last 5 years, offering more and more inefficient services, many times helpless (\*1). Differently, private services are operating in an acceptable way, being however their services within reach of a very restricted sector of the population, being an appointment for a general practitioner around 4 to 7 times the average wage of a superior technician.

According to data from INE (\*2) "Social, Economic and Statistical Profile of Angola 1989/1993" Luanda has the following death rates:

TABLE NO 8 DEATH RATE

General death rate	20.9%
Child death rate	196%
Infant death rate	320%
Institutional maternal death rate	8.3%

The main causes of death in the cities are subjacent to a deficient prophylactic prevention of epidemic outbreaks, basic sanitation, as well as scarcity of potable water.

+1 due to the shortage of medication and medical material

+2 INE - National Institute of Statistics

TABLE No 9 MAIN CAUSES OF DEATH IN THE CITY OF LUANDA, 1993

CAUSES OF DEATH	%
Pauludism	36.5%
Acute diarrrhea	25.0%
Measles	11.0%
Cholera	7.1%



Acute respiratory illness	5.4%
Tetanus	5.3%
Meningitis	4.0%
Other causes	5.8%

Source:INE - National Institute of Statistics - Statistic,economic and social profile of Angola, 1989-1993

### 3.0 NATIONAL EXPERIENCE IN THE HOUSING SECTOR IN THE LAST 20 YEARS

#### 3.0 Housing History since the Independence

The Housing situation in Angola, and in Luanda in particularly during the colonial period, the State subsidized housing facilities for settlers and Portuguese civil servants. After the Independence in 1975, the State became the sole official investor, undertaking the ownership of proprieties, many times of works being built and abandoned by the Portuguese, that left Angola. The departure in 1975 of the Portuguese, as well as of a substantial number of professionals and of an administrative elite eased for a short period the great shortage of houses. It is estimated that about 127.500 housing units were abandoned by their owners and renters. These houses and apartments were nationalized by the Angolan State and distributed among Angolan citizens.

Apart from the nationalized abandoned housing stock, the State only intervened in some specific construction initiatives in determined rural areas. The great majority of people decided spontaneously their housing problems without the help or control of the State. This, however, allied to the rapid growth of urban imigration owing to security problems in rural areas, resulted in a proliferation of not planned residential areas, and without being covered by services, within and around the old urban centres.

Owing to the political decentralization and to the lack of professionals and construction workers, as well as owing to the lack of equipment and essential information, construction was paralysed until 1977.

The housing policy After-independence established by the Party in power, the

MPLA, stressed that the usage of abandoned houses to solve housing problems was solely a temporary solution. The Congress acknowledged that the root of the problem was the urban influx, having Luanda doubled in size without having its infrastructure grown. The cited reasons for the continuing degradation of the housing situation are: incapacity to build new houses, poor management of the existing stock and destruction caused by war.

The governmental housing policy limited itself to undertake constructions with the help of Cuba and other countries. It is estimated that during the period of 1977-1989 only 3.500 houses were constructed.

Between 1980 and 1983, an inventory on housing controlled by the State registered 127.560 suitable urban housing units.

The governmental policy also appealed for the support to self-construction through the concession of lots and sale of construction materials to families with low income and needing housing. In practice, however, this strategy did not materialize owing to the lack of construction materials, limited capacity of production, high cost of imports, inefficient administration, lack of qualified professionals to implement and control this strategy and excessive centralization. As a result, only a few programmes were implemented with success.

In spite of some interest and of initiatives to improve the supply of land and housing facilities and start to improve the occupied lands together with ONG, the government policy before 1990 favoured the construction of buildings of several floors, compensation and relocation of their users and the repatriation of rural immigrants.

According to estimates, Luanda should grow of 400.000 to 500.000 inhabitants in 1975 to 2.500.000 in 1995, without any notorious increase in social services and infrastructures. As a matter of fact, owing to the poor conservation, the net of infrastructures inherited in the Independence has suffered a significant deterioration (\*4)

### 3.2 Housing Needs and Demand

Although there are not precise statistical data on housing tendencies, a conjoint study of UNDP/UNCHS/Habitat 1992 estimated that about 50% of the total population needed adequate shelter, being the national housing need of about 1.000.000 housing units. Apart from this fact, about 370.000 housing units would be necessary to accommodate the total urban population, living its great majority in the capital city of Luanda.

The post-election conflict of 1992 made the above mentioned estimates meaningless, since a great deal of the rural and provincial infrastructure was destructed during that period. For example, information supplied by UNAVEM in 1995 indicates that 80% of the housing stock in the Provinces of Huambo and Bie were damaged owing to the war, but only 3% more was completely destroyed. The same situation occurs in the north of the province of Huila, west of the province of Cuanza South and south of the province of Cuanza North. (Col. Kumar of UNAVEM, Luanda, March 1995, UNCHS - Habitat)

### 3.3 Problems and Limitations of the Housing Policy

The main factors of poor urban housing conditions in Angola in general, and in Luanda in particular, were considered by the mission of 1990 UNDP/UNCHS, as being:

- \*Lack of national housing policies properly defined and of strategies of support that make possible the effective participation of the public, private and community sector in the elaboration of a housing program.

- \*Limited operational capacity of housing institutions of national, provincial, municipal and local prominence to plan programmes, to implement, manage and preserve housing projects (partly) owing to the abandon of technical and administrative Portuguese staff before the Independence, and the fast growth of urban populations (among other reasons).

- \*Loss of significant local financing autonomy by relevant housing institutions, including the loss of local taxes, concerning the value of taxes on land due to the nationalization of land after the Independence, and the limited quota in the

budget that is allocated to the distribution and conservation of houses. (Taxes from housing development and taxes on the conservation of houses that belong to the government are not invested again);

\*Control on the growth of land, distribution, administration and inspection of land for projects of housing development;

\*Growing dependency of materials imported for construction, components, technologies and construction techniques owing to the inexistence of local materials for construction and adoption of pre-fabricated, expensive housing construction.

