ASSESSMENT OF RESIDENTIAL SATISFACTION IN PUBLIC HOUSING ESTATES IN IPONRI HOUSING ESTATE, LAGOS STATE

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ABSTRACT
The study examined residents' satisfaction with public housing in Lagos, Nigeria, with view of determining residents' satisfaction level with housing units and location; assessing residents' satisfaction level with attributing factors of quality public housing; and identifying problems affecting public housing. Questionnaire survey was used to collect data within five purposively selected public housing estates in Lagos. Systematic Sampling Technique was employed to administer 100 questionnaires among household representatives. Findings on residents' satisfaction with housing units and location shows that majority were dissatisfied with space allocation; quality of services; and infrastructural facilities. Findings on residents' satisfaction with attributing components revealed that majority of respondents were dissatisfied with most physical, social/behavioral, public facilities/functional, and timing components, while majority were satisfied with most economic and environmental components. Findings also revealed that poor structural design and maintenance policy; unstable power supply and poor parking lot; and poor drainage and sewage systems are major problems affecting public housing residents. There is need for the government of the nation to ensure affordable accommodation to citizen irrespective of their location in the country.

Keywords: Residential, Satisfaction, Public, Housing Estate, Assessment

1. INTRODUCTION

Housing has been conceived in various ways by scholars. Basically, housing is more than a mere shelter. It encompasses the totality of the residential environment that man uses for shelter. It is a structure that is highly needed for man's physical, mental health and social wellbeing. Housing is a basic need in the daily needs of individuals. It is a very essential commodity and it is highly needed for survival of man. In all, humans desire housing units for different purposes. However, attempts by past government administrations have been made to venture into public housing development being that the financial implications of embarking on housing development is huge hence, the need to embark on low-cost housing development by governments has become obvious. In public estates, the housing units are basically for residential accommodation. However, the satisfaction levels have been a subject of interest in available studies (Ilesanmi, 2012).

Next to the gathering of food as the oldest conscious activities of man is shelter making, which is the art and science of construction. Housing has been defined by different authors. Simply it is the provision of places to live and work. Housing provides a place where the activities of man can be carried out safely and comfortably. There are different forms of housing, the single-family

detached homes and the multi-family residential dwelling and there can be variations to these types, in their scale and in the number of the dwellings provided. The various housing types could be provided by private entity or by the government. Housing provided by the government in most times are refers to as public housing. Public housing, which is a form of housing that depends on the use of public funds in its delivery to the citizens. Study by Aduwo, Ibem & Opoko (2013) referred to public housing as government provided or subsidized housing projects, which presumes the inability of the private sector to fully meet the housing needs of the entire citizenry, especially the low-income group.

The history of public housing in Nigeria dated back to the colonial period prior to the independence in 1960 with the provision of residential quarters for both the expatriate and Indigenial staffs, especially the workers at the railway and the police. These efforts advanced to the formation of housing corporations tasked with the responsibility of providing housing for the general public. Also, the 1970s saw the Federal government of Nigeria actively involved in the provision of residential public housing. The importance of public housing to the government has since this period been greatly increased with new and more innovative way to achieving mass housing provision to the public. Different authors such as (Ilesanmi, 2010; Ibem, Anosike, & Azuh, 2011; Ilesanmi, 2012). Evaluated issues with the emergence of public housing in Nigeria.

Rapoport (2000) defines housing as a system of settings within which a certain system of activities takes place and, in this context, therefore housing is more than the dwelling, the neighbourhood and its environmental quality profiles become important. As a shelter, housing is more than mere physical barrier against the natural elements or weather; it provides economic, social, biological and physiological needs of man (Mabogunje *et al*., 1978).

Housing satisfaction, as a concept has become the prominent indicator used by numerous researchers and analysts as an evaluative measure of private and public sectors' building performance; as an indicator of residential mobility; and as an evaluation of occupants' perception of their residential environment and improvements in new projects (Potter, Chiconie & Speicher, 2001).

