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Equity-Focused Models for Students with Disabilities in Higher Education in Kenya:
A Critical Outlook

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A Critical Outlook

Master's thesis submitted in fulfilment of the requirements for the degree of Master of Arts in European Interdisciplinary Master African Studies, supervised by Prof. Dr. Luís Grosso Correia and Dr. Dalila Pinto Coelho.

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Dedication

I could only agree that this thesis be dedicated to my mother, Her Excellency Agnes Wanjiku.

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Declaração de honra / *Declaration of Honour*

I certify that this thesis is my original work and has not been submitted for assessment(s) in any other course(s), programme(s), or academic unit(s), whether at this institution or elsewhere. All references to the ideas and works of other authors, including their arguments and expressions, have been appropriately cited within this work and listed in the bibliography, in full compliance with the applicable referencing guidelines.

[Porto, 30/07/2025]

[Wanjiku Joseph Thukia]

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In the quiet bedroom, on the seat, with the laptop beaming. Around 4:00 AM on the eve of July 30th, 2025.

Resumo

O ensino superior inclusivo continua a ser um sonho para os estudantes com deficiência (EDC) na África Subsariana. Globalmente, os modelos de financiamento focados na equidade são promissores, mas falham frequentemente na abordagem dos desafios específicos dos contextos enfrentados pelos ECD. No Quénia, embora os marcos políticos, como a Lei das Pessoas com Deficiência (2003) e a Constituição da República (2010), se comprometam com a equidade e o acesso, as realidades estruturais e institucionais continuam desalinhadas. Os modelos de financiamento, como o Conselho de Empréstimos para o Ensino Superior (HELB) e as bolsas fornecidas pelo Conselho Nacional para as Pessoas com Deficiência (NCPWD), visam apoiar os estudantes marginalizados. No entanto, existe pouca evidência empírica sobre a inclusão, eficácia e implementação de políticas para os ECD nas universidades públicas. Este estudo explora a forma como os modelos de financiamento existentes respondem às diversas necessidades dos ECD, com atenção às disparidades de género, às práticas institucionais e às barreiras sistémicas. Guiado pela abordagem da capacidade de Amartya Sen, pelo modelo social da deficiência e pela estrutura da interseccionalidade, o estudo adotou uma abordagem qualitativo-interpretativa. Os dados foram recolhidos através de uma revisão integrativa da literatura e de entrevistas semiestruturadas com os ECD, administradores universitários e decisores políticos de três universidades públicas. A análise temática foi utilizada para descodificar os insights dedutivos e indutivos. Os resultados revelaram que, embora existam programas de financiamento (HELB e NCPWD), estes continuam estruturalmente limitados na cobertura de custos específicos para pessoas com deficiência, tais como necessidades de tecnologia de apoio, assistentes pessoais ou transporte. As disparidades socioeconómicas e de género agravam ainda mais os desafios de acesso, especialmente para as mulheres ECD e para os residentes em zonas rurais. O apoio institucional foi desigual, tendo apenas a Universidade Kenyatta demonstrado uma coordenação mais forte através da sua Direcção para a Deficiência. Além disso, a falta de coordenação interinstitucional entre o HELB, o NCPWD e as universidades contribui para a fragmentação do acesso aos serviços e da responsabilização social. O estudo recomenda uma maior coordenação entre os organismos financiadores e as universidades, a adoção de critérios de financiamento que atendam às necessidades das pessoas com deficiência e reformas institucionais, como orçamentos específicos e estruturas de apoio integradas. O estudo insta os intervenientes na educação, incluindo os ECD, a criarem uma estratégia nacional unificada para a educação inclusiva no Quénia

Palavras-chave: Estudantes com deficiência, Financiamento do ensino superior, Equidade e inclusão, Universidades públicas, Quénia.

Abstract

Inclusive higher education remains a dream for students with disabilities (SWDs) in Sub-Saharan Africa. Globally, equity-focused financing models show promise but often fail to address the context-specific challenges faced by SWDs. In Kenya, although policy frameworks such as the Persons with Disabilities Act (2003) and the Kenyan Constitution (2010) commit to equity and access, structural and institutional realities remain misaligned. Financing models, such as those provided by the Higher Education Loans Board (HELB) and grants from the National Council for Persons with Disabilities (NCPWD), are intended to support marginalised students. However, there is limited empirical evidence on their inclusivity, effectiveness, and implementation for SWDs in public universities. This study explores how existing financing models respond to the diverse needs of SWDs, with attention to gender disparities, institutional practices, and systemic barriers. Guided by Amartya Sen's capability approach, the social model of disability, and the intersectionality framework, the study adopted a qualitative interpretive approach. Data were collected through an integrative literature review and semi-structured interviews with SWDs, university administrators, and policymakers across three public universities. Thematic analysis was used to decode both deductive and inductive insights. Findings revealed that while HELB and NCPWD funding schemes exist, they remain structurally limited in covering disability-specific costs such as assistive technology needs, personal aides, or transportation. Gendered and socioeconomic disparities further compound access challenges, particularly for female and rural-based SWDs. Institutional support was uneven, with only Kenyatta University demonstrating stronger coordination through its Disability Directorate. Additionally, a lack of inter-agency coordination among HELB, NCPWD, and universities contributed to fragmented service access and accountability. The study recommends greater coordination among financing bodies and universities, adoption of disability-responsive funding criteria, and institutional reforms such as ring-fenced budgets and integrated support structures. The study urges educational stakeholders, including SWDs, to create a unified national strategy for inclusive education in Kenya.

Keywords: Students with Disabilities, Higher Education Financing, Equity and Inclusion, Public Universities, Kenya.

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List of Abbreviations and Acronyms

CUE	Commission for University Education
DDS	Directorate of Disability Services
DLO	Disability Liaison Office
DSA	Disabled Students' Allowance
DSO	Disability Service Office
DUC	Differentiated Unit Criterion
EAHCA	Education for All Handicapped Children Act
GoK	Government of Kenya
HE	Higher Education
HEI	Higher Education Institution
HELB	Higher Education Loans Board
HEPSN	Higher Education for Persons with Special Needs
ICT	Information Communications Technology
IDEA	Individuals with Disabilities Education Act
ILR	Integrative Literature Review
JAWS	Jobs Access With Speech
KarU	Karatina University
KU	Kenyatta University
KUCCPS	Kenya Universities and Colleges Central Placement Service
LMICs	Low and Middle-Income Countries
MTI	Means Testing Instrument
NACOSTI	National Commission for Science, Technology, and Innovation
NGO	Non-Governmental Organisation
NRF	National Research Foundation
NSFA	National Student Financial Aid Scheme
ODEL	online distance and electronic learning
OECD	Organisation for Economic Co-operation and Development
OPAC	Online Public Access Catalogue

PASGR	Partnership for African Social and Governance Research
PWDs	People with Disabilities
RoK	Republic of Kenya
SAHE	South African Higher Education
SCFM	Student-Centred Financing Model
SDG	Sustainable Development Goal
SMD	Social Model of Disability
SSA	Sub-Saharan Africa
STEM	Science, Engineering, Technology, and Mathematics
SWDs	Students with Disabilities
TVET	Technical and Vocational Education and Training
UDL	Universal Design for Learning
UKZN-PMB	University of KwaZulu-Natal Pietermaritzburg Campus
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UoN	University of Nairobi
USIU	United States International University Africa

Operationalising Key Words

Students with Disabilities (SWDs) - In this study, SWDs refer to individuals enrolled in higher education institutions in Kenya who have physical, intellectual, sensory, or psychosocial impairments, whether visible or invisible, that may hinder their full participation in academic and social life without appropriate accommodations.

Equity-Focused Financing Models - These refer to funding schemes (HELB loans and NCPWD grants), policies, or institutional arrangements designed to promote fair access to higher education for disadvantaged groups, particularly SWDs.

Higher Education Institutions-Refer specifically to Kenya's accredited public universities participating in this study, namely, the University of Nairobi, Kenyatta University, and Karatina University.

Disability-Inclusive Education - This concept refers to the process of designing, implementing, and managing learning environments that anticipate and accommodate the diverse needs of SWDs. This study views it to encompass accessible infrastructure, flexible learning practices, non-discriminatory policies, and targeted financial support.

Systemic Barriers - Systemic barriers refer to the institutional, policy, or structural impediments that hinder the participation of SWDs in higher education. These may include inaccessible loan application systems, rigid eligibility criteria, the absence of reasonable accommodation, and weak inter-agency coordination.

Intersectionality - Operationalised through the Intersectionality Framework, this term refers to the overlapping and interdependent systems of discrimination that affect SWDs differently based on gender, socioeconomic status, rural/urban location, or type of disability. This study utilises it to explore how multiple forms of disadvantage affect access to financing and institutional support.

Hidden Costs of Disability - This refers to the non-tuition, disability-specific expenses that SWDs incur in higher education, including assistive technologies, personal aides, transport, accessible accommodation, and medical services. These costs are often unaccounted for in standard funding formulas.

INTRODUCTION

Access to higher education for students with disabilities (SWDs) is a critical global concern, especially in the pursuit of the United Nations' Sustainable Development Goal 4 (SDG 4), which emphasises inclusive and equitable quality education. Similarly, global frameworks, such as the Salamanca Statement, advocate prioritising funding to enhance inclusive education systems, positioning financial support as a vehicle to combat discriminatory attitudes and improve access for SWDs (United Nations Educational, Scientific and Cultural Organisation [UNESCO] & Ministry of Education and Science, Spain, 1994). Despite significant international progress, SWDs continue to encounter financial and systemic barriers, with the International Finance Corporation (2024) reporting that, at all educational levels, SWDs are more likely to be left out, revealing the gap between policy aspirations and lived experiences (UNESCO-Institute of Statistics, 2018).

Globally, equity-focused financing models, defined as funding approaches designed to allocate resources based on learners' diverse needs and socio-economic circumstances to achieve fairness and educational outcomes (Cerna et al., 2021; European Agency for Special Needs and Inclusive Education, 2016; The World Bank Group, 2024b), have demonstrated potential in expanding access to marginalised groups, including SDWs (Ainscow, 2020). Such models prioritise the removal of systemic barriers by adjusting financial aid to account for individual vulnerabilities rather than applying uniform allocation criteria (Burke et al., 2023; Guez et al., 2025). However, they often fail to capture the context-specific challenges faced by SWDs in low and middle-income countries (LMICs)[1]. In high-income contexts like the United States, since 1972, the

[1] The World Bank classifies LMICS based on Gross National Income per capita, currently at $1,135 or lower for low-income economies, $1,136 to $4,495 for lower middle-income economies, and $4,496 to $13,935 for upper middle-income economies (see more at The World Bank Group, 2025).

Individuals with Disabilities Education Act (IDEA)[2] provides dedicated institutional funding, while the Pell Grant Program[3] supports low-income learners, including SWDs.

However, the above models have also been criticised for limited coverage and insufficient responsiveness to intersecting dimensions of race, gender, and socioeconomic status (Evmenova et al., 2024; McCormack et al., 2024; Rowan, 2024). Intersectionality offers a crucial lens for this study, as it reveals how overlapping social identities, such as gender, disability, and socioeconomic status, combine to produce unique forms of exclusion (Al-Faham et al., 2019; Wyatt et al., 2022). Within these intersecting factors, gender emerges as particularly significant in the Sub-Saharan African (SSA) context. Evidence consistently shows that female SDWs face compounded disadvantages, including cultural norms that deprioritise their education, economic vulnerabilities that limit access to financing, and institutional practices that fail to address their specific needs (Erten, 2011; Mukherjee et al., 2025; Ojha, 2025). These dynamics intensify barriers to participation and make gender an essential dimension in analysing financial access for SDWs in Kenyan higher education, emphasising the need for more context-sensitive and structurally inclusive financing mechanisms.

In the Organisation for Economic Co-operation and Development (OECD) region, countries like Sweden and Germany offer notable models of inclusive higher education financing. Sweden guarantees tuition-free higher education and offers targeted grants for SWDs (Brussino, 2020), while Germany embeds disability-related accommodations into federal education funding, addressing both digital and physical accessibility (OECD, 2003). However, even in these advanced systems, cultural stigma and inadequate support for specific disability types, particularly intellectual and developmental disabilities, persist (Adjei Gyimah et al., 2024; Barbareschi et al., 2021). These limitations

[2] The IDEA, enacted in 1975, and initially named as Education for All Handicapped Children Act of 1975 (EAHCA), was renamed to IDEA in 1990. The act ensures services to children with disabilities throughout the United States and supports funding for inclusive education (see also IDEA, 2024).

[3] The Federal Pell Grant Program provides need-based grants to low-income students to promote access to postsecondary education (see more at National Association of Independent Colleges and Universities, 2025).

reflect a broader reality: financing alone cannot guarantee access without systemic transformation.

In LMICs, particularly across SSA, the challenges are compounded by limited resources, fragmented implementation, and entrenched social stigma (Montes & Swindle, 2021; World Bank Group, 2025a). While countries like South Africa and Ghana have adopted inclusive education policies, operational hurdles, such as underfunding and inconsistent enforcement, have diluted their effectiveness (Dimitrova et al., 2024). The World Bank Group (2024) has noted that financial mechanisms often fail to address the unique educational costs faced by SWDs, contributing to persistently low enrolment and completion rates. According to UNICEF, less than 10% of youth with disabilities in SSA transition to tertiary education, compared to 30%-40% of their non-disabled peers (UNICEF, 2022). Such trends highlight the need for financing strategies that explicitly account for disability-related marginalisation.

Kenya presents a compelling case within this context. Its higher education sector is governed by the Universities Act (No. 42 of 2012)[4], which establishes regulatory bodies such as the Commission for University Education (CUE), the Kenya Universities and Colleges Central Placement Service (KUCCPS), and the University Fund Board. These agencies regulate university admission, funding, and quality assurance. Kenya's commitment to disability inclusion is enshrined in the Persons with Disabilities Act (Republic of Kenya [RoK], 2004, 2025), which mandates non-discrimination and reasonable accommodation in education, employment, and public life. The Constitution of Kenya (Government of Kenya [GoK], 2010) reinforces this through the Bill of Rights, which mandates equality and recognises the need for affirmative action for marginalised populations, including SWDs (National Council for People with Disabilities [NCPWD], 2024; Nyamweya et al., 2024). Furthermore, the Kenyan Vision 2030 (RoK, 2008) positions inclusive education as a pillar for national development.

[4] The act, enacted in 2012, has had several amendments for the past 13 years. It creates a singular regulatory framework for Higher Education in Kenya, avoiding the mushrooming of regulations or a situation where each university in the country constitutes its laws (see GoK, 2020).

Operationally, implementation has been uneven. Although agencies such as the NCPWD are tasked with disbursing grants and overseeing accessibility compliance, enforcement of disability-related provisions remains weak. Financing mechanisms, such as HELB loans and NCPWD bursaries, are helpful but insufficient in meeting the full cost of attendance for SWDs. Assistive technologies, specialised transport, and accommodation remain out of reach for many (Mitiku et al., 2014; Nyamweya et al., 2024). Institutional policies at universities often remain misaligned with the lived realities of SWDs, compounding financial barriers with cultural exclusion and administrative opacity (Kioupi et al., 2023; Richard, 2024). Socioeconomic disparities further exacerbate inequity: students from the lowest quintile[5] are reportedly 49% less likely to access higher education compared to those from the highest quintile (World Bank, 2021).

This study contributes to addressing these gaps by assessing equity-focused models of higher education financing for SWDs in Kenya. Drawing from international literature, national policy frameworks, and empirical evidence from university settings, the study proposes a set of reforms aimed at enhancing inclusivity and accountability. Principles of social justice and sustainable development guide its focus.

To address these gaps, this study aimed to achieve four objectives. It first explores the inclusivity and effectiveness of existing financing mechanisms, such as HELB loans and NCPWD grants, in meeting the needs of SDWs. Second, it examines the enablers and barriers to financial access for SDWs in higher education and explores the specific role that gender plays in shaping these experiences. Third, it investigates how institutional policies and support systems promote or hinder access. Lastly, it proposes policy reforms aimed at strengthening equitable financing and tailored support in Kenyan higher education.

[5] The Quintiles are income-based population segments used by the World Bank to measure wealth distribution. The first quintile represents the poorest 20% of households, while the fifth quintile represents the wealthiest 20% (The World Bank Group, 2025).

In line with these objectives, the inquiry is guided by the following research questions:

1) How inclusive and effective are the current financing mechanisms, such as HELB loans and NCPWD grants, in addressing the needs of SWDs in Kenyan public universities?
2) What enablers and barriers influence financial access for SDWs in higher education, and what specific role does gender play in shaping these experiences?
3) How do institutional policies and support systems promote or hinder access for SWDs, considering gender differences?
4) What policy reforms could enhance equity financing and tailored support for SWDs in higher education?

While the study sought to further the understanding of the Kenyan case and provide actionable insights into financing models for SWDs in Kenyan higher education, several limitations must be acknowledged. One significant challenge was the lack of disability-disaggregated data, which hinders the effective design and implementation of policies. As highlighted by the World Bank, investing in data frameworks such as the Washington Group disability questionnaires is essential for bridging these gaps (Wodon et al., 2018). The study mitigated this limitation by prioritising qualitative data collection and triangulating findings with secondary sources through an integrative literature review (ILR).

Furthermore, Kenya has 38 chartered public universities, as of March 2025 (CUE, 2025). Therefore, focusing on only three public universities—The University of Nairobi, Kenyatta University, and Karatina University —does not provide a comprehensive understanding of the situation of SWDs in the public higher education system. It also may limit the study's applicability to private institutions or technical and vocational training institutes (TVETs). The latter institutions often operate under different policy frameworks and funding mechanisms, which this study may not fully represent. To mitigate this, the study emphasised patterns and common themes across the selected universities while recommending that future studies expand to include private institutions, TVETs, and other public universities for comparative insights.

Resource and time constraints inherent in a qualitative study posed further limitations. For example, the inclusion of diverse participants from marginalised communities adds logistical challenges, while the in-depth nature of thematic analysis requires significant time investment. These constraints could limit the breadth of the study. To manage this, the study followed a structured timeline and adopted digital platforms for virtual interviews where feasible, reducing logistical burdens and expanding access to participants in remote areas.

Finally, another limitation was the dependence on self-reported data, which can introduce inaccuracies due to recall bias or subjective interpretation. Participants may struggle to remember specific details or frame their experiences in ways influenced by external factors. To enhance data reliability, the study combined self-reported information with document analysis, such as institutional policies and reports from HELB and the NCPWD. Member checking was also employed, allowing interviewees to review the accuracy of their responses.

To interpret these issues, the study draws on a solid theoretical framework to explore and address equity-focused models that touch on finances, institutions, and socio-dynamics faced by SWDs in higher education in Kenya. The framework was grounded in three interrelated theories: Amartya Sen's Capability Approach (Sen, 1993), the Social Model of Disability (Oliver, 2004), and the Intersectionality Framework (Crenshaw, 1989). Together, these perspectives provided a comprehensive lens for analysing the systemic inequities in financing and institutional policies, while proposing actionable reforms tailored to the unique needs of SWDs.

First articulated in the 1980s and further refined in Sen’s seminal works of the 1990s, Amartya Sen’s Capability Approach (henceforth Capability Approach) redefines development as the expansion of people’s fundamental freedoms and opportunities to achieve lives they have reason to value (Sen, 1993). The approach is built on three core components: capabilities (the real opportunities available to individuals), functioning (the beings and doings people have reason to value, such as being educated or employed), and agency (the ability to pursue goals that individuals value). It shifts the emphasis from the mere provision of resources, such as financial aid, to the substantive

freedoms individuals have in converting those resources into meaningful achievements (Rajapakse, 2016; Robeyns, 2017).

The Capability Approach has been extensively applied in disability research (Burchardt, 2004; Mitra, 2006; Nath & Batra, 2025; Nussbaum, 2011), providing a valuable framework for understanding how societal structures either enhance or restrict the freedoms of persons with disabilities. Unlike traditional welfare models that focus primarily on resource allocation or medical interventions, this approach examines whether individuals with disabilities can genuinely convert available resources into meaningful life outcomes. Scholars such as Burchardt (2004) and Mitra (2006) have demonstrated its relevance in analysing how social and institutional barriers undermine capabilities, while Nussbaum (2011) expanded the discussion by emphasising dignity, justice, and human flourishing for people with disabilities. Other studies have also applied the approach to explore issues of accessibility, agency, and equity in education, including higher education (Terzi, 2005; Walker & Unterhalter, 2007).

While widely influential, the Capability Approach is not without its limitations. The approach has faced criticism for being too broad and lacking clear metrics to assess capabilities (Robeyns, 2017), for underplaying power relations and structural inequalities (Dean, 2009), and for relying heavily on normative assumptions about what constitutes a 'valuable' life (Qizilbash, 2012). These critiques highlight the importance of contextualising its application, as done in this study, to capture the lived realities of SDWs in Kenya.

Building on these applications, this study uses the Capability Approach to examine whether financing mechanisms in Kenyan higher education, such as HELB loans and NCPWD grants, expand the real opportunities of SDWs or merely provide nominal access. For example, while financing may be available, systemic barriers such as societal stigma, inaccessible facilities, or rigid repayment terms may limit SWDs' ability to utilise these resources effectively (Gupta et al., 2022; Mutanga & Walker, 2015). By assessing whether SWDs can achieve meaningful outcomes, such as graduation or employability, the study identifies gaps in current financing mechanisms and proposes reforms to enhance inclusivity and equity. Subsequently, the Capability Approach aligns with

Kenya's Vision 2030 (GoK, 2007) and global education goals (SDG4), emphasising human capital development through equitable access to education by highlighting the need for financing systems that support not only enrolment but also meaningful success.

The social model of disability (SMD) emerged in the late 1970s and 1980s, pioneered by disability activists and scholars such as Michael Oliver in the United Kingdom (Oliver, 1990). Developed as a political and theoretical response to the dominant medical model, it reframed disability not as an individual deficit or medical condition but as a social construct created by environmental, attitudinal, and institutional barriers (Shakespeare, 2014). Under this model, impairments refer to physical or mental differences, whereas disability arises when society fails to accommodate these differences (Oliver, 2004). Its core premise is that social exclusion, not the impairment itself, produces disadvantage.

The SMD has been widely influential in disability rights movements and policy debates because it shifts responsibility from the individual to society, demanding structural changes to remove disabling barriers. Its strengths include its empowering narrative, its role in shaping anti-discrimination legislation, and its capacity to frame disability as a human rights issue. However, scholars have also highlighted limitations. Critics argue that it sometimes underplays the lived realities of impairment, neglects intersectionality, and offers limited guidance on addressing complex health-related needs (Berghs et al., 2016; Shakespeare, 2014, 2017). Recent analyses also suggest that while it remains vital for challenging systemic exclusion, it needs to evolve to address contemporary issues such as mental health, chronic illness, and digital accessibility (Liddiard et al., 2019; Norberg, 2019; Riddle, 2020; Thorneycroft, 2024).

