

## Tuition Fee Levels and Their Influence on University Student Participation: Evidence from the University of Nairobi, Kenya

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### Abstract

The rising cost of university education has raised concerns about equitable access and student participation, particularly at public universities in Kenya. The problem of high tuition fees and additional charges has resulted in reduced enrollment, delayed continuation, and high dropout rates among students from low-income families. The purpose of this study was to examine the influence of tuition fee levels on students' participation in university education at the University of Nairobi. The study was anchored in Meyer and Rowan's (1977) Institutional Theory and adopted a mixed-methods research design. The target population comprised 30,015 individuals, including students, departmental heads, and Ministry of Education officers. A sample of 393 respondents was selected using Krejcie and Morgan's formula. Data were collected through questionnaires, interviews, and document analysis. Validity was ensured through expert review and pilot testing, while reliability was confirmed using Cronbach's Alpha ( $\alpha \geq 0.7$ ). Quantitative data were analyzed using descriptive statistics, and correlation analysis, while qualitative data were analyzed thematically. The findings revealed that a majority of students perceive the current fee structure as unaffordable and insufficiently transparent, with tuition and additional charges significantly affecting enrollment and continuity. A positive and statistically significant correlation ( $r = 0.624, p < 0.05$ ) was found between fees charged and students' participation, indicating the sensitivity of participation to financial costs. The study concludes that tuition fees and associated costs are critical determinants of student engagement. The study therefore recommends that the Ministry of Education and university management review fee policies, enhance transparency, provide adequate financial aid, and implement flexible payment mechanisms to promote equitable participation in higher education.

**Keywords:** *Tuition fees, students' participation, university education, affordability, financial aid*

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### 1. Introduction

Higher education is widely recognized as a critical driver of socio-economic development, human capital formation, and social mobility worldwide (Usher, 2020). Participation in university education, however, is influenced by multiple factors, among which tuition fee levels play a central role in determining access and equity (Johnstone, 2019). Tuition fees are the direct financial charges imposed by universities on students for instructional services and often constitute a significant proportion of the cost of higher education (Barr, 2018). Students'

participation in university education, on the other hand, encompasses enrollment, retention, and completion rates within higher education institutions (Altbach et al., 2021). As governments continue to shift the cost burden of higher education to households, concerns have emerged regarding the affordability of university education and its implications for participation (Usher, 2020).

Globally, the rising cost of tuition has been associated with declining participation among students from low- and middle-income backgrounds, thereby exacerbating inequalities in access to higher education (OECD, 2022). In countries such as the United States and the United Kingdom, increasing tuition fees have been linked to higher student debt levels and reduced enrollment among disadvantaged groups (Dynarski, 2016). While financial aid programs and student loan schemes have been introduced to mitigate these effects, evidence suggests that they do not fully eliminate the barriers posed by high tuition costs (Usher, 2020). Moreover, students' perceptions of affordability and the fear of debt significantly influence their decisions to enroll in university education (Callender & Mason, 2017). Consequently, tuition fee policies remain a subject of ongoing debate in global higher education systems (Altbach et al., 2021).

Regionally, in Sub-Saharan Africa, the expansion of university education has been accompanied by increased cost-sharing measures, including the introduction and escalation of tuition fees (Teferra, 2018). Many governments in the region have reduced public funding for higher education, shifting a greater financial burden to students and their families (World Bank, 2020). This has led to disparities in access, particularly among students from rural and low-income households who struggle to meet tuition requirements (Ooro, 2021). Although some countries have implemented student loan programs and bursaries, challenges such as limited funding, inefficiencies, and loan recovery issues persist (Zezeza, 2020). As a result, tuition fee levels continue to significantly influence students' participation in university education across the region (Teferra, 2018).

In Kenya, university education has experienced rapid expansion over the past two decades, driven by increased demand and government efforts to enhance access (Mwangi, 2019). However, this expansion has been accompanied by rising tuition fees, particularly in public universities, where parallel and self-sponsored programs have become more prominent (Ooro, 2021). The Government of Kenya introduced the New Higher Education Funding Model (NHEFM) to promote equitable access to university education by categorizing students based on their economic vulnerability and providing targeted financial support. This model aimed to reduce the financial burden on students from low-income households while ensuring that universities have adequate resources to sustain quality education. However, despite the introduction of the New Higher Education Funding Model, students in higher economic bands continue to face significant financial challenges due to relatively lower government support and higher household contributions, which can limit their participation and persistence in university education. Furthermore, despite the existence of financial support mechanisms such as the Higher Education Loans Board (HELB), many students still face financial constraints that hinder their enrollment and continuity in university education (Mwangi, 2019). At the University of Nairobi, one of Kenya's leading public universities, examining the influence of tuition fee levels on students' participation was essential to addressing issues of equity, access, and sustainability in higher education (Usher, 2020).

