SOCIAL MEDIA FRAMING AND PUBLIC DISCOURSE ON NIGERIA'S STUDENT LOAN SCHEME

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Abstract
This study examined how social media users in Nigeria frame the student loan scheme administered by the Nigeria Education Loan Fund (NELFUND), and what these frames reveal about broader dynamics of trust, communication, and policy reception in a low-trust digital environment. Framing theory guided the study, and a qualitative research design was adopted, combining thematic content analysis of 374 publicly accessible posts and comments from Facebook, X (formerly Twitter), and TikTok collected between June 2023 and September 2025, with 14 semi-structured interviews conducted with undergraduate students in public tertiary institutions. Findings revealed that risk framing dominated public discourse, with

the scheme largely constructed as a pathway to long-term financial burden rather than educational opportunity. Accountability and exclusion frames further reinforced this negative orientation, while empowerment frames were comparatively limited. The study also found that students were primarily exposed to NELFUND-related content through algorithmic feeds and peer networks, both of which amplified emotionally charged and sceptical narratives. Government communication was widely perceived as less credible, whereas peer-generated content, particularly critical accounts, was considered more trustworthy and influential in shaping perceptions and engagement intentions. The study concluded that historical distrust in public institutions, persistent economic uncertainty, and platform-driven amplification processes collectively shape the dominant framing of the scheme. These dynamics create significant communicative constraints for policy implementation in digitally mediated environments. The study recommended more transparent, audience-centred, and credibility-driven communication strategies, alongside stronger engagement with peer networks to improve public understanding and acceptance of the scheme.

Keywords: Communication strategy, framing, NELFUND, public discourse, social media, student loan scheme.

Introduction

Education remains widely regarded as a key pathway out of poverty, and governments around the world have adopted student loan schemes to expand access to higher education. These schemes are designed to distribute the cost of education between the state and students, based on the expectation that graduates will derive long-term economic benefits from their qualifications (Barr, 2019). While this model has been adopted in several countries, it has also generated sustained public debate. In many contexts, student loans are not assessed solely based on policy design but are interpreted through broader economic realities and social experiences, particularly within digital communication spaces where public opinion is actively formed and contested.

In advanced economies such as the United States and the United Kingdom, student loan systems have attracted significant criticism. Rising debt levels, concerns about repayment burdens, and unequal outcomes have shaped public discourse, with social media playing a central role in amplifying these concerns. Studies show that digital platforms have become key sites where individuals share personal experiences, mobilise around policy issues, and construct collective interpretations of student debt (Jackson & Foucault Welles, 2022). These discussions often frame student loans as either opportunities for social mobility or mechanisms that deepen economic inequality. The prominence of such competing narratives highlights the growing importance of communication processes in shaping how education policies are understood.

Similar dynamics are evident in African contexts, although they are shaped by different institutional and economic conditions. In countries such as South Africa and Ghana, student loan and financial aid systems have faced challenges related to administrative capacity, repayment structures, and public trust. Existing studies indicate that public perceptions of these schemes are influenced not only by their design but also by broader concerns about governance, transparency, and economic uncertainty (Mahmoud et al., 2024). Social media has increasingly become a space where these concerns are expressed, often reinforcing sceptical attitudes towards government-led interventions.

Nigeria reflects many of these patterns within a more complex higher education environment. Although successive governments have expressed commitment to expanding access to tertiary education, funding constraints have limited the capacity of public institutions. Rising costs, infrastructural challenges, and frequent disruptions have made higher education difficult to access for many qualified students, particularly those from low-income backgrounds (Anyadike & Ugwuibe, 2024). In response to these challenges, the Federal Government introduced the Students Loans (Access to Higher Education) Act of 2023, which established the Nigeria Education Loan Fund (NELFUND) to provide interest-free loans to eligible students. The policy was subsequently revised in 2024 to address concerns regarding eligibility and implementation (POLAC, 2024).

Despite these reforms, public reactions to the scheme have remained mixed. Social media platforms such as Facebook, X (formerly Twitter), and TikTok have become central to discussions about NELFUND, where students and other users share experiences, express concerns, and evaluate the scheme. Empirical studies suggest that online discourse on public policy in Nigeria is often characterised by negative sentiment and distrust (Adamu et al., 2021). Research also shows that platform algorithms tend to amplify emotionally charged content, which may shape how policies are perceived (Omipidan et al., 2024). In the specific case of NELFUND, emerging evidence indicates a shift in media framing from initial optimism to increasing scepticism during implementation (David et al., 2025), while institutional trust has been identified as a key factor influencing willingness to engage with the scheme (Ukeagu et al., 2025). However, there is limited empirical research examining how specific social media frame types, emotional tones, and patterns of exposure interact to shape public discourse and student engagement with the scheme. This study addresses this gap by analysing how NELFUND is framed within Nigerian social media and identifying the framing direction (positive, negative, or neutral) of user-generated content on the student loan scheme.

