Media and ponzi scheme: Newspapers framing of mmm accounts freezing in Nigeria

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Abstract
This study investigated The Nation and Daily Trust newspapers of December 13, 2016 MMM accounts freezing in Nigeria. The focus of the research was on how the incident of account freezing was framed by newspapers and how this influenced public opinion. In conducting this study, content analysis and survey research methods were used to generate quantitative data for analysis. Five news frames used in newspapers were analysed to establish the influence on the news audience of Makurdi, metropolis. After analysis, it was found that the newspapers used hopelessness frame, attribution frame, rescue, conspiracy and prospect frames. It was also found that hopelessness frame was used more in reports in The Nation and Daily Trust than other frames. Straight news was predominant and interpretative analysis was absent. The inter coder reliability tested was 0.86. Finally, it was established that the news audience studied believed that the framing of MMM accounts freezing in the newspapers influenced their perception. The study also revealed that negative stories dominated media framing of the incident and this had negative impact on the scheme. The study recommended the use of positive frames in the coverage of tragedy and disaster to avoid the negative impact.

Keywords: media framing, public opinion, disaster situation, account freezing

Introduction
On December 13, 2016, organizers of the Ponzi scheme, Mavrodi Mondial Movement (MMM), announced the freezing of accounts belonging to its Nigerian subscribers for one month. They cited negative media reports of the scheme as a major reason for this decision (The Nation, December 14, 2016 p.41). Nigerians in banks, faith-based organizations, the business world, civil service, academia and the unemployed are believed to have investments running into millions of dollars in the scheme. Nigerian subscribers to the ‘money’ spinning scheme rose to over 3 million people within one year before the interruption through the temporary closure of the scheme. This was despite an earlier warning by the Nigerian government through its agencies such as the Securities and Exchange Commission (SEC), Central Bank of Nigeria (CBN) and the Economic and Financial Crimes Commission (EFCC) that any group or individual promoting crypto currency was at a risk and investments in MMM
should be avoided.

“The scheme drew a multitude of Nigerians, many who are in the middle class and who feel the biting effects of economic recession” (Omotoso, 2016, p34). The one-month closure posted online attracted the print media and mainstream newspapers in Nigeria reported it using different frames. Newspapers reported that the scheme had crashed permanently. They also reported that it was shut down temporarily. Newspapers held that operators of the scheme had swindled Nigerians as they did investors in some other countries previously. Different frames and presentation of the incident in newspapers threw many Nigerians into panic.

Some of the subscribers became apprehensive and took ill as the news broke in the media. Conflicts arose in many families as couples quarreled and traded blames over investments lost to the scheme. Anxiety was entertained among members of the public as the various media reports of MMM dashed hopes of a positive outcome.

News report of the suspension of the scheme sent shock waves across Nigeria leading to frustrations and regret by subscribers. “The incident led to crashed marriages, divorces, drunkenness, threats of suicide and lamentations of pensioners whose investments were trapped in the scheme.” (Opeyemi, 2016, P18).

Many Nigerians were relieved when the scheme resumed operations on January 13, 2017. Subscribers were affected psychologically. Media reports of the resumption of MMM is summarized as the narrow escape of Nigerian investors. This escalated worry among the public and it agreed with Ngwu, Ekwe, and Chiaha (2015) that reports of tragic incidents are put across to the news audience in different frames and journalistic colourations which ultimately may have a significant impact on the audience.

All over the world, media coverage of an event does more than merely reporting the news. It provides frames that affect our understanding and perception of disaster situations. These frames are powerful forces at the individual and societal levels (Hawden, Agnich and Ryan, 2014). Frames affect perception and public opinion and may be the sole determinant of how people react to media reports.

Although there are research and information analyzing media coverage of crises and conflicts in Nigeria, studies show that media framing of MMM coverage is lacking. Also lacking, are researches on frames used in the coverage of financial crises in Nigeria as most studies are focused on frames used in the coverage of natural disasters, conflicts and violence both within and outside of Nigeria.