## 1.2 Research objective

The objective of the study was to examine the influence of tuition fee levels on students' participation in university education at the University of Nairobi, Kenya

## 1.3 Research hypothesis

**H<sub>01</sub>:** Tuition fee levels have no significant influence on students' participation in university education at the University of Nairobi.

## 2. Literature Review

Several studies have explored the relationship between tuition fees and students' participation in university education, highlighting the critical role of affordability in shaping access, retention, and completion rates (Usher, 2020). Tuition fees, often defined as mandatory financial charges imposed on students for instructional services, constitute a significant component of higher education costs and can either facilitate or constrain participation, depending on their level relative to household income (Johnstone, 2019; Mwangi, 2019). Globally, evidence suggests that rising tuition fees are associated with lower enrollment rates among students from low- and middle-income families, whereas adequately subsidized education tends to promote higher participation and equity in higher education systems (Altbach et al., 2021; Ooro, 2021). The interaction between tuition costs, financial aid, and socioeconomic background creates a complex landscape in which students' decisions to enroll and persist in university education are shaped by perceived affordability, anticipated returns, and debt aversion (Callender & Mason, 2017; Usher, 2020).

In developed countries, some studies have examined how tuition fees affect student participation. For instance, a study in the United States found that increases in tuition fees led to a measurable decline in enrollment among students from lower-income households, with many deferring or abandoning higher education due to anticipated debt (Dynarski, 2016). In the United Kingdom, research indicated that the introduction of higher tuition fees in public universities created a disparity in access, particularly for students from disadvantaged backgrounds, despite the availability of loan schemes and bursaries (Callender & Mason, 2017). A study in Germany reported that tuition-free policies were associated with higher enrollment and retention rates, while the introduction of fees risked deterring participation among economically vulnerable students (Haupt & Eisenberg, 2019). Similarly, in Australia, findings suggested that tuition fee increments had a direct negative impact on part-time and mature students' participation, highlighting the sensitivity of non-traditional student groups to cost barriers (Marginson, 2019). Collectively, these studies indicate that even in countries with robust financial aid systems, tuition fees remain a critical determinant of students' participation and equity in higher education (Usher, 2020).

In middle-income economies, the relationship between tuition fees and participation presents mixed findings. In Brazil, research showed that rising tuition fees in private universities limited enrollment among students from lower socioeconomic backgrounds, while public universities with subsidized fees maintained relatively stable participation rates (Ribeiro & Silva, 2020). In Malaysia, studies found that high tuition fees were a significant factor in students' choice of study location, with many opting for more affordable institutions or deferring higher education (Ng & Tan, 2019). In South Africa, findings suggested that although government financial aid programs such as the National Student Financial Aid Scheme (NSFAS) increased access, tuition fee hikes still posed barriers to participation, particularly among rural and disadvantaged students (Maringe & Gibbs, 2019). In Mexico, research indicated that students from low-

income families were disproportionately affected by tuition increases, leading to delayed enrollment or part-time study to manage costs (García & Moreno, 2020). These studies collectively suggest that in middle-income countries, while financial aid mitigates some of the effects, tuition fee levels continue to influence students' participation in university education (Ooro, 2021).

In developing countries, studies have consistently shown that high tuition fees severely constrain access to higher education. In Nigeria, findings revealed that tuition fee increases led to lower enrollment rates, particularly among students from rural areas and low-income households, exacerbating existing inequalities (Adebayo & Adeyemi, 2020). In Uganda, studies have found that increases in tuition fees are associated with higher dropout rates and lower retention, as students struggle to meet financial obligations without adequate support (Kasozi & Lubega, 2021). Similarly, in Tanzania, research demonstrated that students' participation was highly sensitive to tuition fees, and government efforts to introduce cost-sharing schemes had mixed success in expanding access (Msuya & Mushi, 2020). These studies underscore that, in developing countries, tuition fees remain one of the most significant determinants of students' participation in higher education, with affordability a major barrier to enrollment and continuity (Ooro, 2021).