\*Lack of participation of the community and private sectors in formal public housing programmes for families with low and average income in urban areas, specially, the improvement of existent musseques and the development of necessary data, information and working force with skills and knowledgeable to take part in the development of integrated human settlements.

#### 3.4 THE SITUATION OF HABITAT IN ANGOLA

The situation of habitat in Angola does not differ a lot from the complex situation in which most of the countries in the world live.

To improve housing conditions is necessary to refer that any study that is done in this area, requires above all a deep evolution of the population as well as treatment and classification of statistical data. Of the few statistical data collected till now, only a small portion is organized and systematized.

Without a previous work of national ambit is not possible to undertake deep studies in the area of housing in a country with more than 20 years of great social mutations and where investments in the housing sector have suffered a great stagnation.

Thus, apart from certain interventions carried out by governmental structures in some urban constructions, almost all construction actions have been performed by individuals usually in an isolated way. This means that in the last 20 years

the construction of new housings has been practically the result of an individual and/or familiar activity and dynamism.

These construction actions normally aside from urban orientations and regulations and the inexistent control and fiscalization of the organs in power resulted in a cancerous expansion of musseques and suburban areas of our cities.

For example, the musseques of Luanda grew in such a way that expanded greatly the suburban areas in the last 20 years, showing a high rate of chaotic construction that nowadays shelters 60% of Luanda's population. But what stands out in these new areas (ex:Rocha-Pinto, Petrangol, Palanca, etc) is the process of construction. This situation worsens due to the fact that they have minimal infrastructures either at the level of technical systems or at the level of social infrastructures. The musseques of Luanda with all its conjunct of problems are bigger today than 20 years before, since its population grew 15 times more than the population of the rest of the country.

We are certain that in the present situation the high rate of suburban construction grows mainly from the illegal parallel market where free prices are used to perform more specialized works, surviving at the expenses of a work force that lives on small works, for which they charge extremely high prices.

It is verified that a great number, we believe that more than 50%, of the chaotic constructions are built with definite material of construction, in spite of being an aggression to the environment, the urban plan and constructive norms. It is an expensive musseque, expensive for the owner and the State as well.

From this can be infered the the sub-use by the State of the financing and entrepreneur capacity of the populations. Quoting EIKE SCHUTZ "... it is not so much the construction of housing facilities for the poor that should be supported in the most efficient way, but their very initiatives."

This view is already in consensus with our authorities, logically with the National Committee for Habitat, and intends to organize and direct private resources in the most rational, urban and acceptable way according to the

perspective of self-directed construction, in such a way as to allow for the installation of infrastructures, even if later on.

Due to the described picture and the few available resources, a conjoint plan of actions at short, medium and long term was elaborated and approved as an integrative part of the Program of Action of the Government (PAG), which views the search of quick and concrete solutions for the solution of the deep state of housing crisis in which the Country is. Among other actions stands out the Program of Emergency for Housing, a program of social impact that aimed at providing continuing availability of lots in areas previously urbanized for economic housing.

The strategic actions that were carried out in the ambit of the program of housing emergency, encompassed conjoint efforts of all promoters and potential executers, namely the State, private agents, cooperatives, the ONG's, etc.

Having in view to accelerate the process of approval and raise the blockade of actions relative to the referred program, the Nacina Commission (AD-HOC) for housing had been created by Presidential despatch No 12/90 of August 11, 1990, providing in that way the conditions that at due time will guarantee the intersectorial coordination concerning the execution of Program of Emergency for Housing.

The National Commission "AD-HOC" for housing established as a priority in this ambit provinces that at the time had not been affected by the war:

\*Luanda      \*Bengo      \*Benguela      \*Cabinda  
\*Huíla      \*Cunene      \*Kuanza norte      \*Namibe

#### 3.4.1. PROGRAMED ACTIONS FOR TRAINING 91/93 - PROGRAM OF EMERGENCY FOR HOUSING

As physical actions were forseen realizations mainly directed to the rehabilitation and finishing of some buildings and apartments, construction of some building units according to the view of operations of urban rearrangement in the central area and initiation of operations of basic urbanization in urban surroundings, with the basic level of technical infrastructures at the initial phase of viabilization of the elected tasks and where would and will be developed

the direct interventions of the State in housing construction by contract. In view of the Program of Emergency for Housing the following would be built in :  
Luanda: -1432 economic houses

- 200 foundations would be built to be surrendered to those families in the process of self-construction.

- 852 improved economic apartments

- 2 lots on Prenda for conclusion (apartments)

- 120 apartments to be rehabilitated in the called building "sujo do Marçal" "Marçal's dirty"

- urbanization in front of Viana II, Golf and Benfica II.

Bengo: - 200 economic houses

Benguela:- 148 economic apartments

- 200 economic houses

Cabinda:- 168 economic houses

Huíla:-148 improved economic apartments

- 200 economic houses plus urbanization and infrastructures.

Cunene:450 economic houses + urbanization and infrastructures

Kuanza Norte:-200 economic houses + urbanizations

Namibe:-450 economic houses + urbanization

From all these actions programmed by the Emergency Commission for housing, were in Luanda only 500 economic houses built in Viana II, with pre-fabricated technology and concluded in 1995, having the respective basic infrastructures water that will be supplied through fountains at due time.

