

**SOCIAL-ECONOMIC FACTORS INFLUENCING IMPLEMENTATION OF NEW HIGHER
EDUCATION FUNDING MODEL AMONG PRIVATE UNIVERSITIES IN THIKA SUB-
COUNTY, KENYA.**

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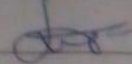
**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF EDUCATION, HUMANITIES
AND SOCIAL SCIENCES IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
AWARD OF THE DEGREE OF BACHELOR OF EDUCATION (ARTS) OF GREYSON
UNIVERSITY**

OCTOBER, 2025

DECLARATION

DECLARATION

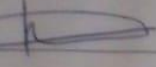
This research project is my original work and has not been presented for award of a degree or for any similar purpose in any other institution.

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DEDICATION

I dedicate this project to my parents for their support both spiritually, moral support and financially. They have partly contributed toward my success and may God continue blessing you abundantly.

ACKNOWLEDGEMENT

I would like to thank God for giving me this energy, financial and ability to pursue this course, my family for moral support and encouragement and finally my supervisor Dr John Purdul and Gretsia University fraternity for giving me an opportunity to study in the University and acquire full education with adequate competency for real world. Thank you very much and may Holy Ghost bless you.

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ABBREVIATION AND ACRONYMS

DUC:	Differentiated Unit Cost
TVET:	Technical and Vocational Education Training
HEF:	Higher Education Financing
NHEFM:	New higher Education Funding Model
MTS:	Mean Testing Instrument.
SPSS:	statistical package for social sciences.
ODL:	Online Distance Learning
CED:	Community Economic Development
HEIs:	Higher Education Institutions
HELB:	Higher Education Learning Board

ABSTRACT

Implementation of new high funding model has been influenced by various factors in private universities in Thika Sub- County, Kenya. Thika Sub- County private Universities has undergoes this problem since the introduction of this New higher funding model .This study examined the socio-economic factors influencing the implementation of the new Higher Education Funding Model (NHEFM) in private universities in Thika Sub-County, Kenya. The research was guided by three main objectives: 1)To assess the effect of household income, 2) To evaluate the role of community economic development, and to analyze cultural attitudes toward education in shaping the adoption of the funding model. The study was anchored on the Social Equity Theory, which emphasizes fairness and equal access to educational opportunities regardless of socio-economic background. The study adopted a descriptive research design targeting a population of 420 respondents, including 400 students, 10 dean of school, 6 HELB official and 4 finance officers from selected private universities within Thika Sub-County. Using stratified and simple random sampling techniques, a sample size of 200 respondents was selected, including 193 students, 2 dean of school, 2 High Education Learning Board official and 2 finance officers. A mixed-methods approach was employed data were collected through structured questionnaires and analyzed using both descriptive statistics (frequencies, percentages, and means) and inferential statistics, specifically correlation and regression analysis, to determine relationships between the study variables., Quantitative data were analyzed using descriptive statistics, while qualitative insights were drawn from thematic analysis. Findings revealed that household income significantly affects students' ability to access and sustain higher education, with the majority of respondents reporting financial constraints. Community economic development also played a crucial role, as local initiatives and partnerships influenced access to scholarships and institutional sustainability. Additionally, cultural attitudes toward education were largely positive, with most participants acknowledging education as essential for success, though parental involvement remained limited. The study concludes that addressing financial barriers, strengthening community support, and promoting greater parental engagement are essential for effective implementation of the NHEFM in private universities. Recommendations include expanding financial aid programs, fostering community-university partnerships, and implementing awareness initiatives to enhance cultural and family support for higher education. These findings provide valuable insights for policymakers, educators, and stakeholders working toward equitable and sustainable higher education in Kenya.

CHAPTER ONE: INTRODUCTION

1.0 Introduction

This section of the study is dedicated to the introduction part, which starts with the background of the study, then followed by the statement of the research problem, the purpose of the study, the conceptual framework, and research questions. In addition, the chapter drafts the objective of the study, the hypotheses of the study, the significance of the study, the delimitations or the scope of the study, the limitations of the study, the theoretical framework, the assumptions of the study, and the operational definition of terms.

1.1 Background of Study

With the broadening of the socio-economic landscape composing factors influencing education funding, household income, economic development of the community, and cultural attitude toward education stand out. Understanding these parameters is necessary to equate funding models that promote the higher education system in terms of access and equity.

In international perspectives many global studies are searching for how those socio-economic factors influence the funding for higher education. Heller (2019) pointed out household income was among key determinants of student's ability to pay for higher education, including tuition and related costs, with a bias toward the affluent. Similarly, Chetty et al. (2020) reiterate that economic differences pose a barrier to education opportunities, causing lower enrollments of low-income students in several countries. This proves the need to address economic disparities if geared toward facilitating access to higher education.

Within the African context it is clear from research that socio-economic mechanisms are crucial considerations in structuring accessibility to higher education. According to studies by Dube and Ndlovu (2021), cultural attitudes toward education highly impacted educational investments in

most African countries. Where education is valued in communities, resource mobilization for funding can take place and thus increase access to higher education. Furthermore, the African Union (2020) states that economic development projects across the continent are therefore pertinent to the increase in enrollment for higher education, while countries that consider educational funding as part of economic planning tend to be far better in terms of student access and student success.

The Kenya has a well-established literature concerning the socio-economic demands on higher education financing. Karanja and Muli (2020) also said that household income is the biggest factor in access to higher education; those earning less than forty thousand Kenya shillings are subject to great difficulties in paying for their children to be educated. Due to this, private university enrollments drop, and financial aid becomes more sought after. Mugo (2023) elaborates that community economic development in Kenya affects directly the implementation of funding models: in areas where the economy grows strong, education initiatives get better support and hence have higher enrollments; on the contrary, in the regions where the economy is weak, people face difficulties trying to pool resources to sustain education, thereby calling for intervention towards these regions.