In the context of this study, the SMD is particularly relevant for analysing how Kenyan higher education policies and financing frameworks may create or mitigate disabling environments for SDWs. For example, if loan application platforms are not digitally accessible or funding eligibility criteria disregard additional disability, related costs, these mechanisms themselves function as disabling barriers. By using this model, the study focuses on identifying and addressing systemic factors, rather than individual impairments, that hinder SWDs' access to equitable financing. This aligns with the

study's objective of proposing reforms that dismantle structural barriers and emphasise inclusive educational environments.

Lastly, the Intersectionality Framework was first introduced by Kimberlé Crenshaw in 1989 as part of critical race theory and feminist legal studies. It emerged to explain how Black women in the United States faced overlapping forms of discrimination that could not be understood by examining race or gender in isolation (Crenshaw, 1989). Intersectionality posits that multiple social categories such as gender, disability, class, ethnicity, and geographic location (Harris & Bartlow, 2015; Shields, 2008) interact simultaneously, creating unique configurations of privilege and oppression. This perspective challenges single-axis analyses of inequality by emphasising how these identities compound to shape lived experiences.

Over the years, intersectionality has evolved into a key analytical lens across sociology, gender studies, and disability research. Its strengths lie in its ability to uncover hidden dynamics of power and to show how policies may unintentionally privilege some groups while marginalising others. However, scholars have also critiqued its application, arguing that it is sometimes used too broadly without sufficient methodological clarity (Carastathis, 2014; Davis, 2008). Others caution that while intersectionality illuminates overlapping disadvantages, it may risk fragmenting policy responses if not linked to structural analysis (Bowleg, 2012; Collins, 2015). Despite these debates, intersectionality remains a robust framework for addressing complex inequalities in education, particularly when combined with complementary theories and approaches.

In this study, intersectionality is particularly relevant to understanding the compounded challenges faced by SDWs in Kenyan higher education. For instance, a female student with a disability from a rural, low-income household may face more severe financial, cultural, and institutional barriers than her urban male counterpart. These overlapping vulnerabilities shape not only access to financing but also retention, success, and participation in university life. Adopting this lens, the study ensures that proposed reforms go beyond generic solutions and instead address the diversity within the student population with disabilities.

The three frameworks are interrelated and mutually reinforcing. The Capability Approach provides a lens for examining whether financing mechanisms truly expand the fundamental freedoms of SDWs to achieve meaningful educational outcomes (Robeyns, 2017; Sen, 1993). The SMD complements this by locating disability not in individual impairments but in societal and institutional barriers that create exclusion (Lawson & Beckett, 2020; Mike Oliver, 2013), guiding the analysis of how financing systems and university practices can either dismantle or perpetuate disabling environments. The Intersectionality Framework adds a critical dimension by showing how overlapping identities, such as gender, disability, and socioeconomic status, shape diverse experiences of exclusion, ensuring that the study captures the mixed realities within the SDWs population. Scholars such as Soldatic and Pini (2009) caution against uniform solutions that ignore these layered realities. Intersectionality ensures that policy recommendations reflect the diversity within the SDWs population and respond to differentiated needs. Together, these perspectives offer a single, cohesive lens that moves beyond surface-level analysis, enabling a justice-oriented understanding and informing inclusive, context-sensitive reforms in higher education financing in Kenya**.**

This study aims to investigate how equity-focused financing models address the needs of SDWs in Kenyan public universities. The study begins by introducing its background, objectives, research questions, and theoretical foundations. This is followed by a comprehensive integrative literature review that synthesises evidence from Kenya and other SSA contexts. The methodology section outlines the qualitative approach adopted, detailing the interpretive paradigm, case study design, data collection techniques, and ethical considerations. The findings section presents insights from both the literature review and interviews with students, administrators, and policymakers. These findings are then critically discussed in relation to the theoretical framework and existing scholarship. The study concludes by summarising the key results, proposing policy and practical recommendations, and highlighting areas for future research.

1 LITERATURE REVIEW

This chapter presents an overview of equity-focused models in higher education for SWDs in Kenyan public universities, drawing on an integrative literature review (ILR). An ILR is a form of review that synthesises empirical and theoretical studies to provide a comprehensive understanding of a complex phenomenon, accommodating evidence from diverse methodologies and data sources (Whittemore & Knafl, 2005). Unlike systematic reviews, which often restrict inclusion to empirical studies with similar designs, an ILR integrates findings from qualitative, quantitative, and mixed-methods research, as well as policy reports and grey literature (Ejjami, 2024; Gough, 2015). This flexibility makes it particularly valuable in fields such as disability and higher education financing, where evidence is scattered across academic, institutional, and policy domains.

The use of an ILR in this study is justified on several grounds. First, in Kenya, research on higher education financing for SWDs remains fragmented, with most studies focusing on general student financing or broad disability inclusion policies rather than their intersection (Kioupi et al., 2023; Wang'ang'a, 2025). Additionally, policy frameworks, such as the HELB model and the NCPWD grants, have undergone reforms in recent years (Partnership for African Social and Governance Research [PASGR], 2025). Yet, empirical assessments of their effectiveness for SWDs are scarce. Second, Kenyan universities often rely on reports and institutional records, like CUE reports, rather than peer-reviewed research to inform inclusion strategies (Kerubo & Oliver, 2024). An ILR allows the integration of these diverse sources, thus capturing a fuller picture of financing realities. Finally, given the multidimensional challenges faced by SWDs, including financial, institutional, and gendered barriers, an ILR is uniquely suited to synthesise evidence across policy, practice, and lived experience to generate actionable insights.

Drawing on 32 academic, institutional, and policy-based sources published between 2015 and April 2025, the review examined how financial mechanisms, barriers and enablers of access to financing, institutional policies and support systems, and gendered experiences affect the access of SWDs in higher education. The analysis is organised

around the study's four objectives and guided by three theoretical frameworks previously mentioned: the Capability Approach, the SMD, and the Intersectionality Framework. The first part of the Chapter presents the introduction and theoretical framework, while the second part examines the methodology. The third part presents the results and provides a detailed discussion of the findings. Lastly, the Chapter provides the limitations and conclusions based on the scope and findings.

Higher education is widely recognised as a catalyst for economic progress, providing pathways to employment, empowerment, and social inclusion (World Bank Group, 2025b). However, people with disabilities (PWDs) continue to face significant challenges in accessing and completing tertiary education due to persistent financial, institutional, and systemic barriers (Bartolo et al., 2025; Munjanja & Hendricks, 2025; Pérez-Esteban et al., 2023). According to the World Health Organisation, as of 2023, PWDs constitute 20% of the world's poorest individuals, with over 80% residing in developing countries (WHO, 2023). Despite international frameworks such as the United Nations Convention on the Rights of PWDs (United Nations, 2006) and Sustainable Development Goal 4 (United Nations, 2025) advocating for inclusive and equitable education, gaps persist in financing models and policy implementation.

This global concern is acutely mirrored in SSA. The region has seen higher education expand in recent decades through increased public investments, the proliferation of chartered universities and TVET institutions (UNESCO-IESLAC, 2023), and reforms aimed at broadening access to marginalised populations, including SDWs (Chiramba & Ndofirepi, 2023). Nevertheless, despite these gains and regional commitments like the African Union's Agenda 2063 (African Union, 2015), SDWs remain significantly underrepresented in higher education. From a social lens, women with disabilities in SSA face compounded discrimination, as cultural norms, especially in patriarchal settings, often prioritise male education while relegating women to caregiving roles (Tamunomiegbam & Arinze, 2024). In Ethiopia, for example, female SDWs are less likely to complete their degrees than their male counterparts (Yorke et al., 2022), and a majority (67%) among those who experience harassment or lack menstrual hygiene facilities and limited access to reproductive health services (Daniel et al., 2023; Hussein

et al., 2022). This then raises questions about the inclusivity and effectiveness of prevailing financing mechanisms and institutional support systems.

While regional and global frameworks provide important normative benchmarks, their realisation is heavily influenced by the country's specific national policy environment. In Kenya, for example, laws such as the Persons with Disabilities Act 2003 (RoK, 2024), the University Act (GoK, 2020), and the Persons with Disabilities Bill of 2023 (RoK, 2023), among others, aim to promote inclusive education and equal opportunities. However, implementation gaps persist. For example, only 14.1% of SDWs are enrolled in private universities compared to 85.9% in public institutions (Wang'ang'a, 2025), a disparity that highlights more systemic inequities in financing, access, and institutional preparedness (Mutanga, 2017, 2018). These disparities persist despite formal government commitments to align with global standards, revealing a disjunction between higher education financing policy rhetoric and practical outcomes. Although Kenya has funding schemes for higher education, such as the HELB loans and targeted grants by the NCPWD, SDWs often fall through the cracks of mainstream financial aid models. HELB's means-testing approach[6], for example, does not fully account for the compounded economic vulnerabilities experienced by SDWs, many of whom face additional costs related to assistive devices, personal care, or accessible transportation (Chiwandire & Vincent, 2019; Onkeo, 2011). These financial gaps highlight the inadequacy of existing models and the urgent need for reforms that prioritise equity.

Moreover, institutional policies and practices frequently fail to accommodate disability-specific needs. For example, many universities lack inclusive curricula, accessible buildings, and dedicated support units, creating environments that are physically and socially hostile to SDWs (Karanja et al., 2021). Ndlovu (2021) reports that these institutional failures are enhanced by pervasive stigma, with SDWs reporting that faculty and peers often perceive disability as a sign of incompetence. These challenges are further marred by intersecting factors such as gender, poverty, and rurality, which

[6] Although HELB indicates that the funding model is skewed based on student's financial needs, the proxy indicators used do not consider on students with disabilities' extra needs. Thus, such students are forced to seek other fundings from Members of Parliament, the County Government, churches, or well-wishers.

disproportionately affect female students and those from remote areas (Woyo et al., 2025). Such attitudes not only isolate SDWs but also reinforce systemic barriers that hinder academic achievement and professional advancement. Together, these factors accelerate the urgency of developing equity-focused financing models and institutional frameworks that go beyond “paper” commitments to realise substantive inclusion.

The exclusion of SDWs from higher education in Kenya reflects broader developmental and structural inequalities that carry profound economic and social implications. According to the 2019 Kenya Population and Housing Census, PWDs accounted for 2.2% (0.918 million) of the general population (Kenya National Bureau of Statistics, 2019). As Kenya grapples with the urgent need for skilled professionals across sectors such as healthcare, technology, and sustainability, the systematic marginalisation of SDWs constitutes a missed opportunity for inclusive growth and innovation (United Nations Development Programme, 2025). For instance, fewer than 30% of Kenyan universities provide assistive technologies such as screen readers or braille materials (Smith et al., 2024), while most academic staff lack training on inclusive pedagogical strategies (Bibiana et al., 2020; Odongo & Davidson, 2016). These gaps not only undermine the academic potential of individual learners but also weaken national efforts to diversify knowledge systems and respond to complex, multidimensional development challenges.

Considering the aforementioned key issues, this ILR examines the systemic barriers to and opportunities for advancing equity in higher education for SDWs in Kenya. Drawing on recent empirical studies, policy analyses, institutional reports, published theses and journal articles, the review addresses three central questions: (1) How effective are existing financing models in addressing the needs of SDWs? (2) What institutional policies and practices hinder or promote inclusion in higher education? (3) How do gender, socio-economic status, and geographic location intersect with disability to shape educational outcomes?

Through evidence synthesis from Kenya and other countries in the SSA region, this review identifies evidence-based strategies for policymakers, universities, and international stakeholders to create inclusive financial environments that ensure SDWs

have equitable opportunities in higher education. The subsequent sections analyse the methodology and findings based on the review, concluding with a summary.

1.1 Methodology

This review aimed to identify, select, synthesise, interpret, and present perspectives on financing models, encompassing equity, a gender lens, enablers and barriers, and institutional support, for SDWs in higher education in Kenya.

1.1.1 Design

This ILR design was based on the five-stage framework proposed by Whittemore and Knafl (2005). They included: (i) problem(s) identification, (ii) literature search (inclusion and exclusion), (iii) data evaluation, (iv) data analysis, and (v) presentation of findings. This model was selected because of its flexibility to synthesise diverse sources. This flexibility was necessary for evaluating diverse financing and support systems for SDWs in higher education. Importantly, ILRs in educational studies not only describe patterns across studies but also generate conceptual insights and policy implications through synthesis (Fain, 2024), as intended by this work.

1.1.2 Inclusion and Exclusion Criteria

Inclusion criteria were: (1) empirical or policy-based studies published in English between 2015 and April 2025 for an up-to-date perspective on the topic; (2) a focus on higher education in Kenya or SSA; (3) explicit analysis of SDWs, higher education financing, equity, or institutional policy; and (4) studies addressing intersectional factors such as gender or socio-economic status. On the other hand, exclusion criteria were: (i) studies focused solely on primary or secondary education; (ii) materials without relevance to disability or higher education financing; (iii) non-empirical opinion pieces or commentary without substantive analysis; (iv) studies whose scope is geographically beyond SSA; (v) focused on private tertiary institutions; and (vi) articles not published between 2015- April 2025 and in English language. The decision to include grey literature, such as institutional reports and published theses, was intended to capture context-specific insights and emerging evidence that may not be present in peer-reviewed sources (Paez, 2017). These sources are particularly valuable in fields like

disability and education policy, where practice-based knowledge and government-led reforms are often first documented in reports and working papers (Adams et al., 2017). Therefore, the inclusion of grey literature enhanced the comprehensiveness and relevance of this ILR, particularly in informing evidence-based policy in under-researched contexts, such as SSA (Mahood et al., 2014).

1.1.3 Search Techniques

The review began with a comprehensive search of peer-reviewed journal articles, books, book chapters, dissertations, policies and reports, conference papers, white papers, and doctoral theses, all published between 2015 and April 2025. The search included four central databases, with broad reach: Scopus, ERIC, PubMed, and DOAJ. Additional relevant grey literature was sourced from institutional repositories (HELB, NCPWD, UNESCO, University Fund, Kenyan Ministry of Education) and Google Scholar, as complementary sources. The search strategy combined keywords such as “Financing”, “Higher Education”, “University education”, “Disabled students”, “Students with disabilities”, “Kenya”, “SSA”, and Boolean operators, depending on the database.

As an example:

“Higher education OR university,” AND “students with disabilities OR disabled students,” AND “Financing OR Funding,” AND “equity,” AND “Kenya OR Africa OR SSA.”

1.1.4 Outcomes

Following cross-checking among the four databases, 295 materials were identified, and an additional 1,241 materials were added from grey literature sources (Google Scholar and institutional repositories), totalling 1,536 materials. An initial screening of the titles and keywords resulted in the removal of 560 materials due to irrelevance. The remaining 976 were further evaluated based on their abstracts, where 745 materials were excluded due to their geographical scope beyond SSA, or because they focused on primary and secondary education, or were duplicates. This left 233 materials, which were scrutinised further. Of these, 199 were excluded because they fell outside the time frame (2015-April 2025) or failed to address higher education, SDWs, financial aspects, or inclusion, or their relevance did not align with the main topic. The 32 materials that

were left were downloaded and their full texts analysed for suitability and analysis. Figure 1 illustrates a flowchart summarising the process.

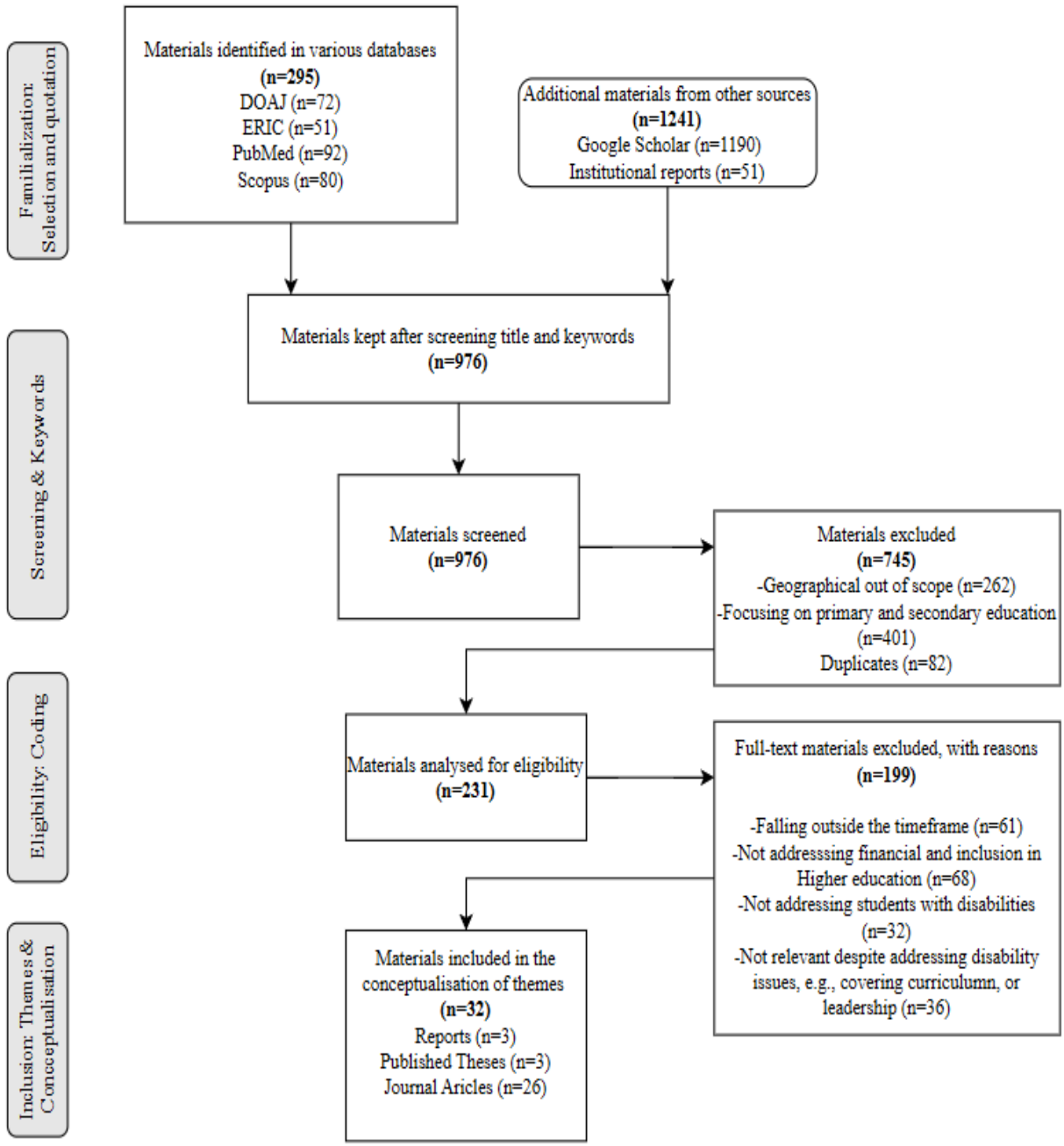


Figure 1-Materials Identification Flowchart
Source: Author's Analysis

1.1.5 Data Extraction

Data from the 32 materials were extracted and summarised for analysis under the following headings: author and year, country/region covered, methodology used, objectives the material addressed, and the findings/recommendations. The contents of the final data extraction table (see Table 1) were re-examined, cross-checked, and refined for accuracy. This process strengthened data abstraction and synthesis. Finally, data were characterised into themes based on the synthesis of the findings. From the results in Table 1, 14 papers focused on Kenya, followed by nine that explored South Africa. Four investigated SSA as a region, two investigated Lesotho, while Ethiopia, Ghana, and Zimbabwe each had one paper.

In terms of the papers' focus, a mix of nine distinct aspects of SWDs was covered. Majority of the papers focused on financing or funding mechanisms for SWDs and higher education (Amin & Ntembe, 2020; Chiwandire & Vincent, 2019b; Mukhwana et al., 2020; Ndlovu & Woldegiorgis, 2023; Nkisi, 2021; Oketch, 2016, 2023; PASGR, 2025; University Fund, 2025a), inclusion and integration into higher education (Abuya & Githinji, 2022; Kutto & Erastus, 2024; McKinney & Swartz, 2022; Murtadlo et al., 2025; Mutanga, 2018; Otube, 2018), accessibility issues (Abuya & Githinji, 2021; Mosia, 2017; Ndlovu, 2019; Nene, 2019; Odhiambo, 2016), higher education policies for SWDs (Alu & King, 2024; GoK, 2023; Malechwanzi et al., 2016; Maruza et al., 2020; Ogogo et al., 2019; Wanjau, 2016), provisions of assistive technologies and services (Mireku et al., 2024; Ndlovu, 2021), higher education participation (Majoko, 2018), SWDs' experiences in higher education (Mutanga, 2017), opportunities for SWDs in higher education (Akemache et al., 2022), and preparations of SWDs into professionalism in the job markets (Ndlovu & Walton, 2016).

Regarding methodologies used by the authors, six main theoretical designs were utilised. They included; mixed methods (Akemache et al., 2022; PASGR, 2025; Wanjau, 2016), qualitative methods (e.g., case studies, exploratory, and descriptive (Abuya & Githinji, 2021, 2022; Alu & King, 2024; Chiwandire & Vincent, 2019b; McKinney & Swartz, 2022; Mosia, 2017; Mutanga, 2018; Ndlovu, 2021; Ndlovu & Woldegiorgis, 2023; Ndlovu, 2019; Nene, 2019; Otube, 2018), theoretical and policy analysis (Kutto &

Erastus, 2024; Mukhwana et al., 2020; Nkisi, 2021; Odhiambo, 2016; Ogogo et al., 2019; Oketch, 2016, 2023; University Fund, 2025a), panel data analysis (Amin & Ntembe, 2020), multistakeholder participatory approach (GoK, 2023), and systematic reviews (e.g., narrative and documentary reviews) (Majoko, 2018; Malechwanzi et al., 2016; Maruza et al., 2020; Mireku et al., 2024; Murtadlo et al., 2025; Mutanga, 2017; Ndlovu & Walton, 2016). In addition to the characteristics analysis, the subsequent subsections present the main findings and discussions from the 32 papers.