The print media have been accused of aggravating disaster situations
through the choice of frames (Smith, 2013). How the media present an event depends on framing which in turn affects audience perception and understanding. The panic and fear generated in response to the media coverage of MMM between December 13, 2016 and January 14, 2017 tended to emanate from public perception and understanding of news of the closure of the scheme. This study therefore, investigated newspaper framing of the coverage of MMM and its influence on the audience. In reporting MMM and its operations, the news media, especially newspapers, used different frames to convey their reports to the public. The ways these frames were used in different reports, no doubt, had some effects or influences on the audience. This is because media frames and audience perception have a relationship; one affects the other.

Across Nigeria, therefore, one witnessed different kinds of public reactions to news of the ‘crashing’ of MMM. What however is not known is the influence of newspaper framing on the audience in the coverage of MMM. This study examined Nigerian newspapers’ framing of the freezing of MMM accounts and the influence it had on the audience.

Research Objectives
The Objectives of the study were to:
1. Ascertain the prominence given to the account freezing story of MMM in newspapers.
2. Identify the dominant frame used by the newspapers in the coverage of MMM.
3. Determine the level of analysis/interpretative coverage of MMM by newspapers
4. Ascertain the influence such frames had on the mass audience.

Review of Related Literature
Social researchers (Hawden, Agnich and Ryan, 2014) have provided evidence that the media frame our understanding of critical incidents and these frames produce powerful forces at the individual and societal level. What we understand of conflict and crisis situations therefore, depends on media framing and presentation. Okoro and Odoemelam (2013) hold that framing shapes opinions and perceptions of the audience and has become a key journalistic tool through which journalists recount a story in a limited amount of space and place an event within a broader context.

Through framing, the media can give out information and news in a way that makes the public to generate their own views (Ekeanyanwu, 2013). Media framing can therefore, have both negative and positive impacts on the audience. In a study on Print media framing of Boko Haram insurgency in Nigeria, Okoro and Odoemelan (2013) applied content analysis to four Nigerian dailies (Guardian,
Daily Sun, Vanguard, This Day) to determine the framing pattern used in the reportage of Boko Haram as well as to ascertain the dominant and prevalent frames.

Findings of the study indicate that the newspapers analysed differed on the use of frames. This agrees with Ugondo (2015) that the news media use different frames in their coverage of conflict and terrorism. In their study, Okoro and Odoemelan (2013) established that policy response frames were prevalent in The Guardian, This Day and Vanguard. They found that these frames reported the Boko Haram insurgency in the light of government intervention. They also found that ethnic and religious frames were emphasized by The Sun newspaper in reports.

The study further showed that the use of frames that reported government interventions in the Boko Haram insurgency in positive terms was good while the use of ethnic and religious frames influenced negative perception that could hinder peace in a multicultural society like Nigeria.

In a study on media framing of conflicts and the Boko Haram insurgency in Nigeria, Ugondo (2015) argued that frames are created through continuous interaction between journalists, elite and social movements. He identified six framing strategies commonly used by the media. He noted that news frames could be in factual or visual form and could include the use of metaphor to give meaning to an idea or programme through comparisms with other things.

Ugondo (2015) posited that stories of myths or legends frame the news in a memorable way through the use of anecdotes while traditions which include rites, rituals and ceremonies pattern and define an organization at regular time increments to confirm and reproduce organizational values. The study also revealed the use of slogans, jargons and catch phrase in the news to frame a subject in a memorable manner and identified artifacts and contrast as strategies to culminate corporate values and to describe a subject in terms of what is not negative connotation.

He noted that different stages are involved in framing. The first being the stage journalists’ ideology, attitudes, professional norms, political orientation of the medium as well as political actors, authorities, interest groups and elites influence the construction of frames on conflict or terrorism.

The second stage, he contended, includes the process of drawing instances through values, facts and other considerations while the third stage, he noted, involved the understanding of the issue presented by the audience. He observed that the third level provides a feedback to the fourth level which has the journalist as audience.

Social researchers consider two types of media frames, namely, the episodic and thematic frames (Iyengar 1991 cited in Baysha and Hallanan 2004,
p.24). While episodic framing “depicts public issues as concrete instances or specific events that are the results of actions by individuals,” Baysha and Hallanan (2004 p. 234) argued that thematic media frame focuses on issues usually reported in a more abstract level as a form of general outcomes.

