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REGULATING COMPETITION AND THE GROWTH OF SMALL-SCALE BUSINESSES IN NORTHEAST NIGERIA: EVIDENCE FROM MTN NIGERIA, 2015–2020

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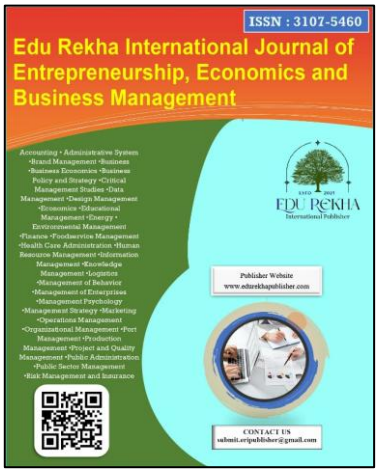

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Abstract

The liberalization of Nigeria's telecommunications sector in 2001 marked a major turning point in the country's economic and technological development. By ending the effective monopoly of the Nigerian Telecommunications Limited (NITEL) and opening the market to private operators, the reform introduced competition that transformed communication services and created new opportunities for entrepreneurship and employment. This study examines how the Nigerian Communications Commission's (NCC) regulation of competition among Mobile Network Operators (MNOs), particularly MTN Nigeria, contributed to the growth of small-scale businesses in Northeast Nigeria between 2015 and 2020.

A mixed-method descriptive research design was adopted for the study. Primary data were obtained through Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) conducted with MTN Foundation beneficiaries, small-business owners, telecommunications agents, community leaders, and relevant stakeholders in Adamawa, Bauchi, and Taraba States. Secondary data were obtained from publications of the NCC, MTN Nigeria, the National Bureau of Statistics (NBS), and relevant scholarly literature. The collected data were analyzed using thematic and content analysis to identify recurring patterns and relationships.

The findings indicate that competition within the telecommunications sector, operating under the NCC's regulatory framework, encouraged MTN Nigeria to expand its distribution channels, agency services, retail outlets, digital financial services, and corporate social investment initiatives. Between 2015 and 2020, field and documentary evidence used in the study indicated that the MTN Foundation directly and indirectly supported 16,064 small-scale businesses across the three study states, comprising 4,384 businesses in Adamawa, 2,953 in Bauchi, and 8,727 in Taraba. The competitive environment also lowered barriers to entry for airtime vendors, mobile-money agents, phone retailers, and digital entrepreneurs by creating accessible business opportunities through incentive schemes, agency networks, and digital financial services.

The study concludes that effective regulation of competition can create an enabling environment in which private telecommunications firms contribute to local economic development. In regions affected by poverty and insecurity, competitive telecommunications markets can improve service availability while creating opportunities for entrepreneurship, employment generation, and

financial inclusion. The study recommends that the NCC continue to strengthen competition regulation and consider measurable MSME-related outcomes within relevant regulatory and policy frameworks, while Mobile Network Operators should expand interoperable digital financial services, entrepreneurship programmes, and business-development initiatives to promote inclusive economic growth.

Keywords: Effective Competition; Telecommunications Regulation; MSMEs; MTN Nigeria; Corporate Social Responsibility; Northeast Nigeria.

Introduction

Telecommunication has become one of the most important drivers of economic and social development in the twenty-first century. Beyond facilitating the transmission of information across geographical boundaries, modern telecommunications support productivity, innovation, and the efficient delivery of services in virtually every sector of the economy, including agriculture, education, healthcare, banking, transportation, commerce, and public administration (Hassan et al., 2009). Advances in digital technologies, particularly mobile communication, broadband connectivity, satellite systems, and fibre-optic infrastructure, have significantly reduced communication costs, expanded access to information, and accelerated global economic integration (Pun-Lee & Shiu, 2010).

The role of telecommunications extends beyond economic transactions. Mobile communication has transformed the way individuals interact with governments, businesses, financial institutions, and one another. It has become a vital platform for accessing public services, conducting financial transactions, participating in digital markets, and promoting social inclusion (Thompson & Garbacz, 2007). Consequently, the performance of the telecommunications sector increasingly influences national competitiveness and sustainable economic development.