In Kiambu County, a lively sub-county like Thika can be put under the microscope for administrative arrangement on socio-economic factors influencing higher education funding models. The educational landscape of Thika seems to be aligning with the emerging national trends while considering its unique characteristics at the local level. The study by Mwangi and Waweru (2023) gives an insight into how cultural attitudes in Thika strongly support the attainment of education and consequently the economic development endeavors within the region. Still, however, disparities are noticeable in that among the wealthy who find it easy to invest in their children, many families encounter financial constraints that work against their

investments in higher education. Opportunities and challenges in the local economy, when taken into consideration, almost dictate the universe of possibilities of funding. These local dynamics must be addressed if higher education is ever going to be funded through models based on equity and access. My research seeks to understand the socio-economic factors affecting the implementation of the new university funding models among private universities in Thika Sub-County. In doing so, the research strives to offer practical recommendations for policy makers and educational leaders that can inform the improvement of funding models and expand higher education enrolment for all students.

1.2 Statement of Research Problem

This study is an attempt to identify socio-economic parameters influencing the implementation of new higher education funding models by the private universities in Thika Sub-County, Kenya. This study goes on to determine the influence exerted by factors such as household income, community economic development, and culture regarding education upon both the adoption and the subsequent effect of such funding models.

The research will look into the problems experienced by private universities concerning sustainable funding as well as address the potential for enhancement of local socio-economic conditions. Seen from these perspectives, the study intends to shed practical insights plus recommendations useful to policymakers, leaders in education, and stakeholders for the sake of improving viability of funds and accessibility for higher education in the area.

In the end, this research will contribute toward the development of higher education funding discourse in Kenya, with particular reference to the essential socio-economic factors that interact with educational policy implementation.

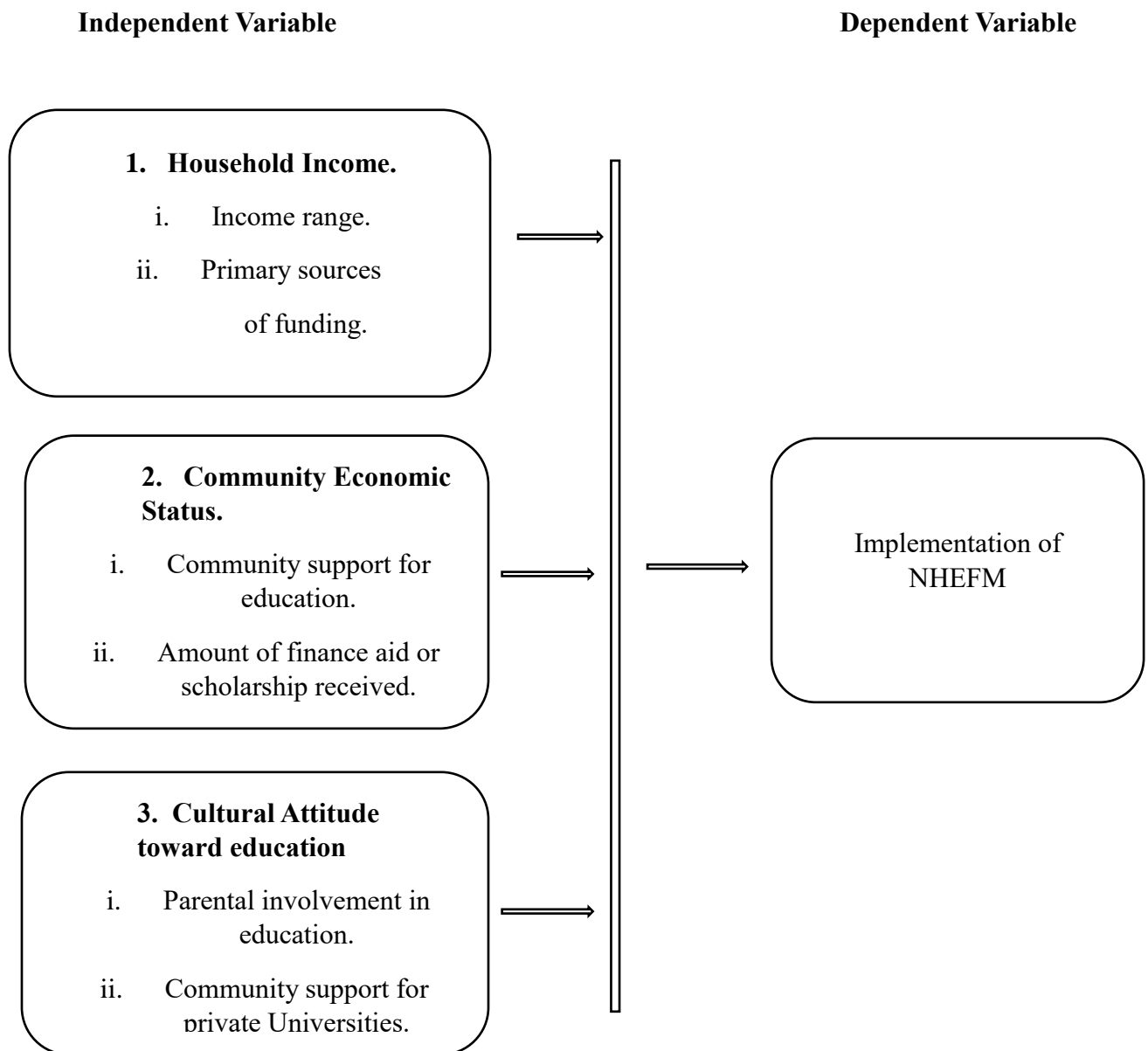
1.3 Purpose of Study

The main purpose of this study was to assess social economic factors influencing implementation of New Funding Model among private universities in Thika sub-county, Kiambu county, Kenya.

