

An Examination of the Effects of Government Quarters Monetization Policy on Housing Development in Enugu Urban.

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ABSTRACT

Examination of the effects of government quarters monetization policy on housing development in Enugu Urban was evaluated. The findings of this research showed that the impact of monetization policy on housing development was to a very high extent. It also indicated that housing development improved after the implementation of the monetization policy in Enugu urban, this showed that private home ownership increased. Civil servants were able to keep funds aside for future planned developments, the government was able to improve infrastructural facilities so as to enhance housing opportunities and enhance housing development potentials among the medium and low-income earners. This further showed that housing supply increased while the capacity to save more money from monetary allowances to public servants improved; sold off quarters witnessed high level remodeling and renovations. Data again revealed that housing within and around monetized government quarters are doing well in terms of high level of housing performance after the policy was implemented. Most of the government quarters sold to individuals have been remodeled to match the present building designs. Between 2003 when the monetization policy was introduced till 2022, more houses has been developed in Enugu urban.

Keywords: Examination, Government, Monetization Policy and Housing.

INTRODUCTION

Monetization policy is the quantification in monetary terms those fringe benefits which government allowed as part of entitlement for public services in Nigeria. Some of these fringe benefits include residential accommodations in the various staff quarters, vehicles, home furniture, utility services among others enjoyed by civil servants over the years [1, 2, 3]. In 1945 during the colonial era the agitations of civil servants over poorly paid salaries forced the colonial masters to introduce the Harrain commission which led to review of civil servant salaries, this includes allowances of public officers in Nigeria [4]. The public servant salaries, wages and allowance took another upward review in 1959 after implementation of the Mbanefo salaries and wages commission. According to [5], the Harrain salaries commission was introduced by the federal government in 1945 in order to encourage

productivity by ensuring that public servants are comfortable. It was envisaged that given a considerable allowance, comfort and sense of belonging the civil servant would take their job seriously and become more productive. However, several years after, the civil service experienced an unprecedented numeric growth which [6] said was connected to the fringe benefit enjoyed in the sector at that time. The growth brought with it higher government expenditure, inefficiencies and wastes. Hence, the introduction of public service reforms which includes the structural Adjustment Programme (SAP) in 1986. The continued public sector wastes, unproductivity and increased government expenses led to yet another reform tagged "monetization of fringe benefits of public servants" initiated in 2002 under former president Olusegun Obasanjo to fight corruption in the civil service with regards

to allowances and benefits to the high and low ranking civil servants such as official quarters, vehicles etc., the benefits were given in monetary terms; monthly allowance for accommodation was then introduced to enable civil servants secure and pay for accommodations of their choice. The committee on the monetization of fringe benefits was set up on 11th November 2002 under the chairmanship of the Secretary to the Government of the Federation, Chief J. Ekapette. The monetization policy aimed at achieving efficiency in allocating resources, elimination of waste and reducing misuse of government resources. The public servants were formally notified of the new policy (monetization of fringe benefits) through a government circular issued on 27th June 2003 [7, 8, 9]. [10], opined that the opening paragraph of the

circular stated that the initiative became necessary as a result of the continued escalation of cost of governance which has hampered government in providing basic amenities such as radical facilities, utilities (electricity, water and telecommunication) etc. to public servants. It was expected that public servants would receive the circular in good faith which they did in consideration of the monetization merits that includes efficiency in resource allocation, equity in provision of amenities and encouragement of public servant to own personal houses. After the June 2003 circular, the monetization committee swung into action, advertisement and sale of railway quarters in Enugu metropolis commenced. By 2014 most of the government quarters has been allocated to individuals who had paid for the acquisition.

RESEARCH QUESTION

What are the effect of government quarters monetization policy on

housing development in Enugu urban?

AIM OF THE STUDY

The aim of this study is to examine the effect of Government quarters

monetization policy on housing development in Enugu urban.

Research Hypotheses

The following hypotheses were postulated to be tested:

H₀: Government quarters monetization policy has no significant effect on housing development in Enugu urban.

H1: Government quarters monetization policy has significant effect on housing development in Enugu urban.

SIGNIFICANCE OF THE STUDY

This study will be beneficial to the following groups:

Estate Surveyors and Valuers: The study intends to inform Estate Surveyors and Valuers of the current condition of government quarters in Enugu urban, the position of the Government on housing development and Government effort in bridging the accommodation gaps in Enugu. It is also intended to incite a call for action for Estate Surveyors in educating their corporate clients on the need to partner with the Government of Enugu in increases housing supply for the teaming population of the state.