Prior to the liberalization of the telecommunications industry, Nigeria operated a state-controlled system dominated by the Nigerian Telecommunications Limited (NITEL). Despite being the principal provider of telecommunications services, NITEL was characterized by inadequate infrastructure, limited network coverage, poor service quality, and long waiting periods for telephone connections. By the late 1990s, fewer than half a million telephone lines served a rapidly growing population, making access to communication services both scarce and expensive (Wilson & Gapsiso, 2014, 2017).

Recognizing the limitations of the monopoly system, the Federal Government initiated major sector reforms through the Nigerian Communications Commission (NCC) Decree No. 75 of 1992. These reforms were designed to liberalize the telecommunications industry, attract private investment, improve service quality, and establish a competitive market capable of meeting the country's growing communication needs (Thornton et al., 2006). Although the legal framework was introduced in the early 1990s, the most significant transformation occurred in 2001 with the licensing of Global System for Mobile Communications (GSM) operators, including MTN Nigeria.

The entry of private Mobile Network Operators fundamentally changed Nigeria's telecommunications landscape. Competition among operators stimulated investment in network infrastructure, expanded service coverage, encouraged technological innovation, and contributed to greater access to communication services. Mobile telephony rapidly evolved from a relatively expensive service into an essential component of everyday life. Mobile devices are now widely used not only for voice communication but also for internet access, financial transactions, electronic commerce, navigation, digital education, and public-service delivery.

The liberalization of the sector also generated significant economic opportunities. Telecommunications created direct employment within network operators while supporting indirect employment through distribution networks, retail businesses, mobile financial services, device sales, technical support, logistics, and related activities (Manuaka, 2008; Okereocha, 2008). Nigerians established small businesses as airtime vendors, phone-repair technicians, SIM-registration agents, mobile-money operators, and digital entrepreneurs, demonstrating the sector's potential contribution to grassroots economic development.

The expansion of telecommunications infrastructure has been particularly significant in Northeast Nigeria. Despite challenges associated with insecurity and underdevelopment, Mobile Network Operators have continued to invest in network expansion across the region. Access to mobile communication has become increasingly important for commercial activities, financial inclusion, emergency communication, humanitarian interventions, and social interaction (Wilson, 2018). The temporary shutdown of mobile networks during the 2013 state of emergency further demonstrated the importance of telecommunications to economic and social activities, as residents in affected communities experienced difficulties in accessing communication services (Wilson & Gapsiso, 2017).

Among Nigeria's Mobile Network Operators, MTN Nigeria has maintained a major market position and an extensive distribution network. Since commencing operations in 2001, the company has invested substantially in network infrastructure, digital services, and community-development initiatives. Through the MTN Foundation, established in 2004, the company institutionalized a corporate social investment agenda covering areas such as education, healthcare, youth empowerment, entrepreneurship, digital literacy, and community development.

It is important, however, to distinguish between competition regulation and corporate social responsibility (CSR). The NCC's regulatory mandate includes competition-related matters such as preventing anti-competitive conduct, addressing abuse of market power, and promoting fair competition among communications-sector licensees. The NCC does not directly regulate MTN's CSR activities in the same manner that it regulates competition, licensing, spectrum, quality of service, and other sectoral matters. Accordingly, this study treats NCC regulation of competition as the principal regulatory variable, while MTN's CSR and business-support initiatives are examined as mechanisms through which competitive pressures and private-sector investment may generate broader socioeconomic outcomes.

Although previous studies have extensively examined telecommunications liberalization, market competition, and service quality in Nigeria, relatively limited attention has been given to the

relationship between regulated competition and the growth of micro and small enterprises, particularly in conflict-affected regions such as Northeast Nigeria. Existing research has largely emphasized consumer welfare, pricing, and technological expansion, with less attention to the relationship between competition regulation, business opportunities, and local economic empowerment.

This study addresses that gap by examining how the Nigerian Communications Commission's regulation of competition among Mobile Network Operators, with particular emphasis on MTN Nigeria, influenced the growth of small-scale businesses in Adamawa, Bauchi, and Taraba States between 2015 and 2020. The period was selected because it coincided with renewed efforts to promote economic diversification, strengthen digital inclusion, encourage private investment, and support employment generation. By examining the interaction between market competition, regulatory oversight, and corporate social investment, the study contributes to debates on the role of telecommunications policy in promoting inclusive economic development in fragile and conflict-affected regions.

