

## **TELEVISION FRAMING OF STUDENT LOAN POLICY IN NIGERIA**

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### **Abstract**

The media plays an influential role in shaping public understanding and perception because the public largely depends on the media for information. The way issues of public interest are framed in the media can directly influence public opinion, acceptance and policy formulation. This study, therefore, investigates the media framing of student loan policy among selected television channels in Nigeria. To evaluate media framing, the study specifically examined the pattern of coverage and prominent news frames regarding the student loan policy. The study was anchored on the media framing theory. Through the use of content analysis, the study examined a total of 82 television reports across five different television channels between June 2023 and June 2025. Findings from the study revealed government accountability and impact on education as the dominant patterns of frame, the findings also show that the student loan policy is a subject that has attracted appreciable amount of media coverage and attention in recent times. However, public understanding on the prerequisites, repayment modalities and even acceptance may be low. The study therefore recommends the need for the media to remain in its reportage of student loan policy.

**Keywords:** Framing, Media, Media framing, Student loan, Television

### **Introduction**

One major challenge affecting educational delivery across the world and most importantly in developing countries is financing and judicious distribution of the resources when available. The relevance of allocating sufficient funds to achieve the fundamental goals of education provision is effectively articulated by Ubogu and Veronica (2018). The rationale for public investment in education lies in its potential to furnish individuals with essential knowledge, skills, and capabilities, thereby improving quality of life, enhancing productivity, and

facilitating the acquisition of new production techniques to enable meaningful participation in the development process. According to Suleiman and Erikitola (2022), sufficient commitment to education at all levels is a major step at meeting the primary obligation and objective of the government at all levels aimed at equipping in the citizens the fundamental skills and knowledge required for self-development and by implication drive the necessary imperatives for national development and attainment of stated growth plan.

Expanding the forgoing thoughts, Shonibare (2022) cited in (Suleiman & Erikitola, 2022), noted that, investment in education by stakeholders and across all levels in the 21<sup>st</sup> century of huge necessity for a country whose integral population is predominantly young people. Investing in education is crucial towards producing the required manpower for holistic private and public development objectives. Quality and adequately financed educational delivery systems is primary for achieving individual and national aspirations particularly meeting the growing human needs of a technologically inspired world and economy where knowledge is the first point of call (Suleiman & Erikitola, 2022).

In the aforementioned contexts, the right to quality education, which is the primary objective and duty of government as stipulated in Section 18 of the 1999 Constitution of the Federal Republic of Nigeria as amended, states that the government shall direct its policy to ensure equal and adequate educational opportunities at all levels. The question around funding of public education by both states and federal government from budgetary provisions and other sources such as Tertiary Education Trust Fund (TETFUND) and other special interventions with the students paying less tuition which has not been able to sustain the tertiary education sector has remained a subject of heated debate between government and other stakeholders in the sub-sector. Establishing this position on the implication of limited funds allocation for educational development across all tiers of government, Ozigi and Canham's study (as cited in Gambo 2019), noted that that no organization especially the education sector which multilevel responsibility can carry out its functions effectively without adequate financial resources at its disposal.

As a result, higher education in Nigeria faces numerous obstacles, including frequent strike actions, a significant brain drain, political

interference, ineffective leadership, inadequate accountability, a lack of institutional autonomy, subpar quality, low international rankings, and a diminished Gross Total Enrolment Rate (TER) (Daniel-Kalio, 2019; Ogunode, et al., 2020; Ogunode, et al., 2021; Ogunode, et al., 2022; Ogunode, et al., 2023). As noted by Ogunode et al. (2023), the Gross Total Enrolment Rate (TER) for universities is currently at 12%, which is considerably lower than the global average of 38%, thus highlighting a substantial access disparity. The limited Gross Total Enrolment Rate (TER) of Nigerian universities can be attributed to various factors, including economic hardship. A significant number of Nigerians, owing to the pervasive nature of poverty, find themselves unable to finance the education of their children at tertiary institutions. To tackle this issue and enhance accessibility to tertiary education, a Bill was proposed to facilitate easier access to higher education for Nigerians via interest-free loans from the Nigerian Education Bank, which is established under this Act, aiming to ensure educational opportunities for all Nigerians. The loan delineated in this Act is exclusively designated for students to cover the costs of tuition fees. As noted by Ogunode and colleagues (2023), the legislation seeks to extend financial assistance to underprivileged Nigerian students engaged in higher education at government-funded universities, polytechnics, and colleges of education. The government enacted the Bill in 2023 for its implementation.