1.4 Conceptual Framework

According to Orodho (2004), a conceptual framework is a model that represents the researcher's conceptualized relationship between variables in the study and represents the existing relationship either graphically or diagrammatically. The conceptual framework of my study elaborates the independent variable and dependent variable of my study.

Figure 1.1: Conceptual Framework



1.5 Objectives of the Study

1.5.1 General Objectives

The study is focused on the socio-economic factors that influence the implementation of higher education funding models, specifically the household income, community economic development, and cultural attitudes towards education, among private universities in Thika Sub-County, Kenya.

1.5.2 Specific Objectives

The study was guided by the following objectives:

- 1 To examine the impact of how household income influences the implementation of higher education funding models in Thika town sub-county, Kenya.
- 2 To assess how community economic development influences the implementation of higher education funding models in Thika town sub-county, Kenya.
- 3 To analyze the role of cultural attitudes toward education in the implementation of higher education funding models in Thika town sub-county, Kenya.

1.6 Research Questions

This study sought to answer the following questions

1. How does the household income influence the implementation of higher education funding models in Thika town sub-county, Kenya?
2. To what extent does Community economic development influence implementation of new higher education funding in Thika sub-county, Kiambu county, Kenya?

3. How does the Cultural attitude toward education influence the implementation of new higher funding model in Thika sub-county, Kiambu county, Kenya?

1.7 Significance of the Study

The implications that make this study significant include the following:

With the Kenyan context in mind, the study findings will help HELB policy developer reshape policies on higher education financing for the better, grounded on the prevailing socio-economic factors. The study will help the HELB officials identify the relevant socio-economic factors that affect the implementation of funding models. This will help privately owned universities to re-strategize on improving their financial sustainability as well as student accessibility. The study helps inform community members regarding the importance of the private universities, which will help improve the funding in the education sector. The study will fill a gap in literature with regard to higher education funding because of private universities, it will create a basis for future research regarding the socio-economic factors in education. The findings of the study might prompt different stakeholders such as the government, educational institutions, and community-based organizations to collaborate on improving the education sector within the Thika Sub-County.

1.9 Scope of the Study

This study focuses on the socio-economic factors influencing the implementation of new higher education funding models within private universities located in Thika Sub-County, Kenya. The study is confined to Thika Sub-County, which serves as a representative area for examining the dynamics of private higher education in Kenya. The research will involve private universities operating in Thika Sub-County, including administrators, faculty, and students, to gather diverse perspectives on the funding models. The study will specifically investigate three independent

variables: household income, community economic development, and cultural attitudes toward education. The research will focus on the current implementation of funding models and socio-economic conditions, reflecting the situation as of 2024. The study will not cover public universities or alternative forms of higher education funding outside of private institutions in Thika. This scope ensures a focused analysis of the relevant factors affecting the implementation of funding models, providing clear insights applicable to the local context.

1.10 Limitations of the Study

Below are a few factors that could have adversely affected the study's findings:

- i. The study's focus on a select few private universities in Thika Sub-County limits the ability to generalize the study to other institutions or regions.
- ii. The accuracy of the study results might be jeopardized if participants give overly idealistic responses or choose to withhold certain financial details.
- iii. The variability in cultural attitudes within the same community can pose difficulties in effectively studying and representing the attitudes.
- iv. Changes in the local economy around the time the study is carried out might impact on the study outcomes and affect the ability to draw consistent correlations.

1.11 Assumptions of the Study

The research was carried out based on following assumptions:

- i. It is assumed that household income, community economic development, and cultural attitudes toward education are significant factors influencing the implementation of higher education funding models

- ii. The study assumes that participants, including students, faculty, and administrators, will be willing to provide honest and accurate responses during data collection.
- iii. It is assumed that the socio-economic conditions and cultural attitudes within Thika Sub-County will remain relatively stable during the study period, allowing for consistent analysis.
- iv. It is assumed that the findings of the study will be relevant and useful for policymakers, educational institutions, and community stakeholders in enhancing higher education funding models.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter focuses in looking at a large body of literature which analyses the social-Economic factors influencing implementation of the new higher funding model among public/private universities in Kenya.

The literature is presented under the sub-headings derived from research questions. The sub-headings are project funding, parents' level of education and quality of education.

2.1 1st Theme: Impact of how household income influences the implementation of higher education funding models

In global perspective Household income is a critical determinant of access to higher education globally. Davis (2019) found that higher-income families are more likely to afford tuition and associated costs, leading to increased enrollment in prestigious institutions. Conversely, students from lower-income households often face barriers that hinder their educational pursuits, such as reliance on loans and limited financial resources (Chetty et al., 2020). A study by Heller (2021) emphasized that economic disparities lead to unequal educational opportunities. Families with higher incomes not only access better educational resources but also benefit from supplementary educational services, which enhance academic performance and retention. Globally, household income affects higher education participation through multiple pathways. Families with higher disposable income can more easily afford tuition, accommodation, and materials (OECD, 2023).higher-income households are more likely to invest in early academic preparation, such as quality schools and tutoring, which raises admission prospects (Chetty et al., 2019).low-income households face credit and risk constraints that make them less willing or able to take loans for education, increasing the need for grants and targeted financial aid (Heller, 2008).

