

**PERCEPTION OF UNIBEN UNDERGRADUATE STUDENTS ON BROADCAST  
MEDIA REPORTAGE OF PRESIDENT BOLA AHMED TINUBU STUDENTS'  
LOAN POLICY IN NIGERIA**

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**UNIVERSITY OF BENIN**

**BENIN CITY**

**AUGUST, 2025.**

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**A PROJECT WORK SUBMITTED TO THE DEPARTMENT OF MASS  
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CITY, IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD  
OF THE DEGREE OF BACHELOR OF ARTS, MASS COMMUNICATION**

**AUGUST, 2025**

## CERTIFICATION

This is to certify that this research work, “PERCEPTION OF UNIBEN UNDERGRADUATE STUDENTS ON BROADCAST MEDIA REPORTAGE OF PRESIDENT BOLA AHMED TINUBU STUDENTS’ LOAN POLICY IN NIGERIA”, was carried out by AGBONGIASEDE Osamudiame Precious, with Matriculation Number ART2100866, in the Department of Mass Communication, Faculty of Arts, University of Benin, Benin City, Edo State, Nigeria.

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*STUDENT'S THESIS*

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## **DEDICATION**

This project is dedicated to my mother, Mrs. Esther Agbongiasede for all her efforts towards putting me through school and finally, to myself for seeing this through.

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## **ABSTRACT**

This study examined the perception of select undergraduate students in Nigeria regarding the broadcast media reportage of President Bola Ahmed Tinubu's students' loan policy. The study adopted the use of survey research method and a total number of (397) three hundred and ninety-seven copies of questionnaire were distributed to Ambrose Alli University and University of Benin and (376) copies were retrieved and they were all found useful and analyzed through SPSS. The major objective of the study examined the extent to which undergraduate students are exposed to the student loan policy of President Bola Ahmed Tinubu's student loan policy. The findings revealed that over 36% of the respondents have come across the student loan policy of President Bola Ahmed Tinubu. The researcher concluded that most respondents got information about the student loan policy on Channels Television. The research work also revealed that 39% of the respondents disagreed with the statement that exposure to media report on the student loan policy did not influence their decision to participate in the loan scheme. Due to these findings, the researcher recommends that broadcast media should encourage full reportage of the student loan policy and ensure that there is a complete dissemination of information to the general public for better understanding to prevail.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

Over the years, broadcasting has become established as not only one of the most popular means of disseminating information but also the preferred means of cultural expression among the citizens of many countries. Similarly, broadcasting from its description and meaning is different from narrowcasting, which is the transmission of special interest programmes to much smaller audiences. Broadcasting is often compared to a farmer scattering seeds across a field, spreading them widely by hand to reach as much ground as possible. According to Ukwueze (2013), broadcasting occurs when the transmitter, a system of equipment designed to generate and transmit electromagnetic waves containing messages or signals particularly for radio and television converts sounds, images, or both into electromagnetic waves. Similarly, according to Okunna and Omenugha (2012), broadcasting uses a transmitter to generate electromagnetic signals that deliver spoken messages and images, forming the basis of radio and television content.

The universality of broadcast media stations and its relative importance in the promotional portfolio of virtually every consumer behaviour in broadcast media station watching has been sparked by a collaboration of organisations. Individuals and organisations rely significantly on broadcast media to keep up with environmental events.

Also, business organisations rely on television and radio as well as other types of information and communication technology in knowing about other market competitors and shareholders. The reach of the broadcast medium is dependent on the size of its audience. Osaiga, Aigbonifoh & Okere (2018), It is reasonable to assume that the audience size of any broadcast station is largely determined by how viewers perceive its influence, coverage, and the quality of services it provides.

Ogor (2002), as cited in Asemah (2011, p.112), observes that broadcasting is often described as the “oxygen of democracy.” It is the responsibility of the press to notify the society and to create awareness through the provision of information and the reportage of events. Broadcast stations reporting on news events require fairness, balance, objectivity, truth and ethical consideration on all side; this is to avoid bias and possible misinterpretation by audience. Broadcast media plays a vital role in education and, additionally, in delivering news and journalism to the public. News broadcasts are conducted by reporters and journalist who provide updates on local, National and global news events. Thus, broadcast media encompasses various platforms, including television, radio, podcasts, and webcasts, delivering news, entertainment and educational content to a broad audience.

The capacity of the broadcast media to create awareness on any issue in modern society has come to be recognised. Society, therefore, depends mostly on the broadcast media for its information and communication needs. Content of broadcast media has the ability to influence perception, behaviour, participation, beliefs etc. This ability to influence perception and behaviour is what makes broadcast stations to be of crucial importance in society.

Over the years, the students' loan policy in Nigeria has developed to cater to the changing needs and demands of students. Student loan policies are set of rules and guidelines that govern the administration, eligibility criteria, terms, and conditions of student loans provided by a government or lending institution. The Nigerian Students Loans Board (NSLB) was created to provide financial assistance to Nigerian students pursuing higher education both within the country and abroad (Kossey & Ishengoma 2017).The Nigerian Students Loan Board (NSLB) was originally established in 1972. Between 1973 and 1991, it has provided loans totalling 46 million Naira, to help Nigerian Students in financing their undergraduate or postgraduate study within Nigeria or Abroad (Ogunode, Ohunene & Olatunde-Aiyedun 2022).

The student loan scheme is an organised system that makes it possible for students to finance their education through loan facilities that will be repaid after graduation in Nigeria. Student loans are financial resources provided to tertiary-level students to fund their education, with repayment to the lending institutions required after the completion of their studies. Odewale (2019) notes that the loan initiative envisages the creation of the Nigerian Education Bank, which would be mandated to supervise, coordinate, administer, and oversee the management of student loans in Nigeria. The bank would also be responsible for receiving applications submitted through higher institutions on behalf of students, evaluating them to ensure that all statutory requirements for eligibility are duly met before approval.The bank would also be empowered to approve and disburse loans to eligible applicants, as well as to manage, monitor, and regulate the student loan fund, ensuring full compliance with the guidelines governing disbursement; monitor academic records of grantees of the loan to obtain

information on their year of graduation, national service, employment to ensure that grantees of the loan commence repayment of the loan as at when due, among other functions (Amromin 2016).

Orizu (2022) explains that under the provisions of the Act, all students enrolled in public higher institutions in Nigeria are entitled to equal access to the loan scheme. This right is safeguarded against any form of discrimination, whether on the basis of gender, religion, ethnicity, social status, or disability.

