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S/No.	Contents	Authors	Pages
1.	Ghana's Local Government System: Analysis of some Constitutional and Legal Implications on Participatory Governance.	Michael Sakyi Boateng	1-9
2.	Nigeria Without Crude Oil: A Social Analysis.	Alo, Olubunmi Akinsanya, Odusina, E. K. & Gbadebo, B. M.	10-17
3.	Democracy and Governance: Gains, Challenges and Way Forward for Nigeria.	Ogbeide Frederick	18-23
4.	Alleviating the Menace of Poverty in Nigeria through Information and Communication Technologies (ICT).	Rose N. Nwankwo	24-31
5.	Advancing in Electronic Technology for Sustainable Development in Nigeria.	Nkanmuo, Chinwe Juliana; Ezeilo, Chiegboka Joseph; Nwosu, Frederick Chukwuebuka	32-39
6.	Towards the Development of Mineral Resources Development-The Way Forward (A Case Study of Nigeria).	A. O. J. Adebawale	40-48
7.	The Importance of Language and Media in the Development of the Nigerian Nation in the 21 st Century.	Adewumi, S. I., Ayodele, V. O. and Egbuwalo, L. O.	49-53
8.	The Information and Communication Technology (ICT) as an Indispensable Tool for National Development.	Omar B. Adamu and Adamu Babale	54-57
9.	Implications of Office and Information Management Department at the University of Science and Technology Port Harcourt, Nigeria.	Bestman Anthonia Enefaa	58-63
10.	The Humanistic Approach and the Need for a Paradigm Shift for Sustainable Rural Development Strategy in Nigeria.	Okon Sunday Udoh	64-72
11.	The Impact of Leadership Style and Gender on Employee Commitment in Nigerian Industrial Organization.	Chris Uzongu	73-78
12.	Participation of Women in Politics in Nigeria: Factors and Constraints.	Jones M. Jaja	79-84
13.	Human Rights, Political Development and Democratic Sustenance in Africa: The Nigerian Experience.	Luka R. C.	85-95
14.	Popularizing Democratic Tenets in Nigerian through the Theatre for Development Model.	Ubong S. Nda	96-103
15.	Potentials of Cooperatives in Rural Development for Sustainable National Growth and Development.	Adedayo, R. Olumuyima	104-108
16.	Mobile Phone and Poverty Alleviation in Nigeria.	Amina Gogo Tafida	108-115
17.	A Critique of Disciplinary Laws and Practices Affecting the Right of Women in Nigeria.	Law Egbomuche-Okeke Jnr.	116-119
18.	African Intellectuals and New Strategies for Economic Development of Africa.	N. E. Okorie	120-123
19.	Hiv/Aids Control Policy and the Attainment of Millennium Development Goals (MDGs) in Nigeria.	Nwanyanwu Onyinyechi Josphine	129-135
20.	Decision Making Models and Alternative Neo-Contingency Model Management Decision Making.	Salihu Abubakar	136-143
21.	Globalization and the Challenges for Nigeria's Development in the 21 st Century.	Ibrahim Samson	144-151
22.	Impact of Economic Recession on Mono-Cultural Economy: A Case of Nigeria.	Abdullahi, Dalhatu Ibrahim	152-159
23.	The Nature of Stigmatization and Discrimination against Women Living with HIV/AIDS in Lagos State.	Akanbi, Moses Ayokunle	158-165
24.	The Consequences of Workers Stress on Productivity in Maiduguri Flour Mills Limited Borno State, Nigeria.	'Alimi Baba Gana, Bukar Jamri, Moh, D Alh. Maiduguri	168-175

