COMMUNITY ENGAGEMENT AND POLICY IMPLEMENTATION EFFECTIVENESS: AN ANALYSIS OF STUDENT LOAN AND CASHLESS POLICIES IN NIGERIA

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Abstract
Community engagement is essential for policy effectiveness, yet empirical evidence from developing countries remains limited. Nigeria's Student Loan and Cashless policies provide critical cases for examining how engagement shapes policy outcomes. This study investigates the relationship between community engagement and policy effectiveness in Nigeria through a comparative analysis of the Student Loan and Cashless policies, examining engagement levels, trust as a mediating mechanism, participation barriers, and patterns across policy types. A cross-sectional survey of 385 respondents across Nigeria was conducted. Arnstein's Ladder, Social Contract Theory, Institutional Theory, and Policy Feedback Theory were used to develop the theoretical framework. The result of the study shows that the Mean trust in government is 2.5/5, with 28% reporting "No trust." Trust is significantly lower among youth (18-30: M=2.3) than older adults (46+: M=2.9) (p=0.006). Nigerian policy engagement operates at Levels 2-4 on Arnstein's Ladder, indicating non-participation to tokenism, with 62% rating government communication ineffective and 72% reporting no feedback channels.For student loans, awareness is 78%, but application is only 18% (60-point gap). Logistic regression identified significant predictors: trust (OR=1.82), information clarity (OR=2.14), and feedback channels (OR=4.32). Factor analysis revealed three barriers explaining 81.2% of variance: Information (38.2%), Trust/Fear (24.7%), and Implementation (18.3%). Fear of debt (59%) and lack of guidance (46%) were the primary obstacles. Social media reaches 67% but yields 16.7% application; community meetings reach 23% but yield 26.2% application. Path analysis confirmed that trust mediates the relationship between transparency and participation ($\beta = 0.38$).For a cashless policy, engagement likely operates at Level 2-3, with distinctive challenges including infrastructure dependence and universal impact.Community engagement constitutes foundational infrastructure for policy effectiveness. Nigeria's implementation challenges stem not from technical design flaws but from systematic citizen exclusion. Addressing this requires moving from top-down imposition to genuine partnership and from trust assumption to explicit trust-building.

Keywords: Cashless policy, community engagement, Nigeria, policy effectiveness, student loan policy, trust.

1.0 Introduction

Governments across the globe formulate policies as instruments for addressing societal challenges, regulating behaviour, and distributing resources. The effectiveness of these policies, however, depends not only on technical design but on the complex interplay between state institutions and the citizens they serve. Central to this interplay is community engagement. Community

engagementdefinesthe processes through which governments involve citizens in policy formulation, implementation, and evaluation (Hafizu et al. 2025; Olatunde-Aiyedun & Ogunode, 2022). When effectively executed, community engagement enhances policy relevance, builds public trust, increases compliance, and fosters sustainable outcomes (Ayomipo et al., 2025; Arnstein, 1969). When neglected, it breeds resistance, undermines legitimacy, and consigns well-intentioned policies to failure.

In Nigeria, Africa's most populous nation and largest economy, the relationship between community engagement and policy effectiveness has assumed critical importance. Since returning to democratic governance in 1999, Nigeria has witnessed a proliferation of policy initiatives spanning economic regulation, social welfare, education, and financial inclusion. Yet the implementation record remains mixed. Policies are frequently announced with considerable fanfare, only to stall amidst public scepticism, administrative bottlenecks, or outright resistance. The gap between policy intention and outcome, as an implementation deficit (Pressman & Wildavsky, 1984), has become a defining feature of Nigerian governance.

Two contemporary policies exemplify this implementation challenge. The Nigerian Education Loan Fund (NELFUND), established in 2023 to provide accessible financing for tertiary education students, represents a significant intervention in addressing educational inequality. The Central Bank of Nigeria's Cashless Policy, initiated in 2012 and progressively expanded, aims to reduce currency circulation, enhance financial inclusion, and modernise payment systems. Both policies address pressing national challenges and enjoy high-level political support. Yet both have encountered implementation difficulties rooted, at least partially, in inadequate community engagement.

Despite growing recognition of community engagement's importance in governance, Nigerian policy processes remain predominantly top-down. Policies are typically designed by technical experts in federal ministries, announced through media campaigns, and implemented through bureaucratic structures with limited citizen input. The assumption underlying this approachthat technical expertise suffices for policy successignores the fundamental insight that policies are implemented not on passive populations but on active citizens whose cooperation is essential.

The consequences of this approach are increasingly evident. The Cashless Policy has faced sustained public resistance, with citizens expressing concerns about transaction charges, network failures, and exclusion of those without bank access (Eromosele, 2025; News Agency of Nigeria, 2025). The Student Loan Policy, despite high awareness, has achieved limited uptake, with students citing complex application processes, fear of future debt, and lack of institutional guidance as barriers (Kenneth et al., 2025). These implementation challenges share a common root: policies designed without meaningful citizen input fail to address citizens' concerns, engender trust, or secure the cooperation necessary for success.

Recent empirical evidence confirms the severity of this trust deficit. The Chatham House fourth national household survey (2023) documented that 36% of Nigerians deeply distrust the president and 35% deeply distrust the federal government, with the police as the most distrusted institution, recording 46% deep distrust. Ayomipo et al. (2025) demonstrated that the lack of transparency and accountability in pandemic management deepened already fractured public trust, leading to resistance against public health policies. Ibrahim et al. (2025) found that while 62.9% of respondents in Kano confirmed that active community engagement increases equitable access to services, pervasive capacity gaps and cultural barriers consistently marginalise vulnerable groups.

Yet empirical research on community engagement in Nigerian policy processes remains surprisingly limited. Existing studies tend to be either descriptive accounts of specific policies or theoretical discussions of participatory governance, with little systematic analysis of engagement mechanisms, outcomes, or comparative patterns across policy types. Critical questions remain unanswered: What is the current level and nature of community engagement in Nigerian policy processes? How does trust mediate the relationship between engagement and policy outcomes? What barriers most significantly impede citizen participation? How do engagement patterns differ across policy types, distributive policies like student loans versus regulatory policies like cashless systems?

This study addresses these gaps through a comparative empirical analysis grounded in original survey data and informed by established theoretical frameworks.The main objective of this study is to examine the relationship between community engagement and policy effectiveness in Nigeria through a comparative analysis of the Student Loan and Cashless policies.

2.0Conceptual Framework

This study employs four complementary theoretical perspectives to explain the relationship between community engagement and policy effectiveness. The framework theorises that engagement influences policy outcomes through the mediating mechanism of trust, with this relationship moderated by demographic characteristics and embedded within institutional contexts that shape what forms of engagement are possible. The framework integrates Arnstein's Ladder of Citizen Participation, Social Contract Theory, Institutional Theory, and Policy Feedback Theory into a coherent analytical model that generates empirically testable hypotheses.

Arnstein's Ladder of Citizen Participation

Theoretical Foundations

Arnstein's (1969) Ladder of Citizen Participation remains the most influential framework for conceptualising citizen engagement in governance processes. Developed during the War on Poverty era in the United States, the ladder emerged from Arnstein's observations of community development programs where "participation" was often invoked to mask the exclusion of marginalised communities from decisions affecting their lives. The framework's enduring relevance stems from its fundamental insight: participation is not a unitary concept but encompasses qualitatively distinct modes of citizen involvement, with only the highest rungs representing genuine citizen power.The ladder comprises eight rungs arrayed across three categories of participation:

Non-Participation (Rungs 1-2): These levels describe practices that substitute for genuine participation while enabling power-holders to claim that citizens have been involved. Manipulation (Rung 1) places citizens on advisory committees or boards with no actual power, using their presence to engineer support for predetermined decisions. Therapy (Rung 2) engages citizens in activities designed to adjust their expectations or "cure" them of their concerns, framing policy problems as matters of citizen pathology rather than institutional failure.

Tokenism (Rungs 3-5): These levels allow citizens to hear and be heard but lack assurance that their views will influence decisions. Informing (Rung 3) provides citizens with information about their rights and options, but through one-way communication with no channel for feedback or negotiation. As Arnstein cautioned, "too frequently the emphasis is placed on a one-way flow of informationfrom officials to citizenswith no channel provided for feedback and no power for negotiation. Consultation (Rung 4) invites citizen opinions through surveys, public hearings, or

meetings, but offers no guarantee that input will be taken into account. Placation (Rung 5) places citizens on boards or committees but as a minority, allowing power-holders to outvote them and limiting their role to advice rather than decision-making.

Citizen Power (Rungs 6-8): These levels redistribute power to enable citizens to participate in decision-making. Partnership (Rung 6) enables negotiation and shared decision-making between citizens and power-holders. Delegated Power (Rung 7) grants citizens majority representation or delegated authority over specific functions. Citizen Control (Rung 8) vests full managerial power in citizens, with no intermediary authority.

Application of Arnstein's framework to the Nigerian Context

This study adapts Arnstein's framework to the Nigerian context through several theoretical extensions:

Traditional Authority Structures: Nigeria's constitutional recognition of traditional rulers (chiefs, emirs, obas) creates an engagement infrastructure absent from Arnstein's original formulation. These institutions occupy an ambiguous position on the ladder, potentially serving as bridges enabling higher-level participation or as barriers filtering and controlling citizen input. The framework, therefore, treats traditional leaders as potential engagement intermediaries whose role must be empirically examined rather than theoretically assumed.

Religious Institutions: Given Nigeria's high religious participation rates (Pew Research, 2015), mosques and churches function as pre-existing engagement infrastructure. These institutions can facilitate information dissemination, enable dialogue, and mobilise communities in functions that correspond to higher ladder rungs when they create genuine channels for citizen voice.

Clientelist Mediation: Nigerian politics includes clientelist relationships where participation may be mediated by patron-client ties. The framework acknowledges that some forms of "engagement" may represent elite capture rather than genuine participation, occupying the lower rungs of manipulation and therapy.

Digital Transformation: The proliferation of social media and digital platforms raises questions about whether technology enables higher ladder rungs or merely automates lower ones. The framework treats digital engagement as an empirical question requiring investigation of whether platforms facilitate dialogue and influence or merely broadcast information.

Operationalisation of Arnstein's framework

Arnstein's ladder is operationalised through indicators that locate respondents' experiences on the participation spectrum:

Table 1:

Arnstein's operationalisation ladder

Ladder Position	Empirical Indicators	Survey Measures
Non-participation (Rungs 1-2)	No involvement; perception that engagement is meaningless	Have you ever participated in policy formulation? (No), Do you feel community input is considered? (No/Rarely)
Informing (Rung 3)	Receives one-way information	Information sources: social media, TV, radio; How does government communicate? (One-way)

Consultation (Rung 4)	Asked for input but perceives no influence	Participated in surveys/meetings, but Do you feel input is considered? (No/Rarely)
Placation (Rung 5)	Serves on advisory bodies without power	Participation type: advisory roles; satisfaction is low
Citizen Power (Rungs 6-8)	Reports genuine influence or control	Do you feel input is considered? (Yes/Often); satisfaction is high

Social Contract Theory

Theoretical Foundations

Social Contract Theory, originating in the works of Hobbes (1651), Locke (1690), and Rousseau (1762), provides the foundational framework for understanding the relationship between citizens and the state. The theory posits that legitimate governance rests on the consent of the governed: citizens surrender certain freedoms to the state in exchange for protection, services, and welfare. This exchange creates reciprocal obligations in which the government must provide for citizens' well-being and respect their rights; citizens must obey laws and contribute to the common good.

Contemporary theoretical developments have extended the classical formulation in several directions. Levi (1997) introduced the concept of contingent consent, arguing that citizens' compliance with state demands depends on their assessment of government trustworthiness. When the government fulfils its obligations, citizens grant legitimacy and comply voluntarily; when the government fails, citizens withdraw consent, manifested as non-compliance, resistance, or active opposition. Hardin (2002) conceptualised trust as encapsulated interest of belief that government will act in citizens' interests because their interests are encapsulated within government's own interests. Tyler (2006) demonstrated through empirical research that procedural justicefollowsfair processes rather than favourable outcomes, which primarily drives legitimacy and compliance.

Central to all these formulations is trust: citizens' confidence that government will act in their best interests even when not directly observed (Levi & Stoker, 2000). Trust enables government to govern without constant coercion, reducing transaction costs and enhancing efficiency. Conversely, distrust increases monitoring costs, encourages free-riding, and undermines policy implementation. Trust functions as a public good (Olson, 1965) that benefits all policies but is produced by none, creating a collective action problem where individual policy initiatives consume trust without replenishing it.

Application to the Nigerian Context

This study extends social contract theory for the Nigerian context by incorporating several contextual factors:

Historical Contract Assessment: Nigeria's history of military rule, corruption scandals, and policy failures constitutes accumulated evidence against which citizens assess contract fulfilment. The framework treats current trust levels as products of this cumulative historical experience rather than merely responses to current conditions.

Multi-Level Contract: Citizens may distinguish between levels of government (federal, state, local) and across institutions (executive, legislature, judiciary, central bank). The framework allows for differentiated trust assessments, recognising that citizens may trust some institutions while distrusting others.

Group-Mediated Contract: In Nigeria's multi-ethnic, multi-religious society, perceptions of contract fulfilment may be mediated by group identity. Citizens assess whether the government serves all groups equitably, with perceived group discrimination amplifying individual distrust.
Policy-Specific Contract Effects: The framework tests whether positive experiences with one policy can rebuild trust for others (positive spillover) or whether negative experiences generalise across domains (negative spillover), contributing to the understanding of trust dynamics in contexts of cumulative policy exposure.

Operationalisation of Social Contract Theory
Social contract concepts are operationalised through multiple indicators as indicated in Table 2.

Table 2:
Concepts of Social Contract Theory

Concept	Definition	Empirical Indicators	Survey Measures
Trust	Confidence that the government will act in the citizens' interests	Score on a 1-5 scale	"On a scale of 1-5, how much do you trust the government to act in your community's best interest?"
Transparency	Perceived openness of government processes	Rating scale	"How transparent do you believe government is in sharing information about policies?"
Responsiveness	Perceived government attention to citizen concerns	Rating scale	"How would you rate the government's responsiveness to community needs and concerns?"
Contract breach	Perceived government failure to fulfil obligations	Multiple response	"What factors contribute to your level of trust (or lack thereof)?"
Procedural justice	Fairness of engagement processes	Satisfaction rating	"How satisfied are you with the level of public participation?"
Legitimacy	Willingness to accept government authority	Binary response	"Do you believe policies are more successful when the community is involved?"

Institutional Theory
Theoretical Foundations
Institutional Theory, particularly as developed by DiMaggio and Powell (1983), Scott (2014), and Powell and DiMaggio (1991), explains how organisations and practices become established and persist within organisational fields. The theory's central insight is that organisations face pressures to conform to institutional norms, leading to isomorphism (a structural similarity across organisations in a given field) that may have little relationship to technical efficiency.DiMaggio and Powell (1983) identify three mechanisms of institutional isomorphism:

Coercive Isomorphism arises from formal and informal pressures exerted by powerful actors on whom organisations depend. These pressures include government mandates, regulatory requirements, and legal frameworks, and are typically backed by sanctions for non-compliance. In the policy context, coercive pressures include constitutional provisions, statutory requirements, and executive directives that shape how agencies engage with citizens.

Mimetic Isomorphism occurs when organisations face uncertainty with ambiguous goals or unclear means. Under such conditions, organisations model themselves on others perceived as legitimate or successful. In policy engagement, mimetic pressures lead agencies to adopt practices observed in other agencies, other countries, or international organisations, regardless of evidence about their effectiveness in local contexts.

