

**ATTITUDE OF UNIBEN MASS COMMUNICATION STUDENTS IN BENIN CITY TOWARDS
BROADCAST MEDIA REPORTAGE ON THE NEFUND LOAN POLICY.**

BY

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**UNIVERSITY OF BENIN,
BENIN CITY.**

MAY, 2026

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF MASS
COMMUNICATION, FACULTY OF ARTS, UNIVERSITY OF BENIN, BENIN CITY,
EDO STATE. IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE
AWARD OF BACHELOR OF ARTS (B.A HONS) DEGREE IN MASS
COMMUNICATION**

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DECLARATION

This project is based on a study undertaken by me, in the Department of Mass Communication, Faculty of Arts under the supervision of Dr Ndubuisi N. Umoro

All ideas are the products of my personal research where the views of others were used, they were duly acknowledged.

EGBON TREASURE PATRICK

MAT NO: ART2201180

DEDICATION

This research work is dedicated to God Almighty for his guidance, strength and wisdom during the period of this study.

CERTIFICATION

This is to certify that this research work was written and submitted by me, Egbon Treasure Patrick with Mat no: ART2201180, to the Department of Mass Communication, Faculty of Arts, University of Benin, Benin City, Edo State.

Dr Ndubuisi N. Umoro

Supervisor

DATE

Dr. Daniel Ekharefo
Head of Department

DATE

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Abstract

This study examined the attitude of television audiences towards the This study investigated UNIBEN Mass Communication students' attitudes towards broadcast media reportage on the NELFUND loan policy. The objectives of the study were to assess the level of exposure of students to broadcast media reports on the policy, examine their perception of the credibility of such reports, determine their attitudes towards the coverage, and identify the factors influencing these attitudes. The study was anchored on the Theory of Planned Behaviour and Expectancy Theory. In terms of research design, the survey method was adopted, and 255 copies of questionnaire were successfully retrieved and used for analysis. The stratified sampling technique was employed to ensure adequate representation. Data were analysed using mean scores, with a criterion mean of 2.50 used to determine agreement or disagreement. Findings of the study revealed that UNIBEN Mass Communication students are highly exposed to broadcast media coverage of the NELFUND loan policy through television news, radio updates, and special programmes explaining the application process. The study also found that students generally perceive broadcast media reportage on the policy as credible, accurate, and reliable, with a high level of trust in media as a source of information on government loan programmes. Furthermore, the findings indicated that students hold a positive attitude towards broadcast media coverage of the NELFUND loan policy, as media reports encourage engagement, awareness, and information sharing. The study also revealed that factors such as media presentation, clarity, accuracy, responsiveness of NELFUND officials, and positive or motivational coverage significantly influence students' attitudes. The study concluded that broadcast media play a significant role in shaping students' awareness, perception, and attitudes towards the NELFUND loan policy, serving as an effective channel for information dissemination and public engagement. It was recommended that broadcast media should provide regular and clear programmes on the policy, ensure accuracy and balanced reporting, and adopt audience-friendly strategies. It was also recommended that NELFUND officials should respond promptly to media and public enquiries, while media literacy programmes should be introduced to help students critically evaluate media content.

CHAPTER ONE

INTRODUCTION

1.1. Background to the Study

Broadcast media remains key to how people understand public policies and national programmes. Through news coverage, interviews, panel discussions, and educational broadcasts, radio and television help audiences interpret government decisions and their implications for everyday life. In Nigeria, these media platforms are influential among young people, including students, who depend on broadcast content for explanations on education-related policies and opportunities. In cities such as Benin City, students are constantly exposed to media messages that explain government interventions aimed at improving access to education and easing financial burdens on learners (Ojebode, 2014).

McQuail (2010) explains that broadcast media reportage involves the systematic gathering, processing, and transmission of information through radio and television channels. This process includes investigation, expert opinions, interviews, and interpretation of issues that affect society socially, politically, or economically. The core function of such reportage is to enlighten the public and promote understanding of topical issues. Okunna (2016) notes that in policy communication, broadcast media serve as a vital link between policymakers and citizens, translating official decisions into information the public can understand. With news updates, interactive programmes, and special features, broadcast media shape how audiences interpret

government policies. The style of presentation, level of emphasis, and consistency of coverage determine whether audiences respond with acceptance, doubt, or resistance.

Olu-Oladele, Iloh and Ejekwu (2025) argue that the influence of the media is not limited to simply passing information to the public, as it also plays a strong role in shaping how audiences think and feel about issues. When the media choose how to present a topic, what aspects to emphasise, and the tone to adopt, they can affect both the emotional reactions and logical judgments of the audience. This is important for youth-focused government initiatives, such as the Nigerian Education Loan Fund (NELFUND) loan policy, which directly concerns students. The scheme was introduced by the Federal Government to support students in tertiary institutions who find it difficult to pay tuition fees and meet other education-related costs. Channels Television (2025) reports that the policy aims to widen access to higher education, promote equal opportunities for students from less privileged backgrounds, and ease the financial pressure that disrupts academic progress. As a result, the way broadcast media report and explain the NELFUND loan policy can greatly influence whether students see it as helpful, trustworthy, or worth participating in.

According to David, Olajuwon and Odim (2025), Nigerian broadcast media have given considerable attention to the NELFUND loan policy through news reports, explanatory segments, and stakeholder discussions. In Benin City, radio and television stations regularly provide information on the objectives of the loan scheme, application guidelines, eligibility criteria, and repayment expectations. The author notes that the manner in which the policy is presented plays a major role in shaping students' perceptions. Clear and balanced coverage

may build confidence and encourage participation, while confusing or sceptical reportage may generate uncertainty and negative attitudes towards the loan scheme.

In addition, students' reactions to broadcast media coverage of the NELFUND loan policy are important because they reveal how students interpret, assess, and respond to the policy. Some students may view radio and television reports as clear, credible, and helpful, especially when such reports explain the purpose of the loan scheme, the application process, and the expected benefits. For these students, media coverage may serve as a useful guide that supports informed decision-making. However, other students may perceive the reports as incomplete, overly positive, and not fully reflective of their personal realities, particularly if key issues such as repayment conditions, accessibility, or long-term implications are not clearly addressed. These differing views show that students do not receive media messages in the same way, even when exposed to similar content, (University of Delta Students, 2025).

Ozibo (2025) avers that students' attitudes are also shaped by the level of confidence they have in broadcast media as a source of information and whether they believe their concerns are adequately represented. When students trust the media, they accept and engage with the information presented, but low trust can lead to scepticism and disinterest. The tone of reportage, choice of sources, and consistency of information can further influence how students form opinions about the loan policy. Given the strong role of broadcast media in shaping awareness and attitudes, as well as the ongoing public debate surrounding the NELFUND loan policy, this study examines the attitude of UNIBEN Mass Communication students in Benin City towards broadcast media reportage on the NELFUND loan policy.

1.2. Statement of the Problem

The introduction of the Nigerian Education Loan Fund (NELFUND) loan policy was intended to address the financial difficulties faced by many students in tertiary institutions across Nigeria. Irrespective of the relevance of the policy to students, access to clear and balanced information remains a major concern. Broadcast media have been central in reporting and explaining the loan scheme through news bulletins, interviews, and discussion programmes. However, the manner in which the policy is presented varies across media stations, with differences in emphasis, tone, and depth of explanation. As a result, students may receive inconsistent or incomplete information, which can affect their understanding of the policy, its objectives, and its implications for their academic and financial future.

Furthermore, students' attitudes towards broadcast media reportage on the NELFUND loan policy seem to appear mixed, with some expressing confidence in the information provided, while others remain doubtful and confused. Factors such as perceived media bias, lack of detailed explanations, and limited attention to students' concerns may contribute to these differing attitudes. In UNIBEN, where many Mass Communication students rely on radio and television as key sources of information, negative or unclear perceptions of media coverage may influence students' willingness to engage with the loan scheme. Despite the importance of broadcast media in shaping awareness and opinions, there is limited empirical evidence on how Mass Communication students in UNIBEN perceive and respond to media reportage on the NELFUND loan policy. This gap makes it necessary to investigate UNIBEN Mass Communication students' attitudes towards broadcast media reportage on the NELFUND loan policy.