Table 1-Data Extracted from 32 Documents

Author	Title	Country/Region	Methodology	Objectives Addressed	Findings/Recommendations
(Wanjau, 2016)	Policy and Provision of Learning Supports and Accommodations for SWDs in Kenyan Public Universities	Kenya	- Exploratory descriptive survey (questionnaires, interviews, FGDs, observation, and desk review). - The sample included three public universities (UoN, KU, and JKUAT), involving SWDs, faculty, administrators, and support staff.	a, b, c, d	- Unpublished or poorly implemented disability policies. - SWDs face limited accommodations, a lack of awareness of available services, negative attitudes from faculty, and minimal use of assistive technology. - Faculty lacked training in disability-inclusive instruction, and few were familiar with Universal Design. - Recommended capacity building for staff, investment in ATs, and incorporation of Universal Design principles.
(Malechwanzi et al., 2016)	Policies of Access and Quality of Higher Education in China and Kenya: A Comparative Study	Kenya and China (Comparative)	- Documentary review of 57 sources with critical case sampling to select 24 final texts. Comparative policy analysis and thematic synthesis focused on access, quality, and funding.	a,b,c,d	- China: strategic and consistent policy reforms, massification without eroding quality, supported by PPPs, rigorous quality assurance, and financing (loans, scholarships) and income-contingent repayment. - Kenya: rapid expansion but uncoordinated, underfunded, low staff morale, inequitable access for rural and female students, and weak quality assurance.
(Mutanga, 2017)	SWDs' Experience in South African Higher Education: A Synthesis of Literature	South Africa	- Narrative literature review and thematic synthesis of 33 studies (including theses, peer-reviewed articles, and reports) related to SWDs' access, inclusion, and support in SAHE.	b,c,d	- Despite progressive legislation, implementation gaps persist across physical accessibility, curriculum design, AT, and staff attitudes. - Disability Units are underfunded, inconsistently structured, and marginalised within university hierarchies. - Lecturers often lack awareness or the capacity to accommodate diverse learning needs.
(Mukhwana et al., 2020)	Financing higher education in Africa: The Case of Kenya	Kenya	- Descriptive policy analysis using secondary data from government surveys, education reports, and economic studies. - Focus on enrolment trends, budget allocations, HELB loans, and TVET expansion (2015 to 2019)	a,b,d	- Rapid tertiary education growth, increased enrolments in TVET and universities. - Low government funding leads to infrastructure gaps and a decline in the quality of services. - HELB capitation and loan repayment trends show inequities and inefficiencies.
(McKinney & Swartz, 2022)	Integration into higher education: Experiences of Disabled Students in South Africa	South Africa	- Qualitative exploratory study. Semi-structured interviews were conducted with 22 disabled students, including both congenital and acquired disabilities. Thematic analysis grounded in lived experience and insider-researcher ethics.	b,c,d	- Three significant integration barriers: - (1) difficulty accepting newly acquired disabilities (affecting self-esteem and retention), (2) fear and consequences of disability disclosure (stigmas), and (3) institutional stereotyping of students' academic capabilities based on disability type (impacting subject access and emotional wellbeing).

Author	Title	Country/Region	Methodology	Objectives Addressed	Findings/Recommendations
(Abuya & Githinji, 2022)	Inclusion of Visually Impaired and Deaf Students in Universities in Kenya: A Call for Action	Kenya	- Qualitative field study. - Semi-structured interviews (n=94 Visually Impaired and Deaf Students) and 16 university staff - Snowball sampling and thematic analysis.	a, b, c, d	- Barriers Include Limited course choices due to rigid grade requirements, a lack of assistive technology, inadequate learning materials in accessible formats, limited sign language interpretation, attitudinal barriers from staff, and insufficient libraries and examination accommodations.
(Nkisi, 2021)	Higher Education Financing in Lesotho: Regulation to Realise Its Sustainability and Increase Inclusiveness	Lesotho	- Doctrinal legal analysis supplemented by policy critique and practitioner insight. - Review of the Loan Bursary Fund's legislative framework and administrative practice in Lesotho.	a,d	- The loans are heavily subsidised but suffer from poor repayment, weak legal enforcement, and ineffective tracking of beneficiaries. - Graduates frequently default due to the non-enforcement of repayment terms, and the existing laws are outdated and do not effectively support modern cost-sharing arrangements.
(Nene, 2019)	Accessibility Issues and Challenges Facing Students Living with Disabilities in Institutions of Higher Education and Training: The Case of the UKZN-PMB Pietermaritzburg Campus	South Africa	- Qualitative case study using in-depth interviews and questionnaires (n=15 SWDs) across five colleges at UKZN-PMB. - Thematic analysis using accessibility and consociation democratic governance models.	b,c,d	- SWDs at UKZN-PMB face accessibility challenges (inadequate physical infrastructure for blind and wheelchair users). - Financial barriers persist despite the National Student Financial Aid Scheme (NSFAS) support due to non-academic costs and AT needs. Disability Support Unit is under-resourced and inconsistent. - Attitudinal stigma and poor staff engagement.
(Oketch, 2023)	What is the Appropriate HE Finance Model for Africa? Some Reflections	Kenya/SSA (comparative)	- Policy and conceptual review using economic history, demographic analysis, and financing performance data. - Draws on World Bank data, Kenyan HE statistics, and historical policy documents to reflect on financing models.	a,b,d	- Massification of HE has outpaced traditional funding models. Free education benefits the elite disproportionately, while parallel programmes and DUC failed to promote equity. - Income-contingent loans, hybrid models with targeted free tuition, and cost-sharing tailored to household means are advocated.
(Mutanga, 2018)	Inclusion of SWDs in South African higher education	South Africa	- Descriptive qualitative study using semi-structured interviews (14 SWDs) - Thematic analysis using the Capability Approach.	a,b,c,d	- Key barriers include restrictive funding criteria, inflexible course choices tied to sponsorship conditions, limited social interaction, inadequate accommodations, inaccessible learning materials, attitudinal stigma, and assessment discrimination. - Even though funding is available, it often limits students' agency.
(Ndlovu, 2021)	Provision of AT for SWDs in South African higher education	South Africa	- Qualitative study using semi-structured interviews (N=6 SWDs and N=10 Disability Rights Centre staff) at a major South African university. - Purposive sampling and thematic analysis	b,c,d	- AT and devices help most SWDs to learn, but limitations for those with visual impairments persist. - Decision-making is top-down for device provision and often excludes SWD voices. - Staff perceive provision as adequate, but students cite gaps due to funding constraints and lack of appropriate support.
(Chiwandire & Vincent, 2019)	Funding and Inclusion in higher education institutions for SWDs	South Africa/UK, USA, India, and Australia (Comparative)	- Qualitative content analysis of policy documents.	a,b,c,d	- Funding mechanisms, such as the DSA (UK), Pell Grants (USA), NSFAS (South Africa), and HEPSN (India), expanded SWDs' access; however, most countries faced setbacks due to budget cuts, privatisation, and overreliance on cost-based inclusion. - Selective accommodation of impairments, insufficient assistive technologies, and non-coverage of support staff.

Author	Title	Country/Region	Methodology	Objectives Addressed	Findings/Recommendations
(Maruza et al., 2020)	Disability Policy Representation in African Higher Education Research: Implications for Disability Policy Framing	SSA	- Systematic literature review (1981–2019) using Levy and Ellis's (2006) systems approach.	c,d	- African HE policy research adopts qualitative approaches and the SMD. - Minimal quantitative and comparative analysis, and a critical gap between policy rhetoric and implementation. - Framing (in education and funding) is often borrowed from global North paradigms without adequate contextual adaptation.
(GoK, 2023)	Report of the Presidential Working Party on Education Reforms: Transforming Education, Training and Research for Sustainable Development in Kenya	Kenya	- Multi-stakeholder participatory approach (public forums, town halls, written memoranda, key informant interviews, desk review of laws, policy documents, and education sector reports).	a,b,c,d	- The fragmented current financing system is inequitable, disadvantaging vulnerable learners, including SWDs. - Recommends a new funding model combining scholarships, loans, and household contributions based on vulnerability assessment. - Calls for the amalgamation of HELB, UFB, and TVET-F into one entity to reduce duplication and enhance efficiency.
(Ndlovu, 2019)	Access into Professional Degrees by SWDs in South African Higher Learning: A Decolonial Perspective	South Africa	- Qualitative design with in-depth interviews (N=12 SWDs, and 7 Disability Unit staff members. - Thematic analysis (decolonial theory).	b,c,d	- SWDs experience invisible exclusion stemming from coloniality of power and being. - Obstacles include unequal schooling opportunities, normative standards in degree entry, and internalised oppression. - Students from special schools faced barriers to entry into degrees like Medicine due to restricted subject offerings.
(Akemache et al., 2022)	Opportunities Available and Challenges Faced by SWDs in Public Universities in Addis Ababa	Ethiopia	- Mixed methods approach (N=218; questionnaires, FGDs, interviews, and observation). - Multiple regression analysis.	b,c,d	- Obstacles include inaccessible infrastructures, a lack of personal assistants, poor provision of AT, negative lecturer attitudes, and inadequate disability affairs coordination.
(Ndlovu & Walton, 2016)	Preparation of SWDs to Graduate into Professions in the South African Context of Higher Learning: Obstacles and Opportunities	South Africa	- Narrative literature review.	b,c,d	- SWDs face systemic barriers (inaccessible buildings, non-accommodative professional curricula, inadequate fieldwork support, and minimal disability policy implementation). - Despite supportive funding (NSFAS) and assistive services, stigma and the deficit of disability model persist.
(Kutto & Erastus, 2024)	Equity and Social Inclusion in Higher Education: The Funding Dilemma in Public Universities in Kenya	Kenya	- Argumentative essay based on secondary data review and policy analysis. - Critique the HELB model, IMF reforms, and internal strategic planning issues in Kenyan universities.	a,b,c,d	- Lack of funding alone does not explain inequity in Kenyan HE. - Despite diminished government support, misallocation and poor planning exacerbate the problems. - HELB's failure is attributed to poor recovery mechanisms and shrinking funds.
(University Fund, 2025a)	Report of the Second Biennial Universities Funding Conference held at Lake Naivasha Resort	Kenya	- Multi-stakeholder policy and practice discussions.	a,d	- Proposed reforms: full implementation of the Student-Centred Funding Model (SCFM), enhanced accountability, performance-based budgeting, PPPs for digital scholarships, and targeted equity-based funding for low-income and marginalised students.

Author	Title	Country/Region	Methodology	Objectives Addressed	Findings/Recommendations
(Murtadlo et al., 2025)	Inclusive education in Africa: Transforming higher education in low-income countries	SSA	- Systematic literature review (N=15 papers) using PRISMA.	a,b,c,d	- Challenges: weak policy implementation, poor infrastructure, societal stigma, funding deficits, and limited staff training. - Best practices include Universal Design Compliance (Nigeria), school-for-all models (Ethiopia), Disability Resource Centres (DRCs), inclusive entrepreneurship, peer-to-peer mentoring (Uganda), and national regulations such as the Disability Act. - Policies are often progressive on paper but face implementation barriers.
(Odhiambo, 2016)	Higher Education in Kenya: An Assessment of Current Responses to the Imperative of Widening Access to Research for Sustainable Development in Kenya	Kenya	- Policy analysis and theoretical commentary. - Emphasises the intersectionality of barriers to access through a critical socio-political framework.	a,b,c,d	- Significant disparities persist in access to higher education, especially among students from low socio-economic status backgrounds, women, rural and marginalised ethnic groups. - Cost-sharing and limitations in HELB's means testing undermine equity. - Gender disparities remain persistent, especially in STEM and professional programmes.
(Ndlovu & Woldegiorgis, 2023)	Student Funding: The Case of Disabled Students in South African Higher Education	South Africa	- Qualitative case study at a historically advantaged South African university. - Semi-structured interviews (N=19). - Thematic analysis (reflexive journaling, member checks, and peer debriefing).	a,b,c,d	- While various funding sources (e.g., NSFAS, Fundza Lushaka, NRF) are available, they are often delayed and inadequate to meet the needs related to impairment. - Students reported unmet medical and assistive device expenses, inadequate coverage for caregiving or sign language services, and bureaucratic delays. - The study argues that neoliberalism, colonial power structures, and exclusionary epistemologies shape disability funding.
(Abuya & Githinji, 2021)	Access to University Education by Learners with Physical Disabilities: Combating the Barriers	Kenya	- Qualitative empirical study (UoN, KU, DU, USIU). - Interviews (N=41) and on-site observation. - Purposive and snowball sampling techniques were used to recruit participants. - Data analysed thematically.	b,c,d	- Learners with physical disabilities face persistent structural, attitudinal, and policy-based barriers across Kenyan universities. - Inaccessible buildings, restrictive admission practices, and limited course flexibility undermine the right to inclusive education. - Legal protections exist (e.g., CRPD, Kenyan Constitution), but implementation is lacking.
(Otube, 2018)	Students' Perspectives on Inclusion: A Case Study of Kenyatta University, Kenya	Kenya	- Qualitative case study using interviews (N=30) and observations with SWDs	c,d	- Negative attitudes, limited accommodations, and inconsistent support from faculty and administration. - Inclusion is viewed as incomplete and dependent on the individual lecturer's goodwill.
(Oketch, 2016)	Financing HE in SSA: Some Reflections and Implications for Sustainable Development	SSA	- Theoretical and policy reflection.	a,b,d	- Limitations of cost-sharing point to rising inequality and criticise low government investment.

Author	Title	Country/Region	Methodology	Objectives Addressed	Findings/Recommendations
(Alu & King, 2024)	Disability policies to guide the provision of facilities, services, and resources to SWDs: The case of ten Ghanaian academic libraries	Ghana	- Qualitative multiple case study using document analysis and semi-structured interviews (N=28). - Thematic analysis using AtlasTi, following the SMD.	b,c,d	- Seven out of ten university libraries lacked written guidelines for disability policies. Where policies existed, implementation was often weak. - Significant accessibility barriers (absence of elevators, inaccessible Online Public Access Catalogue and websites, lack of Braille/audio-visual sections, and inadequate assistive devices.
(Mireku et al., 2024)	A systematic review of students' support services provision in higher education (SSSPiHE) in SSA	SSA	- Systematic literature(N=53) review guided by the PRISMA framework. - Used VOSviewer software to visualise publication trends and themes (thematic and descriptive analysis)	b,c,d	- Challenges identified: irregular funding, digital divide, high ICT infrastructure costs, and minimal focus on SWDs.
(Mosia, 2017)	Access to higher education for SWDs in Lesotho	Lesotho	- Qualitative research with semi-structured interviews (N=26) with SWDs and institutional actors from universities. - Thematic analysis using a social justice,	b,c,d	- Barriers include inaccessible buildings, a lack of learning materials, inadequate lecturer training, and financial exclusion. - Social attitudes and stigma further marginalised SWDs.
(Ogogo et al., 2019)	Government Policies on Education of Learners with Special Needs in Kenya	Kenya	- Policy review supported by a comparative analysis.	a,c,d	- Despite strong policy language, gaps remain in financing, implementation, and monitoring frameworks. - Limited inter-ministerial collaboration and resource allocation hinder practical inclusion.
(PASGR, 2025)	Re-Imagining University Financing in Kenya	Kenya	- Mixed methods report.	a,b,c,d	- Findings revealed that current financing frameworks are regressive, with disparities in allocations, minimal targeting for marginalised groups, and inefficient subsidies. Recommends output-based funding, disability-sensitive budgeting, institutional incentives for inclusion, and reforming HELB's means-testing formula.
(Amin & Ntembe, 2020)	SSA's higher education: Financing, Growth, and Employment	SSA	- Panel data analysis (2000–2018) using fixed-effect regression models.	a,b,d	- Higher education enrolment is low in countries with less absorbent job markets (unemployment is high). - Strategic reforms in financing mechanisms are needed to address enrolment-growth mismatches and improve equity.
(Majoko, 2018)	Participation in higher education: Voices of SWDs	Zimbabwe	- Qualitative study using semi-structured interviews (n=17) with final-year SWDs. - Constant comparative analysis and review by expert coders to ensure credibility.	b,c,d	- Barriers included lecturer incompetence in inclusive education, a lack of alternative assessments, inflexible deadlines, the non-provision of materials, stigma, and a weak use of assistive devices. - Facilitators included early disability disclosure, supportive physical infrastructure, extra time and adapted assessments, peer networks, and strong disability resource units.

1.2 Presentation of Findings

This section presents a synthesis of results from 32 materials, published between 2015 and April 2025, focusing on financial accessibility and inclusion of SWDs in higher education across Kenya and SSA. The findings are organised according to the study's four objectives. These findings provide the empirical foundation for the subsequent triangulation with qualitative interview data in Chapter 3 and the analytical discussion in Chapter 4.

1.2.1 Conceptualising Disability

In the reviewed literature, disability is conceptualised through diverse views that significantly shape how financing and inclusion policies are framed and implemented. Several studies align with the SMD, highlighting how societal institutional systems and structures, not impairments alone, produce disabling conditions (McKinney & Swartz, 2022; Otube, 2018; Wanjau, 2016). This framing emphasises the role of inaccessible learning environments, negative attitudes in constraining students' participation, and bureaucratic funding processes. Others, such as Abuya and Githinji (2021, 2022) and PASGR (2025), foreground policy and legal definitions, referencing international and national instruments that define disability in terms of long-term impairments that hinder full and effective participation. While some sources rely implicitly on medicalised descriptions, especially those focused on assistive technologies or support services (e.g., Alu & King, 2024; Mireku et al., 2024), most literature recognises disability as not a homogenous category. Mutanga (2018) and Majoko (2018), for instance, highlight the heterogeneity within the population of SDWs, cautioning against 'one-size-fits-all' assumptions in institutional policy designs. Studies such as Mosia (2017), Ogogo et al. (2019), and Akemache et al. (2022) further emphasise that institutional interpretations of disability, dependent on context-specific administrative discretion, can lead to inconsistent treatment of students across universities.

The reviewed evidence also highlights gaps in institutional data systems that fail to capture diverse disability categories, which in turn impact financing eligibility and resource allocations (Mukhwana et al., 2020; Nkisi, 2021). Chiwandire and Vincent

(2019) and Ndlovu (2019) echo the concern that classification systems used in funding and admissions are either outdated or narrowly medical, excluding those with less visible or fluctuating disabilities. Meanwhile, Kutto and Erastus (2024) and Odhiambo (2016) highlight the absence of contextually grounded definitions in national education financing policy frameworks, which contributes to systemic invisibility of SDWs. Following the above alignments in dissecting disability, this study adopts a socially constructed understanding of disability, consistent with the social model and supported by the intersectionality framework, viewing disability not as an individual deficit but as a product of systemic and intersecting barriers. This positioning is important for analysing how financing mechanisms and institutional policies either perpetuate or dismantle exclusion within Kenya's higher education sector.

1.2.2 The Inclusivity and Effectiveness of Existing Financing Mechanisms

The reviewed literature highlights that the main financing mechanisms available to SWDs are HELB loans and grants provided by the NCPWD. Although these schemes aim to widen participation in higher education, they remain structurally limited in addressing the specific needs of SWDs. Several studies (e.g., Mukhwana et al., 2020; PASGR, 2025) report that HELB loans are designed primarily for the general student population and do not explicitly account for the unique educational costs faced by SWDs. Likewise, while NCPWD grants are targeted, their limited funding pool and unclear eligibility processes reduce their effectiveness and predictability (Ogogo, 2021; Wanjau, 2016).

According to multiple studies, researchers observed that current financing schemes often overlook the hidden and indirect costs of disability, such as the need for assistive technologies, personal aides, specialised transport, and accessible housing (Wanjau, 2016; McKinney & Swartz, 2022). These costs are not factored into existing HELB assessments or university bursary structures, leading to unequal participation opportunities. Moreover, studies noted that the one-size-fits-all design of national loan models fails to capture the diverse needs of learners with different types of disabilities (Mosia, 2017; Odhiambo, 2016). Otube (2018), in a case at Kenyatta University, further revealed that SWDs often struggle to access bursaries due to bureaucratic delays and a

lack of tailored support. This omission compromises the financial equity principle outlined in the Capability Approach.

In other SSA countries, such as Lesotho and South Africa, the literature revealed similar limitations in national funding frameworks. For instance, while South Africa offers disability allowances through the NSFAS, their implementation has been inconsistent and often inaccessible to students in rural or under-resourced institutions (Mosia, 2017; Ndlovu & Woldegiorgis, 2023). Mosia (2017) documented that in Lesotho, the absence of clear institutional financing guidelines for SWDs has led to fragmented practices and an over-reliance on donor support. These comparative cases reinforce the finding that while financial aid exists, its delivery mechanisms often fail to align with the principles of equity and inclusion. However, Nkisi (2021) found that where disability-specific funds were ring-fenced[7] within university budgets, institutions were better able to support learners' diverse financial needs. Institutional-level allowances and differentiated subsidies, when implemented, have been shown to mitigate dropouts and enhance retention among SWDs (Nkisi, 2021; Mutanga, 2018).

Although a few universities have reportedly introduced internal bursaries and hardship funds, particularly in Kenya and Ethiopia, their coverage remains limited and underfunded (Akemachew & Gidey, 2022; Otube, 2018; Wanjau, 2018). The literature consistently recommends strengthening the disability-responsiveness of financing frameworks by incorporating disability-adjusted criteria into HELB's means-testing model and by mainstreaming SWDs in all national funding policies (PASGR, 2025; Oketch, 2023). Additionally, stakeholders emphasise the need for ring-fenced funding within university budgets and for greater coordination between HELB, NCPWD, and university disability units to ensure holistic financial support for SWDs (Too et al., 2020; Ogogo et al., 2019). Majoko (2018) further emphasised the importance of incorporating

[7] Ring-fenced funding refers to financial resources that are specifically allocated and protected for a defined purpose, ensuring they cannot be diverted to other uses. In higher education, ring-fencing disability-related funds guarantees that money designated for support services, assistive technologies, or accessibility improvements for students with disabilities is used exclusively for those objectives (International Finance Corporation, 2024; The World Bank Group, 2024b).

the voices of SWDs into the design of financing models to ensure responsiveness to their lived realities. These findings directly inform the need for policy innovation in Kenya's higher education financing ecosystem.

1.2.3 Enablers and Barriers to Financial Access for SWDs

The reviewed literature reveals that financial access remains one of the most persistent challenges affecting SWDs in higher education across Kenya and the wider SSA region. A recurring theme is the inadequacy of financial aid in addressing the multidimensional costs of living and learning with a disability. Students commonly face challenges related to tuition shortfalls, the high cost of assistive devices, and the expense of accessible accommodations (Wanjau, 2016). These economic burdens often extend to families, especially where disability intersects with low-income backgrounds. In several studies, such as those by Otube (2018) and Ogogo et al. (2019), students expressed the view that existing support systems were unreliable, non-transparent, and lacked sensitivity to the financial realities of learners with disabilities. Additionally, Majoko (2018) and Mutanga (2017) documented that stigma and ableist assumptions in funding decisions sometimes led to discretionary denial of support, especially when SWDs were perceived as "less capable" of completing degrees.

Despite these barriers, some enabling factors were documented. For instance, family support, particularly from female guardians, was cited as an important buffer against financial exclusion in several Kenyan and South African cases (Otube, 2018; McKinney & Swartz, 2022). Furthermore, in a few institutions, flexible payment plans, counselling services, and advocacy from disability units were identified as factors that helped students navigate financial pressures (Mutanga, 2017; Mosia, 2017). These forms of support, however, were not systematic and depended mainly on institutional leadership or individual lecturer initiative, as highlighted in studies from Lesotho and Addis Ababa (Akemachew & Gidey, 2022; Mosia, 2017). McKinney and Swartz (2022) also noted that peer networks and informal student advocacy sometimes filled the institutional support gap, particularly among female SWDs in urban campuses.

