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Keywords : *student, expenditure pattern, Anyigba community, service provider, GSM.*

GJMBR-C Classification : *JEL Code: F65, G01*



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Keywords : student, expenditure pattern, Anyigba community, service provider, GSM.

I. Introduction

At independence in 1960, with the population of roughly 45million people, Nigeria had about 18,724 phone lines for use. This translated to tele-density of a telephone line to 2403 people. Between independence in 1960 and 1985, telecoms services of Post and Telecommunication (P&T) under the Ministry of Communications became separated and Nigeria External Telecommunications (N.E.T) Ltd was created to take care of external telecommunications services while the old P&T handled internal network. One of the objectives of establishing Nigeria Telecommunication Limited (NITEL) was to provide accessible, efficient and affordable telephone services. NITEL, the only national monopoly operator in the sector was synonymous with epileptic services and bad management which made telephone then to be unreliable, congested, expensive and customer unfriendly. According to Ajayi et al (2008), the years 1992 to 1999 was tagged the liberal liberalization era when government embarked on market oriented, partial liberalization of the Nigerian telecommunication sector via the Nigeria Communication Commission (NCC) Decree 75 of 1992.

There is no doubt that the telecommunication system in Nigeria has undergone a revolution since the deregulation of the market. Ever since then, there has been astronomical growth in the acquisition of cell phones by the youths, the grown-ups and even the aged. Similarly, the Nigeria Communication Commission NCC, seeing the robust growth in the sector, encouraged the entry of more mobile operators into the market in the year 2001. This has influenced the tele-density growth from 0.73% in December 2011 to 26.77% in August 2007 and the market witnessed increased records of investment on daily basis.

In year 2001, the NCC held an open auction for G.S.M licenses which were issued to MTEL, operating as M-TEL, South African Telecoms Company, operating as MTN and a consortium led by Zimbabweans as ECONET Wireless. The entry of the mobile operators immediately changed NITEL's control of the market. Consumers saw that mobile phones offered better opportunities than the limited fixed line infrastructure offered by NITEL.

a) Statement of Research Problem

Information dissemination between and within States, Local Governments etc. were carried out loosely by the use of automobiles in Nigeria despite the fact that NITEL was in operation before the year 2001. This was because, NITEL served the affluent in the society; hence their services were not within the reach of the poor. It was so bad that customers pay money in advance (for several months) to acquire telephone lines and customers had to follow NITEL officially round the town at times for a whole day to get their telephone lines repaired (if you are lucky, after 1 or 2 months).

Anyigba community was not immuned from the above scenario. In fact, in its case, it was worse. It is a rural settlement and not even a Local Government headquarter. There was no NITEL in the community. The means of communication was basically through NIPOST, sending other people on errand, sending people who came from the other communities to their relations when they are going back etc.

Before the introduction of G.S.M in Anyigba community, GSM has started serving the communities

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of Ankpa and Dekina though erratically. However, people from Anyigba community sometimes go to these neighbouring communities of Ankpa and Dekina to make telephone calls with the attendant risks, non and bad networks.

Prior to the introduction of G.S.M in this community, students spent their income/pocket money/upkeep allowances on items like food, clothing, academic exercises, social activities etc. But with its introduction, it adds up to the unending list of students' expenditure items i.e. expenditure on purchase of phones, recharge cards, internet facilities and subscriptions such as modems, mobile phone charges etc.

Intuitively, from the foregoing trend of GSM introduction in Anyigba community, one is likely to ask this question: Has the introduction of GSM services affected the students' expenditure pattern? And it if has, in what way/ways? This particular question is the crux of this paper.

II. History of G.S.M Introduction in Anyigba Community

Global System for Mobile Communication popularly known as G.S.M came into Nigeria in the year 2001 and Anyigba was one of the late boomers of G.S.M. technology in Nigeria. This is because in Anyigba community, information technology was not quickly embraced. There were no GSM networks in Anyigba until 2005 when the then vice chancellor of the Kogi State University, situated at the heart of the community, felt the need for this technology because there were not enough social amenities to cope with the increasing population of both the school and the community. The vice chancellor spoke to two telecommunication networks; MTEL and MTN to install masts for their networks. After setting up the masts, it took MTN and MTEL 2months and 6months respectively to activate their masts.