Objectives of the Study

General Objective

The broad objective of this study is to examine how the Nigerian Communications Commission's (NCC) regulation of competition among Mobile Network Operators (MNOs), with particular emphasis on MTN Nigeria, contributed to the growth of small-scale businesses in Northeast Nigeria between 2015 and 2020.

Specific Objectives

The study seeks to:

1. Examine the implementation of the NCC's framework for promoting effective competition among Mobile Network Operators in Adamawa, Bauchi, and Taraba States.
2. Assess the contribution of MTN Nigeria to the growth of small-scale businesses through its corporate social responsibility initiatives, distribution networks, agency services, and digital-inclusion programmes between 2015 and 2020.
3. Explore stakeholders' perceptions of how competition among Mobile Network Operators influenced business creation, business sustainability, employment generation, and entrepreneurial opportunities in Northeast Nigeria.
4. Identify existing policy gaps and propose practical strategies for strengthening the contribution of regulated telecommunications competition to local economic development.

Significance of the Study

This study makes important contributions to scholarship, public policy, and practice by demonstrating how telecommunications regulation can extend beyond market efficiency to create an enabling environment for inclusive economic development.

From a theoretical perspective, the study enriches existing literature on neoliberal economic reform by illustrating how regulated market competition can generate developmental outcomes in fragile and conflict-affected environments. While neoliberal reforms generally advocate private-sector participation and market liberalization, this study demonstrates the continuing importance of regulatory institutions in ensuring that competition operates within an appropriate legal and institutional framework. The findings therefore contribute to the literature linking telecommunications policy, market regulation, and development economics.

From a policy perspective, the study provides empirical evidence that can assist the Nigerian Communications Commission (NCC), the Federal Ministry responsible for communications and digital development, state governments, and other relevant institutions in designing policies that encourage competition while supporting entrepreneurship and employment. The findings also complement broader national objectives relating to digital inclusion, innovation, financial inclusion, and job creation.

Practically, the study offers insights for Mobile Network Operators by demonstrating that competitive strategies may be complemented by investments in local entrepreneurship, digital literacy, agency services, and community development. Such initiatives may strengthen relationships with customers and local business communities while contributing to socioeconomic development.

The study is equally significant for entrepreneurs and owners of micro, small and medium enterprises (MSMEs). It highlights how telecommunications infrastructure, mobile financial services, and digital platforms can create opportunities for business formation, expansion, and formalization. The findings may encourage young people and small-business owners to leverage digital technologies for enterprise development.

Development partners, including the World Bank, the United Nations Development Programme (UNDP), the North East Development Commission (NEDC), and other organizations working in conflict-affected communities, may also find the study useful in designing telecommunications-supported livelihood programmes capable of promoting economic resilience, financial inclusion, and sustainable recovery.

Finally, the study serves as a reference for future researchers interested in telecommunications policy, corporate social responsibility, digital economies, entrepreneurship, and economic development in emerging economies. **Scope of the Study**

The study is defined by thematic, geographical, temporal, and institutional boundaries.

Thematically, the research examines the relationship between regulated competition among Mobile Network Operators and the growth of small-scale businesses. Rather than assessing the overall contribution of the telecommunications industry to Nigeria's Gross Domestic Product (GDP), the study focuses specifically on how competition creates opportunities for entrepreneurship, employment, and enterprise development.

Geographically, the research is limited to Adamawa, Bauchi, and Taraba States in Northeast Nigeria. These states were selected because they represent varying levels of conflict exposure, telecommunications penetration, and MSME activity, thereby providing a basis for examining the relationship between telecommunications competition and enterprise development.

Temporally, the study covers the period from 2015 to 2020. This period coincided with major developments in digital adoption, expansion of mobile financial services, and efforts to stimulate private-sector investment.