Research on housing satisfaction in Nigeria has majorly been targeted at public housing (Ojo and Oloruntoba, 2012), low-income housing (Oduwaye, Ilechukwu & Yadua, 2011); and campus housing (Akinjare, Adejoyin & Izobo-Martins, 2012). A particularly neglected cross-section of the society is the middle class who account for 34.5million people or 26.8% of the population (ADB, 2008). However, satisfaction levels were observed to be higher for services provided and public facilities when compared to satisfaction with physical space within the housing unit and the social environment within the housing area. Their study suggested provision of houses with necessary facilities so as to boost satisfaction among residents. Mammadi, Baba, Tukur, Muhammad & Abdullahi (2020) evaluated residents' satisfaction with public housing in Maiduguri metropolis. Based on their findings, they suggested that occupant peculiarities be integrated in the design and development of housing estates.

Salisu *et al.* (2019) examined residents' satisfaction with public housing in Lagos, Nigeria. They specifically sought to determine the satisfaction of residents with housing units and location through assessing the level to which the residents were satisfied with the quality of public housing. They pointed out that poor structural design, maintenance policy, unstable power supply, poor parking lot, poor drainage and sewage systems were the problems affecting public housing residents. Similarly, Jiboye (2020) examined public housing satisfaction in Lagos, Nigeria, His study employed a conceptual model with three housing components consisting of the environment, dwelling and management subsystems. Onifade, Lawanson & Yoade (2018) in

Lagos studied housing satisfaction among residents. They further applied descriptive and correlation analysis in establishing significant levels. They concluded that number of rooms occupied, types of building are the sustainable housing satisfaction determinants in medium and low-density areas. Equally, the number of rooms occupied is a major determinant in high density areas. Hence, they established that sustainable housing satisfaction determinants show differences among residential densities in Lagos metropolis, Nigeria,

Adegbile, Onifade & Solanke, (2019) carried out a similar study in Ogun State, Nigeria. He applied mixed research approaches and obtained data using structured questionnaire. They applied descriptive and inferential statistics in carrying out analysis. Their study revealed that satisfaction with the housing attributes is influenced by indoor air quality, individual space, building privacy, condition of building materials and indoor lightening. As seen in the studies presented by scholars above, studies in relation to the Lagos Metropolis bordering on the satisfaction of residents with the housing facilities that are provided are lacking this suggest that there is a gap in knowledge that needs to be filled. Against this backdrop, this study is of immense importance. The study therefore examined residential satisfaction in public housing estates in Lagos state using Iponri Housing Estate, Lagos State, Nigeria)

2. STUDY AREA

Lagos is located on the south-western coast of Nigeria, between latitude 6° and 7° North of the equator, and longitude 3° and 4° east of the Greenwich Meridian (Figure 1, 2). The city has a total area of 1,090 km where about 208 km are covered by water and mangrove swamps.

It became the first federal capital following the attainment of Nigeria's independence in 1960. Since the shift of administrative seat to Abuja, Lagos has remained the major seaport and commercial nerve center of Nigeria, thus necessitating considerable expansion (both spatially and demographically) over the years.

Up to the end of 18th century, the city had a very sizeable population of about 5,000 people. However, this has multiplied exceedingly over the years. The current official population figure released by the National Population Commission of Nigeria is 9 million (NPC, 2006). Official intervention in housing provision in Nigeria began when the Lagos Executive Development Board (LEDB) was created in 1928 to tackle the housing-related bubonic plague at the time. This was done to get rid of the filth as well as the unhealthy living and housing condition that existed in Lagos. Since then, government's direct involvement in housing development and delivery has been on the increase.

As part of their efforts to reduce the problem of housing shortage in Lagos, the Federal and Lagos state governments, also embarked on housing development for different categories of Nigerians residing within the Metropolitan Area. However, the direct impact of the Federal government was not felt in housing provision for the masses in Lagos until 1973 when it established the Federal Housing Authority. This was subsequently followed by the creation of the Federal Ministry of Housing, Urban Development and Environment. Today, quite a good number of public housing schemes developed by both the Federal and State governments exist in virtually every major location within the Lagos Metropolis. There are about 40 public housing estates in Lagos state, which are in three different categories representing income levels: low, medium and high incomes exist in Lagos. Among these categories of housing, there are 23 estates in the low-income, 11 in the medium - income, and 6 in the high - income.