Consequent upon the coming of this telecoms services, there were still network problems due to over congestion that is, the one mast set up by each telecom service providers could not serve the entire population of the community. This created opportunities for other service providers. Glo then came in 2006, Celtel (which is now Airtel) in 2007 and Etisalat in 2011. GSM technology has improved tremendously and this has created a multiplier effect, improving the standard of living of the people by creating job opportunities for the teeming youths in the community and also increased the number of small-scale business such as recharge card printers and road side G.S.M. operators.

a) Objectives of the Study

The objectives of the study include:

- An examination of Pre-GSM service in Anyigba community
- Reasons for the introduction of GSM in Nigeria and its impact on the Nigeria economy.
- The Pre-GSM expenditure pattern of students' of Kogi State University
- The Post GSM students' expenditure pattern in Kogi State University

b) Research Hypothesis

The research hypothesis to be tested was formulated as follows:

H_0 The introduction of GSM service has no significant impact on students expenditure pattern in Kogi State University.

H_1 The introduction of GSM service has significant impact on student expenditure pattern in Kogi State University.

III. Literature Review

a) Introduction

The concept, importance and economic implycations of GSM have been discussed severally and widely. Balogun, (2008) opined that the advent of GSM facilitates economic development as it provides easy and effective communication needed to stimulate and promote trade between Nigerians and its foreign partners in the world.

According to Tella et al (2007), GSM has emerged as an integral and essential part of the culture and life of Nigerians. It had played and still currently playing a significant role in communication and also helps in encouraging investment. Okereocha (2008) found that over 1,000,000 Nigerians have been directly and indirectly employed by the operators. While supportive enterprise and service organization like banking, consultancies, insurance etc. have themselves blossomed.

According to Soyinka (2008), in Bakare et al (2010) mobile phone has continued to empower the poor by opening up veritable windows of wealth generation for them to get out of the scourge of poverty. For Adebayo (2008), the introduction of mobile telecoms has the potential for reducing the cost of doing business and increasing output. Similarly, the introduction of GSM in Nigeria has had its own effect on the pattern of expenditure of Nigerians. According to Aderibigbe (2007), some household even prepare a separate budget on GSM recharge (card and vouchers) beside their expenditure on food, transport, housing etc.

Soyinka (2008) and Ndukwe (2008) reported that the GSM business has contributed to the economy in the area of GSM recharge card printing. This has had the effect of saving Nigeria of about $150 million monthly while providing employment and new skill to the dealers. It has also improved entertainment and networking among Nigerians, using short message services, SMS and the signal calls. This view has been

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corroborated by Okerecha (2008), According to him; the telecommunication sector has become a major tool for empowering Nigerians and with the continued inflow of massive investment and the doggedness of the industry regulator, the future looks bright.

b) Reasons for the Introduction of GSM in Nigeria

GSM in Nigeria, introduced by the government of president Obasanjo in 2001 has helped in its economic development in various ways. The reasons for its introduction are stipulated below:

i. *To Generate Employment*

GSM aid in creating employment opportunity in the country in different angles or ways such as GSM dealer i.e, those that sell GSM phone, GSM accessories, GSM repairs, those selling card, those making calls etc. In Nigeria GSM has helped to reduce the level of unemployment in the nation and thereby helping the government to develop the Nigerian economy.

ii. *To create a means of efficient communication*

Today people can stay in Lagos or any other part of the world to communicate unlike in the older days of NITEL cable, when the means the communication is some how restricted and not every individual can afford to buy NITEL phones.

iii. *To reduce congestion of vehicles on the road*

Before the introduction of GSM people travel daily on the road trying to deliver information or messages here and there and individuals spend their time and money in transportation for the purpose of delivering information. However, the issue of GSM has helped to reduce such congestion on the high way thereby enabling individual to stay at home and deliver information from one place to another (Asouzu: 1995).