It becomes critical to understand how some undergraduates appraise the broadcast media reportage of the students' loan policy of President Bola Ahmed Tinubu in Nigeria. In fact, the policy designed for the provision of interest loans to poor Nigerian students on government-owned higher institutions has not been without reactions from a cross-section of stakeholders including students and the academia.

In June 2023, President Tinubu signed the Students' Loan Bill into law with a grand objective of combating the perennial problem of under-funding that has always given birth to protracted strikes by the Academic Staff Union of Universities (ASUU) in federal universities. Tighe, *et al.*, (2017) stated the policy provides an interest free loan to indigent students to pay their tuition fees. According to government, the loans will be returned by beneficiaries in subsequent times of their working, which repayment will begin two years after the end of their National Youth Service Corps (NYSC). This policy will also specify the eligibility, such as a family income of less than five hundred thousand naira per annum, guarantors, proof of indigence, etc.

Therefore, this study will examine the perception of select undergraduate students on broadcast media reportage of President Bola Ahmed Tinubu Student Loan Policy in Nigeria.

## **1.2 Statement of the Problem**

The student loan policy introduced by President Bola Ahmed Tinubu in 2023 is a landmark initiative that aims to provide interest-free loans to indigent Nigerian students who seek higher education in public institutions. The policy is expected to increase access to quality education, reduce poverty and empower the youth. However, the policy is not without challenges, particularly regarding the eligibility requirements, repayment procedures, adequacy of funding, and its possible implications for the quality of education. Within this context, the role of the broadcast media in reporting and shaping public opinion is critical and cannot be overstated, especially when the attitudes, acceptance and perceptions of the targeted beneficiaries can be largely influenced by them.

The policy and the role of the media in reporting it will be less meaningful, if the perceptions of the targeted beneficiaries towards the policy are not requested for and considered.

Research have been carried out in the areas of broadcast media reportage, previous studies like; “Viewers’ Perception of The Services of Television Stations.” (Osaiga, Aghonifoh & Okere 2018). The goal of the study was to find out how viewers felt about the quality of services provided by broadcast media reportage in Edo State.

Another researcher also carried out a study on ‘Corruption in the Education Industry in Nigeria: Implications for National Development’ (Nwaokugha & Ezeugwu 2017). They were of the opinion that corruption in the education industry terribly creates

infrastructural deficits that result in poor instructional delivery and making many people not to have access to education which in addition to being a fundamental human right is a spring board for their empowerment and emancipation. Infrastructural deficits and inability of people to have access to education systematically renders useless the ability of the people to engineer national development as generations of citizens are left frustrated, disgruntled and largely unhappy, in addition to manifesting terrible immorality which could manifest in the forms of militancy and insurgency.

However, they did not research on this area “Perception of UNIBEN Undergraduate Students on Broadcast Media Reportage of President Bola Ahmed Tinubu Student Loan Policy in Nigeria”. This is the gap that this study intends to fulfill.

### **1.3 Objectives of the Study**

The specific objectives were to:

1. To determine the extent of exposure of UNIBEN undergraduates to broadcast media coverage of President Bola Ahmed Tinubu’s student loan policy in Nigeria.
2. Find out the media channels through which UNIBEN undergraduate students are exposed to President Bola Ahmed Tinubu’s students’ loan policy.
3. Ascertain UNIBEN undergraduate students’ attitude towards President Bola Ahmed Tinubu’s students’ loan policy.
4. Find out UNIBEN undergraduates’ student’s perception on President Bola Ahmed Tinubu’s students’ loan policy in Nigeria.

## **1.4 Research Questions**

**The Research questions are:**

1. To what extent are UNIBEN undergraduates exposed of broadcast media reportage of President Tinubu's student's loan policy in Nigeria?
2. What are the broadcast media channels through which undergraduate students are exposed to President Bola Ahmed Tinubu's student loan policy in Nigeria?
3. What are the attitudes of UNIBEN undergraduate students towards President Bola Ahmed Tinubu's student loan policy?
4. How do UNIBEN undergraduate students perceive President Bola Ahmed Tinubu's students loan policy in Nigeria?

## **1.5 Significance of the Study**

This study is expected to contribute both theoretically and practically to the existing body of knowledge. Theoretically, it will contribute to knowledge by adding on the existing body of literature on the topic: perception of select undergraduates' students on broadcast media reportage of President Bola Ahmed Tinubu students' loan policy in Nigeria and will serve as a guide and reference material to other research fellows who have interest in going into similar area of study.

This research significantly lies in its potential to enhance our understanding of media's role in shaping public perception of policies, particularly among young individuals. By focusing on President Bola Ahmed Tinubu's students' loan policy and the perception of undergraduate students in the University of Benin, Nigeria, insights from this study may guide

improvements in policy design, refine media communication strategies, and enrich debates on the relationship between media, public opinion, and policymaking.

Additionally, the study aims to close an existing knowledge gap regarding public perceptions of broadcast coverage of the student loan policy, and contribute to its growth in the policy formulation in Nigeria.

### **1.6 Scope of the Study**

This study focuses on the perceptions of undergraduate students at the University of Benin regarding broadcast media coverage of President Bola Ahmed Tinubu's student loan policy. For comparison, Ambrose Alli University in Edo State will also be considered.

This study will be limited to University of Benin and Ambrose Alli University. Therefore, Students from these universities will serve as the primary participants, providing relevant data for the study (the researcher found out that these areas make use of the loan policy).

### **1.7 Operational Definition of Terms**

For the purpose of clarity, key terms in the study are defined operationally:

**Broadcast Media:** The act of disseminating news, information and updates about President Bola Ahmed Tinubu's Students' Loan Policy in Nigeria through audio and visual channels such as television and radio.

**Perception:** It is the identification, understanding and interpretation of student loan in broadcast media reports regarding President Bola Ahmed Tinubu's Students' Loan Policy in Nigeria.

**Policy:** A set of rules, principles, guidelines and decisions regarding President Bola Ahmed Tinubu's students' loan policy in Nigeria.

**Loan:** It is a financial agreement where a student borrows a sum of money from the bank to finance their higher education regarding President Bola Ahmed Tinubu's Students' Loan Policy in Nigeria with the promise of repaying back with interest.

**Students' Loan:** A monetary sum that is borrowed by a student to finance their higher education due to the Students' Loan Policy rendered by President Bola Ahmed Tinubu's student loan policy in Nigeria.

## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **2.1 Conceptual Review**

##### **2.1.1 History of Loan Policy**

The history of loan policies spans centuries and varies across different regions (Fuller, 2014). In the aspect of Nigeria, Nigeria's loan policies have evolved over the years. In the 1960s and 1970s, the country relied on external loans to finance infrastructure projects. During this period, loans were often obtained from international financial institutions like the World Bank and the International Monetary Fund (IMF). However, mismanagement and corruption eventually led to a debt crisis in the 1980s.

