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CHAPTERONE

INTRODUCTION

Nationalincome is the sum of the money value of all the commodities and servicesproduced in a country within a particular period of time usually one year.

The question of how an economy growscould come to mind at this juncture. Itthe amount of goods and services produced by an economy increases. If it does not increase yearly, it is notgrowing, even if it is growing, the rate of growth may not be uniform amongyears. Therefore it may not be possibleto determine the condition of the economy.

In any case, an economy needs anindicator for measuring economy growth, this

indicator is the monetarysummation at all the commodities and service produced in an economy within aparticular period of time usually a year.

To get national income of a countrylike Nigeriafor instance, we take the list of the goods and services produced in thecountry during the year, assign values to them and add up. If we can do this year after year, we shallbe able to make comparison of activities of Nigeria year after year. Then we can decisively determine whether theeconomy of Nigeriais growing, declining or stagnant. It isgrowing if the National income increases year after year, declining, if theNational income is decreasing and stagnant it there is no difference in theNational Income for years.

In measuring National Income, anindicator called Gross Domestic Product (GDP) is used at current price. It is therefore quite important here to pointout the role that prices could play in the measurement of National Income. Prices of goods and services changes fromtime to time. These changes can affectany attempted estimates.Considerably. Therefore to get anidea of the real physical change in National Income from year to year, effectof price changes must be removed.

National Income should be measured inreal terms and allow for changes in price levels. For instance whenever the economy experiencesinflation, price rises while the quantities of goods and services may remainconstant. Let us say that 2000, thetotal units of the go0ods and services realized in Nigeria amounted to 50,000 unitsand also 50,000 units in 2001. Let usfurther assume that the average per unit in 2000 was N10.00 while the price in2001 was N15,000.

Nigeria's income with GDP as anindicator for 2000 was 50,000 units X N10.00 = N5000,000 Nigeria'sincome with GDP as an indicator for 2001 was 50,000 units X N15.00 = N750,000.

If the two figures were presented to alayman as final products of overall estimates for 2000 and 2001, he would betempted to say that the National income for 2001 was higher than that of2000. This is so monetarily but reallythe income for both year are equal. Thedifference in value was due to rise in p rice in 2001 while the quantities ofgoods and services were the same in both years.

The same thing can be applicable whena country experience deflation or depression.

Therefore in measuring national income for different years using grossdomestic product as an indicator effects of price changes must be given thenormal due. In so doing the changes ineconomy can be determined appropriately.

STATEMENT OFPROBLEM/MOTIVATION

As a resultof poor economic condition in Nigeriarelevant information is of great interest to me for investigation if viableeconomic solution can be revealed.

Nigeria considered as one of thethird world countries is been assessed by their income yearly. It is a simple logic of our living that itcountry's income is high with considerable population, the enjoyment of thecitizens of that country would be high, while the enjoyment is low with lownational income. It is on this pointthat I find it very expedient to analyze the national income of Nigeria and makenecessary recommendation for the improvement of the economy for the bettermentof the citizenry.

AIMS AND OBJECTIVES

In view of Nigeria'seconomic predicament, the project is aimed at investigating the relationshipexisting between disposable income, savings and government final expenditurefor the purpose of suggesting solutions to our economic problems.

After the regression analysis had beencarried out, it will supply solution to the following questions:

1.Is any linear relationship between the variableslisted?

2.How reliable is our regression coefficient?

3.Can we predict the future value of dependent variable?

4.How reliable will be our estimate?

SCOPE OF THE STUDY

The study is centre on "NationalIncome, Savings and Government Final Consumption Expenditure Covering theperiod of six years 1998 – 2003.

The raw data used are collected asprimary data by federal office of statistics" publication and Federal Ministryof Finance Publication. The data arecollected as primary data by federal office of statistics and used as secondarydata in this project which centered on national Accounts. Some of these National Accounts AggregatesInclude Gross Domestic Product (GDP) final consumption expenditure, exports andimports.

National Accounts data presents therecord of economic transaction of the economic in a systematic manner and showthe relationship between the various components of the

economy. Economic transaction cover all the activitiesof an entity (Household, government, firm, financial institution) that are ofeconomic nature (production, consumption distribution, savings and foreignexchange transactions. These economictransactions of all the entiti8tes and combined together ad presented inform ofaccount.

Data collected for analysis in thisstudy center on:-

1.Appropriation of disposable income as dependentvariable.

2.Savings as one of the independent variable

3.Government final consumption expenditure as anotherindependent variable.

SIGNIFICANCE OF THESTUDY

The studywill help to know the status of Nigeriaeconomy. The knowledge of the statuswill help to make necessary recommendation in order to revitalize the pooreconomic condition of the country for the better future.

The study will also create avenue forfuture research.

DEFINITION OF CONCEPTS

Gross Domestic Product (GDP): Thisis the sum of the money value of all locally produced goods and services. It does not include internationaltransaction. GDP does not make allowancefor depreciation of capital.

Gross National Product (GNP): This is the total money value of currentmarket prices of all final goods and services produced by the nationals duringa specific period. It includes netincome from abroad in respect of the country's nationals without anyconsideration for depreciation of capital.

National DomesticProduct (NDP): Thisis the total value of all goods and services produced in a country in a periodof time. It exclude the value of the netearnings and incomes from abroad. Anallowance being made for depreciation of capital.

Net National Product (NNP): This is the monetary value of all goods andservices produced within the country during a specific period. It includes net incomes and earning fromabroad and provision being made for the replacement of depreciation of capital.

Disposable Income (DPI): This is the amount of money per year that privatesector are free to spend when depreciation of capital, all taxes, all netprofits made by firms but not paid out as divided are added to the disposableand transfer payment subtracted. Wearrive at gross national product.

Net Economic Welfare (NEW): This examines those factors not considered

whencalculating the Gross National Product (GNP).Such factors include social cost 9pollution) and leisure time the neteconomic welfare tend to remove the product (GNP). A nation might have a very high GNP at a verygreat social cost as pollution, rising crime etc.

Per Capita Income (PCI) This is the gross domestic product divided by thepopulation of the country. Per capitaincome can be calculated once the population and gross domestic product areknown. So that P.C.I = GDP

REGRESSION ANALYSIS ON NATIONAL INCOME (FROM 1999 – 2015)

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