That being said, the society consists of passive and active audience who actively depends on media reportage of any topical issues. The media has the social responsibility to perform surveillance role and sensitize the society on any topical issues which is mostly done through media framing. Audience members largely depend on the media for accurate information that will

sensitize them. Conversely, the media reports are done by way of framing which often influence public perception and reception of issues and events (Ezeah & Abodurin, 2016). This is because the public depends largely on the media for information. Since the public needs reliable information on student loan policies, it is clear that the media play a significant role in moulding public opinion.

According to van der pas (2014), media frames are used to promote or discourage certain interpretations of information. Scholars like Olajuwon et al. (2024), define framing as an important idea in communication and media studies that entails evaluating the public's perception of news stories. The authors clarify that framing serves as a significant function of the media, which involves recognizing, defining, selecting, and organizing news content in a manner that aligns with the expectations of the target audience. Consequently, framing is pivotal in influencing public perception, as it directs audiences in their interpretation of news media presentations. As the Nigerian tertiary education sector embarks on this transformative journey, it is germane to understand the media framing techniques employed by the media to report the issue. Media scholars have established that media framing shapes public interpretation and understanding of issues; hence, it is pertinent to investigate the dominant pattern of coverage and prominent news frames regarding student loan policy in Nigeria. Therefore, this study seeks to examine media framing of the student loan policy in Nigeria.

### **Statement of the Problem**

Ability to afford basic tertiary education has become a major problem affecting most undergraduates, particularly in developing countries like Nigeria. The recent increment in tuition fees across Universities in Nigeria coupled with the ever increasing standard of living is alarming and as a result, limited

financial aid options have resulted to a vast majority of students borrowing money to finance their education. This was what birthed the student loan policy in June 2023 under the administration of Nigerian President Bola Ahmed Tinubu. This initiative was aimed to address financing shortfalls in the education sector, reflecting a global trend towards governmental intervention to support students' educational pursuits (Premium Times, 2023).

The discussion around student loan policy is one that has generated mixed reactions among various stakeholders in Nigeria, students inclusive. Certain scholars like Sennuga et al (2024), believe and argue that despite the noble intentions behind these initiatives, students have become increasingly reliant on loans to finance their education, giving rise to a concerning trend of escalating student debt. Hence, the initiative may fail to achieve its objectives.

The need for accurate information on student loan policy draws attention to how the media helps in shaping public perception, this is because the media's coverage of the student loan policy is likely to significantly influence the perception of youths who are the biggest benefactors of the scheme. The public (students and other stakeholders) would often largely perceive reality (students' loan policy) as framed by the media because the media mirrors society and this is key if the public especially students will accept information on the student's loan policy presented by the mass media. It is therefore the prime duty of the media to always keep an open mind in order to be able to guide society into making informed decisions. The quest to examine how the media frames students loan policy reports is crucial towards how the public, especially how the students will understand the issue. This is because it is believed that public perceptions may be either negative or positive, depending upon

the specific elements that influence them at different times.

### **Objectives of the Study**

1. To identify the dominant patterns of coverage of the student loan policy in selected television channels in Nigeria.
2. To ascertain the prominent news frames used in the reportage of student loan policy in selected television channels in Nigeria.

### **Conceptual Review**

#### **Student Loan Policy**

The student loan scheme is an organized system that makes it possible for tertiary institution students to finance their education through loan facilities that will be repaid after graduation in Nigeria (Ogunode & Suleiman, 2024). Students' loan schemes are available in a variety of models. There are student loan programs that do not charge interest and some that do. The goals of student loans vary by country, but in general they aim to make higher education more accessible to students (Ogunode, Dahiru & Jogbojogbo, 2023). Many different factors influence people's decisions to use student loan programs. In addition to reducing strain on public funds, a state-supported student loan scheme would benefit students and their families by allowing them to pay for their education over time with the increased wages that typically accompany college graduation. The purpose of the student loan program is to help defray the costs of higher education for eligible Nigerian citizens attending recognised universities and colleges in the country (Oshone, 2023, quoted in Ogunode et al., 2023). Students and their families will feel less financial strain thanks to these loans, and more people will be able to afford to attend college. Previous efforts by Nigeria to provide student loans encountered considerable obstacles, as stated by Agbelusi (2023). To help low-income Nigerian

students pay for school, the Nigerian Students Loans Board (NSLB) was established in 1972. In the long run, it was supposed to help students pay off their debts and finish school. Later decrees, issued in 1976 and 1988, superseded this one and allowed student loans to study abroad while also fixing problems with the previous decrees. Students' loans in Nigeria have various advantages, according to Ogunode, Dahiru, and Jogbojogbo (2023). Less government spending, more opportunities for higher education, stronger economies, and fewer social vices are all positive outcomes. An applicant has to meet these requirements in order to get the loan:

- a. Enrol in a Nigerian university that is either owned or operated by the federal or state government; private universities are not eligible. This requirement makes sure that the money will only go to kids attending schools that have official recognition from the government.
- b. Earn less than half a million Naira from a job or other sources each year. People or families that are struggling financially are the ones this criteria is aimed at helping.
- c. You must provide two guarantors who each satisfy certain requirements.