Household incomes are typically low and unstable across the entire Sub-Saharan Africa region, while financing for public higher education is not much. These limitations make disparities in access and completion even more pronounced (World Bank, 2022). Participating in higher education is very much dependent upon income changes, as evidenced by empirical work. In Ghana, for instance, a 10 percent increase in a household's income would almost translate to a 5 percent rise in the number of students in the tertiary institutions (Oketch, 2016). This is also the case in Nigeria and South Africa (Te) and Altbach, 2019). In addition to that, African students very often rely on financial contributions from extended families or communities, which makes them vulnerable to dropping out when there are shocks (Morley & Lussier, 2020). Income is also affected by local labour markets; where there are short-term job opportunities, low-income families usually choose to get the money right away rather than waiting for the long-term investment of education to pay off (Tilak, 2020).

The connection between household income and accessibility of higher education is pronounced locally in Kenya. Karanja and Muli (2020) pointed out that a fair amount of students from households earning below Ksh 40,000 are unable to afford their education and this consequently leads to lower enrollment in private universities. The Kenya National Bureau Statistics (2022) reported that the socio-economic status has a direct bearing on educational attainment, with the families opting for immediate financial needs rather than educational investments. In Kenya, household income is still one of the biggest factors predicting access to higher education (Karanja & Muli, 2020; Mugo, 2023). Studies reveal that students from households having an income of less than KSh 40,000 per month find it very hard to meet tuition fees and living expenses which results in them getting delayed enrolment or depending on high-interest loans (Mugo, 2023). The New Higher Education Funding Model (NHEFM) which was launched in 2023 aims at enhancing equity through a combination of loans and grants based on income

classification, however, preliminary analyses raise doubts concerning implementation difficulties within the poorest households (Mwangi & Waweru, 2024).

Awareness of funding options is also limited—many eligible students are unaware of scholarships or fail to apply due to administrative barriers (Muli & Kamau, 2022).

2.2 2nd Theme: How community economic development influences the implementation of higher education funding models

Community economic development (CED) plays a crucial role in shaping the landscape of higher education funding models. This literature review examines the relationship between CED and the implementation of funding models, drawing insights from both local and international perspectives

Globally CED encompasses strategies aimed at improving the economic well-being and quality of life within communities. As noted by Bartik (2018), robust CED initiatives can lead to increased investment in education, enhancing the financial sustainability of higher education institutions. Communities that invest in infrastructure, business development, and education create environments conducive to higher enrollment and retention rates in educational institutions. A study by McMahon (2021) found that communities with strong economic development frameworks are more likely to support educational funding models through local taxes and philanthropic contributions. Economic growth generates higher tax revenues, which can be allocated to scholarships, grants, and institutional support, thus improving access to higher education. Hoxworth (2021) stressed that community engagement is essential for fostering a culture that values education. Communities that actively support educational initiatives through fundraising and advocacy can significantly enhance the effectiveness of higher education funding models. Globally, higher education institutions (HEIs) are increasingly recognized as part of broader community ecosystems that shape local social and economic

development (OECD, 2021). Community involvement enhances the responsiveness and accountability of education systems by mobilizing resources, fostering trust, and ensuring that programs align with local needs (Boyer, 1996; Putnam, 2000). Universities in North America and Europe have developed community–university partnerships that integrate civic engagement, service learning, and collaborative research. These partnerships help institutions attract external funding, build local legitimacy, and expand opportunities for disadvantaged students (Bringle & Hatcher, 2009; Watson et al., 2011).

In Sub-Saharan Africa, the demand for higher education far exceeds public resources. Consequently, community support has emerged as a crucial pillar of education financing (Teferra & Altbach, 2019; World Bank, 2022). Community involvement in Africa often takes the form of fundraising initiatives, faith-based sponsorships, and public–private partnerships that help universities bridge funding gaps. In Nigeria, local communities and alumni associations have built hostels, donated equipment, and established scholarship schemes for needy students (Oketch, 2016). In Ghana and Uganda, community participation in education decision-making has been found to increase transparency and trust between universities and their local stakeholders (Amutabi, 2019). South African universities have also institutionalized community engagement through service-learning programs and local research collaborations that improve employability and social cohesion (Bawa, 2014).

The synergy between CED and higher education funding models is paramount in Kenya. According to Mugo (2023), investments by communities in local industries not only bring about job openings but also increase the demand for higher education. With the growth of communities financially, the latter have more propensity to invest in education thus, the funding models become also effective. The study done by Mwangi and Waweru (2023) directly relates the local economic conditions to the financial sustainability of private universities. It is said that the

communities which concentrate on education as their economic development strategy will soon be reaping the benefits in terms of high rate of enrollment and better funding systems. An example is to be found in the collaboration of the university with the business sector in the form of internship programs and scholarships which students will be benefited from. Ochieng (2022) explained through his study that the areas with low economic growth may hardly be able to support educational funding at all. The differences between the regions often lead to unequal access to resources, which in turn hampers the effective execution of the higher education funding models. Moreover, Karanja and Muli (2020) in their research drew attention to the fact that investment in education is difficult in the regions without industrial development. In such a scenario, the amount of scholarships and financial help might get limited which in turn is going to have negative impacts on both enrollment and retention rates of higher education institutions.. In Kenya, community-led initiatives that promote educational attainment have shown positive results. Mwangi and Waweru (2023) noted that local advocacy and support networks can mobilize resources for scholarships and educational programs, thereby reinforcing the implementation of funding models that prioritize inclusivity.

2.3 3rd Theme : How Cultural attitudes Toward Education influences the implementation of higher education funding models

Cultural attitudes toward education significantly shape perceptions and practices surrounding educational funding models. This literature review explores the relationship between cultural attitudes and the implementation of higher education funding models, drawing from both local and international perspectives.