#### 3.4.2 THE ACTUAL HOUSING PANORAMA IN LUANDA IS CHARACTERIZED BY:

a) Strong state's presence in real estate property and in the industry of materials for construction.

b) Non-existence of a legal tool that grants property of land to persons.

c) Occupation of urban buildings by persons with rural and semi-rural habits, what allied to a bad management of the housing sector, led to the degradation of properties. Only in Luanda are, under control, around 30 degraded properties under infra- human conditions of being inhabited.

d) Lack of new investments of housing promotion;

e) Almost total paralyzation of the industry of construction materials, what forces the import of materials, and in this way makes these constructions more expensive.

f) Non-existence of a legislation and financing system of housing promotion and particularly, of a fund of housing foment.

g) Non-existence of a national entrepreneur class able to cover the real estate promotion, although there are many foreign entrepreneurs that charge speculative prices, most of the cases,

h) Establishment of a rent scale that is one of the lowest in the world (0,5 USD monthly)

Apart from these actions the Secretary of State for Housing - SEH, programmed other actions in the ambit of housing construction that were named as Habi-Rural and Habi-contract, which are a national plan of action that should have been enforced while the 1st government was in power, after the democratic elections of 1992.

### 3.4.3. SUPPORT PROJECT TO RURAL SELF-CONSTRUCTION "HABI-RURAL" - PROMOTER OF THE PROJECT

Secretary of the State for Housing

The project aims at developing self-construction in the rural milieu, by using materials available at the very local.

Therefore, the use of adobe will be stimulated through more advanced semi-manufactured ways in order to increment productivity and gain time.

#### Nature and Description of the Project

It is a social project of support to the recuperation of agricultural production after the war that has been destroying the Country for 30 years. It also aims at



promoting the fixation of rural population and improve the conditions of life in the country.

After long years of war, many citizens are away from their places of origin.

It is urgent to establish housing conditions in the country in order to stimulate the return of populations and the recuperation of the agricultural production.

Such objective aims technically at conciliating the scarcity of financial resources, the enormity of the problem and the lack of construction materials, apart from cultural and ancestral questions and the need to lead the very populations to participate effectively in the effort of self-construction. The State through proper institutions will only provide support for the technical and financial start with support of the International Community.

The project included all provinces of the Country.

As a pilot experience 180 houses on average will be built by province.

#### 3.4.4 THE PROJECT AND THE SPIRIT BEHIND ITS DEVELOPMENT

a)The present project is an initiative of the Government of the Republic of Angola and fits in a broader strategy of rural development and recast of agricultural production. Since the increment of war destroyed the infrastructures of the country intensively

b)The pertinence in the regional context should be seen at the level of integrated rural development and promotion of the return and fixation of populations on the country aiming at the development of agriculture and extermination of hunger.

c)The present project aims inexorably at having a certain impact on migrant movements, provide more social and political stability in the provinces. Once this pilot project is running, the starting point is given to other initiatives and technology of easy access and technological research of low cost will be introduced to give continuity to the program.

Once the pilot phase is concluded, the project expects to yield its small provincial enterprise of construction, preferably to the private sector. The equipment for an autonomous continuation of the program of self-construction will be purchased by commercializing the blocks of adobe.

To solve problems of initial solvability, it is planned to create a credit based on population expectatives, i.e. people will engage themselves in selling their production.

Let's say a "CLEARING" based on agro-pecuarian projects. This will have certainly repercussion on the production, final objective of the present pilot project.

#### 4.0 IMPLEMENTATION AND NATIONAL STRATEGY UNTIL THE YEAR 2000

The housing problematic has been a great source of concern for some years up till now, owing to the more and more striking shortage of houses, owing to other factors such as the natural populational growth, rural exodus, etc that have not been followed by a compensatory evolution in the construction, where on the contrary manifest immobilization is observed.

The present report is more a reflexion on this problematic through the positioning of some sceneries bearing in mind the stratification of the beneficiaries where the prerequisites (land, infrastructures, materials, locals of construction, resources and credit, market of habitation, construction industry) for construction are from the start assured upon concourse of the government and of other entities interested in it, such as population, enterprises, international organisms, cooperatives, etc.

This evidence should be made based on the following:

- a) Inexistence of articulation in the program of production of construction materials for the development of the prospective actions
- b) The programs should be confined to the city of Luanda, although the housing problem is of national ambit.

This decision, besides the factor of the war, also helped and helps to incentivate rural exodus towards the Capital of the Country, leading to the demobilization and flow of the few available employees from the rest of the provinces.

The shortage of habitation for the population due to the paralyzation of civil construction, demographic explosion with very high rates, the great migrant flux from rural population towards urban areas and continuing return of national citizens to the Country after Independence results in a habitational "DEFICIT" . As a matter of fact, this problem is dominating the concerns of those in charge in the government, from various sectors and Organisms of our national life.

Both animated with the desire to minimize the housing problem in the Country, whose deficit is registering rates without precedence in the Post-Independence, are making use of varied possible solutions leading to its resolution.

For such and within a national strategy of habitation, that we aim to establish soon, we have as basis a plan of action that defines in specific terms targets and housing actions, targets for housing products and ways and means to attain the targets.

The national strategy of housing differs from a national policy of housing that defines the intentions of the Government.

To be effective, programmes, plans of projects of habitation are being prepared and implemented within the context of a national strategy of habitation that includes the following aspects:

- \*Need and housing demands
- \*Land, infrastructure and local materials of construction
- \*Financial resources and credit
- \*Market of Habitation
- \*Industry of materials of construction
- \*Access to housing through sale and/or renting
- \*Adequate housing and acessible in financial terms

- \*Supply of urbanized lots and infrastructures for popular construction
- \*Improvement of human settlements that were occupied freely
- \*Program of directed self-construction and of self-help in rural areas
- \*Need to carry out a populational census and housing inquiry
- \*Reconstruction of cities and villages destroyed by war
- \*Incentive to the use of local materials
- \*Legislation and regulations about construction
- \*The role of the Government and other players in the housing sector, including ONG's, the private sector and community groups.