MOBILE PHONE AND POVERTY ALLEVIATION IN NIGERIA

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ABSTRACT

Poverty is the inability to cater for oneself economically, educationally, socially and even physically. A poor person lacks the basic needs of life such as good and adequate food, shelter, education and health among others. This paper discusses poverty taking into consideration the Nigeria situation and efforts by the government to eradicate it in our society with little or no success. The paper observes that the invention of mobile phone and its subsequent ownership by a large majority of Nigerians can be an instrument to poverty alleviation in Nigeria as it does in other parts of the world. The mobile phone can provide sustainable poverty alleviation through its use in generating growth domestic product (GDP), job creation, increase in productivity, increase in revenue from taxation, aiding disaster relief, social capital and social cohesion, and in health and education among others. Recommendations offered to ensure proper utilization of mobile phone include, improvement in power supply, provision of adequate funds for various phone projects, lowering the tariffs on mobile phones and improving general telecommunication facilities so that it can spread to all parts of the country.

INTRODUCTION

Poverty is defined as being unable to afford basic human needs such as clean water, nutrition, healthcare, education, clothing and shelter (Wikipedia, 2010). This definition of poverty is referred to absolute, extreme poverty or destitution. Other kinds of poverty are Relative poverty, Moderate poverty and Voluntary poverty. The emphasis of this paper will be on absolute poverty which the World Bank (2001) defines extreme poverty as living on less than US \$1.25 per day and moderate poverty on less than US \$2.00 per day. In absolute poverty Obayelu and Ogulade (2006) opine that the individuals lack adequate food and shelter, education and health deprivations that keep them from leading the kind of life that everyone values. They also face extreme vulnerability to ill-health, economic dislocation and natural disasters and are often exposed to ill treatment by institutions of the state and the society are powerless to influence key decisions that affects their lives. These are dimensions of poverty (World Bank, 2001), poverty is always a cycle. For if one is a low income earner he would have little to save and then little to invest, Lynn (2006). Hence, low investment means low productivity and low production leads to continued low income. Poverty is therefore a point of contradiction between the resources available to an individual and the demand and condition of his environment (Zubairu, 2006).

Poverty is a global phenomenon. The World Bank report estimates that in 2001, 1.1 billion people had consumption levels below \$1 a day and 2.7 billion lived on less than \$2 per day. The report also shows that 6 million children die of hunger every year i.e. 17,000 every day. Unitus (2007) also reports, that every year, more than eight million people around the world die because they are too poor to stay alive and that over 1 billion people i.e one in every six people around the world, live in extreme poverty. Also, that over 100,000,000 primary school age children cannot afford go to school.

Back in Nigeria, the story is not different, 70% of Nigerians wallow in absolute poverty (Oshinonebo, 2002). Nigeria also ranks 139th of the 157 countries on the Human poverty index, and out of the 108 developing countries, she ranks 80th (UNDP 2007). This alarming poverty profile in Nigeria contradicts the abundant natural resources which the country has been endowed with. As a result, different programmes have been put in place to reduce poverty in Nigeria. Some of these programmes are Directorate for Food, Roads and Rural infrastructure (DEFRI), 1986 National Directorate of Employment (NDE, 1986), Better life programme (BLP, 1987), People's Bank of Nigeria (PBN, 1989), Community Banks (CB, 1990), Family support programme (FSP, 1994), Family Economic Advancement programme (FEAP, 1997), Niger-Delta Development commission (NDDC, 1999), Upward Review of Salary (1998, 1999), Poverty Alleviation programme (PAP, 1999),