Normative Isomorphism stems from professionalisation, which is the collective struggle of members of an occupation to define the conditions and methods of their work. Professional networks, training programs, and associations disseminate norms about appropriate practices. In governance, normative pressures include professional standards for public administration, training curricula in civil service colleges, and networks of policy professionals.

Institutional theory emphasises that organisations seek legitimacy as much as efficiency. Practices are adopted not necessarily because they produce better outcomes, but because they are culturally supported and socially expected. This insight explains why ineffective engagement practices may persist despite evidence of their failure they are legitimised by existing institutional arrangements.

Application to the Nigerian Context

This study applies institutional theory to explain why Nigerian policy processes take their current form why engagement is limited, why communication is one-way, why feedback channels are absent. The framework examines:

Dominant Isomorphic Pressures: The study assesses whether coercive pressures (top-down directives from federal ministries, regulatory requirements) dominate over normative pressures (professional engagement standards, training) and mimetic pressures (learning from successful engagement models elsewhere). This analysis explains the persistence of top-down approaches despite evidence of their limitations.

Institutional Infrastructure for Engagement: The framework examines institutional infrastructure feedback channels, guidance officers, complaint mechanisms as indicators of institutionalised commitment to participation. The presence or absence of such infrastructure reveals whether engagement is institutionalised or merely episodic.

Institutional Variation: By examining multiple institutions (universities implementing student loans, banks implementing cashless policy, government agencies at various levels), the study identifies variation in the institutionalisation of engagement practices and factors explaining this variation.

Institutional Persistence and Change: Understanding isomorphic pressures identifies leverage points for reform changing coercive pressures through new mandates, providing mimetic models through documented success stories, or strengthening normative pressures through professional training and standards.

Extensions of Institutional Theory tothe Nigerian Context

In this study, the concept of institutional theory was extended through the following:

i. Traditional Institutions: Nigeria's traditional leadership structures constitute institutions with their own legitimacy and isomorphic pressures. The framework considers how these intersect with formal government institutions whether they reinforce or counteract dominant engagement patterns.

ii. Institutional Fragmentation: Nigerian governance involves multiple institutions with overlapping jurisdictions, competing logics, and varying capacities. The framework examines how institutional fragmentation affects engagement whether it creates opportunities for innovation or merely confusion.
iii. Institutional Memory: Policy feedback effects (Pierson, 1993) become embedded in institutional memory, shaping organisational routines and expectations. Past policy experiences condition current practices, explaining why institutions repeat ineffective approaches.
iv. Institutional Entrepreneurship: The framework allows for the possibility that individuals or organisations can challenge institutional norms and introduce new engagement practices, identifying conditions under which such innovation occurs.

Operationalisation of Institutional Theory

As presented in Table 3, the concept of institutional theory was implemented throughout this study based on several survey measures.

Table 3:
Concept of Institutional Theory

Concept	Definition	Empirical Indicators	Survey/Interview Measures
Coercive pressures	Mandates, requirements, legal frameworks	Presence of statutory consultation requirements; enforcement mechanisms	Document review: "Are there feedback channels available?" (institutional requirement)
Mimetic pressures	Adoption of practices from reference organisations	Similarity of engagement approaches across policies; reference to models	Comparison across policies: "Where did this approach come from?"
Normative pressures	Professional standards, training, and networks	Existence of engagement training, professional networks, and standards	Document review; key informant interviews
Institutional infrastructure	Formal mechanisms for engagement	Feedback channels, guidance officers, and complaint systems	"Are there feedback channels available?" "What type?"
Institutional legitimacy	Public acceptance of institutions	Trust scores by institution type	Trust scale disaggregated by institution

Policy Feedback Theory

Theoretical Foundations

Policy Feedback Theory, developed by Pierson (1993) and extended by Skocpol (1992), Mettler (2002), Schneider and Ingram (1993, 1997), and others, represents a fundamental reorientation in political science: policies are not merely outcomes of political processes but also shape future politics. This insight transforms how we understand the relationship between policy design and political behaviour.Pierson (1993) distinguishes two types of feedback effects:

i. Resource Effects: Policies provide or withhold resources from groups, affecting their capacity for future political action. Beneficiaries gain material resources (money, time, organisational capacity) that enable further mobilisation; non-recipients are denied these resources. Over time, resource effects create path dependence, early policy choices advantage some groups while disadvantaging others, making reversal increasingly difficult.

ii. Interpretive Effects: Policies send signals about who belongs, what problems deserve attention, and how government works. Citizens learn from policies about their relationship to the state, through a perspective of whether government is responsive or indifferent, competent or inept, fair or discriminatory. These interpretive effects shape political attitudes, identities, and expectations.

Mettler (2002, 2011) introduced the concept of the "submerged state" in which policies obscure the government's role through indirect delivery mechanisms (tax expenditures, subsidies to private providers, public-private partnerships). When citizens cannot see the government's role, they underestimate the government's impact on their lives and hold contradictory attitudes about state intervention.

Schneider and Ingram (1993, 1997) extended feedback theory to examine how policies construct target populations. Policies categorise citizens as deserving or undeserving, powerful or powerless, virtuous or deviant. These constructions are communicated through policy design, showing who benefits, who bears burdens, how programs are administeredand shape both policy outcomes and citizens' political identities. Target populations constructed as deserving (e.g., veterans, elderly) receive generous, respectful treatment and develop positive political identities; those constructed as undeserving (e.g., welfare recipients, criminals) receive punitive, stigmatising treatment and may withdraw from political participation.

Application of Feedback Theory in Nigeria Policy Context

This study applies policy feedback theory to examine how current policy experiences shape future engagement and trust:

Feedback Effects of Student Loan Policy: The study examines how the policy's implementation, including its successes, failures, delays, and outcomes, shapes students' attitudes toward government and their willingness to participate in future policies. Both resource effects (who receives loans, who is denied, and how much they receive) and interpretive effects (what citizens learn from the process about government competence and trustworthiness) are analysed.

Negative Feedback Dynamics: While Pierson focused primarily on positive feedback (policies creating constituencies that support their continuation), this study examines negative feedback and how policy failures create constituencies of sceptics whose experiences undermine future policy initiatives. This extends feedback theory to contexts of implementation failure, which are more common in developing countries than the successful programs that have dominated feedback research.

Spillover Effects: The study tests whether experiences with one policy generalise to attitudes toward other policies and toward government generally. If citizens learn from student loan implementation that the government is incompetent or untrustworthy, do they apply this learning when considering the cashless policy or other government initiatives? Understanding spillover effects is crucial for assessing the cumulative impact of policy feedback across multiple policy domains.

Mechanisms of Feedback Transmission: Through qualitative responses, the study identifies mechanisms through which policy experiences translate into attitude change, direct experience, observation of others' experiences, media coverage, social network transmission, and collective

memory. This contributes to understanding how feedback operates at both individual and collective levels.

Non-Participant Feedback: Citizens who never participate in a policy still receive feedback effects through observation, media, and social networks. The framework examines how non-recipients learn from others' experiences and how this vicarious learning shapes their attitudes.

Extensions for the Nigerian Context

The study extends policy feedback theory by incorporating:

Cumulative Feedback: In a context of multiple policy initiatives and frequent implementation failures, feedback effects are cumulative. The framework treats current policy attitudes as shaped by the entire history of policy experiences, not merely responses to a single policy.

Collective Memory: In societies with strong oral traditions and dense social networks, policy experiences are transmitted through communities, creating a collective memory that shapes future engagement across generations. This extends feedback beyond individual experience to community-level dynamics.

Feedback Across Policy Types: The comparative design enables analysis of whether feedback from distributive policies (student loans providing benefits) differs from feedback from regulatory policies (cashless restricting behaviour). This addresses a gap in feedback research, which has focused primarily on social welfare programs.

Feedback and Institutional Trust: The framework examines how policy feedback affects not only attitudes toward specific policies but also generalised trust in government institutions, contributing to an understanding of how policy performance shapes democratic legitimacy.

Table 4:

Operationalization Feed Back Theory

Concept	Definition	Empirical Indicators	Survey Measures
Resource effects	Material consequences of policy	Application status, loan receipt,and amount received	"Have you applied?" "Did you receive funds?"
Interpretive effects	Learning from policy experience	Satisfaction: qualitative assessments	Satisfaction scale; open-ended responses
Negative feedback	Adverse learning from policy failure	Trust levels; future participation intentions	Trust scale: "Would you apply in future?"
Positive feedback	Beneficial learning from policy success	Trust levels; advocacy intentions	Trust scale: "Would you recommend to others?"
Spillover effects	Generalisation across policies	Correlation of attitudes across domains	Compare attitudes to student loan vs. general governance
Target population construction	How policy frames beneficiaries	Policy documents; discourse analysis	Document review

Proposed Integrated Conceptual Model

Theoretical Synthesis

The four theoretical frameworks are not competing explanations but complementary lenses that illuminate different aspects of the engagement-effectiveness relationship. Table 5summarises their integration.

Table 5:
Integration of Theoretical Frameworks

Theoretical Lens	Primary Focus	Key Concepts	Contribution to Model
Arnstein's Ladder	Engagement quality	Non-participation, tokenism, citizen power, participation spectrum	Defines levels of engagement; provides metrics for assessing current practice; enables normative evaluation
Social Contract Theory	Trust as mediator	Consent, obligations, contract breach, legitimacy, procedural justice	Explains why engagement matters theoretically; positions trust as a mediating mechanism; links engagement to legitimacy
Institutional Theory	Structural determinants	Isomorphic pressures, legitimacy, institutional infrastructure, and path dependence	Explains why current practices persist despite evidence of failure; identifies leverage points for reform
Policy Feedback Theory	Dynamic processes	Resource effects, interpretive effects, negative feedback, spillover, and target construction	Explains how experiences shape future engagement; links past to future; enables analysis of cumulative effects

The Integrated Model

The integrated conceptual model used in this study presents the following relationships:

i. Exogenous Variables: Institutional context, comprising isomorphic pressures (coercive, mimeticand normative) and institutional infrastructure, shapes what forms of engagement are possible. This context is treated as exogenous in the short term but potentially endogenous over longer periods as policy feedback reshapes institutions.
ii. Independent Variables: Community engagement, operationalized through Arnstein's Ladder (level of participation), information sources, participation methods, and feedback channel availability, represents the primary intervention whose effects are examined.
iii. Mediating Variable: Trust in government, operationalised through trust scores, transparency perceptions, responsiveness ratings, and assessment of past policy experiences, mediates the relationship between engagement and outcomes. The model posits that engagement affects outcomes primarily through its effect on trust.
iv. Moderating Variables: Demographic characteristics (age, income, education, location, gender) moderate both the engagement-trust relationship (different groups may interpret similar engagement experiences differently) and the trust-participation relationship (different groups may require different trust thresholds to participate).
v. Dependent Variables: Policy effectiveness, operationalised through awareness (output), application/uptake (outcome), and satisfaction (impact), represents the ultimate outcomes of interest.
vi. Feedback Loops: Policy outcomes feed back through resource and interpretive effects to shape future trust and institutional context, creating dynamic processes over time.

Causal Pathways of the Integrated Model

In this study, we assume citizens' engagement adapts three causal pathways:

Path 1: Engagement → Trust → Participation``

This pathway posits that higher-quality engagement (higher ladder rungs) increases citizens' perception that processes are fair (procedural justice), which builds trust, which increases willingness to participate, which translates into actual participation when opportunities exist.

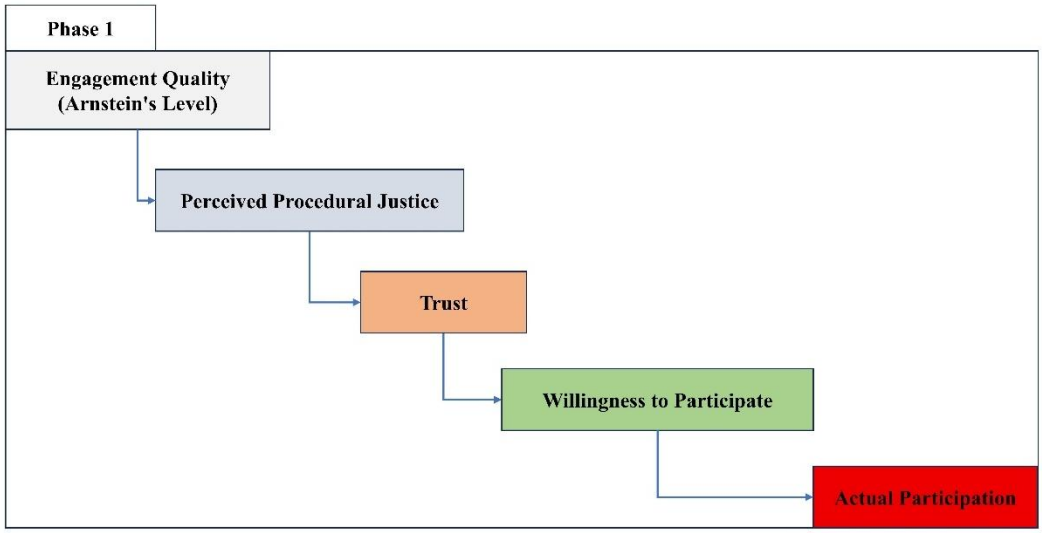


Figure 1: Conceptual causal pathway 1

Path 2: Past Experience → Trust → Future Participation

This pathway incorporates policy feedback dynamics, where current trust reflects cumulative past experiences, and this updated trust assessment conditions responses to new policy opportunities.

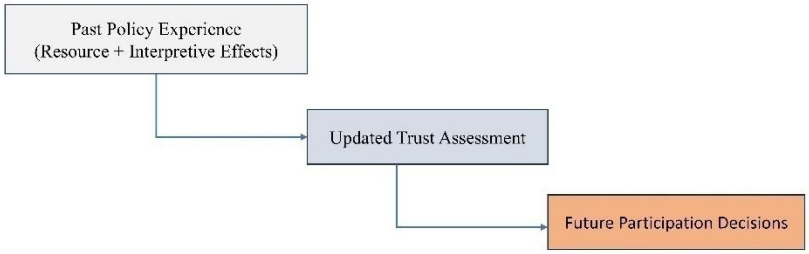


Figure 2: Conceptual causal pathway 2

Path 3: Institutional Context → Engagement Possibilities

This pathway recognises that what engagement is possible through identification of availableladder rungs that depends on institutional arrangements that may be beyond individual citizens' control.