Enugu State Ministry of Lands and Urban Development: This study will educate staff of Enugu State Ministry of Lands and Urban Development on the best strategies to adopt in ensuring that the objectives of

the monetization policy is established in the area of provision of a conducive atmosphere for improvement of available housing and developing more units by partnering with Federal Mortgage Bank of Nigeria, Primary Mortgage Institutions and Private Real Estate Developers and investors.

Enugu State Housing Development Corporation: ESHDC will immensely benefit from this study; their perspective on housing provision, affordability and maintenance will change. The study will help them improve on their maintenance strategies for public residential accommodation under their watch and provide better intuitive platform for potential housing development in Enugu urban.

Enugu State Capital Territory Development Authority: The result of this research will best inform staff and field personnel of ECTDA on the need to engage development control in the Enugu Urban with a spirited share of concern devoid of corruption in a bid to encouraging housing developments that meets the minimum building requirements for the safety of the general public.

Scholars: For scholars, the study will provide a good platform for continuity and further research into this subject.

Residents of Enugu Urban: This study will help residents with recent analysis on the extent of housing deficit in the state; it will encourage them to invest in housing projects in the state and make viable contributions in promoting supply of more affordable housing in Enugu urban.

METHODS

The Study Area

Enugu the capital of Enugu state is one of the five state capitals that situate within the South East Geopolitical region of the Federal Republic of Nigeria. It is made of up of seventeen local government area, Enugu State is in the South-East geographical zone of Nigeria. Enugu metropolis according to Lizzie (2018) is bounded on the east and south by Nkanu Local Government Areas, on the west by Udi local Government Area and on the north by Isi-Uzo Local Government Area of Enugu State. Enugu state itself shares

borders with Abia State and Imo state to the south, Ebonyi State to the east, Benue State to the northeast, Kogi State to the northwest and Anambra state to the west. Total area of land in Enugu is estimated to be 7161 km². Enugu urban lies approximately between latitude 6° 21' N and 6° 30'N and between longitude 7° 26' E and 7° 37'E. According to 2006 population census, Enugu state has a population of 3,267,837 people (estimated at over 3.8 million in 2012) (www.enugustate.gov.ng, 2021).

POPULATION OF STUDY

The population of this study are registered Estate Surveyors and valuers, staff of Enugu State Ministry of Lands and Urban Development, staff of Enugu State Housing Development Corporation (ESHDC) and Enugu state civil servants. According to Niesv Directory (2010) there are 145 estate surveyors and valuers in Enugu urban, NBS

(2021) shows that there are 121 staff of Enugu State Ministry of Lands and Urban Development, Enugu State Housing Development Corporation (ESHDC) has a total of 206 staff and Civil servants in Enugu urban totals 3,200 (Enugu state, 2021).

Table 1 Categories and Population of Study

S/N	Category	Estimated population
1	Registered Estate Surveyors and Valuers	145
2	Enugu State Ministry of Lands and Urban Development	121
3	Enugu State Housing Development Corporation	206
4	Enugu State Civil Servants	3,200
	Total	3,672

SAMPLING TECHNIQUE AND SAMPLE SIZE

Stratified random sampling technique was used to determine the sample population; the sample size was determined by adopting Taro Yamane model.

Sample Size Determination:

$$\text{Sample size} = \frac{N}{1 + N(e)^2}$$

Where n = Sample size

e = Level of significance

1 = Unity

N = Total population

Considering 5% or 0.5 as the level of significance

a. Registered Estate Surveying and Valuation firms - 145

$$145/1+145(0.05)^2$$

$$145/ 1+145(0.0025)$$

$$145/1.3625 = 106.4$$

n= 106

b. Enugu State Ministry of Lands and Urban Development - 121

$$121/1+121(0.05)^2$$

$$121/ 1+121(0.0025)$$

$$121/1.3025 = 92.89$$

n= 93

c. Enugu State Housing Development Corporation (ESHDC) - 206

$$206/1+206(0.05)^2$$

$$206/ 1+206(0.0025)$$

$$206/1.515 = 135.9$$

$$n = 136$$

d. Enugu State Civil Servants - 3,200

$$3,200/1+3,200(0.05)^2$$

$$3,200/ 1+3,200(0.0025)$$

$$3,200/ 9 = 355.6$$

$$n = 356$$

Table 2: Population and Sample size of Respondents

S/N	Category	Estimated population	Sample size
1	Registered Estate Surveyors and Valuers	145	106
2	Enugu State Ministry of Lands and Urban Development	121	93
3	Enugu State Housing Development Corporation	206	136
4	Enugu State Civil Servants	3,200	356
	Total	3,672	691