The frames used in the coverage of MMM are therefore, episodic since they describe, in specific terms what owners of the Ponzi scheme have done and the negative public opinions of organizers of the scheme. This is because the type of media framing usually influences how the audience attribute responsibility and the media framing of conflicts has considerable influence on the public (Ngwu, Ekwe, and Chiaha, 2015). Such influences on the public are both negative and positive (Okoro and Odoemelan, 2013).

Musa, (2014) noted that media coverage of the abducted Chibok school girls in 2014 attracted local and foreign attention with the “United States, Britain, China, etc. making contribution especially at the wake of threat by the Boko Haram leader, Abubakar Shekau, to sell the girls.” Ngwu, Ekwe and Chiaha (2015) observed that media framing of the April 15 2014 Chibok girls abduction “sent a strong signal to the international community that the Nigerian State is indeed at war with an Islamic fundamentalist group which started operations in 2002.” They held that the use of different frames to report the abduction resulted in heart-rendering reports of the incident worldwide.

Framing can also leave the audience with a psychological trauma as was the case of abducted school girls in Chibok, Borno State. Ngwu, Ekwe and Chiaha (2015) noted that some parents of the abducted school girls died when they failed to recognize their daughters in the video released by their abductors some weeks after their abduction.

Media framing is powerful and can be used to promote a disaster. This is the reason for an appeal by the Nigerian government “that the media should not unwittingly provide Boko Haram with the oxygen of publicity which the group desperately needed to sustain their terrorist operations.” (Daily Trust, February 1, 2014, p10). Thou (2012) observed that the negative portrayal of women through framing placed them at a disadvantage and made them to lose elections in Kenya.

Scholars (Ann and Gower, 2009; De Vreese, 2005) have developed some frames for use in media analysis. They include response frame, political frame, economic frame, religious frame, and ethnic frame. Others include: powerlessness frame, attribution of responsibility frame, labeling frame, human interest frame and conspiracy frame.

In Nigeria, issues can generate a lot of passion depending on the manner of framing. This is because the media are critical institutions in every society as they affect the behavior of man (Mehraj, Bhat & Mehraj, 2016). As vehicle to transport information within the mass community, they possess inherent power
to influence any society and “exert so much influence on the society that governance, social organization, economic and cultural interactions will be virtually impossible without their effective deployment” (Okoro and Ekwueme, 2012, p 313). For this reason, media reports during a disaster or tragedy are bound to convey different meanings since the choice of framing differs. Supporting this assertion, Hawden, Agnich and Ryan,( 2014 ) observed that different media attracted to the scene of a school shooting reported the incident using different frames. Therefore, public opinion and understanding of it differ.

The use of different frames in MMM provided different meanings and Omotoso, (2016) observed that promoters of the scheme in Nigeria defined it as a community where people help each other. How the media have reported the scheme has influenced public opinion and directed attention to it. This is because the Media are critical institutions in every society as they affect the behaviour of man (Mehraj, Bhat & Mehraj, 2016).

Theoretical Support

This study was anchored on the framing theory propounded by Erving Goffman in 1974. Framing is one of the media effects theories, largely used to analyze how the mass-media filters information and, thus, influences the public’s reactions to a whole range of external stimuli (De Vreese, 2007).

Chong & Druckman (2007) aver that the major premise of framing theory is that an issue can be viewed from a variety of perspectives and be construed as having implications for multiple values or considerations. The theory, according to Goffman, is used to explain how the media frame events and the impact it has on the audience (Scheufele & Iyengar, 2010). The theory helps to explain media framing of the one month closure of MMM by The Nation and Daily Trust newspapers and how this influenced the public.

Methodology

Content analysis and survey methods were used to generate data for the study. This design was used to determine the frames and the impact they had on the audience. Survey research method was considered appropriate for the study, because it helped the researcher to study the impact of the frames used in the newspaper on the audience. Survey helps in opinion and behavioural study. A well designed questionnaire was used to collect quantitative data for the survey aspect of the study.

Both the population of The Nation and Daily Trust newspapers published between December, 13, 2016 to January 14, 2017 and the population of Makurdi residents were used for the study. The reason for the selection of Makurdi as study centre was because the researcher believes that most readers of newspapers,
especially *The Nation* and *Daily Trust* are in the state capital while the reason for the selection of the date above is because the MMM accounts freezing incident took place on December 13, 2016 and the freezing ended on January 14, 2017.