1.3. Objectives of the Study

The objectives are to:

1. Assess the level of exposure of UNIBEN Mass Communication students in Benin City to broadcast media reports on the NELFUND loan policy
2. Examine UNIBEN Mass Communication students' perception of the credibility of broadcast media reportage on the NELFUND loan policy
3. Determine UNIBEN Mass Communication students' attitude towards broadcast media coverage of the NELFUND loan policy
4. Identify factors influencing UNIBEN Mass Communication students' attitudes towards broadcast media reportage on the NELFUND loan policy

1.4 Research Questions

1. What is the level of exposure of UNIBEN Mass Communication students in Benin City to broadcast media reports on the NELFUND loan policy?
2. How do UNIBEN Mass Communication students in Benin City perceive the credibility of broadcast media reportage on the NELFUND loan policy?
3. What is the attitude of UNIBEN Mass Communication students towards broadcast media coverage of the NELFUND loan policy?

4. What factors influence UNIBEN Mass Communication students' attitudes towards broadcast media reportage on the NELFUND loan policy?

1.5. Scope of the Study

This study is limited to undergraduate students of the Department of Mass Communication, University of Benin (UNIBEN), Edo State. The focus is on examining the attitude of these students towards broadcast media reportage on the Nigerian Education Loan Fund (NELFUND) loan policy. The study concentrates on radio and television as the main broadcast media through which information about the loan policy is disseminated.

Mass Communication students were selected because of their regular exposure to broadcast media content and their academic background in media studies, which equips them with the ability to critically assess media messages. Their training in news production, media analysis, and communication theory makes them suitable respondents for evaluating the clarity, credibility, and framing of broadcast media reportage. The choice of UNIBEN provides a relevant academic environment where students are likely to have awareness of the NELFUND loan policy and engage actively with media discussions surrounding it.

1.6. Significance of the Study

This study will be of great relevance to several stakeholders, including students, educators, media practitioners, and policymakers, as it explores the attitude of students towards broadcast media coverage of the NELFUND loan policy. It will provide data into the

effectiveness of broadcast media in communicating important government initiatives by examining how students perceive and respond to media reports on NELFUND.

For students, the findings of this study will help them recognise how media reports can shape their understanding of policies like the NELFUND loan scheme. It will encourage critical engagement with broadcast content, allowing students to differentiate between accurate information and potential misinformation. In addition, it may help students make informed decisions regarding their participation in the loan programme and improve their overall awareness of available financial support for education.

For media practitioners, this study offers guidance on how to enhance the clarity, accuracy, and relevance of their reportage. Insights from students' attitudes can inform broadcasters on the types of content, presentation style, and frequency of coverage that resonate with a student audience. This can improve the credibility of media outlets and strengthen their role as reliable sources of information on policies that affect youth and higher education. Policymakers and government agencies, including NELFUND, can also benefit from this study. By understanding students' reactions to media coverage, they can identify gaps in communication and develop strategies to ensure that information about the loan policy reaches the intended beneficiaries effectively. This can lead to increased awareness, participation, and satisfaction with government programmes aimed at supporting students financially.

Finally, this study contributes to academic knowledge in the fields of mass communication and media studies. It provides empirical evidence on the relationship between media reportage and audience attitude. Future researchers can use the findings as a foundation for further studies

on media influence, policy communication, and student engagement with government initiatives.

1.7. Operational Definition of Terms

The terms are defined contextually

Attitude: These are the feelings, opinions, and behavioural responses of students towards broadcast media coverage of the NELFUND loan policy. It includes whether students view the media reports as credible, informative, or helpful in guiding their understanding and decisions regarding the loan scheme.

Broadcast Media Reportage: It is the process through which radio and television stations gather, produce, and present news, information, and NELFUND loan policy content to the audience.

NELFUND Loan Policy: The NELFUND loan policy is a programme initiated by the Federal Government of Nigeria to provide financial assistance to students in tertiary institutions who face difficulties paying tuition fees and other educational expenses. The policy includes guidelines for application, eligibility, disbursement, and repayment of loans.

UNIBEN Mass Communication Students: This refers to undergraduate students enrolled in the Department of Mass Communication at the University of Benin (UNIBEN), Edo State. These students are the target population for the study and are considered knowledgeable about media content and its role in shaping public awareness and opinion.

CHAPTER TWO

LITERATURE REVIEW

This chapter examines key concepts, relevant literature, previous studies, and theoretical perspectives that are closely related to the current study on the attitudes of Mass Communication students at the University of Benin (UNIBEN) towards broadcast media reportage of the NELFUND loan policy. The review is organised under the following subheadings:

- Conceptual Review
- Opinion Review
- Empirical Review
- Theoretical Framework

2.1 Conceptual Review

2.1.1. Concept of Broadcast Media

Broadcast media are communication channels that deliver information to large audiences through radio and television. These media work by transmitting signals over the airwaves or via digital platforms, allowing messages to reach people regardless of where they are. McQuail (2010) explains that broadcast media are important in mass communication because they combine audio, visuals, and spoken words to convey information quickly and effectively. This makes radio and television powerful tools for sharing news, educational content, entertainment, and public service messages with the wider population. Over time, these media have continued to play a key role in shaping public discussions and influencing how people perceive societal issues. Folarin (2021) states that the term “broadcast” originally comes from farming, where it meant to scatter seeds widely over a field so they could grow in many places at once. Farmers would spread the seeds by hand or with tools, ensuring they reached as much of the land as possible. This idea of spreading something widely was applied to communication, to describe the process of sending information to a large audience rather than just a few people.

Asemah (2016) states that broadcast media are channels like radio and television that distribute information, news, and entertainment to a large audience at the same time. Just as seeds are scattered to reach many parts of a field, messages are “broadcast” so they can reach as many listeners or viewers as possible. This makes broadcast media different from other forms of communication, like newspapers or letters, which may reach a smaller, more targeted audience. The concept highlights the power of radio and television to inform, educate, and influence large

numbers of people simultaneously. According to Dominick (2011) broadcast media are called electronic media and they are known for their easy accessibility, quick delivery of information, and ability to reach large audiences. Radio, for example, can connect with people in remote or rural areas where other forms of media may not be available, while television combines pictures and sound to help viewers better understand events and issues.

Baran (2013) also highlights that broadcast media engage people both emotionally and intellectually, using a combination of visuals, audio, and stories to communicate messages effectively. This mix allows the media to inform, educate, entertain and inspire audiences. As a result, radio and television play an important role in keeping citizens aware of national developments, encouraging public participation, and ensuring that people stay connected to social, political, and economic matters that affect their lives.

Olayiwola (2014) asserts that broadcast media also serve as a platform for public communication, helping people understand social, political, and economic matters. When covering government policies, radio and television use interviews, discussions, and analyses to present information in a way that the public can easily follow. Olayiwola notes that these media provide information and also encourage debate and dialogue. Talk shows, live discussions, and documentaries create opportunities for citizens to share opinions and engage with issues that affect their daily lives, which strengthens democratic participation and accountability. Nwabueze (2015) emphasises that broadcast media also promote national unity and cultural identity. Television programmes, radio dramas, and cultural shows help people connect with shared traditions and experiences. During emergencies such as health crises or security

challenges, these media become crucial in providing accurate information and reducing public anxiety. Their credibility and wide reach make them trusted sources of updates for millions of people, influencing education, public health, politics, and development campaigns.

In recent years, broadcast media have evolved with technological advances, including digital broadcasting, online radio, and live-streaming platforms, which expand access to content. At the same time, these developments bring challenges, such as the spread of misinformation and biased reporting. Therefore, media literacy and responsible reporting are very important. Today, broadcast media remain powerful institutions that inform the public, shape opinions, set agendas, and contribute to democracy, cultural awareness, and societal progress (McGregor & Comrie, 2002).