Institutionally, the study focuses primarily on MTN Nigeria because of its significant market position and extensive investment in network infrastructure, distribution, digital services, and corporate social investment. Comparisons with Airtel Nigeria, Globacom (Glo), and 9mobile are made where necessary to provide a broader understanding of market competition. The regulatory framework considered is principally the Nigerian Communications Commission's competition-related regulatory framework and associated telecommunications policies.

Conceptual Clarification

Effective Competition

Effective competition refers to a market environment in which firms compete in ways that constrain market power and encourage improvements in price, quality, innovation, output, and consumer choice. Unlike the theoretical concept of perfect competition, effective competition recognizes the structural realities of network industries such as telecommunications, where significant infrastructure investment can limit the number of market participants.

Within Nigeria's telecommunications industry, the NCC promotes competition through regulatory measures directed at preventing anti-competitive practices, addressing abuse of dominance, and ensuring fair market conditions. The Commission's Competition Practices Regulations provide a regulatory framework for fair competition and protection against misuse of market power and other anti-competitive practices (Nigerian Communications Commission [NCC], 2007).

Growth of Small-Scale Businesses

In this study, the growth of small-scale businesses refers not only to an increase in the number of enterprises but also to improvements in productivity, income, sustainability, and employment capacity. The study focuses primarily on micro and small enterprises operating within both formal and informal sectors.

The concept includes businesses established or expanded through opportunities associated with the telecommunications industry, including airtime distribution, mobile financial services, SIM-related services, phone sales and repairs, digital services, electronic payment systems, and other ICT-related enterprises.

State Regulation

State regulation refers to the use of laws, policies, institutions, and administrative mechanisms to guide market activities in ways that promote public welfare and orderly market development. Within Nigeria's telecommunications sector, the Nigerian Communications Commission has responsibilities relating to licensing, spectrum administration, competition, quality-of-service standards, consumer protection, and industry compliance.

In relation to this study, regulation is understood principally as an institutional mechanism for ensuring that competition operates fairly and that firms do not engage in conduct that substantially lessens competition or abuses market power. CSR activities undertaken by telecommunications companies are therefore treated as private-sector initiatives operating within the wider regulatory and market environment rather than as activities directly regulated by the NCC.

Theoretical Framework

This study is anchored on the Neoliberal Theory of Economic Reform, which emphasizes market liberalization, privatization, private-sector participation, and competition as mechanisms for promoting economic efficiency and development. The theory argues that competitive markets can encourage firms to innovate, improve service quality, reduce costs, and respond more effectively to consumer preferences.

Central to neoliberal thinking is the proposition that governments should create an enabling institutional and regulatory environment rather than directly produce all goods and services. The state's role therefore includes establishing clear rules, protecting economic rights, maintaining institutional stability, and regulating markets to discourage anti-competitive practices (Stegmann, 2004).

Nigeria's telecommunications reforms reflect important elements of this approach. Before liberalization, the industry was dominated by the state-owned Nigerian Telecommunications Limited (NITEL), whose operational difficulties were associated with poor service delivery, inadequate infrastructure, and limited access to telecommunications services. The liberalization and subsequent licensing of private Mobile Network Operators transformed the sector by attracting investment, expanding infrastructure, increasing service availability, and encouraging technological innovation.

The entry of MTN Nigeria and other operators intensified competition and accelerated the diffusion of mobile communication technologies. Competition also increased the incentives for operators to develop distribution networks, introduce new products, improve customer services, and establish partnerships with independent retailers and agents.

At the same time, the expansion of telecommunications companies generated expectations regarding corporate accountability and social investment. Telecommunications firms increasingly implemented CSR and corporate social investment programmes in areas such as education, healthcare, entrepreneurship, youth empowerment, and community development. These activities should, however, be analytically distinguished from the NCC's regulatory role.

Within the context of Northeast Nigeria, the Neoliberal Theory provides a useful analytical framework because it helps explain how private investment, operating within a regulatory system, can contribute to development in areas where public institutions face significant capacity constraints. Rather than treating private firms solely as profit-maximizing enterprises, the framework allows the study to examine how competition and private investment can interact with regulation to create opportunities for entrepreneurship, employment, financial inclusion, and local economic development.