INSTRUMENT OF DATA COLLECTION

The instruments used for data collection by the researchers include the following:

- Field observation
- Personal Interview
- Questionnaires

FIELD OBSERVATION

This involves data collection from the study area and respondents in the field. Data was collected from Estate Surveyors and Valuers, Enugu State Ministry of Lands

and Urban Development, Enugu State Housing Development Corporation and Civil Servants in Enugu urban to form the basis of the study.

PERSONAL INTERVIEW

The researcher conducted one-on-one interviews with the various respondents. The interview session provided useful

information and opinions from the respondents which was helpful in assembling data for the study.

QUESTIONNAIRES

Questionnaires were used for collection of data for the study. It comprised well-structured closed ended questions relevant to the study. The questionnaires

were administered by the researcher during survey to ensure that correct data was captured.

VALIDITY AND RELIABILITY OF INSTRUMENT

The instrument was presented to professional Estate Surveyors and Valuers and residents Estate Surveyors in various works department of public offices. The real estate professionals were aimed at framing and constructing the data collection techniques and analytic procedures in order to produce consistent findings devoid of participants error and

bias. The instruments were framed in a manner as to demonstrate the relationship between the two variables (dependent and independent) concerned in the research and validly measures what is intended and at the same time produce reliable process of eliciting the correct information on the basis of consistency, accuracy and dependability of the findings.

METHOD OF DATA PRESENTATION AND ANALYSIS

The data collected for the study were presented in frequency tables while the analysis was done using percentages and Bar charts. The hypothesis was analyzed. The formulas of ANOVA are presented below;

with One-Way ANOVA (Analysis of Variance) in IBM (International Business Machines Corporation) SPSS (Statistical Packages for the Social Science).

$$df_{wg} = (n_1-1) + (n_2-1) + (n_3-1) + (n_4-1)$$

$$Df_{bg} = k - 1$$

$$SS_{bg} = ((\sum x_1)^2/n_1 + (\sum x_2)^2/n_2 + (\sum x_3)^2/n_3 + (\sum x_4)^2/n_4) - (\sum x_1 + \sum x_2 + \sum x_3 + \sum x_4)^2/n_1 + n_2 + n_3 + n_4$$

$$SS_{wg} = (\sum x_1^2 + \sum x_2^2 + \sum x_3^2 + \sum x_4^2) - ((\sum x_1)^2/n_1 + (\sum x_2)^2/n_2 + (\sum x_3)^2/n_3 + (\sum x_4)^2/n_4)$$

$$F = MSB/MSE$$

$$MS_{within} = SS_{within}/df_{within}$$

Where:

SS = sum of square

Df = degree of freedom

Ms = mean square

F = f-ratio

SSwg = sum of square within group

SSbg = sum of square between group

Dfwg = degree of freedom within group

Dfbg = degree of freedom between group

PRESENTATION AND ANALYSIS OF DATA

Data collected from field survey were presented and analyzed in this chapter in accordance to the research questions and

hypothesis which guided the study. Only relevant questions to the research were presented and analyzed.

PRESENTATION OF BASE DATA

A total of 691 questionnaires were administered, out of which 566 were correctly filled, returned and analyzed. The returned

questionnaires represent 81.91% of the total numbers administered and formed the basis for the analysis in table 3 below.

Table 3 Analysis of the Distribution and Return of Questionnaires

Categories of respondents	Questionnaires distributed	No. of questionnaires returned	No. of questionnaires not returned	Percentage of questionnaires returned	Percentage of questionnaires not returned
Registered Estate Surveyors and Valuers	106	100	6	14.47%	0.87%
Enugu State Ministry of Lands and Urban Development	93	85	8	12.30%	1.16%
Enugu State Housing Development Corporation	136	102	34	14.76%	4.92%
Enugu State Civil Servants	356	279	77	40.38%	11.14%
Total	691	566	125	81.91%	18.09%

Table 3 clearly shows that 691 questionnaires was administered to respondents in the study area out of which only 566 questionnaires were returned. The returned questionnaires represent 81.91%. a breakdown reveals that out of 106 questionnaires administered to estate surveyors and valuers a total of 100 questionnaire was returned. Out of 93 staff

of Enugu State Ministry of Lands and Urban Development only 85 was returned. of the 136 distributed questionnaires to staff of ESHDC, 102 was retrieved and 279 Civil servants returned theirs out of the 356 questionnaires. Only 18.09% of questionnaire was not returned, meaning that the 81.91% returned is enough to do justice to the study.