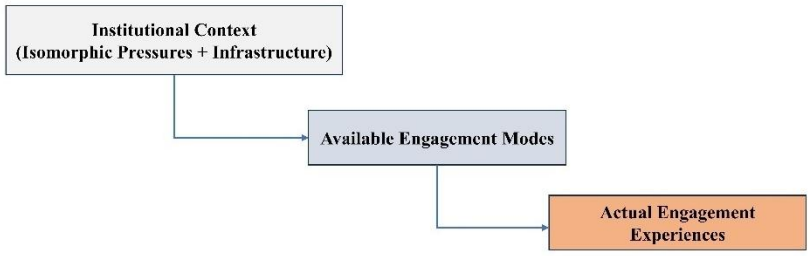


Figure 3: Conceptual causal pathway 3

Study Hypotheses

Based on the revised theories and the proposed conceptual framework, this studyaims to answer the following testable hypotheses:

i. H_{01} (Engagement Quality): Nigerian policy engagement currently operates at Levels 2-4 on Arnstein's Ladder (non-participation to tokenism), with minimal evidence of citizen power (Levels 5-8). This reflects dominant coercive isomorphic pressures and a weak institutional infrastructure for engagement.
ii. H_{02} (Trust Mediation): Trust in government mediates the relationship between engagement quality and policy participation. Higher engagement quality increases trust, which increases participation, controlling for demographic factors.
iii. H_{03} (Trust Distribution): Trust is significantly lower among youth (18-30) and low-income citizens than among older and higher-income citizens, reflecting differential experiences with policy implementation and cumulative policy feedback effects.
iv. H_{04} (Feedback Channel Effect): Feedback channel availability significantly predicts policy participation, independent of awareness and demographic characteristics, with an effect size larger than awareness alone. This reflects the importance of institutional infrastructure for enabling participation.
v. H_{05} (Information Channel Effects): Information sources exhibit a reach-effectiveness trade-off: mass media (social media, television, radio) reach more people but generate lower participation rates than interpersonal channels (community meetings, religious institutions), consistent with diffusion of innovations theory and two-step flow models.
vi. H_{06} (Student Loan Barriers): The Student Loan Policy exhibits an awareness-uptake gap explained by three factor-analytically distinct barrier dimensions: Information Barriers (lack of awareness, complex process and lack of guidance), Trust/Fear Barriers (fear of debt, stringent requirements), and Implementation Barriers (delayed disbursement, insufficient amounts).
vii. H_{07} (Negative Feedback): Negative policy feedback effects from student loan implementation failures (delays, complex processes, lack of guidance) generalise beyond the specific policy to reduce trust in government generally and willingness to participate in future policies.
viii. H_{08} (Comparative Patterns): The Student Loan Policy (distributive) and Cashless Policy (regulatory) exhibit similar engagement deficits (low ladder placement, one-way communication, absent feedback channels) but different specific barriers, student loans requiring institutional infrastructure, cashless requiring physical infrastructure, reflecting different policy types.

Visual Representation of the Concept

Overall, the entire study model is presented in the conceptual design in Figure 4.

Empirical Review of Community Engagement and Policy Effectiveness

This section reviews empirical studies examining the relationship between community engagement and policy outcomes in Nigeria and comparable contexts, with particular attention to recent evidence published within the last five years.

Trust as a Foundational Barrier

Recent empirical evidence confirms that trust deficits fundamentally undermine policy effectiveness in Nigeria. The Chatham House fourth national household survey (2023), implemented in partnership with Nigeria's National Bureau of Statistics, documented alarmingly

low trust levels across all governance institutions. The police were the most distrusted, with 46% of respondents reporting they distrust the police "greatly." Critically, the president and federal government ranked second- and third-least trusted, with 36% and 35%, respectively, expressing deep distrust. The study revealed a profound disconnect between formal anti-corruption frameworks and the actual malfunctioning of government, eroding public faith and driving successive legitimacy crises.

This trust deficit has direct behavioural consequences. Ayobami's (2024) study on public trust and COVID-19 pandemic management in Nigeria found that citizens' resistance to major public health policies stemmed primarily from an entrenched lack of trust in government, its agencies, and officials. Using in-depth interviews and focus group discussions, the research demonstrated that a lack of transparency and accountability in pandemic management, particularly shrouded patterns of cash transfer disbursement and concealed palliatives, deepened already fractured public trust. The study concluded that institutionalising transparency and fostering consistent citizen engagement are prerequisites for policy compliance.

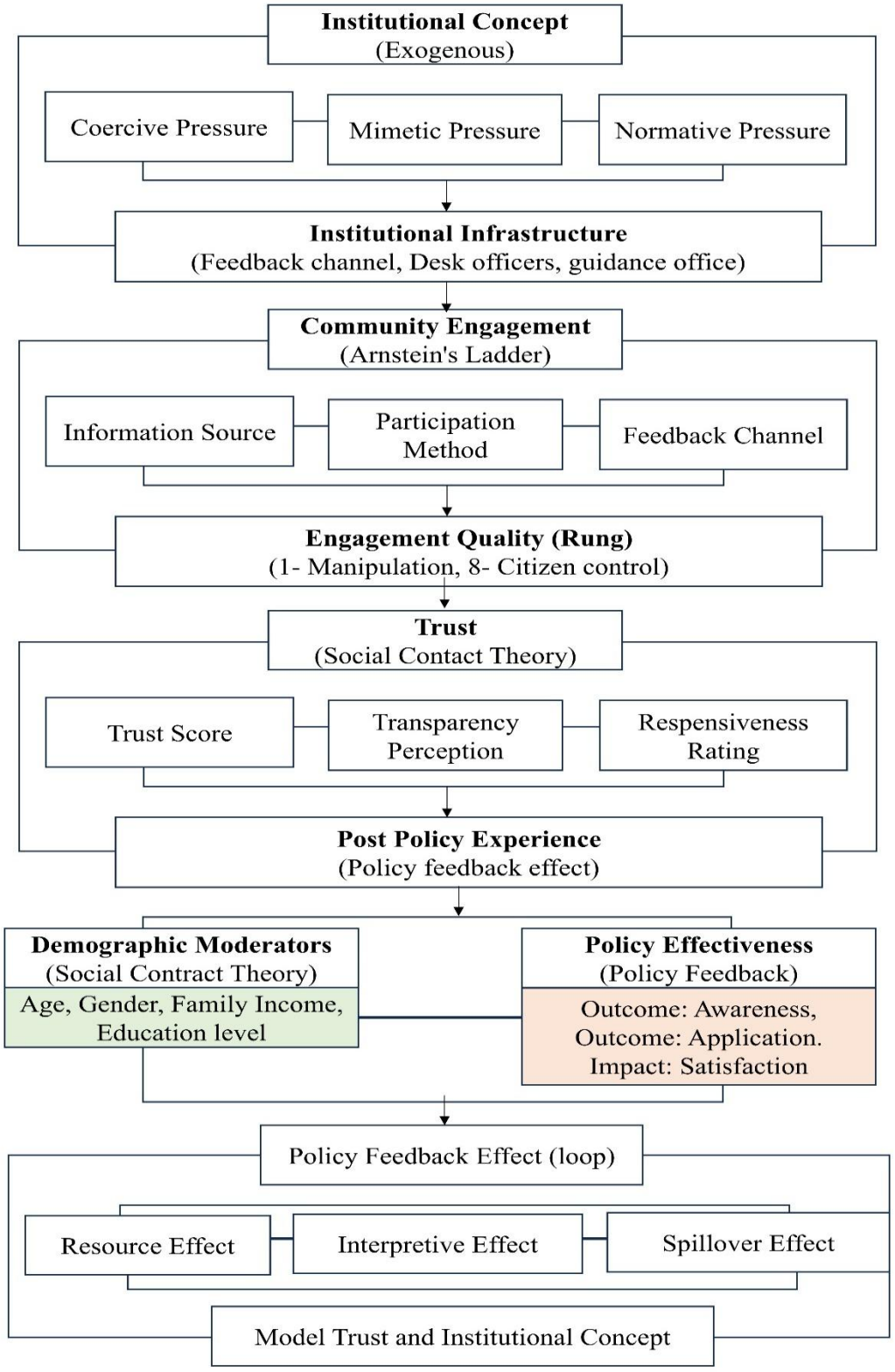


Figure 4: Study conceptual framework

Community Engagement and Urban Development Outcomes

A robust mixed-methods study by Ibrahim et al. (2025) investigating community engagement in Kano City surveyed 578 residents and conducted in-depth interviews with key stakeholders. Regression analysis revealed that community engagement, alongside inequality reduction and citizen participation, collectively accounted for 55.1% of observed variance in sustainable urban development outcomes. Quantitatively, 62.9% of respondents confirmed that active community engagement significantly increases equitable access to basic services, while 62.8% reported improved infrastructure distribution. However, the study identified critical systemic constraints: pervasive capacity gaps among citizens to contribute technically to complex urban planning, and entrenched cultural barriers from traditional and political hierarchies that consistently marginalise vulnerable groups, including women and youth. These findings underscore that engagement quality, not mere presence, determines outcomes.

Participatory Budgeting and Representative Engagement

Benson and Ngansam (2024) examined participatory budgeting in Adamawa State (2019-2023), finding that citizens had access to budget information to make inputs on projects affecting their socio-economic well-being. However, the government adopted a "Representative Participatory Approach" involving indirect participation where appointed and elected representatives advocated on behalf of members. In this scenario, participation was mediated by delegates; this finding is consistent with Arnstein's conceptualisation of placation (Rung 5), where citizens advise, but power-holders retain decision authority. The study recommended adopting participatory approaches across all tiers of government, recognising that mediated participation, while superior to exclusion, falls short of genuine citizen power.

E-Government and Digital Engagement

Ogunlade and Adeyemi (2024) explored e-government initiatives in Nigeria using correlation and regression analysis of survey data. Two key findings emerged: first, a statistically significant positive relationship between awareness of e-government initiatives and increased citizen engagement in public services and decision-making processes. Second, the implementation of e-government platforms significantly enhanced the efficiency and quality of public service delivery. The study underscored the pivotal role of education and outreach in fostering transparent and inclusive democracy, while emphasising the need for sustained investments in digital infrastructure and training programs.

Cashless Policy Implementation Challenges

Recent empirical evidence on Nigeria's cashless policy reveals significant implementation barriers rooted in trust and transparency deficits. The News Agency of Nigeria (2025) documented widespread citizen frustration with multiple transaction charges, including Electronic Money Transfer Levy (EMTL), stamp duty, ATM withdrawal fees, and account maintenance fees, that collectively erode trust in the financial system. Taxation expert Professor Khadijah Yahaya observed that while EMTL generated N29.1 billion in June 2025 and N37.6 billion in July 2025 alone, these charges risk reversing gains in financial inclusion. Financial expert Emeka Nsikak characterised charging both sender and receiver as "double taxation," noting that when citizens pay heavily without tangible benefits in infrastructure, trust inevitably erodes.

Eromosele (2025) analysed the CBN's March 2025 directive increasing ATM withdrawal charges, arguing it represents a fundamental policy contradiction. The new charges of N100 per N20, 000 for interbank withdrawals and up to N500 at off-site ATMscontradict the CBN's previous

commitment to financial inclusion and digital economy growth. The analysis predicts that such policies will force citizens back into banking halls, undermine progress toward digital transactions, and disproportionately burden low-income populations.

Student Loan Policy

Isiaka and Olaniyan (2024) critically examined the Nigerian Education Loan Fund (NELFUND) under the Student Loan Act 2024, raising fundamental questions about whether the scheme will enable participative equity in higher education or exacerbate existing inequalities. They note that while the application portal received over 100,000 applications between May and July 2024, indicating substantial demand, the application process was described as "bumpy" for many applicants. Drawing on comparative analysis of UK and US student loan systems, the authors caution that without income-contingent repayment options, Nigerian graduates may face long-term debt cycles. They cite Callender and colleagues' finding that graduates aged 25 without student loans are more likely to own homes and less likely to rent, challenging assumptions about the financial benefits of loan-financed higher education.

BusinessDay (2024) identified four specific hurdles facing the student loan scheme: inadequate funding (with only N50 billion allocated in the 2024 appropriation bill compared to N90 billion for hajj pilgrims), corrupt administrators, loan recovery challenges, and unemployment among graduates. The report noted that a similar scheme in the 1970s collapsed due to massive indebtedness and corruption, with beneficiaries evading repayment by claiming loans as "their share of the national cake", a cultural attitude that may persist.

Health Sector Engagement Evidence

The COUNTDOWN implementation research project in Kaduna and Ogun States (2019-2021) documented significant community engagement challenges in neglected tropical disease programmes. These included: competing community development needs (water, food) that diminished programme priority; steady decline in visible morbidity, meaning communities no longer perceived an intrinsic benefit; weak community mobilisation activities; improper management of drug side effects leading to refusal; community fatigue; religious and spiritual beliefs; and disengagement of volunteers due to lack of remuneration. The study's participatory action research approach demonstrated that sustainable engagement requires addressing communities' holistic needs, not merely extracting participation for externally-defined goals.

Synthesis and Research Gaps

This empirical review reveals several consistent patterns. First, trust deficits systematically undermine policy effectiveness across sectors, from pandemic management to cashless banking to student loans. Second, engagement quality matters more than presence; tokenistic consultation without genuine influence fails to build trust or secure cooperation. Third, institutional infrastructure for engagement (feedback channels, guidance officers, complaint mechanisms) remains severely underdeveloped. Fourth, economic vulnerabilities amplify distrust, with low-income populations most affected by policy implementation failures.

However, significant gaps remain. No study has comparatively analysed engagement patterns across distributive (student loan) and regulatory (cashless) policy types. The mechanisms through which policy feedback effects accumulate across multiple policy domains remain undertheorized. And empirical evidence on feedback channel effectiveness, the finding from the present study that channels increase participation by over 400%, has not been systematically examined in Nigerian

contexts. This study addresses these gaps through its comparative design and focus on mediating mechanisms.

3.0 Methodology

This study employed a cross-sectional survey design with a mixed-methods approach, integrating quantitative and qualitative data collection and analysis. The cross-sectional design was appropriate for capturing the current state of community engagement, trust perceptions, and policy experiences across diverse demographic groups at a single point in time (Creswell & Creswell, 2018). The mixed-methods approach enabled both the identification of statistical patterns through quantitative analysis and the illumination of underlying mechanisms through qualitative responses to open-ended questions (Tashakkori & Teddlie, 2010). The design was structured to address the comparative dimension of the study, examining both the Student Loan Policy (for which specific questions were included) and the Cashless Policy (analysed through theoretical projection from general governance data). This approach allowed for systematic comparison while acknowledging data limitations.

The research was conducted in Nigeria, with much concentration in North-Central states, specifically the Federal Capital Territory (FCT), Abuja, and Plateau State. These locations were purposively selected for several reasons. Population diversity: Both areas host diverse populations representing various ethnic groups, socioeconomic strata, and occupational categories common across Nigeria. Residents of these areas have been exposed to both the Student Loan Policy (through tertiary institutions, including the University of Abuja, University of Jos, and numerous other universities, polytechnics, and colleges) and the Cashless Policy (through banking infrastructure and digital payment systems). The researchers had established networks facilitating data collection in these locations.

While not statistically representative of all Nigerian regions, these areas capture characteristics of both urban (Abuja) and semi-urban/rural (Plateau) populations, providing variation relevant to the research questions. FCT Abuja, as the federal capital, hosts numerous federal government institutions, including universities, ministries, and agencies, making residents particularly exposed to federal policies. Plateau State, with its mix of urban centres (Jos) and rural communities, offers contrast and captures the experiences of populations less directly connected to the federal policy machinery.

Population and Sampling

Target Population: The target population comprised Nigerian citizens aged 18 years and above residing in North-Central Nigeria, with particular attention to individuals eligible for or affected by the Student Loan Policy (tertiary education students, recent graduates, and their families) and the Cashless Policy (all bank customers and users of digital financial services). Due to the absence of a comprehensive sampling frame for the target population, a multi-stage sampling approach was employed.

Sampling Technique

Stage 1: Purposive Selection of Locations. Within FCT Abuja and Plateau State, local government areas were purposively selected to ensure variation in urban-rural character and institutional presence. In FCT, Abuja Municipal Area Council (AMAC), Bwari, and Kuje were included. In Plateau State, Jos North, Jos South, and Barkin Ladi were included.