The selected newspapers were *The Nation* and *Daily Trust* newspapers published between December 13, 2016 and January 14, 2017. The reason for this selection is that the researcher wanted to study newspapers with a wide circulation in Nigeria and indeed, Benue State. The period of study was one month (30 days). Two newspapers were studied, therefore, simple arithmetic computation to determine the population gave: 2x30=60. So the population of the first stage was 60.

The population of the entire residents of Makurdi is 300,377 people (National Bureau of Statistics, 2014). The sample size for the study was statistically determined. However, this was found to be too large and a sample population of the study was statistically determined using the formula:

\[ n = \frac{Z^2 \cdot P \cdot q}{d^2} \]

According to Araoye (as cited in Kusugh, 2007), this formula can be used where the population size is greater than 10,000 (>10,000)

Where,

- **n** = Desired sample size (where population is > 10,000)
- **z** = The standard deviation usually set at 1.96 since a significant level of 95% is desired.
- **P** = The proportion in the target population estimated to have a particular characteristics under study. **q** = Iop (that is the proportion of the population that does not share the characteristics under study). **d** = degree of accuracy desired.

thus;

- **z** = 1.96 level of significance = 50% **p** = 50% = 0.50
- **q** = (1-P) = 0.5
- **d** = (0.05)^2

\[ n = \frac{(1.96)^2 \cdot 0.5 \cdot 0.5}{0.05^2} \]

\[ n = \frac{3.8416 \times 0.5 \times 0.5}{0.0025} \]
To determine the sample for the newspapers, the researcher used Nwanna’s (1998, p.44), percentage formula of 40% for few hundred in sample size determination.

\[ n = NV (P) / 100 \]
\[ n = 60 \times 40 = 2400 / 100 \]
\[ n = 24 \]

Therefore 24 copies of the newspapers were studied. The sampling was done in two stages.

**Stage One**

In this first stage, a random selection was done to select 12 editions of *The Nation* newspaper and 12 editions of *Daily Trust*. This was done to give all the editions equal chance of being selected. After randomization, the dates picked were as follows. *The Nation*: December, 2016 – 14th, 15th, 17th, 19th, 20th, 25th, 27th and 31. For January, 2017 - 2nd, 12th, 13th and 14th.

*Daily Trust*: December, 2016 – 13th, 15th, 18th, 26th, 27th and 30th January, 2017 : 2nd, 5th, 10th, 12th, 13th and 14th.

**Stage Two**

To draw a sample from the population, a combination of cluster, purposive and simple random sampling techniques were used. The researcher first used cluster sampling to divide the population into seven (7) units based on popular news-stands in Makurdi. This is in line with Yates, David and Daren (2008) who noted that cluster sampling involves a sampling technique where the entire population is divided into groups or clusters and a random sample of these clusters are selected. The choice of news-stands was to ensure access to as many newspaper readers as possible. The clusters selected were: High Level; FMC; Wurukum and Low Level. Each location has the following number of news-stands: High Level: Two (2); Wurukum Two (2); FMC One (1) and Low Level, Two (2). All together there were Seven (7) news-stands.

To achieve the random selection, the researcher distributed Fifty five (55) copies of the questionnaire to newspaper readers at each news-stand randomly selected. This translated to a total of Three hundred and eighty four (384) respondents which the researcher used as a representation of the entire population of the study area.

Researchers contend that framing analysis is a key factor in framing. In analysis the researcher is expected to construct and categorize frames identified in the course of the coding. This is because frames, like units of analysis, are at the centre of most content analytical studies (Ngwu, Ekwe and Chiaha, 2015). Again, Ann and Gower (2009) and De Vreese (2005) have advised on the kind of frames to use in media reports. Based on this, five frames were identified. They include:
conspiracy efforts frame, rescue frame, hopelessness frame, prospect frames, and attribution of responsibility frame.

**Hopelessness Frame**: These are words or phrases suggesting that the investors cannot recover their investments in MMM.

**Rescue Frame**: This has to do with the effort made by MMM to rescue the scheme from collapse. **Prospect Frame**: This talks about the consequences of the MMM account freezing on the public. **Attribution Frames**: These are phrases or words advancing reasons for government protection of the citizenry against investments in the scheme.