#### 4.1 FINANCING OF HOUSING

The key to the problem of financing the construction of housing in Angola lies on the mobilization of internal resources and on the savings from the populations.

Nowadays the population of Angola, due to all the consequences and limitations imposed by war, due to the change in the political system of socialist orientation and due to the galloping inflation among other factors, is impoverished.

The salaries of civil servants are insignificant. Nowadays, the LINE of poverty established in 1991 is above any salary in the public function (February 1996).

Before such a desolating picture, the experts of the BANK OF SAVINGS AND CREDIT (BANCO DE POUPANÇA E CREDITO) concluded that the population is not capable of saving monetary funds. And basically that is the reason why the existence of the SAVINGS-ACCOUNT FOR HOUSING is not viable.

The housing situation of today is characterized by the strong influence exercised on one hand by gaps at the level of legislation, and on the other hand by obsolete laws and norms that ruled the housing activity.

There are today studies and proposals of orientation, reformulation and modernization of housing legislation. It is important to refer that among others the following legislations have already been formulated:

-THE FUND OF HABITATIONAL FOMENT

-THE ACCOUNT OF HOUSING-SAVINGS

The forms of financing to social housing in Angola are characterized as:

1 Mobilization of public resources

1 a) General budget of the Sate - (G.B.S.)

Under the form of donations, the Government grants certain financial resources in external and national currency to sectorial projects.

1 b) Bank institutions play a very important role in the granting of credits for monetary provision of projects.

1 c) Fund to foment housing that will have as main sources of capital housing rents from the proprieties of the State and possible donations from international institutions

2 Mobilization of external funds

Due to the shortage of internal resources, the Angolan state with its policy of cooperation with Foreign Countries and financial institutions, has depended on financial help to carry out housing projects. As examples are the BANCO ULTRAMARINO PORTUGUÊS (Portuguese Ultramarine Bank), the French Savings Bank for Development - C.F.D. etc.

3. Mobilization of Private Resources

Single and collective entities in possession of financial resources or with the support of bank credits have stood out lately in the construction of housing complexes, houses to be sold or rented and condominiums

4.2 DESCENTRALIZATION AND MANAGEMENT OF HABITATION

The Secretary of State for Housing defends in a strategic way that Housing development and Real State Management has to stop being carried out directly by the State, either by the central organs, or by administrative local organs of the State.

As a matter of fact, the administrative contracts celebrated on benefit and on demand of the Government, must be through juridic persons assigned for that purpose and that execute precisely and punctually the policy of the Government.

Therefore and similarly to various juridic systems, in the domain of housing decentralization should take place by services, constituting juridic persons endowed with juridic personality, administrative and financial autonomy, with the possibility of operating in the targets of mercantile freedom, typical in an economy of market, making commercial and administrative contracts freely, what is juridically viable and defensible.

Due to the extent, dimension and importance of the main areas of the sector, two public juridic persons should in principle take part; namely:

-For housing development - THE NATIONAL INSTITUTE OF HOUSING DEVELOPMENT.

-For the management and alienation of Governamental propriety - NATIONAL INSTITUTE OF MANAGEMENT AND ALIENATION OF HOUSING PATRIMONY OF THE STATE.

Organizative reasons and staff may lead to the implementation of just an institute even if it is divided into two posteriorly.

It is worth being noted that administrative, institutional or by services decentralization does not prevent political or territorial decentralization in any way, which is consubstantiated and organized in the creation and election of local representative organs, local autharchies, to which the initiative in the domaine of housing fomentation and management of its proprieties will never be cut, on the quality of juridic persons representing the interests of their respective communities, i.e., those that aim at executing the very interests of the respective populations.

These public entities, mainly those of housing development will not stop working closely with the Provincial Governments owing to the very nature of their activity, specially in the domain of urbanization, basic infrastructure, delimitation and approval of priority areas of urban development and priority construction areas, subject that is of the competence of local organs, although always respecting the national plans and sectorial policies of central

administration, logically.

The sector in representation of the Government in this domain can whenever necessary grant the execution of national programs as a whole or partly to local autharchies through the system designated as "colaboration", consubstantiated in its subcription contracts defined by the sector.

It can even delegate, to the extent of what is legally possible, competences to local organs when it is considered benefitable.

#### 4.3 CONSIDERATIONS ABOUT THE NEEDS OF WOMEN AND OTHER VULNERABLE GROUPS

##### 4.3.1 WOMEN

In this context, it is considered that there is a very low indicator between the demand and the offer of housing units built or repaired for the satisfaction of the needs of the population.

As it is known, women are the main managers of the basic needs of the families, beeing intimately related with the environment, what makes of them the main victims of environmental degradation and lack of quality of life.

Thus, in the present context, with the already described conditions and in spite of women's aspirations, a secure and stable habitat is nothing but a dream.

##### Actions

a) To promote and diffuse information related to proper "Habitat" and the necessary conditions of hygiene in rural and urban areas in order to improve the life of populations.

b) To develop infra-structures for housing, supply of potable water, electricity, and development of road systems in rural areas.

c) To integrate demographic and gender factors in the evaluations and in the process of planning and decision making as a way of implementing a more durable development policy.

d) To dynamize programs that guarantee the participation of the rural and sub-urban woman in the elaboration of policies of development of her well being with the objective of eliminating factors that aggravate poverty upon the woman and her family.

The State must support a distribution of services and resources based on the fundamental principles that " ALL CITIZENS ARE EQUAL BEFORE THE LAW". This principle states that individual conditions of life must be protected by political decisions that guarantee acceptable levels for a better life of the population, viewing a policy of sustentable development.