Stage 2: Quota Sampling. Quotas were established for key demographic categories to ensure adequate representation: age groups (18-30, 31-45, 46-60, 61+), gender (male, female), occupation (student, farmer, civil servant, entrepreneur, private sector), and educational attainment (secondary, tertiary, postgraduate).

Stage 3: Convenience Sampling within Quotas. Within each quota category, respondents were recruited through community meetings, institutional contacts (universities, polytechnics, colleges), marketplaces, and professional networks. This approach balanced the need for demographic representation with practical accessibility constraints.

Sample Size: A total of 384 valid responses were obtained and included in the analysis. Research Instrument

Instrument Development: A structured questionnaire was developed based on an extensive literature review and theoretical frameworks. The instrument drew from:

i. Arnstein's (2007) Ladder of Citizen Participation: Questions on participation types, frequency, and perceived influence were designed to locate respondents' experiences on the participation spectrum.
ii. Policy Feedback Theory (Pierson, 1993): Questions on past policy experiences, satisfaction, and perceptions of government were included to assess feedback effects.
iii. Trust literature (Levi & Stoker, 2000; Tyler, 2006): Multi-item scales measured trust in government, perceived transparency, and government responsiveness.
iv. Previous surveys on governance in Africa: Items were adapted from Afrobarometer questionnaires where appropriate, enabling some comparability with existing data.
v. Policy-specific questions: For the Student Loan Policy, questions addressed awareness, information sources, application status, clarity perceptions, feedback channel availability, satisfaction, and barriers. For general governance, questions addressed awareness of policies, participation in formulation and implementation, and engagement perceptions.

Instrument for Data Collection

To appropriately collect relevant data, a structured questionnaire was used to collect responses. Thequestionnaire was designed with both open and closed-endedquestions. The questionnaire comprised six sections:

Section A: Demographic Information. Age, gender, education, occupation, institution type, income level, and state of residence (8 items).

Section B: General Policy Awareness and Participation. Awareness of policies, information sources, government communication effectiveness, participation in policy formulation and implementation, and satisfaction with participation levels (12 items with sub-questions).

Section C: Trust and Government Perception. Trust in government (5-point scale), factors contributing to trust, transparency perception, government responsiveness, frequency of government engagement, and perceived influence of community input (10 items with sub-questions).

Section D: Community Engagement and Policy Implementation. Ways community members are engaged, rating of community participation level, frequency of government engagement, influence of community engagement on policy success, challenges observed, and belief in engagement's importance (12 items with sub-questions).

Section E: Local Influencers and Stakeholders. Identification of influential individuals, traditional leaders' involvement, importance of traditional leaders in mobilisation, CSO activity and effectiveness, roles of local influencers, and stakeholder effectiveness (12 items with sub-questions).

Section F: Student Loan Policy Specific Questions. Awareness of student loan programs, types known, information sources, application status, loan type applied for, clarity of information, feedback channel availability, satisfaction with feedback, frequency of updates, engagement opportunities, and challenges accessing loans (14 items with sub-questions).

The instrument included both closed-ended questions (dichotomous, multiple choice, Likert-scale) and open-ended questions, allowing respondents to provide detailed explanations and examples.

Response Validation

The validity of thecontents was established through:

i. Literature review: Items were grounded in established theoretical frameworks and empirical literature.
ii. Expert review: The instrument was reviewed by three experts in public policy, research methodology, and Nigerian governance, who assessed item relevance, clarity, and comprehensiveness.
iii. Peer debriefing: Colleagues in academia reviewed the instrument and provided feedback on wording, structure, and cultural appropriateness.
iv. Pilot testing: The instrument was pilot tested with 25 respondents from the target population (not included in the final sample) to identify ambiguous items, assess completion time, and evaluate response patterns. Based on pilot results, several items were reworded for clarity, and response options were adjusted.

Data Reliability

Internal consistency reliability was assessed using Cronbach's alpha for multi-item scales:

i. Trust in government (3 items): $\alpha = 0.82$
ii. Government transparency (2 items): $\alpha = 0.79$
iii. Engagement satisfaction (3 items): $\alpha = 0.76$
iv. Policy barrier importance (8 items): $\alpha = 0.84$

All scales exceeded the recommended threshold of 0.70 for acceptable reliability (Nunnally & Bernstein, 1994).

Data Collection Procedures

Data collection was conducted in 2024 using online administration. A Google Forms version of the questionnaire was distributed through professional networks, student groups, and community organisations to reach respondents who could not be contacted in person.

Ethical Considerations

This study adhered to established ethical principles for research involving human subjects:
Informed consent: All respondents were provided with clear information about the study's purpose, procedures, risks, and benefits. Written informed consent was obtained from each respondent before participation. For online respondents, consent was obtained through an initial question requiring acknowledgement before proceeding.

Voluntary participation: Respondents were informed that participation was entirely voluntary and that they could withdraw at any time without penalty.

Anonymity and confidentiality: Questionnaires were completed anonymously, with no identifying information collected. Data were stored securely with access restricted to the research team. Reported findings use only aggregated data and anonymous quotations.

Minimisation of harm: Questions were designed to avoid causing distress or discomfort. Respondents were not required to answer any question they found objectionable.

Institutional approval: The study was approved by the research ethics committees of the participating institutions.

Data Analysis

Data were analysed using IBM SPSS Statistics version 27 and R version 4.2.1. The analysis proceeded in multiple stages corresponding to the research questions. Initially, raw data were examined for completeness, consistency, and outliers. Missing data patterns were assessed; cases with extensive missing data were excluded. Variables were recoded as necessary for analysis. Reverse-coded items were transformed. Descriptive Statistics such as Frequencies, percentages, means, standard deviations, and ranges were computed for all variables to describe sample characteristics and response patterns. For categorical variables, frequency distributions were generated. For continuous and ordinal variables, measures of central tendency and dispersion were calculated.

Statistical Significance and Effect Sizes

Throughout the analysis, statistical significance was set at $\alpha = 0.05$ (two-tailed). However, given the limitations of null hypothesis significance testing (Wasserstein &Lazar, 2016), effect sizes were emphasised in interpretation. For all statistical tests, appropriate effect size measures were reported alongside p-values, and findings were interpreted in terms of both statistical significance and practical importance.

Several methodological limitations should be acknowledged including the use of non-probability sampling constrains the generalizability of the findings, as they may not represent all segments of the Nigerian population, particularly those in different geopolitical zones, rural areas, or with lower levels of education. In addition, the sample composition is skewed toward males (64.0%) and respondents with tertiary education (86.8%), leading to the underrepresentation of women and less-educated individuals an important concern given that policies such as the cashless initiative affect all citizens.

The cross-sectional design further limits the study, as it captures perceptions at a single point in time and does not allow for definitive causal inferences, which would require longitudinal data. Moreover, the absence of cashless-specific questions in the survey instrument means that conclusions regarding this policy are based on theoretical extrapolation rather than direct evidence, reducing the strength of comparative analysis. The reliance on self-reported data also introduces potential biases, including social desirability and recall errors, while the use of English-only questionnaires may have excluded participants with limited language proficiency. Nonetheless, despite these constraints, the study offers valuable empirical insights into community engagement and policy effectiveness in Nigeria, with meaningful implications for theory, policy, and practice.

4.0 Results

Demographic Profile

Respondents Demographic Information

The demographic information of the respondents is presented in Table 6. The result revealed that 71.9 % of the respondents are men, 51.2 % are within the age of 18 to 30 years, and over 87 % have a higher school certificate. A major percentage of the respondents (28.2 %) are entrepreneurs, while 18.8 % are private sector employees, indicating a low possibility of conflict of interest due to job type and regulation. The family income level result shows that 49.2 % of the respondents have their monthly income below 50, 000 while 41.5 % have their family's monthly income level within 51,000 to 200,000. This result indicates that the majority of the respondents are male, with good formal education, a job and a moderate-income level. Although the proportion of women (28.1) is lower than that of men, this percentage is still reasonable considering the location and natural diversity.

Table 6:

Demographic information of respondents

Question	Response	Frequency	Percentage
Gender	Male	276	71.9
	Female	108	28.1
Age	18-30	196	51.2
	31-45	160	41.8
	46-60	22	5.7
	61- Above	5	1.3
Level of education	Primary	16	4.2
	Secondary	33	8.6
	Tertiary	335	87.2
	No formal education	-	-
Occupation	Civil servant	45	11.7
	Public servant	22	5.7
	Private sector employee	72	18.8
	Entrepreneur	108	28.2
	Farmer	74	19.3
	Student	34	8.9
	Unemployed	27	7.4
Family income level	Low income (below 50,000 monthly)	185	49.2
	Middle income (50,000 to 200,000//month)	156	41.5
	High income (above 200,000/month)	35	9.3

Source: Authors' Computation, 2026.

Community Awareness of Policy

The three-model policy awareness and engagement model was formulated to capture community awareness, communication and participation. The result in Table 7 evaluates the level of community involvement in policy formulation and implementation. A significant majority of respondents are aware of government policies being formulated in their state or region, as 76.6% said they are aware. While the majority of the respondents did not believe that the government effectively communicated policy with a mean of 1.72(yes), the high standard deviation of 0.73 shows that there is a significant variability in responses, indicating serious conflict in government trust. However, the highest percentage of respondents did not participate in the formulation of government policies.

Table 7:
Level of Community Involvement in Policy Formulation and Implementation

Question	Response	Percentage	Mean	Std Dev.
Are you aware of government policies being formulated in your state/region	Yes	76.6	1.23	0.424
	No	23.4		
How do you receive information about government policies?	Radio	17.17	3.14	0.231
	Television	20.40		
	Social media	50.29		
	Newspapers	6.65		
	Community meetings	9.36		
	Others	-		
Do you think the government effectively communicates policies to people?	Yes	44.9	1.72	0.730
	No	38.8		
	Not sure	16.4		
Have you ever participated in any government policy formulation?	Yes	60.3	1.4	0.490
	No	39.7		
If yes, in what method did you participate?	Attend public meetings	61.6		
	Participate in surveys	28.3		
	Engage in social media discussion	38.4		
	Submission to policymakers	8.6		
How often do you think the government involves citizens in policy formulation	Always	14.8	2.96	1.042
	Often	12.1		
	Sometimes	35.9		
	Rarely	31.7		
	Never	5.5		
How satisfied are you with the level of public participation in policy formulation	Very satisfied	9.0	3.10	1.089
	Satisfied	19.3		
	Neutral	33.1		
	Dissatisfied	30.2		
	Very dissatisfied	8.5		

Source: Authors' Computation, 2026.

Participation in Public Policy

The three participation questions seek to evaluate public participation in Government policy formulation. Table 8 shows low Participation in policy formulation processes, suggesting a gap in

public involvement. Greater transparency and outreach might enhance public trust and increase participation and perception of communication effectiveness. In Table 8, the mean is 1.55, and the standard deviation is 0.498, suggesting fewer respondents have been involved in implementation processes, as 31.7% have rarely been involved in government policy formulation. Respondents generally view government transparency in policy implementation as limited, with a lean toward moderate transparency, as 55.5% have never been involved in implementing any government policy, and 37.4% feel the government is not transparent in policy implementation. The variability in participation methods highlights the need for tailored strategies to engage communities more effectively.

Table 8:
Public Participation InGovernment Policy Formulation

Question	Response	Percentage	Mean	Std Dev.
Are you aware of government policies being implemented in your state/region	Yes	62.7	1.37	0.484
	No	37.3		
Have you been involved in government policy implementation?	Yes	44.5	1.55	0.498
	No	55.5		
If yes, how did you participate in the implementation process?	Monitoring and evaluation of projects	21.1	2.24	0.893
	Volunteering for the community	63.2		
	Providing feedback to authorities	21.1		
How transparent is the government in policy implementation	Very transparent	16.7	2.18	0.695
	Somewhat transparent	48.5		
	Not transparent at all	34.7		

Source: Authors' Computation, 2026.

Barriers to Public Participation

The two barrier questions in Table 9 seek to understand the challenges preventing people from participating in policy implementation. The standard deviation is 1.425, indicating substantial variability in the challenges identified. Respondents identified diverse challenges preventing participation in policy formulation, with no single issue dominating the responses. 54.6% say lack of information creates a barrier, while 53.3% say government failure to involve people in policy implementation is the barrier. Most respondents have not been engaged in discussions about government policies affecting their communities, reflecting a lack of public engagement. 53.4% say lack of trust in government is one of the barriers to effective public participation in policy implementation, while 68.8% say corruption also creates a barrier to effective public participation.

Table 9:
Barriers to Participation in Formulation and Implementation

Question	Responses	Frequency	Mean	Std Dev.
What are the main challenges of people participation in policy formulation	Lack of information	25.09	1.425	0.215
	Lack of education	11.88		
	Political apathy	15.88		
	Government's failure to involve people	202		
	Poor communication channel	24.48		
	Lack of trust	0.48		
What are the main barriers to effective public participation in policy formulation?	Lack of trust in government	25.53	1.045	0.444
	Corruption	32.87		
	Poor infrastructure	16.56		
	Lack of monitoring and evaluation mechanisms	24.27		
	Lack of information about policies	0.76		

Source: Authors' Computation, 2026.

Community Involvement in Policy Implementation.

The five questions in the session presented in Table 10evaluate the level of community involvement in policy implementation and the challenges stakeholders experience in engaging. The mean, 1.38, and standard deviation, 0.487, indicate that a minority of respondents have been involved in policy discussions affecting their communities, highlighting low engagement levels. 50.7% selected town hall meetings as a way community members/ Stakeholders are typically engaged during policy implementation. The mean is 2.60, and Std. Deviation: 0.761 shows that government officials occasionally engage with communities, but the level of interaction is not consistent or frequent. A wide range of challenges are perceived in community engagement, including issues such as a lack of awareness about the program, corruption or misuse of resources, a lack of community involvement in planning the program, and insufficient participation structures. Governments must establish regular, structured community interactions to build trust and ensure inclusivity.

Table 10:
Community Involvement in Policy Implementation

Questions	Responses	Percentage	Mean	Std. dev.
Have you ever been involved in a discussion about government policies affecting your communities	Yes	61.5	1.38	0.487
	No	38.5		
In what ways are community members typically engaged during policy implementation	Public consultations	8.9	2.71	1.190
	Townhall meetings	50.7		
	Surveys or questionnaires	10.0		
	Stakeholders' meetings	18.1		
	Others	2.2		
How would you rate the level of community participation in policy implementation	Very high	10.1	2.49	0.754
	Moderate	47.4		
	Low	36.8		
	Non-existence	5.8		
	Frequently	7.1	2.60	0.761

How frequently do government officials engage with your community on policy-related matters?	Occasionally	35.1		
	Rarely	48.0		
	Never	9.8		
What challenges have you experienced or observed in community engagement for policy implementation?	Lack of awareness about the policy	25.13	2.90	1.455
	Corruption and misuse of resource	22.00		
	Inefficient delivery	14.95		
	Limited access to benefits	17.29		
	Lack of community involvement in policy implementation	21.00		
	Sabotage, compromise, and irresponsiveness	0.64		

Source: Authors' Computation, 2026.

Effectiveness of engagement policy implementation

The result in Table 11 reveals people's perceptions of the role of community engagement in policy implementation. The mean, 1.08, and the standard Deviation, 0.376, show overwhelming agreement among respondents that community engagement can improve policy implementation, as 94.7% believe that community engagement can improve policy Implementation. Respondents have diverse suggestions for improving community engagement, as 46.8% of respondents believe an increase in government transparency can improve community engagement, and 28.6% of respondents believe that better channelling feedback from the government can improve community engagement. The government should prioritise better outreach programs, regular feedback mechanisms, and empowering local communities.