**Conspiracy Frames**: These are phrases indicating that some people connived against Nigerian investors in the scheme.

News items and all article published in *The Nation and Daily Trust* on MMM within the study time were used as units of analysis. The code sheet and questionnaire were designed and used as instruments for data collection. These instruments were used because they were found to be the best in the collection of data needed in the study. The inter-coder reliability test was used to assess the degree at which the coders agreed. Holstí’s inter-coder reliability formula was used.

\[ \text{Inter-coder reliability} = \frac{2 \times M}{N_1 + N_2} \]

where \( M \) is the number of coding decisions which two coders agree, \( N_1 \) and \( N_2 \) are the number of coding decisions by the first and second coder respectively. Therefore Inter-coder reliability \( = \frac{2 \times 6}{7+7} \)

\[ = 0.857 \]

\[ = 0.86 \]

**Data from Content Analysis**

<table>
<thead>
<tr>
<th>Position</th>
<th>The Nation</th>
<th>Daily Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Front Page</td>
<td>2</td>
<td>-</td>
</tr>
<tr>
<td>Inside Page</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Back Page</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>9</td>
<td>4</td>
</tr>
</tbody>
</table>

**Source**: Field Survey

**Table 1.** *The Nation* published 2 front page stories and *Daily Trust* did not publish front page story.
Table 2: The Dominant Frame in *The Nation* and *Daily Trust* Newspapers on MMM

<table>
<thead>
<tr>
<th>Frames/ Newspaper</th>
<th>The Nation, Frequency (%)</th>
<th>Daily Trust, Frequency(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prospect</td>
<td>35</td>
<td>20</td>
</tr>
<tr>
<td>Hopelessness</td>
<td>45</td>
<td>40</td>
</tr>
<tr>
<td>Attribution</td>
<td>10</td>
<td>-</td>
</tr>
<tr>
<td>Rescue</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Conspiracy</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

Table 2: hopelessness frame has the highest frequency of 45% in *The Nation* and 40% in *Daily Trust*.

Table 3: Genres in *The Nation* and *Daily Trust* Newspapers in reports of MMM

<table>
<thead>
<tr>
<th>Genre/ Newspaper</th>
<th>The Nation</th>
<th>Daily Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>Straight News</td>
<td>2(22%)</td>
<td>5(55%)</td>
</tr>
<tr>
<td>Editorial</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Feature</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Opinion</td>
<td>1(11%)</td>
<td>-</td>
</tr>
<tr>
<td>Columns</td>
<td>6 (67%)</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>9</strong></td>
<td><strong>4</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

Table 3: Newspapers reported MMM mostly as straight news.

Data from Survey

Table 4: To find out the influence of frames on the public, responses from field survey were used.

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I feel MMM is reliable</td>
<td>20</td>
</tr>
<tr>
<td>I feel MMM is 419 ( fraud)</td>
<td>30</td>
</tr>
<tr>
<td>I believe MMM will not resume operation</td>
<td>40</td>
</tr>
<tr>
<td>I believe investors are greedy</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey
Table 4: 40% of respondents believe that MMM will not return to normal operations after the closure.

Discussion

The location of a story in a newspaper determines its prominence. Table 1 shows that *The Nation* published MMM two times on the front page and one time on the back page while *Daily Trust* did not. Meaning that the MMM incident received more attention in *The Nation* newspaper. The disparity in the prominence in both newspapers is purely based on ideology and interest because as Sa’Idu and Jimoh (2017) have argued, media organizations are established based on ideology and belief. However, findings on Table 1 indicate that *The Nation* and *Daily Trust* newspapers published MMM stories mainly in the inside pages signifying a lack of prominence. This agrees with Alfred, Ogwo and Ekwueme (2017) in a study which established that stories on the inside page of newspapers signify a lack of prominence.

According to Sa’idu (2017) emphases on front page allocation, editorials and backpage columns in newspapers indicate prominence. That is to say that more frontpage coverage or editorial and backpage columns enhance prominence. The relevance of frontpage stories and editorials is underscored by Voltmer’s assertion cited in Sa’idu and Jimoh (2017) that frontpage stories and especially editorials of newspaper determines their identity. Although some of the inside pages of the newspaper analysed were the centre, inside back and inside front pages, they did not substantially enhance their prominence. Against this backdrop, ten inside page stories, two front page and one backpage story in newspaper coverage of MMM accounts freezing in Nigeria were indicative of a lack of prominence.

