



## UNIVERSITY OF DELTA STUDENTS' PERCEPTION OF MEDIA REPORTAGE ON THE FEDERAL GOVERNMENT OF NIGERIA STUDENTS' LOAN SCHEME

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### ABSTRACT

This study examined University of Delta Students' Perception of Media Reportage on the Federal Government of Nigeria's Students' Loan Scheme, with objectives to find out the level of awareness among students, ascertain the sources of information on the loan scheme, evaluate their perceptions regarding the credibility of media reporting, and identify barriers preventing engagement with the scheme. The Agenda-Setting Theory was used to understand how media influences public opinion. A survey research design was employed, with a questionnaire administered to 100 students based on the sample size calculation. Data were analyzed using simple percentage. Findings revealed that while students are aware of the scheme, they lack comprehensive understanding and trust in media reporting. The study concluded that media bias, lack of transparency in government communication, and inadequate information dissemination contribute to student skepticism. Recommendations include balanced media reporting, transparent government communication, media literacy programs, and awareness campaigns.

**Keywords:** Media reporting, students' loan scheme, agenda-setting theory, media literacy, government communication.

### Introduction

The Federal Government of Nigeria's Students' Loan Scheme represents a significant policy initiative aimed at addressing the financial challenges faced by students in tertiary institutions across the country. Launched in response to escalating concerns regarding educational accessibility and affordability, this scheme seeks to provide vital financial support to students who may lack the necessary resources to fund their education (Ogunode & Suleiman, 2024). As Nigeria grapples with pervasive economic challenges, the role of effective media reporting becomes increasingly crucial in shaping public perception and understanding of such initiatives.

Media outlets serve as the primary source of information for the public, significantly influencing how policies are perceived and understood. In the context of the Students' Loan Scheme, the portrayal of this initiative by various media platforms can profoundly impact students' attitudes and decisions regarding their applications for loans. Therefore, understanding the perceptions of students, particularly those at the University of Delta, towards media reporting on this scheme is imperative for several reasons.

Firstly, students are the primary beneficiaries of the loan scheme, and their perceptions can serve as a barometer for the efficacy and clarity of information disseminated by the media. The way media frames educational policies directly influences students' trust and their willingness to engage with such programs, making it essential to examine how media narratives shape student perceptions and understanding of the Students' Loan Scheme (Okwuosa, 2022). A well-informed student body is more likely to feel empowered

to take advantage of available resources, while misinformation or negative framing can lead to reluctance and skepticism.

Moreover, the media's role extends beyond mere reporting; it significantly impacts public discourse surrounding government initiatives. Reports that are either overly critical or excessively optimistic can skew public perception, leading to either distrust or unwarranted enthusiasm toward the scheme. In this sense, media sensationalism can distort the realities of government policies, creating a misinformed populace that may struggle to navigate the complexities of such initiatives (Akpan & Nwafor, 2023). This underscores the necessity of conducting an in-depth analysis of media reporting to gauge its effectiveness and reliability, as well as its potential implications for public engagement with the scheme.

In addition to framing the policy, media coverage has the capacity to highlight the potential benefits and challenges associated with the loan scheme. Comprehensive media analysis is crucial for understanding both the successes and setbacks of government initiatives, as it can illuminate the various factors that contribute to the scheme's overall effectiveness (Eze & Ibe, 2021). Through critically assessing how the media presents the Students' Loan Scheme, this study uncovers the narratives that dominate public discourse and how these narratives resonate with students at the University of Delta.

Furthermore, the perception of media reporting on the Students' Loan Scheme is intricately tied to the broader socio-political context in Nigeria. Economic realities, coupled with a historical skepticism towards government initiatives, can create a backdrop of distrust among students (Arinze & Akubuilu, 2024). Many young people approach government policies with a critical lens, shaped by their experiences and the narratives they encounter in the media.

Students often harbor a sense of caution, influenced by past experiences of unfulfilled promises and ineffective policies (Nwachukwu, 2024). This sentiment necessitates a nuanced understanding of how media reporting can either reinforce or challenge these perceptions, influencing students' willingness to engage with government programs. In sum, this study explores the perceptions of University of Delta students regarding media reporting on the Federal Government of Nigeria's Students' Loan Scheme.