Iponri Low-Cost Housing Estate was birthed through Iponri Redevelopment Scheme (project), which was aimed at providing temporary housing to those who were displaced because of implementation of the Lagos Central Shopping Precinct Scheme. The location of public housing

estates in urban communities were guided by the perceived need of prospective home owners and fulfilling government goal of spatial redistribution of population from urban to rural communities. Iponri was chosen to accommodate the housing needs of employed and self-employed within the urban communities (Alaka, Abule Nla).
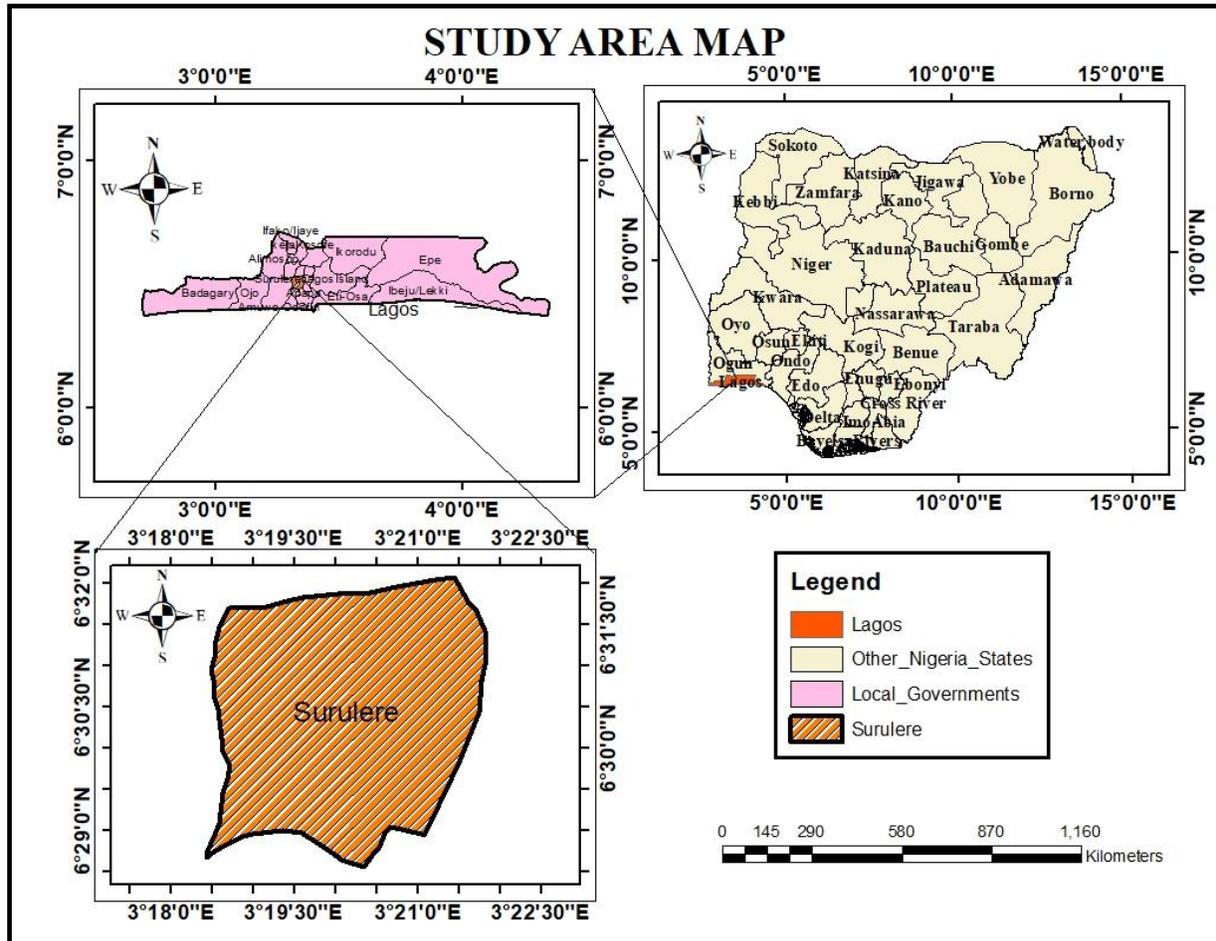

Figure 1: Lagos State within Nigerian Context and Surulere Boundary within Lagos State Context

Source: Ministry of Physical Planning and Urban Development (2024)

3. METHODOLOGY

Data sources for this study are both primary and secondary.