2.1.2 NELFUND Loan Policy

According to Olu-Oladele, Iloh, and Ejekwu (2025), the Nigerian Education Loan Fund (NELFUND) loan policy is a government initiative designed to provide financial assistance to students in tertiary institutions across Nigeria who face challenges in funding their education. The scheme was introduced to reduce the financial burden of tuition, accommodation, and other academic expenses, thereby promoting greater access to higher education. The NELFUND loan policy aims to address the financial barriers that hinder academic progression and to support students from disadvantaged backgrounds. The programme provides structured loans with flexible repayment terms, targeting students in universities, polytechnics, and colleges of education who demonstrate financial need. From inception, the policy distinguished itself by focusing on

improving students' capacity to complete their education without financial stress, while promoting responsibility and accountability in loan utilisation (Channels Television, 2025).

David, Olajuwon & Odim (2025) note that the NELFUND loan policy is structured to cover key areas including tuition support, study materials, accommodation, and small-scale entrepreneurial opportunities for students. To achieve these objectives, the scheme has introduced several measures such as interest-free or low-interest loans, staggered disbursement of funds, and monitoring frameworks to track usage. According to the authors, these initiatives are intended to ensure that the loans reach those who genuinely need financial assistance, promote transparency, and encourage timely repayment. The policy is also communicated through government briefings, social media updates, educational institutions, and broadcast media, allowing students, parents, and researchers to access information about eligibility, application procedures, and repayment obligations.

Ozibo (2025) argue that the strength of the NELFUND loan policy lies in its ability to balance financial support with accountability measures. The scheme includes monitoring mechanisms, repayment plans, and financial literacy training for beneficiaries, ensuring that students use funds appropriately and understand their obligations. In addition, the policy supports entrepreneurial development among students through small grants and skills acquisition programmes. According to Ozibo (2025), this dual focus on education and youth empowerment shows the government's commitment to addressing immediate financial challenges while preparing students for long-term economic self-sufficiency. The programme has also drawn

attention from academic researchers and policy analysts who evaluate its impact on student retention, academic performance, and employability.

The NELFUND loan policy also emphasises transparency, governance, and effective management of funds as essential elements for success. The administration has prioritised clear application procedures, financial reporting, and independent oversight to ensure the proper allocation and utilisation of resources. Initiatives such as digital application portals, loan tracking systems, and regular audits reflect the policy's focus on accountability and efficiency. Furthermore, the programme works in collaboration with educational institutions, banks, and regulatory agencies to enhance its reach and effectiveness. These efforts are designed to ensure that loans are distributed fairly and that the scheme contributes positively to the national education system, (TVC News, 2025).

Additionally, University of Delta Students (2025) observes that the NELFUND loan policy promotes student engagement and empowerment through awareness campaigns, workshops, and public communication. The government frequently provides updates through media interviews, educational broadcasts, and social media channels to ensure students are informed about application deadlines, eligibility criteria, and loan benefits. According to Olu-Oladele, Iloh and Ejekwu (2025), these communication strategies improve the transparency of the scheme and build trust between the government and beneficiaries. The policy also supports capacity-building programmes that equip students with financial management and entrepreneurial skills, recognising youth development as a key driver of national growth. Today, the NELFUND loan policy remains a critical intervention in Nigeria's educational history, as it enables greater

access to higher education, supporting financial inclusion, and guiding students toward academic and economic success.

2.1.3 Overview of Attitude

As described by Fishbein and Ajzen (2010) attitudes are the shared feelings, beliefs, opinions, and behavioural tendencies that people in a society hold toward a particular issue, event, policy, or institution. They explain that attitudes are learned predispositions that guide how individuals perceive and respond to their surroundings. They are not formed randomly but develop over time through personal experiences, cultural background, social interactions, media exposure, and ongoing societal discussions. In this way, public attitudes provide insight into how people view policies, government actions, or events occurring in their environment.

According to Eagly and Chaiken (2013), attitudes have three main components:

Cognitive element: This refers to what a person knows, thinks and believes about an issue. This includes the information, facts, or ideas that shape how individuals understand a topic or event. A person might believe that a government policy will improve economic conditions based on news reports, expert analyses, or personal experiences. The cognitive component is important because it forms the basis of attitudes, guiding how people interpret situations, make judgements, and respond to societal developments.

1. **Affective element of attitude:** This relates to the emotions or feelings a person has toward a particular issue, event, or policy. These feelings can be positive, negative, or neutral. For instance, exposure to media coverage about a national policy may evoke

hope, concern indifference, depending on how the information is perceived. Emotions are powerful in shaping attitudes because they influence how strongly individuals react to information and how motivated they are to engage with the topic. The affective component highlights that responses are not purely based on logic but are also shaped by feelings.

2. Behavioural element: This focuses on the actions, reactions, or intentions that result from a person's cognitive beliefs and emotional responses. It reflects how attitudes are expressed in real-world behaviour. Someone who believes that a policy is beneficial (cognitive) and feels positively about it (affective) may choose to support it, participate in discussions, or advocate for it publicly. Conversely, if the beliefs or feelings are negative, the person may resist, ignore, or actively oppose the policy.
3. The formation of public attitudes is also heavily shaped by the media, social groups, cultural norms, and personal values. McLeod, Kosicki, and McLeod (2009) note that the media influence public perception by choosing which information to highlight, frame, or downplay, affecting how people interpret and react to issues. Social interactions with family, peers, religious groups, and community networks further guide people in adopting attitudes consistent with their environment. Cultural beliefs also shape how individuals assess situations and make value judgments, showing that attitudes are both personal and socially constructed.

Perloff (2017) highlights that understanding public attitudes is vital in democratic societies because it influences civic participation, policy acceptance, and decision-making. Positive

attitudes toward policies or institutions encourage support and cooperation, while negative attitudes may lead to distrust or resistance. Studying public attitudes helps policymakers, communicators, and researchers understand public approval or concern about social, political, and economic matters. Notably, public attitude is not just a psychological phenomenon but a social force that shapes collective behaviour, governance, and national development.

2.2. Opinion Review

2.2.1. Challenges and Benefits of the NELFUND Loan Policy

According to David, Olajuwon, and Odim (2025), understanding the benefits and obstacles of such policies is important for shaping public attitudes and participation. The NELFUND loan is designed to help students cover tuition fees and other educational costs, making higher education more accessible, especially to those from disadvantaged backgrounds. When media reports emphasise these positive impacts, such as increased academic opportunities, reduced financial burdens, and improved educational outcomes, the public develops a more favourable perception of the programme. Positive coverage also encourages potential beneficiaries to apply and reassures families that government support is available.

Ozibo (2025) argues that another key benefit is the potential for social equity. The loan scheme is designed to provide assistance to all eligible applicants, promoting fairness in access to education. Successful implementation of the policy encourages confidence in government initiatives and motivates students to pursue higher education. The repayment structure of the loans, if followed properly, also instils financial discipline and responsibility among beneficiaries.

Additionally, the policy helps reduce dropout rates due to financial difficulties, ensuring that more students complete their studies and enter the workforce prepared to contribute positively to the economy.

At the same time, the NELFUND loan programme faces challenges that can affect public perception. Channel News (2025) reports that the media usually discuss issues such as delays in fund disbursement, administrative inefficiencies, limited funding, and occasional mismanagement of resources. These obstacles can discourage potential applicants and create scepticism about the policy's reliability. Reports of unfair selection processes or lack of clear communication about eligibility criteria may also generate negative attitudes among the public. Furthermore, delays in the disbursement of funds may hinder students' ability to pay fees on time, which can lead to academic interruptions. Administrative inefficiencies and bureaucratic procedures sometimes make the application process confusing or slow, discouraging eligible students from applying. Instances of mismanagement, limited funding, or unequal access also reduce the programme's impact and credibility, making some students sceptical about its benefits (David, Olajuwon & Odim, 2025).