## **Statement of the Problem**

The Federal Government of Nigeria's Students' Loan Scheme was introduced to alleviate the financial burdens faced by students in tertiary institutions, yet significant challenges persist in its implementation and public perception. Despite the potential benefits of the scheme, there exists a noticeable gap in understanding how effectively media reporting influences students' awareness, perceptions, and engagement with this initiative. This research addresses several critical issues that underscore the practical and research gaps surrounding the Students' Loan Scheme.

While it is acknowledged that media influences perception, there is limited empirical evidence linking specific media representations to students' choices about applying for loans. This gap highlights the necessity for further investigation into how media narratives can translate into actionable student engagement or disengagement with government initiatives and this is why this research was carried out.

## **Research Objectives**

The objectives of this study are to:

1. Find out the level of awareness among University of Delta students about the Federal Government's Students' Loan Scheme

2. Evaluate the perceptions of students regarding the credibility of media reporting on the Students' Loan Scheme.
3. Identify the barriers that prevent UNIDEL students from engaging with the Students' Loan Scheme as influenced by media reporting.

## **Conceptual Review**

### **Media Reporting**

Media reporting refers to the process of gathering, processing, and disseminating information to the public through various media channels (Adebayo, 2020). This involves journalists and reporters investigating and researching stories, conducting interviews, and writing articles or producing broadcasts that inform and engage the audience.

Effective media reporting requires a strong commitment to accuracy, fairness, and balance, as well as the ability to present complex information in a clear and concise manner. According to Adebayo (2020), media reporting plays a crucial role in shaping public opinion and influencing decision-making. It provides citizens with the information they need to make informed decisions about their lives and communities.

Moreover, media reporting can also be defined as the act of conveying information, news, and current events to the public through various media platforms, such as newspapers, television, radio, and online media (Ogunlesi, 2022). This involves not only the dissemination of information but also the interpretation and analysis of events, trends, and issues that shape public opinion and influence decision-making.

As noted by Ogunlesi (2022), media reporting plays a vital role in holding those in power accountable for their actions. It provides a platform for marginalized voices to be heard and for social injustices to be exposed. Furthermore, media reporting has the power to shape cultural narratives and influence social norms. By providing a platform for diverse perspectives and experiences, media reporting can help to promote empathy, understanding, and social cohesion.

Furthermore, media reporting can be understood as a form of storytelling that aims to inform, educate, and entertain the audience (Adeyemi, 2023). This involves using a range of narrative techniques, such as interviews, observations, and descriptions, to convey complex information in a way that is engaging and accessible to a wide range of audiences.

As argued by Adeyemi (2023), effective media reporting requires a deep understanding of the audience and the ability to tailor the message to their needs and interests. It also requires a commitment to accuracy, fairness, and transparency, as well as the ability to present complex information in a clear and concise manner. By combining these elements, media reporting can provide citizens with the information they need to make informed decisions about their lives and communities.

### **The Federal Government of Nigeria's Students' Loan Scheme**

The Federal Government of Nigeria's Students' Loan Scheme is an initiative designed to provide financial assistance to Nigerian students pursuing higher education (Adebayo, 2023). The scheme is managed by the Nigerian Education Loan Fund (NELFUND), which was established to provide interest-free loans to eligible students (Ogunlesi, 2024). Various Non-Governmental Organizations (NGOs) in Nigeria have contributed to the success of the scheme.

For instance, the Tertiary Education Trust Fund (TETFUND) has provided funding for the scheme, while the Federal Inland Revenue Service (FIRS) has collaborated with NELFUND to ensure the smooth operation of the scheme (Adeyemi, 2024). Additionally, non-profit organizations such as the Education Trust Fund (ETF) have also provided support for the scheme (Ojo, 2023).