Gender emerged as a significant axis of disparity in several studies. Female SWDs were often found to face greater financial vulnerabilities than their male counterparts. Otube (2018) and Mutanga (2018) observed that young women with disabilities are more likely to be excluded from family financial planning for higher education, particularly in male-dominated or patriarchal households. Additionally, findings from McKinney and Swartz (2022) indicate that female students are more likely to require additional support services, such as personal assistants, which further increase their education-related expenses. Nene (2019) and Mosia (2017) found that women with disabilities often lacked financial autonomy and had fewer social capital networks to help them negotiate institutional processes. In some cases, they also faced harassment or safety-related costs, such as needing to secure more expensive transport and housing options. These gendered financial barriers are compounded by structural marginalisation, leading to lower enrolment and retention rates for women with disabilities across public universities.

Institutional responses to these barriers are still underdeveloped. According to studies by PASGR (2025) and Nkisi (2021), many public universities do not disaggregate financial aid data by disability or gender, making it difficult to design interventions that specifically support marginalised subgroups. Furthermore, the lack of gender-sensitive budgeting and the absence of monitoring frameworks perpetuate hidden inequities. Only a handful of studies (e.g., Ndlovu & Woldegiorgis, 2023; Otube, 2018) have noted any attempt by institutions to consider gendered disability realities in financial planning, and even these have not been institutionalised through national policy. In South Africa, while the NSFAS includes disability-related support, the literature highlights inconsistencies in how these funds are allocated and monitored across institutions (Ndlovu, 2021; Mutanga, 2018). This reinforces the need for stronger accountability systems and more inclusive funding criteria.

1.2.4 The Role of Institutional Policies and Support Systems

The literature suggests that institutional policies across public universities in Kenya and SSA are uneven in their commitment to supporting SWDs. In many cases, policies are either absent, outdated, or inconsistently implemented. Wanjau (2016) and PASGR

(2025) report that while several Kenyan public universities claim to have disability inclusion policies, these documents are rarely translated into concrete programming or budget allocations. Furthermore, the existence of a policy does not guarantee awareness or adherence by faculty and administrators. Akemachew and Gidey (2022) observed similar inconsistencies in Ethiopian universities, where disability policies were available but poorly enforced. Nkisi (2021) and PASGR (2025) further observed that most institutions lack integrated data systems to identify, track, and monitor the needs of SWDs, making targeted support almost impossible.

Institutional support systems such as disability units, assistive technology centres, and counselling services are often under-resourced or entirely missing in many universities. Studies from Kenya (Otube, 2018; Ogogo et al., 2019) and South Africa (Mutanga, 2017; McKinney & Swartz, 2022) consistently reveal that SWDs rely on informal support networks due to the absence of reliable institutional channels. Even where disability offices exist, they often lack adequate staffing, funding, and autonomy to influence university-wide planning. Majoko (2018) found that in Zimbabwean universities, disability support offices functioned mainly as referral centres with limited capacity to advocate for structural change. Additionally, PASGR (2025) emphasised the absence of cross-departmental collaboration, noting that support units often operate in isolation without meaningful links to academic, housing, or financial aid offices.

One of the most frequently reported institutional barriers is the lack of staff training on inclusive practices for SWDs. Through several studies, students reported encountering negative attitudes, discrimination, and low expectations from lecturers and administrative staff (Otube, 2018; Mutanga, 2018; Maruza et al., 2020). For instance, Mosia (2017) highlighted that academic staff in Lesotho often avoided responsibility for accommodating SWDs due to uncertainty or indifference. This lack of preparedness undermines inclusive practices and contributes to student isolation. Wanjau (2016) and Nene (2019) also noted that many Kenyan universities lacked formal protocols for adjusting examinations, learning materials, or assignment deadlines, leaving such adjustments to the discretion of individual lecturers.

Despite these challenges, a few positive examples were noted. In particular, Mutanga (2018) and Ndlovu and Woldegiorgis (2023) documented institutional reforms in South Africa where some universities had developed functional disability units and integrated SWDs' support into strategic plans. Additionally, McKinney and Swartz (2022) observed that where student representation bodies included disability advocates, institutional responsiveness improved. Majoko (2018) further highlighted the role of peer-led advocacy as a powerful enabler of change, especially in contexts where formal mechanisms were weak or absent. In Kenya, however, such models remain rare. PASGR (2025) emphasised that universities often fail to monitor the effectiveness of their inclusion policies, and in most cases, policy implementation is not tied to funding or reporting frameworks.

1.2.5 Policy Reforms for Equitable Financing and Support for SWDs

The literature reviewed demonstrates a widespread consensus on the need to reform existing financing mechanisms to make them more inclusive and responsive to the needs of SWDs. Across multiple Kenyan and SSA studies, scholars and policy analysts argue that funding models, such as HELB, must be redesigned to include disability-adjusted criteria that account for the additional costs associated with disability (PASGR, 2025; Mukhwana et al., 2020; Wanjau, 2016). These recommendations include incorporating flexible repayment terms, increasing loan amounts for SWDs, and embedding equity indicators into student financing eligibility frameworks (Ogogo et al., 2019; Otube, 2018). In addition, several authors argue that means-testing formulas should be revised to capture the indirect and ongoing economic effects of disability, especially among female-headed households or rural-based students (McKinney & Swartz, 2022; Nene, 2019).

Several sources recommend enhancing the regulatory and monitoring frameworks that govern financing and support for SWDs in higher education. PASGR (2025), Nkisi (2021), and Too et al. (2020) emphasise the importance of universities and funding agencies disaggregating data by disability type, gender, and region. Without such data, effective targeting and monitoring of equity outcomes remain difficult. Other recommendations include formalising the role of university disability units in budget planning and policy

implementation (Wanjau, 2016; Ndlovu & Woldegiorgis, 2023). Mutanga (2018) further argues that inclusive financing cannot be realised without cross-sector coordination between ministries, universities, student financing boards, and disability advocacy organisations.

Consequently, other researchers advocate for a rights-based approach to policy reform, one that positions access to inclusive higher education as a public responsibility rather than a discretionary service. In this context, policy reforms should be grounded in the principles of non-discrimination, equity, and participation (Maruza et al., 2020; Mosia, 2017). Majoko (2018) and McKinney and Swartz (2022) emphasise the importance of co-designing financing strategies with SWDs themselves. Their voices, lived experiences, and priorities are essential to ensuring that policy changes are meaningful and responsive. The literature also recommends aligning national policies with global commitments, such as the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and SDG 4 (Ndlovu, 2021).

1.3 Discussion of Findings

The analysis of financing mechanisms for SWDs reveals a critical misalignment between policy intent and lived reality. While national programmes such as HELB and NCPWD grants are widely cited as Kenya's principal equity instruments, their structural design often fails to accommodate the actual cost of disability in higher education (Mukhwana et al., 2020; PASGR, 2025). HELB's one-size-fits-all model excludes important disability-adjusted criteria such as cost of mobility, assistive technologies, and personal support aides, resulting in persistent inequities in the distribution of aid (Wanjau, 2016; Ogogo et al., 2019). Similar trends are evident across the region. In South Africa, although financial aid for SWDs exists through the NSFAS, inconsistencies in its administration limit its reach and impact (Ndlovu & Woldegiorgis, 2023). Maruza et al. (2020) argue in their regional review of disability policy representation that most African higher education systems still lack the institutional frameworks necessary to translate disability-inclusive financing from rhetoric to practice. Even when financial support is available, the bureaucratic complexity surrounding access limits uptake among SWDs,

particularly those from rural or low-income backgrounds (Otube, 2018; Akemachew & Gidey, 2022). These structural weaknesses not only contradict Kenya's commitments under the UNCRPD and SDG 4 but also compromise the function of higher education as a tool for equity and transformation.

Further complicating the landscape is the absence of coherent data systems that would allow for equitable planning. As PASGR (2025) and Nkisi (2021) note, most universities and agencies lack disaggregated data on SWD enrolment, access to financing, and success rates. This invisibility in planning processes reinforces resource underallocation and policy neglect. Abuya and Githinji (2021) argue, in their legal critique of inclusion frameworks, that although constitutional and legislative protections for persons with disabilities exist in Kenya, they remain insufficiently enforced, particularly in funding policy. Even within institutional financing schemes, such as university hardship funds or internal bursaries, lack of disability-responsive criteria results in exclusion or inadequate support (Too et al., 2020; Alu & King, 2024). Importantly, Kutto and Erastus (2024) highlight the growing concern that, despite increased enrolment rates, actual inclusion is undermined by funding models that fail to consider the intersection of disability with poverty and gender. The literature suggests the need for a paradigm shift, away from generalised aid models toward targeted, participatory, and disability-sensitive financing frameworks. These reforms are not only necessary from a policy standpoint but also urgent in the context of growing demand for inclusive and equitable access to higher education across Kenya and the broader SSA region.

Beyond the inadequacies of national financing mechanisms, the reviewed literature also revealed that SWDs face a web of personal, social, and structural barriers that constrain their financial access. These challenges were especially pronounced among female students, who experienced disproportionate economic hardship due to intersecting forms of exclusion. Studies such as those by Otube (2018), Mutanga (2018), and McKinney and Swartz (2022) documented how entrenched gender norms shaped family expectations, often resulting in the prioritisation of male siblings for education funding. Additionally, female students were more likely to require personal assistance and incur higher safety-related expenses, such as accessible housing and transportation. These

findings highlight the compounded financial burdens borne by women with disabilities, burdens that are rarely addressed in mainstream aid policies.

Nevertheless, despite the weight of these challenges, several sources also reported instances of resilience and support. Family networks, disability units, and peer support mechanisms sometimes acted as enablers, though their influence was highly dependent on institutional context and individual leadership (Mosia, 2017; Majoko, 2018; Mutanga, 2017). What emerges, therefore, is not merely a funding gap, but a deeper equity deficit rooted in social marginalisation and uneven institutional response.

What remains striking is the degree to which gender and disability are treated as separate concerns in financial planning, rather than intersecting vulnerabilities that require deliberate targeting. PASGR (2025) and Ndlovu and Woldegiorgis (2023) observed that most universities do not disaggregate their financial aid data by gender or disability, thereby masking the experiences of doubly marginalised students. This analytical oversight reinforces structural inequities, particularly when combined with informal admission practices and inconsistent staff awareness (Wanjau, 2016; Nene, 2019). From a theoretical perspective, this reflects a failure to apply intersectionality in financial governance. This gap, scholars such as Crenshaw (1989) and, more recently, Soldatic (2018) argue, must be addressed if meaningful inclusion is to occur.

Furthermore, while institutions like the National Student Financial Aid Scheme in South Africa have introduced disability-focused provisions, their inconsistent implementation limits their transformative potential (Ndlovu, 2021; Mutanga, 2018). As the literature makes clear, achieving equity in financial access will require more than incremental reforms. It demands a systemic reimagining of student financing, grounded in the lived experiences of those at the intersection of gender, disability, and poverty. Only then can higher education systems genuinely reflect the principles of fairness and inclusion that they profess to uphold.

The persistence of financial inequality for SWDs cannot be disentangled from the institutional environments in which they study. Several of the reviewed documents demonstrated that university-level policies and support systems often act as

gatekeepers rather than enablers of inclusion. While some universities have developed disability policies on paper, the implementation of these frameworks remains highly fragmented and poorly monitored (PASGR, 2025; Wanjau, 2016; Akemachew & Gidey, 2022). Even where disability units exist, they frequently operate without dedicated budgets or cross-departmental support, rendering them unable to respond adequately to student needs (Majoko, 2018; Ogogo et al., 2019). The absence of coordinated planning between academic departments, administrative offices, and student affairs undermines the institution's capacity to deliver holistic and disability-sensitive support. Moreover, Nkisi (2021) and Too et al. (2020) observed that most public universities in Kenya lack integrated systems for collecting and using disability-disaggregated data, further marginalising SWDs in institutional decision-making processes. Without reliable data and internal accountability mechanisms, well-intentioned policies risk becoming symbolic rather than transformative.

What is especially troubling is that attitudinal barriers within institutions remain widespread and largely unchallenged. Findings from Otube (2018), Maruza et al. (2020), and Mosia (2017) confirmed that negative perceptions of disability among faculty and administrative staff often result in exclusionary practices, whether through reluctance to offer accommodations, scepticism of students' academic abilities, or simply a lack of awareness of institutional responsibilities. These everyday encounters can create an unwelcoming environment for SWDs and reinforce their sense of isolation. However, the literature also pointed to promising developments in contexts where universities invested in training staff, empowering student leaders, and institutionalising inclusive practices. For instance, McKinney and Swartz (2022) and Ndlovu and Woldegiorgis (2023) found that in South African universities where disability inclusion was embedded into strategic planning and supported by peer-led advocacy, student experiences were markedly more positive. From a theoretical standpoint, this affirms the claims of the SMD, which locates the problem not in the individual's impairment but in institutional and social structures that fail to adapt to the needs of SWDs. Thus, if universities are to advance inclusion in a meaningful way, reform must go beyond isolated interventions

and address the cultural, procedural, and systemic obstacles that continue to limit the full participation of SWDs.

Given the institutional and systemic barriers previously discussed, the literature reviewed advocates strongly for comprehensive policy reforms that embed disability inclusion into the core architecture of higher education financing. Multiple studies emphasise that financing models, such as HELB in Kenya, must evolve beyond their current reactive orientation and adopt proactive, disability-responsive frameworks (PASGR, 2025; Mukhwana et al., 2020). Suggested reforms include revising means-testing criteria to incorporate disability-related costs, increasing the accessibility of application procedures, and ensuring that repayment structures are flexible and considerate of post-graduation employability among graduates with disabilities (Ogogo et al., 2019; Wanjau, 2016). These proposals align with findings from broader SSA contexts, where country-level reforms have shown that targeted budgeting and performance-linked incentives can yield tangible improvements in SWD participation and success (Mosia, 2017; Mutanga, 2018). Nevertheless, despite this promising evidence, few institutions or government agencies have developed sustained accountability mechanisms to evaluate the effectiveness of these reforms.

To move from fragmented initiatives to systemic transformation, the reviewed literature emphasises the need for participatory, rights-based, and intersectional policymaking. Abuya and Githinji (2022) argue that without enforcing legal mandates that protect the educational rights of persons with disabilities, including the right to reasonable accommodation, financial interventions risk being undermined by discriminatory practices. In parallel, Maruza et al. (2020) and Kutto and Erastus (2024) call for financing strategies that centre the lived realities of SWDs by involving them directly in planning and evaluation processes. This participatory logic is echoed in McKinney and Swartz (2022) and Majoko (2018), both of whom illustrate the power of peer-led initiatives and student voice in reshaping institutional norms. From a theoretical perspective, these reforms reflect the principles of the Capability Approach, which shifts the policy question from whether access exists to whether individuals have real, tangible opportunities to succeed (Sen, 2009). Moreover, global frameworks such as the UNCRPD

and SDG 4 reaffirm that inclusion is not an optional add-on, but a core obligation of equitable education systems. As such, meaningful reform requires not only technical adjustments to financing models but also a more profound political and ethical commitment to restructuring higher education to serve all learners, especially those who have been historically excluded.

1.4 Limitations of the Review

While this ILR offers a comprehensive synthesis of existing evidence on equity-focused financing models for SWDs in higher education, several limitations must be acknowledged. First, the review is limited to 32 documents published between 2015 and April 2025, with a focus on Kenya and other countries in the SSA region. Although this temporal and geographic scope ensures contextual relevance, it may exclude valuable insights from earlier foundational literature from other global regions with relevant financing systems. Second, the inclusion of both peer-reviewed and grey literature, while intentional to enhance policy relevance, introduces variation in methodological rigour, which may affect the comparability of findings across sources. Third, due to the predominance of qualitative and conceptual studies in the available literature, empirical generalisation is limited. Finally, although the review engages with diverse theoretical lenses, including the Capability Approach, SMD, and intersectionality framework, it does not systematically evaluate the impact of specific financing interventions due to the lack of evaluative studies in the existing body of work. These limitations point to the need for future research that combines empirical evaluation with intersectional analysis to assess the real-world effectiveness of proposed financing reforms.

1.5 Implications for Research, Policy, And Practice

This review highlights critical implications for advancing equity in higher education financing for SDWs. From a research perspective, there is a pressing need for longitudinal and mixed-methods studies that evaluate the impact of financing interventions through intersectional lenses, particularly across disability, gender, and geographic lines. Most available literature remains conceptual, limiting insights into effectiveness and sustainability. For policy, the findings emphasise the importance of

embedding disability-responsive criteria into national financing frameworks and enforcing accountability through the use of disaggregated data and inclusive planning processes. Institutions like HELB and NCPWD should collaborate to harmonise support mechanisms and integrate lived experience into eligibility models. Practically, universities must institutionalise inclusive budgeting, strengthen disability units, and train staff to challenge attitudinal barriers. Emphasis should be placed on co-designing solutions with SDWs to ensure responsiveness and legitimacy. A shift toward rights-based, participatory, and systemic approaches is not only overdue but also essential for aligning Kenya's higher education system with both national goals and global commitments to inclusion.

1.6 Conclusion

This chapter has critically examined how financing mechanisms, institutional policies, and structural barriers shape access to higher education for SWDs in Kenya and across SSA. Drawing on 32 empirical, conceptual, and policy-based sources, the review has shown that while inclusion is a stated goal, current practices in financing and institutional support remain insufficiently responsive to the lived realities of SWDs. National schemes such as HELB and NCPWD grants are hindered by rigid eligibility criteria, a lack of disability-adjusted provisions, and limited oversight. At the institutional level, fragmented implementation, poor cross-sector coordination, and persistent attitudinal barriers further constrain meaningful inclusion. However, this is not simply a question of technical failure. It is a deeper issue of policy imagination. If higher education is to be truly transformative, then financing and support systems must evolve to reflect the intersectional and structural inequalities that shape educational outcomes for SWDs. What is required is not an incremental adjustment, but a systemic shift, one that repositions equity as a guiding principle rather than a compliance metric. This calls for bold policy reforms, participatory governance, and accountability mechanisms that can effectively close the gap between access and actual opportunity. Without this, the promise of inclusive education will remain just that, a promise.

2 METHODOLOGICAL DESIGN

The chapter begins with a detailed explanation of the research design and philosophy of the thesis, along with a justification for the choice. Furthermore, the Chapter presents the study area, study population, and its sampling framework before detailing all the techniques used in data collection and analysis. The final part of the Chapter examines concerns regarding validity and reliability, before concluding with discussions of ethical and logistical issues.

2.1 Study Design

This study employed a qualitative interpretive inquiry design (Given, 2008; Wiesner, 2022) to explore how SWDs experience and navigate financing systems and institutional support structures within Kenyan public universities. Interpretive inquiry is well-suited for examining how individuals make meaning of their social world (Saunders et al., 2019), especially in settings shaped by power, identity, and structural constraints (Saunders et al., 2024). This design allowed for in-depth engagement with the subjective experiences of SWDs and educational stakeholders, illuminating how national financing mechanisms, institutional policies, and practices affect SWDs differently based on disability, gender, and socioeconomic background. As Denzin and Lincoln (2018) argue, interpretive qualitative approaches are suitable when researchers aim to uncover the meanings people attribute to social phenomena and when theory is employed to deepen those interpretations (Smith et al., 2008). Unlike a traditional case study, which emphasises bounded institutional contexts, interpretive inquiry places analytic weight on the phenomenon itself (Blagoev & Costas, 2022; Merriam & Tisdell, 2016). Therefore, the design aligned with the study's theoretical framework, which problematises structural barriers and privileges the lived realities of marginalised populations.

2.2Study Philosophy

This study adopted an interpretivist philosophical orientation (Pervin & Mokhtar, 2022), which is grounded in the belief that reality is socially constructed and best understood through the meanings individuals assign to their lived experiences (Denzin & Lincoln,

2018). This paradigm aligns with the study's aim of exploring how SWDs, university administrators, and policymakers experience and interpret financial access and institutional inclusion in Kenya's higher education public system. By privileging participants' perspectives, the interpretivist approach allowed for a solid understanding of how structural and institutional arrangements shape educational access for SWDs. The interpretivist lens also complemented the study's use of qualitative interpretive inquiry, which positions social context and human agency at the centre of meaning-making (Thorne, 2016). Through this orientation, the study prioritised thick descriptions and reflexive analysis, enabling deep engagement with both individual narratives and institutional logics.

Moreover, interpretivism resonated with the theoretical foundations of this study. These perspectives (theoretical underpinnings) reject deficit-based explanations of exclusion (Kolluri & Tichavakunda, 2023) and instead highlight how institutional, socio-cultural, and financial structures create and/or mitigate educational disadvantage. In this regard, interpretivist philosophy provided an important lens through which participants' voices were heard but analytically situated within broader power dynamics (Pervin & Mokhtar, 2022), making the findings both descriptive and potentially transformative.

2.3 The Study Context

Kenya's university sector has expanded dramatically since independence. Whereas in the 1970s the country had just one public university (University of Nairobi), by 2024/2025 (as of May 2025), there were a total of 79 licensed universities (CUE, 2025). These comprised 35 public chartered universities, three specialised degree awarding public universities (National Defence University-Kenya, Open University of Kenya, and National Intelligence Research University), six public university constituent colleges, and 28 chartered private universities. In addition, there are two private university constituent colleges and four institutions still operating under provisional Letters of Interim Authority. Further, the country has 23 institutions accredited as online distance and electronic learning (ODEL) centres (CUE, 2025). These institutions are distributed

across the country's administrative counties, with a concentration in urban areas and major towns. In contrast, more rural Counties tend to host satellite campuses or smaller university colleges (Taaliu, 2017).

Public universities remain dominant, enrolling approximately 83% of all university students (CUE, 2025). Most public institutions are established via Acts of Parliament and funded through a combination of government allocations and student fees. Public students may access government support schemes such as HELB loans and grants targeted at vulnerable or disabled students (Mumbi, 2025). On the other hand, private universities host about 14–17% of government-sponsored students, but many private institutions report funding shortfalls when demand exceeds allocations (Samoei & Makau, 2022).

All universities and university colleges are regulated by the CUE, mandated by the Commission for University Act of 2012 (Government of Kenya, 2020) to oversee licensing, quality assurance, accreditation, and performance monitoring of both public and private higher education institutions.

This study was conducted at three public universities in Kenya: The University of Nairobi (UoN), Kenyatta University (KU), and Karatina University (KarU). These institutions were purposively selected based on their strategic importance in Kenya's higher education landscape, their direct engagement with national financing schemes such as HELB loans and NCPWD grants, and their contrasting demographic and geographic profiles. Public universities were the preferred focus because they are mandated to uphold principles of equity and inclusion under policy frameworks such as the Persons with Disabilities Act (2003) and Kenya's Vision 2030, and they serve a broader socioeconomic spectrum compared to private universities and TVET institutions.