National Poverty Alleviation programme (NAPEP, 2001) and currently Women and Youth empowerment scheme (W-yes). In addition the establishment of these programmes by the federal government, the international communities have also contributed immensely in improving services, infrastructure and housing facilities for the people, among others, but have not succeeded in changing the condition of the absolute poor. Research by Obayelu et al, (2006) shows that some of the programmes seemed to have benefitted those who were already economically buoyant. Moreover, the lack of affordable access to relevant information among the poor, particularly those in the rural areas, can be a source of increased poverty. Traditionally, information is regarded as a critical element in the efficient functioning of markets. According to Chipchase (2006) access to information is also essential for the emergence of global information and knowledge based economy and has the ability to empower poor communities, enhance skills, and link various institutions involved in poverty reduction. The poor has little access to advances in information and communication technologies (computers and internet) that open a wide range of opportunities to improve their livelihoods; the benefits from ICT investments have been unevenly distributed between and within countries resulting in what has widely been referred as the digital divide and information poverty. Most of the beneficiaries of the ICT revolution have been those with resources and skills leaving out the majority of the poor. Moreover, even the traditional technologies (e.g., fixed line telephone, radio, Television) have not yet been fully exploited. Therefore, the poverty level keeps growing day by day, the country's abundant natural material resources notwithstanding. All hope is however not lost. Individuals and societies world wide are making frantic efforts to reduce poverty to its barest minimum, "particularly with the revolution in the telecommunication industry in Nigeria. With this revolution, the global ICT sector has witnessed an unprecedented expansion driven by the growth in the use of mobile phones. The mobile industry has experienced expensive growth in a relatively short time span. It was reported that the first billion mobile phones took around twenty years to be sold. The second billion were sold in four years and the third billion in two years. (GSMA, 2006). Moreover, current statistics also indicate that 2 billion people currently have subscriptions for cellular phones, enough for one third of the planet's population. In United States, 66% of the population of 279 million people owns a mobile phone (Katz 2005). In Africa, mobile subscriptions have increased by over 1,000 percent between 1998 and 2003 to 51.8 million. The total number of mobile phone subscriber's continent wide at the end of 2004 was 76 million (ITU 2008). In 2001, the GSM was introduced into Nigeria and by 2002, mobile subscribers stood at 1.5 million. (ITU Report 2008) but by the end of 2003, MTN alone had 1,650,000 active subscribers on its network, Econet (Zain) had over one million, while Global communications and M-Tel had not less than one million subscribers (ITU, Report 2008).

The rapid growth in mobile phone usage all over the world is one of the reasons why it is a poverty alleviation device. For instance, in a study by Ogbomo and Ogbomo (2005) it was reported that 100% of the 120 people studied all had mobile phones. This is possible because gender, age, education are not barriers to access to phone not even the absence of electricity. This is because given the obvious benefits of mobile phone, people have resorted to several ways to tackle these barriers. Moreover, mobile phones are also easily available and there are secondary markets for used mobile phones whose prices are even lower making them to be within the reach of even the poorest of the poor.

THE MOBILE PHONE

Pederson (2009) defines a GSM phone as an object that uses the global system for mobile communications to send and receive calls. Cell or mobiles phones are game consoles, still camera, email systems, text messages, carriers of entertainment and business data, nodes of commerce (Katz 2005). It is a telephone system that can move or be moved easily and quickly from place to place. It is a nomadic object- light, small and involves sight, touch and hearing (Colombo and Scifo 2006) it is an object that has accompanied us and simultaneously changed our everyday life- from love to work from the home to the street- over the last three centuries. The mobile phone has changed and continues to change our relationship with time, space and social practice and values. It is repository of our memories, feelings and professional lives and contains infinite traces of our life style, our history and our attitudes. (Cardoso, 2008) thus, the idea of losing our mobile phone is enough to send chills down our spines, not for the cost of the device itself, but for all that it means in emotional and professional terms. The mobility and portability introduced in the mobile phone have changed our society (Colombo and Scifo, 2006) making it more mobile and flexible. Cardoso 2008 regards the mobile phone as the bridge between two central modes of communication; the television and the internet.

Mobile phones were introduced in Japan in 1979, but became a mass media in 1998 when the first downloadable ringtones were introduced in Finland (Wikipedia, 2007). Similar to the internet, mobile

phones is an interactive media, but has a wider reach, with 3.3 billion mobile phone users at the end of 2007 to 1.3 billion internet users. (ITU) mobile phone has several unique benefits over either the television or the internet because it is permanently carried and always connected. It also has the best audience accuracy and the only mass media with a built-in payment channel available to every user without any credit cards or paypal accounts. It is often called the 7th mass media (Moore, 2007). For Dhanaraja (2009) opines that more than one-third of the world's adult population- most living in the developing world – has no access to printed knowledge, new skills and technologies that could improve the quality of their lives. Mobile phone technology therefore is the cheapest technology in the hands of the poor to fix him at par with other members of the society and the world at large.