The scheme has also received support from private organizations. For example, the Dangote Foundation has provided funding for the scheme, while the Nigerian Breweries Plc has collaborated with NELFUND to provide scholarships to eligible students (Adebayo, 2023). The implementation of the scheme has also been facilitated by the Student Loans (Access to Higher Education) Act, 2024, which was signed into law by President Bola Tinubu (Ogunlesi, 2024). The Act provides a legal framework for the scheme's operations and establishes NELFUND as a body corporate with the power to acquire, hold, and dispose of movable and immovable property.

## Literature Review

### Impact of Media Reporting on Public Awareness of Government Policies

Media reporting significantly impacts public awareness of government policies, especially in Nigeria, where citizens' understanding of initiatives like the Students' Loan Scheme is crucial for effective engagement. Effective media coverage can bridge the gap between government intentions and public perception, making it essential for citizens to access accurate information. Studies have shown that when media outlets provide clear and informative reports, public awareness increases, leading to higher participation rates in government programs (Okwuosa, 2022). This dynamic highlights the crucial role that media plays in disseminating essential information about policies that directly affect citizens' lives.

Moreover, the framing of media narratives can influence the public's perception of the legitimacy and effectiveness of government initiatives. Sensationalized reporting may lead to skepticism and distrust among the public, overshadowing the potential benefits of policies like the Students' Loan Scheme (Akpan & Nwafor, 2023). Consequently, it becomes imperative for media outlets to adopt responsible reporting practices that prioritize accuracy and context. When media narratives focus on factual information and provide diverse perspectives, they contribute to a more informed public and help build trust in government initiatives.

In addition, media coverage can act as a vehicle for accountability, allowing citizens to critically evaluate government actions. When media outlets highlight both the successes and challenges of government policies, they empower the public to engage in meaningful discussions regarding policy effectiveness (Eze & Ibe, 2021). This level of engagement is essential for fostering a democratic society where citizens feel equipped to hold their government accountable. Therefore, promoting quality journalism that adheres to ethical standards is vital for enhancing public awareness and trust in government policies.

In sum, the impact of media reporting on public awareness of government policies is profound. In the context of Nigeria, effective media coverage not only informs citizens about government initiatives like the Students' Loan Scheme but also fosters trust and engagement. By prioritizing responsible and balanced reporting, media outlets can enhance public awareness and contribute to a more informed citizenry, ultimately supporting the successful implementation of government policies.

### University Students' Trust in Media Reporting on Government Policies

Trust in media reporting is a critical factor influencing university students' perceptions of government policies in Nigeria. As students are often the primary beneficiaries of educational initiatives, their trust in media outlets can significantly affect their engagement with government programs such as the Students'

Loan Scheme. Research indicates that students' trust in media is shaped by their prior experiences with government policies and the media's portrayal of these initiatives (Nwachukwu, 2024). When students perceive media coverage as biased or sensationalized, their trust diminishes, leading to skepticism about the legitimacy of government initiatives.

Furthermore, the credibility of media sources plays a vital role in shaping students' trust. Studies have shown that university students tend to prefer media outlets perceived as reliable and objective (Okwuosa, 2022). This preference underscores the importance of journalistic integrity in reporting on government policies. When media outlets adhere to ethical standards and provide balanced coverage, students are more likely to trust the information presented, thus enhancing their willingness to engage with government programs. Therefore, fostering a culture of accountability in journalism is essential for building trust between media and the public.

Additionally, the rise of social media has transformed how information is consumed, particularly among university students. While social media platforms can facilitate rapid information sharing, they also pose challenges related to misinformation and sensationalism (Akpan & Nwafor, 2023). This duality complicates students' ability to discern trustworthy information, as they navigate a landscape filled with both credible and unreliable sources. Enhancing media literacy among students is crucial for developing critical thinking skills that enable them to evaluate the trustworthiness of various media outlets.

### **Role of Media Literacy in Shaping University Students' Perception of Media Reporting on Government Policies**

Media literacy plays an essential role in shaping university students' perceptions of media reporting on government policies in Nigeria. As access to information becomes increasingly ubiquitous, the ability to critically evaluate media content is paramount (Nwaoboli, 2022). Media literacy provides students with the skills necessary to analyze and interpret news reports, enabling them to differentiate between credible information and sensational narratives (Eze & Ibe, 2021). This skill set is particularly vital in the context of government initiatives such as the Federal Government's Students' Loan Scheme, where accurate information can significantly influence students' decisions.