To address this crisis, the country adopted structural adjustment programs recommended by the IMF and World Bank. These programs aimed to stabilize the economy, reduce inflation, and encourage private sector growth. The government also sought debt relief and negotiated debt restructuring agreements. In the 1990s and 2000s, Nigeria adopted various economic reform measures, including liberalizing its financial sector and also government focused on debt reduction and economic diversification.

Overall, Nigeria's loan policies have undergone significant changes, influenced by economic challenges, global financial institutions and domestic reform efforts.

### **2.1.2 Concept of Student Loan Policy**

In an era where financial decisions are increasingly complex, understanding the nuances of loan policy is essential. According to Masyita (2015), loans represent a core element of modern finance, enabling individuals, organizations, and governments to obtain the capital they need for different purposes.

The student loan policy scheme is an organised system that makes it possible for tertiary institutions to finance their education through loan facilities that will be repaid after graduation in Nigeria.

Student loan schemes are specifically structured to help learners cover tuition and related educational costs. Lochner and Monge-Naranjo (2016) explain that these loans differ from other kinds of loans due to their lower interest rates and more flexible repayment arrangements. When applying for this loan there are measures to take. The financial demands of obtaining quality education are inescapable; while some students can meet these costs independently, many others must rely on external support. Britt, Ammerman, Barrett, and Jones (2017) observed that although scholarships are available in some institutions to ease financial pressure, not all students are eligible; student loans therefore provide an alternative funding option for one's education. Student loans are kinds of financial investments designed to assist students with school related needs. These needs include tuition, books, living expenses and school supplies.

Troy Segal (2022) stated that loan policies in education are issued for the purpose of attending an accredited college or a university to pursue an academic degree. Loans may be

obtained for a variety of purposes, such as major acquisitions, investments, home renovations, debt consolidation, or business development.

Orizu (2022) in the concept of student loan states that student seeking higher education in any public institution of higher learning in Nigeria will have equal rights to access the loan under this Act without any discrimination arising from gender, religion, tribe, position or disability of any kind.

### **2.1.3 Bola Ahmed Tinubu's Efforts at delivering Democracy Dividends**

The term democracy derives from the Greek words demos (people) and kratos (rule), meaning “rule by the people.” Historically, it was practiced in ancient Greek city-states such as Athens during the 5th century, where adult citizens could participate directly in governance and hold office on the basis of the lot system (Fowler, 2020). In its classical sense, democracy is a system of government by which political sovereignty is retained by the people and therefore exercised directly by them through their active participation.

Democracy remains one of the concepts that has continued to elicit widespread controversy in the discus of politics and in contemporary political science (Buss, Redburn & Guo 2014). This is so because students, politicians and scholars have continued to attach different meanings to term based on their ideological and individual dispositions. In modern times, representative democracy is the dominant form, where citizens elect leaders who make decisions, enact laws, and oversee programs on behalf of the public. However, other discussions of the theory of participatory democracy have been observed under the “myth of the classical doctrine of democracy” propagated by authors such as Turner (2018), main criticism of the classical doctrine was the people rested on empirically unrealistic

foundations, in this theory it is the competition by potential decision makers (elites) for the people's vote that is the vital feature.

Nani (2022) emphasizes that the foundation of democracy lies in respect for human dignity and the principle of equality among all citizens. The essence of democracy, and the measure of its dividends, is well illustrated in Pericles' funeral oration as recorded in Thucydides' History of the Peloponnesian War. In this account, democracy is portrayed as a system where power rests with the people as a whole rather than with a privileged few. It emphasizes equality before the law in resolving private disputes and highlights that public office should be determined not by social class but by individual ability.

No one, so long as he has it in him to be of service to the state, is kept in political obscurity because of poverty. Hanitzsch (2018) And just as our political life is free and open, so is our day-to-day life in our relations with each other" (p. 145). In essence, democracy signifies that ultimate authority rests with the people, who govern themselves by exercising collective power and decision-making. Traditional democratic theory therefore stresses mass participation as a pathway to individual and collective development. The society achieves proper participation through majority rule and respect for the right of the individual and the right of the minorities. According to Dye and Zeigler (2003, p.5), self-development is rooted in self-government, which can only be achieved when individuals are encouraged to participate actively in shaping public policy and resolving policy conflicts through dialogue and collective consultation. It is important to recall that democracy signifies the rule of the people; therefore, the dividends of democracy in any polity should be assessed by the extent to which citizens actively participate in binding decision-making processes. According to

Pateman (2010) describes democracy as an expression of popular power, rooted in the classical republican tradition where citizens actively engage in collective decision-making. Put succinctly, the provenance of the concept of democracy is “people’s rule” and its dividend must therefore be concerned with the source of power and the location of sovereignty, which must be in the people and not necessarily the pattern of the government. Although the modern exigencies demand for elections and representation as against the Greek method of direct and popular participation for the election truly reflect the wishes of the people. Citizens must be granted the opportunity to choose their leaders and representatives through regular, periodic processes processes that should extend beyond voting in elections to include broader forms of political participation. People’s participation must transcend voting rights and embrace all forms of people’s control of their leaders, their actions and decisions.

Fundamental government policies and objectives should be subjected to popular participation and citizen consultation. A key advantage of a democratic system, in contrast to other forms of governance, lies in the active involvement of citizens in the decision-making process. Since those who participate in decisions will be more satisfied with the decisions they make, and they will be more attached to the system than are those who cannot participate. Accordingly, a mutually beneficial exchange will then occur between the individual and the political system. As a response to citizens’ participation, the political system generates outputs that are more beneficial to the individual than would otherwise be the case. These favorable outcomes, in turn, foster greater satisfaction and strengthen the individual’s sense of attachment to the system. In this way, if everything is equal, democratic political systems will be from the point of view of the participants, both more effective

(participants will be satisfied with the outputs) of the system) and more legitimate (participants will generally consider the political system to be the proper one per se) (Almond and Verba, 2016).

#### **2.1.4. Broadcast Media and Democratic Governance**

Abass (2018) explains that broadcast media encompass platforms such as television, radio, newspapers, magazines, and digital outlets like the internet and email. These channels simultaneously transmit messages whether audio, visual, or print to wide audiences.

Broadcasting typically refers to radio and television transmissions carried through wires or radio waves. These signals can be accessed by the general population or specific audiences, provided they have the appropriate receiving technology.