The theory therefore provides a useful lens for understanding the interaction between telecommunications liberalization, regulatory oversight, corporate social investment, and the growth of small-scale businesses in Northeast Nigeria.

Methodology

Research Design

This study adopted a mixed-method descriptive research design to examine the relationship between the Nigerian Communications Commission's regulation of competition among Mobile Network Operators and the growth of small-scale businesses in Northeast Nigeria between 2015 and 2020.

A mixed-method approach was considered appropriate because it combines qualitative evidence from field participants with documentary evidence from regulatory, corporate, and scholarly sources. The approach enabled the researcher to compare information

from different sources and identify recurring patterns concerning competition, telecommunications business opportunities, and enterprise development.

Sources of Data

The study relied on both primary and secondary sources of data.

Primary data were obtained through Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) conducted across Adamawa, Bauchi, and Taraba States. Participants included MTN Foundation beneficiaries, mobile-money agents, airtime vendors, owners of micro and small businesses, community leaders, telecommunications practitioners, and policy experts with knowledge of telecommunications operations and policies within the study area.

Secondary data were obtained from publications of the Nigerian Communications Commission, MTN Nigeria, the National Bureau of Statistics, academic journals, books, conference proceedings, government policy documents, and other relevant literature concerning telecommunications regulation, market competition, corporate social responsibility, and enterprise development.

Sampling Technique

A purposive sampling technique was employed in selecting respondents and study locations. Adamawa, Bauchi, and Taraba States were selected because they represent different levels of telecommunications penetration, market activity, and conflict exposure within Northeast Nigeria. Respondents were selected based on their knowledge, experience, and involvement in telecommunications-related business activities.

A total of 128 respondents participated in the study through twelve Key Informant Interviews (KIIs) and six Focus Group Discussions (FGDs). The diversity of participants enabled the study to capture perspectives from business owners, telecommunications agents, community representatives, students, public officials, and other relevant stakeholders.

Method of Data Analysis

Qualitative data obtained from interviews and discussions were analyzed using thematic and content analysis. Interview transcripts were coded with the aid of NVivo software to identify recurring themes, emerging patterns, and relationships relevant to the study objectives. Documentary evidence was analyzed alongside field data to corroborate and contextualize the field findings.

The integration of multiple sources of evidence enabled the study to provide a balanced assessment of how regulated competition and associated private-sector initiatives contributed to entrepreneurship and small-scale business development within the study area.

Findings and Discussion

Effective Competition among Mobile Network Operators in Northeast Nigeria

The findings indicate that competition among Mobile Network Operators became an important feature of Nigeria's telecommunications industry during the study period. Participants consistently observed that the regulatory framework established by the Nigerian Communications Commission encouraged operators to compete through service quality, product innovation, network expansion, distribution, and customer-focused strategies.

Across the three study states, respondents reported that competition among MTN Nigeria, Airtel, Globacom, and 9mobile contributed to greater access to telecommunications services. While participants acknowledged differences in network strength and market presence, they generally associated competition with operators' efforts to attract and retain subscribers.

One visible outcome of competition was the expansion of telecommunications infrastructure. Participants reported differences in network coverage across communities, while MTN was frequently described as having a substantial subscriber base and extensive distribution infrastructure. Such investments increased access to telecommunications services and created opportunities for independent retailers and agents.

Competition also reshaped the retail landscape. Respondents in Taraba State, for example, described MTN's use of branded kiosks and retailer incentive schemes, including Project Premium, as mechanisms that strengthened relationships with retailers and created additional income opportunities for small entrepreneurs.

Interview participants also highlighted promotional offers, airtime bonuses, mobile financial services, electronic bill payments, and other digital products as competitive strategies. These products created additional opportunities for independent agents and retailers to earn income from telecommunications-related transactions.

Documentary evidence from MTN's corporate reports further indicates the importance of its distribution and retail networks in reaching customers and supporting service delivery (MTN Nigeria, 2019a, 2019b). The company's listing documentation also provides evidence of the scale and commercial significance of MTN Nigeria's operations during the period (MTN Nigeria, 2019a).