Hence, a recent World Bank report noted that mobile phones were the single most powerful way to extend economic opportunities and key services to millions of people.

Mobile phones and poverty alleviation

The central focus of any poverty reduction programme is economic empowerment of the poor. This implies that, giving a poor person food to eat, money to spend or a house to live in, does nothing to eradicate the poverty. Rather, the person should be self-reliant economically through good health, education, good social orientation and political participation. The mobile phone has been playing these roles all over the world. According to Professor Jeffrey Sachs, Director of Columbia University's Earth Institute, the mobile phone is the most powerful technology for ending poverty in the world today. He went on that with the spread of 3G and soon 4G technology, even the most remote schools in the poorest parts of the world can connect to the internet and share ideas with other classrooms a continent away. Also, that the pastoralists, once isolated, can quickly check on local markets prices and make important decisions on whether to bring their herds in from kilometers away for sale in the local town. And that critical health data and life-saving information can be sent by text messages(www.newsafrika.com,2010). Marcelle (2000) also opines that the availability of the mobile phone has been re-shaping the material basis of the society as well as bringing about profound restructuring of economic, political and cultural relation among states, Nigeria not an exception. Economically, Bhavnani, Won wai chui, Janakiram and silarszky (2008) opine that the mobile phone can reduce poverty in the following direct ways:

- By generating GDP
- By job creation
- Increase in productivity
- Increase in revenue from taxation
-

Generating GDP: Vodafone (2005) reports that, in a typical developing country, an increase of 10 mobile phones per 100 people boosts GDP growth by 6%. It was also reported in www.newsarica.com on Friday 2010 that the results of the monitoring and evaluation study conducted in Ghana, Nigeria, Kenya, and Tanzania that 1.2% growth GDP can be achieved in developing countries for every 10 per cent increase in mobile penetration. As a result Nigeria which have sold over 16 million mobile phones and 32.2 million mobile lines presently is supposed to have a superb return not only from the number of mobile phones but also from the mobile industries in the country. For Ovum (2006) reported that the mobile services industry contributed 17.8 billion to GDP in India. Ubaru (2010) also opines that the mobile phone services provide Nigerians with the opportunity to serve as expatriates to other countries there by contributing to the country's GDP through foreign input. Moreover, due to mobile services, more investors have shown interest in Nigeria because of the rapid increase and return on investments, with the recent issuing of licenses to four telecommunications companies, Kenneth (2010) opines that more benefits are on the way for mobile phone users in Nigeria.

Job creation: The mobile phone has provided a lot of people with jobs directly and indirectly making the self employed. For instance Ovum (2006) reports that the mobile telephony industry has created about 3.6 million jobs in India directly or indirectly, In Nigeria, the Nigerian communications commission reports that one million indirect jobs have been created and over 10,000 direct jobs have been created by the past five years. This figure indicates that the mobile phone could also boast job creation and poverty alleviation if the conditions that would stimulate its spin-off are introduced and nurtured in a consistent manner. Through the sales of GSM phones and its accessories, repair or fixing of mobile phones, sale of recharge card site. Nigerians have become self employed. Moreover, many have also established call centres which require a small amount of money to set up. For instance, the NTA news of 17th June 2010 carried a story of a young girl who started the phone recharge card business because her parents are poor, with the sum of 2,000. She presently has packs of recharge cards from different networks from which she gains 3,000 daily.