Primary data were collected from response in questionnaire administration on residents of the Iponri Low-Cost Housing Estate in Surulere Local government Area, field survey and personal interview. The primary data is the first information and serves as the most reliable sources of data. The important aspect is that the exact information wanted is obtained. Data collection here includes field surveys in three patterns via: -

a. Reconnaissance Survey
b. Physical Observation
c. Questionnaire

Secondary data were derived from public and private sources, which include published and unpublished materials such as journalism annual reports, conference papers, newspapers, textbooks, thesis, government regulations and extant laws and internet browsing among others on housing quality in public housing estate development and management for effectiveness and conducive for living, working and recreation. Secondary data sources include data from Lagos State Ministry of Housing and Lagos State Development and Property Corporation (LSDPC).

A multi staged sampling technique was adopted for the study. A sample frame of 1,062 housing units will be adopted for the study. The urban low-income Housing Estate was purposively selected due to the state of its present condition. Systematic random sampling will be used to select one out of every ten housing units form the sample frame. Thus, 107 housing units relative to the size of each stratum were selected. This sample size is however, 10.1% representative of the sampling frame.

The instruments for data collections were questionnaire, oral interview and physical/personal observation. Questionnaires were administered to select household heads in the block of housing units and to the management. This instrument was a list of structured questions that formed a basis for extraction of information from the respondents. The questions were self-explanatory and interactive to encourage maximum cooperation and truthful responses from the respondents. The questions to the resident elicited information relating to the present quality of housing and satisfaction level to Iponri Low-Cost Housing Estate, Surulere. Additional information included questions relating to the socio-economic status of the respondents. The questions to the 1 management was directed to rate the quality of housing units at Iponri Low Cost Housing Estate, Surulere from selected parameters/variables.

The questionnaire has three sections: A, B and C;

Section A: socio-economic characteristics of the housing survey by the residents

Section B: condition of existing housing quality if dwelling units, neighborhood facilities and services within the study area

Section C: management and maintenance of existing estate facilities and services of Iponri Low-Cost Housing Estate, Surulere- Lagos state.

The Likert Scale will be used to analyze their responses

Code		Attribute
1	=	very bad
2	=	bad
3	=	fair
4	=	good
5	=	very good

Each coded attribute was multiplied by number of respondents, which gave the Weighted Value (WV). The summation of the weighted values (WV) was divided by the total number of respondents (n) to arrive at each component Mean Weighted Value (MWV). The Housing Quality Index (HQI) was then obtained by dividing the summation of (MWV) by the total number of infrastructure or building elements (y) surveyed in this study.

$MWV = \Sigma WV/n$ where n = population of respondents

$HQI = \Sigma MWV/y$ where y = total number of variables

Data were collected through oral interview. This was done by asking questions from the officials of the residents' association and officials of respective overseeing government agency (Lagos State Development and Property Corporation). The interview sessions were guided by a detailed interview schedule targeted at capturing issues that could not be exhaustively examined through the questionnaire.

Data collected through various data collection instruments such as questionnaire, personal interview and field survey will be analyzed and presented using descriptive and inferential statistical tools.

4. RESULTS AND DISCUSSION

Socio-Economic Characteristics of Respondents

Table 1 shows that 1-5 member of a household have 43 respondents representing 40.2% and 6-10 members of a household has 64 respondents representing 59.8%. This implies that most of the respondents have more than 5 persons in the unit.

Table I - Distribution by Number of Household

Number of Household	Frequency	Percentage (%)
1 – 5 persons	43	40.2
6 – 10 persons	64	59.8
Total	**107**	**100**

The Table 2 shows the frequency distribution of the respondents by gender. Forty – five (45) of the respondents representing 42.1% are male while sixty - two (62) respondents representing 37.9% are female. Hence, majority of the respondents who responded in the population survey are female. Corroborating with the study of Kuma (2017), which stated that gender of the residents determines the level of their housing satisfaction especially for women.