Radio and television are both forms of media broadcasting, and they are broadcast by local stations, national networks, and government agencies. Broadcasting is the delivery of audio or video content to a large audience over a wide area using any electronic mass communication media, but most commonly one that uses the electromagnetic spectrum.

According to Sambo (2012), broadcast media bring past events to life, offering learners vivid experiences that capture attention and enhance understanding of historical events. They appeal to the mind through the visual auditory senses.

Media refers to the channels and technologies employed for storing and transmitting information or data. Print media, publishing, news media, photography, cinema, broadcasting (radio and television), digital media, and advertising are all part of the mass media communications sector.

Uche (2010) notes that mass media are central to advancing the political, social, and economic aspirations of rural communities. Similarly, Onabajo (2013) describes communication as a powerful tool essential for societal progress. He further emphasized that regardless of whether a society is local or global in scope, its survival fundamentally depends on communication. Meanwhile, globally, it is believed that the mass media are amplifying factors in the society, which inform the people about happenings in and around them. The society is equally aware that, the mass media are to raise the level of people's consciousness in matters relating to national development. It can thus be concluded that the media are essential to human existence, serving not only as an indispensable resource but also as an unavoidable necessity.

Ortyoyande (2012) stresses that learning is more effective when it engages multiple senses: hearing alone may be forgotten, seeing aids memory, while active participation leads to deeper understanding. So, access to educational broadcast makes learning process more effective and productive. Also, those educational programs can be recorded to benefit learners by listening and viewing the lessons programs severally, hence to aid their retention. Therefore, educational media reportage encourages learning, make it easier and interesting.

The press, radio, and television serve vital functions within society, providing platforms through which individuals are informed, educated, and entertained. They also have an impact on people's perceptions of the world and cause them to change their minds. With the introduction of nationwide radio networks, mass-circulation newspapers, and magazines in the 1920s, the phrase was developed.

However, for millennia, various forms of mass media, such as books and manuscripts, had been in use. The mass media can be utilized for a variety of objectives, including: Traditional forms of entertainment include acting, music, and sporting performances, as well as light reading and campaigning for corporate and social issues. Advertising, marketing, propaganda, public relations, and political communication are all examples of this.

### **Functions of Broadcast Media**

Basically, broadcast media serves three broad purposes; to inform, educate and entertain the audience. However, broadcast stations such as radio and television perform the following functions:

1. **News function:** The broadcast station surveys the environment and provides information about things mostly recent happenings in the environment.
2. **Opinion-shaping:** Consistent with agenda-setting theory, broadcast media provide a platform for different viewpoints to be expressed within society.
3. **Education function:** Through the broadcast media, people acquire new knowledge, attitudes and skills, thus enabling them cope better with the society and life in general.
4. **Commercial Function:** Radio and television are often used for advertisements which help inform audiences about the existence of certain goods and services.
5. **Entertainment Function:** The ability of the media to help people relax and create a way of escape from the stress of everyday life is referred to as the entertainment function.
6. **Propaganda/mobilization function:** Both governments and private media owners sometimes employ radio and television to promote agendas or rally public support. Media

broadcasting also helps in organizing or bringing together the general public to achieve a unified purpose.

7. **Retention function:** People still watch televisions and listen to terrestrial radios. Consumers are still reading publications in paper form. Consumers tend to remember the ads they hear or see on radio or television.

This works in the following ways:

1. **It is relevant**

Broadcast media is still relevant even in this digital era, because It continues to play an important role in bringing ideas, products, services, news, and information to a broad audience. In disseminating information, broadcast media can be said to still have a competitive edge because there's an immediacy that makes an impact. This might be a boon to the company. Print ads can be timely and elicit debate.

2. **Television is still a power player**

Despite the presence of the Internet; television provides great reach for businesses. Almost every individual owns his own private television Station.

Larger corporations with significant expenditures continue to use television as their primary sales tool because of its reach, particularly in advertising. Because of its potential to convey visually engaging stories packed with powerful emotionality and humour, television remains one of the most innovative forms of broadcast media.

### **3. Radio has the ability to have a local impact.**

Radio is an important player in the broadcast media. Radio tends to go local, it communicates with individuals even at their busy hours. For remote broadcasts and operations, radio does not rely on expensive and difficult equipment.

#### **Features of Broadcasting**

Broadcasting can be looked at in terms of five different variables:

- a) It is a medium of communication that utilizes electromagnetic spectrum/radiation or airwaves.
- b) It utilizes voice and sound codes.
- c) Its operation is usually on a regular time interval.
- d) It normally certified by a government agency.
- e) Its programmes are for public consumption and on a regular schedule.

#### **2.2 Empirical Studies**

Osaiga, Aghonifoh, & Okere (2018) examined viewers' perception of the services of television stations. The goal of the study was to find out how viewers felt about the quality of services provided by broadcast media reportage in Edo State. It also wanted to see if there were any differences in perceptions among people of different ages, genders, and educational levels. The data revealed that viewers' satisfaction with the quality of services provided by different media outlets varies significantly. It also revealed that there were no significant differences in perceptions among viewers of different ages, genders, or educational levels.

Nwaokugha and Ezeugwu (2017) carried out a research on ‘Corruption in the Education Industry in Nigeria: Implications for National Development’. They opined that corruption in the education industry terribly creates infrastructural deficits that result in poor instructional delivery and making many people not to have access to education which in addition to being a fundamental human right is a spring board for their empowerment and emancipation. Infrastructural deficits and inability of people to have access to education systematically renders useless the ability of the people to engineer national development as generations of citizens are left frustrated, disgruntled and disenchanted in addition to manifesting terrible immorality in the forms of militancy and insurgency.

Ogunode, Ukozor, & Olugbenga (2023) did a research work on “Student’s Loan in Tertiary Education in Nigeria: Pre-Conditions for Effective Implementation”. Their findings indicated that loans allow students to cover educational expenses with repayment scheduled after graduation. They also noted that banks administering such loans are responsible for approving applications, disbursing funds, monitoring accounts, and ensuring compliance with repayment requirements. It was also revealed that the banks shall have the power to approve and disburse the loan to qualified applicants; control, monitor and coordinate the students loan account/fund and ensure compliance in respect of disbursement; monitor academic records of grantees of the loan to obtain information on their year of the loan as at when due, among other functions.

Kingdom and Maekae (2013), studying the role of education in Nigeria’s national development, emphasized that inadequate funding undermines the sector’s contribution to

progress. They further highlighted issues such as politicization, unstable governance, and corruption as key obstacles limiting education's impact on development.