Statement of the Problem

The establishment of the Nigeria Education Loan Fund (NELFUND) represents a significant policy effort to improve access to higher education through interest-free student loans. Despite this intention, the scheme has been met with varying levels of acceptance among its target population. A key concern is that students' perceptions of the scheme are increasingly shaped by social media, where information is often presented through subjective interpretations rather than official explanations. On platforms such as Facebook, X, and TikTok, discussions about NELFUND are frequently dominated by critical narratives that portray the scheme as financially risky, administratively unreliable, or unfair in its implementation.

These narratives circulate widely through peer sharing and algorithmic recommendation systems, which tend to prioritise emotionally engaging content. As a result, students may form opinions about the scheme based on prevailing online discourse rather than direct engagement with policy details. This situation creates a gap between policy intention and public response, with potential implications for participation. Students who are eligible for support may be discouraged from applying due to perceptions shaped by social media. While existing studies have examined student loan policies in Nigeria, there is limited empirical evidence on how social media framing influences public discourse and student engagement with NELFUND.

Objectives of the Study

This study aimed to examine the social media framing and public discourse surrounding the Nigerian student loan scheme. Specifically, the study sought to:

1. Identify dominant frame types employed by social media users in discussions surrounding the Student Loan Scheme in Nigeria.
2. Analyse the framing direction (positive, negative, or neutral) of user-generated content on the Student Loan Scheme.

Research Questions

1. What are the dominant frame types employed by social media users in discussing the student loan scheme in Nigeria?
2. What is the framing direction (positive, negative, or neutral) of user-generated content on the student loan scheme?

Review of Related Literature

Student Loan Schemes

Student loan schemes are commonly presented in policy literature as mechanisms for expanding access to higher education through deferred cost-

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sharing arrangements (Barr, 2019). The theoretical justification is grounded in human capital theory, which assumes that individuals capture private returns from higher education sufficient to finance repayment over time. However, empirical scholarship has repeatedly questioned the neutrality of this assumption, particularly in labour markets characterised by wage stagnation, unemployment, and graduate underemployment (Altbach et al., 2019). Critically, student loan systems tend to redistribute risk downward to students while maintaining fiscal protection for the state. This risk shift is often underemphasized in policy narratives, despite evidence that loan-based financing can deepen inequality when repayment obligations are detached from actual labour market outcomes (Johnstone & Marcucci, 2010). Even in systems designed to be equitable, such as income-contingent models, outcomes depend heavily on broader economic conditions rather than design efficiency alone.

Higher Education Financing Models

Higher education financing has shifted globally from predominantly public funding to mixed or cost-sharing models due to fiscal constraints and massification of tertiary education (Johnstone & Marcucci, 2010; OECD, 2022). While cost-sharing is often justified on efficiency grounds, its distributive consequences remain contested. A critical issue in the literature is that cost-sharing models frequently assume equal access to repayment capacity, an assumption contradicted by persistent income inequality among graduates. Studies show that financing systems relying heavily on loans can exacerbate socioeconomic stratification, particularly where repayment obligations are not adjusted for labour market segmentation (Barr, 2019). Thus, cost-sharing may improve institutional sustainability while simultaneously weakening equity outcomes.

NELFUND Framework

The Nigerian Education Loan Fund (NELFUND), established under the Students Loans (Access to Higher Education) Act, 2024, represents an attempt to institutionalise an income-sensitive student financing model within a structurally constrained environment. The scheme is designed as interest-free, and repayment is contingent on employment status or income thresholds after graduation. While the framework reflects global policy trends in student financing, its effectiveness is constrained by structural and institutional limitations. Nigeria's large informal labour market complicates income tracking, while weak administrative data systems reduce the reliability of repayment enforcement mechanisms. Furthermore, historical failures of earlier loan schemes continue to shape public interpretation, creating a legitimacy deficit that affects participation and compliance (World Bank, 2017). This suggests that the challenge is not only technical design but also institutional credibility and policy trust.

Theoretical Review

This study is anchored in framing theory to explain how social media discourse shapes public understanding of Nigeria's NELFUND. The theoretical underpinning provides a lens for examining how meanings are constructed in communication and how they gain prominence within digital environments.