In Angola, the sustainment of a policy of development faces the effects of a growing tax of desertification, the erosion of fields, an irrational use of national resources and a high rate of populational growth.

The environmental degradation attained disturbing levels: insalubrious water, improper sanitation, firewood in the kitchen, depletion of soils, air pollution, overpopulation in the big cities, shortage of foodstuffs that affects deeply the life of populations and specially of women.

It should still be noted that it is not only on the economic scene that women are "invisible" living frequently apart from the major society, and establishing differences from the point of view of social-economic stability.

The social situation of women worsened deeply in consequence of war, hunger, the situation of migrant and the program of structural adjustment.

These factors have as consequences the extreme poverty associated many times to discrimination because of the death of many children and girls, women and elderly in particular. This fact can be easily seen in families whose head are women. These families live in neighbourhoods with insalubrious water, are exposed to a great number of toxic and pathogenic agents. They usually have no electricity, they lack health services, the roads are full of garbage and dirty water that foments the propagation of illnesses.



#### 4.3.2 OTHER VULNERABLE GROUPS

##### 4.3.2.1 STREET CHILDREN

Street children are groups of children of both sexes that wander along the streets of the city and live mainly on alms given by passer-byes. They are usually in groups at the traffic-lights, in the markets and other locals of public agglomeration and sleep on the pavements of the main streets of the city, in gardens, etc. The majority is from war zones and are orphans, others have simply lost their contact with their family in the haste of a war, others are from very poor families and they (the children) provide with the money of alms an alternative source for the family budget.

Only in Luanda is estimated an army of 4000 children. Nowadays some groups, if not the majority have been helped by ONG's, religious Organizations, UNICEF, organizations such as MINARS and also by the population in general with view of taking them from the streets, lodging them in traffic camps, organizing them, feeding them etc.

A states organism has been created "NATIONAL INSTITUTE OF CHILDREN" which is being now structured and which due to its initial organization and limitation of resources at all levels cannot yet take over this responsibility in a whole way.

Nevertheless, a construction concourse is already in progress denominated "S.O.S. Villages" under the support of MINARS or due to experiences such as "WORK OF THE STREET" of LAC \*\*, etc that aims at providing shelter, education as well as professional orientation to them.

##### 4.3.2.2. THE DEMOBILIZED

The demobilized and in particular the mutilated should within actions of professional formation and post-formation training (with credit, tools, etc) deserve a special support. It is important that those that suffered more directly the effects of the diverse ruptures that occurred and still occur in our society.

According to available data from "MINARS" the number of soldiers and demobilized

is estimated in approximately 90.000.

#### 4.3.2.3 THE DISLOCATED

This populational Group is regarded as proprietor owing to the situation in which their elements are, deprived of everything and away from their social and environmental milieu.

Characterized by a conjectural poverty this class incorporates:

- Dislocated of war
- Dislocated due to drought
- Vulnerable groups

All these populations are exposed to the effects of vulnerability and risk.

The dislocated population affected by war and by drought is today estimated in approximately 4 millions.

TABLE NO 10 EVOLUTION OF DISLOCATED POPULATION CONTROLLED BY MINARS FROM 1980 TO 1995

YEAR	NUMBER OF DISLOCATED	% OF DISLOCATED TOTAL POPULATION	RETURNS	% OF RETURNS TOTAL POPULATION
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1980

(...)

SOURCE: EXECUTION BALANCE OF ACTIVITIES PROGRAM OF SEAS SECTOR 1981 TO 1989

-GABINET OF PLANNING STATISTICAL SECTOR, MAY 1992

-ONU APPEAL, 1995

TABLE NO 11 STATISTICAL TABLE OF POPULATION AFFECTED REFERABLE TO FIRST SEMESTER OF 1995

PROVINCE	DISLOCATED	POPULATION	POPULATION	TOTAL OF	OBSERVATION
	POPULATION	AFFECTED	AFFECTED	NEEDY	
		BY WAR	BY DROUGHT		
BIE					
BENGO					
(...)					

SOURCE:MINARS: 1995

#### 4.3.2.4. MANAGEMENT OF LAND AND ENVIRONMENT

The Provincial Governments will designate management entities, to direct and manage all actions respecting the programs from the stages of planning, implementation, concession of occupations until the fiscalization of their utilization, having financial and administrative management.

The management entity will have executive function in the program, being subordinated to the directives and goals established by the Provincial Governments.

In October 26, 1993, the Government of the province of Luanda approved the by-law that regulates the concession of land in the province of Luanda. The approval of the referred by-law is in accordance with the established in Article 30 of the decree No 46-A/92 of September 9, which recommends to provincial governments that they engage in the necessary adaptations of by-laws that regulate the right to the land, as a way of enforcing them.

In this report it will only be spoken of the by-law No 1/94 Juridical Regime in the concession of land in the province of Luanda.

\*The concession of land, proprieties of the Provincial Government of Luanda (PGL) will be carried out in regime of right to land, whichever is the localization,

nature and aims of the constructions to perform and kind of adaptive construction.

\*The concession of land in regime of right to land by the Government of the Province of Luanda (PGL) will be made by public auction and will be of its entire initiative, after considering the necessities of urbanization.

\*Nevertheless, any single or collective person may demand that a determined land or group of lands, that belong to PGL, be put in auction, without its concession granting to the person that is requesting it the right of ownership.

\*PGL may also, if public interest demands it, adjudicate certain lands to single or collective persons, without public auction by stipulating in the respective lease the conditions of constitution, modification or termination of right to land.

\*The Government of the Province may define areas aimed at the construction of economic houses by establishing provisional forms of granting the respective land.