Table 2 shows that hopelessness frame has the highest frequency in newspaper reports and was the dominant frame. The dominant use of hopelessness frame by the newspapers may have heightened fear among investors in MMM. The use of frames by the newspapers tends to emphasize the greed of investors rather than rekindle hope of the recovery of investments in the scheme.

Table 3 indicates that MMM account freezing was reported by both newspapers mainly in straight news format. The table reveals that *The Nation* used the interpretative column format more. This created a balance and helped the reader to be better informed. Straight news gives accounts of an event while columns analyze and interpret event by bringing out salient points that broaden the readers’ horizon. A good account of each of the genres in the newspapers therefore, enhances accuracy and objectivity essential for effective communication. The predominance of straight news indicates a lack of
emphasis on interpretative reporting. This is in line with Alfred, Ogwo and Ekwueme (2017) postulation that the dominance of straight news in newspapers coverage implies that the correlation function, which is the interpretative role of the press was not really dealt with because interpretative genres such as features, opinions and indepth news analysis were not recognized.

However, the use of news frames in newspaper reports make “timely and factual” account of it possible. According to Okoye (2003), cited in Igyuve and Agaku (2017), news, being a timely and factual account of an interesting event which the public must know, is characterized by factuality and objectivity. He explained that the factuality of news means that it must be true while objectivity means that both sides of an issue are presented for the reader to judge. Going by this, a report of MMM account freezing, should present both sides –the side of the investors as well as that of the operator of MMM. The newspapers therefore, were more interested in reporting MMM in piece meal.

A curious situation however, is the minimal use of editorial and investigation in this study. Investigation is the hallmark of journalism practice while editorial is the fulcrum of the newspaper content. A combination of the two enhances the performance of the press. The little attention given to editorial in the coverage of the conflict reduces the impact of the reports because an editorial is the authoritative ‘voice’ of the newspaper and tends to call greater attention to an issue.

Indeed, as Sambe (2012) submitted, an editorial topic is topical and is already reported as hard news or features. An editorial combines elements of news and features; therefore, it easily attracts public attention (Igyuve & Agaku, 2017). Little wonder, therefore, that Ukonu (2005) described an editorial as the melting pot for all kinds of journalistic writing. He stated that investigative, interpretative and hard news reporting are all incorporated in an editorial.

Information on Table 4 shows the influence frames used by the newspapers had on the news audience. The summary of the information on this table is that most people were hopeless about rescue effort of operators of the scheme and they believed that the scheme was ‘evil.’ The negative perception of the public towards the scheme came from the frames used in media reports of the incident and this dovetails into the argument by Degarr and Okpeh (2016) that the media exert a strong influence on our attitude. The influence of the media on the public regarding MMM is therefore, the formation of negative perception. Suleiman (2017) contends that biased journalists, more often, threw the country into hard time of crisis. This is because, the journalists have presented the news in a way that has influenced the public to take a negative decision.
Conclusion

As the study shows, newspapers failed to give prominence to the MMM crisis. The study shows that *The Nation* newspaper gave a greater attention to the MMM incident than *Daily Trust*. The study also shows that newspapers used hopelessness frames more in reporting the MMM incident. The study has provided evidence on the different frames used by *The Nation* and *Daily Trust* newspapers in reporting MMM crisis as well as the dominant frame used by newspapers in the reportage of the crisis.

The study reveals that newspapers reported the crisis mostly in straight news. It shows that MMM was reported in *The Nation* more as analysis and comments in columns than as straight news. The study also reveals the role framing plays in media coverage of an event and helps to provide additional evidence of how framing can influence the perception of the news audience during a disaster.

Recommendations

Based on the findings of the study, the following recommendations are made:

i). Newspapers should give preference to rescue effort and prospects in reporting tragedy and disaster.

ii). Newspapers should present the news of disaster in the light of realities that have positive impacts on the audience not on sentiments or references to previous occurrences that may cause panic.

iii). Newspapers should give prominence to tragedy and disaster, using their front page.

iv). Newspapers should emphasize indepth and interpretative coverage of crisis and disaster.
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