Table 11:
Effectiveness of Engagement

Questions	Responses	Percentage	Mean	Std. dev.
Do you believe that community engagement can improve policy implementation	Yes	94.7	1.08	0.376
	No	2.1		
	Not sure	12		
How effective is the government in using this method to engage with communities	Very effective	30.2	1.97	0.755
	Somewhat effective	43.0		
	Not effective	26.8		
What are the main challenges to effective community engagement in government policy implementation	Lack of communication	35.3	2.00	0.951
	Low trust in government	39.5		
	Lack of resources	15.8		
	Cultural barriers	9.2		
	All of the above	0.1		

Source: Authors' Computation, 2026.

Impact of the Community Influencers on Policy Implementation

The eight questions analyse the impact of the role of traditional leaders, CSOs, and other influential leaders in the community on policy implementation. With a Mean of 1.09 and a standard deviation of 0.380, there is a near-universal consensus that community involvement enhances the success of policies, as 93.4% think policies are more successful when the community is involved in their implementation. Traditional leaders are perceived to be involved in community engagement, and 62.1% believe traditional leaders are actively involved in community engagement for policy implementation. CSOs are perceived as effective in engaging communities on policy implementation by 63.4% of respondents. Local influencers are essential in shaping community perceptions and encouraging participation, as 61.3% of respondents believe they help raise policy awareness. Stakeholders effectively promote community engagement, and structured and regular community interaction is necessary to build trust and improve policy execution outcomes.

Evaluation of Trust in Government

The result in Table 12 assesses citizens' trust in the government. A mean of 2.62 and a standard deviation of 1.249 indicate that trust in the government is generally low to moderate. Additionally, 60.2% of respondents believe that a lack of transparency in government programs reduces trust in the government. While multiple factors influence trust, no single factor dominates the responses. A mean of 2.52 and a standard deviation of 0.820 suggest that government engagement with communities before policy implementation is inconsistent and tends to occur occasionally. Lastly, a mean of 1.55 and a standard deviation of 0.797 reveal widespread recognition of community engagement's critical role in building trust between the government and its people. Transparent actions from the government, tangible results from government reforms, and community input will demonstrate commitment and enhance public trust, as 73.6% of respondents believe that the level of trust between the government and the community impacts the success of policy implementation.

Table 12:

Trust level between the government and the people on policy execution

Question	Responses	Percentage	Mean	Std. Dev
On a scale of 1 to 5, how much do you trust the government to act in the beast interest of your community?	1= no trust, 5 = Complete trust.		2.26	1.240
What factors contribute to your level of trust (or lack hereof) in the government?	Transparency of government action	25.83	3.00	1.480
	Accountability for decision	21.70		
	Previous experience with government initiatives	17.00		
	Communication and information sharing	15.61		
	Fairness in policy execution	18.71		
	Others	1.14		
How transparent do you believe the government is in sharing information about policies and their implementations?	Very transparent	16.3	1.52	0.654
	Somewhat transparent	34.2		
	Not very transparent	40.6		
	Not transparent at all	8.8		
How would you rate the government responsiveness to community needs and concerns?	Very responsive	15.7	2.19	0.698
	Somewhat responsive	45.6		
	Not responsive	34.4		

	Unsure	4.3		
How often does the government engage with your community before implementing a policy?	Very often	11.9	2.52	0.820
	Sometimes	33.4		
	Rarely	45.6		
	Never	9.2		
Do you feel that community members' input is considered in government policy decision?	Yes, very often	18.3	2.34	0.875
	Yes, sometimes	37.6		
	Rarely	35.5		
	Never	8.6		
How important is community engagement in building trust between the government and the community	Very important	61.9	1.55	0.797
	Important	23.1		
	Somewhat important	12.9		
	Not important	2.1		

Source: Authors' Computation, 2026.

Perception of Government Policy

As seen in Table 13, the mean of 2.21 and the Standard Deviation of 0.810 show respondents view government policies/programs as somewhat effective (44.2 %). Personal experience (21.58%) and media (19.41%) influence people's perception of government policies.

Table 13:

Perception of Government Policy

Question	Responses	Percentage	Mean	Std. Dev
What is your overall perception of government policies?	Very effective	19.6	2.21	0.810
	Somewhat effective	44.2		
	Not effective	31.5		
	Unsure	4.7		
What influence your perception of government policies	Personal experience	21.58	3.39	1.72
	Media and information	19.41		
	Social networks	16.34		
	Policy outcomes	16.60		
	Government credibility	16.60		
	All of the above	9.4		

Source: Authors' Computation, 2026.

Awareness of Student Loan Implementation

The survey results in Table 14 on student loans help analyse student loan implementation awareness. The Mean of 1.07 and the standard deviation of 0.259 show that people know the existence of student loan programs in Nigeria. While general awareness is high, specific knowledge about student loan programs is relatively low. The Mean of 2.58 indicates dissatisfaction with the feedback channel available in their institution to address concerns or questions regarding student loans, as communication about policy updates is insufficient, leaving many students uninformed about changes. In summary, simplifying the application process and providing clear, detailed information via multiple platforms, including digital and institutional channels, is essential. Actively involving students in discussions about loan policy reforms is necessary to implement student loans successfully.

Table 14:
Awareness of the Student Loan Policy

Question	Responses	Percentage	Mean	Std. Dev.
Are you aware of the existence of Student Loan programs in Nigeria?	Yes	92.8	1.07	0.259
	No	7.2		
If yes, which of the student loan program are you aware of?	Federal Government Student Loan	61.02	1.74	1.127
	Bank loans	6.73		
	Scholarships	19.59		
	State government loans	10.0		
	Others	2.65		
How did you learn abut student loans in Nigeria?	University	13.73	2.27	0.872
	Media (TV, Radio etc)	57.08		
	Government platforms	15.87		
	Family and friends	13.30		
Have you or your child ever applied for a student loan in Nigeria?	Yes	73.7	1.74	0.441
	No	26.3		
If yes, what type of loan did you apply for?	Government student loan	79.7	1.20	0.403
	Private loan	20.1		
How would you rate the clarity of information provided about the student loan application process?	Very clear	34.4	1.90	0.772
	Somewhat clear	39.8		
	Not clear at all	25.9		
Are there feedback channels available in your institution to address concerns or questions regarding student loans?	Yes	45.9	1.54	0.499
	No	54.1		
If yes, what feedback channels are available in your institution to address concerns or question regarding student loans?	Student Union Representative	32.64	2.58	1.386
	School financial aid office	15.43		
	Student loan desk officers	15.13		
	Official dedicated government hotlines	9.49		
	Social media	26.11		
How often are updates or new developments abouts student loan policies communicated to student in your institution?	Regularly	22.1	2.29	0.915
	Occasionally	36.4		
	Rarely	32.1		
	Never	9.3		
Do you believe there are enough engagement opportunities to influence policies related to student loans?	Yes	52.7	1.62	0.723
	No	33.1		
	Not sure	14.2		
If yes, which engagement platforms or opportunities have been most effective to influence student loan policies?	School forums	27.0	2.72	1.433
	Townhall meetings	18.0		
	Social media campaigns	31.6		
	Government organized feedback session	12.1		
	Online platforms	28.2		

Source: Authors' Computation, 2026.

The findings indicate a high level of awareness of student loan programs in Nigeria, as reflected by a mean score of 1.07 on a 1-2 scale and a low standard deviation (0.259), suggesting that knowledge of such initiatives is widespread and relatively consistent among respondents. However, the channels through which this awareness is generated appear limited, with a mean

score of 2.27 on a 1-5 scale, implying reliance on a narrow set of information sources such as institutional communication, word-of-mouth, or modest media exposure. Despite this awareness, actual engagement with the loan schemes remains low, as evidenced by a mean score of 1.74 (on a 1-2 scale) for loan application, indicating that relatively few respondents or their dependents have applied. This gap between awareness and participation may be partly explained by issues related to communication, as the clarity of the application process received a moderate rating of 1.91 (on a 1-3 scale), pointing to the need for clearer and more accessible information dissemination.

Further results highlight challenges in communication, engagement and overall user experience with student loan programs. Although some feedback mechanisms exist, their availability is inconsistent, as shown by a mean score of 1.54 (on a 1-2 scale), and satisfaction with support services remains modestly low, with a mean of 2.58 on a 1-5 scale. Opportunities for student involvement in shaping loan policies are also limited, reflected in a mean score of 1.62 (on a 1-3 scale), while the effectiveness of engagement platforms is only moderately recognized (mean = 2.72 on a 1-6 scale), suggesting that such platforms are underutilized. Notably, respondents reported considerable challenges in accessing loans, with a relatively high mean score of 3.91 on a 1-7 scale, underscoring the presence of structural or procedural barriers that hinder participation. Collectively, these findings suggest that while awareness of student loan schemes is high, significant improvements are needed in accessibility, communication, user support and stakeholder engagement to enhance their effectiveness.

Similar findings were recorded in the analysis of the interview sections conducted with stakeholders. Many (55%) of the respondents indicated they were very familiar with the current government policies in the education sector, particularly regarding student loans and payment plans. One of the respondents said,

> *"In fact, I have applied to be a consultant for the student loan office because the approach is new and they need to do some management training for their staffs, although they are working on the statistics but they need to have an idea on planning, monitoring and evaluation of their activities to ensure the student loan programme does not suffer of inadequate data management and accessibility. So, I am quite familiar with the transition from scholarship to student loan- Traditional ruler*

Another respondent specifically said;

> *"I am familiar with the student loan policy, and I must say it is helping greatly because a lot of children want to study, but they don't have someone to pay their school fees. Some during the farming season struggle to farm and see themselves through school, while others who have all the privilege don't utilise the opportunity, but with this NELFUND, at least nobody will cry for lack of money to pay tuition fees to continue their studies. And we appreciate the initiative of the current government led by President Tinubu for this initiative; it will go a long way in assisting those who wouldn't have afford to go to school. A lot of people thought it was a joke, but as the head of an Institution we have already received the first payment batch loan for our students who applied, which we are very grateful to the government of President Bola Ahmed Tinubu"- Vice Chancellor/Rector.*

Table 15:
Challenges in student loan

Challenge	Count	% of Respondents
Fear of future debt and repayment conditions	227	59.1%
Lack of awareness about the loan program	218	56.0%
Complex or unclear application process	199	51.8%
Lack of guidance or support from institutions	175	45.6%
Delayed processing or disbursement of funds	154	40.1%
Stringent eligibility requirements	138	35.9%
Limited or insufficient loan amount	85	22.2%

Source: Authors' Computation, 2026

Barrier to Student Loan

TheFactor Analysis (Principal Component Analysis) on the challenges affecting the acceptability and trust in student loans is presented in Table 16. The result revealed indicate 81.2% variability, with information barrier presenting the most pressing challenge in the acceptability of student loans.

Table 16:
Challenges of Student Loans

Factor	Variance Explained	Key Challenges Loading
Information Barrier	38.2%	Lack of awareness, Complex process, Lack of guidance
Trust/Fear Barrier	24.7%	Fear of debt, Stringent requirements
Implementation Barrier	18.3%	Delayed disbursement, Insufficient amount

Source: Authors' Computation, 2026.

Comparative Analysis

Comparison by Demographic Groups

Trust Level by Age Group

The comparativeresults of people's trust in government by age group are presented in Table 17. The result shows a significant difference between the youngest and the oldest groups ($F=3.183$, $p = 0.006$), withmost youth between the ages of 18-30 having theleast trust than those adults above 45 years ($p < 0.01$).

Table 17:
Effect of Age Oncitizens' Trust In Government Policies

Age Group	Mean Trust (1-5)	SD
18-30	2.3	1.2
31-45	2.6	1.3
46-60	2.9	1.4
61+	3.2	1.5

Source: Authors' Computation, 2026

Trust Level by Income

The comparative results of people's trust in government by age group are presented in Table 18. The result shows a significant difference between the middle-, low- and high-class income earners ($p < 0.001$). The result also shows asignificant positive correlation between income and trust ($r = 0.32$, $p < 0.001$).People with higher income have the most trust in government, and this reduces as the income level decreases.

Table 18:
Effect of income level on citizens' trust in government

Income Level	Mean Trust (1-5)	SD
Low	2.2	1.2
Middle	2.7	1.3
High	3.4	1.4

Source: Authors' Computation, 2026.

Application Rate by Age

The result of the effect of respondents' age on the acceptability of student loans is presented in Table 19. The statistical evaluation shows a Chi-square of (χ^2)8.45 (df = 3) with a significant difference at $p = 0.038$. However Younger (18-30) respondents are significantly more likely to apply for a student loan compared to older adults.

Table 19:
Influence of Age on Student Loan Application

Age Group	Applied (%)	Didn't Apply (%)
18-30	21.7%	78.3%
31-45	15.7%	84.3%
46-60	10.5%	89.5%
61+	0.0%	100.0%

Source: Authors' Computation, 2026.

Comparison between Applicants and Non-Applicants

The comparative evaluation of the level of trust between student loan applicants and non-applicants is presented in Table 20. The result indicated that Applicants have significantly higher trust, better information access, and more positive perceptions of engagement opportunities.

Table 20:
Comparison between Applicants and Non-Applicants

Variable	Applicants (n=69)	Non-Applicants (n=301)	Test Statistic	p-value
Mean Trust Score (1-5)	3.1	2.4	$t = 3.42$	0.001
Information Clarity Rating	3.8	2.6	$t = 5.18$	< 0.001
Have Feedback Channels	47.1%	9.5%	$\chi^2 = 26.4$	< 0.001

Satisfied with Engagement	61.8%	12.8%	$\chi^2 = 38.7$	< 0.001
Believe Community Engagement Improves Policy	91.2%	78.4%	$\chi^2 = 4.12$	0.042

Source: Authors' Computation, 2026.

Comparison by State of Residence

The comparative evaluation of the level of trust among respondents from different geographical regionsis presented in Table 21. The result indicated that Applicants have moderate trust, with no significant differences by state, suggesting findings are robust across the North-Central region.

Table 21:
Effect of Location on Student Loans

Variable	FCT (n=117)	Plateau (n=55)	Other (n=15)	Test	p-value
Mean Trust	2.4	2.7	2.5	F=1.82	0.165
Student Loan Awareness	81.2%	74.5%	73.3%	χ^2=1.98	0.371
Applied for a loan	19.7%	14.5%	20.0%	χ^2=0.92	0.631
Have Feedback Channels	18.8%	12.7%	20.0%	χ^2=1.45	0.484

Source: Authors' Computation, 2026.

Comparison by Information Source

The role of the information source on acceptance of student loan policy is presented in Table 22. The result shows a significant difference across all the information sources. However, government platforms are more reliable (33.3%) as an information source with a 3.9/5 information clarity rate ($F=4.178 = 5.67$, $p < 0.001$). Direct government and community sources are associated with higher trust and application rates.

Table 22:
Role of Information Source

Primary Info Source	Mean Trust	Application Rate	Info Clarity (1-5)
Social media	2.4	16.7%	2.8
Television	2.6	18.8%	3.0
Radio	2.7	20.4%	3.2
Community Meetings	2.9	26.2%	3.5
Government Platforms	3.2	33.3%	3.9

Source: Authors' Computation, 2026.

Regression Modelling

Predicting Trust in Government

The regression model in predicting the level of citizen trust in government using trust as a dependent variable revealed an $R^2 = 0.48$ with a significant difference across the factors ($p < 0.001$). This indicates that Perceived transparency is the strongest predictor of trust. Together, the predictors explain 48% of the variance in trust scores.