The empirical review on the 'Perception of UNIBEN undergraduate students regarding broadcast media reportage of President Bola Ahmed Tinubu's student loan policy' in Nigeria aims to analyze the attitudes and opinions of a specific group of undergraduate students towards the coverage of this policy in the media. This review will investigate how the students perceive the information presented in the broadcast media regarding the student loan policy proposed by President Tinubu. It will focus on understanding whether the students find the coverage of the policy to be accurate, unbiased, informative, and relevant to their needs and concerns as potential beneficiaries of the student loan scheme. The review will provide insights into the effectiveness of the media in disseminating information about the policy and its potential impact on the target audience, specifically undergraduate students.

## **2.3 Theoretical Framework**

This study adopted the Agenda Setting Theory and the Social Judgment Theory.

### **2.3.1 Agenda Setting Theory.**

This study is anchored on Agenda-Setting theory. This theory was propounded by Maxwell McCombs Shaw along with G. Ray Funkerhouser in 1968. The theory emerged as a result of the study conducted in the North Carolina election done in 1968 Presidential election. According to McCombs and Shaw, the central premise of the theory is that the mass media exert their influence primarily through the capacity to shape cognitive change among individuals, and be able to restructure their thinking. Here they suggest likes the most

important effect of the mass communication, its ability to mentally order and organize our world for. In essence, while the mass media may not directly determine how individuals think, they are highly effective in shaping what issues people consider important. The main point portrayed is that agenda setting is the influence the mass media is able to exert on determining the salience of issues with news. This process involves cognitive procedures that gradually work on the mental programming of the masses on public issues. This process is called accessibility. Furthermore, the media can and does have strong effect on what the masses think. They do this by intentionally flashing news content on certain issues and thereby creating a sense of urgency which sometimes is not that urgent in the real sense.

Agenda-setting therefore implies that the mass media predetermine the issues that are regarded as important at a given time in a given society. It does not ascribe to the media the power to determine what we actually think, but it does ascribe to them the power to determine what we are thinking about.

In summary, agenda setting influences how undergraduate students perceive President Tinubu's student loan policy, with broadcast media playing a pivotal role in shaping their understanding and opinions

### **2.3.2. Social Judgment Theory**

Social Judgment Theory was propounded by Sherif Muzafer, Carl Florland and Shenif Carolyn in 1961. Social judgment theory is a theory that aims to predict how one will respond to a persuasive message. Social Judgment Theory seeks to explain why individuals respond differently to the same information or issue. It serves as a useful framework for designing

persuasive messages, as its central focus is to guide communicators in framing their messages in ways that are more likely to be accepted by the target audience (Griffin, 2012). The theory is a persuasion theory applied to attitude change. The theory shows the internal decision-making processes that one goes through when confronted with persuasive messages intended to cause behavior change. It is observed that attitude change involves a two-stage process: the receiver first judges the attitude and then makes the necessary adjustments. The theory is based on the premise that the effect of a persuasive message on a particular issue depends on the way the receiver evaluates the position that the message puts forth. From the foregoing, it is deduced that after receiving a message, one considers the acceptability or rejection of the message based on the compatibility or otherwise of the new message with the one already stored in one's memory.

Social Judgment Theory provides insights on how individuals feel and assess information. Social Judgment Theory helps explain why students react differently to the same information. Their existing attitudes serve as a mental anchor, shaping their perception of President Tinubu's student loan policy in Nigeria.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Research Design

The research design adopted for this work is survey research method. Asemah, Gujbawu, Ekhareafo and Okpanachi (2017) state that the survey research method is suitable for examining people's perception and opinion towards issues.

Check & Schutt, (2012) define survey research as the collection of information from a sample of individual through their responses to questions. This definition implies that the tactic required the researcher to travel into stage of the sample population on their natural setting and use the results derived from such setting to generalize on the whole population. Survey Research method can use quantitative research strategies, using questionnaires with numerically rated items or qualitative strategies, using open-ended questions or both strategies. Surveys are therefore frequently used in social and psychological research, Vass, Rigby & Payne (2017).

This research design entails sharing and administering of questionnaire to respondents on the subject matter. This method of research design was convenient because it involves examining Undergraduates students Perception of Broadcast Media Reportage of President Bola Ahmed Tinubu Student Loan Policy in Nigeria.

### 3.2 Population of the Study

The population for this study consisted of undergraduate students schooling in Ambrose Alli University and University of Benin.

The estimated population of Ambrose Alli University undergraduate student as at 2022/2023 academic session is 7,923 according to registry unit of the school. and University of Benin undergraduate students as at 2023/2024 academic session is 60,000 according to registry unit of the school (the researcher went to these schools to get the population).

When added to the accumulated population of both schools' undergraduate students, it will be  $60,000 + 7,923 = 67,923$

Therefore, the population for this study is **67,923**.

### 3.3 Determination of Sample Size

To determine the sample size, the researcher adopted the Taro Yamane formula. The sample of this research was calculated by using Taro Yamane formula and was 397. Mathematical illustration for Taro Yamane method is shown below:

The sample size of 397 was drawn from the population of 67,928 using Taro Yamane formula for the sample size determination. The margin error is assumed to be at 5%. The formula is shown below:

Taro Yamane formula notes that:

$$n = \frac{N}{1 + [N(e)^2]}$$

Where n= the sample size

N = the study population

e = error margin assumed to be 0.05

Given the population to be 67, 928, the sample size (n) will then be;

$$n = \frac{67,928}{1 + [67,928(0.05)^2]}$$

$$n = \frac{67,928}{170.82}$$

$$n = \frac{67,928}{170.82}$$

$$n = 397$$

Therefore, with the population of 67,928, the sample size is **397**.

### **3.4 Sampling Technique**

Asemah *et al.*, (2022) defined sampling as the process of selecting part of a population and using it to represent the entire population. A multi stage sampling technique will be used to select the respondents needed for the study. Asemah *et al.*, (2022) asserted that when the distribution of the population is so complex that it requires more than one sampling technique to select the samples hence, resort to sampling in stages.

A multi-stage sampling technique was used to select the respondents needed for the study. A multi-stage sampling technique is a complex sampling technique where sampling process occurs in multiple stages.

In the first stage, the researcher made use of stratified sampling to select two universities in Edo State.

At stage two, Ambrose Alli University and University of Benin was used purposively for this research because it is based on Student Loan Policy which is rendered to Federal and State University.

In the third stage, simple random sampling technique was used to select one campus each from each university, which are; Ekenwan Campus for University of Benin and Main Campus for Ambrose Alli University.