Framing Theory, as advanced by Entman (1993), explains how communication selects certain aspects of reality and makes them more salient to promote particular interpretations, problem definitions, and evaluations. In this study, the theory is applied to understand how users on social media construct dominant interpretations of NELFUND. These include frames of risk, accountability, and exclusion, which collectively shape how the scheme is perceived. Rather than focusing on policy intentions, discourse was directed toward repayment concerns, distrust of institutions, and perceived barriers to access. Framing Theory explains how meanings are constructed at the level of discourse and sustained within digital communication systems, clarifying why negative interpretations of NELFUND persist, as they are cognitively resonant and structurally reinforced within the Nigerian digital public sphere.

Methodology

Research Design

This study adopted a qualitative multi-method design including thematic content analysis of social media posts with semi-structured interviews. The approach allowed for comparison between public discourse on Nigeria's student loan scheme, NELFUND, and students' interpretations of the same issue.

Sample and Sampling Technique

Social media data were collected from Facebook, X (formerly Twitter), and TikTok between June 2023 and September 2025. Posts were retrieved using relevant keywords such as "NELFUND," "student loan scheme," and related expressions in English and Nigerian Pidgin. A purposive sampling approach was used. Posts were included if they explicitly referenced NELFUND or the student loan scheme, were written in English or Nigerian Pidgin, and recorded at least 10 reactions or five shares to ensure visibility within public discourse. Duplicate posts and reposts were removed. Comments were included only where they contained independent arguments or viewpoints. The final dataset consisted of 374 posts (Facebook = 142, X = 168, TikTok = 64). All user identities were anonymised.

The interview participants were undergraduate students in public tertiary institutions who were eligible for NELFUND. They consisted of Nigerian students currently enrolled in public tertiary institutions (federal and state universities, polytechnics, and colleges of education) who met NELFUND eligibility criteria. This population included students with varying levels of social media engagement and exposure to NELFUND content. Focusing on public institution students reflects NELFUND's eligibility restrictions, as private university students cannot access the programme. The population thus represents those for whom NELFUND carries direct personal relevance rather than abstract policy interest (Mahmoud et al., 2024).

Participants were selected using purposive and snowball sampling techniques. Initial recruitment was done through student union representatives and departmental contacts. Participants were included if they were enrolled at a public tertiary institution, aware of NELFUND, and used at least one of the selected social media platforms regularly. Snowballing continued until no new information emerged across interviews, indicating thematic saturation. A total of 14 students participated in the study.

Data Collection

Social media data were extracted using platform search tools and exported into NVivo 14 for organisation and analysis. Data collection took place between October 2025 and January 2026. Semi-structured interviews were conducted between November 2025 and February 2026, either face-to-face or via Zoom, depending on participant availability. Each interview lasted between 25 and 40 minutes. Interviews explored awareness of NELFUND, exposure to online discussions, perceived meanings, and personal attitudes toward student loans. All interviews were recorded with consent and transcribed verbatim.

Data Analysis

Data were analysed using thematic analysis following Braun and Clarke's (2006) framework. The analysis combined both pre-determined codes from framing theory (diagnostic, prognostic, and motivational frames) and emerging codes from the data. The process involved familiarisation with data, initial coding, theme development, and refinement of themes. Coding was conducted in NVivo 14. To enhance reliability, a portion of the social media dataset (20%) was independently coded by a second coder, and agreement was high (Cohen's Kappa = 0.87). Differences in coding were resolved through discussion before full analysis.

Integration of Data

Findings from social media and interviews were analysed separately and then compared during interpretation. This allowed for the identification of areas of convergence and divergence between online discourse and student perspectives. The integration helped explain how dominant social media narratives about NELFUND align or contrast with the lived experiences and perceptions of students.

Ethical Considerations

All data used in this study were anonymised to protect participant identity. Social media data were drawn from publicly available posts, while interview participation was voluntary and based on informed consent. Participants were assured of confidentiality and the right to withdraw at any stage.

Findings

In this section, the discussion of findings based on the analysis of data collected, focusing on the two objectives of the study: identifying dominant frame types and analysing the framing direction of user-generated content on the student loan scheme, was presented. The demographic profile of interview participants is also presented.