Table 4 Sex Distribution of Respondents

Sex	Frequency	% Frequency
Male	313	45.30%
Female	253	36.61%
Total	566	100.00%

Table 4 shows the distribution of respondents' gender; out of a total of 566

respondents, 313 of them are male while 253 are female respondents. The male

respondents represent 45.30 percent and the females represent 36.61 percent which is a little below that of the opposite sex.

This indicates that there are more male respondents than the females.

Table 5 Age of Respondents

Age	Frequency	% Frequency
18-35years	121	21.38%
36-50years	211	37.28%
51-65years	126	22.26%
Above 65years	108	19.08%
Total	566	100.00%

Table 5 shows the age distribution of respondents. Out of 566 respondents, 121 are between 18-35years; 211 falls between 36-50years old, 126 are between the ages 51-65years and 108 respondents are above

65years old. Respondents between the ages 36-50years have the highest frequency, this represents 37.28% of the total respondents.

Table 6: Marital Status of Respondents

Marital Status	Frequency	% Frequency
Single	230	40.64%
Married	273	48.23%
Widowed	63	11.13%
Total	566	100.00%

Table 6 reveals the marital status of respondents. 230 representing 40.64 percent are single, 273 which represent 48.23 percent are married while 63

respondents have the lowest percentage in the sum of 11.13 percent. More respondents are married, this is followed by the number of single respondents.

Table 7 Educational Qualification of Respondents

Educational Qualification	Frequency	% Frequency
FSLC	95	16.78%
OND	106	18.73%
HND	97	17.14%
BSc	126	22.26%
MSc	90	15.90%
PhD	52	9.19%

Total	566	100.00%
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table 7 reveals the educational qualification of respondents. This shows that 95 respondents have First School Leaving Certificates, 106 have their Ordinary National Diploma (OND), 97 are Higher National Diploma (HND) holders, 126 of them are Bachelor of Science (BSC) holders, 90 bags Masters of Science (MSC) degree and Doctorate Degree holders (PhD)

PRESENTATION OF DATA TO ASCERTAIN THE EFFECT OF GOVERNMENT QUARTERS MONETIZATION POLICY ON HOUSING DEVELOPMENT

In order to investigate the effect of government quarters monetization policy on housing development, questionnaires

are 52 in numbers. This analysis further indicates that BSc and OND holders have the higher percentages of 22.26% and 18.73% respectively. Also, the number of higher degree holders irrespective of the categories is satisfactory for study, it tells that the respondents are mentally and intellectually capable to do justice to the study.

were administered to respondents. The results are presented in tables 8, 9 and 10 below.

Table 8 Response on the Extent to Which Monetization Policy has Impacted on Housing Development in Enugu

Response	Frequency	Percentage frequency	Rank
Very High Extent	215	37.99%	1 st
High Extent	120	21.20%	3 rd
No Idea	87	15.37%	4 th
Low Extent	144	25.44%	2 nd
Total	566	100%	

table 8 shows response on the extent to which monetization policy has impacted on housing development in Enugu out of 566 respondents, 215 think that the impact of monetization policy is to a very high extent, 120 of them said that the impact of monetization policy is to a high extent; 87 respondents have no idea on

this while 144 respondents said that monetization policy has less impact on impact on housing development in Enugu. above analysis reveals that majority of the respondents believe that the impact of monetization policy on housing development is very high in Enugu.