#### **Media Framing**

Media framing serves as a significant mechanism employed by journalists and news organizations to influence audience comprehension and interpretation of media messages (Elegbe, & Adeyemo, 2024). Framing is a sociological term that emphasizes the non-automatic aspect of assigning meaning to objects, circumstances, or experiences experienced in everyday life. Meaning is formed from how a person interprets everyday activities or events via a cultural lens (Snow, 2019). Framing emphasises the manner in which issues are presented in media coverage rather than the

selection of the issues themselves (Ogbodo et al., 2020). In mass media communication, a frame refers to the manner in which information is organised to promote a specific interpretation while inhibiting alternative perspectives (van der pas, 2014). The process involves the formation of ideas and opinions regarding news content, which establishes a perspective and enhances the issue through selection, emphasis, exclusion, and amplification. Okoro, Ezea, Agbana, and Agbana (2018), assert that framing is a primary method through which news media shape societal perceptions of key events. Ngonso and Uchenunu (2021), affirms that a news information can be framed to suit a particular ideology thereby exploiting the propagandist power of the media. It could be framed metaphorically or simply hyped the situation out of normal proportion to achieve a certain aim. For instance, news can be framed to promote disaster, disunity, victimization, agitation, negative labelling, number game, legitimacy, and depersonalization. Media news framing can be categorized as positive, negative and neutral frames. For the purpose of this study, the online platform of selected television stations was chosen for this study. Olajuwon et al. (2024), affirm that online media platforms by way of webcasting allow people to watch TV shows on their internet-connected devices. Thanks to lightning-fast internet and advanced video compression methods, this is now within reach. Broadcasting and online streaming have been made possible by the merging of television and internet technology. Thanks to this change, viewers are no longer restricted by the strict timetables of traditional television shows. The digital portal allows users to watch television shows at their leisure.

### **Review of Empirical Studies**

The research by Ogunode et al. (2023), looked at the potential advantages and

disadvantages of the Nigerian students' loan program. Both print and digital outlets were combed for data. Benefits of the students' loans program in Nigeria may include less government spending, more access to higher education, economic growth, and fewer social vices, according to their research. Additionally, their research brought to light a number of potential issues that the program would face, including issues with funding, shortages of qualified people to handle student loans, corruption, and difficulties with repayment.

Aidonojie et al. (2024), in their study looked at the legal and economic issues regarding the Nigeria Higher Institution Loan Act. Findings from their study showed that although the Act's intent was to make sure loans go to those who really needed them, it unintentionally left out certain people, which raises the question of fairness. The Act gains additional layer of legal complexity with the demand of guarantors, who must all have particular requirements. This requirement also raises socioeconomic concerns about the availability of competent guarantors.

Chukwufumnaya et. al. (2024), in their study explored the engagement and perceptions of audiences regarding the student loan policy, focusing specifically on the thematic frames employed by users on X (formerly Twitter) in their discussions and tweets about the initiative. Employing Qualitative Content Analysis, a total of 175 tweets were purposefully selected for examination. The findings highlighted three predominant themes: toxic discourse, erosion of trust and patience, and a sense of hopelessness. Notably, the theme of toxic discourse was the most frequently observed among the frames utilized by users on X, with a significant proportion of the tweets expressing negative sentiments towards Nigeria's Student Loan Scheme.

On the relevance of media framing to issues of public interest, Olajuwon et. al. (2024), examined the television webcast framing of banditry in Nigeria. The study's findings indicated that bandit attacks and the responses of government security agencies emerged as the primary concerns, while conflict and human-interest frames were the most prevalent news frames employed to depict issues related to banditry across the three chosen stations. As a result, the findings substantiate the principles of agenda-setting and framing theories.

### **Framing Theory**

“Frame” as a term was first used by Bateson in 1955. His context of usage was that assumptions influence how humans interpret situations they find themselves. 19 years later in 1974, Erving Goffman’s argument followed by showing how humans think and make decisions based on a myriad of consistent narratives that enable them to process such narratives they are exposed to. In 1993, however, framing theory took another dimension when scholars began to observe that happenings around communication and its processes pointed in the direction of the non-static nature of communication. The main observation then was that as people communicated, they built and set frames around the messages they did communicate to media audiences. Concepts such as frame building and frame setting then emerged. Thus, when frames are built, some factors (like editorial policies/newsroom politics) influence the narratives the news media (journalists and media organizations) adopt to report news stories.