Table 2 – Distribution by Gender

Gender	Frequency	Percentage (%)
Male	45	42.1
Female	62	57.9
Total	**107**	**100.0**

Table 3 presents 21 respondents representing 25.2% to be below 20 years old, 42 respondents representing 39.3% to be between 21 to 30 years old, 12 respondents representing 11.2% to be 31 - 40 years old while 18 respondents represent 16.8% to be 41 - 50 years old and respondents representing 75% to be above 50 years old. This implies that majority of the respondents are between 21 to 30 years old. This is line with the study of Adisa & Amole (2021) which stated that age is a key factor in determining the level of housing satisfaction.

Table   3 Distribution by Age

Age	Frequency	Percentage (%)
Below 21 years	27	25.2
21 – 30 years	42	39.3
31 – 40 years	12	11.2
41 – 50 years	18	16.8
Above 50 years	8	7.5
Total	**107**	**100**

From Table 4 above, 51 respondents representing 47.7% are single as 39 respondents representing 36.4% are married, while 7 respondents representing 6.5% are divorced or separated then 10 respondents representing 9.4% are widowed. This shows that most of the respondents are single. Corroborating the study of Ilesanmi (2012); he stated that despite the fact that housing is a universal need, its provision has assumed diverse approaches in terms of policy instruments and institutions in different parts of the world.

Table 4 Distribution by Marital Status

Age	Frequency	Percentage (%)
Single	51	47.7
Married	39	36.4
Divorced/Separated	7	6.5
Widowed	10	9.4
Total	**107**	**100**

With reference to the analysis in Table 5 above, most of the residents are well educated as 62.6% have Tertiary education, 21.5% have secondary education, and then primary education and non-formal education had 3.7% and 12.2% respectively. The high level of educational attainment by most residents may be well responsible for the preference of this estate. This is in line with the study of Ibem & Amole (2010) which stated some descriptions, that it is obvious that housing possesses certain attributes through which it guarantees man's safety, security and satisfaction.

Table 5 - Distribution by Educational Qualification

Age	Frequency	Percentage (%)
Primary School Education	4	3.7
Secondary School Education	23	21.5
Tertiary School Education	67	62.6
Non – Formal Education	13	12.2
Total	**107**	**100**

Table 6 presents 211 respondents representing 19.6% are self-employed, then 60 respondents representing 56.1% are employed and 26 respondents representing 24.3% are unemployed. This indicates that most of the respondents are gainfully employed. Corroborating the study of Muhammad & Abdullahi (2020), which emphasized the status of the occupants matter in the level of satisfaction enjoyed in the area. They suggested that occupant peculiarities be integrated in the design and development of housing estates.

Table 6 - Distribution by Occupational Status

Occupational Status	Frequency	Percentage (%)
Self – Employed	21	19.6
Employed	60	56.1
Unemployed	26	24.3
Total	**107**	**100**

Table 7 above shows s the frequency distribution of the residency duration. Below 5 years of residency has 18 respondents representing 16.8%, 6 - 10 years has 24 respondents representing 22.4% while above 10 years of residency has 65 respondents representing 60.8%. The above analysis points out that most of the residents have been residing in the estate for more than 10 years. This is line with the study of Adegbile, Onifade & Solanke, (2019), which stated that the duration of period spent determine the level of satisfaction enjoy in the neighborhood.

Table 7 – Distribution by Residency Duration

Residency Distribution	Frequency	Percentage (%)
Below 5 years	18	16.8
6 – 10 years	24	22.4
Above 10 years	65	60.8
Total	**107**	**100**

It is observed that the household income level in the study area has 56 respondents representing 52.3% as high-income earners while 33 respondents represent 30.8% as low- income earners and 18 respondents representing 16.8% as middle-income earners. This shows that although the estate was set up for low-income earners, the upgrade of the estate has seen resulted in a shift to more high-income earners residing in the estate. This affirmed the study of Jiboye (2020), which stated that the income is a key factor in housing satisfaction in contemporary world.

Table 8 - Distribution by Income Level

Income Level	Frequency	Percentage (%)
Low	33	30.8
Middle	18	16.8
High	56	52.3
Total	**107**	**100**

From the results displayed in Table 9, 36 respondents representing 33.7% own housing units in the estate while 47 respondents representing 43.9% have access to the housing unit through rent/lease and 24 respondents representing 22.4% occupy their housing units by official quarters (civil service/public service). Corroborating with the study of Onifade, Lawanson & Yoade (2018), they stated that property ownership plays a significant role especially in Africa. It is a status symbol in the society.