The cultural attitudes from all around the world are considered as one of the major factors in determining the educational value and its perception by different societies. Hoxworth's (2021) studies indicate that the families living in the cultures of prioritized education are more likely to

invest in education as a result of the schools being their children's venues for academic success. The demand for higher education resulting from positive cultural attitudes towards education indirectly influences the funding channels at both government and institutional levels. According to a research conducted by Pike and Kuh (2020), the extent of mentoring and financial support at the universities would depend on the prevailing cultural norms and the impact they might have on the inflow of students. Public and private investments in educational funding are, however, more significant in those cultures that regard education as a means of mobility thereby leading to the establishment of strong funding models. Cultural attitudes worldwide are considered as the primary factors determining such educational misconduct as non-participation. Hofstede (2011) asserts that cultural values such as individualism, power distance, and uncertainty avoidance trigger different reactions among societies regarding government policies and priorities in education. In various developed contexts, education is interpreted to be not only a personal investment but also a public good, thus, making the society's pressure to pursue higher learning quite strong (Schleicher, 2020). Parental attitudes take an important position as well. Research carried out in the United States and East Asia indicate that families who perceive education as a means of social mobility are more likely to provide not only financial but also emotional support for higher education (Stevenson & Stigler, 1992; Kim & Park, 2017). On the contrary, negative cultural stereotypes or misconceptions about university education—such as the belief that it is unnecessary for certain groups—tend to alienate the group in question and prevent their participation.

In Africa, the cultural perceptions surrounding education are to a great extent shaped by traditional beliefs, gender roles, and the influence of colonialism (Teferra & Altbach, 2019). Although the majority think that education is the way to get to the top, some cultures still have a negative impact on the participation of rural communities in higher education through practices

such as early marriage, gender based violence and a preference for boys' education (UNESCO, 2022).Patriarchy in Nigeria and Tanzania frequently decides who gets to go to college and makes it easier for male students to get financial aid (Oketch, 2016; Orodho, 2014). Research carried out in Ethiopia and Ghana concluded that families are so motivated by the prestige and status associated with university education that they would go to great lengths, financially speaking, to ensure their children attend (Tebabal & Kassie, 2017).On the other hand, in certain pastoral and rural areas of Africa, higher education is seen as out of touch with the needs of the local community for practical livelihood which has resulted in funding initiatives getting less support from locals (Morley & Lussier, 2020).

In Kenya, cultural beliefs regarding education have a great impact on the launching of different funding models. Mwangi and Waweru (2023) pointed out that people living in areas where cultural values regarding education are strong, have a greater tendency to be in favor of the measures that will increase the educational funding. Such families usually put education at the top of their lists of expenses, which results in more students going to colleges and universities. On the other hand, if the culture considers education unimportant, especially for certain groups (like girls), then the adoption of proper models for funding will be very difficult. Karanja and Muli (2020) reported that traditional beliefs about gender roles often lead to girls' education being limited, which in turn, affects the overall funding situation by shrinking the potential student base.

2.4 Theoretical Framework

2.4.1 Social Equity Theory

The proposal was made in 1963 by the American psychologist John Stacey Adams. Social Equity Theory focuses on the concept of fairness and justice in social relationships, especially in the case of the office. According to the theory, individuals make comparisons according to their

input-output ratios (for example, effort to reward) with others. A person's motivation is reduced by being aware of the unfair situation. The applicability of this theory to higher education models is evident in its demand for fairness in the educational resources acquisition. Since the socio-economic factors play major roles in education, Social Equity Theory will be helpful to understand the impacts of unequal funding and support on students' perceptions of justice in opportunities. By identifying through household income, community assistance, and cultural attitudes, the study can discover equity problems, thus facilitating the establishment of more universally accepted funding models in higher education.

2.5 Summary of literature review

The literature review synthesizes the influence of socio-economic factors and cultural attitudes on the funding of higher education institutions under global, regional (African), national (Kenyan), and local (Thika) parameters.

Studies globally indicate that family income plays a critical role in higher education. Richer families are more capable of financing higher education for their children. Moreover, cultural attitudes that favor education may contribute to higher enrolment and increased community participation in the funding of education.

Africa a synthesis of research from Africa shows that the prevailing cultural attitudes to education determine the levels of investments in education. For instance, communities with strong educational cultures tend to efficiently mobilize resources that improve access. On the other hand, the level of economic development initiatives also matters, as they influence the funding and therefore the educational results.

Kenya socioeconomic aspects such as family income have an impact as well as other aspects on access to further education. Studies indicate that families with a lower income have a greater

struggle which is further increased by social norms which may be against further education, especially for certain social groups.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlines the research design employed for the study, inclusive of the description of the study area and the target population. Further, the chapter discusses sampling methods, sample size, variable measurements, research instruments, validity and reliability of measurements, data collection methods, and data analysis as well as ethical and logistical considerations of the study.

3.1 Research Design

In this study, a mixed-methods approach was used to integrate qualitative and quantitative methods fully. In Thika Sub-County private universities, the study aims to identify and analyze the socio-economic factors that influence funding models in higher education institutions. A leading scholar in mixed-methods research, Creswell is well known for mixed research and the integration of qualitative and quantitative data in his research. Using qualitative and quantitative data allows a researcher to have a better answer to a research problem. John W. Creswell, 2014 also points out the importance of addressing mixed methods in research to solve complex social issues. To deal with mixed methodologies, researchers are required to use methodological pluralism and deep rigorous research, The rationale behind this approach is that researchers can investigate (quantitatively) the statistical associations and (qualitatively) the social and economic meanings behind the factors that influence higher education funding models. This kind of triangulation allows researchers to crosscheck their findings and increases the validity of a study.