Mobile Phone and Poverty Alleviation in Nigeria

Richardson et al (2000) also found that the mobile phone is important among the poor for it enables financial transaction as well as direct income generating devices in rural Bangladesh village through the re-sale of minutes. This is done with the support of micro-loans to make the initial purchase of the phone and subsidize the call rates. The Grameen phone project in Bangladesh is an example of how mobile phones can successfully increase economic growth in rural communities. In 1993, micro-credit loans were given mainly to women in Bangladesh to become telephone ladies. By selling airtime to other members of the community they were able to create their own business, Bayes, von Braun, and Akher (1999).

Increase in taxation: The mobile phone also has brought with it increase in the tax revenue in of import duties, license fees from the mobile operators themselves, their supplier chain and other retailers industry (Deloitte 2008). This increase in revenue will definitely improve a country's sources of income which if well utilized, will have positive impact on the poor. For instance, Ovum (2006) reports that the mobile phone sector contributed 3.6 billion in spectrum fees, license, import duties etc yearly to India. Also in Nigeria, GSM was introduced in 2001 after the Nigerian telecommunications commission had issued four wireless licenses to MTN, Coned, Communications investment limited (CIL) and NITEL. However, the CIL had its license withdrawn due to its inability to meet the deadline for payment (Nigerian Tribune, 2003)

Increase in productivity: Deloitte (2008) has categorized the productivity benefits of mobile phones into five broad areas.

1. **Business Expansion:** Mobile phones are powerful tools to estimate demand and seek out new customers. Elegbeleye (2005) opines that the ownership of mobile phone has been democratized and this has bridged the gap between the poor and the rich. As a result many poor no matter their occupation or their socio-economic status now have mobile phones. This helps to expand several small businesses. For instance, taxi drivers, artisans, hairdressers, motorcycle riders, bricklayers, carpenters, labourers, market women, transporters etc now use mobile phone to improve their trades. Katz (2005) maintains that cell phones affect our environment. The mobile phone allows businessmen and women most notably in the form of widespread advertising to know who their customer is, where he is located, and how to reach him. The situation in Nigeria now is that people leave their mobile phone numbers on walls, notice boards or any other strategic locations to advertise their goods or expertise by encouraging calls from members of the society who need their services. For instance, Char (2008) opines that rural female market traders in Obiaruku market in Nigeria use mobile phones to increase their supplies, access information such as commodity prices and contact customers. Jagun, Heeks, and Whalley (2007) also add that women in the hand-woven textile sector in southern Nigeria also testified that the mobile phone facilitated their businesses. Mobile phone also allows farmers to receive free information on the prices of the regional markets in West Africa. For instance, Jansen (2007) opines that a group of poor fishermen in Kerela state in India increased their profits by an average of 80% after they began using mobile phone to find out which coastal market places were offering the best prices for Sardines. Butler (2005) also reports that 62% of small businesses in USA and 59% in Egypt had their profits increased due to mobile phone while over 85% of small businesses run by the Blacks in South Africa rely solely on mobile phone for telecommunication. Neil (2005) also reports that in the Democratic Republic of Congo, mobile phones are provided to security guards by maize farmers to reduce looting in order to increase yields with the mobile phones, farmers can now receive accurate information which gives room for proper negotiation and better deal. They can also communicate with other farmers more easily, making it possible for them to set up cooperatives that can explore new markets and sell their products to bigger buyers. Lopez (2001) also adds that groups of farmers in Cote d'voire shared mobile phones to have up to date information on coffee and cocoa prices. In Senegal, Manobi launched a free-access SMS market information service that sends free SMS containing relevant information to fishermen, traders and the local authorities. This helps to build users capacity to seize market opportunity and increase their income, allowing them to choose their own speed of development and take up advanced services when it is most beneficial for them (Manobi, 2005).

2. **Employment search:** In case of high unemployment, the mobile phone not only provide, but also helps to search for employment. Mobile phones with internet access enable the users to have information on areas where one could be employed. Moreover, through SMS and voice calls, one can communicate with people who will be of assistance in searching for jobs.