In the fourth stage, systematic sampling technique was used to select two faculties from each university which are faculty of Management and Social Sciences for Ambrose Alli University and faculty of Arts for University of Benin.

In the fifth stage, cluster sampling technique was used. For Ambrose Alli University, the researcher studied four departments which are; Business Administration Department, Public Administration Department, Accountancy Department and Banking and Finance Department, while for University of Benin, the researcher studied four departments, which ARE; Mass Communication Department, Theatre Art department, English and Literature Department, Philosophy Department, etc.

At the last stage, convenient sampling technique was used to select two levels each from the select twenty departments, making it a total of 40 students from each university. This will amount to 400 respondents.

### **3.5 Research Instrument**

The study will be carried out using questionnaire as its only measuring instrument. The questionnaire is considered the most appropriate measuring instrument as the researcher is dealing with humans who are ever changing. Hence, to effectively guide against human variation and to effectively test the entire variable of the study, the researcher believes that questionnaire will be appropriate. The questionnaire comprises of two sections. Section A elicits responses on the respondents' demographic details, while B is concerned with questions relating to the research questions. In line with the survey, the researcher will ensure that the questionnaire contains the same questions on each of the copy administered to the various selected respondents. The questionnaire was designed and structured in a way that afforded the respondents to answer the research questions appropriately. The design included close-ended questions and well-structured multiple-choice questions.

### **3.6 Validity of Instrument**

Validity simply means the degree to which an instrument actually measures and generates a valid data. Asemah (2017) sees face validity as simply determining whether the text appears to measure what it claims to measure at face value. To test the validity of this study, the instrument for data collection was subjected to face validity by the project supervisor, where copies of the questionnaire were given to the project supervisor for assessment. The

supervisor accessed the items of the instrument in terms of authenticity, relevance, clarity coverage and appropriateness in addressing the problem of the study.

### **3.7 Reliability of Instrument**

Reliability, in this study denotes the capability of the instrument to be reliable and trusted. To guarantee the reliability of this instrument, the researcher conducted a Pilot Study also known as a Pre-test using copies of questionnaire in some parts of the areas of Edo State under this study. The pilot study showed the reliability of the Instrument. The purpose for the pre-test is to show the faults in the questionnaire. So, the feedback helps to determine if there were any corrections to be made.

### **3.8 Method of data collection**

The collection of data for the study will be done by administering the research instrument (questionnaire) face-to-face to the respondents/samples by the researcher selected from the population through the simple random sampling technique. Data for the research were also gotten from books, journals and the internet.

### **3.9 Method of Data Analysis**

The data was presented in a tabular form and expressed in simple percentage. The analysis was based on the information and findings gotten from the responses to the questionnaire.

## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.1. Data Presentation and Analysis

This chapter is concerned with data presentation, analysis, and results. The researcher made use of a questionnaire as the instrument of data collection for this study. Three hundred and ninety-seven (397) copies of the questionnaire were distributed to the respondents at Ambrose Ali University and the University of Benin. Out of the 397 copies distributed, only 376 copies were retrieved and they were all found useful. Thus, the presentation and analysis were based on the 376 copies. This is considered adequate because it represents 95% of the return rate of the questionnaire.

*Table 1: Gender Distribution of Respondents*

Responses	Frequency	Percentage
Male	169	45
Female	207	55
<b>Total</b>	<b>376</b>	<b>100</b>

From table 1 above, the data showed the gender of the respondents. Data from the above showed that majority of the respondents representing 55% were from females. This implies that the female respondents participated more in the survey than the males.

***Table 2: Age of the Respondents***

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<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
18-23	135	36
24-29	177	47
30 & above	64	17
<b>Total</b>	<b>376</b>	<b>100</b>

---

From table 2 above, indicate the age brackets of respondents used in the study. The data showed that there were 177 respondents representing (47%) who were between the ages of 24-29. This means that majority of the respondents happen to be between the age bracket of 24-29.

***Table 3: Marital Status of the Respondents***

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<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
Married	56	15
Single	315	84
Divorced/widow/widower	5	1
<b>Total</b>	<b>376</b>	<b>100</b>

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The data in table 3 above indicates that there were more single people than married respondents. The single respondents accounted for 315 (84%). This implies that most of the respondents were single people than married, Divorced, widow or widowers.

**Table 4: Educational Status of the Respondents**

<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
O'level/ND	152	40
HND/BS.c	195	52
Master/PhD	29	8
No formal Education	0	0
<b>Total</b>	<b>376</b>	<b>100</b>

Out of the 376 respondents who returned their copies of the questionnaire, the majority of the respondents were BS.c /HND holders which accounted more in the study with over 52%. This implies that majority of the respondents are educated through BS.c /HND.

**Table 5: Response knowledge of Student loan policy.**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly agree	151	40
Agree	124	33
Undecided	21	6
Disagreed	42	11
Strongly disagreed	38	10
<b>Total</b>	<b>376</b>	<b>100</b>

Table 5 above reveals that 40% of the respondents know student loan policy. This implies that the majority of the respondents know student loan policy.

***Table 6: Level of Exposure to the Student's Loan Policy***

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very high	115	30
High	135	36
Moderate	66	17
Low	37	10
Very low	23	7
<b>Total</b>	<b>376</b>	<b>100</b>

Table 6 indicates the numerous variables used to determine the level of respondents' exposure to the student loan policy. This implies that the level of exposure of respondents to the student loan policy is high (36%).

***Table 7: Broadcast Media Channels Respondents Access the Students Loan Policy***

<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
Channels TV	131	35
Edo Broadcasting Service Radio	117	31
Independent Radio	75	20
Others	53	14
<b>Total</b>	<b>376</b>	<b>100</b>

The data in table 7 revealed that most (35%) of the respondents accessed student loan policy through Channels Television. This implies that most of the respondents view more of Channels TV than other channels.

***Table 8: Response on Regularity of Accessing the Loan through the stations listed***

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very Regular	49	13
Regular	67	18
Undecided	23	6
Less Regular	128	34
Not Regular	109	29
<b>Total</b>	<b>376</b>	<b>100</b>

Data in table 8 above reveals that 34% of the respondents said they accessed student loan policy information less regularly. This implies that a significant number of the respondents accessed information or news about student' loan policies less regularly.

***Table 9: Respondents Perception of the Student's Loan Policy.***

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very Good	95	25
Good	141	38
Fair	88	23
Bad	32	9
Very Bad	20	5
<b>Total</b>	<b>376</b>	<b>100</b>

Data in table 9 above indicates that 38% of the respondents said student loan policy is good. This implies that a significant number of the respondents have a good perception of student' loan policy.