Okonkwo (2022) add that consistency in policy implementation is a major challenge for the NELFUND loan scheme. Frequent changes in eligibility criteria, unexplained delays in disbursement, or vague guidelines can create confusion and reduce public confidence in the programme. When students are unsure about whether they qualify or when they will receive funds, it can lead to anxiety, frustration, and even discourage them from applying. Similarly, unclear communication about loan conditions, repayment schedules, and obligations often

leaves beneficiaries uncertain about their responsibilities, which can result in missed repayments or misunderstandings about the programme's requirements. As Okonkwo (2022) notes, inconsistent execution of government programmes often undermines trust and reduces the effectiveness of policy initiatives, as intended beneficiaries may lose faith in the system.

The long-term success and sustainability of the NELFUND loan policy also depend heavily on proper management, sufficient funding, and ongoing oversight. Ensuring that funds are disbursed efficiently and reach the intended students on time is critical for maintaining confidence in the scheme. Likewise, practical and transparent repayment mechanisms help sustain the fund and enable future students to benefit. Continuous monitoring, accountability, and evaluation of the programme are necessary to identify gaps, correct errors, and improve overall effectiveness. According to David, Olajuwon, and Odim (2025), well-managed loan schemes with reliable funding and clear guidelines are more likely to achieve their goals of supporting students, promoting educational equity, and building public trust.

2.2.2. Factors Affecting Student Trust in the NELFUND Loan Policy

Student trust in the NELFUND loan policy is influenced by several key factors that determine how people perceive its credibility, fairness, and effectiveness. Trust is important because it affects whether individuals believe the programme will achieve its stated goals, participate in it, and rely on it for financial support. According to David, Olajuwon & Odim (2025), trust develops when beneficiaries feel that the policy is implemented honestly, transparently, and in the public interest. The following factors are major determinants of students confidence in the NELFUND loan policy:

I. Accuracy and Clarity of Information: One of the strongest factors affecting trust is the accuracy of information about the loan policy. When the government and media provide clear, verified, and detailed explanations of eligibility, application processes, and repayment terms, people are more likely to trust the programme. Consistent and accurate information reassures the public that the policy is genuine and not misleading. Conversely, vague, conflicting, or incorrect details reduce confidence and create doubts about the programme's reliability.

II. Fairness and Equity in Access: Public trust in the NELFUND loan policy grows when people feel that the loans are distributed fairly and without favouritism. David, Olajuwon, and Odim (2025) explain that a policy is seen as credible when all eligible applicants have an equal chance, and no individual or group receives special treatment. If people suspect that certain applicants are being favoured, discriminated against, or given priority unfairly, it can create doubt and reduce confidence in the programme. Ensuring transparency in eligibility and fair treatment for all helps build a sense of justice and strengthens trust.

III. Transparency in Implementation: Transparency is about making clear how the loan programme works, including how applications are processed, how funds are allocated, and what checks and balances are in place. When authorities openly share this information, beneficiaries are more likely to trust that the programme is genuine and well-managed. On the other hand, if the process is hidden or unclear, people may feel that decisions are random and influenced by personal interests, which undermines confidence in the scheme. Clear communication about rules and procedures is therefore vital for building trust.

IV. Efficiency and Professionalism: The way NELFUND staff handle applications and distribute funds affects how much people trust the programme. When officers are professional, ethical, and responsive, beneficiaries feel that the programme is credible and well-run. Conversely, delays, mismanagement, or corruption can quickly erode trust and discourage participation. Efficient and courteous handling of applications and enquiries assures the public that the programme is reliable and the administrators are competent.

V. Consistency of Policy Implementation: Trust is strengthened when the loan programme operates consistently, following clear and predictable procedures. Policies that are implemented steadily and without sudden changes show competence and commitment. If rules suddenly change, disbursements are delayed, or eligibility criteria are altered unexpectedly, the public may doubt the reliability and fairness of the scheme. Consistent practices reassure beneficiaries that the programme can be depended upon.

VI. Communication and Engagement: Public trust improves when authorities regularly communicate updates about the loan programme and engage with applicants. Feedback channels such as hotlines, help desks, or online portals allow beneficiaries to ask questions, report challenges, and feel heard. When authorities respond to concerns promptly and transparently, it enhances confidence in the programme. Conversely, ignoring questions or failing to address complaints can weaken trust and make people sceptical about the administration of the loan policy.

VII. Independence from Political or Personal Influence: People are more likely to trust the NELFUND loan programme if they believe that approvals and disbursements are free from

political influence or manipulation by powerful individuals. Policies perceived as benefiting only a few or being controlled by politicians reduce confidence in the system's fairness and integrity. Independence and impartiality in decision-making strengthen public faith in the programme's legitimacy.

VIII. Accessibility and Simplicity of Information: Trust also depends on how easy it is for the public to understand the programme. Clear explanations of eligibility criteria, repayment terms, and benefits make it simpler for beneficiaries to follow the rules and participate effectively. When information is poorly presented, application forms are complicated, or instructions are confusing, people may become frustrated or suspicious, which undermines trust in the programme.

IX. Track Record and Previous Performance: The history of NELFUND's past programmes affects how people perceive the current loan policy. Successful implementation of previous schemes reassures the public that the organisation can deliver as promised. On the other hand, previous failures, mismanagement, or misuse of funds create doubt and scepticism. A strong record of performance builds confidence and encourages wider participation in the programme.

2.2.3. Broadcast Media and NELFUND Loan Policy: An Assessment

Broadcast media play a significant role in shaping how the public perceives and reacts to government policies such as the NELFUND loan programme. According to McQuail (2010), radio and television help present information, explain processes, and guide citizens in forming opinions about initiatives designed to support students financially. The media influence how

people evaluate the NELFUND loan policy and decide whether to trust or participate in it by highlighting the objectives, benefits, and challenges. Regular coverage of the programme, including its eligibility criteria, application procedures, and repayment terms, ensures that the public sees it as an important initiative for improving access to education. This agenda-setting function directs attention to the loan scheme and shapes conversations in homes, schools, and communities.

Entman (1993), cited in Asemah (2016) holds that the way the media present information also affects public attitudes through framing. He explains that news framing refers to how information is structured and delivered to help audiences interpret issues. For instance, if radio or television reports emphasise the positive outcomes of the NELFUND loan, such as helping students complete their studies or reducing financial barriers, the public may form a favourable attitude toward the policy. Conversely, if coverage focuses on delays, mismanagement, or repayment difficulties, people may develop negative perceptions. This shows that the tone, angle, and emphasis of media reports strongly shape public opinions and attitudes toward government programmes.

Another important role of broadcast media is educating the public about complex aspects of the NELFUND loan policy. Many citizens may not fully understand application procedures, eligibility rules, or the benefits of the scheme, but media discussions, interviews with policy experts, and special programmes can clarify these points. Baran and Davis (2013) note that broadcast media simplify technical information, making it accessible to ordinary people. This improves understanding, builds confidence in the programme, and helps citizens form informed

attitudes. Broadcast media also influence attitudes by establishing credibility and trust. Kiousis (2001) explains that accurate, balanced, and consistent reporting makes the media reliable sources of information. When people trust the coverage of the NELFUND loan, they are more likely to view the policy positively. Conversely, reports perceived as biased, inaccurate, or politically motivated can reduce confidence and foster scepticism. Additionally, emotional storytelling through interviews with beneficiaries, documentaries, or case studies can evoke empathy or concern, influencing attitudes toward the programme. For example, hearing personal experiences of students who successfully accessed the loan may encourage support for the policy, while reports of inefficiency or corruption may generate negative attitudes.

Curan(2011) adds that broadcast media provide platforms for public interaction and engagement, which shape attitudes toward the NELFUND loan. Talk shows, phone-in programmes, and live discussions allow citizens to ask questions, share experiences, and challenge officials. This participatory approach encourages critical evaluation, increases awareness, and helps the public form more nuanced attitudes toward the policy. Through these roles, broadcast media inform and also influence how citizens perceive, respond to, and engage with government initiatives like the NELFUND loan.