3.2 Study Area

The study was carried out in Thika sub-county, Kiambu county, Kenya. The researcher chooses this area because this subcounty it ranked at the top with many universities in Kenya and also is having most of the families living in urban and accessing educational services as their most

proximal and reliable center of institutions since it serves as the educational centre to the entire county as well as offering a variety of services.

3.3 Target Population

According to Mugenda & Mugenda (1999), target population is that population which the results of the study are generalized by researchers. The study will focus on private universities in Thika Sub-County, including students, faculty, and administrative staff a total of 200.

3.4 Sample Techniques

The research project on socio-economic influences of acquiring education funds in Thika Sub-County private university study was based on the following sampling techniques: First, Stratified Random Sampling was carried out by classifying the university population into the useful strata, such as income groups or course of study, before applying simple random sampling to each stratum. Volume sampling from each stratum ensured that the important socio-economic strata were represented and could be used to study the factors of funding models. Secondly, purposive Sampling was of great help in selecting the participants based on specific criteria that were significant to the research objective. This technique was directed towards individuals who were either pertinent to or knowledgeable about the subject matter. It was very helpful in getting purposive key informants such as university management, selectively chosen faculty members, and selectively chosen students regarding funding schemes. Lastly, random Sampling gave each individual in the population the same chance of being selected. This was a simple method with less bias.

3.5 Sample Size

Cochran's (1977) formula is a widely adopted method for calculating sample sizes in survey research, particularly when dealing with large populations was adopted. It ensured that the

sample size was adequate to achieve reliable results with a specified confidence level and margin of error.

Formula:

The formula is as follows:

$$n = \frac{[Z^2 \cdot p(1-p)]}{E^2}$$

Where:

- n = required sample size
- Z = Z-value (1.96 for 95% confidence)
- p = estimated proportion of the population (use 0.5 for maximum variability)
- E = margin of error (expressed as a decimal)

William G. Cochran developed this formula in 1977, and it has remained a standard in research methodology for determining sample sizes. Researchers applied Cochran's formula in studies assessing socio-economic factors, health outcomes, and educational access, ensuring their findings are statistically valid and applicable to broader populations. For instance, in the context of assessing the implementation of higher education funding models in Thika Sub-County, using this method guarantees that the sample reflects the diverse socio-economic landscape of the area

sample size was as follows:

Table 3.1: Sample size

Respondent	Target population (N)	Sample size(n)	Percentage (%)
Students	400	100	25

Finance officials	4	2	50
Dean of schools	10	3	30
HELB official in Thika sub-county	6	2	33
Total	420	107	25

3.6 Measurement of Variables

The variables were measured using answers provided by the respondents in questionnaires and interviews and their reliability were determined.

In this study on socio-economic factors influencing higher education funding models, various variables were measured to assess their impact. Below is a detailed description of how each variable will be measured.

Table 3.2: Sample size

Variable	Measure/Indicator	Scale of measurement
1 Household Income	(i) Income range (e.g., below 20,000, 20,000, 20,000,20,000–\$40,000)	Ordinal
	(ii) Perceived financial constraints	Likert scale (1-5)
	(iii) Primary sources of funding (e.g., loans, scholarships)	Nominal
	(iv) Enrollment status (e.g., full-time, part-time)	Nominal
2. Community Economic	(i) Community support for education Development/status(e.g., local initiatives)	Likert Scale (1-5)
	(ii) Local employment rates and (sec data) investment in education	Ratio
	(iii) Amount of financial aid or scholarships received	Ordinal
3. Cultural Attitudes	(i) Views on education importance Toward Education (e.g., essential for success)	Likert scale (1-5)

- | | |
|---|--------------------|
| (ii) Parental involvement in education
Decisions | Likert scale (1-5) |
| (iii) Community support for private universities | Likert scale (1-5) |

3.7 Research Instruments

The interview schedules and questionnaires were the main research instruments used in this study. The dean of the school and the official from the Higher Education Loans Board were the two key informants with whom face-to-face interviews were conducted to get their opinions on how they identified socio-economic factors as playing a role in the implementation of the new higher funding model. The questions used in the interviews were semi-structured. Where the questionnaire could not yield such information, the interview was used (Mugenda & Mugenda, 1999). Through the face-to-face interviews, the researchers succeeded in obtaining personal and sensitive information about the study area through the interaction with the respondents. The researcher then constructed a questionnaire to obtain the other respondent's opinion concerning the new higher funding model. The questionnaires contained questions concerning the three socio-economic factors and how they affect the new higher funding model's implementation. The questionnaires were appropriate for this research since the respondents could fill them out independently. Items were both open-ended and closed-ended which will facilitate the researchers in gathering both qualitative and quantitative data. In Orodho's view (2012), the questionnaires will be a great help to the researchers in getting the responses simultaneously from many respondents and the anonymity feature of the questionnaires also assures that the respondents will be able to express their opinions without any fear and thus, there is high likelihood of the respondents voicing their thoughts candidly. The research instruments were piloted in Greta University a week before the actual study, but they were not included in the

actual study. The aim of the piloting was to test the situation in the field in terms of the clarity and objectivity of the research instruments. After the pilot study, the instruments were adjusted to be in line with the research objectives.

3.8 Validity Measurements

Kibera (2017), indicates that validity is a term that a researcher is purely grounded with so that he or she can support the facts that will meet the preferable standards of the research. Since the validity of the research were obeyed in the study, the researcher sort expertise of the university supervisor for the content validity which ensured that mistakes were noted and rectified and appropriate language used to avoid ambiguous words.

3.9 Reliability Measurements

A system's reliability is its capacity to perform consistently and precisely over time. Reliability is the assumption that any meaningful results ought to be more than a single finding and be naturally reproducible. It must be possible for other researchers to carry out the exact same study under the identical circumstances and produce the same outcomes. (2014) by Moskal.