***Table 10: Respondents Level of Satisfaction with Broadcast Media Reportage of the Student's Loan Policy***

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very Satisfied	36	10
Satisfied	50	13
Undecided	24	6
Less Satisfied	112	30
Not Satisfied	154	41
<b>Total</b>	<b>376</b>	<b>100</b>

The above table 10 shows that the majority of the respondents are not satisfied with broadcast media reportage of student loan policy. This implies that majority of the respondents were not satisfied with broadcast media reportage of loan policy.

**Table 11: Response on the Broadcast Media Channel through which Respondents Access the Student's Loan Policy was effective in the reportage of the loan**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly agree	141	38
Agree	134	37
Undecided	22	6
Disagreed	42	11
Strongly disagreed	37	10
<b>Total</b>	<b>376</b>	<b>100</b>

Table 11 above reveals that 38% of the respondents had access to the information on the student's loan policy. This implies that respondents agreed that the broadcast media channel through which they were effective in the reportage of the loan policy.

**Table 12: Rate the Level of Effectiveness of the Broadcast Media in the Reportage of the Student Loan Policy**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very high	43	11
High	27	7
Moderate	60	16
Low	119	32
Very low	127	34
<b>Total</b>	<b>376</b>	<b>100</b>

Table 12 shows that 34% of the respondents said the level of effectiveness of the broadcast media in the reportage of the student loan policy is very low. This implies that the respondents did not rate the level of the broadcast media reportage of the loan policy.

***Table 13: Response on the exposure to the broadcast media reportage of the Student's Loan Policy influenced respondents' participation in the loan.***

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly agree	44	11
Agree	32	9
Undecided	28	7
Disagreed	144	39
Strongly disagreed	128	34
<b>Total</b>	<b>376</b>	<b>100</b>

Table 13 above reveals that 39% of the respondents disagreed that exposure to the broadcast media reportage of the student's loan policy did not influence their participation in the loan. This implies that the respondents were not influenced with their participation on the loan policy.

**Table 14: Response on the extent exposure to the broadcast media reportage of the Student's Loan Policy influences respondents' participation in the Loan**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very high	27	7
High	33	9
Moderate	15	4
Low	125	33
Very low	176	47
<b>Total</b>	<b>376</b>	<b>100</b>

Table 14 data shows that the extent to exposure to the broadcast media reportage of the student loan policy influenced respondents' participation very low extent, 47% of the respondents said so. This deduced that the respondent's exposure to broadcast media coverage was very low.

#### **4.2 Discussion of Findings**

##### **Research Question One: To what extent are select undergraduates aware of broadcast media reportage of President Tinubu's student loan policy in Nigeria?**

This question sought to find out the extent select undergraduates are exposed of broadcast media reportage of President Tinubu's student loan policy in Nigeria. The data in table 5 and 6 provided answers to this question. The data in table 5 showed that 40% of the respondents know students' loan policies. Also, it was further revealed that the level of exposure of respondents to the student loan policy is high (36%). This implies that the majority of the

respondents are exposed of the student loan policy in Nigeria. These findings coincide with the assumption of agenda-setting theory as captured by Asemah, *et al* (2017). According to them, the mass media set the agenda for what people should care about. The agenda-setting theory rests on two basic assumptions: the first is that the media filter and shape what we see, rather than just reflecting stories to the audience. The second assumption is that the more attention the media give to an issue, the more likely the public will consider that issue to be important.

**Research Question Two: What are the broadcast media channels through which undergraduate students are exposed to President Bola Ahmed Tinubu’s student loan policy in Nigeria?**

The data in table 7 and 8 provided answers to this question. It was revealed that most (35%) of the respondents accessed student loan policy through Channels Television, which is a broadcast medium. Also, data in table 8 above revealed that 34% of the respondents said they accessed student loan policy information less regularly. This means that a significant number of the respondents accessed information or news about student loan policy less regularly, even when they accessed it, they did so through television medium. This is in line with Asemah (2012) who observes that the use of the mass media, especially television to disseminate useful information to the public, increases awareness of specific aspects of individuals and collective health, as well as, development. Asemah (2012) further notes that television has a very crucial role to play in the promotion of health in rural areas. In addition, Richter (2023) notes that in addition to entertainment, television provides ample opportunities

to promote education, understanding, and culture, across and within borders, and to raise public awareness about important global events that dominate the headlines.

**Research Question Three: What are the attitudes of select undergraduate students toward President Bola Ahmed Tinubu's student loan policy?**

The quantitative data in table 13 and 14 provided answers to this question. The researcher found that 39% of the respondents disagreed that exposure to the broadcast media coverage of the student's loan policy did not influence their participation in the loan. Table 14 data showed that the extent of exposure to the broadcast media coverage of the student loan policy influenced respondents' participation to a very low extent, 47% of the respondents said so.

**Research Question Four: How do select undergraduate students perceive President Bola Ahmed Tinubu's student loan policy in Nigeria?**

The data in tables 9 and 10 facilitated answers to this question. Data in table 9 indicated that 38% of the respondents said the student loan policy is good. This implies that a significant number of the respondents have a good perception of students' loan policy. The data in table 10 showed that the majority of the respondents are not satisfied with broadcast media coverage of student loan policy. The reactions of the respondents in different ways support the social judgment theory used in this study. Social Judgment theory is simply said to be the attempt to explain why and how people have different reactions and responses towards the same information or issue. It is a good tool to use in crafting messages to reach a specific audience because the most important thing social judgment theory aims to do is to help the persuader aim his or her messages in such a way that it will be accepted by the audience, Griffun (2012)

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1. Summary of the Findings

This study explored the assessment of the perception of undergraduate students on the coverage by broadcast media of President Bola Ahmed Tinubu's policy on student loans in Nigeria. In view of the preceding, the main objectives directed this research were to determine the extent to which the respective undergraduate students are aware of President Bola Ahmed Tinubu's policy on student loan' coverage in Nigeria by broadcast media. This would involve the determination of the various media through which these selected undergraduate students are exposed to information on President Bola Ahmed Tinubu's policy on student loans, as well as the attitudes existing among these students toward this policy. It also investigated their opinions about the policy of President Bola Ahmed Tinubu regarding student loans vis-à-vis Nigeria. The agenda-setting theory and social judgment theory guided this study. The survey research method was used for this work; a questionnaire aided data collection, the primary instrument for eliciting information from respondents. The research brought out the following findings:

- a) The majority of the respondents are aware of President Tinubu's student loan policy in Nigeria.
- b) It was revealed that most (35%) of the respondents accessed student loan policy through Channels Television, which is a broadcast medium.