Table 9 - Distribution by Property Occupancy

Property Occupancy	Frequency	Percentage (%)
Owner	36	33.7
Rental/Lease	47	43.9
Official Quarter	24	22.4
Total	**107**	**100**

Physical Characteristics of the Estate
The analysis in Table 10 presents the buildings' conditions in the estate at fair/average. This is because of recent palliative repair measures carried out by tenants. Majority of the initial staircase, painting, plumbing and wiring are worn out; hence, the need to call in artisan bricklayers, plumber, electrician and painter to improve the status of the present building condition according to the capability of the tenant.

Table 10 - Respondents' Ratings of Building Conditions in the Estate

		Ratings and Weighted Values						
S/N	Parameters	Very Bad 1	Bad 2	Fair 3	Good 4	Very Good 5	SWV	MWV
1	Roof	30 x 1 = 30	23 x 2 = 46	26 x 3 =78	18 x 4 =72	10 x 5 = 50	276	276/107 =2.6
2	Wall	35	31 x 3 = 93	20 x 3 = 60	18 x 4 = 72	3 x 5 = 15	244	2.3
3	Floor	18	36 x 2 = 72	24 x 3 = 72	15 x 4 = 60	14 x 5 = 70	292	2.7
4	Door	4	40 x 2 = 80	31 x 3 = 93	6 x 4 = 24	26 x 5 = 130	331	3.1
5	Window	12	48 x 2 = 96	26 x 3 = 78	13 x 4 = 52	8 x 5 = 40	278	2.6
6	Painting	31	48 x 2 = 96	16 x 3 = 48	10 x 4 = 40	2 x 5 = 10	225	2.1
7	Staircase	14	33 x 2 = 66	36 x 3 = 108	21 x 4 = 84	3 x 5 = 15	287	2.7
8	Rest room (toilet and bathroom)	8	29 x 2 = 58	41 x 3 = 123	22 x 4 = 88	7 x 5 = 35	312	3
9	Ceiling/Decking	9	25 x 2 = 50	32 x 3 = 96	28 x 4 = 92	13 x 5 = 65	332	3.1

10	Plumbing	13	46 x 2 = 92	26 x 3 =78	13 x 4 = 52	9 x 5 = 45	280	3
11	Kitchen	3	5 x 2 = 10	12 x 3 = 36	37 x 4 = 148	50 x 5 = 250	447	4.2
12	Room Space	1	3 x 2 = 6	7 x 3 = 21	70 x 4 = 280	26 x 5 = 130	438	4.1
13	Wiring	45	30 x 2 = 60	15 x 3 = 45	10 x 4 = 40	5 x 5 = 25	215	2
	HQI = ΣMWV **Y**						**Total** $\frac{37.5}{13}$ **2.9**	**37.5**

The study reveals a wide range of defects which include maintenance interventions, improvements, and repairs were required. Noteworthy is maintenance, drainage system, recreational facilities and electricity have the lowest score. The absence of a public primary school is unacceptable Table 11.

Table 11 - Respondents' Ratings of Estate's Services

S/N	Parameters	Very Bad 1	Bad 2	Fair 3	Good 4	Very Good 5	SWV	MWV
1	Security	14 x 1 = 14	25 x 2 =50	34x 3 =102	15x 4 =60	19x 5 = 95	321	321/107 =3
2	Access Road	8	11x 2 = 22	45 x 3 = 135	22x 4 = 88	21x 5 = 105	358	3.4
3	Drainage	59	38 x 2 = 76	10 x 3 = 30	0	0	165	1.5
4	Electricity	65	0	39 x 3 = 117	3 x 4 = 12	0	194	1.4
5	Refuse Disposal	0	36x 2 =72	58x 3 = 174	12x 4 = 48	0	294	2.7
6	Recreational Facilities	73	7x 2 =14	27x 3 = 81	0	0	195	1.8
7	Parking Lot	7	13x 2 = 26	20x 3 = 60	32x 4 = 128	35 x 5 = 175	396	3.7
8	Landscape	41	17x 2 = 34	49x 3 = 147	0	0	222	2.1
9	Maintenance	57	44x 2 = 88	6x 3 =18	0	0	163	1.5
10	Health Facilities	6	6x 2	45x 3	44x 4	6 x 5	353	3.2