2.3. Empirical Review

Akinteye (2025) carried out a study on the role of the Nigerian Education Loan Fund (NELFUND) in expanding access to higher education in Nigeria. The research examined official documents, policy records, and descriptive data to evaluate how NELFUND aims to reduce financial barriers and support student enrolment. Findings revealed that the programme is designed to improve

access to education, stimulate skills development, and contribute to national economic growth. However, the study relied on secondary data and did not capture the perceptions, attitudes, or experiences of potential beneficiaries. Consequently, there is limited evidence on how the public, students and young adults, perceive the credibility, fairness, and effectiveness of the NELFUND loan policy, leaving a significant research gap that the current study seeks to address.

Jacob, Kalla, Olofu, and Lenshie (2025) conducted an assessment of the NELFUND loan scheme as a major government initiative aimed at easing financial constraints on students in Nigerian tertiary institutions. Using qualitative documentary research, the study highlighted the potential of the loan scheme to enhance educational attainment and economic productivity. The authors noted concerns about repayment challenges, particularly given high unemployment rates among beneficiaries. While the study provided data into policy implications and theoretical contributions, it did not empirically investigate the actual attitudes, trust levels, or awareness of students and potential beneficiaries regarding the loan programme, indicating a need for research that explores public perception and acceptance of NELFUND.

Obunadike, Jiya, and Ajik (2024) carried out a comparative analysis of student loan procedures in selected countries to identify best practices for effective implementation of Nigeria's Education Loan Fund. The study identified procedural and structural challenges, including beneficiary identification, monitoring of disbursement, and ensuring repayment compliance. The findings highlighted operational issues that could affect policy effectiveness. However, the research did not directly assess the public's views, satisfaction, or trust in NELFUND, nor did it examine how beneficiaries perceive fairness, transparency, and accessibility of the loan

programme. This leaves a critical gap in understanding the social and behavioural responses to NELFUND's policies.

While these studies provide data into the objectives, design, and operational challenges of NELFUND, there is a notable lack of empirical research exploring public awareness, attitudes, and trust toward the loan policy. Most studies focus on descriptive data, policy documents, or comparative analyses, without capturing the experiences or perceptions of actual or potential beneficiaries. Addressing this gap is crucial for understanding how public perception influences participation, trust, and the effectiveness of NELFUND in achieving its goals. It is these gap that the current study seeks to fill.

2.4. Theoretical Framework

The study adopts the theory of planned behaviour and expectancy theory as its theoretical framework

2.4.1. Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Ajzen in 1991, explains that human behaviour is guided by three main factors: attitudes toward the behaviour, subjective norms, and perceived behavioural control. Attitudes reflect whether a person evaluates a behaviour positively or negatively. In terms of NELFUND, this relates to how individuals perceive the loan programme; whether they see it as fair, beneficial, and trustworthy. Positive attitudes increase the likelihood of applying for the loan, while negative attitudes may discourage participation.

TPB helps in understanding the link between people's beliefs about NELFUND and the decisions they make regarding participation.

The second factor, subjective norms, refers to the perceived social pressure from family, friends, community, or cultural expectations. Individuals often consider how others view their actions before deciding to engage in a particular behaviour. For NELFUND, if family and peers believe the loan is a valuable opportunity, individuals may be encouraged to apply. Conversely, if influential community members express scepticism or mistrust, potential applicants may hesitate. This component explains how social influence shapes attitudes and participation in government loan programmes. The third factor, perceived behavioural control, relates to how capable an individual feels about performing the behaviour. For NELFUND, this includes confidence in meeting eligibility requirements, completing application procedures, or fulfilling repayment obligations. If people perceive the process as manageable and accessible, they are more likely to participate. However, perceived complexity, delays, or bureaucratic obstacles may reduce engagement.

TPB is relevant to this study because potential beneficiaries of NELFUND loans make decisions based on their perceptions of the loan policy. Their attitudes toward the programme affect their willingness to apply. Subjective norms such as family, peers, and community expectations, influence whether they perceive applying as socially desirable. Perceived behavioural control relates to how capable individuals feel about completing the application process, meeting eligibility requirements, or repaying the loan. TPB provides a framework for understanding how

public attitudes, social influences, and perceived control shape engagement with the NELFUND loan scheme.

2.4.2. Expectancy-Value Theory

The Expectancy-Value Theory was developed by Feather in 1982 and it suggests that people's attitudes and actions are shaped by the expected outcomes of a behaviour and the value they place on those outcomes. Individuals take an action if they anticipate positive results and believe those results are important. Regarding NELFUND, potential beneficiaries assess the benefits of receiving a loan, such as starting a business, expanding existing ventures, or improving their livelihoods. The more they value these outcomes and believe they can achieve them, the more positive their attitude toward the programme.

Expectancy-Value Theory also explains why individuals may hesitate or avoid participation. If people anticipate negative outcomes, such as difficulty repaying the loan, high interest, or bureaucratic delays, their perceived value of participating decreases. Similarly, if the expected benefit is not highly relevant to their personal goals, engagement may be limited. This shows that public attitudes toward NELFUND are influenced not only by programme features but also by personal expectations and the perceived importance of potential benefits. Finally, the theory emphasises that behaviour is a combination of expectation and value. In the case of NELFUND, this means that successful participation and trust in the programme depend on both realistic expectations and the perceived significance of benefits. When the programme delivers on promises, meets expectations, and provides tangible benefits, public confidence and engagement increase. Conversely, unmet expectations, limited impact, or perceived unfairness

can create scepticism and negative attitudes. Therefore, Expectancy-Value Theory provides a clear lens to examine how perceptions of risk, benefit, and relevance shape public attitudes and decisions regarding NELFUND loans.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Preamble

This chapter presents the methodology employed in conducting this study. It provides a detailed explanation of the research design, population, sample size, sampling techniques, data collection instruments, administration of instruments, validity and reliability measures, data collection procedures, and data analysis techniques. The methodology is structured to ensure that the study effectively examines the attitudes of Mass Communication students of the University of Benin (UNIBEN) toward broadcast media reportage on the NELFUND loan policy.

3.1 Research Design

This study adopts a survey research design. According to Dominick (2010), surveys are used to collect information from a population to describe characteristics, attitudes, or opinions. The survey method is suitable for this study because it allows the researcher to gather data directly from Mass Communication students regarding their perceptions of broadcast media coverage of the NELFUND loan policy. The survey method also allows for the collection of quantitative data that can be easily measured and analysed to reveal patterns, trends, and relationships between variables. Using the survey design, the researcher can systematically record respondents' attitudes and opinions, ensuring consistency and reliability in the data. This approach helps in drawing meaningful conclusions about students' responses to media coverage, as well as variations in perception based on demographic factors such as age, year of study, and gender. Additionally, surveys are efficient and cost-effective for reaching a relatively large population, making it feasible to obtain a representative sample that reflects the views of Mass Communication students in UNIBEN.

3.2 Population of the Study

The population of this study consists of all undergraduate Mass Communication students at the University of Benin (UNIBEN) for the 2025/2026 academic session. The total number of students in this department for the 2025/2026 session according to the Departmental help desk is 870.

3.3 Sample Size

To determine the sample size, the Taro Yamane formula will be used:

$$n = N (1 + N) e^2$$

Where:

N = population size (870 students)

e = margin of error (0.05)

$$n = 870 (1 + 870) 0.0025\}$$

$$n = 870 (1 + 2.175)$$

$$n = 870 / 3.175$$

$$n = 274$$

Thus, the sample size for this study is 274 Mass Communication students.

3.4 Sampling Techniques

This study adopts a multi-stage sampling technique in three stages to ensure both relevance and representativeness of the respondents. At the first stage, purposive sampling is employed to select only undergraduate students from the Department of Mass Communication, who are actively exposed to broadcast media such as radio and television. At the second stage, stratification is introduced based on year levels (100–400 level). This stage ensures that students from all undergraduate classes are adequately represented in the study. Through grouping of the population into different academic levels, the researcher guarantees inclusiveness and prevents overconcentration on a particular class. This stage strengthens the representativeness of the sample and enhances the reliability of the findings.