iv. *For the reduction of accident*

Since individuals can stay at home and deliver information without being on the road, the issue of accident is reduced.

v. *To serve as a source of revenue to the government*

Taxes are paid by company owners, operators and all employees who are employed either directly or indirectly to the state and federal government.

vi. *To enhance banking services*

The introduction of GSM also increased the volume of services rendered by banks. Recharge cards are stored and sold in bulk by banks thereby enabling them to charge commission and also invest the money and make little profit before submission or making returns for sales.

vii. *To reduce fraud in the banking industry*

One can use GSM to monitor his/her account.

viii. *To promote global marketing*

GSM also help to promote global marketing. This is done by transacting business globally or with other foreign countries through GSM phone call.

ix. *To promote International Trade*

GSM also enhance ordering of goods and services through making GSM phone calls.

x. *To Enhance Security*

Police can easily be contacted at any point in time in case of any problem of robbery or other related cases which may arise.

xi. *To improve the services of fire services/brigade*

Through GSM communication, the fire brigade and other agencies involved would be timely informed about any fire accident which may arise at any point in time.

xii. To contribute to the development of rural areas thereby making it possible and easy for those who are in rural areas to communicate immediately with those in urban are in other words aid the development of rural areas.

c) The Positive Impact of GSM on Nigeria Economic Development

- Immediate dissemination of information: GSM encourages fast dissemination of information to protect some event which may happen within a limited or short period of time.
- It facilitates business transaction: Another positive impact of GSM is that it facilitates the means of transacting business. A customer or buyer of a particular product may be at his business premises and order for goods for immediate distribution.
- Assessment of Information: information can be assessed through making calls, police and other force can also assess information about a particular event through phone calls.
- Cost Saving advantage: Transportation cost which individual may incur by moving from one place or area to another is eliminated through making a minute call or sending SMS message which cost little amount which is below what could have been spent on transport.
- With the introduction of GSM, there has been improved police service delivery as security is more guaranteed-through quicker dissemination of information.
- GSM has also improved the services of fire brigade and therefore reduce excessive fire waste which has been recorded in Nigeria years gone by.
- Saving of life and property in case of accident. Usage of ambulance has been enhanced through the introduction of GSM.
- Encourages Economic Stability: Equally important feature of the GSM is the ability to connect to the internet with the Blackberry. This has made

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communication a lot easier for business men and others who require the internet to do their work. The GSM enables access to the World Wide Web in any location within or outside the work environment. This has helped in making more business opportunities available.

Businesses in Anyigba have improved with the introduction of GSM; goods and services are delivered on time while delays are better managed and crises truly averted.

Families have become closer than ever before through the use of GSM information. Information is passed easily to members, especially when partners or parents are staying apart due to work, school or other challenges.

IV. Research Methodology

Here the research methodology of the study is presented, emphasis shall be laid on the area of the study, model specification, research design, sources and method of data collection, sampling procedure and sample size and the data processing techniques.

a) Research Design

The research design adopted for collection is the sample survey. This is because, it is capable of testing specific hypothesis and allows sample to be drawn from the whole population.

Sample size drawn for this study was limited to the selected students of Kogi State University, Anyigba as they represent the use of questionnaires, personal interviews. *Oral interview was used for the collection of data from the target respondents.

b) Research Method

The method to be adopted in carrying out this work is the scientific method. Scientific method is defined as a systematic, controllable, empirical and unbiased investigation of the hypothetical proposition about the assumed relationship between the variables that create a particular state of affairs.

c) Population of the Study

The population studied in this research is Kogi State University as a case study. The respondents on which questionnaires were administered were students of both undergraduate and postgraduate students of Kogi State University.

d) Sources of Data

Basically two types of data were used in this study. These include primary and secondary data. Primary data were obtained from questionnaires that were administered on students of Kogi State University. Secondary data were obtained from articles, term and seminar papers, reports and relevant literature on the research topic.

e) Sample Size and Sampling Methods

The study used a sample of 300 students which comprised both male and female students of the undergraduates and postgraduate students. Therefore the sampling technique employed in this research was simple random sampling.

f) Method of Data Analysis

Chi-square was used to test the hypothesis; the hypothesis was tested separately on the basis of the supplied data for easy understanding.