The UoN, Kenya's largest public university, represented an urban and socioeconomically diverse context. KU offered institutional insight through its established Directorate of Disability Services (DDS), which provided a formal support structure for SWDs. KarU, located in a rural setting, provided a contrasting perspective on the accessibility and responsiveness of higher education financing and support services in less urbanised

environments. This combination of institutions enabled the study to capture variation across urban-rural divides, institutional maturity, and the degree of disability-specific support structures. Table 2 summarises the key institutional characteristics of the three universities under study, highlighting differences in scale, setting, and support infrastructure that provide valuable context for interpreting the findings. The data refer to the academic years 2016/2017 to 2024/2025, except when indicated.

Table 2-University Characteristics

Attribute	University of Nairobi (UoN)	Kenyatta University (KU)	Karatina University (KarU)
Year of Charter	1970	1985	2013 (university status)
Location (County & Setting)	Nairobi County – Urban (11 Campuses)	Nairobi & Kiambu Counties – Peri-urban (13 campuses)	Nyeri County (Kagochi) – Rural/medium-town (1 campus outside the central University)
Approx. Land Size (acres/hectares)	– not publicly reported	Approximately 1,000 acres (400 ha)	– not publicly reported
Student Population	49,000 students	68,000 students	10,000 students
Academic Staff	2,072 academic staff; 1,292 have PhDs; 450 professors	1,500 academic staff (2016 data)	Not publicly reported (estimate of 450 staff)
Disability Directorate / Office	Disability Services Directorate	Directorate of Disability Services	Disability Mainstreaming Committee

Source: Author's Compilation from (KarU, 2025; KU, 2014; The UON, 2023)

2.4 Target Population

The target population for this study included SWDs enrolled in the selected public universities, university administrators (finance sector), and policymakers involved in the design and implementation of higher education financing in Kenya. SWDs formed the core of the study population, as their lived experiences provided direct insights into the challenges associated with funding models, institutional support, and socio-cultural dynamics. On the other hand, university administrators, including disability resource officers and financial aid personnel, offered institutional perspectives on policy

execution and support frameworks. Policymakers from HELB and the NCPWD contributed a national policy lens, providing information on funding criteria, design logic, and policy challenges.

2.5 Sampling Framework

This study employed a purposive sampling strategy (Campbell et al., 2020), supplemented by snowballing sampling (Parker et al., 2019) where necessary, to select participants who were directly involved in or affected by financing mechanisms and institutional support policies. This approach was appropriate for qualitative research, as it enabled the intentional inclusion of individuals whose experiences and roles were relevant to the study's objectives (Palinkas et al., 2015). The sampling strategy focused on three key groups:

a. SWDs: participants were selected to reflect diversity in disability type, gender, and socioeconomic background. While initial recruitment was purposive, snowball sampling was used at Karatina University and partially at Kenyatta University to reach additional SWDs, due to the limited physical presence of students on campus during data collection.
b. University Administrators: individuals such as disability services coordinators and finance officers were purposely included based on their roles in implementing institutional support systems and engaging with national funding schemes.
c. Policymakers: representatives from the HELB and the NCPWD main office in Nairobi were purposively selected to provide insight into the formulation and operationalisation of financing policies.

The study thus targeted 15 SWDs (five from each institution), three university administrators (one from each university), and two educational stakeholders (one from HELB and one from NCPWD). This composition allowed for a balance between depth and diversity of perspectives, while remaining methodologically manageable for qualitative inquiry. Diversity within the SWD group was prioritised, with participants representing different types of disabilities, gender identities, and socioeconomic backgrounds. This was critical in acknowledging how multiple dimensions of

marginalisation intersect to shape financing experiences, a key concern addressed through the study's intersectionality framework.

2.6 Data Collection

Data for this study were collected through semi-structured interviews, document analysis, and informal observations. This multi-method approach allowed for the triangulation of findings (Ediyanto et al., 2025; Valencia, 2022) and supported a comprehensive exploration of how financial models and institutional policies shape the educational experiences of SWDs. Semi-structured interviews provided the flexibility to explore participant experiences (Root & Lindström, 2024) while maintaining consistency in topic coverage across stakeholder groups. Interview guides were tailored for each category of participant: SWDs (see Appendix B), university administrators (see Appendix C), and policymakers (see Appendix D). The interviews focused on financing mechanisms (HELB loans and NCPWD grants), enablers and barriers to access, and institutional and support systems for equity outcomes. In total, 15 interviews were conducted. Interviews were audio-recorded with informed consent (see Appendix A), transcribed verbatim, and anonymised to protect participant identities. After the interviews were transcribed and cleaned, the interview scripts were sent to the interviewees to validate if the content was correct.

The interviews, which averaged 51 minutes in length, were conducted between February 28 and April 11, 2025. Twelve of the interviews were conducted in person, while three were conducted virtually. Interviewing SWDs and educational stakeholders provided first-hand experience of the day-to-day activities on the ground. A particular case was where, after the interview with the director of DDS at Kenyatta University, a person with disability herself (with low vision), she affixed her thumbprint rather than the traditional signature to consent.

In parallel, as previously mentioned, the study undertook a structured ILR comprising 32 scholarly and grey literature sources published between 2015 and 2025. The ILR formed

the basis of Chapter One[8]. It was used to synthesise findings related to financing mechanisms, institutional policies and support systems, gender disparities, and social inclusion for SWDs in higher education. Documents were selected using clearly defined inclusion and exclusion criteria (refer to Chapter Two, Section 2.4.3). The ILR provided a theoretical and empirical foundation for understanding existing models and gaps, and it directly informed the interpretive analysis in Chapter 5.

Finally, informal observations during field visits to the three universities were conducted, focusing on disability support offices, financial aid units, and campus infrastructure. Although not guided by a formal observation checklist, these visits enabled the researcher to note real-time issues related to physical accessibility, administrative processes, signage, and student-staff interactions. With institutional consent, selected photographs were taken and included in Chapter Four to illustrate accessibility-related findings visually. Informal observation thus played a complementary role, deepening contextual understanding and supporting analytical triangulation (Cotton et al., 2010).

2.6.1 Demographic Characteristics

The study involved a total of 15 participants, comprising ten SWDs (see Table 3) and five education stakeholders (see Table 4). The student participants were drawn from three public universities in Kenya: Kenyatta University (KU), Karatina University (KarU), and the University of Nairobi (UoN). The administrators represented the Directorate (KU), Liaison (UoN), and Mainstreaming (KarU) Offices, responsible for disability services at each of these universities. The national officials were from the HELB and the NCPWD.

The demographic profile of the student participants reveals several noteworthy patterns that resonate with existing discourse on disability and higher education in Kenya. A significant majority of the student interviewees (six out of ten) were pursuing Bachelor

[8] While the option was for including the full methodology of the ILR in ChapterOne for better context, the ILR is briefly referred here for a comprehensive view on the methodological choices undertaken to the overall work leading to this dissertation.

of Education degrees, with a strong focus on Special Needs Education, particularly in areas such as Sign Language and Deaf Studies.

Table 3-Demographic Profiles of Student Interviewees

Participant Code	Age (years)	Gender	University	Education Level	Disability Type	Origin County
ST1	23	Female	KU	2nd Year, B.A. Special Needs Education (Sign Language and Deaf Studies)	Physical disability (uses crutches)	Nakuru
ST2	20	Female	KU	1st Year, B.A. Special Needs Education (Sign Language)	Physical disability (uses a walker)	Mombasa
ST3	23	Male	KU	3rd Year, BSc. Education in Special Needs Education	Visual impairment (blind)	Nyeri
ST4	27	Male	KU	1st Year, Master's in Education (Special Needs Education)	Hearing Impairment (uses hearing aids, relies on lip-reading)	Eldoret
ST5	30	Male	UoN	1st Year, Master's in Public Policy	Cerebral Palsy (affects mobility, uses wheelchair)	Kisumu
ST6	25	Female	UoN	2nd Year, Master's in Environmental Science	Low vision	Mombasa
ST7	23	Female	UoN	2nd Year, B.A. in Education	Physical Disability	Mombasa
ST8	20	Male	UoN	1st Year, BSc. Computer Science	Hearing Impairment	Nyandarua
ST9	22	Male	KarU	2nd Year, B.A in Education (Secondary Option)*	Mild Intellectual Disability	Bungoma
ST10	23	Female	KarU	3rd Year, B.A in Education (Primary Option)**	Visual impairment (low vision)	Kiambu

Note: * The Degree focused on Secondary Education, while ** the Degree focuses on Primary Education.
Source: Authors' Analysis from Raw Data

This concentration may indicate a perceived pathway for employment and social contribution (Langørgen & Magnus, 2020), aligning with the aspirations of individuals with disabilities to serve as supportive teachers for others who learn differently (Opoku,

2022). It also suggests that universities with established Special Needs Education departments might inherently attract SWDs, as these programs are often perceived to have better support structures for SWDs, compared to general courses (Gin et al., 2022). The personal journeys shared by these students often highlight a desire to "make education better for kids like me…", reflecting an agency and capability-driven outlook.

The age range of student participants spanned from 20 to 30 years, with both undergraduate (n = 7) and postgraduate (n = 3) representation. This diverse age range captures varied experiences across different stages of higher education, from initial adjustment to advanced academic and career considerations. The presence of older postgraduate students (e.g., ST4 [27 years] and ST5 [30 years]) demonstrates that pursuing higher education for SWDs can often involve extended schooling paths (Kauffman et al., 2022), due to factors such as medical needs and therapy (Bartolo et al., 2025).

However, the qualitative insights went deeper into how gender intersects with disability to create unique experiences regarding support and barriers, as argued by the participants in preliminary discussions. For instance, female students frequently raise concerns about safety on campus at night, a dimension less emphasised by their male counterparts. This initial observation aligns with the intersectionality framework, suggesting that gender adds a layer of vulnerability not solely attributable to disability itself (Making It Work, 2018).

The geographical origins of the students ranged from coastal Counties like Mombasa to Western Kenya (Bungoma) and Central Kenya (Nyandarua), providing a cross-section of experiences regarding access to information and documentation. Students from remote areas often highlighted challenges in obtaining disability certificates or accessing specialised medical assessments, incurring additional costs and logistical hurdles. This suggests that location significantly impacts a student's initial 'capabilities' to even apply for support, a key aspect within the Capability Approach.

Finally, the stakeholder participants (see Table 4) represented critical administrative and policy-making roles. SP1 (Kenyatta University) and SP3 (University of Nairobi) served as

Directors of Disability Services, while SP2 (Karatina University) chaired the Disability Mainstreaming Committee. Additionally, SP4 (HELB official) and SP5 (NCPWD official) serve in deferments related to special needs education and inclusion, respectively. It was notable that among these university administrators directly overseeing disability matters, there was a mix of gender representation, with SP1, SP3, and SP5 being females in senior leadership positions. The representation of females in key decision-making roles brings unique perspectives, potentially influencing universities' approaches to intersectional issues (Kyambade et al., 2024).

Table 4-Demographic Profiles of Stakeholder Interviewees

Participant Code	Participant's Role and Institution	Age Range	Gender	Key Responsibilities
SP1	Head of the Directorate of Disability Services (KU)	Not specified	Female	Advises university sections on disability accommodations
SP2	Assistant Registrar, Student Affairs (KarU)	Not specified	Male	Chairs Disability Mainstreaming Committee.
SP3	Director of Disability Support Services (UoN)	Not specified	Female	Oversees student support, financial aid coordination, infrastructure, and psychosocial services.
SP4	Senior Programs Officer, Special Needs and Targeted Scholarships Division (HELB)	41	Male	Manages programs for vulnerable groups.
SP5	Assistant Director, Education and Social Inclusion Division (NCPWD)	44	Female	Manages education assistance grants and policy shaping.

Source: Author’s analysis

Furthermore, the professional backgrounds of these administrators, such as SP1's training as a special needs educator and SP3's background as a counselling psychologist, indicated a specialised understanding of disability issues. Their roles embodied the institutional commitment (or its evolving state) to inclusion, guiding policies and support systems from within the university. SP2 (Karatina University) provided insights into the challenges and creative solutions of a smaller institution with more limited resources. The participation of officials from HELB (SP4) and NCPWD (SP5) was crucial for

understanding the national financing landscape, its design, and its practical effectiveness from a policy implementation perspective.

2.7 Data Analysis

This study employed a hybrid thematic analysis approach, combining both inductive and deductive coding strategies (Proudfoot, 2023), to analyse qualitative data from. The analytical process was guided by the frameworks and ideas proposed by Kushnir (2025), Naeem et al. (2023), and Xu and Zammit (2020), which aligned with the study's theoretical foundations. Hybrid thematic analysis consists of both inductive and deductive coding processes, enabling researchers to draw on existing theoretical frameworks while remaining receptive to emergent patterns in the data (Naeem et al., 2023; Swain, 2018). It combines deductive coding, which applies predefined concepts, with inductive coding, which allows themes to develop naturally from the interpretation of participants' narratives. As suggested by Xu and Zammit (2020), the hybrid approach allowed for the integration of pre-defined conceptual categories derived from the study's objectives, such as the effectiveness of financing mechanisms, enablers and barriers to financial access, and institutional support systems, while also remaining open to emergent themes grounded in participants' lived experiences. Deductive codes reflected the analytical priorities of the study, whereas inductive codes were developed directly from the raw data, resulting in a final combined codebook.

The thematic analysis followed the six-stage process proposed by Naeem et al. (2023), beginning with familiarisation through transcription and repeated reading of the interview texts. Initial codes were generated, reviewed, and clustered into meaningful categories. These categories formed the basis for developing preliminary themes, which were then refined through constant comparison across respondent groups. This process ensured both consistency and depth in the construction of themes, enabling the researcher to trace the differences and similarities across participant categories.

In line with Kushnir (2025), the development of themes prioritised methodological transparency, educational relevance, and theoretical alignment. Themes were examined to determine how well they reflected constrained capabilities, institutional

and structural barriers, and intersectional disadvantages. This theoretical anchoring ensured that interpretation moved beyond surface-level categorisation to address the deeper dynamics of exclusion and opportunity. The resulting themes were structured according to the study's objectives and analysed comparatively across datasets to identify both convergence and divergence in perspective.

Additionally, data from the ILR were thematically synthesised alongside the empirical themes to generate a rich interpretive base for discussion (see Chapter Five). Insights from informal observation were used to validate and contextualise emergent patterns, particularly around accessibility, the visibility of disability services, and institutional practices. This layered analytical process yielded findings that were both empirically grounded and theoretically sound, enabling the study to offer meaningful insights and practical recommendations for equity-focused reform in Kenyan public universities.

2.8 Validity and Reliability

To enhance the validity of the findings, the study adhered to established qualitative criteria for credibility, dependability, and confirmability (Lincoln & Guba, 1985). Trustworthiness was particularly critical given the interpretivist nature of the research and the focus on representing the lived experiences of SDWs and key stakeholders. Credibility was ensured through data triangulation, which involved three data sources: semi-structured interviews, an ILR, and informal observations. This approach enabled the researcher to cross-check and corroborate findings across methods (Farquhar et al., 2020), ensuring internal consistency and minimising bias. The use of verbatim quotations and visual evidence in the findings chapter further reinforced the authenticity of the participants' perspectives.

To enhance dependability, the researcher developed and followed a consistent protocol for data collection and analysis, including the use of standardised interview guides, thematic coding frameworks, and an Excel spreadsheet for data organisation. A detailed audit trail was maintained throughout the research process, documenting decisions related to sampling, codebook development, theme refinement, and the integration of theoretical frameworks. This ensured transparency and might allow for procedural

replication (Karnia, 2024) by future researchers. The work was supported through reflexive memoing and peer debriefing during the coding and interpretation stages (Janesick, 2015). Although transferability is limited by the study's qualitative and context-specific design, a rich description of institutional settings, participant characteristics, and contextual dynamics is provided, allowing readers to judge the relevance to other settings.

2.9 Ethical and Logistical Considerations

This study adhered to strict ethical standards to ensure the integrity of the research and the protection of participants. Ethical approval was obtained from the Ethics Committee at the University of Porto (see Appendix E) and the National Commission for Science, Technology, and Innovation (NACOSTI) (see Appendix F). Prior to each interview, informed consent was obtained verbally and in writing, clearly outlining the study's objectives, the voluntary nature of participation, the right to withdraw, and measures for maintaining confidentiality. Interviewees were assured of their identities remaining anonymous and that all information would be handled with strict confidentiality.

To protect privacy, all interviews were anonymised at the point of transcription, and pseudonyms were used in reporting. Audio recordings and transcripts were stored securely on password-protected devices, accessible only to the researcher. Additionally, special care was taken to respect the dignity and autonomy of SWDs, ensuring that interview venues were accessible and that participants were given the option to pause, skip, or reschedule discussions at their convenience.

On the logistical side, fieldwork was conducted in Nairobi, Kiambu, and Nyeri Counties, corresponding to the locations of the three universities studied. Access to participants was facilitated through institutional key actors, including disability directors and student affairs officers. At Kenyatta University, the DDS provided direct support in connecting with students, while at Karatina University and the University of Nairobi, snowball sampling was used to reach additional SWDs. The researcher allocated sufficient time for scheduling, trust-building, and repeat visits where necessary, recognising the sensitive nature of the topic and the importance of rapport in qualitative

research. Contingency planning was integrated into the field strategy, enabling the researcher to adapt to institutional scheduling changes, participant availability, and periods of low campus activity. Finally, all interviews and interactions were conducted in a culturally respectful and inclusive manner, considering gender and disability-related dynamics.

In line with best practices for research involving disabled participants, this study adopted approaches that acknowledged and respected the specific needs of SDWs. Scholars emphasise that research with disabled individuals requires heightened attention to accessibility, communication, and agency, as well as reflexivity to avoid reinforcing stigmatising assumptions (Gjermestad et al., 2023). This study incorporated recommendations from disability research literature to ensure ethical participation, including the provision of clear information, voluntary consent, and the use of flexible interview settings (National Disability Authority, 2023). These considerations align with global scholarship that highlights the importance of inclusive, participatory, and context-sensitive methodologies when working with disabled communities, particularly in the Global South (Katsui & Swartz, 2021).

3 PRESENTATION OF QUALITATIVE FINDINGS

This chapter presents the findings derived from qualitative interviews conducted with SWDs (n = 10), university administrators (n = 3), and officials from key national financing agencies, including HELB and NCPWD (n = 2). The analysis employed a mixed-hybrid thematic approach, combining deductive coding from the study's objectives and theoretical framework with inductive coding to capture emerging insights from participants' narratives. The chapter gives a detailed presentation of the themes organised according to the four primary objectives of the study.

3.1 Inclusivity and Effectiveness of Existing Financial Mechanisms

This section focuses on the thematic analysis, structured around the first study's objective. It seeks to answer the study's first question: How inclusive and effective are existing financing mechanisms, such as HELB loans and NCPWD grants, in addressing the financial needs of SDWs in Kenyan higher education? Themes presented emerged from the participant interviews, reflecting both the intended design and the practical realities experienced by students and observed by stakeholders.

3.1.1 HELB Loans

Overall, HELB loans were acknowledged as a vital financial resource for SWDs, primarily covering tuition and some living costs. However, their inclusivity and effectiveness were viewed with mixed sentiments, particularly concerning their generic design and digital accessibility. Three key themes regarding HELB loans were identified: (a) financial allocation; (b) application process and digital accessibility challenges; and (c) timeliness and disbursement.

(a) Financial Coverage and Allocation

HELB was widely recognised as a significant contributor to tuition fees and general upkeep for SWDs. SP4 explained that students with documented disabilities are factored into their Means Testing Instrument (MTI), which often places them in Band 1 or Band

2 of the new higher education financing model[9], qualifying them for higher scholarships and loans. Student participants affirmed the tangible impact of this allocation, with ST4 reporting that his annual loan of KES 60,000[10] was instrumental in covering "[…] *most of my fees and some rent*", offering essential financial relief. Similarly, ST6 confirmed that the KES 50,000 she received annually helped to address her tuition obligations and contributed towards some of her technology expenses.

Table 5: MTI Funding Categorisation

Band Category	***Scholarship Coverage (%)***	***Loan Coverage (%)***	***Parents' Contribution %***	***What Students receive annually as upkeep (KES)***
Band 1	70	25	5	60,000
Band 2	60	30	10	55, 000
Band 3	50	30	20	50, 000
Band 4	40	30	30	45, 000
Band 5	30	30	40	40, 000

Note: Before HELB deciding on which band to categorise a student, the following nine parameters are considered: (i) family size and composition, (ii) family expenditure on medical bills (iii) course type (iv) student's gender (v) number of students still in school (vi) type of school attended (vii) whether one comes from a marginalised community or not (viii) family income (ix) parent's background.

Despite these acknowledged benefits, a consistently strong theme emerged regarding the insufficiency of HELB funding to adequately address the unique and often considerably higher costs intrinsic to living and studying with a disability. Students repeatedly emphasised that the generic design of HELB loans fundamentally overlooked

[9] The funding model replaced the Differentiated Unit Criterion (DUC), which has been operational till May 3rd, 2023. DUC was using the student number and courses undertaken by students, to determine the capitation allocation, as a "block" to universities. On the other hand, the MTI model, as the name suggests, uses the students "means", which is dependent on their needs, to determine the value of fundings. It combines household contributions, students' loans, and scholarships. However, it has had three court battles since inception, until March 26th, 2025, when the Court of Appeal overturned the High Court ruling, of terming the old funding model as unconstitutional. Read more from Kenya Human Rights Commission (2023), Njuguna (2025), and University Fund (2025b). MTI paces students in Bands (1-5) based on family's monthly earnings, as shown in Table 5.

[10] This is approximately 421.02 Euros as of April 2025.

their specific, "non-tuition related financial burdens". For instance, ST5, who uses a wheelchair, explicitly detailed how his HELB loan provided no coverage for essential expenses such as "[…] *wheelchair repairs or transport, which are big expenses…*", highlighting a critical gap in support for mobility aids. Similarly, ST6, a student with low vision, emphasised the inadequacy of HELB's loan, explaining that the loan "[…] *does not cover braille paper or software subscriptions…*", which were indispensable for her academic pursuits. These sentiments, that the standard financial model failed to adapt to diverse disability needs, prompted ST9 to assert that the existing grants were broadly designed for general education, rather than being "[…] *tailored for unique learning support needs*". Such a structural limitation was acknowledged by SP4, who clarified that HELB's defined mandate strictly covers "[…] *tuition and basic upkeep…*" and confirmed that support for assistive devices inherently "[…] *falls outside our budget unless NCPWD steps in*", thus pinpointing a systemic fragmentation in financial provision.