3. **Entrepreneurship:** Mobile phones also reduce the cost of operating and starting up businesses. (Deloitte, 2008) reports that in Pakistan many women have small businesses for the provision of beauty and hairdressing services, without the need to incur costs of setting up beauty salons. (Deloitte, 2008), the mobile phone also enables women in Purdah to have direct contacts with business partners. Another study by Myhr

(2006) also reports that increased access to information through the use of mobile phones by fishermen in Tanzania resulted in empowering them through increased bargaining power and knowledge about market opportunities.

4. Mobile Banking: Mobile phones reduce the need to meet face to face to conduct business. Cooperative organizations to provide a customer with full access to his or her account using the mobile device.

5. Transaction costs: Improvements in the information flows between buyers and the sellers allow for the exchange of information without the need to travel. Through mobile phone, transaction costs for many poor Nigerians have drastically reduced. People make calls before travelling and for business transactions. This has also reduced the risk and cost of travelling long distances, since businesses are conducted even in one's room. Traders are also able to ensure that demand exists for their products, before setting out on a journey. The technology has led to increased service innovation, efficiency and productivity. Moreover, in certain circumstances, mobile phones allow middle men to be cut out in business transactions, which help to normalize prices of goods. There are other services provided by mobile phone which may not have direct economic benefit, but will enhance and promote the growth of culture, society and societal ties. Such benefits according to Bhavnani.(2008) are:-

- a. Aiding disaster relief
- b. Enabling the dissemination of locally-generated and locally relevant educational and health information and
- c. Promoting social capital and social cohesion.

Aiding disaster relief: The mobile phone is valuable to populations that are constantly on the move due to displacement by drought, floods, wars or weak economies. Chip chase (2006) this is not only in terms of enhancing business opportunities, but also to keep in touch with one's home, either in an emergency or on everyday basis. For example, Deloitte (2008) reports that mobile operators, in disaster relief efforts in Pakistan and Thailand, by providing emergency-related communication infrastructure. In Nigeria, in cases of outbreaks, armed robbery incidence, accidents, outbreak of diseases, mobile phone has proved very effective. The Nigerian police sometimes use mobile phone to track down criminals. The mobile phone is also a security tool, because with mobile phone one can call people. For instance, security agents for security in terms of danger like armed robbery. Thus, the first item armed robbers demand for before an operation anywhere is the mobile phone. The security measures provided by mobile phone help the poor to safeguard himself and his belongings.

Education and Health: Mobile services are being used to disseminate locally-generated and locally relevant educational and health information to the people, particularly in rural communities. Examination bodies and educational institutions use mobile phone to communicate with candidates and allow the checking of result through mobile phones. Mobile phone is also used in distant learning for they allow the transfer of data useful for delivering educational content. This can make education available to a large number of people without having to be in the four walls of the classroom. The mobile phone also has facilities such as spelling checks, SMS section etc, which improve the users' vocabulary and his use of language. Valk, Rashid and Elder (2010) see the mobile phone as a suitable tool for advancing education in developing regions as it is the most prevalent ICT in the developing world. Mobile phones, with internet access, also provide the user, irrespective of his socio-economic background, the opportunity to obtain current information from the other parts of the world. The mobile phone can also encourage mass literacy as even those who have been to school have learnt how to make use of the functions in their mobile phones. On health, the mobile phone could help in informing the poor about the outbreak of diseases. In Nigeria, Mobile phone has been used by the government to cut tail the spread of malaria and the distribution of mosquito nets by the Federal government. Information on the HIV pandemic has severally been passed to Nigerians through the mobile phone. Trevorrow and Mckenna (2006) also argue that the use of the mobile phone SMS could aid collateral health effects by influencing one person we may also be reaching thousands of others. This could be beneficial in rural communities where strong family and social networks are evident