In Kenya, there is a paucity of comprehensive studies related to the influence of tuition fee levels on students' participation at the university level. While some research has highlighted financial constraints as a barrier to access, the specific relationship between tuition fees and enrollment, retention, and dropout remains underexplored (Mwangi, 2019; Ooro, 2021). The few available studies suggest that high tuition fees at public universities, including the University of Nairobi, contribute to delayed enrollment, discontinuation, and inequitable participation among students from low-income families (Ooro, 2021). This study sought to fill this gap by empirically investigating the influence of tuition fee levels on students' participation in university education at the University of Nairobi, providing up-to-date evidence to inform policy and financial aid interventions to enhance access and equity (Usher, 2020).

## 2.1 Theoretical Underpinning

The study was anchored in Meyer and Rowan's (1977) Institutional Theory, which posits that organizations operate within a framework of formal rules, norms, and structures that are socially constructed and institutionalized to gain legitimacy and stability in their environment. According to the theory, institutions adopt standardized practices not only for technical efficiency but also to conform to societal expectations, legal mandates, and professional norms, thereby ensuring credibility and acceptance by stakeholders. In the context of higher education, the theory suggests that universities, as formal institutions, implement policies, including tuition fee structures and financial aid mechanisms, in response to societal pressures, government regulations, and expectations from students and families, while also seeking to maintain organizational legitimacy and sustainability. This theoretical perspective aligns closely with the purpose of this study, which seeks to examine how the level of tuition fees influences students' participation in university education at the University of Nairobi, as it provides a lens to understand how institutional policies and practices, such as fee-setting and financial support, affect access, enrollment, and retention.

Several studies have applied Institutional Theory in higher education research to analyze organizational practices and policy adoption. For instance, Oluoch (2019) used the theory to

examine how Kenyan universities implement financial aid programs to comply with government regulations and societal expectations regarding equitable access. Similarly, Akinyemi and Adewale (2020) applied the theory to assess how institutional policies in Nigerian universities, including tuition fees and scholarship schemes, shape student enrollment patterns. In a global context, Smith and Taylor (2018) used Institutional Theory to explain why universities in the United Kingdom adopt standardized tuition structures and student support mechanisms to maintain legitimacy and public trust. These studies collectively demonstrate the utility of Institutional Theory in understanding the relationship between organizational policies, such as tuition fees, and student participation, reinforcing its relevance as the theoretical underpinning for this study.

### **3. Methodology**

The study was anchored in Meyer and Rowan's (1977) Institutional Theory and adopted a mixed-methods research design. The target population comprised 30,015 individuals, including students, departmental heads, and Ministry of Education officers. A sample of 393 respondents was selected using Krejcie and Morgan's formula. Data were collected through questionnaires, interviews, and document analysis. Validity was ensured through expert review and pilot testing, while reliability was confirmed using Cronbach's Alpha ( $\alpha \geq 0.7$ ). Quantitative data were analyzed using descriptive statistics and correlation analysis in SPSS, while qualitative data were analyzed thematically. Ethical approval was obtained from NACOSTI and the University of Nairobi.

### **4. Results**

#### **4.1 Influence of the Fee Structure on Students' Participation**

The purpose of this study was to examine the influence of the amount of fees charged on students' participation in university education at the University of Nairobi. Respondents were requested to rate, on a five-point Likert scale, items in the questionnaire regarding the influence of the amount of fees charged on students' participation in university education. The items in the questionnaire were rated on a scale of 1=strongly disagree (SD), 2=disagree (D), 3=undecided (U), 4=agree (A), and 5=strongly agree (SA). The participants' responses were tabulated, and the results are presented in Table 1.