The media framing theory is highly relevant to the study of media representation of student loans and its impact on students’ perceptions and attitudes. The media plays a crucial role in shaping how students view educational borrowing, whether as a necessary investment in their future or as a financial trap that leads to long-term debt. By examining how student loans

are framed in the media, this study can determine whether the dominant narratives can encourage students to take loans confidently or discourage them due to fears of financial instability. Moreover, this study can assess whether different media outlets frame the issue differently based on their political or ideological leanings, thereby influencing public discourse and policy discussions on higher education financing. The application of framing theory in this study also extends to understanding how different framing techniques affect students’ attitudes toward repayment. For example, if media reports frequently highlight cases of students struggling with debt repayment, it may create widespread fear and hesitation toward borrowing, even when loans are necessary for educational advancement. Conversely, if media coverage focuses on successful individuals who used student loans to improve their careers, it may encourage students to see borrowing as a positive and strategic decision.

### **Research Methodology**

The research design adopted for this study is the quantitative research design carried out with the application of the content analysis research method. The quantitative research method was used to analyse the sampled videos to show the dominant pattern of coverage and prominent news frames. The study primarily employed the content analysis research method to achieve its objectives. This research design was selected because it allows the systematic evaluation of diverse media contents, including written and audio-visual materials. Three television stations were purposive selected; *Channels Television*, *Arise TV* and *Television Continental* (TVC) were selected for this study. These stations were selected because they have high subscribers and viewership on their YouTube channels as leading television stations in Nigeria. Also, the selection of the television stations for this study was based on the researchers’ observation that their YouTube channels provided more extensive coverage of students’ loan policy compared

to other Nigerian television stations during the specified period. The selected year of media reports is June 1<sup>st</sup> 2023 and June 30<sup>th</sup> 2025. This time frame was selected because the student loan policy was introduced recently by the present Nigerian President, Tinubu's administration.

To analyze the media content from the selected television stations, 82 relevant YouTube videos on student loan policy were purposively selected from all the media reports available on the subject, which were retrieved from the YouTube channels of *Arise News*, *Channels TV* and *TVC* respectively between June 1<sup>st</sup> 2023 and June 30<sup>th</sup> 2025. Using a quantitative content

analysis, the coding sheet research instrument was used to analyze the videos. The code sheet contained the units of analysis which was used by the researcher with the help of trained coders. The pattern of coverage used for this category included seven frames namely news report, interview, narrative, news analysis, news commentary, discussion and vox pop. While the news frames included eight frames namely: Economic impact frame, government accountability frame, student perspective frame, policy explanation frame, social justice frame, political debate frame, solution/alternative frame and impact on education frame.

### Data Presentation

The frequency distribution table was used in presenting the data for this study.

**Table 1: Selected Television Channels (N=82)**

S/No.	Television Station	Frequency	Percentage
1.	Channels Television	25	30.5 %
2.	TVC News	38	46.3 %
3.	Arise TV	19	23.2 %
<b>Total</b>		<b>82</b>	<b>100</b>

Source: Field Survey, 2025

Table 1 shows the frequency distribution of the television stations used for the study, with 46.3%, the table shows that TVC has the highest number of media content on student loan policy among selected television channels for the study, followed by Channels with 30.5%, while Arise TV has the lowest number of media content on student loan policy in Nigeria.

**Table 2: Pattern of Coverage (N=82).**

Pattern of Coverage	Channels	TVC	Arise	Total	(%)
News Report	2	2	0	4	4.9
Interview	11	13	7	31	37.8
Narrative	7	13	8	28	34.1
News Analysis	3	2	4	9	10.9
News Commentary	2	5	0	7	8.5
Discussion	0	3	0	3	3.7
Vox Pop	0	0	0	0	0
<b>Total</b>	<b>25</b>	<b>38</b>	<b>19</b>	<b>82</b>	<b>100</b>

Source: Field Survey, 2025

From the above table, the three selected television channels studied between 2023 – 2025 shows that interview and narrative had the highest tallies for the pattern of coverage with 37.8% and 34.1% respectively, followed by news analysis with 10.9% and News

commentary with 8.5%. News report had 4.9% and discussion had 3.7%, while vox pop had 0%. From this, it can be established that interview and narratives are the dominant patterns of coverage used in the coverage of student loan policy in Nigeria.