(b) Application Process and Digital Accessibility Challenges

The application process for HELB loans, primarily online, was generally described as straightforward by some students. However, a significant barrier was the lack of full digital accessibility of the HELB portal for students with various disabilities, which constrained their (independent) ability to apply for funds. ST3, who is blind, articulated the difficulty by noting that the portal was not "[…] *super friendly for screen readers,*" and frequently required him to "[…] *guess or ask a friend to click*" on unlabelled buttons due to compatibility issues. Similarly, ST6, a student with low vision, highlighted a frustration with "[…] *visual captchas…*" that were "[…] *a nightmare,*" and necessitated external assistance for verification. These accounts illustrated how the reliance on digital platforms inadvertently created new obstacles within the application process.

Beyond digital accessibility, students also encountered various logistical and documentation hurdles. ST2, for instance, experienced repeated disruptions and frustrations, where the HELB "[…] *portal kept logging me out, and I had to start over twice*". ST4 found that gathering all the required paperwork, such as his undergraduate certificate and employment records, proved to be a prolonged and challenging endeavour. An administrator, SP3, corroborated these challenges, observing that

students often "[…] *miss deadlines or lack the documents…*", particularly for disabilities like mental health or learning disabilities, which were "[…] *not easy to prove*", complicating their application assessment.

(c) Timeliness of Disbursement

A critical and widely reported challenge across all participant groups was the considerable delay[11] in the disbursement of HELB funds. This factor significantly impacted students' financial stability at crucial times. SP1, a university administrator, explained that these essential funds often arrived as late as the "[…] *second semester of the academic year, especially for new students*". This consistent delay placed an immense burden on students, forcing them to "[…] *finance their higher education while they are waiting*" for the promised support, which could lead to severe stress and even potential dropout. ST7 vividly corroborated this, stating that the late arrival of funds created " […] *significant stress, especially when you have rent to pay, or immediate needs like buying textbooks or paying for transport*". SP4, the HELB official, acknowledged this systemic issue, confirming that "[…] *funding availability can delay disbursements*" and that students might indeed report to campus, *"but have no upkeep money until the second month of the semester".* This persistent lack of timely financial support directly constrained students' capabilities to cover their essential living and study costs from the very beginning of the academic year, compelling them to manage with extremely tight budgets or rely on strained family resources.

3.1.2 NCPWD Grants

NCPWD educational grants were consistently recognised as a crucial, disability-specific financial support mechanism, directly addressing tuition and other essential learning expenses for SWDs. However, their effectiveness was significantly impacted by issues related to the following three key themes: (a) financial coverage and funding adequacy,

[11] This has been happening every year, probably due to late disbursement of funds from the government. This year, 2025, in February, students were on the streets due to such delays (see Ombati, 2025).

(b) application process and documentation challenges, and (c) awareness and information dissemination.

(a) Financial Coverage and Adequacy

The NCPWD grant scheme was widely lauded for its specific focus on persons with disabilities, providing substantial financial relief for tuition and, in some cases, accommodation and other learning expenses. SP5, an NCPWD official, detailed that the grant amounts for university students ranged from "[…] *KES 30,000 to KES 150,000 per academic year*", depending on individual need and program type, and that the Council also funded "[…] *assistive devices, things like mobility aids, screen readers, hearing aids, or Braille materials*". Students acknowledged the crucial role of these grants in supporting their studies. ST4, for example, highlighted that the NCPWD grant covered "[…] *75% of my tuition, which is a huge relief*", making his master's degree financially viable. ST10 similarly noted that her KES 30,000 grant was "[…] *crucial*" and helped her to "[…] *buy some of my specialised paper and contribute towards my software licenses*", directly addressing disability-specific academic needs.

Despite this targeted support, a prominent theme was the perceived inadequacy of the grant amounts to cover the full spectrum of disability-related costs comprehensively. Students frequently argued that while tuition was often covered, the grants fell short in addressing other essential expenses. ST5, a student with cerebral palsy, emphasised that the NCPWD grant, while beneficial for tuition, "[…] *ignores costs like wheelchair maintenance or accessible transport*", leaving significant financial gaps. ST6 similarly stated that the grant "[…] *does not cover braille paper or software updates…*", which were vital for her studies. ST4, a postgraduate student, pointed out that the grant "[…] *ignores costs like hearing aid batteries or speech-to-text software, which I need for research.*" This indicates a disconnect between the grant and the specific, ongoing needs of students. The NCPWD official (SP5), candidly acknowledged this limitation, stating, "*If I am being honest, we are doing our best, but it is not enough…*", and observed that many bright students "[…] *missed out because they could not afford a wheelchair…*", signifying the real-world consequences of insufficient funding. This indicated that while

the grant was a significant step, it did not fully expand the capabilities of students to participate equitably due to remaining financial constraints.

(b) Application Process and Documentation Challenges

The application process for NCPWD grants, while sometimes integrated with the HELB portal, presented its own set of bureaucratic and logistical hurdles for students. A recurring challenge involved the extensive documentation required, particularly the need for updated medical assessments and disability certificates[12]. ST4 recounted that he had to "[…] *renew my disability certificate because it expired, which meant a trip to a hospital in Eldoret.*", incurring "[…] *expensive*" costs for travel, tests, and time off work. ST2 similarly described the process of obtaining her disability certificate as requiring a trip to a distant hospital in Mombasa County, which was "[…] *far away, and we paid a lot for transport*". SP3, a university administrator, observed that some students came from Counties where "[…] *registration with NCPWD is poor…*" or they "[…] *lack documentation like medical assessments*", making the initial application difficult.

Beyond documentation, students also reported issues with communication and processing times. ST4 noted that NCPWD's "[…] *communication is slow…*", requiring him to "[…] *keep calling to check my status*". ST5 experienced a significant delay, with his approval taking "[…] *three months to get approval, which stressed me out*". The NCPWD official acknowledged that funds often took "[…] *about two months to get approved*", which could feel "[…] *a bit long when you are waiting for essential support*". These delays and bureaucratic complexities often compelled students to rely on external support from university disability offices, as ST5 highlighted, "*The Disability Liaison Office (DLO) stepped in to follow up, which saved me*".

[12] This is prerequisite for document, whose validate is five years, for all persons with disability in Kenya, where they must register with the NCPWD offices in their respective Counties. However, not all register for this, and only realise its use when they want to enrol in higher education institutions. Although that is the case, the government has now streamlined the process, and all persons with disability in the country will now be able to self-register in the government web-based platform (eCitizen), with dements needed including ID/birth certificate, passport-size photo, and a disability medical assessment report.

(c) Awareness and Information Dissemination

Despite the critical nature of NCPWD grants, a consistent finding was the limited awareness and inadequate dissemination of information regarding their availability and application procedures. Students frequently reported learning about the grant informally, rather than through official channels. ST1, for example, stated, "*I did not know about the grant at first; someone at the Disability Services Office (DSO) told me. If I had not met them, I might have missed out...*". ST4 similarly indicated that he "[…] *found out through a lecturer*", suggesting a reliance on individual connections rather than systemic outreach. ST7 explicitly noted that "[…] *many* SWDs*, especially those from remote areas, do not even know about this grant or how to access it, and the information is not always readily available or clearly communicated*". The NCPWD official confirmed this gap, acknowledging that "[…] *some students do not apply because they assume the process is political*[13] *or they fear stigma*" (SP5), which was a significant concern for the Council. This lack of proactive dissemination[14] directly hindered students' capabilities to access available financial support.

3.2 Enablers and Barriers to Financial Access

This section, addressing the study's objective two, sought to answer the study's second question: What are the enablers and barriers to financial access for SDWs in higher education, and how do gender disparities influence these factors? It moved beyond specific financing mechanisms to analyse the broader factors that either facilitated or impeded financial access for SWDs in higher education. It further examined how gender intersects with disability to create distinct advantages or disadvantages in this context, aligning with the SMD and the intersectionality framework. Two core aspects were

[13] In a country where tribal lines are still (silently) upheld, many students with stigma, owing to their assumption that NCPWD grants is political charity and the lack of adequate information on the same, fear to disappointments if they apply and do not get it. A challenge that NCPWD has taken up and opened many branch offices across the 47 Counties.

[14] Although NCPWD has its own website, that is not enough dissemination considering the low rates of internet penetrations, especially in the rural Kenya.

analysed, focusing respectively on (a) enablers and (b) barriers to financial access and retention.

3.2.1 Enablers to Financial Access and Retention

Four key factors emerged as crucial enablers, collectively supporting SWDs in both accessing and remaining in higher education. These included the vital role of (a) university disability support offices, the often-underestimated strength of (b) personal and peer networks, the strategic deployment of (c) assistive technologies, and broader (d) governmental policies.

(a) University Disability Support Offices and Staff

University disability support offices consistently appeared as a primary enabler, serving as a critical bridge between students and various support systems. SP1, an administrator, highlighted that their directorate "[…] *advise other university sections on how to accommodate* SWDs …" and "[…] *provide direct services to students and staff with disabilities*". Students corroborated this, with ST1 describing Kenyatta University's DSO (see Figure 2) as a "[…] *lifesaver*" that guided her in registering with NCPWD and applying for grants. Similarly, ST5 lauded the University of Nairobi's DLO as "[…] *top-notch*" for arranging accessible accommodation and providing digital readers. ST3 also reported that the DSO at Kenyatta University "[…] *saved me*" by walking him "[…] *through NCPWD's requirements,*" and lending him a computer for HELB applications. These offices also provided practical assistance with documentation and follow-up, enabling students to navigate funding applications more effectively. SP2 highlighted the advantage of smaller institutions like Karatina University, stating that a student with a disability was "[…] *not likely to get lost in the system, we follow them up*[15]." This emphasises the personalised support possible.

[15] This is owing to the smaller number of students with disabilities in the institution, with majority concentrated in the School of Education and Social Sciences in Itiati Campus.



Figure 2- Disability Service Office at Kenyatta University
Source: Author (April, 2025).

(b) Personal and Peer Support Networks

The informal networks of family and peers constituted another significant enabler, providing both practical assistance and crucial emotional sustenance. Students frequently cited their families as indispensable. ST2 shared that her "[…] *family has been amazing too, my brother helps with my applications, and my mum encourages me when I feel low.*" ST4 similarly noted his family's support, with his sister sending "[…] *small cash for emergencies, and my dad is always cheering me on*".

Beyond family, peer support emerged as a powerful enabler. ST1 highlighted that her "[…] *classmates help me carry my books…*" and some lecturers gave her extra time for assignments. ST5 found immense value in joining UoN's Students with Disability Organisation, which connected him with "[…] *peers who share tips on navigating campus…",* creating a community that made him "[…] *feel less isolated*". This collective support demonstrated how social connections played a vital role in overcoming daily challenges and sustaining academic journeys.

(c) Assistive Technologies and Accessible Resources

The availability of assistive technologies and accessible learning resources was paramount in enabling SWDs to participate effectively in higher education. Students frequently mentioned relying on personal devices, such as ST10, using "[…] *magnifying software on my laptop for reading…*". ST4 highlighted the crucial role of his "[…] *hearing aids and speech-to-text app for notetaking…*" during group discussions. Beyond personal devices, institutional provisions, though sometimes limited, also served as enablers. SP1 stated that KU offered "[…] *language interpretation services and braille services…*". As shown in Figure 3, KU also has a section in its main library dedicated to SWDs for conducting research.

UoN, according to ST6, provided an assistive technology room equipped with "[…] *braille displays, screen readers, and quiet study space…*", which she found to be "[…] *a game-changer*". These technological and resource-based accommodations directly expanded students' capabilities to access and process information, thereby supporting their academic progress.



Figure 3- A section of the entrance to the Kenyatta University Post Modern Library, where SWDs have access to their customised computer room
Source: Author (April, 2025).

(d) Governmental Policies and Admissions Procedures

Broader governmental policies and centralised university admissions procedures also played an enabling role by increasing the overall access of SWDs to higher education. SP1 observed that over the last decade, "[…] *there has been greater access to higher education for* SWDs", partly facilitated by "[…] *policies of the CUE in Kenya...*" and " […] *new legislation, including the Constitution of Kenya…*". SP1 further noted that the KU and the KUCCPS increased the number of targeted students admitted directly from high school. The HELB official (SP4) emphasised how the new financing model has significantly improved the MTI scores for SWDs, often placing them in higher funding bands (Bands 1 and 2). These policy-level interventions established a foundational framework that opened doors for more SWDs to enter the university system.

3.2.2 Barriers to Financial Access and Retention

Despite the presence of national financing mechanisms and university support structures, SWDs consistently navigated a complex array of financial, institutional, and societal barriers that inhibited their access to funding and sustained participation in higher education. Four key obstacles, presented below, were often reported as constraining their capabilities, leading to varied experiences and highlighting systemic shortcomings.

(a) Uncovered Financial Needs and Cost Burden

A strong barrier was the chronic financial strain resulting from disability-related costs that existing aid mechanisms did not adequately cover. Students frequently reported that, despite receiving HELB loans and NCPWD grants, they still faced significant shortfalls in covering essential living expenses. ST1, for instance, articulated her struggle with daily costs, stating that "[…] *even with HELB and NCPWD, I still need money for rent, food, and transport*." Similarly, ST2 shared her precarity, explaining, "*HELB helps, but I am still short on rent and food*…". Beyond basic needs, the expense of assistive technology and its maintenance represented a substantial, often unacknowledged, burden. ST10, a student, noted that the cost of "[…] *assistive technology is huge…*," citing that "*my software licenses expired, and new versions are expensive…*" and that her "[…]

cane needs replacing sometimes." ST4, with a hearing impairment, similarly expressed that "m*y hearing aid batteries are expensive and need constant replacement…*," highlighting these as continuous, uncovered expenditures. This financial precarity often forced students to "[…] *dip into savings…*" or rely on already "[…] *strained family resources*," as ST5 noted, highlighting the constant juggling act required to remain enrolled. SP1 observed that sometimes they encountered students in "[…] *very dire circumstances*," who had "[…] *not eaten for two days…*," indicating that basic upkeep, beyond fees, remained a critical, unmet need.

(b) Institutional Inaccessibility and Inconsistency

Institutional barriers manifested primarily through inaccessible physical infrastructure[16], inconsistent provision of accessible learning materials, and varied pedagogical approaches among lecturers. Many university campuses, particularly older sections, presented significant physical challenges. ST5, a wheelchair user, articulated this directly: "[…] *however, navigating campus in a wheelchair can be challenging. Some lecture halls are not fully accessible, so I coordinate with the DLO for room changes*." ST2 corroborated this, stating, "[…] *some lecture halls have steps, and the paths are uneven, so I am late to class sometimes*." SP2 acknowledged that "*Some of our lecture halls, especially those in the older blocks, are not accessible by wheelchairs…*" This physical inaccessibility directly limited students' fundamental capability to access learning environments.

Beyond physical space, the inconsistent availability of accessible learning materials posed a considerable academic barrier. ST10 shared her frustration that "*Not all lecturers provide digital notes or large-print handouts…*," leading to situations where "s*ometimes, graphs or diagrams in textbooks are impossible to make out, even with my software….*". ST3, who is blind, also highlighted that "[…] *some lecturers upload PDFs that my screen reader cannot handle, which slows me down...*".

[16] Although this was the case for smaller universities like Karatina University, for the larger universities, their modern buildings are more accessible compared to the older buildings. For example, see Figures 4 and 5 on some of the accessible areas at Kenyatta University.



Figure 4- Parking space for the disabled students (to the left), and a ramp to access the Kenyatta University Modern Library (to the right)
Source: Author (April, 2025).

Furthermore, pedagogical inconsistencies presented challenges. ST9, with a mild intellectual disability, found that "*some lecturers speak very fast or assume everyone understands immediately. I sometimes get confused in class*." ST4, with a hearing impairment, noted the difficulty of "[…] f*ollowing fast-paced discussions with my hearing aids*" and that "[…] *not all lecturers use microphones, so I miss chunks of talk*." These inconsistencies placed the burden on students to constantly adapt themselves, as ST7 articulated her experience of having to "[…] *constantly chase things… advocate for yourself*."



Figure 5- Accessible paths for students with mobility disabilities within Kenyatta University
Source: Author (April, 2025).

(c) Societal Attitudes and Stigma

SWDs consistently encountered societal and attitudinal barriers from peers and even staff, which affected their sense of belonging and academic confidence. These ranged from subtle expressions of pity to direct questioning of their presence in higher education institutions. ST1 reported experiencing stares and intrusive questions, as well as hearing comments such as, "*why is she even in university*?... " ST2 also recounted an incident where a classmate asked "[…] *why I 'bother' coming to class when I struggle to walk*," which she found "[…] *embarrassing.*" Students with visual impairments also faced assumptions about their capabilities. ST3 noted that people sometimes "[…] *talk over me, like I cannot make decisions because I cannot see*." ST5, a master's student, similarly found it "[…] *annoying when people focus on my wheelchair instead of my ideas*." These interactions often compelled students to "[…] *keep proving I belong in grad school*," as expressed by ST6, highlighting a persistent societal perception that disabilities equate to reduced capability or an inherent lack of belonging in academic spaces. SP3

recognised this challenge, observing that "*There is still stigma and low expectations…*" from both peers and some staff members.

(d) Intersectionality: Gender Disparities in Support and Experience

While formal financial aid mechanisms, such as HELB loans and NCPWD grants, did not explicitly differentiate funding based on gender, the interviews revealed distinct social dynamics and safety concerns that created layered vulnerabilities for both male and female SWDs, indicating the relevance of the intersectionality framework. Female students frequently reported receiving unsolicited "*help*" or experiencing paternalistic attitudes. For example, ST7 observed that she sometimes felt "[…] *an added layer of… perhaps "vulnerability*," noting that "[…] *the focus shifts from my academic capabilities to concerns about my 'fragility' or whether I will be able to cope with the general demands of university life.*" ST6 found that while gestures of help were "kind," they could "[…] *feel patronising*." In contrast, male SWDs perceived an expectation of self-reliance. ST8, a male student, noted, "*For male students like myself, perhaps there is less of that, more of an expectation of self-reliance*."

Moreover, safety on campus emerged as a significantly gendered barrier. Female students consistently raised concerns about their vulnerability, particularly during evening hours. ST1 explicitly stated that she avoided "[…] *evening classes because moving around campus at night feels risky*," a concern less frequently articulated by male students. ST6 also mentioned feeling "[…] *less safe on campus at night due to my low vision*." SP3 confirmed this observation, explaining that "[…] f*emale* SWDs *often face more isolation and are at greater risk of dropping out, especially due to safety concerns or family pressure*." This disparity shows how gender combined with disability creates distinct challenges in accessing and fully participating in campus life, beyond the direct financial or physical barriers.

3.3 Role of Institutional Policies and Support Systems

This section addressed objective three while answering the third study's question: To what extent do institutional policies and support systems in Kenyan universities promote or hinder access to higher education for SDWs, considering gender

differences? It examines how institutional policies and established support systems within universities are perceived as either promoting or hindering access and retention for SWDs. The analysis explores the presence and understanding of disability policies, the range of accommodations and resources provided, and their practical effectiveness as experienced by students and observed by administrators.

3.3.1 Presence and Understanding of Disability Policies

All three universities involved in the study, except for Karatina University, were reported to have formal disability policies[17] in place, signalling an institutional commitment to inclusion. SP1 stated that their university's disability policy "[…] *addresses all aspects of life or many disability matters*", covering "[…] *teaching and learning, as well as the social life of* SWDs*, and physical accessibility*". Similarly, it was confirmed that the institution was guided by the "[…] *UoN Disability Policy (2020), which is aligned with both the Persons with Disabilities Act and the Kenyan Constitution*…". These policies, as SP3 explained, mandated inclusivity across various aspects, including "*admissions, learning, infrastructure, and student welfare*".

Despite the formal existence of these policies, a consistent theme emerging from both student and administrator accounts was a significant gap in their consistent implementation and widespread understanding across the broader university community. SP3 stated that while UoN had structures, "[…] *their understanding and especially the consistent implementation of support are still very much evolving*". Students frequently reported that policies felt "[…] *more on paper than truly implemented on the ground*", as articulated by ST7. ST3 also noted the "[…] *consistency is the issue…*" when it came to accommodations. SP2 acknowledged that while they had an unofficial "policy", "[…] *not everyone knows how to apply it day-to-day*". This

[17] Regarding the University of Nairobi, the institution had a UoN Disability Policy (see (The University of Nairobi, 2020). Lastly, Kenyatta University has had its disability policy (see Kenyatta University, 2014), with a fully-fledged directorate centred on disability issues within the university. For Karatina University, the Disability Mainstreaming Committee, although mentioned in the interviews by participants, was not something which was readily available online, rather seemed like an internal desk help section. The only mention of it is on this poster and some activities here. The university did not have a formal disability policy, owing to its newness (Chartered in 2013), small population, its interior location, and fewer infrastructures that support SDWs.

disconnect meant that students often bore the burden of educating staff or constantly advocating for their rights, highlighting a systemic lack of integrated awareness that hindered genuine inclusion.

3.3.2 Range and Effectiveness of Accommodations and Resources

Universities provided a range of accommodations and resources, though their effectiveness varied significantly depending on the type of support and the consistency of its provision.

(i) *Physical Accessibility*

Physical accessibility was identified as a critical area where efforts were ongoing, but significant challenges remained. Kenyatta University indicated that "[…] *physical accessibility processes are ongoing*…" and they were "[…] *continually improving our built environment to make it more accessible to* PWDs *who use wheelchairs or other mobility devices*" (SP1). UoN also reported having "[…] *ramps*" in some newer buildings. However, students reported that this accessibility was inconsistent, particularly in older buildings. For example, ST5 noted that, "*Some lecture halls are not fully accessible*…", making navigation "[…] *tough*". ST7 similarly described many "[…] *older, traditional lecture halls…*" as "[…] *a nightmare*" due to "[…] *stairs, narrow doorways, and inaccessible washrooms*". ST2 also highlighted that "[…] *the campus (Karatina University) is not fully accessible. Some lecture halls are on upper floors with no lifts*".

Furthermore, practical challenges such as "[…] *ramps get muddy when it rains, which is risky with my walker*", as reported by ST2, compounded the daily mobility issues. The inadequacy of accessible transport on campus[18] was also a common concern. ST1 stated that "*the campus buses are not always accessible, so I sometimes pay for a taxi, which is expensive*". SP3 from UoN conceded that while the office tried to schedule accessible

[18] Although the two larger institutions, Kenyatta University and the University of Nairobi, had campus buses vans to ferry students within the institutions, Karatina University had none. The availability of these campus buses, was, in most cases, not in congruence with the SDWs' schedules, majority forced to seek alternative means of mobility. Vans for disabled students in Kenyatta University are available from 6:30AM to 10:00PM.

classes, "[…] *it is not always possible, especially for specialised labs or smaller tutorial rooms that are only located in older, inaccessible blocks.*"

(ii) Assistive Technology and Learning Resources

All three universities made efforts to provide assistive technology and accessible learning resources, but these were often limited in scope, availability, or up-to-dateness. KU's DSO provided "[…] *braille services*…" and had a *"[…] special needs section*" in the library with "[…] *video-electronic magnifiers or CCTVs*" and "[…] *open-source screen-reading software loaded on the library's computers*". UoN also had a "[…] *resource centre with Jobs Access With Speech (JAWS) software*[19]*, Braille embossers, and some screen magnifiers*…", and in limited numbers, "[…] *smart canes and laptops.",* often "[…] *funded by donors*[20]". Karatina University's SP2 reported a "[…] *small ICT station with basic screen-reading software and magnification tools*".