Chi-square is the measure of discrepancies, existing between the observed frequency and expected frequency supplied by the statistic. It is a greek letter denoted by x^2

$$X^2 = E\,(fo - fe)^2/fe$$

Where E = Summation

X^2 = The chi-square

Fo = Observed frequency

Fe = Expected frequency

The hypothesis was tested at 5% level of significance. The degree of freedom is expressed as follows:

$$Df = (c-1)\,(r-1)$$

Where; c = Column number

R = Row number

V. Data Presentation and Analysis

a) Data Presentation

This chapter involves the presentation and data analysis of data gathered from the questionnaires which were administered on the sample selected. For the analysis, table and sample percentage (100%) will be used to present data while the test of hypothesis shall be carried out using chi-square (x^2) at 5% level of significance with relevant degree of freedom to validate the research hypothesis. A total of 300 questionnaires were administered.

b) Data Analysis

In analyzing the data, questionnaires were designed to get the respondents view on a number of issues relating to the introduction of GSM and its effect on students' expenditure pattern. The questionnaires were administered on students' of Kogi State University, Anyigba.

Table 1 : Sex of the Respondents

Sex	Frequency	Percentage
Male	156	52%
Female	144	48%
Total	300	100

Source : Field Survey, 2012

From the table above, 156 of the respondents representing 52% are males, while 144 of the respondents representing 48% are females.

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Table 2 : Age group of the Respondents

Age bracket	Frequency	Percentage
Under 20	75	25%
20-30	150	53%
31-40	40	13%
41-50	15	5%
51-60	10	4%
Total	300	100%

Source : Field Survey, 2012

The table above shows that 75 of the respondents representing 25% are under 20years of age, 160 of the respondent representing 53% are between the ages of 21-30 years old, 40 of the respondents representing 13% are between the ages of 31-40 years old, 15 of the respondents representing 5% are between 41-50 years old and 10 of the respondents representing 4% are between 51-60. This is because past graduate students were also interviewed.

Table 3 : Marital status of the respondents

Options	Frequency	Percentage
Married	35	12%
Single	265	88%
Total	300	100%

Source : Field Survey, 2012

The table above shows that majority of the respondents are single.

Table 4 : Educational Qualification

Options	Frequency	Percentage
Undergraduate	215	71.7%
Postgraduate	85	28.3%
Total	300	100%

Source : Field Survey, 2012

The table above shows that 215 of the respondents resenting 71.7% are undergraduate students while 85 of the respondents representing 28.3% are postgraduate students. Majority of the respondents are undergraduates.

Table 5 : Faculty of Respondents

Options	Frequency	Percentage
Agric sciences	50	16.7%
Management sciences	50	16.7%
Art And Humanities	50	16.7%
Natural sciences	50	16.7%
Social sciences	50	16.7%
Law	50	16.7%
Total	300	100%

Source : Field Survey, 2012

The table above shows that 50 respondents are equally chosen from each faculty in the University.

Table 6 : Do you have a mobile phone?

Options	Frequency	Percentage
Yes I do	300	100%
No I don't	-	-
Total	300	100%

Source : Field Survey, 2012

The table above indicates that all the respondents have phones.

Table 7 : For how long have you been using a mobile phone?

Options	Frequency	Percentage
1-3years	40	13.3%
4-6years	160	53.3%
7-9years	70	23.3%
10years and above	30	10.1%
Total	300	100%

Source : Field Survey, 2012

The table above shows that 40 of the respondents representing 13.3% have been using their mobile phones between 1-3years, 160 of the respondents representing 53.3% have been using their mobile phones for the period between 4-6years while 70 of the respondents representing 23.3% have been using their mobile phones for the period between 7–9years and 30 others representing 10.1% have been using mobile for the period of 10years and above. Those that have used mobile phone for over ten years have used them before coming to K.S.U and are postgraduate students.