\*The right to land will be constituted by a term of 25 years and a maximum of 60 years, renewable for a period to be agreed in the act of the constitution, counting that GPL notifies the interested party two years before the initial agreed term of the land.

\*The management entity will fix minimal prices for the areas to be granted, whose basic criteria of composition will be the market value and a ratio of beneficial costs of the program.

#### 4.5. REHABILITATION AND RECUPERATION OF PROPRIETIES

##### 4.5.1. Rehabilitation of proprieties in high risk of degradation

The present subject presents a reflexion on this problematic in the domain of rehabilitation and recuperation of proprieties through the presentation of some sceneries, having in mind the great volume of works that need immediate intervention, versus the non availability of financial funds for this effect by

the Secretary of the State. At the level of the Secretary inquiries about some buildings in a bad situation of degradation were made. The inquiry aimed at learning about the socio-economic characteristics of the families residing in the building in order to be able to elaborate a project of those in need of being provided with new shelter and ways of recuperating the propriety.

The inquiry resulted in the inventory of about 30 buildings corresponding approximately to 1488 apartments in bad state of conservation, this at the level of the city of Luanda, since there are common denominators related to the kind of physical degradation of the buildings as well as the physical structure of each one. Fom these proprieties a great rate (90%) has serious problems in foundations, originated greatly by the obstruction of sewage systems of the buildings and municipal colectors, where they are located.

The physical degradation of some of them warrants such concerns that the families that are using them are subject to eminent dangers, short circuit, demolitions, respiratory illnesses owing to the deplorable state in which are the technical systems that supply each building.

The small enterprises of the State that took care of the maintenance of the buildings were incapable of carrying it out due to lack of either technical or economic support.

With all these described factors the number of degraded buildings has increased in a frightening way.

At the moment, it is not economically viable that the State, through the Secretary of the State for Housing supports these expenses, and other practical mechanisms should be found for their resolution, that may be among others:

\*The sale of high buildings in degradation to entities or national and foreign organisms with presumable technical competence and financing capacity.

\*Impute juridical and economic responsability to the buyer of the building for the lodging of their users in quarters with proper conditions of being inhabited,

without the State (SEH) having to engage in any expenses.

\*The State (SEH) will only be in charge of supervising and implementing related measures for execution of the economic program that will be previously drawn. There are already programmed actions of this programmatic line.

Thus, and as an example, the building denominated "Shake, shake and Coconuts in Luanda" was elected as a pilot experience.

The project consists in the construction of 250 economic houses in the quarter Golf I which will provide shelter to the building "Shake, shake and Coconuts" against the cession of the same to the entity that is going to rehabilitate it.

#### 4.5.2 RECUPERATION OF PROPERTIES DESTROYED BY WAR

Many efforts have been made with the objective of reaching a possible solution capable of easing the consequences originated from this situation. The solution, in the last instance, cannot help being other than the inexorable appearance of new houses.

Nevertheless, and owing to the serious financial difficulties, SEH has faced many difficulties that hinder the realization of plans and programs.

Under these circumstances, attempts are made to mobilize private sector enterprises having in view an immediate intervention.

Nevertheless, as it is evident, the conjunctural situation is not yet necessarily encouraging, being the results incipient, in spite of existing various timid manifestations and better days be awaited.

SEH elaborated a small program that has as objective immediate and rapid application in cities more destroyed by war (Bié, Huambo, Uíge, Moxico and Cunene).

SEH oriented for instance the creation of intervention brigades that would be constituted by the very residents and would be finished by labourers and workers

of the State Enterprise of Property conservation, EMPROCI. Under supervision of SEH and Provincial Governments.

SEH will provide basic materials, such as bricks, cement, lime, zinc plates or fibrecement, nails, etc in case there is certain funding for the project.

#### 4.5.3. UNFINISHED PROPERTIES.

Having in account that there is all over the Country a considerable number of unfinished properties (around one hundred) that belong to the State, either because their construction was promoted by the State, or because these are buildings, whose owners abandoned them, and consequently they were nationalized and confiscated according to the laws nos 3/76 and 43/76 from March 3 to June 19.

Having in account that the enormous lack of housing that the Country is facing may be minimized through the adoption of a conjoint of programmatic measures that encompass the construction, conclusion and recuperation of the property market, it is absolutely necessary to carry out the rapid conclusion of these properties. In the ambit of the conjoint executive decree No 29.92 issued by the Secretary of State for Housing and the Ministry of Finances and Economy, from the previous year on, the sector directed its steps to searching alternative solutions for its financial difficulty.

Thus, an offensive was initiated to conclude unfinished properties with the concourse of private entities with presumable technical competence, financial and operative capacity based on the sharing of the final product between the Secretary of the State for Housing and the intervening private entity, according to three possible ways:

- a) Division of finished building in spaces in proportion to be agreed in lease.
- b) Complete delivery of building against construction, as compensation, of economic houses in quantity necessarily superior to the fractions existent in the building;
- c) Complete delivery of unfinished building to the private interventor against the payment of a monetary amount to be agreed.

The existent situation is that unfinished properties have almost all been bound

to public enterprises for some years till now, although these entities have not yet started the construction.

Nevertheless, the majority of these enterprises ended by abandoning the attempt in view of the difficulty in mobilizing external financial resources.

#### 5. EXEMPLE OF BETTER PRACTICES

At the Country level there are some projects that have been held as the best practices in the domain of HABITAT and not only, these activities have been developed by ONG's, the State and popular and/or community participation. Here are some of these examples:

##### a) Sambizanga Project

It has as objective the development of strategies to improve the services and environmental conditions of sub-urban populations that live in the musseques of Luanda. It is a collaboration between Development Workshop (International ONG) and community organizations in the pilot area of Ngola Kiluange with 120.000 inhabitants.