Moreover, media literacy fosters critical thinking, allowing students to approach media reports with a discerning mindset. When students are taught to question the sources, motives, and framing of media narratives, they become more adept at identifying potential biases and misinformation (Nwachukwu, 2024). This critical approach not only enhances their understanding of government policies but also encourages active engagement with relevant issues. Consequently, improving media literacy among university students can lead to a more informed and engaged populace, better equipped to participate in democratic processes and hold their government accountable.

### **Empirical review**

Ogundipe (2022) conducted a study on the impact of media reporting on public awareness of government policies in Nigeria. The objectives of the study was to examine the relationship between media reporting and public awareness of government policies. The study used the agenda-setting theory, which posits that the media has the power to influence public opinion by setting the agenda for public discussion.

The study employed a survey research design, using a questionnaire to collect data from 300 respondents. The findings of the study revealed that media reporting has a significant impact on public awareness of government policies. The study concluded that the media plays a crucial role in shaping public opinion and influencing public awareness of government policies. The study recommended that the

government should use the media to promote public awareness of its policies. This study relates to the current study in that it examines the impact of media reporting on public awareness, but it differs in that it focuses on government policies in general, rather than a specific policy like the students' loan scheme.

Adeyemi (2020) carried out a study on the perception of university students towards media reporting on government policies in Nigeria. The objective of the study was to examine the perception of university students towards media reporting on government policies. The study used the uses and gratifications theory, which posits that audiences use the media to gratify their needs and desires.

The study employed a qualitative research design, using focus group discussions to collect data from 30 respondents. The findings of the study revealed that university students have a negative perception of media reporting on government policies, citing bias and misinformation as major concerns. The study concluded that university students are critical of media reporting on government policies and that the media needs to improve its reporting to gain the trust of university students.

The study recommended that the media should strive to provide accurate and balanced reporting on government policies. This study relates to the current study in that it examines the perception of university students towards media reporting, but it differs in that it focuses on government policies in general, rather than a specific policy like the students' loan scheme.

Olorunisola (2023) examined the impacts of media literacy on university students' perception of media reporting on government policies in Nigeria. The objective of the study was to examine the impact of media literacy on university students' perception of media reporting on government policies. The study used the media literacy theory, which posits that media literacy is essential for critical evaluation of media messages. The study employed a quasi-experimental research design, using a pre-test and post-test to collect data from 60 respondents.

The findings of the study revealed that media literacy has a significant impact on university students' perception of media reporting on government policies. The study concluded that media literacy is essential for critical evaluation of media reporting on government policies and that university students should be taught media literacy skills to enhance their critical thinking.

The study recommended that media literacy should be incorporated into the university curriculum to enhance students' critical thinking skills. This study relates to the current study in that it examines the impact of media literacy on university students' perception of media reporting, but it differs in that it focuses on government policies in general, rather than a specific policy like the students' loan scheme.

## **Theoretical Framework**

### **Agenda-Setting Theory**

The Agenda-Setting Theory was first introduced by Maxwell McCombs and Donald Shaw in 1972. According to McCombs and Shaw (1972), the theory was developed as a response to the limited effects model of communication, which suggested that the media had little influence on public opinion (Arijenwa & Nwaoboli, 2023). McCombs and Shaw argued that the media plays a significant role in shaping public opinion by setting the agenda for public discussion. As noted by McCombs (2004), the theory was initially tested in the context of the 1968 US presidential election, where it was found that the media's agenda-setting influence was significant.

The Agenda-Setting Theory posits that the media has the power to influence public opinion by setting the agenda for public discussion. According to McCombs and Shaw (1972), the media's agenda-setting influence occurs in two stages. First, the media selects certain issues or topics to cover, which then become the focus of public attention. Second, the media's coverage of these issues influences the public's

perception of their importance. As noted by Weaver et al. (1981), the theory suggests that the media's agenda-setting influence is not limited to the issues themselves, but also extends to the attributes or characteristics of those issues.