Table 8 : How many GSM networks do you use?

Options	Frequency	Percentage
One	110	36.7%
Two	90	30%
Three	60	20%
Four and above	40	13.3%
Total	300	100%

Source : Field Survey, 2012

From the table above, it indicates that majority of the respondents 63.3% more than one use one GSM network.

Table 9 : Which of the following are your choices of networks?

Options	Frequency	Percentage
GLO	75	25%
MTN	160	53.3%
AIRTEL	40	13.3%
ETISALAT	25	8.3%
Total	300	100%

Source : Field Survey, 2012

From the table above, it shows that 75 of the respondent representing 25% use GLO network, 160 of the respondent representing 53.3% use MTN network,

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40 of the respondent representing 13.3% use AIRTEL while 25 of the respondent representing 8.3% use ETISALAT network. Majority of the respondents use MTN network.

Table 10 : Which network is the most important to you?

Options	Frequency	Percentage
GLO	75	25%
MTN	160	53.3%
AIRTEL	40	13.3%
ETISALAT	25	8.3%
Total	300	100%

Source : Field Survey, 2012

From the table above it shows that to majority of the respondents MTN is most preferred network

Table 11 : How do you recharge your phone?

Options	Frequency	Percentage
Buying a card	105	35%
ATM Print	25	8.3%
Credit Transfer at call centre	80	26.7%
Credit transfer from parent	30	10%
Credit transfer from friend	60	20%
Total	300	100%

Source : Field Survey, 2012

From the table it shows that 35% of the respondent buy recharge card, 8.3% of the respondent recharge their phone at ATM print, 26.7% of the respondent transfer credit from call centres, 10% recharge through transfer from their parents, while 20% of the respondents recharge their mobile through transfer from friends. This is easily comprehensible as the respondents are majorly undergraduate students and do not find it too easy to buy recharge card.

Table 12 : How often do you recharge?

Options	Frequency	Percentage
Daily	60	20%
Once a week	120	40%
Twice a week	80	26.7%
Three times a week	20	6.7%
Four times a week	20	6.7%
Total	300	100%

Source : Field Survey, 2012

From the table above 20% of the respondent recharge daily, 40% of the respondent recharge once a week, 26.7% of the respondent recharge twice a week, 6.7% of the respondent recharge their phone three times a week and four time a week respectively. Those that recharge 3-4 times a week recharge only with very small amounts.

Table 13 : How much do you take as monthly allowance?

Options	Frequency	Percentage
Below N5000	134	45%
N6000- N10,000	76	25%
N11,000 – N15,000	24	8%
N16,000 – N20,000	21	7%
N21,000 – N25,000	18	6%
N26,000 – N30,000	15	5%
Above N30,000	12	4%
Total	300	100%

Source : Field Survey, 2012

The table above shows that majority of the respondent are living on a monthly allowance of N5000 (about $33) a month.

Table 14 : How much do you spend to recharge monthly?

Options	Frequency	Percentage
Below N1000	150	50%
N1000 – N2000	95	31%
N3000 – N4000	45	15%
N5,000 and above	10	15%
Total	300	100%

Source : Field Survey, 2012

From the table analyzed above majority of the respondents (81%) spend N1000 – N2000 on recharge card monthly.

Table 15 : What was your expenditure pattern before the introduction of GSM Service in Anyigba?

Options	Frequency	Percentage
Food	2000	23%
Toiletries	1500	18%
Academic/photocopies	2000	23%
Transport	1500	I8%
Clothing	1500	18
Total	8500	100%

Source : Field Survey, 2012

From table above, it shows that 46% of the respondents spend their money on food and books respectively while toiletries, transport and clothing are responsible for the balance of 54%

Table 16 : What is your expenditure pattern now?

Options	Frequency	Percentage
Food	1500	17.65%
Academic/photocopies	1500	17.65%
Transport	1500	17.65%
Clothing	1500	17.65%
GSM Services	2500	29.40%
Total	8500	100%

Source : Field Survey, 2012

From the table analyzed above shows that majority of the respondents spend their money on GSM as their 1st priority, followed by others.