Luanda goes on growing rapidly in area and density. About three quarters of Luanda's population lives in sub-urban musseques. The communities of musseques do not have infrastructures and public services hardly function in the areas of health and education. The Government does not have yet a clear policy of development relatively to musseques, where the majority of the population lives.

Formal community structures are still weak in musseques in general, but political liberalization and the publication in 1991 of the Law of Freedom of Association led to the appearance of national ONG's and Organizations based in the community at a local level.

The project has as objective to assist more vulnerable groups in the supply of water, sanitation and primary health care through a program of physical improvement of key structures. The project aims at improving basic access in the area of "HABITAT", by building fountains, supplying latrines that were improved for public and domestic use, improving the domestic storage of water, extending



the coverage of services of primary health through social promotion, involving the participation of groups and community associations.

a) Participation in the Management

Development Workshop made a significant effort to strengthen the systems of participation in the management of the project. The weekly public meetings between the activists of the project of the community and the staff of the project, where interested members of the public, project partners and visitors are encouraged to participate, keep being the key for the continuous planning of the project. Sectorial heads meet simultaneously to plan the strategy of each sector in weekly personnel meetings. The committee of reference of the project composed by all Community Based partners and Departments of Local Government meets formally with the personnel of the project in a cycle of approximately 6 months.

The Committee of Reference discusses questions related to the policy of the project and reviews the progress undergone in the various sectors until then.

b WATER AND SANITATION

b.1 Fountains and Reservoirs of Water

30 fountains were built; 20 in Ngola Kiluange and 10 in the extended area of the program. The construction continues based in original pictures that have been improved with the experience and reaction of users.

The time of construction of a fountain was reduced from 21 days in 1992 to 10 days in 1994. Each fountain has a committee of users and a monitor that supervises the use of the fountain on a daily basis and makes a weekly maintenance.

The monitors of the fountains meet monthly with the team of mobilization of water of the project. Five (5) persons were trained to be in charge of mobilization, on a full time basis to support the program of water with those in charge of mobilization in the community, the coordinator of the land and the technical team of the project, having in view to review the supervision, technical problems, maintenance, the control of clandestine connections and plan activities of social

mobilization around questions of water. And the committee makes the connection according to the priority of the service.

The system of recoupage of costs and payment by users was introduced in the control of local committees.

b.2. Sanitation (improved latrines)

750 kits of latrines (slates and blocks to cover the well) were distributed among schools, health centres, families and dislocated persons. The program of latrines was organized as a conjoint program of Development Workshop (DW) and Provincial Direction of Health (P.D.H). The components of the program are:

- a) Production: DW, Workshop of the Community
- b) Distribution: DW and P.D.H.
- c) Supervision of construction DW and P.D.H. through activists
- d) Education for Health and Accompaniment: DW and P.D.H. through activists.

COMMUNITY DEVELOPMENT

The initial outline of Sambizanga Project, phase 2 was conceived to guide the "results of components of Formation and Water and Sanitation for the nucleus of the project, that is the community development. All activists of the project are alerted to the general objective of Sustainable Development of the Community. The strategy involves the formation of activists to stimulate and support the participation of the community in the development of necessary basic services, with particular distinction for health, more and better quality of water and better sanitary environment, benefiting from resources of Sambizanga Project. The project intended simultaneously to support public services to render services to the community in conformity with the increase of demand.

The most successful groups have so far been local churches, community groups, local ONG's and the Provincial Delegation of Health. The actions in partnership included:

- Campaigns of local cleaning
- Construction of fountains
- Construction/improvement of Centres of Health
- Construction/improvement of schools

- Social actions for the elderly
- Nutritional support for dislocated children, street children and elderly
- Education for Health in health centres, workplaces and schools
- Activities of occupation of free time for children.

A very healthy aspect of the project was the critical and quite active participation of partner groups in meetings of the Consulting Committee of Sambizanga Project; the strategies and activities were questioned and discussed. Suggestions for the future were discussed and the sense of property of the project was in evidence.

#### PROJECT OF SELF-CONSTRUCTION

It is a project directed to "Disfavoured communities", whose objectives aim at helping youngsters that grew up in childhood homes to become independent; gather groups of siblings, mainly when an older sibling intends to live with a younger one; help youngsters that have never known their families to create a new family, their roots and stability in the community.

This project is directed by MINARS with exclusive support of Save the Children (UK).

#### a) Criteria of Participation

- Minimum of 18 years of age
- Those that live in childhood homes for 5 or more years
- Those that do not receive family help
- Those that have continued in homes or other institutions of the State at the time of their enrollment

#### b) PRINCIPLES OF THE PROJECT

- Young people should assume the massive responsibility in terms of planning and building for the implementation of the project.
- The beneficiaries must understand that the final objective is for them to become independent and live without the support of the State.
- When the house is built, it is property of the youngster, but it cannot be sold,

nor rented for a period of 3 years. The youngster cannot also move from house during the same period.

-The register of the certificate is on behalf of MINARS for 3 years. After that period, if the beneficiary has complied with all conditions, the certificate of the land will go to the name of the beneficiary.

#### c) Selection of Beneficiaries

MINARS receives a copy of candidate files from all provinces where the project was launched and sends them to Save the Children. The decision upon whose candidates should be included, should be taken in cooperation between MINARS and Save the Children.

#### d) Methodology

The methodology of this project encompasses:

- Selection of estates
- Plant
- Technical Supervision of work
- Supply of materials
- Initiation of work
- Progress of work
- Delivery of work

#### d.a) Selection of estates

This project has in mind the experience that youngsters will have when they are really engaged and dedicated to the project, when they are the ones to choose the place of construction.

In spite of the project not guaranteeing estates in preferential areas of the beneficiaries, this question is open in case they indicate places already under their guard.