At the third stage, systematic random sampling is applied within each year level. Using the departmental student list as a sampling frame, every n th student is selected after determining the sampling interval. This method ensures fairness and reduces selection bias, as each student within the defined category has an equal chance of being included. The combination of purposive selection, stratification, and systematic random sampling therefore provides a structured and scientifically sound approach to achieving a representative sample for the study.

3.5 Instrument for Data Collection

A structured questionnaire will serve as the primary tool for data collection. It will be divided into two sections. Section A was used to obtain demographic information of respondents (age, gender, year of study, media consumption habits). While Section B examines students' attitudes toward broadcast media reportage on the NELFUND loan policy, measured using a five-point Likert scale (Strongly Agree, Agree, Undecided, Disagree, Strongly Disagree). The

questionnaire is designed to assess students' perceptions of media credibility, clarity, framing, and influence on their understanding of the loan policy.

3.6 Validity of the Research Instrument

To ensure validity, the questionnaire was developed based on relevant literature on media effects, policy communication, and youth engagement with government initiatives. It will be reviewed by the researcher's supervisor and communication experts to ensure alignment with the study objectives, clarity of questions, and appropriateness for the target population. Their feedback will be incorporated to refine the instrument.

3.7 Reliability of the Research Instrument

The test-retest method will be employed to ensure reliability. A small group of Mass Communication students outside the selected sample will complete the questionnaire twice, with a two-week interval. Responses from both rounds will be compared to determine the consistency of results. A high correlation between the two sets of responses will indicate that the instrument is reliable.

3.8 Method of Data Collection

Data will be collected through face-to-face administration of questionnaires, ensuring a high response rate and the opportunity to clarify any ambiguities. Secondary data will also be obtained from academic journals, government publications, and media content analyses to provide background and context for the study.

3.9 Method of Data Analysis

The collected data will be analysed using frequency tables and percentages to describe trends in students' attitudes toward broadcast media reportage of the NELFUND loan policy. The analysis will help identify patterns, provide insights into students' understanding of the policy, and inform recommendations for media practice and policy communication strategies.

CHAPTER FOUR DATA PRESENTATION AND ANALYSIS

This chapter shows the data collected from the survey. A total of 274 questionnaire were distributed, and 255 were completed and returned for analysis. The information is presented in tables and analysed using simple percentages and frequency counts. The returned questionnaire represent a response rate of 93.1% and form the sample for this study.

4.2 Data presentation and analysis

SECTION A

This section covers the demography of respondents in the study

Table 1: Distribution of respondents by age

Age	No of respondents	Percentage
16 -20	109	42.7%
21 - 25	105	41.2%
26- 30	41	16.1%
31 and above	0	0%

Total	255	100%
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Source: field survey 2026

Table 1 shows that 16–20 make up the largest portion of respondents at 42.7%. This indicates that the survey mostly captured perspectives from younger adults and a smaller number of older participants, which could influence their opinions on the NELFUND loan policy.

Table 2: Distribution of respondents by Sex

Sex	No of respondents	Percentage
Male	148	58.0%
Female	107	42.0%
Total	136	100%

Source: field survey 2026

Table 2 shows that males form the majority of respondents, accounting for 58.0% of the sample.

This indicates that the perspectives captured in the survey represent more of the male viewpoint regarding the NELFUND loan policy, though both sexes are reasonably represented.

Table 3: Distribution of respondents by Level

Level	No of respondents	Percentage
100	41	16.1%
200	65	25.5%
300	62	24.3%
400	87	34.1%
Total	255	100%

Source: field survey 2026

Table 3 shows that the largest group of respondents is in 400 level, representing 34.1% of the sample, followed by 200 level. This distribution indicates that students across all levels participated in the survey, with more representation from final-year students.

SECTION B

This section covers questions that provided data concerning the study from the respondents.

Table 4: I regularly watch television news programmes that report on the NELFUND loan policy.

Variables	No of respondents	Percentage
Strongly agree	44	17.3%
Agree	116	45.5%
Neutral	56	22.0%
Disagree	31	12.2%
Strongly Disagree	8	3.0%
Total	255	100%

Source: field survey 2026

Table 4 indicates that nearly two-thirds of respondents (62.8%) watch television news programmes reporting on the NELFUND loan policy. This indicates that most respondents are regularly exposed to television coverage of the NELFUND loan policy, and this can influence their knowledge and perceptions of the programme.

Table 5: I frequently listen to radio news updates about the NELFUND loan policy.

Variable	No of respondents	Percentage
Strongly agree	80	31.4%

Agree	95	37.3%
Neutral	35	13.7%
Disagree	30	11.7%
Strongly disagree	15	5.9%
Total	255	100%

Source: field survey 2026

Table 5 points out that a combined majority of respondents (68.7%) listen to radio news updates about the NELFUND loan policy. This indicates that radio is an important source of information among the respondents, as they regularly rely on it for updates about the policy.

Table 6: I follow special broadcast media programmes that explain the NELFUND loan application process

Religion	Number of respondents	Percentage
Strongly Agree	140	54.9%
Agree	58	22.7%
Neutral	5	2.0%
Disagree	30	11.8%
Strongly Disagree	22	8.6%
Total	255	100%

Source: field survey 2026

Data in table 6 shows that most respondents (54.9%) strongly follow broadcast programmes on the NELFUND loan application process. This indicates that a majority of the respondents engage with broadcast programmes that explain the NELFUND loan application.

Table 7: I often receive information about the NELFUND loan policy from broadcast media compared to other sources.

Variable	Number of respondents	Percentage
Strongly agree	129	50.6%
Agree	73	28.6%
Neutral	13	5.1%
Disagree	30	11.8%
Strongly Disagree	10	3.9%
Total	255	100%

Source: field survey 2026

Table 7 shows that a majority of the respondents (50.6%) receive information about the NELFUND loan policy from broadcast media. This indicates that broadcast media is a main source of information for most respondents involved in the study.

Table 8: I believe that broadcast media reports on the NELFUND loan policy are accurate and reliable.

Variable	Number of respondents	Percentage
Strongly Agree	71	27.8%
Agree	90	35.3%
Can't tell	39	15.3%
Disagree	34	13.3%
Strongly Disagree	21	8.3%
Total	255	100%

Source: field survey 2026

Table 8 indicates that most respondents (63.1%) believe that broadcast media reports on the NELFUND loan policy are accurate and reliable. This shows that a majority of the respondents trust media reports on the NELFUND loan policy are accurate and reliable.

Table 9: Broadcast media provide balanced information about the NELFUND loan policy without bias.

Variable	Number of respondents	Percentage
Strongly Agree	57	22.4%
Agree	83	32.5%
Neutral	38	14.9%
Disagree	50	19.6%
Strongly Disagree	27	10.6%
Total	255	100%

Source: field survey 2026

Table 9 indicates that 32.5% of the respondents agree that broadcast media provide balanced information about the NELFUND loan policy. This shows that perceptions of media bias exist among a notable segment of respondents, however, a majority believe broadcast media provide balanced information about the loan policy.

Table 10: I trust broadcast media as a reliable source of information on government loan programmes such as NELFUND

Variable	Number of respondents	Percentage
Strongly Agree	65	25.5%
Agree	140	54.9%
Neutral	20	7.8%

Disagree	25	9.8%
Strongly Disagree	5	2.0%
Total	255	100%

Source: field survey 2026

Table 10 shows that a greater majority of the respondents (80.4%) expressed trust in broadcast media as a source of information on government loan programmes. This indicates that the respondents believe that the broadcast media is a reliable source of information on government loan programmes such as NELFUND

Table 11: Broadcast media reports on NELFUND loan successes and challenges are dependable.

Variable	Number of respondents	Percentage
Strongly Agree	75	29.4%
Agree	110	43.1%
Neutral	20	7.8%
Disagree	35	13.7%
Strongly Disagree	15	5.9%
Total	255	100%

Source: field survey 2026

Table 11 indicates that a majority of the respondents consider broadcast media reports on NELFUND loan successes and challenges to be dependable, with 43.1% agreeing. This reveals that confidence in broadcast reporting is relatively strong.