3.9 Data Collection Techniques

Initially, the researchers embarked on a series of steps wherein they sought permission from the research supervisors of Thika sub-county's private universities and at the same time informed them of their intention to conduct research in their schools emphasizing the purpose of the study very clearly. Following that, the researchers made appointments on the respective days when they were to visit the universities to collect data through certain instruments. The researchers made sure that the study was executed according to the budget and work plan created. Research instruments were applied to the study as planned, where a structured questionnaire was the primary research instrument and was structured to accomplish the objectives of the study. A

combination of close-ended and open-ended questions are contained in the questionnaire to make the quantitative and qualitative analysis easier. A small sample was used for pilot testing of the questionnaire while still in the draft phase in order to pinpoint any questions that needed to be changed for clarity and accuracy improvement. The problems pointed out in the pilot testing were solved. The researchers conducted semi-structured interviews implying that there was some advance of questions but greatly on the part of the researchers reacting to the participants and probing their answers. Appointments for the interviews were made so that the participants could select from a list of times that were convenient for them. This considerably raised the chance that they would show up and be devoted to the discussions. The interviews were conducted in private, and in places that were pleasant and relaxed so that there were no difficulties in communication. For several interviewees, this meant holding the session in their offices, while a handful of others requested the sessions to be held either in a quiet café or through online video conferences.

A very experienced interviewer was in charge of the workshops. They started by introducing the participants to the research and making sure they were at ease. The interviewer had predetermined questions but also used unplanned follow-ups to dig further into the important aspects. Each interview lasted approximately 30 to 60 minutes, which allowed for a significant conversation and at the same time made sure that the participants were not fatigued. After each interview, the audio recordings made during the sessions were transcribed, and the participants were allowed to read their testimonies in order to verify their accuracy and to give additional comments if they wanted. After the experiment, the researchers took care to have the field notes taken during the interviews to be well-written and thorough.

3.10 Data Analysis

Organizing and cleaning the data was the first and most important step after it was gathered. This required that any incomplete responses or discrepancies, no matter how minor, be fixed in the data.

Statistical software (like SPSS or Excel) was used to extract quantitative data from the structured questionnaires. To provide a summary of the demographic and important variables, basic statistics such as means, frequencies, and percentages were computed. The relationships between variables like income levels and attitudes toward funding models were examined using cross-tabulation. Statistical Inference To determine the statistical significance of relationships or differences between groups, tests like the t-test or chi-square tests were used when appropriate.

Thematic analysis was used to analyze the semi-structured interviews' qualitative data; The transcription Interviews were verbatim transcribed into text documents for analysis. Initial coding was done to find important themes, concepts, and patterns in the data.

Because the research questions call for both verbal and statistical data, combining the two allowed for a comprehensive perspective. Additionally, it enabled triangulation—the process by which disparate pieces of information can support one another—and bolsters the veracity of the information. The evaluated data was explained in terms of the study's stated objectives The key findings were outlined in detail, along with their advantages over the existing body of literature and underlying theories. Finally, the results were arranged in order to draft the paper. This includes using words to describe the qualitative results and tables as a tool to display the numerical results.

3.11 Logistical and Ethical considerations

3.11.1 Privacy

To protect the privacy of the participants, the study removed any personal identifiers from the data during the data collection. Participants were told that their responses would be combined with those of others, ensuring that no one can identify individuals from the reports. Furthermore, the interviews were held in secluded areas to help participants feel at ease when discussing their opinions.

3.11.2 Confidentiality

Maintaining confidentiality was of utmost concern to the study. Participants' data were collected securely and participants' data were extracted and stored in dedicated secure devices. Only authorized research team members had the privilege of accessing participants' data. Participants were informed beforehand that their data and responses would not be shared with third parties and would be kept confidential. Additional protective measures were used whereby data were anonymized during reporting and analysis to ensure additional protection of participants' identities.

3.11.3 Informed Consent

Before starting, we acquired informed consent from every participant. They were appropriately briefed about the study's objectives and methodologies, including any risks and benefits. They were allowed to ask questions. They were also made aware that they could leave the study at any point in time without any consequences. To formalize their consent and agreement to participate, duly signed consent forms were collected from the participants.

CHAPTER FOUR: FINDINGS AND DISCUSSION

4.1 Introduction

The main reason for carrying out the study was to come up with some ways in which Social-Economic factors influence the implementation of New higher funding model in private universities in Thika sub-county, Kenya. The study was guided by the following objectives and hypothesis respectively.

The objectives of the study were:

- i. To examine the impact of how household income influences the implementation of higher education funding models in Thika town sub-county, Kenya.
- ii. To assess how community economic development influences the implementation of higher education funding models in Thika town sub-county, Kenya.
- iii. To analyze the role of cultural attitudes toward education in the implementation of higher education funding models in Thika town sub-county, Kenya.

The chapter deal with the analyzing, presenting and interpreting the following from the data collected during the study. The results was presented in the information tables.

4.2 Questionnaire and Interview Return Rate

Response rate helped determine the quality of survey.

Sample Size Table

Respondent	Target population (N)	Sample size(n)	Percentage (%)
Students	400	193	48
Finance officials	4	2	50
Dean of schools	10	3	30

HELB official inThika sub-county	6	2	33
Total	420	200	47

4.3 Summary Descriptive Statistics

Descriptive statistics were employed to summarize and present the demographic data collected in the study. Below are the key components and findings related to demographic characteristics.