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Table 2.7 : Student Expenditure Pattern Without and With GSM

Without GSM		With GSM	
Item	N	Item	N
Food	2000	Recharge cards	2500
Toiletries	1500	Food	1500
Academic/ photocopies	2000	Academic/ photocopies	1500
Transport	1500	Transport	1500
Clothing	1500	Clothing	1500
Total	8500	Total	8500

Expected Frequencies = 8500/5 = 1700

It implies that the expected frequencies of F=T=A=T=C=1700.

VI. Test of Hypothesis

0	E	0-E	$(0-E)^2$	$\frac{(0-E)^2}{E}$
2500	1700	800	640000	376.47
1500	1700	-200	40,000	23.53
1500	1700	-200	40,000	23.53
1500	1700	-200	40,000	23.53
1500	1700	-200	40,000	23.53
				$X^2_{CAL} = 470.59$

At 5% level of significance

Degree of freedom = K – 1, where k = 5

Therefore 5-1 = 4

DF = 4

$X^2_{0.0514} = 9.49$

VII. Decision Rule

- Accept alternative hypothesis H_1 and reject null hypothesis H_0 when the $X^2_{cal} > X^2_{tab}$
- Accept the null hypothesis H_0 and reject alternative hypothesis H_1 when the $X^2_{cal} < X^2_{tab}$

a) Decision

Since the calculated $X^2 = 470.59$ is greater that the value of tabulated $X^2 = 9.49$, H_1 is accepted and H_0 is rejected. Therefore we conclude that the introduction of GSM has impacted on the student expenditure pattern.

VIII. Discussion of Findings

From the test of hypothesis, it was found that:

a) A significant relationship exist between the introduction of GSM in Anyigba and students' expenditure pattern.

b) The amount (percentage) spent on GSM services takes priority over budgeted amount on expenditure such as food, clothing, transport etc.

c) Introduction of GSM in Anyigba community has an increasing effect on students' expenditure pattern as most students' interviewed would prefer to have sufficient airtime on their phones rather than having the cash on them, or spend more money buying airtime.

The introduction of GSM has even altered the students expenditure pattern in such a way that the major items of expenditure before the introduction of GSM, (food, academic/photocopies) have lost their position of prominence. Students are ready to sleep in hunger than not having airtime on their phone.

The huge benefits of the GSM, the new technology has come with its challenges since its introduction in Anyigba, Kogi State University in particular. There have been increases in the act of students using the device to cheat during examinations by scanning material in their handset. This development has become a major threat to our Educational system as it has direct bearing on the quality of graduates produced by the fraudulent system.

Not only that, students do not go to the library as they should again. They mostly do all their assignments using the telephone-which has encouraged academic laziness.

Mobile lies have increased astronomically among students with the GSM which makes it convenient for users to tell lies about their location and other sundry issues. Also, GSM has been identified as the facilitator of rumours, gossip and false alarm. With the aid of this instrument, rumours have spread like wild fire, far and wide and could make crises control/-management very difficult-particularly within the university system.

Generally, speaking GSM has come to affect the way students sleep, eat, think and ultimately their health, as they indulge in night calls, it affects pre-productivity when student waste valuable time on trivial conversation with boy and girl friends. It has eaten deep into the lean fabric of student allowances or pocket money, crashing their budget and causing discomfort to their education and lives.

Finally, it has posed a lot of challenges for service providers to meet the demands of its teeming subscribers and this has resulted in failing service quality.

IX. Summary of Findings

This research work has been able to give the background study of the emergence of GSM services in Nigeria. At independence in 1960, with a population of about 45million people, Nigeria had about 18,724 phone lines for use. The study revealed that the number of phone lines available in Nigeria in 1960 compared to the total population then translated to a state of information anarchy.