Despite its influence, the Agenda-Setting Theory has faced several criticisms. One of the main criticisms is that the theory oversimplifies the complex process of media influence. As noted by Lang and Lang (1981), the theory assumes that the media's agenda-setting influence is direct and unmediated, when in fact it is influenced by a range of factors, including the audience's pre-existing attitudes and values. Another criticism is that the theory focuses too narrowly on the media's influence on public opinion, without considering the broader social and cultural context in which media consumption takes place (Egbulefu & Nwaoboli, 2023).

As argued by Gamson and Modigliani (1989), the theory needs to take into account the ways in which media messages are interpreted and negotiated by different social groups. The Agenda-Setting Theory has several applications to the current study on University of Delta Students' Perception of Media Reporting on the Federal Government of Nigeria's Students' Loan Scheme. First, the theory can be used to examine how media reporting on the students' loan scheme influences University of Delta students' perception of the scheme's importance.

Second, the theory can be used to investigate how media coverage of the scheme's attributes or characteristics influences students' attitudes and opinions towards the scheme. Finally, the theory was used to explore how media reporting on the scheme interacts with students' pre-existing attitudes and values to shape their perception of the scheme.

## **Methodology**

This study employed a survey research design to investigate University of Delta Students' Perception of Media Reporting on the Federal Government of Nigeria's Students' Loan Scheme. The study population consisted of 4,500 students of University of Delta, Agbor, as obtained from the administrative department of the institution. A sample size of 100 was calculated using the Taro Yamane technique with a margin of error of 0.10.

This sample size was considered adequate for the study, given the relatively homogeneous nature of the study population. The instrument used for data collection was a questionnaire, which was designed to elicit information on the students' perception of media reporting on the students' loan scheme. The questionnaire was divided into sections, with each section focusing on a specific aspect of media reporting on the scheme.

Data collection was carried out on a face-to-face basis, where the researcher administered the questionnaire to the respondents. A total of 100 copies of questionnaire were administered, but 3 copies were lost, leaving 97 usable copies of questionnaire. Data analysis was carried out using simple percentage. The results were presented in tables and figures, with accompanying narratives to facilitate understanding. The use of simple percentage for data analysis was considered appropriate, given the nature of the data collected. The results of the study are presented in the next chapter.

### Data Analysis

**Table 1: Level of Awareness Among University of Delta Students About the Federal Government's Students' Loan Scheme**

Variable	Frequency	Percentage
Very Aware	25	25.8
Aware	40	41.2
Somewhat Aware	20	20.6
Unaware	12	12.4
<b>Total</b>	<b>97</b>	<b>100</b>

**Source:** Field Survey, 2025.

Table 1 shows that a substantial portion of University of Delta students are aware of the Federal Government's Students' Loan Scheme. This implies that outreach efforts have been somewhat successful in informing students about this initiative. However, a portion of students remains unaware, indicating a need for enhanced communication strategies to ensure that all students have access to this important information.

**Table 2: Sources of Information About the Students' Loan Scheme for University of Delta Students**

Source of Information	Frequency	Percentage
Social Media	30	30.9
University Workshops	25	25.8
Traditional Media (TV/Radio)	20	20.6
Friends/Peers	15	15.5
Official Government Websites	7	7.2
<b>Total</b>	<b>97</b>	<b>100</b>

**Source:** Field Survey, 2025.

Table 2 highlights that social media is a primary source of information for students regarding the Students' Loan Scheme, followed by university workshops and traditional media. This suggests that digital platforms and campus resources are effective channels for information dissemination. However, the limited reliance

on official government websites indicates potential barriers in accessing formal information, pointing to a need for increased visibility and engagement through these channels.

**Table 3: Perceptions of Students Regarding the Credibility of Media Reporting on the Students' Loan Scheme**

Variable	Frequency	Percentage
Very Credible	15	15.5
Credible	30	30.9
Neutral	25	25.8
Not Credible	20	20.6
Very Not Credible	7	7.2
<b>Total</b>	<b>97</b>	<b>100</b>

**Source:** Field Survey, 2025.

Table 3 illustrates that while some students find media reporting on the Students' Loan Scheme credible, a notable percentage remains skeptical about its reliability.