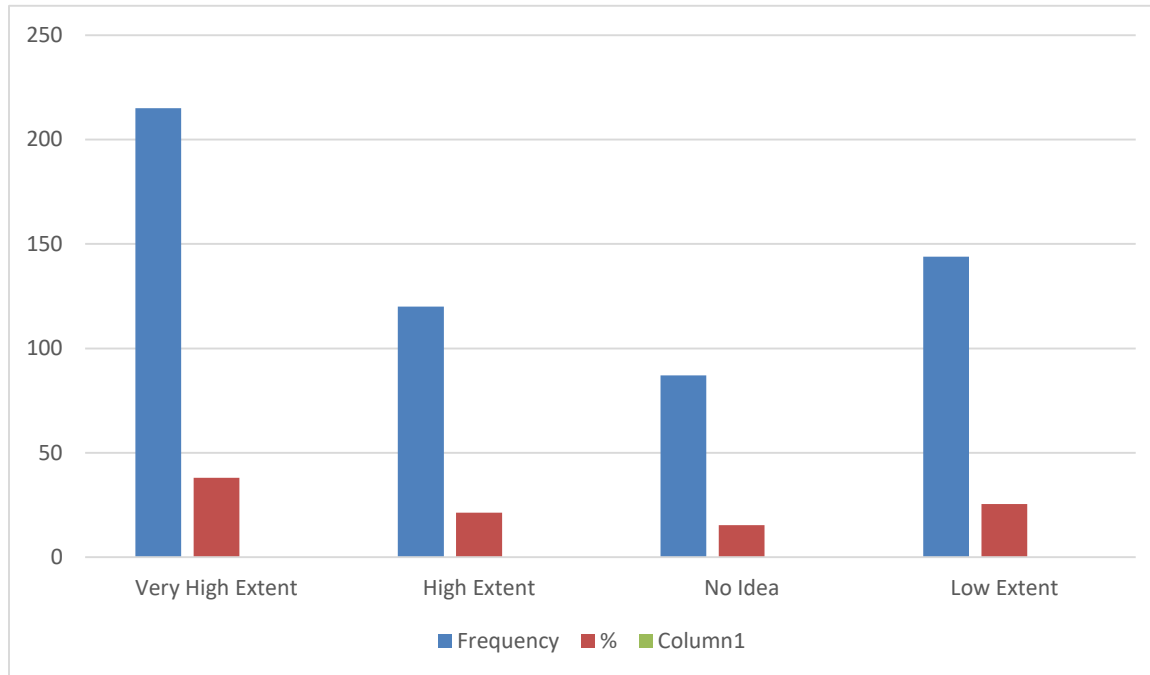


Fig. 1 Showing chat on the Extent to Which Monetization Policy has Impacted on Housing Development in Enugu.

Table 9 Response to Know How Well Housing Development in Enugu Urban Improved Since Implementation of the Monetization Policy

Response	Frequency	Percentage frequency	Rank
Housing development has improved remarkably	266	47.00%	1 st
Housing development has not improved much	157	27.74%	2 nd
There is no improvement	101	17.84%	3 rd
Uncertain	42	7.42%	4 th
Total	566	100%	

Table 9 shows that out of 566 respondents, 266 representing 47% opined that housing development improved remarkably after implementation of monetization policy. 157 representing 27.7% are of the opinion that housing development has not improved much in Enugu urban even after the implementation of the monetization

policy; 101 respondents representing 17.84% said that housing development in Enugu urban area did not improve and 42 respondents are not certain about any preferred option to go with. This indicates that housing development improved after the 2003 monetization policy was implemented in Enugu urban area.

TEST OF HYPOTHESIS

To arrive at a decision of either accepting or rejecting the postulated

hypothesis the following steps were undertaken.

Step 1: Statement of the Hypothesis:

The following hypothesis was postulated to be tested.

H_0 : Government quarters monetization policy has no significant effect on housing development in Enugu urban area.

Step 2:

Significance level: 5% level of significance was adopted in the test of hypothesis. This

means that this hypothesis is 95% error free.

Step 3:

The SPSS statistical tabulation to determine the calculated F-values for the

different groups. This is giving in the tables below

ANOVA						
Monetization Policy Performance						
	Sum of Squares	df	Mean Square	F	Sig.	
Between Groups	751.001	3	250.334	1720.536	.000	
Within Groups	81.770	562	.145			
Total	832.770	565				

Step 4.

Comparing values of test statistic between and within groups and to make a decision whether to accept or reject the null hypothesis. Criteria: If p-value is less than or equal to the significant level we reject the null hypothesis, on the other hand, if the p-value is greater than the significant level we accept the null hypothesis. The above table reveals that there is a

significant difference between groups and within groups of housing development impacted by the monetization policy in Enugu urban area. Thus, null hypothesis is rejected. A Post-Hoc Test was used to test the significant mean difference on monetization policy performance on housing development in Enugu urban using 5percent significant level.