-Whenever possible, the estates should have a form of water supply, both to facilitate construction and supply future residents. The supply of water can be by river, well, fountains and last by a car to buy water.

-In rural areas it is important that estates be big to ease gardening. As an alternative, youngster can get a garden field not very far from home. In urban areas it is useful if houses have a small space for the yard where gardening can be done or a small business can be started.

d.b) Plant

For this project there is an unique plant of developing type in which the very residents can add the number of divisions.

d.c) Technical Supervision of the Work

-Bricklayers from the area where the project is undergoing, are employed to supervise the work and raise the walls. The beneficiaries should work as bricklayer helpers.

-The bricklayer is informed by MINARS of all construction material (through Save the Children) inclusively about transportation. The bricklayer must supply a due date for the conclusion of the work, presuming that the beneficiaries work with all their strength. The budget is given to Save the Children.

-Save the Children pays the bricklayer and reserves the right to select him.

d.d) Supply of materials

The beneficiaries are forced to take responsibility of the materials from the moment of delivery. In case of theft after the materials have been delivered, Save the Children does not answer for replacing them.

d.e) Start of work

It is only possible when all conditions were met.

d.f) Progress of work

The candidates are forced to show progress in the work during the 1st month after the start. If there is no progress without acceptable reasons, MINARS reserves the right to rent the land to another candidate. In every case, the latrine is the one that is first built.

d.g) Delivery of Work

It is made based on an agreement with Save the Children, MINARS Prov. D. Although the budget for the project was not elaborated based on the cost per unit, it was possible for the coordinator of CIDC to prepare a budget for a house of adobe and a house of blocks, based on present costs:

\*HOUSE OF ADOBE

Material	Cost in USD		
9 bags of cement	USD 8/bag	USD	72
25 zinc plates	USD 13/plates	USD	325
1 door			20
2 windows			20
2 locks			10
Manual work			
Bricklayer			40
COST FOR A HOUSE			487

\* A HOUSE OF BLOCKS with the same material but with 55 bags of cement costs USD 855.

The project of self-construction is an element of the global program of non institutionalization, that also includes the localization and family reunification, placement in substitute families, policies and regulations with reference to the running of residential habitations and projects to prevent the admission of children to orphanages.

Still in this point of better practices and as a result of data collected from people living the problem (lack of housing), it is worth classifying and evaluating the following proposals:

I) If housing deficit is compared to the number of houses built or being built, it is evident that public construction is far below the real demand. Simultaneously, it is understood how many houses, for how much precarious they were, were built by families in need. There is no country in the world (may be with the exception of some Arabic countries) that have sufficient means to offer

a house to all those in need. Therefore, it is necessary to abandon the policy of "Construction of houses for poor families". In other words, instead of supporting the construction of houses for the poor, the actions of the very poor should be supported.

II) WIDE PARTICIPATION of the target group, under the projected way is unquestionable. This participation should not be limited solely to construction in regime of self-help, but start with the planning of measures and as a follow-up have groups controlling the process of development of their local environment, and in this way, their conditions of life. From this point of view, the question is not so much how residents can participate in the measures developed by governmental entities, but how these entities can participate in projects of residents.

III) If we understand the problem in this way, it is evident that administrative decentralization of planning and decision making is a fundamental requisite.

a) -Administrative decentralization will contribute directly to promote local development, i.e., an area or territory delimited and known by the affected.

IV) LEGALIZATION OF LAND is also an indispensable condition for residents and quarters to organize themselves in strong and solid Associations.

V) In economic and social terms, it would be more opportune to direct occupations that at our days are certainly inevitable, as a way of using the existent infrastructure and enlarging it at reasonable costs.

VI) The fact that the poor almost without exception build their houses in regime of self-help is fundamental for a realistic strategy of construction, either governmental or not governmental. This self-help can even be more effective if it is done in regime of mutual community help and performed in an organized way.

The investments of a housing policy must promote and support this way of building houses.

VII)Owing to the poverty of the target group, a certain level of subsidies will be inevitable. Nevertheless, and in no way should the measure be costless, or donated.

In various oportunities was mentioned that the organization of residents constitutes a fundamental requisite for the efficient implementation of measures of improvement. For this reason, these are the organizations that should be promoted, supported and known as partners - as long as they are democratic organizations that really represent the populations.

#### CONCLUSIONS

After, an economic and social balance of the Country during the last 20 years of war, the results are not encouraging.

A high rate of populational growth aggravated by low rates of food production, high rates of anarchic growth at an urban level and destruction of cities caused by war will demand from the Government a great effort in order to return acceptable conditions of life to the populations, having necessarily to take over an enormous plan of assistance of infrastructures and shelter.

We cannot help referring that when questions of housing are analyzed is normal to ask until when is it correct to sacrifice other urgent needs (agriculture, industry, health, infrastructures, etc) on benefit of housing investments.

It is actually a serious and complex question that is asked to the Government in financial terms, in a micro and macro-economic perspective, as well as a way of estimating in a coherent form the capacity of recuperation of the investment. As far as financing is concerned we know that opinions diverge and our intuition leads us to admit that investment destined to habitat will not imply a substantial reduction of investments in other areas.

A well known book of the United Nations Council CARLOS ABRANS refuted vehemently the opinions of economists that support that the brevity of repayments in other sectors (agriculture for example) increases income invested in a faster way.



It has been shown that:

- a) Economical and social investment (habitation inclusively) go side by side.
- b) Housing becomes often the centre of economical production (arts and crafts, small businesses, etc)
- c) Housing stimulates employment limited to inflation
- d) Self-construction can complement the job market
- e) The lack of housing hinders industrial development
- g) The planning of infrastructures ahead of time is more economic than the implementation of services in a disorganized musseque.

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