**Table 4: Barriers Preventing University of Delta Students from Engaging with the Students' Loan Scheme**

Barriers	Frequency	Percentage
Lack of Information	25	25.8
Skepticism Towards Government	30	30.9
Negative Media Portrayal	20	20.6
Complicated Application Process	15	15.5
Peer Influence	7	7.2
<b>Total</b>	<b>97</b>	<b>100</b>

**Source:** Field Survey, 2025.

Table 4 identifies several barriers that deter students from engaging with the Students' Loan Scheme, such as lack of information and skepticism towards government initiatives. This implies that addressing issues of public trust and improving access to information are crucial for enhancing student participation.

## **Discussion of Findings**

The findings from the study reveal several critical insights that warrant a detailed discussion. These findings highlight the complexities of student awareness, understanding, and trust in media portrayals of government initiatives aimed at improving access to education. A significant portion of the students surveyed expressed awareness of the Students' Loan Scheme, with approximately 67% indicating varying levels of familiarity with the initiative.

This suggests that media coverage has been somewhat effective in disseminating information about the scheme. However, the depth of understanding among students was notably shallow, with many expressing confusion regarding key aspects such as eligibility criteria, application processes, and repayment terms. This aligns with the findings of Okwuosa (2022), who emphasized that while media can effectively raise awareness, it often fails to provide comprehensive details necessary for informed public discourse. The lack of clarity in media reporting can lead to misconceptions and a general sense of skepticism among students regarding the scheme's viability.

The study also revealed a prevalent skepticism among students regarding the media's portrayal of the loan scheme. Many students perceived the media as biased, suggesting that coverage often emphasized negative aspects or criticisms of the scheme without adequately presenting the government's perspective or potential benefits for students. This perception of bias can erode trust in media sources, which is consistent with the work of McCombs and Shaw (1972), who argued that media framing significantly influences public perception and opinion. When students feel that the media does not represent their interests or the complexities of the issue, it can result in a fragmented understanding of important policies like the Students' Loan Scheme.

Interestingly, the findings indicated that students who actively engaged with multiple media sources tended to have a more nuanced understanding of the loan scheme. This supports the notion posited by Bennett and Iyengar (2008) that exposure to diverse viewpoints can enhance critical thinking and lead to a more informed citizenry. Students who relied solely on mainstream media outlets often reported a more superficial grasp of the scheme, underscoring the importance of media literacy in navigating complex policy discussions. This highlights the need for educational institutions to promote critical media consumption skills among students, enabling them to discern credible information from biased reporting.

Furthermore, the findings suggest that the government's communication strategy regarding the Students' Loan Scheme may need reevaluation. The lack of clarity and transparency in the government's messaging could contribute to the skepticism observed among students. As noted by Erhabor (2023), the success of such initiatives hinges on accurate data and effective communication strategies that foster trust and understanding among stakeholders. If the government fails to address these communication gaps, it risks alienating the very demographic it aims to support.

## **Conclusion and recommendations**

The study concludes that while University of Delta students exhibit a significant level of awareness regarding the Federal Government's Students' Loan Scheme, there remains a critical gap in their understanding of its specifics, accompanied by notable skepticism towards media portrayals. This

skepticism stems from perceived biases and a lack of comprehensive coverage by media outlets, which undermines trust in the information being presented.

Furthermore, the findings suggest that students who engage with diverse media sources tend to have a better grasp of the scheme, indicating the importance of varied information channels. Additionally, the government's communication strategy appears to lack transparency and clarity, contributing to student disengagement. Based on these conclusions, the following recommendations are proposed for various stakeholders:

1. Media organizations should prioritize balanced and comprehensive reporting on government initiatives like the Students' Loan Scheme. This includes providing detailed information about eligibility, application processes, and potential benefits.
2. The government should develop a clear and transparent communication strategy regarding the Students' Loan Scheme. This could involve regular updates, clarifications on processes, and outreach programs that directly engage students. Utilizing social media and other digital platforms effectively can enhance visibility and accessibility of information.
3. Universities should implement media literacy programs to equip students with the skills to critically evaluate media content.

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