However, the effectiveness of these provisions was often hampered by insufficient quantity, outdated technology, and compatibility issues. ST6, a student, reported that, while calling the assistive tech room a "[…] *game-changer…*," found that "[…] *it is one room for many students, so booking is tricky*". ST3 also found that while the library had screen readers, "[…] *some lecturers upload PDFs that my screen reader cannot handle, which slows me down*". ST4, a student with a hearing impairment, noted that UoN's resource room's assistive tech was "[…] *a bit outdated...".* Further, ST10 from Karatina University echoed this, stating that their library resources were "[…] *minimal; it is just a few devices, not a comprehensive centre for all assistive needs*". The heavy reliance on personal assistive devices and the internet for accessible files (as mentioned by ST6 needing "[…] *reliable internet for my screen reader*…") further emphasised the gaps in institutional provision.

[19] JAWS is a screen reading software that enables blind or visually impaired users to access and interact with computer applications by converting text and interface elements into speech or Braille output (Freedom Scientific, 2024).

[20] Mostly through NCPWD and University Fund projects and well-wishers from the public, Alumni Associations or donations from external funders abroad.

(iii) Academic Accommodations and Support

Universities offered various academic accommodations, which were generally effective once approved, but consistency in their application remained a challenge. Common accommodations included extra time for exams, alternative exam formats, and accessible examination venues. SP1 at KU mentioned "[…] *inclusive examination arrangements, where we allow extra time, alternative formats, or even oral exams*". In this, ST1, ST2, ST3, ST4, ST9, and ST10 all confirmed receiving extra time for exams, which ST9 noted *"[…] takes off a lot of pressure*". Priority seating was also offered, with ST5 noting, "*I get priority seating*…". Note-takers were provided for students with hearing impairments, which ST8 found "[…] *incredibly helpful*".

Despite these provisions, students often encountered inconsistencies or a lack of understanding from individual lecturers and departments. ST9, with a mild intellectual disability, noted that "*there is no clear university-wide mandate for lecturers to slow down or provide simplified notes*". ST1, while appreciating lecturers who gave her "[…] *extra time for assignments if I need it*", indicated that this was not universal. This variability in implementation often meant that the "[…] *effectiveness often depends on individual lecturers' awareness and willingness to accommodate*", as observed by ST8. SP3, an administrator, acknowledged this, stating that "s*ome lecturers do not know how to adapt materials, and facilities like elevators are hit-or-miss*".

(iv) Counselling and Psychosocial Support

Beyond academic and financial aid, universities also offered some forms of psychosocial support, which indirectly contributed to students' retention. SP3 mentioned that general university counselling services were available and could be "helpful for the mental health toll that navigating these daily challenges can take". SP1 also referred to "psychosocial services" as part of the support systems. SP2 from Karatina University highlighted the "Guidance and Counselling unit" as a "big help", sometimes pairing students with peer tutors for review. These services aimed to address the emotional and psychological burdens associated with living with a disability and navigating an often-inaccessible higher education environment.

3.3.3 Challenges in Policy Implementation and Consistency

Despite the presence of policies and designated support structures, a significant gap existed between formal policy and consistent, practical implementation across university operations. Students perceived a disconnect between the stated commitment to inclusion and their daily lived experiences. ST7, for example, asserted that while UoN had a DSO, "[…] *the policies often feel more on paper than truly implemented on the ground…*". SP3 concurred that the university's understanding often felt "[…] *somewhat superficial rather than deeply integrated into the university's ethos*". SP2 from Karatina University similarly stated that they had the "[…] *blueprint, but the construction is not finished*".

A primary driver of this inconsistency was the varying awareness and proactive engagement of individual lecturers and departmental staff. Students reported that "*some lecturers are not trained in accessibility, or they forget to use microphones*", as observed by ST8. ST7 highlighted that "*some lecturers genuinely do not understand that extending a deadline or providing notes in advance is not 'special treatment,' but a necessary accommodation*". This led to students frequently having to secure basic accommodations. SP2 acknowledged that "[…] *the understanding is not consistent across the whole university".* These findings indicated that while a policy framework existed, the institutional culture often lacked the widespread understanding and consistent practice necessary for truly inclusive education, thereby hindering the capabilities of SWDs.

3.3.4 Capacity and the Roles of Disability Support Offices

While highly valued by students, the capacity and perceived role of university DSOs also presented challenges, often due to resource limitations and reliance on individual initiative. Students and administrators consistently described these offices as critical lifelines. ST1 expressed that the DSO at KU was "[…] *really kind…".* However, the scope of their work often exceeded their resources. SP3 acknowledged that their DSO was "[…] *stretched thin with limited staff*". SP2 highlighted that Karatina University did "[…] *not yet have a full-fledged disability support office*" and instead relied on a "[…] *committee*

made up of staff volunteers". This limited capacity meant that support could be reactive rather than proactive, and comprehensive services were difficult to maintain.

Furthermore, students indicated that the offices' information dissemination efforts needed improvement. ST2 observed, "t*hey sent an email to all freshers about their services. I replied, and they invited me to their office. They are really kind, but I wish more students knew about them*". This suggested that while the offices were effective for those who connected with them, systemic outreach was sometimes insufficient, potentially leaving many students unaware of available support.

3.4 Proposed Policy Reforms for Equitable Financing and Institutional Support

This section addresses study objective four and the fourth study question: What policy reforms are necessary to enhance equity in higher education financing and institutional support for SDWs in Kenya? It synthesised the key recommendations articulated by student participants and education stakeholders, directly addressing the identified barriers and limitations in financing and institutional support for SWDs in Kenyan higher education. These proposals, explored in the two following subpoints, provide concrete pathways for policy reform, aiming to expand the capabilities of SWDs and ensure genuine inclusion, in line with the Capability Approach and the SMD.

3.4.1 Financial Policy Reforms

Participants called for significant transformations in existing financial aid mechanisms, emphasising the need for more tailored, accessible, and adequate funding.

(i) Dedicated and Enhanced Disability-Specific Funding

A primary recommendation was the establishment of a dedicated and substantial grant-based fund specifically for SWDs, separate from generic loan schemes. SP5 strongly advocated for a "[…] *permanent, ring-fenced fund for higher education access for* SWDs," arguing it should "[…] *not depend on leftover budgets…*". Similarly, SP4 proposed "[…] *a dedicated national education fund for* SWDs*, grant-based, not loan…*".

Students consistently articulated the need for these funds to be significantly increased to cover their unique, often substantial, additional costs. ST4, for instance, suggested that "*the NCPWD grant*[21] *needs to be substantially increased to properly cover assistive technology costs, software licenses, and ongoing maintenance*…". ST5 emphasised the need for NCPWD to "[…] *fund mobility aids and transport costs…*", while ST6 proposed that NCPWD should specifically cover "[….] *tech costs like braille displays or software*…". ST1 also stated that NCPWD "[…] *should cover transport and things like walkers or therapy…*". These recommendations highlighted the critical need for a funding model that accounts for the real-world expenses beyond basic tuition and upkeep.

(ii) Improved Application Accessibility and Efficiency

Participants recommended streamlining the financial aid application process and ensuring that all digital platforms are fully accessible to SWDs. SP4 stressed that application systems were "[…] *still too digital and assume literacy*…" and called for "[…] *more inclusive interfaces, sign language videos, text-to-speech, and offline options*". Students corroborated this, with ST3 specifically recommending making application portals "[…] *accessible for screen readers, no more guessing buttons*". SP1 emphasised the need for "[…] *an audit of digital platforms for external funders, particularly HELB, and the new funding model*" to ensure "[…] *web platforms are accessible for students with print access challenges*". To streamline the process, ST2 recommended "[…] *make applying easier, maybe have someone at the university help us fill out forms so it is less confusing*". Additionally, participants called for reduced bureaucracy and quicker processing. ST5 proposed that both HELB and NCPWD "[…] *need faster processing and accessible portals*". These proposals aimed to remove administrative barriers that currently limit students' ability to apply for and receive timely financial support.

(iii) Integration of Funding Mechanisms

A significant reform proposed by national officials was the integration of funding mechanisms between HELB and NCPWD to reduce the burden on students. SP5, the

[21] Regarding which, the majority of the students indicated to have received not more than KES 30, 000 annually (equivalent to 197 Euros).

suggested "[…] *integrate our systems with HELB, so students apply once and are routed to both loans and grants automatically*". The HELB official also proposed a "[…] *shared student tracking system and standardised referral forms to make the process smoother*" between HELB and NCPWD. This systemic integration aimed to create a more seamless and less confusing application experience for SWDs, optimising their access to available resources.

(iv) Rethinking Loan Repayment for SWDs

Concerns about the long-term burden of loan repayment for SWDs were also raised, suggesting a need for policy adjustments. SP5 noted that "[…] *for many* SWDs*, especially those with long-term health needs or lower employment opportunities, repayment becomes a real burden later on*". This highlighted a need for differentiated repayment terms or, potentially, a greater emphasis on grant-based support, acknowledging the unique economic realities faced by SWDs after graduation.

3.4.2 Institutional Support Reforms

Participants provided recommendations for university-level policy and support systems that focus on creating truly inclusive campus environments, proactively addressing the needs of SWDs, and moving beyond reactive accommodations.

(i) Enhanced Physical Accessibility

Participants consistently called for comprehensive physical accessibility audits and upgrades across university campuses. ST1 urged KU to "[…] *make the campus fully accessible; with more ramps, lifts, and accessible buses*". ST5 emphasised that "*UoN should enforce the Disability Policy, mandate ramps in all buildings*". SP3 also suggested that the university needed to prioritise "[…] r*etrofitting*" the environment, which was "[…] *not built with universal design in mind*…". Specific suggestions included making paths smoother and less slippery, as well as adding more braille signage throughout the campus. The need for dedicated accessible transport services within campuses was also prominent, with ST2 recommending "[…] *a small bus for students with mobility issues*" and ST5 proposing a "[…] *full-time transport service for mobility-impaired students*".

These proposals highlighted the critical need to prioritise Universal Design principles[22] to ensure that physical spaces did not remain disabling conditions for students, as articulated by the SMD.

(ii) Improved Assistive Technology and Learning Resources

A strong recommendation was to expand and modernise the provision of assistive technology and ensure universally accessible learning materials. Students advocated for dedicated and well-equipped assistive technology labs. ST10 suggested "[…] *a dedicated, fully equipped assistive technology room in the library, not just a few devices*", highlighting that it would centralise specialised equipment and technical support. ST4 recommended upgrading "[…] *the resource room's software to handle postgraduate research better*". Related to learning materials, ST8 urged for "*mandatory captioning for all lecture recordings or clear transcripts for every class*".

(iii) Strengthened Academic and Psychosocial Support

Recommendations also extended to strengthening academic accommodations and psychosocial support. Participants called for mandatory and regular training for all university staff on disability awareness and inclusive teaching methods. ST8 stated that "t*here needs to be regular, mandatory training for all staff on disability awareness and inclusive teaching methods*". ST3 similarly suggested training "[…] *all lecturers on disability basics so we do not have to explain ourselves*". SP2, from Karatina University, recommended "[…] *more training for all lecturers on different learning styles*".

Furthermore, proposals included enhancing support structures within the university. SP3 proposed to "[…] *create a national university disability inclusion fund, pooled from HELB, Ministry of Education (MoE), NCPWD, and donors, to ensure stable, comprehensive support for these students*". SP2 called for the MoE to "[…] *consider making it mandatory for every university to have a fully staffed DSO, just like the Dean*

[22] Universal Design principles entail the concept of designing products, educational practices, or environments, to be usable by all people, to the greatest extent possible, without the need for adaptation or specialised design. In the context of higher education, the principle promotes accessibility by embedding inclusive practices into curricula, learning technologies, and infrastructure, thereby benefiting SDWs and the wider student population (Young, 2015).

of Students, not a committee that works off the side of their desks". Furthermore, SP4 recommended decentralising HELB's special needs unit to have "[…] *disability desk officers in major campuses*". These suggestions collectively aimed to transform disability support offices from limited, often reactive, entities into robust, proactive, and central hubs for inclusion.

(iv) Universal Design for Learning (UDL) and Accessible Materials

Recommendations frequently centred on the systematic adoption of UDL principles and ensuring the proactive provision of accessible learning materials. Students called for lecturers to "[…] *mandate accessible materials, like captioned videos and microphone use, for all courses*". ST10 specifically called for "[…] *mandatory training for all lecturers on creating truly accessible learning materials, not just PowerPoint presentations, but graphs, images, everything…*". ST6 also proposed that *"[…] all university technology is accessible. This means online learning platforms, library databases, and any other university software must be fully accessible and compatible with assistive technologies*". The goal was to eliminate the need for retrofitting accommodations by designing all learning environments and materials to be inclusive from the outset, thereby expanding the learning capabilities of all students.

4 DISCUSSION OF FINDINGS

Chapter Four presents the findings of this study, critically engaging with both the literature reviewed in Chapter One and the qualitative data presented in Chapter Three. The discussion is structured around the four research objectives and is enriched by the theoretical framework, which comprises the Capability Approach, SMD, and the intersectionality framework. These theories collectively support a deeper interpretation of the structural, institutional, and individual dimensions of exclusion and opportunity for SWDs in Kenya's higher education system. The discussion moves beyond mere description of the findings to provide an interpretive analysis that highlights key patterns, contradictions, and points of convergence between secondary and primary sources.

4.1 Inclusivity and Effectiveness of Existing Financial Mechanisms

The findings of this study suggest that while Kenya has made some policy strides toward inclusive financing in higher education, existing mechanisms (HELB loans and NCPWD grants) remain insufficiently responsive to the unique needs of SWDs. The literature review established that both schemes are designed mainly for the general student population and lack structural accommodations that address the differentiated costs incurred by SWDs, such as assistive devices, personal support, and transport needs (Mukhwana et al., 2020; PASGR, 2025). This gap reflects a broader regional trend, as documented in South Africa and Lesotho, where national financial aid frameworks formally include SWDs but fall short in practical implementation (Mosia, 2017; Ndlovu & Woldegiorgis, 2023; Ndlovu, 2019). Moreover, key documents such as Mukhwana et al. (2020) and Nkisi (2021) underscore the absence of disaggregated funding data by disability category, which limits the targeting and effectiveness of aid programmes. This reflects a policy blind spot that the Capability Approach helps illuminate: even where resources exist, the freedoms to convert those resources into real educational outcomes remain constrained by design, access, and functionality (Mitra, 2018; Robeyns, 2017).

Insights from interviews affirm these systemic limitations. Several students reported that while HELB loans were technically available, the application processes were

inaccessible, especially for those with visual or mobility impairments. Others cited rigid repayment terms, inadequate loan amounts, and the psychological stress of navigating an opaque funding system. Stakeholders echoed these concerns, acknowledging that HELB and NCPWD operate in silos, with minimal coordination on disability-specific eligibility frameworks. One policymaker observed that "*the financing system was never really designed with SWDs in mind; it is only now that we are playing catch-up*." These empirical insights validate scholarly critiques that financing reforms in low- and middle-income countries often lack embedded inclusivity in their design stages (Bello & Chumba, 2025; Gandigbe et al., 2025). Moreover, the SMD reminds us that such exclusion is not an accidental oversight but a product of institutional structures that fail to recognise or accommodate difference.

Although a few universities have attempted to fill the gap through internal partial bursaries, the evidence from both literature and field data suggests that these efforts are neither widespread nor structurally embedded. Students frequently described internal university funds as "*competitive*," "*uncertain*," or "*bureaucratic*." This finding reinforces similar conclusions by Kinuthia (2022), who argues that discretionary institutional aid often exacerbates inequality by favouring more assertive or well-networked students. Furthermore, without specific budget lines for disability-related needs, institutional autonomy becomes a double-edged sword, allowing progressive reforms in some universities while enabling neglect in others. Here, the integration of the SMD and the Capability Approach clarifies the nature of exclusion: universities may provide identical aid packages to all students, yet for SWDs, the unaccounted costs of disability render this equality ineffective in practice.

Taken together, these findings point to the urgent need for disability-responsive financing reforms that extend beyond nominal inclusion (Herman et al., 2023; Kerr & Kurzawa, 2023; Kim & Lee, 2024). This requires not only disability-adjusted criteria in HELB's means-testing model but also ring-fenced allocations within university budgets and inter-agency coordination between HELB, NCPWD, and university disability units. As noted by recent studies on inclusive education financing in low-resource contexts, participatory policy design, particularly involving SWDs themselves, is essential to

aligning aid with lived realities (Kerr & Kurzawa, 2023; Knox-Vydmanov & Cote, 2025; Rudge & Price, 2025). Without such structural reorientation, financing frameworks risk perpetuating rather than redressing exclusion.

4.2 Enablers and Barriers to Financial Access

While gaps in design and implementation hinder the effectiveness of national financing mechanisms, the barriers to financial access for SWDs are further complicated by intersecting socio-economic and gender-related constraints. The literature reviewed in Chapter One demonstrated that SWDs, particularly women, face a web of structural and cultural barriers that significantly limit their access to financial aid (McKinney & Swartz, 2022; Otube, 2018). Chapter Three expanded this view through students' narratives, which revealed how financial dependency, caregiver expectations, and patriarchal family dynamics often deprioritised women's education. In some households, male siblings were given precedence in university enrolment decisions, while girls with disabilities were seen as "[…] *less promising investments*" [ST7]. These findings align with existing global evidence that suggests gendered patterns of resource allocation disproportionately disadvantage women with disabilities in low-income households (Groce & Kett, 2014; Mkutumula et al., 2024).

In addition to gendered norms, institutional procedures and funding application processes further inhibit access. Stakeholders interviewed acknowledged that most university financial aid committees do not apply intersectional criteria when reviewing applications. This results in the erasure of unique experiences faced by rural students, women, and those with invisible disabilities. The lack of targeted outreach or flexible documentation requirements compounds these disadvantages. This was evident in the case of students who could not provide formal proof of disability due to systemic challenges in obtaining disability medical certification. These barriers disproportionately affected students from remote or under-resourced counties. Such patterns align with Mehta's (2011) findings, which observed that SWDs in SSA often lack the bureaucratic capital necessary to navigate state aid systems. From a theoretical standpoint, these exclusions are not merely technical; they are structurally embedded (Dyliaeva et al.,

2024). The Intersectionality Framework is particularly useful here in showing how gender, disability, class, and geographic origin converge to deepen marginalisation (Bešić, 2020; Soldatic, 2018).

However, even within this challenging landscape, a few enabling factors were identified. Some students reported that peer networks and supportive university disability units helped them access small bursaries, hardship funds, or informal guidance on navigating funding systems. Others benefited from local non-governmental organisations (NGOs) and faith-based scholarships specifically tailored to support SWDs. These pockets of success showcase the importance of decentralised, socially embedded solutions and reinforce the growing consensus that financing strategies must adopt a relational, rather than purely administrative, approach (Fovet, 2020; Mobegi & Kara, 2022; Njeru, 2023). However, the limited scale and unpredictability of such supports mean they are insufficient substitutes for systemic reform. The Capability Approach reinforces this point by reminding policymakers that the presence of financial instruments does not automatically translate into equal opportunity; what matters is whether students have the actual freedom to use them to achieve valued outcomes (Mitra, 2018; Robeyns, 2017).

These findings call for a gendered and intersectional restructuring of financing frameworks in Kenya's higher education system. Financing eligibility assessments should go beyond household income to capture the multi-layered disadvantages that affect SWDs, especially women in rural and low-income communities. Additionally, universities must strengthen coordination between disability units, financial aid offices, and gender desks to ensure holistic case assessments. As Rudge and Price (2025), Walton (2023), and Moodley and Graham (2015) emphasise, inclusive financing policies must be grounded in disaggregated data, participatory design, and mechanisms for accountability. Without such reforms, financial access will continue to be rationed along lines of gender, geography, and social visibility, thereby perpetuating the very inequalities that inclusive education policies aim to address.

4.3 Role of Institutional Policies and Support Systems

The findings of this study emphasise the profound influence that institutional policies and internal support systems exert on the inclusion or exclusion of SWDs. The ILR revealed that many Kenyan universities have formal disability inclusion policies, yet these often lack clarity, funding, and enforceability (PASGR, 2025; Wanjau, 2016). Several institutions rely on generalised equality statements rather than concrete operational frameworks. As a result, disability services remain marginalised within university structures, and implementation is left to the discretion of individual departments or staff. Chapter Three reinforced this pattern, with students frequently describing institutional support as inconsistent, reactive, or overly dependent on "sympathetic" lecturers. This disconnect between policy and practice is not unique to Kenya; rather, it is a global issue. Global evidence suggests that even where policies exist, they often fail to transform organisational cultures or resource flows unless accompanied by specific accountability measures and dedicated funding (Annamma et al., 2013; Ferri & Connor, 2005; Moriña, 2017).

A central challenge identified across both datasets is the lack of coordination between different university units responsible for disability support. Disability offices often operate in isolation from finance departments, academic affairs, and student welfare services. Students described situations where they were referred from office to office in search of assistive equipment or accommodation letters. This exhausting process placed the burden of advocacy on the very individuals meant to be supported. This reflects what Fovet (2020) terms "institutional fragmentation," a condition where disability is treated as a niche concern rather than an integrated element of student services. In addition, several participants observed that disability units were understaffed, lacked decision-making power, or were perceived as "optional." The SMD helps to illuminate these findings by demonstrating how exclusion is produced not only through infrastructure but through the design of institutional processes themselves (Cass et al., 2005). Where policies are weak or unenforced, the university environment can become disabling in itself.

Beyond institutional structures, attitudinal barriers persist as a significant obstacle. Students and stakeholders alike reported cases of implicit bias, low expectations, and occasional hostility from academic staff. Some lecturers questioned the credibility of accommodation requests, while others openly discouraged SWDs from pursuing specific courses. These findings align with those of Gill and Singh (2020), Kefalaki and Diamantidaki (2025), and Salimi et al. (2025), who argue that institutional culture remains one of the most complex elements to shift in the pursuit of inclusive education. Even in cases where physical accessibility has improved, symbolic and epistemic exclusion continues to marginalise SWDs (Kerschbaum et al., 2017). As Mutanga and Walker (2015) point out, inclusion is not merely about presence, but also about participation, recognition, and belonging within the learning environment. This resonates with the Capability Approach, which asserts that individuals must not only have access but also substantive freedom to achieve educational goals (Sen, 1993). This freedom can be undermined by subtle forms of institutional exclusion (Robeyns, 2017).