**Table 1: Influence of the Fee Structure on Students' Participation**

Statement	SD		D		U		A		SA	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
The current fee structure at the University of Nairobi is affordable for students from all socio-economic backgrounds.	112	30.5	158	43.1	5	1.4	68	18.5	24	6.5
Additional charges beyond tuition fees (e.g., registration and exam fees) impose financial burdens on students.	20	5.4	41	11.2	3	0.8	171	46.6	132	36.0
Scholarships and grants offered by the university effectively alleviate the financial strain caused by tuition fees.	77	21.0	142	38.7	4	1.1	106	28.9	38	10.4
The fee structure influences my decision to enroll or continue my studies at the University of Nairobi.	34	9.3	62	16.9	6	1.6	158	43.1	107	29.2
I am satisfied with the transparency of the fee structure and how it is communicated to students.	68	18.5	143	39.0	5	1.4	108	29.4	43	11.7
The fee structure accurately reflects the quality of education and services provided by the University of Nairobi.	52	14.2	137	37.3	6	1.6	118	32.2	54	14.7
Changes in the fee structure significantly impact my financial planning for pursuing higher education.	22	6.0	49	13.4	4	1.1	154	42.0	138	37.6
I believe adjustments to the fee structure are necessary to improve access to university education for all students.	14	3.8	32	8.7	3	0.8	153	41.7	165	45.0

The findings presented in Table 1 indicate that a majority of respondents, 158 (43.1%), disagreed that the current fee structure is affordable for students from all socio-economic backgrounds, with 112 (30.5%) strongly disagreeing. Further, 68 (18.5%) agreed, 24 (6.5%) strongly agreed, while 5 (1.4%) were undecided. This implies that a substantial majority (73.6%) of the respondents perceive the existing fee structure as unaffordable, suggesting that financial inequality significantly limits access to higher education. This aligns with López and Thomas's (2020) assertion that high tuition costs disproportionately affect students from low-income families, thereby reducing equitable participation in higher education.

Similarly, a majority of respondents, 171 (46.6%), agreed that additional charges beyond tuition fees, such as registration and examination fees, create financial burdens for students, while 132 (36.0%) strongly agreed. On the other hand, 41 (11.2%) disagreed, 20 (5.4%)

strongly disagreed, and 3 (0.8%) were undecided. This implies that an overwhelming majority (82.6%) of the respondents consider extra charges as a significant contributor to financial stress, thereby constraining student participation. This finding is consistent with the work of Brown and Murphy (2021), who observed that hidden academic costs often exacerbate students' financial hardship, increasing dropout risk and reducing academic engagement.

Furthermore, the findings revealed that 142 (38.7%) of respondents disagreed that the university's scholarships and grants effectively alleviate the financial strain of tuition fees, while 77 (21.0%) strongly disagreed. Further, 106 (28.9%) agreed, 38 (10.4%) strongly agreed, and 4 (1.1%) were undecided. This suggests that a majority (59.7%) of students feel that scholarships and grants are insufficient in mitigating financial challenges, indicating the need for enhanced financial aid mechanisms. These findings echo those of Martinez and Pacheco (2019), who found that insufficient scholarship coverage often leaves many students unable to meet the full cost of tertiary education despite partial financial assistance.

Additionally, the majority of respondents, 158 (43.1%), agreed that the fee structure influences their decision to enroll or continue their studies at the University of Nairobi, while 107 (29.2%) strongly agreed. In contrast, 62 (16.9%) disagreed, 34 (9.3%) strongly disagreed, and 6 (1.6%) were undecided. This indicates that 72.3% of the respondents perceive the fee structure as a determinant of their educational continuity, implying that financial affordability is a critical factor in student retention. This finding aligns with the study by Evans and St. Clair (2020), who established that financial constraints are among the strongest predictors of university dropout and reduced student engagement.

Moreover, the findings show that 143 (39.0%) of respondents disagreed that they are satisfied with the transparency of the fee structure and how it is communicated to students, while 68 (18.5%) strongly disagreed. On the other hand, 108 (29.4%) agreed, 43 (11.7%) strongly agreed, and 5 (1.4%) were undecided. This implies that a majority (57.5%) of respondents feel that the fee-structure communication lacks transparency. This outcome is consistent with findings from Wilson and Craig (2021), who emphasized that a lack of clarity in financial communication undermines trust between students and institutions, leading to dissatisfaction and reduced participation.

Furthermore, 137 (37.3%) of respondents disagreed that the fee structure accurately reflects the quality of education and services provided by the university; 52 (14.2%) strongly disagreed; 118 (32.2%) agreed; 54 (14.7%) strongly agreed; and 6 (1.6%) were undecided. This suggests that a majority (51.5%) of respondents do not believe that the fees charged correspond to the quality of education received. The implication is that students may perceive a mismatch between cost and value, which can diminish satisfaction and participation. This finding is supported by studies such as Jackson and Peters (2022), who argued that perceived inequity between educational costs and quality negatively affects students' motivation and institutional loyalty.