The findings therefore suggest that effective competition extends beyond direct rivalry among operators. It can stimulate investment in infrastructure, technology, customer service, and distribution systems, thereby creating opportunities for actors outside the core telecommunications firms. This finding is consistent with Afolabi and Ojo's (2015) argument that competition encourages innovation and market responsiveness within Nigeria's telecommunications industry.

Competition and the Growth of Small-Scale Businesses

One of the important findings of the study is that regulated competition was associated with the expansion of small-scale business activities across Northeast Nigeria.

Participants reported that competition among Mobile Network Operators lowered some barriers to business entry by creating relatively accessible income-generating opportunities. Many respondents explained that becoming an airtime vendor, telecommunications agent, mobile-money operator, or digital-service provider required less initial capital than many other forms of business.

A recurring theme in the interviews was the importance of MTN's agency and digital financial services in creating entrepreneurial opportunities. Participants reported that agents could generate income from services including airtime sales, cash deposits and withdrawals, utility bill payments, television subscriptions, money transfers, and other electronic transactions.

One participant from Adamawa State described how receiving a fully equipped MTN kiosk transformed his livelihood by allowing him to operate as an agent while simultaneously selling airtime and providing digital-payment services. According to the participant, the business generated sufficient revenue to support additional workers and dependent households. Similar experiences were reported by other respondents across the study area.

Competition also influenced pricing and promotional strategies within the telecommunications market. Respondents observed that promotional bonuses, discounted airtime, flexible commission structures, and customer-reward programmes intensified competition among operators while increasing sales opportunities for local retailers.

The study further found that telecommunications outlets and branded kiosks sometimes attracted complementary businesses, including phone-repair centres, accessories shops, cybercafés, electronic-payment services, and informal retail activities. Respondents regarded these complementary activities as part of the wider economic effects associated with telecommunications expansion.

These findings suggest that competition within the telecommunications sector can produce multiplier effects beyond the telecommunications companies themselves. By encouraging investment in distribution networks, digital financial services, and related technologies, competition can create markets that support entrepreneurship and local economic activity.

Contribution of MTN Foundation to Enterprise Development

Evidence obtained from fieldwork and documentary sources indicates that the MTN Foundation contributed to entrepreneurship and community development during the study period. Its corporate social investment activities covered areas including education, healthcare, youth empowerment, entrepreneurship, and community development (MTN Nigeria, 2019b).

The field and documentary evidence used in this study indicated that between 2015 and 2020, the Foundation directly and indirectly supported 16,064 small-scale businesses across Adamawa, Bauchi, and Taraba States. Of this number, 4,384 beneficiaries were reported in Adamawa State, 2,953 in Bauchi State, and 8,727 in Taraba State.

Beyond the numerical figures, respondents emphasized that the interventions enhanced business capacity through training, equipment, financial support, and access to digital technologies. Some beneficiaries reported improvements in their ability to expand operations, employ additional workers, and adapt to changing market conditions.

The findings suggest that corporate social investment can complement the developmental effects of a competitive telecommunications environment. In this study, CSR is therefore treated not as an NCC-regulated activity, but as a private-sector mechanism operating within the broader competitive and regulatory environment.

Overall, the evidence indicates that telecommunications regulation and private-sector investment can interact to generate socioeconomic opportunities in regions facing developmental and security challenges. The findings, however, should be interpreted within the limitations of the descriptive design and the perceptions of the respondents included in the study.

Conclusion

This study examined how the Nigerian Communications Commission's regulation of competition among Mobile Network Operators, with particular emphasis on MTN Nigeria, contributed to the growth of small-scale businesses in Northeast Nigeria between 2015 and 2020.

The study was motivated by the need to understand whether competition in the telecommunications sector produces developmental outcomes beyond improvements in service delivery and consumer welfare.

The findings indicate that the liberalization of Nigeria's telecommunications sector, supported by a regulatory framework for competition, created significant economic opportunities for individuals and communities across the study area. Competition encouraged operators to expand distribution channels, introduce digital products, develop agency services, and invest in network infrastructure and customer-oriented initiatives.

The evidence further indicates that MTN Nigeria responded to the competitive environment by expanding its retail presence, developing digital financial services, strengthening relationships with independent agents, and implementing corporate social investment programmes through the MTN Foundation. These initiatives created or strengthened opportunities for entrepreneurship, income generation, and financial inclusion.