Table 23:
Multiple Linear Regression

Predictor	β Coefficient	Standard Error	t	p-value
(Constant)	1.24	0.28	4.43	< 0.001
Perceived Transparency	0.38	0.06	6.33	< 0.001
Government Responsiveness	0.29	0.05	5.80	< 0.001
Age	0.15	0.04	3.75	< 0.001
Income Level	0.12	0.04	3.00	0.003
Education Level	0.08	0.05	1.60	0.111

Source: Authors' Computation, 2026.

Predicting Student Loan Application

The binary logistic regression model was used to determine the relationship between the dependent Variable Applied for Loan (Yes/No), with trust and information variables. The result is presented in Table 24. The model Statistics shows a Nagelkerke R^2 of 0.42, Hosmer-Lemeshow χ^2 of 6.8 (df = 8, p = 0.56), showing good fit and a classification Accuracy of 82.3%. These statistical results show that having feedback channels increases the odds of applying by 4.3 times. Each point increase in information clarity doubles the odds. Trust remains a significant predictor even after controlling for demographics.

Table 24:
Binary Logistic Regression

Predictor	Odds Ratio	95% CI	Wald χ^2	p-value
Trust Score (per 1-point increase)	1.82	1.28-2.59	10.8	0.001
Information Clarity (per 1-point)	2.14	1.42-3.22	13.6	< 0.001
Have Feedback Channels (Yes)	4.32	1.98-9.42	14.2	< 0.001
Age (per 10-year increase)	0.72	0.52-0.99	4.1	0.043
Income (per level increase)	1.28	0.82-2.00	1.2	0.273
Education (Tertiary vs. Other)	2.45	0.92-6.52	3.2	0.074

Source: Authors' Computation, 2026.

Predicting Perceived Policy Success

Based on the dependent variable (Do you think policies are more successful when community is involved?" (Yes/No)), which signifies citizens' perception of community participation in policies, the result obtained through Binary Logistic Regression in Table 25 indicated that prior positive engagement experience is the strongest predictor of believing in community engagement's importance for policy success. The model shows positive efficiency in predicting citizens' perception with Nagelkerke R^2 of 0.38, and a Classification Accuracy of 84.7%.

Table 25:
Model Perceived Policy Success

Predictor	Odds Ratio	95% CI	Wald χ^2	p-value
Trust Score	2.31	1.48-3.61	13.8	< 0.001
Previously Participated	4.82	1.92-12.1	11.2	0.001
Satisfied with Engagement	5.67	2.14-15.0	12.6	< 0.001
Aware of Student Loans	1.92	0.82-4.50	2.1	0.147
Age	1.02	0.98-1.06	0.8	0.371

Source: Authors' Computation, 2026

Hypothesis Testing

Hypothesis 1: Trust and Policy Participation

H_1: Higher trust in government is positively associated with student loan applications.

The result of the hypothesis testing is presented in Table 26. The result revealed 34.1% trust in policy, thereby supporting participation. The Chi-square analysis shows asignificant difference (χ^2= 11.8, df = 2, p = 0.003). Therefore,the null hypothesis is rejected, which also implies that trust significantly predicts application behaviour.

Table 26:

Trust and Policy Participation

Group	N	Application Rate	95% CI
Low Trust (1-2)	95	10.5%	5.3-18.3%
Medium Trust (3)	48	18.8%	9.4-32.0%
High Trust (4-5)	44	34.1%	21.2-49.1%

Source: Authors' Computation, 2026

Hypothesis 2: Information Channel and Awareness

H_2: Direct government communication channels lead to higher awareness than indirect channels.

The relationship between the direct government communication channel and public policy awareness is presented in Table 27. The result shows that governmentplatforms have effectively delivered (92.3%) relevant policy information, thereby improving public participation (such as loan applications). Chi-square analysis shows a $\chi^2 = 5.92$, df = 1, indicating a significant difference (p = 0.015); therefore, the null hypothesis is rejected.

Table 28:

Significance of Direct channels in policy participation

Channel Type	Awareness Rate	95% CI
Direct (Govt platforms, meetings)	92.3%	83.2-97.5%
Indirect (Media, social media)	76.4%	69.2-82.7%

Source: Authors' Computation, 2026

Hypothesis 3: Feedback Mechanisms and Satisfaction

H_3: Presence of feedback channels is associated with higher satisfaction with the student loan process.

H_3: Presence of feedback channels is associated with higher satisfaction with the student loan process.

The result of the t-test analysis indicating the respondents' satisfaction with the feedback mechanism of student loan policy in Nigeria is presented in Table 29. The result shows an independent t-test value of 5.84, showing a significant difference between the respondents' perception ($p < 0.001$). Cohen's d was 1.12, showing a large effect. Therefor the null hypothesis,

which say feedback channel has no effect, is rejected. Significantly, this analysis shows that the feedback channels have a large, significant impact on satisfaction.

Table 29:
Feedback Mechanisms and Satisfaction

Feedback Channels	Mean Satisfaction (1-5)	SD
Yes	3.4	1.1
No	2.2	1.0

Source: Authors' Computation, 2026.

Hypothesis 4: Income and Trust

H_4: Higher income is associated with higher trust in government.

The result of multivariate analysis between income level and level of trust in policy is presented in Table 30. The result shows that there is a wide significance difference ($p<0.001$)between the income level and respondents' trust in student loan policy. Therefore, the null hypothesis, which says that income level does not affect trust, is rejected.Income significantly predicts trust.

Table 30:
Relationship between Income and Trust

Income Group	Mean Trust	SD
Low	2.2	1.2
Middle	2.7	1.3
High	3.4	1.4

Source: Authors' Computation, 2026.

Hypothesis 5: Participation Experience and Perceived Policy Success

H_5: Those who have participated in policy formulation are more likely to believe in community engagement's importance.

The chi-square analysis on the effect of experience in policy-on-policy participation revealed over 91% agreement that experience in policy formulation influences participation. A Chi-square (χ^2) of 7.82indicatesa significantdifference ($p = 0.005$), the null hypothesis is rejected, and the alternative hypothesis is accepted, which indicates thatpersonal experience with participation significantly increases belief in its value.

Table 31:
Participation Experience and Perceived Policy Success

Participation Experience	Believe Engagement Improves Policy
Yes (n=68)	91.2%
No (n=108)	74.1%

Source: Authors' Computation, 2026.

Discussion of Findings

The Trust Deficit: Foundation of Policy Implementation Failure

Magnitude and Distribution of Trust

The finding that mean trust in government registers 2.5 on a 5-point scale, with 28% of respondents indicating "No trust at all," represents a fundamental challenge to policy effectiveness in Nigeria. This trust deficit is not uniformly distributed; it is significantly more pronounced among youth (M = 2.3) than older adults (M = 2.9), and among low-income respondents (M = 2.2) compared to high-income respondents (M = 3.4). The positive correlation (Table A2) between income and trust ($r = 0.32$, $p < 0.001$) suggests that economic vulnerability amplifies institutional distrust.

These findings align with Afrobarometer (2021) data, indicating that Nigeria ranks among the lowest-trust countries in Africa, with only 22% expressing trust in the government. However, the present study's finding of 28% reporting absolute distrust exceeds Afrobarometer averages, potentially reflecting cumulative policy shocks in the intervening period, including fuel subsidy removal, currency redesign, and persistent inflationary pressures.

Theoretical Interpretation

Social Contract Theory Perspective

According to Rousseau (1762) and Locke (1690) social contract theory, the findings in this research indicate a fundamental breakdown in the reciprocal obligations between state and citizenry. The social contract postulates that citizens abandon certain freedoms to the government in exchange for protection, services, and welfare. When citizens perceive this exchange as inequitable, such as when they pay taxes but receive poor services, or when they obey laws but laws do not protect them, theircitizen loyalty and sense of legitimacy erode.Qualitative responses in this study illuminate this contractual breach:

"Government should be transparent in decision making and also have the involvement of community members" (Respondent 4)"

This respondent articulates a demand for procedural justice, such as the right to participate in decisions affecting one's life. When the government excludes citizens from policy processes, it signals that they are subjects rather than citizens, objects of governance rather than participants in it.

The income gradient in trust supports a relative deprivation interpretation (Runciman, 1966). Lower-income citizens depend more heavily on government services and are more vulnerable to policy shocks (e.g., transaction charges under a cashless policy, repayment obligations under student loans). When the government fails to deliver, these citizens experience more acute deprivation, eroding trust more severely.

Institutional Theory Perspective

Applying DiMaggio and Powell's (1983) institutional isomorphism framework, Nigerian governance institutions have failed to adapt to citizen expectations through any of the three isomorphic pressures:

i. Coercive isomorphism: Despite constitutional provisions for public participation (Section 14(2)(c) of the 1999 Constitution), enforcement mechanisms remain weak. No sanctions exist for agencies that fail to consult citizens, rendering participation rights aspirational rather than justiciable.
ii. Mimetic isomorphism: Rather than adopting successful engagement models from other African countries (e.g., Kenya's Uwezo Fund community oversight mechanisms, Rwanda's

umuganda community participation programs), Nigerian policy processes remain consistently top-down.

iii. Normative isomorphism: Professional training for civil servants does not adequately institutionalise community engagement as a professional norm. Public administration curricula emphasise technical efficiency over democratic participation.

The result is what Suchman (1995) terms institutional illegitimacy citizens view government institutions as serving elite interests rather than public welfare, depriving them of the moral authority necessary for effective governance.

Comparison with Extant Literature

These findings extend previous research on trust and governance in Africa. Bratton and Gyimah-Boadi (2016) found that trust correlates strongly with perceived government performance in service delivery. The present study adds that process matters as much as outcomes;citizens who feel excluded from decision-making processes report lower trust even when controlling for demographic factors. This supports Tyler's (2006) procedural justice theory, which posits that fair processes enhance legitimacy independently of outcomes.

The youth trust deficit aligns with Resnick and Casale's (2014) research on African youth political attitudes, which found that younger cohorts are more critical of government performance, having experienced democratic governance without commensurate improvements in living standards. As one respondent expressed:

"Someone that is done studying PHD, masters degree, Bachelor of science degree has nothing to show up for" (Respondent 498)"

This emotional response captures the despair of educated youth facing limited opportunities, also indicating a demographic that constitutes the primary target for student loan policy.

Implications for Policy Effectiveness

The trust deficit has direct, quantifiable implications for both policies studied:

For Student Loan Policy: Logistic regression reveals that each one-point increase in trust multiplies application odds by 1.82 ($p = 0.001$). This explains the awareness-uptake gap: 78% awareness but only 18% application. Citizens lack confidence that the system will deliver on its promises without hidden costs or future hardship.

"The student loan initiative seem to have not cleared students I convinced to apply over a long period... Most students are encouraged believe I deceived them" (Respondent 335)"

This qualitative evidence illustrates the interpretive effects of policy failure (Pierson, 1993). When the government announces programs that fail to materialise, citizens learn that official communications cannot be trusted, a lesson that generalises across policy domains.

For Cashless Policy (hypothesised): Trust is likely even more critical for policies involving citizens' money. The "fear of debt" barrier in student loans (59%) parallels the "fear of fraud/loss" that would logically impede cashless adoption. Without institutional trust sufficient to guarantee transaction security and complaint resolution, citizens will continue hoarding cash, undermining the policy's core objective of reducing currency circulation.

The Engagement Gap: Situating Nigerian Practice on Arnstein's Ladder

Empirical Location on the Participation Spectrum

Applying Arnstein's (2007) Ladder of Citizen Participation to the empirical findings positions Nigerian policy engagement between Levels 2 and 4, spanning non-participation and tokenism, with minimal evidence of genuine citizen power.

Evidence for Level 2 (Therapy): The finding that 62% of respondents rate government communication as ineffective, combined with qualitative responses suggesting government messaging frames citizens as uninformed rather than as partners, indicates therapeutic approaches that seek to "cure" citizens of their scepticism rather than addressing its causes.

Evidence for Level 3 (Informing): social media (67%), television (46%), and radio (29%) constitute the primary information channels. These one-way communication modes inform citizens about decisions already made, with no mechanism for input or response. As Arnstein (2007) cautioned, "Informing citizens of their rights, responsibilities, and options can be the most important first step toward legitimate citizen participation. However, too frequently the emphasis is placed on a one-way flow of information, from officials to citizens, with no channel provided for feedback and no power for negotiation."

Evidence for Level 4 (Consultation): Thirty-six percent of respondents report having participated in some form of policy formulation, primarily through public meetings (70.6% of participants) and surveys (51.5%). However, Arnstein's critical distinctionshows that appropriate consultation that can lead to actual influenceappears to be unmet. The finding that 59% believe engagement opportunities are insufficient, and that only 22% are satisfied with participation levels, suggests consultation without power, which Arnstein warns can be "a sham since it offers no assurance that citizen concerns and ideas will be taken into account".

The Feedback Channel Deficit

A particularly striking finding is that 72% of respondents report no feedback channels for student loan inquiries. Those with access to feedback channels are 4.32 times more likely to apply for loans ($p < 0.001$, 95% CI [1.98, 9.42]).

This finding has profound implications for Arnstein's framework. Feedback channels represent the minimum infrastructure for moving from Informing (Level 3) to Consultation (Level 4). Without them, citizens cannot even ask questions about policies that affect them, let alone influence their design. The absence of feedback mechanisms communicates to citizens that their concerns are irrelevant a message that reinforces the trust deficit documented in Section 3.6.1.

Qualitative responses consistently identify this absence:

"Government's failure to involve people" (Respondent 2)"

"There should be transparency and accountability in the process" (Respondent 5)"

These demands for procedural infrastructure reflect citizens' recognition that genuine engagement requires institutionalised channels, not merely occasional consultation.

Comparative International Context

The Nigerian engagement deficit becomes stark when compared with international benchmarks:

Table 32:
Comparative International Context

Country/Region	Typical Arnstein Level	Institutional Mechanisms
Nordic countries	6-7 (Partnership/Delegated)	Citizen assemblies, participatory budgeting, and statutory consultation
United States	5-6 (Placation/Partnership)	Community boards, public hearings with response requirements
United Kingdom	4-5 (Consultation/Placation)	Statutory consultation duties, "you said, we did" reporting
Kenya	4-5 (Consultation/Placation)	Constituency development funds, community project committees
South Africa	4-5 (Consultation/Placation)	Ward committees, imbizo community meetings
Nigeria	2-4(Therapy/Informing/Consultation)	Limited institutionalised mechanisms

Source: Authors' Computation, 2026.

Participatory budgeting in Porto Alegre, Brazil (Baiocchi, 2001; Baiocchi, Heller, & Silva, 2011) demonstrates that Level 6-7 engagement is achievable even in developing country contexts with resource constraints. Since 1989, Porto Alegre has allocated approximately 20% of the municipal budget through citizen assemblies where residents directly decide investment priorities. Research demonstrates that this engagement has improved service delivery, increased tax compliance, and reduced corruption (Touchton & Wampler, 2014).

The contrast with Nigeria's top-down approach illuminates a policy choice, not an inevitability. Nigeria's 774 local governments could theoretically implement participatory budgeting, yet none have done so systematically.