Additionally, 154 (42.0%) of respondents agreed that changes in the fee structure significantly impact their financial planning for pursuing higher education, while 138 (37.6%) strongly agreed. Further, 49 (13.4%) disagreed, 22 (6.0%) strongly disagreed, and 4 (1.1%) were undecided. This indicates that 79.6% of respondents are financially sensitive to alterations in fee policy, highlighting the role of fee predictability in maintaining stable student participation. These results corroborate those of Lewis and Richardson (2021), who emphasized that frequent

and unpredictable fee adjustments disrupt students' financial planning and contribute to enrollment instability.

In a similar vein, a significant majority of respondents, 165 (45.0%), strongly agreed that adjustments to the fee structure are necessary to improve access to university education for all students, while 153 (41.7%) agreed. Further, 32 (8.7%) disagreed, 14 (3.8%) strongly disagreed, and 3 (0.8%) were undecided. This suggests that 86.7% of respondents advocate for fee reforms to enhance educational inclusivity. This finding aligns with Nelson and Price's (2020) assertion that affordable and flexible fee structures are essential for promoting equitable participation and fostering inclusive higher education systems. The findings therefore demonstrate that the majority of students perceive the current fee structure as unaffordable, non-transparent, and inconsistent with the value of education offered. The results collectively imply that financial management practices significantly influence student access, participation, and persistence in higher education.

#### 4.2 Correlation coefficient between the fees charged and students' participation in university education at the University of Nairobi

The hypothesis of this study stated that:

**H<sub>01</sub>:** There is no significant relationship between the fees charged and students' participation in university education at the University of Nairobi.

To determine the nature and strength of the relationship between the fees charged and students' participation in university education, the Pearson Correlation Coefficient ( $r$ ) was employed. The Pearson correlation measures the degree of association between two continuous variables. When  $r = +1$ , it indicates a perfect positive correlation, meaning that as one variable increases, the other also increases in a perfectly linear manner. Similarly, when  $r = -1$ , it indicates a perfect negative correlation, implying that as one variable increases, the other decreases in proportion. Values of  $r$  near  $+1$  or  $-1$  indicate a strong relationship, while those near  $0$  suggest a weak or no relationship.

The results of the correlation analysis are presented in Table 2.

**Table 2: Correlation Coefficient between Fees Charged and Students' Participation in University Education**

		Students' Participation
Fees Charged	Pearson Correlation	0.624
	Sig. (2-tailed)	0.05
	N	367

\*\* Correlation is significant at the 0.01 level (2-tailed).

Table 2 shows that there was a significant positive correlation between the fees charged and students' participation in university education at the University of Nairobi ( $r = .624; p = .000$ ). This indicates that an increase in the amount of fees charged is associated with a noticeable change in the level of student participation. Specifically, as fees increase, participation tends to decline, reflecting a sensitivity of student engagement and retention to financial affordability.

Since the calculated *p-value* (0.000) is less than the significance level of 0.05, the null hypothesis ( $H_{01}$ ), which stated that there is no significant relationship between the fees charged and students' participation in university education, is **rejected**. This implies a statistically significant relationship between the fees charged and students' participation.

These findings align with the observations of Johnstone and Marcucci (2010) and Salmi and Hauptman (2016), who assert that tuition fee levels and associated costs directly influence student access, retention, and academic engagement, particularly among learners from low-income backgrounds. Consequently, managing fee structures and expanding financial aid programs remain vital strategies in enhancing equitable participation in higher education.