The study also found that between 2015 and 2020, the MTN Foundation's programmes were associated with support for 16,064 small-scale businesses across Adamawa, Bauchi, and Taraba States. Beyond this reported figure, the findings indicate that telecommunications investment generated wider multiplier effects through businesses involved in mobile-device sales, phone repairs, electronic-payment services, accessories retailing, and digital commerce.

Overall, the study concludes that well-regulated competition within the telecommunications sector can contribute to enterprise development, financial inclusion, and employment opportunities in underserved regions. Telecommunications policy can therefore be considered not only as an instrument of sectoral regulation but also as part of the broader policy environment for digital economic development.

The study nevertheless recognizes that the relationship between competition regulation and enterprise growth is mediated by several factors, including network coverage, consumer demand, access to finance, security conditions, infrastructure, entrepreneurial capacity, and the specific programmes implemented by individual telecommunications companies. Accordingly, the contribution of NCC regulation should not be interpreted as the sole cause of observed business outcomes.

Recommendations

Based on the findings of this study, the following recommendations are proposed:

1. Strengthening Competition Policy

The Nigerian Communications Commission should continue to promote transparent and effective competition among Mobile Network Operators while ensuring that regulatory policies encourage innovation, infrastructure expansion, consumer protection, and fair market access. Competition assessments should consider not only

market structure and consumer outcomes but also the broader economic opportunities generated by telecommunications markets.

2. Encouraging Enterprise Development through Telecommunications Policy.

Relevant government institutions should explore appropriate ways of incorporating enterprise-development objectives into telecommunications policy without transforming the NCC's competition mandate into direct CSR regulation. Mobile Network Operators can be encouraged, through appropriate policy and partnership mechanisms, to demonstrate measurable contributions to entrepreneurship, digital skills development, financial inclusion, and local business growth.

3. Expanding Digital Financial Services

Mobile Network Operators should deepen investment in interoperable agency and digital financial services. Expanding access to mobile payments, savings products, digital commerce, and other appropriate financial services can strengthen the capacity of micro and small enterprises to participate in Nigeria's digital economy.

4. Strengthening Public–Private Partnerships

State governments in Northeast Nigeria should establish stronger partnerships with telecommunications companies to promote entrepreneurship development. Telecommunications infrastructure, retail outlets, and agency networks can serve as platforms for digital-literacy programmes, business-development initiatives, and youth-employment schemes.

5. Enhancing Corporate Social Investment

Corporate social responsibility and corporate social investment initiatives should move beyond short-term philanthropic interventions towards sustainable enterprise-development programmes. Greater emphasis should be placed on entrepreneurship training, business mentoring, digital innovation, women's economic empowerment, and youth enterprise development.

6. Supporting Rural Digital Inclusion

Government and Mobile Network Operators should prioritize investment in rural telecommunications infrastructure to reduce the digital divide between urban and rural communities. Improved connectivity can create opportunities for electronic commerce, online education, agricultural marketing, healthcare delivery, and financial inclusion.

7. Future Research

Future studies should adopt longitudinal and comparative research designs to examine the long-term effects of telecommunications competition on business survival, enterprise productivity, employment generation, and poverty reduction. Comparative studies involving other geopolitical zones and additional Mobile Network Operators would also enrich understanding of the developmental implications of telecommunications regulation across Nigeria.

Overall Contribution of the Study

This study contributes to knowledge by demonstrating that effective competition in the telecommunications sector extends beyond network performance and consumer choice. It provides empirical evidence that a competitive telecommunications environment can create opportunities for entrepreneurship, financial inclusion, employment, and grassroots economic activity.

The study also bridges an important gap in existing literature by bringing together telecommunications regulation, neoliberal economic reform, corporate social investment, and MSME development within a single analytical framework. In doing so, it provides a more comprehensive understanding of how public regulation and private-sector investment can interact in advancing inclusive development.

Finally, the study provides practical evidence that can guide policymakers, telecommunications regulators, development partners, and Mobile Network Operators in designing policies and programmes that harness digital infrastructure as a driver of sustainable economic transformation in Nigeria.

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