Demographic Profile of Interview Participants

The participants represented a diverse group of students from various public tertiary institutions, with varying levels of engagement with social media and the NELFUND scheme. This diversity ensured a rich array of perspectives on the social media discourse. The demographic presentation is presented below in Table 1:

Table 1: Demographic Characteristics of Interview Participants (N=14)

Characteristic	Frequency (n)	Percentage (%)
Gender		
Male	7	50.0
Female	7	50.0
Age Group		
18-20 years	5	35.7
21-23 years	6	42.9
24-26 years	3	21.4
Institution Type		
University	8	57.1
Polytechnic	4	28.6
College of Education	2	14.3
NELFUND Application Status		
Applied & Approved	3	21.4
Applied & Pending	4	28.6
Not Applied	7	50.0

Objective I: Dominant Frame Types in Social Media Discourse

The analysis revealed several dominant frame types employed by social media users in discussions surrounding the Student Loan Scheme in Nigeria. These frames largely revolved around themes of economic burden, government distrust, accessibility concerns, and policy scepticism. Thematic analysis of social media content identified these recurring patterns that significantly shaped public perception.

One prominent frame was the **debt-trap narrative**, which portrayed the student loan scheme as a mechanism for long-term financial entrapment rather than educational support. This frame was often reinforced by references to the United States student debt crisis, despite the structural differences of NELFUND.

> "I am warning everyone considering this loan: think very carefully. This is not like borrowing from family or friends. This is the government having a legal claim on your future income. Once you sign, you cannot escape. Do not say you were not warned." **(X, Male, 27)**

Another significant frame was government distrust and policy scepticism**.** Users frequently invoked Nigeria's history of failed public schemes and perceived government incompetence to frame NELFUND as another unreliable initiative.

> "ENOUGH IS ENOUGH! They STEAL our money through corruption, FAIL to create jobs, then have the AUDACITY to offer us LOANS to get education that will not even lead to employment! WE ARE NOT FOOLED!" **(Facebook, 456 shares)**

Accessibility concerns also formed a dominant frame, highlighting issues such as uneven internet penetration, unreliable electricity, and varying levels of digital literacy, which disproportionately affected students from rural or low-income backgrounds.

> "The memes about NELFUND are hilarious. There is one showing a student applying for the loan, and it lists ridiculous requirements like 'guarantor must be a sitting senator' or 'proof that your grandfather was not a politician.' Obviously exaggerated, but it captures the frustration with the actual requirements. I shared that one because it was funny and relatable." **(P11, Male, 20, Lagos State Polytechnic)**

Objective II: Framing Direction of User-Generated Content

The analysis of user-generated content revealed a predominant negative and critical framing direction regarding the student loan scheme. Negative narratives significantly outweighed positive or neutral ones, influencing public perception and reducing policy acceptance. This was evident across various platforms, with critical commentary and negative student testimonials achieving widespread circulation.

> "Reading all the anxious posts about debt and unemployment makes me anxious too, even though I know everyone's situation is different. The emotional tone of what you read gets into your head. It is hard to stay objective when you are constantly seeing fearful or angry content." **(P4, Female, 22, Olabisi Onabanjo University)**

While some instances of positive framing were observed, often expressing hope or enthusiasm, these were marginal compared to the pervasive negativity. Positive testimonials, for example, reached fewer participants and received lower credibility ratings than negative ones.

> "Just got my approval notification! I cannot believe it! My dream of studying engineering is actually happening! Thank you, NELFUND! To everyone still waiting, do not give up! Your time will come!" **(TikTok, Female, 20)**

The study found that the credibility of information sources was inverted, with individual student experiences and peer networks receiving higher credibility than official NELFUND accounts or government spokespersons. This credibility inversion further amplified negative framing.

> "When I see NELFUND's official account posting about how great the programme is and how many students they have helped, I take it with a grain of salt. Of course, they will only share positive things. I trust individual students' experiences more because they have no reason to lie." **(P3, Male, 23, FUNAAB).**

This asymmetry in content circulation, where critical content achieved universal reach while positive content reached fewer than three in five participants, demonstrates a systematic bias in content circulation. Algorithmic dynamics and the negativity bias in organic sharing compounded this asymmetry, making it challenging for official communications to counter the dominant negative narratives.

Discussion of Findings

The findings indicate that public discourse on NELFUND is predominantly structured around risk-based framing, where repayment uncertainty, graduate unemployment, and long-term indebtedness dominate the interpretation of the scheme. This pattern is consistent with empirical scholarship showing that policy communication in contexts of economic instability is frequently filtered through perceived vulnerability and financial insecurity (Moyo & Ndlovu, 2021). However, the present findings extend this literature by showing that risk framing is not only contextually driven but also reinforced through digital communication environments where emotionally salient content is more likely to circulate and gain visibility (Bode & Vraga, 2018). This suggests that interpretation is shaped jointly by economic conditions and platform dynamics.