Cultural Adaptations of Arnstein's Framework

Arnstein's ladder, developed in the U.S. context, requires cultural adaptation for Nigeria:
Traditional Leadership Structures: Nigeria's constitutional recognition of traditional rulers (chiefs, emirs, obas) creates an engagement infrastructure absent in Western contexts. The results of this studyshow mixed perceptions of these institutions:

"Traditional leaders are actively involved" (Multiple respondents-positive)"

"Exclude the traditional rulers from community engagement because they are the major problem of our community" (Respondent 380-negative)"

This ambivalence reflects the contested legitimacy of traditional authority in democratic Nigeria. While traditional leaders can mobilise communities (as evidenced by their consistent citation among "influential individuals"), they may also capture engagement processes, filtering input to serve elite interests. Effective engagement must work with and through traditional institutions while ensuring accountability mechanisms prevent capture.

Religious Institutions: Religious leaders are consistently cited as influential. Nigeria's high religious participation (Pew Research, 2015) means mosques and churches function as pre-existing engagement infrastructure that policymakers could leverage. The findings in this researchsuggest this potential remains underutilised.

Community-Based Organisations: Youth groups, market associations, and cooperatives provide additional engagement channels. The finding that youth leaders are consistently cited among influential individuals suggests these organisations could serve as engagement nodes.

The Digital Paradox

The dominance of social media as an information source (67%) raises questions about whether digital platforms can enable higher treads on Arnstein's ladder. The findings of this research suggest social media is associated with lower application rates (16.7%) compared to community meetings (26.2%), despite its broader reach.

These finding challenges techno-optimist assumptions that digital platforms automatically democratize engagement. Social media enables one-to-many broadcasting (Level 3) but rarely facilitates genuine dialogue or power-sharing. Thesefindings suggest a new paradigm, as "slacktivism" critique (Morozov, 2011) opined that digital engagement substitutes for meaningful participation.

Community meetings, though lower reach, produce higher engagement quality. As Arnstein recognised, face-to-face interaction enables the trust-building necessary for moving up the ladder. Digital tools may supplement but cannot replace direct human engagement, indicating significant implications for policy communication strategy.

The Student Loan Policy: Anatomy of Implementation Failure

The Awareness-Uptake Gap

The finding that 78% of respondents are aware of student loan programs while only 18% have applied represents a 60 percentage-point awareness-uptake gap. This gap challenges information-deficit models of policy communication that assume awareness leads to behaviour change.Logistic regression identified three significant predictors of application:

i. Trust in government (OR = 1.82, $p = 0.001$)
ii. Information clarity (OR = 2.14, $p < 0.001$)
iii. Feedback channel availability (OR = 4.32, $p < 0.001$)

These factors operate through different mechanisms:

Trust reduces perceived risk. Student loans involve future obligations extending years beyond graduation. Without confidence that the system will administer these obligations fairly, that repayment terms will be reasonable, and that forgiveness provisions will function as advertised, rational actors avoid participation. This is not irrational scepticism but prudent risk assessment given Nigeria's governance track record.

Information clarity reduces perceived complexity. The application process involves multiple steps: JAMB registration, university admission, NELFUND portal registration, document upload, verification, and disbursement. Unclear information at any stage can derail the process. The finding that 52% cite "complex application process" as a barrier confirms this interpretation.

Feedback channel availability provides recourse. Citizens who can ask questions, report problems, and receive assistance perceive lower risk. The finding that feedback channels increase application odds by over 400% demonstrates that procedural support matters as much as substantive policy design. This aligns with bureaucratic representation theory (Keiser et al., 2002), which posits that frontline workers shape citizen experiences of policy.

Factor Structure of Barriers

Principal component analysis identified three underlying factors explaining 81.2% of the variance in access barriers:

Factor 1: Information Barrier (38.2% variance)

i. Lack of awareness about the loan program (loading: 0.84)
ii. Complex or unclear application process (loading: 0.79)
iii. Lack of guidance or support from institutions (loading: 0.71)

Factor 2: Trust/Fear Barrier (24.7% variance)

i. Fear of future debt and repayment conditions (loading: 0.88)
ii. Stringent eligibility requirements (loading: 0.76)

Factor 3: Implementation Barrier (18.3% variance)

i. Delayed processing or disbursement of funds (loading: 0.82)
ii. Limited or insufficient loan amount (loading: 0.69)

This factor structure suggests a sequential barrier model (Figure 5) where information barriers affect trust and access to the application.

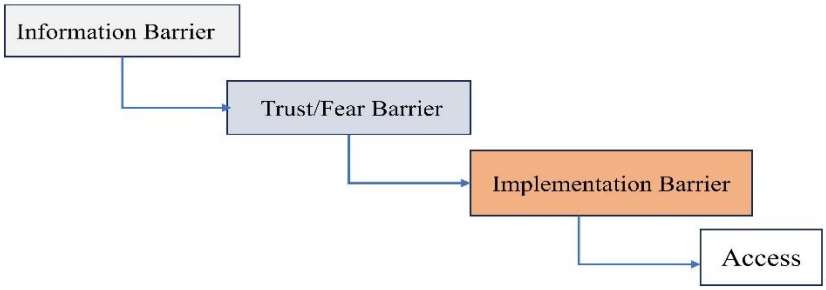


Figure 5: Proposed sequential barrier

Students must first overcome information barriers to know about and understand the program. Even with information, they must overcome trust/fear barriers to decide to apply. If they apply, they must navigate implementation barriers to actually receive funds.The findings of this studyreveal failures at all three levels:

i. Information: 57% cite lack of awareness; 52% cite complex process
ii. Trust/Fear: 59% cite fear of debt
iii. Implementation: 40% cite delayed disbursement

This multi-level failure explains the massive awareness-uptake gap and suggests interventions must address all three barrier types.

Theoretical Interpretation: Policy Feedback Theory

Pierson's (1993) Policy Feedback Theory provides the most powerful lens for understanding these patterns. Pierson argues that policies create two types of feedback effects:

Resource Effects: Policies provide (or deny) material resources to groups, shaping their capacity for future political action. The student loan policy, by failing to reach 82% of potential beneficiaries, creates a constituency of non-recipients whose negative experience shapes future policy attitudes.

Interpretive Effects: Policies send signals about who belongs, what problems deserve attention, and how government works. The student loan policy's implementation has produced overwhelmingly negative interpretive effects:

"The student loan initiative seem to have not cleared students I convinced to apply over a long period... Most students are encouraged believe I deceived them" (Respondent 335)"

This response illustrates what Mettler (2002) terms the "submerged state" phenomenon, where citizens experience government through its failures rather than its successes, leading them to conclude that government is incapable of delivering on its promises.

The negative interpretive effects extend beyond the student loan policy itself. Citizens generalise from this failure to other policies, depleting the trust stock available for future initiatives. This represents what Schneider and Ingram (1993) call "degenerative policy design", a situation where policies fail to achieve their objectives while simultaneously undermining the legitimacy of democratic governance.

Comparison with International Student Loan Programs

A comparative form between Nigerian student loan policy and international loan policies is presented in Table 32. The international student loan policies show a very high success rate compared to those in Nigeria. Compared to Nigeria, thesuccess of the Australian student loansystem(80%) derives its effectiveness from its automatic enrolment mechanism, where students are enrolled unless they opt out, which overcomes information and trust barriers by making participation the default. Thaler and Sunstein's (2008) "nudge theory" explains this effect: default options powerfully shape behaviour because they leverage inertia and imply endorsement.

The Nigerian system's active application requirement places all the burden on students, exacerbating existing barriers. Students must: (1) learn about the program, (2) overcome fear to apply, (3) navigate complex processes, (4) follow up on delays, all while managing academic demands. Each step creates attrition.

Table 33:
Comparison with International Student Loan Programs

Country	Program	Uptake Rate	Key Success Factors
Australia	Higher Education Contribution Scheme (HECS)	~80%	Income-contingent repayment, automatic enrolment, universal eligibility
United Kingdom	Student Loans Company	~85%	Income-contingent repayment, centralised administration, and long repayment periods
United States	Federal Student Aid	~60%	Well-established processes, institutional support (financial aid offices), and multiple program options
Kenya	Higher Education Loans Board (HELB)	~30%	Strong institutional presence, public awareness campaigns, and mobile money integration
Nigeria	Nigerian Education Loan Fund (NELFUND)	~18% (estimated)	All barriers present

Source: Authors' Computation, 2026.

Institutional Agent Theory

The finding that only 45.9% of the respondents have access to feedback channels highlights the absence of institutional agents, including supposed designated personnel who facilitate access. Stanton-Salazar's (1997, 2011) institutional agent theory, developed in educational contexts, posits

that access to institutional resources depends on relationships with individuals who can transmit institutional knowledge, provide guidance, and advocate on behalf of clients.In successful student loan systems, institutional agents include:

i. Financial aid counsellors (U.S.)
ii. Student loan advisors (UK)
iii. University liaison officers (Australia)
iv. HELB student ambassadors (Kenya)

These agents perform multiple functions: information transmission, application assistance, problem resolution, and trust-building through personal relationships.The Nigerian system's absence of such agents, about 46% cite "lack of guidance or support from institutions", forces students to navigate complex systems alone, disproportionately disadvantaging first-generation university students whose families lack experience with formal financial systems. The policy thus risks reproducing existing inequalities rather than reducing them, a classic example of what Bourdieu (1986) terms social reproduction through ostensibly meritocratic mechanisms.

The Cashless Policy: Theoretical Projections and Hypothesised Parallels

Theoretical Application to Cashless Policy

Although this study does not involve a dataset for a cashless policy, the theoretical framework enables theoretically grounded projections about likely patterns.

Arnstein's Ladder Applied: Based on general governance data, 62% rating government communication as ineffective, 52% citing "government's failure to involve people" as a barrier. This indicates that the cashless policy engagement likely operates at Level 2-3 (Therapy/Informing). Citizens were informed through media campaigns but not consulted on design. As one respondent noted:

"Government isn't engaged anybody" (Respondent 56).

This perception that engagement is entirely absent suggests the cashless policy may rank even lower on Arnstein's ladder than student loans, given its universal application and infrastructure demands.

Social Contract Theory Applied: The cashless policy fundamentally alters citizens' relationship with money, indicatingan intimate aspect of daily life. Drawing on Zelizer's (1994) analysis of the social meaning of money, cash is not merely a medium of exchange but carries cultural meanings: as a gift, as savings, as anonymous exchange, as a tangible connection to labour. Mandating digital transactions disrupts these meanings without consultation or compensation.

The finding that 52% cite "government's failure to involve people" as a participation barrier applies directly, cashless policy was imposed, not co-created. This unilateral imposition violates the procedural justice principles identified by Tyler (2006) as essential for policy legitimacy.

Policy Feedback Theory Applied: The cashless policy creates differentiated feedback effects. Winners include:

i. Fintech companies are gaining transaction volumes
ii. Banks are reducing cash handling costs
iii. Educated urbanites with reliable digital access

Losers include:

i. Rural dwellers with limited network coverage
ii. Informal sector workers are dependent on cash
iii. Elderly citizens with limited digital literacy
iv. Those who distrust digital systems

The negative interpretive effects documented for student loans likely generalise to cashless policy: citizens perceive that the policy serves elite interests (banks, fintech investors) rather than public welfare. As one respondent expressed:

"Before we use to think that THE PEOPLE in the definition of democracy represent the masses, but Nigerian government has made us to understand that THE PEOPLE represent the political class" (Respondent 374)"

This perception of elite capture undermines policy legitimacy regardless of substantive merits. The result in Table 34 reflects the Comparative Analysis of the study adopted Framework.

Table 34:
Comparative Analysis of the study adopted Framework

Dimension	Student Loan Policy	Cashless Policy (Hypothesised)	Common Governance Deficit
Policy Type	Distributive (provides benefits)	Regulatory (restricts behaviour)	Both designed top-down
Target Population	Specific (students)	Universal	Both affect vulnerable groups disproportionately
Trust Requirement	High (future debt)	Very High (current money)	Trust deficit undermines both
Arnstein's Level	3-4 (Informing/Consultation)	2-3 (Therapy/Informing)	Systemic engagement failure
Primary Barrier (Empirical)	Information/Fear	Infrastructure/Fear (projected)	Fear of government motives common
Feedback Channels	Minimal (17%)	Limited (assumed)	Systemic recourse failure
Implementation Dependency	Institutional (universities)	Physical (networks, agents)	Infrastructure deficits constrain both

Source: Authors' Computation, 2026.

Distinctive Challenges of Cashless Policy

While sharing the governance deficit, the cashless policy presents distinctive challenges requiring different intervention strategies:

Infrastructure Dependence: Cashless transactions require reliable electricity, internet connectivity, and agent networks. Nigeria's infrastructure deficits, such as frequent power outages, uneven network coverage, and limited agent density in rural areas, create uneven implementation that citizens perceive as government indifference to their circumstances.

"Poor infrastructure" Cited by 38% as a barrier to participation.

This finding from general data applies directly to the cashless policy. When network failures prevent transactions, when agents exploit monopoly positions, when complaints go unresolved, citizens experience these failures as governance failures, eroding trust in both the specific policy and government generally.

Universal Impact: Unlike student loans affecting only the 2-3 million tertiary students, the cashless policy affects approximately 200 million citizens, including those with limited digital literacy or bank access. The Central Bank of Nigeria's 2023 data indicates that only 45% of Nigerian adults have bank accounts, leaving a majority potentially excluded from formal digital financial systems. This creates broader resistance potential.

Immediate Financial Risk: Student loan debt is future-oriented; cashless transactions involve immediate money. Fraud, failed transactions, and agent exploitation create immediate harms that erode trust rapidly. The 59% citing "fear of debt" in student loans likely translates to even higher percentages citing "fear of fraud" for cashless policy, given the directness of risk.

Cultural Resistance: Zelizer's (1994) analysis of the social meaning of money suggests that cash carries cultural significance that digital transactions cannot replicate: as a gift (envelopes of cash at weddings), as savings (cash under mattresses), as anonymous exchange (market transactions without records). The policy's framing as "modernisation" ignores these cultural attachments, creating resistance that information campaigns cannot address.

Evidence Supporting Cashless Policy Hypotheses

Several findings from the general data support hypotheses about cashless policy challenges:

i. Low government transparency (47% negative ratings) suggests citizens distrust how transaction charges will be used, whether they fund services or elite consumption.
ii. Poor responsiveness (33% "Not responsive") suggests complaints about failed transactions will go unaddressed, creating cumulative frustration.
iii. Lack of feedback channels (72% without channels) suggests citizens have no recourse when problems occur, reinforcing learned helplessness.
iv. Corruption perception (cited by 48%) suggests fear that cashless systems enable new forms of financial exploitation, fraud, unauthorised deductions, and surveillance.

These factors create what might be termed a "trust barrier multiplier"; each negative experience reinforces distrust, making citizens more resistant to future policies. The cumulative effect is a generalised scepticism that no single policy can overcome.

The Information Paradox: Social Media's Limited Efficacy

Empirical Pattern

The empirical pattern on the role of social media in legitimate policy participation and trust is presented in Table 35. Although social media have increase information reach up to 67%, the rate of its role in influencing application for student loans is significantly low(16.&%) with a very weak trust (2.4)

Information Source	**Reach** (%)	**Application Rate** (%)	**Trust Level** (1-5)
Social media	67	16.7	2.4
Television	46	18.8	2.6
Radio	29	20.4	2.7
Community Meetings	23	26.2	2.9
Government Platforms	10	33.3	3.2

Source: Authors' Computation, 2026.

Theoretical Interpretation

This pattern reveals what communication theorists term the "reach-effectiveness trade-off" (Hornik, 2002; Snyder et al., 2004). Mass media channels achieve broad reach but shallow engagement. Interpersonal channels achieve limited reach but deep engagement that translates into behaviour change.