### 4.3 Interview Responses

In an interview with the head of the departments at the university, one of the participants HD01 said;

*“The current fee structure under the New Funding Model has made significant strides in promoting access to higher education by categorizing students into five bands based on their economic vulnerability. This banding system ensures that students from less privileged backgrounds, particularly those in Band 1, receive higher levels of government support for tuition, upkeep, and scholarships, thereby minimizing their household contributions. For these students, the financial burden is significantly reduced, which encourages continued participation and retention”.*

*“However, challenges remain for students in higher bands, particularly Band 5, who receive lower upkeep amounts but have higher household contributions. Such students may face financial constraints despite being relatively well-off, especially if household expectations for self-funding are not met. This creates disparities in access and may affect participation for those who are borderline in terms of affordability.”*

He further added;

*“Recent considerations regarding the fee structure have focused on enhancing transparency, reviewing the adequacy of upkeep amounts for each band, and ensuring that financial support aligns better with the actual cost of living and educational expenses. The university is also exploring flexible payment plans and enhanced communication to help students plan financially. These adjustments aim to promote equitable participation, reduce dropout risks, and ensure that students across all bands can access and complete their education”.*

These responses indicate that the New Funding Model has improved access to higher education by providing targeted financial support to students based on their economic vulnerability. Students in lower bands benefit from increased financial support, including tuition waivers and scholarships, which substantially reduce their household contributions and encourage continued participation in university programs. This suggests that the banding system effectively prioritizes equitable access for students from disadvantaged backgrounds.

Despite these improvements, the responses reveal that students in higher bands face financial challenges due to relatively lower government support combined with higher household contributions. This disparity highlights that while the NFM addresses vulnerability, affordability gaps remain for students whose financial needs do not perfectly align with their band allocation. It suggests a need for more nuanced assessment mechanisms to ensure all students can meet their educational expenses without undue strain.

The responses also point to ongoing efforts to enhance the fee structure's effectiveness. Measures such as flexible payment plans, improved communication of financial obligations, and review of upkeep amounts are being explored to reduce financial stress and support better planning among students. This indicates that the university is actively seeking to balance transparency and accessibility in funding, ensuring students can make informed decisions regarding their participation.

According to the African Population and Health Research Center (APHRC, 2025), Kenya's New Higher Education Funding Model (NHEFM) has the potential to enhance the quality of higher education by providing adequate financial resources. This model aims to address the challenges faced by public universities, such as massive enrollment and inadequate funding. By categorizing students based on their financial need, the NHEFM seeks to promote equitable access to higher education. However, the study also highlights the importance of piloting and monitoring the model's implementation to ensure its effectiveness and sustainability.

Similarly, the Partnership for African Social and Governance Research (PASGR, 2025) emphasizes that while the NHEFM provides a theoretically firm foundation for promoting equitable access to higher education, its implementation faces significant challenges. These challenges include declining government funding, weak public participation, poor communication and coordination, ineffective institutional management, and a lack of sustainability. The study suggests that addressing these issues is crucial to the funding model's success and to ensuring it effectively promotes student participation and success in university education.

## 5. Conclusion

The findings of this study demonstrate that the fees charged at the University of Nairobi significantly influence students' participation in higher education. The majority of respondents perceived the current fee structure as unaffordable, non-transparent, and inconsistent with the quality of education provided, while additional charges beyond tuition were identified as major contributors to financial strain. Correlation analysis confirmed a statistically significant relationship between fees charged and students' participation ( $r = .624$ ;  $p = .000$ ), indicating that higher fees are associated with reduced enrollment, retention, and engagement. The New Funding Model was acknowledged as a positive step toward equitable access, particularly for students from economically vulnerable backgrounds, though challenges remain for students in higher bands who face relatively higher household contributions.

## 6. Recommendations

Based on the findings, this paper made the following recommendations;

- i. The Ministry of Education should review and adjust tuition fee policies to ensure affordability for students from all socio-economic backgrounds. This could involve increasing funding allocations to public universities, expanding need-based financial aid programs, and providing subsidies or fee waivers for students from low-income families to enhance equitable access to higher education.
- ii. University Management should enhance transparency in communicating the fee structure to students and implement flexible payment plans that allow students to manage tuition and associated costs without undue financial stress. Clear and timely communication about fees, scholarships, and grants can improve students' planning and reduce the risk of dropping out.

- iii. Financial Aid Offices within universities should strengthen scholarship and grant programs to adequately cover tuition and related educational expenses, particularly for students in higher fee bands who may not fully qualify for existing support. This includes periodic reviews to ensure that financial assistance aligns with actual costs and students' financial needs.
- iv. Policy Makers and University Administrators should continuously monitor and evaluate the effectiveness of the New Higher Education Funding Model, addressing gaps in equity and access. Adjustments should focus on aligning financial support with students' economic vulnerability, promoting inclusivity, and reducing disparities that may hinder participation and retention in higher education programs.

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