From a theoretical standpoint, this outcome aligns with Framing Theory, which argues that audience interpretation is guided by dominant interpretive schemas that resonate with lived experience and structural conditions (Entman, 1993). In this case, high youth unemployment and precarious labour market transitions in Nigeria strengthen the salience of repayment risk, making "debt" more cognitively accessible than "opportunity." Consequently, official policy frames emphasising access and empowerment struggle to compete with narratives grounded in economic uncertainty.

Accountability framing further reinforces this interpretive structure. The frequent questioning of transparency, allocation fairness, and implementation credibility reflects what governance literature describes as a credibility deficit in public institutions, particularly in developing contexts where policy continuity is weak (Brinkerhoff, 2000). In Nigeria, prior research has shown that public distrust in state-managed financial interventions is historically rooted and reinforced by previous policy failures in student financing schemes (World Bank, 2017). The current findings extend this argument by demonstrating that distrust is not only historically produced but also continuously reproduced through digital discourse, where sceptical narratives gain traction through peer validation and engagement-driven visibility.

The exclusion framing identified in the study reflects broader concerns in social policy literature regarding administrative barriers to access. Conditional requirements such as guarantor systems are interpreted by users not merely as procedural safeguards but as indicators of structural exclusion. This aligns with evidence that administrative complexity in social programmes often reduces participation among disadvantaged groups, even when schemes are designed to be inclusive (Barr, 2019; OECD, 2022). However, the findings suggest an additional layer: eligibility conditions are also symbolically interpreted as signals of who is considered "trustworthy" within financial systems, thereby reinforcing perceptions of inequality beyond formal policy design.

In contrast, opportunity and empowerment frames are present but comparatively marginal. While official communication emphasises interest-free financing and expanded access, these narratives attract limited engagement in digital spaces. This supports findings by Gustafsson and Johansson (2019), who observe that positive policy messaging often receives lower attention compared to critical content in online environments. However, the present study suggests that this imbalance is not merely due to engagement patterns but also to asymmetrical amplification mechanisms, where algorithmic systems and peer networks disproportionately circulate emotionally charged and critical content (Chadwick, 2017). As a result, positive framing is structurally disadvantaged in visibility, not just in volume.

The overall dominance of negative framing, particularly on X (Twitter), can therefore be understood as the combined outcome of three interacting forces: economic insecurity, institutional distrust, and platform-driven amplification. Framing Theory explains how risk narratives align with lived experience (Habermas, 2006). This framework shows that meaning-making around NELFUND is not neutral but shaped by both structural conditions and communicative systems.

Importantly, these findings challenge the assumption that improved policy communication alone can correct public misperceptions. The persistence of sceptical framing suggests that interpretation is not primarily driven by information deficit but by structural conditions such as labour market insecurity and historical distrust in financial governance systems. Unless these underlying conditions are addressed, negative framing is likely to remain dominant regardless of official messaging strategies.

Conclusion

This study examined how social media framing shapes public discourse on Nigeria's student loan scheme, NELFUND. The findings show that discourse is dominated by risk, distrust, and exclusion frames, while positive framings such as opportunity remain marginal. Consequently, the scheme is largely interpreted through concerns about repayment burden, institutional credibility, and access barriers rather than its intended policy objectives. The study demonstrates that public perception of NELFUND is shaped not only by policy design but also by how information circulates within digital environments, where negative interpretations tend to gain greater visibility and reinforcement. This highlights the role of social media as an active site of meaning construction rather than a neutral channel of information dissemination.

Theoretically, the study extends framing theory by revealing that frame dominance is influenced by both socio-economic conditions and digital communication dynamics. Practically and policy-wise, it suggests that improving awareness alone may be insufficient; addressing credibility concerns and dominant public anxieties is essential for improving acceptance and engagement with the scheme. Overall, the study concludes that social media framing significantly shapes public interpretation of NELFUND, with important implications for policy communication and the effectiveness of higher education financing reforms in Nigeria.

Recommendations

Based on the findings, the study recommends the following:

1. NELFUND should implement a targeted social media communication strategy that directly addresses dominant concerns identified in the study, particularly repayment risk, institutional distrust, and perceived exclusion, rather than relying on general awareness messaging.
2. To address credibility gaps, NELFUND should collaborate with trusted intermediaries such as student leaders, campus influencers, and content creators to disseminate verified information and counter misinformation within peer networks.

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