**Table 3: News Frames (N=82).**

<b>Pattern of Frame</b>	<b>Channels</b>	<b>TVC</b>	<b>Arise</b>	<b>Total</b>	<b>(%)</b>
Economic impact frame	3	3	0	6	7.3
Government accountability	3	14	7	23	28
Student Perspective	2	1	4	7	8.5
Policy explanation	71	6	4	17	20.6
Social justice/equity	0	2	1	3	3.7
Political debate	1	0	0	1	1.2
Solution alternative	4	0	0	4	4.9
Impact on education	6	12	3	21	25.6
<b>Total</b>	<b>25</b>	<b>38</b>	<b>19</b>	<b>82</b>	<b>100</b>

Source: Field Survey, 2025

From the above table, the three selected television channels studied between 2023 – 2025 reveals government accountability and impact on education as the highest patterns of framing with 28% and 25.6% respectively, followed by policy explanation frame with 20.6%, student perspective with 8.5%, economic frame with 7.3%, solution alternative with 4.9%, social justice with 3.7%, while political debate had the lowest represented frame with only 1.2%. From this, it can be established that government accountability and impact on education are the prominent news frames used in the coverage of student loan policy in Nigeria.

### Discussion of Findings

The first objective of this study was to identify the dominant patterns of coverage of the student loan policy in selected television channels in Nigeria, findings from the study showed that interview and narratives are the dominant patterns of coverage used in the coverage of student loan policy in Nigeria. This clearly shows that student loan policy is a subject that has attracted the attention of the media, and the fact that interviews and narratives were identified as the dominant pattern of coverage could be pointers to the fact that public understanding of the subject, especially on the prerequisites, pros and cons, and methods of repayment may be low, hence



the reason media houses have deferred to a lot of interviews to hear the analysis and viewpoints of experts, opinion leaders and public affairs analysts on the subject matter. This finding reinforces the position of Yulchieva (2023), that the media, which includes radio, television, the internet, and social media, has enormous ability to shape public opinion and understanding of issues in the society. Another notable observation is the zero presence of vox pop interviews regarding the student loan policy in Nigeria, this could be a pointer to the failure of the media in sampling the perceptions students and also parents who are key stakeholders on the subject matter. There is need for the media to also feel the pulse of this demography especially as the findings of Chukwufumnaya et. al (2024), on the engagement and perceptions of audiences regarding Nigeria's Student Loan Scheme suggests that tweets containing the toxic frame were the dominant theme among the themes used by Nigerian X (twitter) users on Nigeria's student loan scheme while majority of the tweets were also in the negative direction.

The second objective of the study was to ascertain the dominant news frames used in the reportage of student loan policy in selected television channels in Nigeria. Findings from the study show that government accountability and impact on education are the dominant patterns of frame used in the coverage of student loan policy in Nigeria. These findings further reinforce the positions of Ogunode et. al (2023), who identified reduction in government expenditure, increase in access to higher education, economic development and reductions in social vices may be the benefits of students' loans programme in Nigeria, while also highlighting repayment problems and corruption as some of the likely problems the programme may encounter. Aidonojie et. al (2024), in their study also expressed

concerns on ensuring loans reach those with genuine financial needs and not excluding certain groups, raising questions of fairness. The findings of the study also highlight the importance of media framing in shaping public perception and acceptability. For example, if media reports frequently highlight cases of corruption, lack of fairness and mismanagement, it may create public distrust and hesitation toward borrowing, even when loans are necessary for educational advancement. However, if media coverage focuses on successful implementation of the policy, it may encourage students to see borrowing as a positive and strategic decision.

### **Conclusion and Recommendations**

This study concludes that the predominant coverage patterns in the reporting of student loan policy in Nigeria, as analyzed from three selected television stations, are characterized by interview and narrative formats. This prevalent approach implies that these television stations tend to frame the issue through the perspectives of more experienced individuals, thereby exerting significant influence on public perception regarding the interpretation and significance of student loans.

Furthermore, the selected television stations have effectively employed news frames centered on government accountability and the impact of education, thus enriching the public discourse surrounding student loan policy in Nigeria. The findings suggest that the framing employed by these stations emphasises the themes of governmental responsibility and educational outcomes, which may positively influence audience perceptions and enhance their understanding of the subject.

In light of these findings, the study recommends that media outlets should broaden their coverage by incorporating diverse formats such as discussions, news commentary, and analytical segments. This

approach would aid in improving public comprehension of student loan policy in Nigeria. Additionally, it is crucial for the media to maintain a balanced, transparent, and objective stance in their coverage and

framing of this policy, particularly given the evidence from literature indicating a lack of commitment from relevant stakeholders in fully embracing the concept.

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