- c) The researcher found that 39% of the respondents disagreed that exposure to the broadcast media coverage of the student's loan policy did not influence their participation in the loan.
- d) It was found that a significant number of the respondents have a good perception of student' loan policy.
- e) Most of the respondents are not satisfied with broadcast media coverage of student loan policy.

## **5.2 Conclusion**

The student loan scheme in Nigeria is such a well-thought-out system wherein the students are given the financial capacity to support their educational pursuit by receiving loans, which will then be refunded upon graduation. From exhaustively analyzing the gathered data, the researcher concludes with an assurance that most of the respondents surveyed were aware of President Tinubu's student loan policy in Nigeria. It was found that most respondents got information about the student loan policy on Channels Television. This research work has also hypothesized that 39% of the respondents disagreed with the statement that exposure to media reports on the student loan policy did not influence their decision to participate in the loan scheme.

## **5.3 Recommendations**

1. This forms a key recommendation based on the findings of the research: that the broadcast media continues to package messages geared at continuously informing and educating Nigerians, especially students, in a language they understand easily on the vagaries of the loan policy as propounded by President Bola Tinubu. This way, the

strategy will allow people to continue being up-to-date on new developments regarding the student loan policy and, therefore, remain informed about the subject matter.

2. Besides the television medium, it is highly advisable that other broadcast media are encouraged to accord full coverage and reporting of the various aspects of the student loan policy continually to ensure that there is a complete dissemination of information to the general public and for better understanding to prevail.
3. The responses were analysed, and it emerged that such exposure to the broadcast media coverage of the student loan policy had little influence on their decisions to acquire the loan. It shall, therefore, be of importance that the government revisit the collateral requirements associated with the loan and take steps that make the Policy more attractive and accessible to students, hence motivating them to be active participants.
4. Given the general dissatisfaction of most respondents with the issue/area of student loan policy coverage by the broadcast media, there is a directed need for the government and other concerned agencies to make conscious efforts to explore different means of information dissemination on the policy through alternative media platforms. This could achieve a more effective and inclusive reportage of the student loan policy if information is passed through various channels that help capture a broader target audience and improve engagement consideration.

#### **5.4 Limitations of the Study**

In this study, a conspicuous absence of literature was noted, indicating a scarcity of existing research on the subject matter. The topic under investigation is novel, with limited comparable studies conducted within the realm of mass communication. It was observed that certain respondents displayed a lack of cooperation towards the researcher, potentially hindering data collection and analysis processes. Additionally, a number of research questionnaires distributed were not successfully retrieved, posing a challenge to the completeness of the data set. However, it is worth noting that despite these obstacles, the overall findings and conclusions of the study remained unaffected.

#### **5.5 Recommendations for Further Studies**

The recommendations provided below are formulated based on the insights derived from the research conducted in this study:

1. Future research should address the limitations of the present study to further increase its value for future research. This might involve increasing the sample size for more representativeness, as well as expanding the research to include some additional relevant variables that were missing in the immediate analysis. For example, future research could map the educational terrain from both universities and polytechnics instead of only universities in order to construct a fuller picture of the subject under study.
2. In addition, it is necessary to accomplish a content-based analysis which should be an alternative exploration to the present investigation. In a content analysis, researchers may

take a look at the way in which Nigeria newspapers spoon-feed readers with details about Tinubu student loan and publish the news. This will allow for a more nuanced analysis of the media discourse surrounding the debate, and reveal the diversity of perspectives and narratives conveyed by journalistic reportage.

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## **APPENDIX**

### **QUESTIONNAIRE**

#### **Introductory Letter**

Dear Respondent,

#### **REQUEST FOR THE COMPLETION OF QUESTIONNAIRE**

I am a student of the above name institution. I am conducting a research “Perception of UNIBEN Undergraduate Students on Broadcast Media Reportage of President Bola Ahmed Tinubu Students’ Loan Policy in Nigeria”.

I wish to solicit your support in carrying out research by completing attached questionnaire. Be assured that your responses will be treated with utmost confidentiality.

Thank you.

Yours Faithfully,

Agbongiasede Osamudiamé

**INSTRUCTION: Please endeavor to tick and complete the questionnaire correctly from the options and supply the information where necessary.**

**Section A: Biographic Data**

**1. Gender**

Male [ ]      Female [ ]

**2. Age**

18-23 [ ]      24-29 [ ]      30 and above [ ]

**3. Marital Status**

Married [ ]      Single [ ]      Divorced/widow/widower [ ]

**4. Level of Education**

O'level/ND [ ]      B.Sc./HND [ ]      Masters/ PhD [ ]      No formal Education [ ]

**Section B: Media access questions**

**5. I have knowledge of the Student's Loan Policy?**

Agree [ ]      Strongly Agree [ ]      Undecided [ ]      Disagree [ ]      Strongly Disagree [ ]

**6. What is your Level of exposure to the Student's Loan Policy?**

Very High [ ]      High [ ]      Moderate [ ]      Low [ ]      Very Low [ ]

**7. Which broadcast media station did you use to access the Student's Loan Policy?**

<b>Media Channels</b>	Tick (√)
Channels Television	
Edo Broadcasting Service Radio	
Independent Radio	
Others	

**8. What is the regularity of accessing the Loan through the stations listed above?**

Very regular [ ] Regular [ ] Undecided [ ] Less Regular [ ] Not Regular [ ]

**9. Rate your perception of the Student's Loan Policy.**

Very Good [ ] Good [ ] Fair [ ] Bad [ ] Very Bad [ ]

**10. What is your level of satisfaction with the broadcast media reportage of the Student's Loan Policy?**

Very Satisfied [ ] Satisfied [ ] Undecided [ ] Less Satisfied [ ] Not Satisfied [ ]

**11. The broadcast media channel through which you access the Student's Loan Policy was effective in the reportage of the loan?**

Strongly Agree [ ] Agree [ ] Undecided [ ] Disagree [ ] Strongly Disagree [ ]

**12. Rate the level of effectiveness of the broadcast media in the reportage of the Student's Loan Policy**

Very High [ ] High [ ] Moderate [ ] Low [ ] Very Low [ ]

**13. Exposure to the broadcast media reportage of the Student's Loan Policy influenced my participation in the loan.**

Strongly Agree [ ] Agree [ ] Undecided [ ] Disagree [ ] Strongly Disagree [ ]

**14. To what extent did your exposure to the broadcast media reportage of the Student's Loan Policy influence your participation in the Loan?**

Very High [ ] High [ ] Moderate [ ] Low [ ] Very Low [ ]