



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

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## INTRODUCTION & RATIONALE

Higher education is recognised as a pathway to economic growth, empowerment, and social inclusion (World Bank Group, 2025), yet students with disabilities (SWDs) continue to face structural barriers that undermine equitable participation. Although financing schemes (Kenyan) such as the Higher Education Loans Board (HELB) and grants from the National Council for Persons with Disabilities (NCPWD) were established to enhance access, they often fail to meet the additional costs of assistive technologies, personal support, and accessibility needs (Mukhwana et al., 2020). These limitations are layered by weak implementation of inclusive policies at the institutional level, and gendered and socio-economic inequalities, where fragmented practices and inadequate support systems hinder participation and restrict opportunities for higher education (Too et al., 2021; Bartolo et al., 2025). This study therefore examined equity-focused financing for SWDs in three Kenyan public universities, with the objectives of assessing (i) the inclusivity and effectiveness of existing schemes, (ii) analysing enablers and barriers to financial access with attention to gender disparities, (iii) investigating the role of institutional policies and support systems, and (iv) proposing reforms to strengthen equity in higher education financing for SWDs.



### Why this Matters?



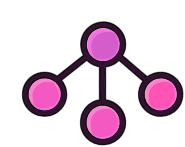
- Over 2.2% of Kenyans live with some form of disability, yet higher education enrolment among this group remains disproportionately low.



- Inclusive financing is not just a social justice issue but also central to national development and human capital growth.



- Understanding how current schemes (financing) succeed or fail provides evidence to redesign policies that genuinely expand opportunity.

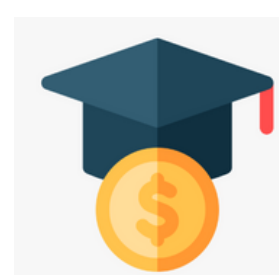


- This study contributes to filling a knowledge gap by linking SWDs' voices, institutional perspectives, and national policy frameworks in financing higher education.

## METHODOLOGY

The study adopted a qualitative interpretive design. Data collection took place between February and April 2025 and involved 15 semi-structured interviews with SWDs (N=10), university administrators (N=3), and national officials from HELB and the NCPWD (N=2). Participants were drawn from the University of Nairobi (UoN), Kenyatta University (KU), and Karatina University (KarU), selected to capture perspectives across different institutional contexts. An integrative literature review (ILR) complemented the interviews, providing a broader understanding of financing mechanisms and policy landscapes. Data were analysed thematically using a hybrid approach that combined deductive coding, guided by Amartya Sen's Capability Approach, the Social Model of Disability, and intersectionality framework, with inductive coding that allowed new patterns to emerge from participants' narratives.

## FINDINGS



### (a) Funding Mechanisms (HELB loans & NCPWD grants)

- HELB loans helps with core costs (fees and some living costs) but misses disability expenses (e.g., assistive tech, mobility aids, or specialist materials).
- Digital and procedural frictions block access. The portal lacks full screen-reader compatibility forcing (some. e.g visual impairments) SWDs to rely on others.
- Late disbursements create acute precarity (e.g., raising stress, rent and transport risks, and attrition pressure).
- NCPWD grants are disability-specific yet insufficient and unevenly known (awareness gap).



### (b) What enables or blocks financial access?

- Disability Support Offices guide applications, troubleshoot documentation, and link SWDs to resources; peer and family networks, targeted assistive technology spaces, and policy shifts in admissions and MTI scoring also help.
- Chronic uncovered costs, inaccessible buildings and transport, limited or outdated assistive tech, and inconsistent academic accommodations remain widespread.



### (c) Institutional capacity and culture are uneven.

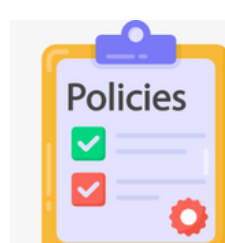
- KU shows stronger coordination through a Disability Directorate, while other universities report limited visibility, underfunding, thin staffing, and inconsistent follow-through.



### (d) System fix, not just more money.

- Findings and discussion converge on ring-fenced disability budgets, coordinated HELB-NCPWD-university workflows, fully accessible application platforms, and better data to guide targeted support.

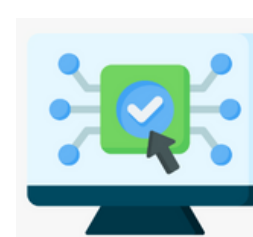
## RECOMMENDATIONS



- **Policy** – Create a dedicated, disability-responsive financing stream within national student loan and grant schemes that includes an explicit allowance for disability-related costs and transparent eligibility rules.



- **Practice** – Fund and mandate campus disability support units that provide assistive technology, exam adjustments, accessible learning materials, and targeted bursaries; pair this with regular capacity building for academic and administrative staff.



- **Systems and access** – Simplify application and documentation procedures at HELB, NCPWD, and universities, and introduce coordinated case management and active outreach to marginalised students.



- **Future studies** – Conduct longitudinal research that measures the cost effectiveness and academic outcomes of disability-focused financing and support interventions.

## CONCLUSION

- **Are governments and institutions ready to fund higher education that matches SWDs' real costs?**

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