Despite these barriers, the study also identified promising practices. In a few institutions, students praised lecturers who proactively adjusted assessments or administrators who personally followed up on accommodation requests. Disability units that offered orientation sessions, peer mentorship, or collaboration with academic staff were perceived as more effective. Such initiatives, though uneven, show that meaningful inclusion is possible when institutional policies are operationalised with intentionality and cross-unit collaboration. As pointed out by UNESCO (2020) and authors like Tu et al. (2025), the most inclusive universities are those that institutionalise disability inclusion through shared responsibility, regular training, and continuous feedback from SWDs themselves (Sachs & Schreuer, 2011). However, such success stories remain exceptions. Without structural reform, dedicated financing, and accountability, institutional policies risk remaining aspirational rather than transformative.

4.4 Proposed Policy Reforms for Equitable Financing and Institutional Support

The cumulative evidence from this study highlights the urgent need for comprehensive and equity-driven policy reforms that directly address the financing and institutional challenges faced by SWDs. As shown in earlier sections, current schemes such as HELB and NCPWD grants provide a baseline level of support but fail to address the differentiated costs of disability or to embed inclusivity in their design and delivery. Students' lived experiences, from inaccessible application platforms to unpredictable disbursements, highlight the disconnect between policy intent and practical access. The literature likewise shows that many institutional policies remain reactive or symbolic, with inconsistent implementation across universities (Nene, 2019; Wanjau, 2016). What emerges is not just a need for more resources, but for structural and normative change in how disability inclusion is conceived, operationalised, and evaluated within the higher education ecosystem.

Policy reforms must begin with data and evidence. As several stakeholders observed, a significant obstacle to effective planning is the lack of disaggregated data on the types and prevalence of disability in universities. Without this, budgeting, programming, and monitoring are rendered ineffective. As the WHO and World Bank (2011) recommend, disability-sensitive reforms require reliable national and institutional datasets that can inform targeted interventions. Furthermore, universities must institutionalise dedicated budget lines for disability services, rather than treating such expenses as ad hoc or donor-dependent. As Nkisi (2021) and Njeru (2023) argue, ring-fenced funding not only ensures continuity but also signals institutional commitment. Reforms must also include cross-sector coordination between HELB, NCPWD, universities, and ministries to create a shared framework for financing and inclusion. In South Africa, models of inter-agency coordination have improved funding predictability and accommodation processes (Du Toit, 2018; Makoelle & Mosito, 2025), offering a valuable precedent for the Kenyan context.

From a theoretical standpoint, these reforms are essential for enabling what Sen (1993) terms “substantive freedoms”, the real ability to pursue and complete higher education, not just formal access. Equitable financing must thus reflect the actual cost of participation, especially for students with complex needs or intersecting disadvantages. The SMD reinforces this by placing the responsibility for reform on institutions rather than on the individual. At the same time, the intersectionality framework reminds policymakers that SWDs are not a monolithic group. Women, rural students, and those with invisible disabilities must be considered explicitly in policy design. As Artiles et al. (2016) note, inclusive systems require policies that account for diversity within difference. Participatory processes, such as those involving SWDs in budgeting, programme evaluation, and policymaking, emerged from both ILR and interviews as essential steps in ensuring grounded, effective reform.

Finally, broader governance principles must underpin reform efforts. Transparency in funding allocations, grievance mechanisms for students, and university-wide training on disability inclusion were all cited by participants as currently missing but urgently needed. These align with global best practices recommended by the Global Education Monitoring Report (UNESCO, 2020b) and by the African Disability Protocol (African Union, 2018), which emphasise accountability, consultation, and progressive realisation of rights. In sum, achieving equity in higher education for SWDs in Kenya requires moving beyond access rhetoric toward systemic, well-financed, and participatory solutions that prioritise justice and sustainability.

CONCLUSIONS AND RECOMMENDATIONS

This chapter synthesises the key findings of the study, presenting a comprehensive overview of the empirical and theoretical insights derived from interviews (Chapter Three) and the ILR (Chapter One). It begins by summarising the major themes that emerged about financing mechanisms, access enablers and barriers, and institutional policies and support systems for SWDs in Kenyan public universities. This is followed by a set of actionable recommendations for both practice and policy, grounded in the study's findings and designed to inform equity-oriented reforms. Suggestions for future research are also outlined to encourage deeper exploration into underexamined areas. The chapter concludes with a critical reflection on the study's broader implications, reinforcing the urgency of inclusive higher education financing as a matter of social justice and development.

Summary of Key Findings

This study set out to investigate the equity-focused models for SWDs in Kenya's public universities, with specific attention to financing mechanisms, institutional policies and support structures, and intersectional enablers and barriers. Drawing on qualitative interviews with SWDs, university administrators, and policy stakeholders, as well as a comprehensive ILR, the study presents a layered picture of progress, limitations, and opportunities for reform.

The first significant finding pertains to the inclusivity and design of existing financing mechanisms, specifically the HELB loans and the NCPWD grants. Although these schemes are nominally open to SWDs, they were found to operate within generic eligibility frameworks that do not reflect the unique economic burdens or support needs of SWDs. Both empirical and literature-based evidence revealed that financing models often ignore the hidden costs associated with disability, such as the need for assistive technologies, personal aides, or specialised transport. As a result, while the availability of funding may signal inclusion on paper, the lack of disability-responsive criteria limits the actual accessibility and adequacy of these resources in practice.

Secondly, the study found that enablers and barriers to financial access for SWDs are shaped not only by economic status but also by gender, geography, and institutional cultures. Interviews revealed that female SDWs often experience compounded financial vulnerability due to cultural expectations, limited social support, and prioritisation of male siblings in resource-constrained households. Additionally, rural-based students, particularly those at Karatina University, faced logistical and informational barriers that made it challenging to apply for or sustain external funding. These findings confirm the intersectional nature of financial exclusion, demonstrating that disability is not experienced in isolation but interwoven with other axes of marginalisation.

The third key finding centres on institutional policies and support systems within the universities. While Kenyatta University was found to have relatively well-established disability services, including a dedicated directorate, SWDs at the University of Nairobi and Karatina University reported limited visibility, coordination, and responsiveness of institutional support structures. Bureaucratic delays in disbursing funds, poor communication between financial aid and disability offices, and a lack of tailored academic accommodations all contributed to perceptions of exclusion. In several cases, SWDs described navigating university processes as an isolating and exhausting endeavour. This disparity highlights the absence of a national policy framework that mandates minimum institutional standards for disability inclusion, resulting in a patchwork of practices and outcomes across institutions.

Lastly, the study uncovered a significant gap in inter-agency coordination. While HELB, NCPWD, and universities each play a role in supporting SWDs, there is limited collaboration or shared accountability among them. This fragmentation reduces the effectiveness of financial interventions, resulting in duplications, missed opportunities, or delays in service delivery. The lack of a coherent national strategy to mainstream disability within higher education financing models perpetuates inequities. It hinders the advancement of inclusive education as envisioned in national and global policy frameworks.

Recommendations for Practice and Policy

The findings from this study point to a range of opportunities for strengthening the equity and responsiveness of financing and institutional support mechanisms for SWDs in Kenya's public universities. These opportunities lie not only in the design of national funding frameworks but also in institutional practices and inter-agency coordination.

In terms of practice, university-level disability support services may benefit from deeper integration with financial aid offices. Improved coordination between these units could streamline access to support for SWDs and reduce administrative delays. For example, establishing cross-functional student support desks, where financial, academic, and disability-related services are co-located, may help address the fragmentation observed in Karatina and the University of Nairobi. Such models have the potential to make assistance more visible, accessible, and context-sensitive.

Institutions may also consider embedding disability awareness and inclusion training within staff development programmes. When university personnel, especially those in finance and academic registries, are sensitised to the specific challenges faced by SWDs, they are more likely to respond with empathy and flexibility. While such training already exists in a few institutions, expanding its reach and ensuring periodic refreshers may increase institutional responsiveness and accountability.

At the policy level, financing agencies such as HELB and the NCPWD may benefit from revisiting their eligibility criteria and assessment models. Current means-testing frameworks tend to overlook the hidden and additional costs of living with a disability, which are often not visible in conventional income metrics. Incorporating disability-adjusted indices into funding algorithms could result in more equitable disbursements. Moreover, the development of a unified national strategy on inclusive higher education financing, linking HELB, NCPWD, and university administrators, could enhance clarity, reduce duplication, and enable joint monitoring of SWDs' outcomes. Such a framework might include shared databases, synchronised disbursement timelines, and joint annual reporting on disability inclusion targets.

There is also value in allocating ring-fenced funding within both national and institutional budgets, designated explicitly for SWDs. This can include targeted hardship funds, technology grants, and subsidies for academic accommodations. While some of these interventions are already in place informally, formalising and scaling them across all public universities would promote consistency and predictability.

Finally, mainstreaming disability within all higher education financing policies, rather than relegating it to marginal grants, would signal a shift from a welfare-based approach to one anchored in rights and capabilities. This would also align national practice with Kenya's commitments under the UNCRPD and SDG4 on inclusive and equitable quality education.

Recommendations for Future Research

While this study offers valuable insights into the financing experiences of SWDs in Kenyan public universities, several areas remain underexplored and may benefit from further scholarly engagement. These gaps relate to scope, methodological diversity, and population-specific inquiry.

Besides expanding this research to cover other public universities, future studies could examine the experiences of SWDs in private universities and TVET institutions. The present study focused exclusively on public universities, where government-backed financing schemes such as HELB and NCPWD grants are more prevalent. However, students in private and non-traditional institutions may encounter distinct structural challenges due to different funding models and institutional mandates. Comparative research across public and private sectors could therefore deepen the understanding of systemic disparities in access.

Longitudinal research may also add value to the field by tracking the financial and academic trajectories of SWDs over time. While this study captured participants' experiences at a single point, longer-term investigations could illuminate how financing patterns influence academic progression, degree completion, and post-graduation outcomes. Such studies could also reveal whether short-term interventions have lasting impacts or whether more comprehensive structural reforms are necessary.

Additionally, there remains a need for gender-disaggregated research that probes how disability interacts with gender norms and roles. Although this study uncovered some patterns, particularly the added burdens faced by female SWDs, these experiences deserve closer examination using both qualitative and quantitative methods. Intersectional research focused on rural SWDs, learners with invisible disabilities, or students identifying as LGBTQ+ would also help surface voices that remain at the margins of existing scholarship.

Methodologically, participatory research approaches could be further leveraged in future studies. Involving SWDs not just as respondents but as co-researchers or advisors could yield more authentic, inclusive, and actionable knowledge. This would align with the SMD and the principle of "nothing about us without us" (Charlton, 1998)

Ultimately, future inquiries could examine the perspectives of other stakeholders. Besides expanding the inquiry into other SWDs, understanding how higher education teachers view and navigate teaching and learning in the context of SWDs could provide valuable information for future professional development in this regard. Other relevant players to be considered in future studies include parents, guardians, and informal caregivers of SWDs in higher education. As indirect actors, their financial decisions, expectations, and support practices often shape students' educational outcomes. Their inclusion in research may offer a more holistic understanding of the ecosystems that influence financial access and academic persistence.

Conclusion

This study aimed to examine the equity-focused models for higher education financing for SWDs in Kenya's public universities. In doing so, it uncovered not only systemic exclusions embedded in national funding structures but also institutional inconsistencies and intersectional disadvantages that continue to shape the educational experiences of disabled learners. Despite progressive commitments in national policy and global frameworks, the lived realities of many SWDs remain marked by financial precarity, bureaucratic invisibility, and limited institutional responsiveness.

The findings demonstrate that access to funding cannot be equated with equitable opportunity. Financing schemes such as HELB and NCPWD grants, while essential, often fail to reflect the material and social costs of navigating higher education with a disability. Moreover, the lack of synchronisation between national agencies and universities creates fragmented support ecosystems, leaving SWDs to piece together resources in ways that are often exhausting and inefficient.

However, this study not only exposes gaps but also maps a pathway forward. Institutional models of disability support, when well-resourced and integrated adequately with financial aid structures, have shown promise. Similarly, empirical and conceptual literature across SSA demonstrates that targeted funding mechanisms, inclusive policy design, and cross-sectoral coordination can yield meaningful gains in student retention and success.

What emerges, then, is a compelling argument for reframing higher education financing not as a neutral administrative exercise but as a matter of distributive justice. If access is to be meaningful, it must take account of the compounded barriers faced by SWDs, especially those at the intersection of gender, poverty, and geography. Financing mechanisms must be recalibrated to recognise diversity, not as an exception to be accommodated, but as a foundational principle to be planned for.

The urgency of this work cannot be overstated. In a country striving toward inclusive development and on a continent where education is heralded as a catalyst for transformation, leaving SWDs behind in financing reforms is not merely a policy oversight; it is a structural injustice. The findings of this study call upon universities, policymakers, and society at large to adopt an inclusive financing ethic: one that centres on voice, anticipates difference, and commits to equity not as an aspiration, but as a practice.

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APPENDICES

Appendix 1: Declaration of Informed Consent

1. Purpose of the Project & Project Description

My name is Wanjiku Joseph Thukia, and I am a graduate student at the University of Porto. I am conducting research on "Equity Focused Financial Models for Students with Disabilities in Higher Education" at Kenyatta University, Karatina University, and the University of Nairobi. The aim of this study is to understand how effective current financial support systems and institutional policies are in promoting equity and inclusion for students with disabilities. Your insights will be very valuable in helping create recommendations to improve access to higher education for these students. For any inquiries, please contact:

Student Name: Wanjiku Joseph Thukia

Email: josephtwanjiku@gmail.com

Institution: Faculty of Arts and Humanities of the University of Porto

or

Principal Supervisor: Prof. Dr. Luis Grosso

Email: lgrosso@letras.up.pt

Institution: Faculty of Arts and Humanities of the University of Porto

2. What does participation involve for you?

Suppose you choose to take part in this project. In that case, this will involve giving an interview (preferably recorded, but not necessary) with NAME in person or over a video conferencing/chat software (which will be encrypted). The interview will be semi-structured, with several questions sent beforehand (if you wish). However, because it is your expertise and opinions that the project is interested in, new questions may arise during the interview that may be put to you. Apart from the interview, your name, age, expertise, and role in your occupation will be confirmed with you. The information you give will be stored securely, with access only available through Wanjiku Joseph Thukia. The data gathered will be used to enrich the research and will only be published in an anonymised form. Quotes and information will not be traceable to you or your institution; instead, you or your institution will be referred to as, for example, "one student said…" or "An informant from a university indicated …" or similar expressions.

3. Participation is voluntary

Participation in the project is voluntary. If you choose to participate, you can withdraw your consent at any time without any reason. All personal information about you will then be deleted or made anonymous. You will have no negative consequences if you choose not to participate or withdraw from the sample interview later.

4. **Your privacy – how your personal data will be stored and used**

We will only use your personal data for the purpose(s) specified in this informative letter. Your personal data will be processed following data protection legislation (the General Data Protection Regulation and Personal Data Act. Personal data will not be made public as stated in the form section titled "What does participation involve for you?". If you agree to be recorded, audio files from the interviews will not be shared beyond Wanjiku Joseph Thukia. Wanjiku Joseph Thukia will be responsible for the research project, access to the personal data, and other aspects of the data collection, storage, management, and interpretation. Digital transcripts, notes, and audio files will be stored in an encrypted password-protected file and on an encrypted and password-protected computer that only Wanjiku Joseph Thukia can access. If you consent to be interviewed but do not want to be recorded or withdraw your consent during or after the interview, the recording will be deleted immediately. In other cases, the recording will be anonymised and deleted before the end of the research project.

5. **What will happen to your personal data at the end of the research project?**

The project is scheduled to end on 31st August 2025. Due to the time required to finish writing research publications, the audio recordings will be deleted. Any notes, texts, or other related information from the interviews will be anonymised and archived before the end of the project. All interview data, including personal data, will be stored securely and anonymised as stated in the section "Your personal privacy – how we will store and use your personal data".

6. **Your rights**

As long as you can be identified in the collected data, you have the right to:

- access the personal data that is being processed about you
- Request that your personal data be deleted
- Request that incorrect personal data about you be corrected/rectified
- receive a copy of your personal data (data portability)

7. **What gives us the right to process and analyse your personal data?**

We will process your personal data based on your consent.

8. **Consent form:** Consent should be given in writing (or electronically, via email).

I have received and understood information about this thesis and have been allowed to ask questions.

I give consent:

a) to participate in the interview, b) to have written and electronic notes taken

c) for my personal data to be stored until the end of the project (31/08/2025)

d) to have the interview be recorded

Name: Signature Date

…… …… ……

Appendix 2: Research Questionnaire for Students

Warm-Up

1) Can you tell me a bit about yourself, your schooling path so far, and the program you are currently enrolled in?

Representations, Experiences, Barriers, and Enablers

2) How do you view the inclusion of access and the inclusion of students with disabilities in higher education?
3) How would you describe your experience in higher education so far?
   3.1 What has helped you the most in accessing and staying in higher education?

   3.2 What barriers, if any, have you encountered (e.g., related to finances, institutional policies, or societal attitudes)?

4) Have you noticed any differences in support for students with disabilities based on their gender or other personal factors? If so, could you elaborate?

Institutional Policies

5) How would you describe your university in terms of understanding and supporting the needs of students with disabilities?
6) Does your university provide any specific accommodations or resources for students with disabilities? If yes, how effective are they?

Financing Mechanisms

7) Have you accessed financial aid, such as HELB loans or NCPWD grants? a. If so, how was your experience, and what challenges, if any, did you face when applying for financial aid? T
8) To what extent do the current financial support systems address the unique needs of students with disabilities?

Closing

9) What changes would you recommend for improving financial and institutional support for students with disabilities in higher education?
10) Is there anything else you'd like to share about your experience?

Appendix 3: Research Questionnaire for University Administrators

Warm-Up

1. Can you tell me a bit about yourself and your role at your institution?

Representations, Experiences, Barriers, and Enablers

2. How do you view the inclusion of access and the inclusion of students with disabilities in higher education?
   2.1 What do you see as the biggest barriers students with disabilities face in accessing and succeeding in higher education?

   2.2. And, on the other hand, what facilitates students' access and permanence?

Institutional Policies

3. How does your institution ensure that students with disabilities have equal access to education?
   3.1. Are there any specific programs, policies, or practices for students with disabilities in place at your university?

   3.2. If so, which of them have been most effective in promoting inclusion and equity for students with disabilities at your university?
4. What mechanisms (e.g., assistive technologies, flexible schedules) are available for students with disabilities, and how effective are they?
5. How does your institution address potential gender disparities (or others) in access and support for students with disabilities?

Financing Mechanisms

6. How effective do you think external financing mechanisms like HELB loans and NCPWD grants are in supporting students with disabilities?
7. Does your institution provide any additional financial aid or support for students with disabilities? If yes, what does this entail?
8. Are there any challenges students with disabilities face when applying for financial support? And if so, is there any institutional response in place to mitigate them?

Closing

9. What recommendations would you make to improve institutional policies or financing mechanisms for students with disabilities?
10. Is there anything else you'd like to share about your role or experience in supporting students with disabilities?

Appendix 4: Research Questionnaire for Policymakers (HELB and NCPWD)

Warm-Up

1. Can you tell me about yourself and your role in this institution briefly?
2. What specific programs or initiatives does your organisation have in place to support students with disabilities in higher education?
3. What are your views on the adequacy of current financing models

Barriers and Enablers

4. What barriers do you believe students with disabilities face when accessing financial aid or higher education in general? T
5. To what extent do gender, socioeconomic background, or other aspects play a role in these challenges?
6. What successful practices or programs have you seen in other regions or countries that could be adopted in Kenya?

Financing Mechanisms

7. How does your organisation determine the eligibility criteria for financial support for students with disabilities?
8. What challenges do you face in designing and implementing financial aid programs for students with disabilities?
9. Do you think current financing models, such as HELB loans and NCPWD grants, adequately address the needs of students with disabilities? Why or why not?

Policy Effectiveness

10. How does your organisation monitor and evaluate the effectiveness of financial aid programs for students with disabilities?
11. Are there any collaborations between HELB, NCPWD, and higher education institutions to support students with disabilities?

Closing

12. What recommendations would you make to improve financing models and policies for students with disabilities in higher education?
13. Is there anything else you'd like to share about your role or insights into this issue?

Appendix 5: Ethics Clearance Letter from FLUP

U.PORTO
FLUP FACULDADE DE LETRAS UNIVERSIDADE DO PORTO

LEGAL OPINION OF THE ETHICS COMMITTEE OF FLUP

16. Project end date: 30.04.2025

RESOLUTION: The project "Higher Education in Kenya: Equity-Focused Models for Students with Disabilities" will be undertaken as part of the Master's Degree in African Studies (EIMAS programme) at the Faculty of Arts and Humanities of the University of Porto. The project aims to understand the inclusiveness and effectiveness of existing financing mechanisms, such as HELB loans and NCPWD grants, to analyze enablers and barriers to financial access for SWDs in higher education, while paying attention to gender disparities, to investigate the role of institutional policies and support systems in promoting or hindering access for SWDs, and to propose policy reforms for equitable financing and support tailored to SWDs in higher education. The Ethics Committee of the Faculty of Arts and Humanities of the University of Porto thus recognizes the relevance and pertinence of the research project.

The proponent submitted several documents with the request for the opinion of the Ethics Committee, including the project description, the interview script, and the "Free and informed consent form and Data storing and protection" document. The informed consent form and data storing and protection document does not include a description of the contents of the informed consent form, and neither does it explain how data will be stored and managed, contrary to what would be expected. However, such information is included in the preamble to the interview script. Measures are planned to seek informed consent from all participants, while assuring their right to withdraw from the research at any stage without any consequence. The participants are also explained the research objectives, methods, and potential risks. Hence, the criteria required to safeguard the participants' best interest and ensure that best practice is adopted to protect the data are both met.

Given the nature of the project, the description of the provisions adopted, and the documents provided, the Ethics Committee of the Faculty of Arts and Humanities of the University of Porto gives its favourable opinion on the research project submitted for analysis

The Rapporteur:	The Head of the Ethics Committee:
Assinado por: **Rui Manuel Sousa Silva** Num. de Identificação: 10161190	Prof. Isabel Dias Assinado por: **Maria Isabel Correia Dias** Num. de Identificação: 07396720

CHAVE MÓVEL

Appendix 6: Research License from NACOSTI

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: 944712

Date of Issue: 26/March/2025

RESEARCH LICENSE



This is to Certify that Mr.. Joseph Thukia Wanjiku of University of Porto, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Kiambu, Nairobi, Nyeri on the topic: Higher Education in Kenya: Equity-Focused Models for Students with Disabilities for the period ending : 26/March/2026.

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