By January 1985, the erstwhile Post and Telecommunication (P&T) divisions merged with the

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NET to give birth to Nigeria Telecommunication Limited (NITEL), a government owned Limited Liability Company. The objectives of NITEL are;

a) To harmonize the planning and co-ordination of external and external communication services.

b) To rationalize the investment in telecoms development and to provide accessible, efficient and affordable services.

NITEL, the only national operator in the communication industry had absolute monopoly of the industry, which was highly characterized by epileptic services and bad management which made telephone service then to be unreliable, congested, expensive and customer unfriendly.

NITEL still continued to retain monopoly power over voice telephony in both national and long distance international calls, until the last decade when GSM came into operation after the inception of president Olusegun Obasanjo Administration in May 1999. The government brought a deregulated telecommunication sector by auctioning three Global Systems for Mobile communication (GSM) license in January 2001 for US $285 million each and further reserved a license for NITEL at the end. Only two out of the three companies at the auction, MTN communication, ECONET wireless and NITEL were awarded full GSM licenses. ECONET was the first wireless who commenced operation on August 6, 2001 with its post paid package popularly referred to as pay as you-go.

Over the years, the cost of acquiring GSM lines and mobile devices were very high. During this time only the rich and affluent in the society could afford to buy a line and mobile devices. Apart from the high cost of acquiring a GSM line and mobile devices, it was also not readily available, with the activation of line taking several working days. The above scenario poses serious communication challenges to Anyigba town and environs. Any student wishing to communicate with his/her guidance will have to do so by traveling over some distance in order to have access to GSM services and where he/she found one, it was usually characterized with poor networks and high call rates. The only alternative left at their disposal will be to send messages through the motorists and commercial bus drivers.

Consequently, from the data analyzed it was noted that the expenditure pattern on food and academics were 28.3% before the advent of GSM in Anyigba community. But with the introduction of GSM, the expenditure pattern on food remained the same for the same selected respondents' i.e 28.3% while that of academic dropped by 10% accounting for 18.3% giving way for GSM expenditure to rise to a whooping 26.7%. Buying of Recharge cards have ranked second behind food as the major expenditure of students since the introduction of GSM services in Anyigba community.

X. Conclusions

Now that GSM services are available in Anyigba, every single student has access to one. From this research, it was found that some students even use more than one GSM line and more mobile devices ranging from a simple mobile phone to the more sophisticated one. The effect of which is an increase in their expenditure pattern. Some students will prefer to have airtime on their phones rather than to buy food stuffs. They spend as much as N3000 to N5,000 per month on GSM recharge cards and vouchers.

Also, it is interesting to note that students use their mobile device to perform varieties of task, but despite the huge benefits of the GSM, the new innovation/technology came with its own evils as some students had been caught using their mobile devices to cheat during examinations, saving materials on their handsets and browse the internet to provide answers to questions during examination. This unwholesome development has brought about a huge threat to our education system as it has direct impact on the quality of graduates being produced by the fraudulent system.

Apart from the above mentioned evil which students indulge in with the use of their mobile devices, there are also a number of other crimes that are made evident with the use of mobile phones among students. Girls, particularly are ready to do anything to have blackberry which they use for pinging and other social network such as tweeter, 2go, whatsapp etc. which in most cases are short cuts to prostitution.

XI. Recommendations

From the findings and conclusions presented above, the following recommendations were made to students of Kogi State University. Students should work towards achieving a balanced expenditure in their spending. To achieve this goal, students will need to be prudent in their spending pattern. From the interview conducted, it was revealed that most students recharge their GSM lines daily. Some of the students interviewed do not handle/have textbooks as much as they handle/have mobile devices.

To many of the students interviewed, their expenditure on their GSM lines take priority over and above all other expenditure on such materials as food stuffs, clothing and even their textbooks etc. the effect of this is poor academic performance on the part of such students. This is because they have paid very little attention to their primary purpose of being here.

In addition, students should in the interest of their academic endeavor scale down significantly the amount spent on buying recharge cards and mobile gadgets, and to work assiduously towards achieving academic excellence as this is their primary purpose of being here. More should also be spent on buying

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textbooks and educational materials so as to aid their academic well being.

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