Step 5.

Decision:

We therefore reject the null hypothesis and uphold the alternate hypothesis that Government quarters monetization

policy has significant effect on housing development in Enugu urban area.

Monetization Policy Performance				
Tukey HSD ^{a,b}				
Subset for alpha = 0.05				
Effect of the Monetization Policy on Housing Development	N	1	2	3
Housing has improved remarkably	266	1.19		
Housing has not improved so much	157		2.57	
There is no improvement	101			4.00
Uncertain	42			4.00
Sig.		1.000	1.000	1.000

Means for groups in homogeneous subsets are displayed.
 a. Uses Harmonic Mean Sample Size = 91.242.
 b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

Table 10 Response to Ascertain the Effect of Government Quarters Monetization Policy on Housing Development

Response	SA	A	SD	D	U	Mean	Remark
Increased private home ownership	110	211	106	122	17	3.50	Accept
Conservation of funds for property development	116	100	143	107	100	3.04	Accept
Improved social and infrastructural facilities	137	97	109	141	82	3.12	Accept
Improved housing opportunities for civil servants	273	122	67	45	59	3.90	Accept
Housing development potentials	111	218	89	49	99	3.34	Accept
Increased housing supply	129	158	49	182	48	3.24	Accept
Capacity to save more for future housing development	190	86	121	102	67	3.41	Accept
More renovated/remodeled housing	211	127	45	142	41	3.60	Accept

Table 10 shows the effect of government monetization policy on housing development. Out of 566 respondents, 110 strongly agreed that government monetization policy increased private home ownership while, 211 agreed, 106 strongly disagrees, 122 disagreed and 17 respondents were undecided. 116 respondents strongly agreed that the monetization policy influenced conservation of funds for property development, 100 respondents also agreed, 143 and 107 respondents strongly disagreed and disagreed that the policy affected conservation of funds for property development, also 100 respondents said they were undecided. Improved social and infrastructural facilities had 137 respondents in strong agreement, 97 agreements, 109 strongly disagreed, 141 disagreement and 82 undecided respondents. On improved housing opportunities for civil servants, 273 respondents strongly disagreed, 122 respondents agreed, 67 strongly disagreed, 45 respondents disagreed and 59 were undecided. Furthermore, 111

respondents opined that they strongly agreed that housing development potentials was increased due to monetization of government quarters; 218 said they were in agreement, 89 of them strongly disagreed, 49 respondents disagreed and 99 were undecided. Out of 566 respondents, 129 believe that the monetization policy increased housing supply in Enugu urban, 158 respondents agree to this, however, 49 showed their strong disagreement, followed by 182 others who disagreed and the undecided 48 respondents. 190 respondents are of the opinion that the monetization policy improved civil servants saving capacity for planned future housing development, 86 respondents agree, 121 were in disagreement, 102 respondents disagreed and 67 respondents said they were undecided. Each of the responses had a mean of over 3.00 is indicates that the response received the acceptance of majority respondents and that each of them were an effect of the government quarters monetization policy on housing development in Enugu urban.

CONCLUSION

The promulgation of the monetization policy did not only benefit the federal government by reducing wastage and corruption, it also benefited public servants, particularly the low ranked

officers who felt cheated. Monetizing the fringe benefits helped public servants plan on building their own homes by saving part of their monetary allowances for future housing projects.

RECOMMENDATIONS

The following recommendations are recommended;

1. To ensure that public servant have smooth sailing in their dream of owning their own home there is need for the government to hasten the process of approving and granting Certificate of Occupancy to those willing to regularize their title documents and start development.
2. A lot of public servants who purchased lands in outskirts of Enugu are yet to start development due to insecurity in those areas, government should make deliberate effort to provide security so that those areas can be developed.
3. Some of the government quarters sold to individuals are yet to be fully developed; the Enugu State Capital Territory Development should approach the property owners and enforce the complete

development of those quarters so as to increase housing supply in Enugu urban. The property owners must also comply with the building code and development standard of Enugu metropolis.

4. Government can encourage public servants who either purchased the monetized quarters or saving up to embark on development project by providing the needed infrastructural facilities particularly in suburban Areas of Enugu.
5. Public servant should be encouraged to save up part of their monetary allowance for future real estate development endeavors. This can be done by encouraging them to be consistent with their participation in contributing to the National Housing Fund (NHF) or other relevant financial institutions in Nigeria.

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