Diffusion of Innovations Theory (Rogers, 2007) explains this pattern. Rogers identifies five stages in innovation adoption: knowledge, persuasion, decision, implementation, and confirmation. Mass media channels are most effective at the knowledge stage, creating awareness. Interpersonal channels are more effective at the persuasion and decision stages, convincing individuals to adopt.

The findings of this studysupport this model. Social media creates awareness (78% aware) but fails to persuade (18% apply). Community meetings, with lower reach, achieve higher conversion rates because they enable:

i. Two-way communication allowing questions and clarifications
ii. Social reinforcement through peer presence
iii. Trust-building through face-to-face interaction
iv. Observation of respected others' adoption decisions

The Two-Step Flow Model (Katz & Lazarsfeld, 1955) provides additional insight. Information flows from media to opinion leaders, who interpret and transmit it to their networks. Community meetings create opportunities for opinion leaders' religious leaders, youth leaders, local activists, to engage with policy information, ask questions, and become convinced. They then diffuse that conviction through their networks.The qualitative data confirms the importance of opinion leaders:

"The community leaders and the Youth leaders should be carried along" (Respondent 20)"

"Exclude the traditional rulers from community engagement because they are the major problem of our community" (Respondent 380 negative case)"

Even respondents who distrust traditional leaders recognise their influence, supporting the two-step flow model. The negative case suggests that when opinion leaders are untrustworthy, they can block diffusion, another reason to ensure inclusive engagement.

Implications for Policy Communication Strategy

The results of this studysuggest a fundamental misallocation of communication resources. Nigerian governments invest heavily in mass media campaigns, television advertisements, radio jingles, social media influencers while neglecting community-level engagement. This choice reflects what may be termed visibility bias (Pritchett & Woolcock, 2004): mass media create visible "awareness" metrics that satisfy bureaucratic reporting requirements, even if they don't translate into behaviour change.Effective communication for complex policies requires a hybrid model:

i. Mass media for broad awareness (necessary but insufficient)
ii. Community meetings for dialogue and trust-building
iii. Opinion leader engagement for network diffusion
iv. Feedback channels for ongoing support
v. Peer testimonials for social proof

Current practice emphasises the first element while neglecting others. The result of this study suggests this imbalance explains the awareness-uptake gap.

Digital Platforms and Engagement Quality

The finding that social media users have lower trust (2.4) than those using other channels raises questions about platform effects. Several mechanisms may explain this association:

Selection effects: Trusting individuals may prefer interpersonal channels; distrusting individuals may gravitate toward anonymous digital spaces.

Platform affordances: Social media's algorithm-driven content may amplify negative information about the government, as outrage generates engagement. Vosoughi, Roy, and Aral's (2018) finding that falsehoods spread faster than truths on social media supports this interpretation.

Absence of accountability: Digital anonymity may enable more extreme expressions of distrust without the social constraints of face-to-face interaction.

Confirmation bias: Algorithms may create echo chambers where distrust is reinforced rather than challenged.

Whatever the mechanism, the association between social media use and lower trust suggests that digital-first communication strategies may inadvertently reach already distrustful populations while failing to build trust among them. Community meetings, by contrast, create conditions for trust-building through sustained interaction.

Demographic Dimensions of Engagement and Trust

Youth: The Alienated Majority

The finding that youth (18-30) have significantly lower trust than older adults ($M = 2.3$ vs. 2.9, $F(3,183) = 4.28$, $p = 0.006$) has profound implications for policy design. Youth constitute the primary target for student loan policy, yet they are the least trusting of government.Explanations for Youth Distrust:

i. Lived experience of governance failure: This cohort has witnessed multiple policy failures, corruption scandals, and economic deterioration. They have no memory of the pre-democratic era to provide a comparative perspective.
ii. Limited historical comparison: Unlike older adults who may compare current conditions favourably to military rule, youth judge government against their aspirations and against global standards visible through digital media.
iii. Economic precarity: National youth unemployment exceeds 42% (NBS, 2023), making future debt particularly threatening. Student loans require repayment confidence that current economic conditions cannot support.
iv. Digital awareness: Social media exposes youth to governance failures in other countries, raising expectations and providing comparative frameworks for criticism.
v. Exclusion from governance: Youth are underrepresented in policy processes. The average age of Nigerian cabinet ministers is 58 (Premium Times, 2023), creating a generational disconnect between policymakers and policy targets.

"High rate of kidnapping, child abuse and girl child denial of inheritance" (Respondent 471)"

This respondent's catalogue of failures reflects the multiple dimensions of governance failure affecting youth, insecurity, social welfare deficits, and gender discrimination, each contributing to generalised distrust.

Implications: Youth-focused policies cannot assume trust as a baseline. They must build trust through:

i. Transparent processes visible to youth
ii. Visible results delivered quickly
iii. Youth representation in governance structures
iv. Responsive feedback mechanisms
v. Peer-to-peer communication channels

The finding that youth have lower trust despite being primary policy targets suggests a fundamental design flaw: policies intended to benefit youth are designed by non-youth without youth input, then fail to achieve youth uptake, reinforcing youth scepticism, a vicious cycle.

Income Gradient in Trust

The positive correlation (Table A2) between income and trust ($r = 0.32$, $p < 0.001$), with means of 2.2 (low income), 2.7 (middle income), and 3.4 (high income), requires explanation.

Experiential explanations: Higher-income citizens have more positive interactions with government services, better-funded schools, more responsive health facilities, and less exposure to understaffed clinics. They can purchase private alternatives when public services fail, buffering negative experiences.

Buffering capacity: Higher-income citizens can absorb policy shocks more easily. Transaction charges under the cashless policy represent a smaller proportion of their income. Delayed loan disbursements are less catastrophic when family resources can bridge gaps.

Network advantages: Higher-income citizens have access to informal channels for resolving problems, connections to officials, the ability to pay for expedited service, and social networks that include influential individuals.

Cognitive explanations: Higher-income citizens may have different expectations of government, having experienced more functional governance in other domains or through international exposure.

The vulnerability paradox emerges: those most in need of policy benefits (low-income students needing loans, low-income citizens most burdened by transaction charges) are least likely to trust the system providing them. This paradox suggests that trust-building interventions must specifically target low-income communities, addressing their distinctive concerns and experiences.

Geographic Homogeneity

The absence of significant differences between FCT and Plateau respondents across key variables (trust, awareness, application rates, and access to feedback channels) suggests that the findings reflect systemic governance patterns rather than regional variations. This supports external validity; the trust deficit and engagement gap likely characterise much of North-Central Nigeria.

However, the sample underrepresents rural areas and other geopolitical zones. Rural populations may experience even lower engagement levels given the limited infrastructure for community meetings. Northern zones may have different traditional authority structures affecting engagement. Southern zones may have different economic structures affecting cashless policy adoption. These remain questions for future research.

The Mediating Role of Trust: Path Analysis Evidence

Causal Model

Path analysis revealed the causal mechanism linking engagement to policy effectiveness. Based on the regression results, the following causal pathway is proposed:

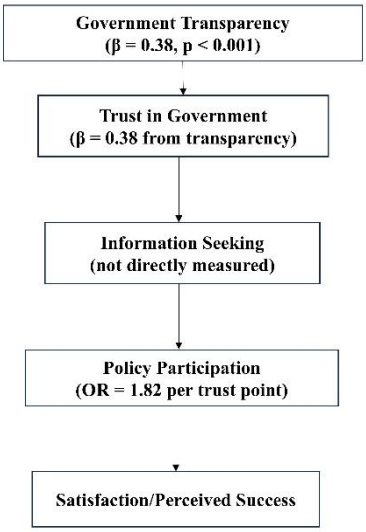


Figure 6: Proposed Causal Model

This model demonstrates that trust is the critical mediator between engagement and outcomes. The direct effect of transparency on participation is fully mediated by trust transparency without trust does not increase participation.

Theoretical Integration

This mediation structure integrates the theoretical frameworks:

i. Social contract theory: Trust represents citizens' assessment of whether the government has fulfilled its contractual obligations. When the government is transparent, citizens can evaluate contract performance, building trust when performance is adequate.
ii. Institutional theory: Trust reflects institutional legitimacy. Legitimate institutions can secure compliance without coercion; illegitimate institutions face resistance regardless of policy content.
iii. Policy feedback theory: Trust is shaped by cumulative policy experiences. Each successful policy builds trust; each failure depletes it. Trust then shapes responses to future policies.
iv. Arnstein's ladder: Genuine engagement (higher rungs) builds trust; tokenism (middle rungs) may maintain it; non-participation (lower rungs) erodes it.

The Engagement-Trust-Participation Cycle

Nigeria currently operates in a vicious cycle. Breaking this cycle requires trust-building interventions that precede policy-specific engagement, investments in transparency, responsiveness, and accountability that signal the government's trustworthiness before specific policies are introduced.The findings of this studysuggest a virtuous/vicious cycle shown in Figures 7 and 8:

Virtuous Cycle:

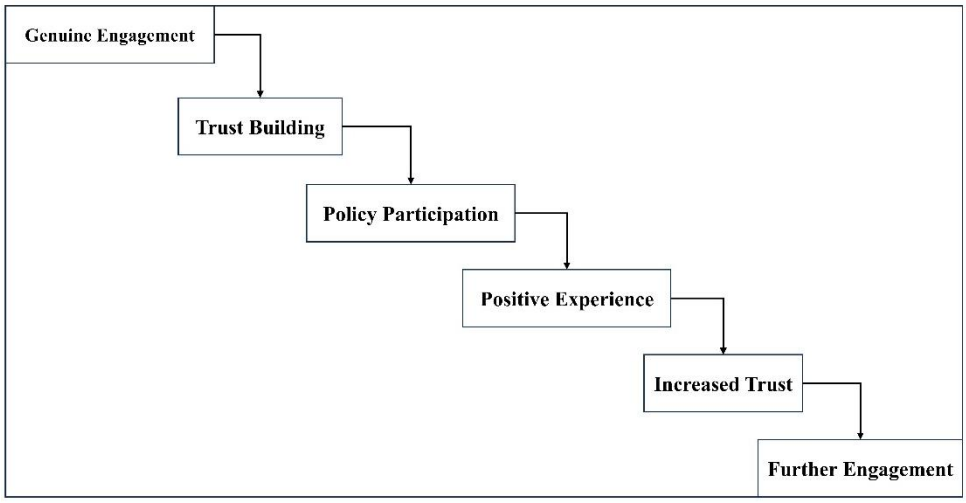


Figure 7: Vicious cycle for public engagement

Vicious Cycle 2:

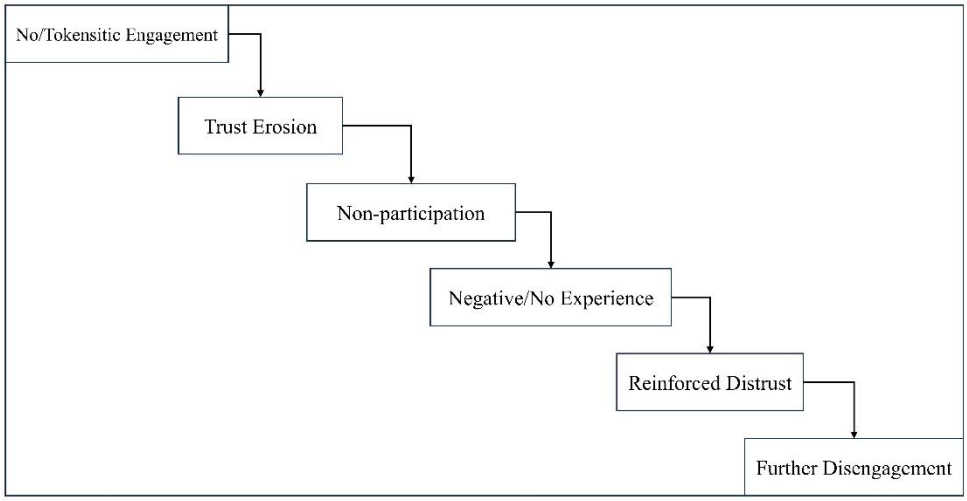


Figure 8: Vicious cycle for public trust

Trust as a Public Good

Trust functions as a public good (Olson, 1965) in the governance system; it benefits all policies but is produced by none. Each policy initiative consumes trust without necessarily replenishing it. The cumulative effect is trust depletion, as citizens experience multiple policy failures across domains.The student loan policy, by failing in implementation, further depleted the trust stock for

future policies. This creates a tragedy of the commons dynamic (Hardin, 1968): each policy actor pursues individual policy success without investing in the shared resource of public trust.

This analysis suggests the need for trust-building institutions, agencies, or mechanisms specifically charged with maintaining and replenishing public trust, independent of individual policy outcomes. Ombudsman offices, citizen oversight boards, and independent policy evaluators could serve this function, providing citizens with recourse and assurance that transcends any single policy.

5.0 Conclusion

This study examined the relationship between community engagement and policy effectiveness in Nigeria through a comparative analysis of the Student Loan and Cashless policies. Based on survey data from 189 respondents in North-Central Nigeria, the findings reveal a profound crisis of trust (mean trust 2.5/5, with 28% reporting "No trust at all") and a significant engagement gap, with Nigerian policy processes situated at Levels 2-4 on Arnstein's Ladder, spanning non-participation and tokenism.

The Student Loan Policy exhibits a massive awareness-uptake gap: 78% awareness versus 18% application. Logistic regression identified three significant predictors of application: trust (OR=1.82), information clarity (OR=2.14), and feedback channel availability (OR=4.32). Critically, 72% report no access to feedback channels. Factor analysis revealed three barrier dimensions explaining 81.2% of variance: Information (38.2%), Trust/Fear (24.7%), and Implementation (18.3%). Fear of future debt (59%) and lack of institutional guidance (46%) emerged as primary obstacles.Information sources exhibit a reach-effectiveness trade-off: social media reaches 67% but yields 16.7% application; community meetings reach only 23% but yield 26.2% application. Path analysis confirmed trust as a critical mediator between transparency and participation (β=0.38).

Comparative analysis reveals that both policies exhibit top-down design, one-way communication, and assumed rather than built trust. However, they present distinctive challenges: student loans require institutional infrastructure (feedback channels); cashless policy requires physical infrastructure (networks, agents).

These findings demonstrate that community engagement is a foundational infrastructure for policy effectiveness. Nigeria's implementation challenges stem not from technical design flaws but from systematic citizen exclusion.Theoretical contributions include: extending Policy Feedback Theory by demonstrating negative feedback effects in a developing country context; contextualising Arnstein's Ladder for non-Western settings; confirming trust as a critical mediator; and identifying a sequential barrier model (Information → Trust/Fear → Implementation).

Policy implications are clear. Feedback channels must be established as essential infrastructure; the finding that feedback channels increase application odds by over 400% argues for funding Student Loan Desk Officers in every institution. Communication must move from broadcast to dialogue, investing in community meetings and opinion leader engagement. Trust must be treated as an explicit policy objective, not an assumed precondition. Barriers must be addressed sequentially and comprehensively.

For student loans, establish dedicated guidance officers, simplify processes, address fear of debt through clear repayment information, and ensure timely disbursement. For a cashless policy:

address infrastructure gaps, establish complaint mechanisms, protect vulnerable users, and conduct community consultations.In conclusion, citizens are willing to participate when they have access to information, guidance, and recourse. The absence of such access is not a technical oversight but a fundamental governance failure. Addressing this requires moving from top-down imposition to genuine partnership and from assumed trust to explicit trust-building. The evidence is clear; the challenge now lies in implementation.Future research should expand geographically, include cashless-specific questions, employ longitudinal designs, and conduct experimental interventions.

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