			=12	=135	= 176	=30		
11	Primary School	0	0	0	0	0	0	0
12	Secondary School	0	3 x 2 = 6	20 x 3 = 60	31x 4 = 124	53x 5 = 265	455	4.3
13	Market	30	22x 2 = 44	21x 3 = 63	18x 4 = 72	16x 5 = 80	289	2.7
14	Community Relation	37	35 x 2 = 70	33x 3 = 99	2 x 4 =8	0	214	2
15	Transportation	21	21 x 2 = 42	21 x 3 = 63	18x 4 = 72	16x 5 =80	289	2.7
16	Religious Institutions	20	20x 2 = 40	21x 3 = 63	22x 4 = 88	27x 5 = 135	315	2.9
17	Water Supply	51	0	43x 3 = 129	0	13 x 5 = 65	245	2.3
	HQI = Σ$\underline{\text{MWV}}$ $\quad$ **Y**						**Total** $\frac{41.7}{17}$ **2.5**	**41.7**

MAINTENANCE OF THE ESTATE

The estate is being supervised and maintained by the Lagos State Ministry of Housing at Block 3 Alausa Secretariat, Ikeja - Lagos State. Under the administration of the able Governor Babajide Sanwo-Olu, the estate has come under the limelight for rehabilitation of its infrastructure and facilities. Prior to this development. the estate enjoys shared management amongst Lagos State Property and Development Corporation (LSPDC), Lagos Building Investment Company (LBIC), Lagos Estate Agency Regulatory Authority. Housing units in Iponri Housing Estate are under different agencies. One hundred and thirty - (132) housing units are under Rent to Own Scheme, some are under Owners, some are under LSPDC and so on. Moreover, the study concurs with research suggesting that residents' perceptions and interactions with green spaces vary based on factors such as safety, preference, cultural norms, and awareness Anofojie (2011).

5. CONCLUSION

In conclusion, there is need to resolve the conflict on who manages the estate directly, be it LSDPC, LBIC or Lagos State Ministry of Housing in order to improve the housing quality and residents' satisfaction. There is need for the government to ensure affordable accommodation to citizen irrespective of their location in the country. Various authorities have proffered strategies for improving housing delivery in Nigeria. Towards this end, it is clear that Nigerian government and other players in the housing delivery are not treading the same path; other countries tread in meeting up the housing needs of their citizenry.

6. RECOMMENDATIONS

Based on the research findings, the study thus recommends that;

The physical attributes of the public housing such as size of room, electrical fixtures materials, toilet and bathroom spaces and number of habitable rooms should commensurate with standard measurement, and should be improved upon in subsequent public housing estate projects. In addition, maintenance scheme for the existing ones is desirable to improve residents' satisfaction.

The state government should focus on rehabilitation of roads and drainage systems within public housing estates, as these facilities promote residents' satisfaction. The drainage system as well as sewage disposal and management system of the housing units should be thoroughly looked into, as these contribute to all kinds of pollution within the housing estates. Relevant government agencies saddled with the responsibilities of ensuring well-managed drainage systems should intensify efforts on monitoring. In addition, independent agencies with private and public participation should be encouraged and engaged tor sustainable housing maintenance towards creating a healthy environment for its dwellers.

The state government should formulate policy that will see to the adequate maintenance of structures and facilities within the public housing estates. The essence of the policy would be to ensure that all house owners frequently rehabilitate and maintain their house(s). This can be done through annual inspection and penalties or sanction imposed on poorly maintained housing.

Training should be organized to educate the stakeholders in building construction, comprising allied professionals and artisans on the need to adhere to building codes and standards towards achieving sustainable public housing that bring satisfaction to residents. The Lagos State Development and Property Corporation should be empowered to prosecute the owner-occupiers that violate the rules that guides residency within the public housing estates. The enforcement of the rules should be devoid of any favoritism.

Sub-standard building construction products should not be allowed into the market either through local manufacturer or through importation. In order to achieve this, the Standard Organization of Nigeria should live up to expectations as enshrined in Nigeria law. There should be revitalization of housing finance institutions. Through general infusion of funds into housing finance system, there would be improved lending rather than self-reliant on savings.

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