Table 12: I feel positive about the way broadcast media cover the NELFUND loan policy

Variable	Number of respondents	Percentage
Strongly agree	90	35.3%
Agree	100	39.2%
Neutral	25	9.8%
Disagree	25	5.9%
Strongly disagree	15	9.8%
Total	255	100%

Source: field survey 2026

Table 12 shows that most respondents feel positive about the way broadcast media cover the NELFUND loan policy with 39.2% agreeing. This shows that the perception of the respondents towards broadcast media coverage of Nelfund loan is favourable.

Table 13: Broadcast media coverage motivates me to participate in the NELFUND loan programme.

Variable	Number of respondents	Percentage
Strongly agree	85	33.3%
Agree	100	39.2%
Neutral	30	11.8%
Disagree	25	9.8%
Strongly disagree	15	5.9%
Total	255	100%

Source: field survey 2026

Table 13 indicates that a majority of the respondents (39.2%) feel that broadcast media coverage motivates them to participate in the NELFUND loan programme. This shows that media coverage plays a significant motivational role for many respondents in participating in NELFUND loan programme.

Table 14: I am encouraged by broadcast media to share information about the NELFUND loan policy with others

Variable	Number of respondents	Percentage
Strongly Agree	85	33.3%
Agree	95	37.3%
Neutral	35	13.7%
Disagree	15	5.9%
Strongly Disagree	25	9.8%
Total	255	100%

Source: Field survey 2026

Data in table 14 shows that most of the respondents are encouraged by broadcast media to share information about the NELFUND loan policy, with 37.3% agreeing. This implies that broadcast media play an important role in promoting information sharing on the NELFUND loan programme.

Table 15: I feel that broadcast media affects my opinion positively towards the NELFUND loan policy.

Variable	Number of respondents	Percentage
Strongly agree	90	35.3%
Agree	110	43.1%
Neutral	25	9.8%
Disagree	20	7.8%
Strongly disagree	10	3.9%
Total	255	100%

Source: field survey 2026

Table 15 indicates that a greater percentage of the respondents (43.1%) believe broadcast media positively affect their opinion towards the NELFUND loan policy. This implies that broadcast media generally shape opinions positively about the loan policy.

Table 16: The way the media presents the fairness of NELFUND loan coverage affects how I feel about the programme.

Variable	Number of respondents	Percentage
Strongly agree	94	36.9%
Agree	84	32.9%
Neutral	38	14.9%
Disagree	22	8.6%
Strongly disagree	17	6.7%
Total	255	100%

Source: field survey 2026

Table 16 points out that a majority of respondents (69.8%) agree that the way the media presents the fairness of NELFUND loan coverage affects how they feel about the programme. This indicates that media framing plays a significant role in shaping public perception about the loan policy.

Table 17: My trust in how accurate broadcast reports are affects my view of the NELFUND loan policy.

Variables	Number of Respondents	Percentage
Strongly agree	86	33.8%

Agree	94	36.8%
Neutral	38	14.7%
Disagree	22	8.8%
Strongly disagree	15	5.9%
Total	225	100%

Source: Field Survey 2026

Table 17 shows that a combined majority of the respondents (70.6%) indicate that their trust in the accuracy of broadcast reports affects their view of the NELFUND loan policy. This implies that trust in broadcast media plays a critical role in shaping public opinion about the NELFUND loan policy.

Table 18: Clarity of information about loan eligibility and procedures on broadcast media affects how I view the policy.

Variable	Number of respondents	Percentage
Strongly agree	85	33.3%
Agree	102	40.0%
Neutral	28	11.0%
Disagree	23	9.0%
Strongly disagree	17	6.7%
Total	255	100%

Source: field survey 2026

Table 18 shows that most of the respondents (73.3%) feel that clear information about loan eligibility and procedures on broadcast media positively affects how they view the NELFUND loan policy. This indicates that clarity in broadcast communication plays a key role in shaping public perception of the loan policy.

Table 19: The responsiveness of NELFUND officials to media questions or public concerns affects my opinion of the programme.

Variables	Number of Respondents	Percentage
Strongly agree	100	39.2%
Agree	110	43.1%
Neutral	25	9.8%
Disagree	15	5.9%
Strongly disagree	5	2.0%
Total	255	100%

Source: Field Survey 2026

Table 19 indicates that a greater percentage of the respondents (43.1%) agree that the responsiveness of NELFUND officials to media questions or public concerns affects their opinion of the programme. The implication of this is that official responsiveness plays a significant role in shaping public perception of the NELFUND loan programme.

4.3. DISCUSSION OF FINDINGS

Research question one: What is the level of exposure of UNIBEN Mass Communication students in Benin City to broadcast media reports on the NELFUND loan policy?

The findings show that UNIBEN Mass Communication students are regularly exposed to broadcast media coverage of the NELFUND loan policy. The respondents agreed that television and radio programmes, most especially special shows explaining the loan process, play a role in keeping them informed and engaged about the loan policy. The high level of exposure observed shows that broadcast media serve as an important channel for informing students about government loan initiatives.

The findings are further revealed in the tables. Table 4 indicates that a combined total of 160 respondents (62.8%) strongly agreed and agreed that they regularly watch television news programmes reporting on the NELFUND loan policy. This shows that television is a significant channel through which students receive information about the programme, potentially shaping their understanding and perception of its processes and benefits. Similarly, Table 5 shows that 175 respondents (68.7%) strongly agreed and agreed that they frequently listen to radio news updates about the NELFUND loan policy. This indicates that radio is another key source of information for students, providing regular updates on the policy and keeping the audience informed about its developments. Table 6 shows that 140 respondents (54.9%) strongly follow, and 58 respondents (22.7%) agree that they follow special broadcast programmes explaining the NELFUND loan application process. This implies that students consume general news and also actively engage with targeted programmes that provide detailed guidance on applying for the NELFUND loan. Finally, Table 7 reveals that 129 respondents (50.6%) strongly agree and 73 respondents (28.6%) agree that they receive information about the NELFUND loan policy from broadcast media compared to other sources.

The findings agree with Obunadike, Jiya & Ajik (2024) who indicated that for most students, broadcast media remains the primary and trusted source of information on the loan policy. This supports the view of McQuail (2010), who emphasized that exposure to mass media is a critical determinant of public awareness and knowledge of social programmes.

Research Question two: How do UNIBEN Mass Communication students in Benin City perceive the credibility of broadcast media reportage on the NELFUND loan policy?

The findings from Tables 8 to 11 reveal that UNIBEN Mass Communication students generally trust broadcast media as a source of information on the NELFUND loan policy, though perceptions vary regarding accuracy, balance, and dependability. UNIBEN Mass Communication students generally perceive broadcast media as an accurate, reliable, and dependable sources of information on the NELFUND loan policy. The findings reveal that while some concerns about bias exist, there is a high level of confidence in broadcast media among the respondents.

In Table 8, a majority of respondents (63.1%) strongly agree or agree that broadcast media reports on the NELFUND loan policy are accurate and reliable. Specifically, 27.8% strongly agree and 35.3% agree, while smaller portions were neutral (15.3%) or disagreed (21.6%). This indicates that most students trust the information provided by broadcast media and rely on it for accurate knowledge of the NELFUND loan programme. Table 9 examines perceptions of bias in broadcast reporting. Here, 32.5% of respondents agree and 22.4% strongly agree that broadcast media provide balanced information, whereas 19.6% disagree and 10.6% strongly disagree. The presence of disagreement indicates that a noticeable portion of respondents perceive some level of bias, although the majority believe the coverage is generally fair. This shows that while trust in media accuracy is high, concerns about impartiality still exist. Table 10 reveals that trust in

broadcast media as a reliable source of information is strong. A total of 206 respondents (80.4%) strongly agree and agree that broadcast media provide trustworthy information on government loan programmes such as NELFUND. Only a small proportion of respondents (11.8%) disagree and strongly disagree, while 7.8% remain neutral. This highlights the role of broadcast media as a dominant source of credible information among students. Table 11 highlights perceptions of dependability regarding reports on NELFUND loan successes and challenges. Here, 43.1% of respondents agree and 29.4% strongly agree that such reports are dependable, while 13.7% disagree and 5.9% strongly disagree. This indicates that a majority of students have confidence in the reliability of broadcast reporting, though a small segment remains sceptical.