Social capital and social cohesion: The mobile phone also promotes social capital and cohesion which may consist of networks, norms, trust that enable participants to act together more effectively to pursue shared objectives. This is also an important factor in the economic development of a society. Goodman (2005) found that there were links between mobile usage, rural communities and social capital in his study of communities in South Africa and Tanzania. Mobile facilitated three types of social capital as an amenity; to mediate strong links (with family and friends and other community members) and to mediate strong links (with individuals out the community, eg businessmen, government officials, tradesman etc). Modern mobile phones have included features such as email to expand

Mobile Phone and Poverty Alleviation in Nigeria

communication. Social networking applications such as facebook, twitter can be accessed from anywhere on a mobile phone. The mobile phone has a considerable impact on social capital, as it enables communities with members of the family who live remotely as well as save time and travel costs on face to face communication. Butler (2005) opines that mobile phone save people living in the rural areas the financial cost and time involved in travel. As a result 85% of people in Tanzania and 79% in South Africa had greater contact and improved relationships with friends and families. The free night call offered by MTN, through the mobile services is also an avenue of strengthening social networks among even the poor. Taiwa (2008) also adds that in Africa and Nigeria in particular is not helping the people to fulfill their interpersonal communication needs. It is also transforming the political landscape of the people by empowering them to participate in their own political affairs. For instance, in Nigeria, text messaging was used in 2007 to monitor the general elections. The network of electronic monitors (NMEM) in each of Nigeria's 36 states recruited additional volunteers and forwarded mass reminders about the program in the morning of the elections. Multiple messages from the same polling site were cross-checked for accuracy and over 10,000 messages, describing both orderly voting experiences and widespread frauds were received (NMEN 2007). Moreover, some state governors in Nigeria in states such as Niger, Kebbi, Nasarawa had made public their phone numbers so that people could talk to them about problems facing them. As a result of this policy, many problems (such as water, electricity, roads etc) facing the people in their various areas have been looked into. Furthermore, the mobile phone is a developing tool for citizenship journalism, a participatory media-making and a channel between traditional and new media, as it, in some cases enables the interactivity of television.

The mobile phone is being used by both the television and the newspaper media to improve their services and ensure people's participation in their programmes. Nigerians irrespective of age, religion, sex and socio-economic status use the 'text us' programme and 'call in numbers' offered by Newspaper and television respectively to air their views on matters affecting them and the country generally. Moreover, there are some television programmes which are of economic benefit to the poor. Such programmes are sponsored by GSM networks such as MTN, Zain, Globacom etc and are facilitated by the mobile phone. Such programmes by MTN, for instance the Millionaire programme and its home calls, the inter-university competition programme by Zain etc. These programmes provide the poor the opportunity to win huge sums of money to initiate a business or attend to family needs.

CONCLUSION

The mobile phone is a very useful tool that can eradicate poverty in the society because its impact on economic development which serves as the focal point of all other forms of development is enormous. The mobile phone is also user-friendly because of its shorter payback potential compared to fixed line telephone; its complementary with lower levels of skills than needed for computers or internet, especially important for providing technological access to the poorest people much more likely to be illiterate; its potentially lower social/ income entry barriers than the internet and its greater ability to overcome geographical hurdles and less vulnerable to natural disasters than fixed telecommunications. Moreover, in a country where the majority of its inhabitants are illiterates and where there exists domination by the male folk, the mobile phone technology can serve a very important means of individual and group communication as its use is neither tied to formal education nor sex.

RECOMMENDATIONS

- In order to support the mobile phone sector, there should be improvement in power supply so as to ensure an uninterrupted use of the mobile phone. Even though mobile phones can be charged with generators, it is always cheaper if electricity supply is made **available**.
- Adequate funds should be provided for various phone projects and tariffs on mobile phones should be lowered so as to encourage the spread of mobile phones.
- There is the need for the legal and regulatory framework to ensure the telecommunication operators follow required standards and provide quality service to customers at all times.
- The general telecommunication facilities should be improved and spread to all the districts, towns, and villages in the country.

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Popularizing Democratic Tenets in Nigeria through the Theatre for Development Model

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