This aligns with the findings of Olu-Oladele, Iloh, and Ejekwu (2025), who noted that public trust in media credibility significantly influences how individuals perceive and act upon information regarding social and government programmes. The high trust levels among respondents highlight the media's role as a credible source for the dissemination of NELFUND-related information.

Research Question Three: What is the attitude of UNIBEN Mass Communication students towards broadcast media coverage of the NELFUND loan policy?

The findings indicate that broadcast media play a significant role in shaping the perceptions and participation of students in the NELFUND loan programme. The respondents highlighted that positive media coverage, motivational messaging, and encouragement to share information all contribute to their engagement and opinion formation regarding the programme. These results show that while broadcast media are influential, the degree of impact varies depending on the type of coverage and the individual's level of attention or engagement.

Table 12 shows that 100 respondents (39.2%) agreed and 90 (35.3%) strongly agreed that they feel positive about the way broadcast media cover the NELFUND loan policy, with smaller portions neutral (25, 9.8%) and expressing disagreement (40, 15.7%). This shows that a majority of respondents hold favourable perceptions of broadcast media coverage, indicating that reporting on the policy is generally well received and shapes opinion positively. Table 13 indicates that 100 respondents (39.2%) agreed and 85 (33.3%) strongly agreed that broadcast media coverage motivates them to participate in the NELFUND loan programme. A smaller segment remained neutral (30, 11.8%) or disagreed (40, 15.7%). This highlights that media coverage informs and also encourages active participation, representing the capacity of broadcast media to influence behaviour and engagement with government initiatives. Table 14 shows that 95 respondents (37.3%) agreed and 85 (33.3%) strongly agreed that they are encouraged by broadcast media to share information about the NELFUND loan policy with others, while 60 respondents (23.5%) were neutral and disagreed. This implies that broadcast media serve as a catalyst for information dissemination among students, promoting peer-to-peer sharing and broader awareness of the programme. Table 15 demonstrates that 110 respondents (43.1%) agreed and 90 (35.3%) strongly agreed that broadcast media positively affect their opinion towards the NELFUND loan policy, with 45 respondents (17.6%) neutral or expressing disagreement. This indicates that broadcast media are effective in shaping public perception, reinforcing favourable attitudes, and enhancing confidence in the loan programme.

The findings agree with Olu-Oladele., Iloh., & Ejekwu (2025) that broadcast media exert a strong influence on perceptions and actions regarding programmes like NELFUND. Positive coverage, motivational content, and encouragement to share information all contribute to higher engagement and favourable opinions. These findings also align with the theory of planned

behaviour, which emphasise that potential beneficiaries of NELFUND loans make decisions based on their perceptions of the loan policy. Their attitudes toward the programme affect their willingness to apply.

Research Question 4: What factors influence UNIBEN Mass Communication students' attitudes towards broadcast media reportage on the NELFUND loan policy?

The findings from Tables 16 to 19 indicate that the way broadcast media present information, the clarity of reporting, the accuracy of coverage, and the responsiveness of NELFUND officials all influence students' perceptions of the loan programme. The respondents highlighted that fair presentation, trustworthy reporting, clear guidance, and prompt responses to public concerns contribute to their opinions and engagement with the programme. These results show that while broadcast media are influential, the level of impact depends on how information is framed, presented, and supported by officials.

Table 16 shows that 94 respondents (36.9%) strongly agree and 84 (32.9%) agree that the way the media presents the fairness of NELFUND loan coverage affects how they feel about the programme, with smaller portions neutral (38, 14.9%) and expressing disagreement (5.3%). This indicates that media framing plays a significant role in shaping public perception, as the majority of students are influenced by how fairly the coverage portrays the loan policy. Table 17 reveals that 94 respondents (36.8%) agree and 86 (33.8%) strongly agree that their trust in the accuracy of broadcast reports affects their view of the NELFUND loan policy, while 38 respondents (14.7%) are neutral and 37 (14.7%) disagree. This implies that trust in the accuracy of media reporting is a critical factor in forming opinions, showing that students rely on credible

and reliable information to evaluate the loan programme. Table 18 highlights that 102 respondents (40.0%) agree and 85 (33.3%) strongly agree that clear information about loan eligibility and procedures on broadcast media affects how they view the policy, with smaller portions neutral (28, 11.0%) or in disagreement (40, 15.7%). This shows that clarity in communication enhances understanding and positively influences perception, reinforcing the importance of well-structured and detailed media coverage. Table 19 shows that 110 respondents (43.1%) agree and 100 (39.2%) strongly agree that the responsiveness of NELFUND officials to media questions and public concerns affects their opinion of the programme, with 30 respondents (11.8%) neutral and disagreeing. This indicates that prompt and clear responses from officials strengthen public confidence in the programme and enhance the perceived reliability of broadcast media reporting.

This aligns with McQuail (2010), who posited that framing in media reporting highlights certain aspects of an issue while downplaying others, thereby influencing audience interpretation and opinion. The findings show that responsible and clear media coverage, combined with responsive NELFUND officials, strengthens positive perceptions and trust among students.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

This chapter summarizes the study, which focused on assessing the attitude of UNIBEN Mass Communication students in Benin City towards broadcast media reportage on the NELFUND

loan policy. The study sought to find out the exposure of students to broadcast media, their perception of its credibility, their attitudes towards coverage, and the factors influencing their opinions. A survey design was adopted, and 255 completed copies of questionnaires were successfully retrieved and used for analysis. The major findings derived from the respondents' feedback are outlined below.

1. A combined total of 160 respondents (62.8%) agreed that they regularly watch television news programmes reporting on the NELFUND loan policy.
2. The respondents (68.7%) noted that they frequently listen to radio news updates on the loan policy.
3. A majority of the respondents (54.9%) strongly follow special broadcast programmes explaining the loan application process.
4. A majority of the respondents (63.1%) agreed that broadcast media reports on the policy are accurate and reliable.
5. The respondents (80.4%) trust broadcast media as a source of information on government loan programmes, and perceive media reports on loan successes and challenges as dependable.
6. Respondents highlighted that positive media coverage (39.2%), motivational messaging, and encouragement to share information all contribute to their engagement and opinion formation.
7. The findings indicate that media presentation, clarity, accuracy, and the responsiveness of NELFUND officials (43.1%) influence students' perceptions.

5.2 Conclusion

From the investigation, it can be concluded that UNIBEN Mass Communication students in Benin City are highly exposed to broadcast media coverage of the NELFUND loan policy, which they generally perceive as credible, reliable, and dependable. Positive media coverage, motivational content, and clear reporting encourage engagement, information sharing, and favourable attitudes towards the programme. The way media frame information and the responsiveness of NELFUND officials are critical factors that shape opinion and trust. It is therefore concluded that broadcast media is an important channel for creating awareness, influencing opinion, and promoting participation in government loan programmes.

5.3 Recommendations

Based on the findings, the following recommendations are made:

1. Broadcast media should produce regular programmes that clearly explain the NELFUND loan policy and its application processes to ensure students are well informed.
2. Media houses should maintain accuracy, impartiality, and balanced reporting to strengthen public trust.
3. NELFUND officials should respond promptly to media inquiries and public concerns to enhance credibility and perception of transparency.
4. Media literacy programmes should be organized for students to help them critically evaluate media reports and identify bias or misinformation.

5. Further research should investigate the long-term effect of broadcast media coverage on actual participation in government loan programmes.

5.4 Limitation of the Study

Some respondents were initially hesitant to participate due to doubts about the study's purpose. However, assurances of confidentiality encouraged participation. Additionally, the use of 255 copies of completed questionnaire may limit generalizability, as the incompleting questionnaire could influence results. Despite this, the findings provide valuable information into exposure, credibility, attitudes, and influencing factors regarding broadcast media reporting on the NELFUND loan policy.

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