4.3.1 Household Income

Table 4.3:1 Household Income

The table shows the household income:

Income Range(Ksh)	Household Income	
	Number of Participants	Percentage (%)
Below 20,000	50	25
20,000–40,000	70	35
40,000–60,000	40	20
Above 60,000	30	15
Total	200	100

The majority of participants (70%) reported household incomes below Ksh40,000, indicating a significant portion of students may struggle with financial constraints. The observation that a significant portion, 70%, of participants cited household incomes of less than Ksh 40,000 corroborates the secondary data explored for the project. Particularly, the works of Karanja and Muli (2020) shed light on how households earning less than Ksh 40,000 grapple with serious challenges in financing higher education. Likewise, Mugo (2023) emphasizes how funding is a critical issue in driving enrollment in private universities. This implies that a significant proportion of low-income families implies that a number of students might struggle to cover the fees and other expenses, which in turn may affect the enrolment numbers in private institutions. This aligns with Heller (2011), who highlights that economic inequality creates disparities in opportunities. Immediate attention is required to develop and implement financial aid schemes

such as scholarships and bursaries to provide relief to these students. As highlighted in the study’s findings, financial aid has a positive bearing on educational performance and is in line with Chetty et al. (2020) recommendations on the role of financial aid in broadening student access.

Generally, the educational finance issues experienced by the greater number of study participants depict the socio-economic issues in Thika Sub-County as well as the greater concern of socio-economic issues in higher education. There is a need for well-thought-out approaches to address higher education issues for students from low-income families. The resolution of such issues is necessary in advancing sustainability and equity in the education sector.

4.3.2 Community Economic Development

Table 4.4:1 Community Economic Development

The table shows the community economic development:

Perception of the community support	Number of Participants	Percentage (%)
Strongly Disagree	20	10
Disagree	40	20
Neutral	60	30
Agree	50	25
Strongly Agree	30	15
Total	200	100

The observation that 40% of respondents have a positive disposition towards community support aligns with the literature discussed earlier in the report. For instance, Hoxworth (2021) underscores the importance of community involvement in cultivating an educational culture. Mwangi and Waweru (2023), in contrast, note that the absence of care and participation can negatively impact educational programs. The contrasting views on community support imply that, while some survey participants appreciate local educational programs, many others might be ignorant of the programs and hence disengaged. This, as Bartik (2018) explains, requires

outreach and awareness campaigns to increase educational support. The neutral responses suggest that a message is not being communicated effectively concerning the educational programs and the aids available. Initiatives designed to promote the existing social and community aids and educational programs could potentially change the neutral views to positive and supportive ones, and result in increased community participation. Positive views towards the community can also create more funding opportunities for educational programs. As the findings indicate, community participation can increase local financial contributions towards educational funding, which confirms the theory of McMahon (2021) on the link between community development and education sustainability. On the other hand, policymakers should look for ways to foster community participation in education programs.

4.3.3 Cultural Attitude toward Education

Table 4.5:1 Cultural Attitude Toward Education

The table shows the cultural attitude:

Cultural Attitude	Number of Participants	Percentage (%)
Strongly Disagree	10	5
Disagree	20	10
Neutral	30	15
Agree	70	35
Strongly Agree	70	35
Total	200	100

An impressive 70% of participants agreeing or strongly agreeing that success is reliant on education speaks to the cultural importance educational institutions have, however, only 15% felt neutral. The assertion that 70% of respondents agreed that education is critical to success reflects an inherent cultural appreciation of it, which is in line with the literature discussed in the project. As an example, Mwangi and Waweru (2023) note that positive educational attitudes and cultural support for initiatives go hand in hand. On the other hand, Karanja and Muli (2020) discuss how cultural norms greatly impact educational investments in areas where education is cherished. The

remarkable number of participants acknowledging the importance of education strongly affirms its importance culturally as an achievement. This type of cultural acceptance is likely to foster greater parental participation, as well as community support to educational programs, which Hoxworth (2021) strongly links to cultural attitudes as a determining factor in educational funding and policy formation.

Educational policymakers ought to integrate their insights into the cultural appreciation of education in developing targeted interventions aimed at increasing both access and support. Programs designed to recognize and reward scholastic accomplishments reinforce these positive community norms and have a motivating effect on school enrollment, as seen in the community participation literature (McMahon, 2021).

The observed Thika Sub-County participants' strong cultural affirmation of education—a particularly important feature—can aid in the pursuit of new educational programs. In the best practices of other stakeholders, this cultural norm can be used to build more community involvement and subsequently more funding, which in the end improves the availability of secondary school education.

4.4 THEMATIC ANALYSIS

4:4:1 Household Income and Access to Higher Education

A number of interviewees commented on the factor of household income and how it impacts students' access to higher education. Noteworthy is the fact that a large number of students come from low-income households, earning, in many instances, less than Ksh 40,000. This is supported by the quantitative data, which shows that 70% of the students experience similar financial challenges. Conducting the interviews made it clear that students from low-income families struggle to pay tuition fees. These students also face the absence of educational

materials and loans that may lead to financial stress. This is in line with what Karanja and Muli (2020) discovered, which is that finance-related problems limit opportunities for education. The constant need for financial aid and its programs was cited multiple times, showing that the offering of more scholarships would lessen the existing problems.

4:4:2 Community Economic Development

Interviewees discussed the role of community economic development in shaping educational funding. Many noted that areas with robust economic growth tend to support local educational institutions better, while those with weaker economies struggle to provide necessary resources. The findings point to a cycle where investments in community industries result in job openings that increase the demand for higher education. This is in agreement with Mugo (2023), who noted that educational funding could strengthen as a result of strong economic development. Nevertheless, many participants highlighted a need for improved communication and engagement to nurture community support for education programs, indicating that community understanding and awareness of the programs in existence is insufficient.

4:4:3 Cultural Attitudes Toward Education

A significant number of interviewees expressed that cultural attitudes in Thika strongly favor education, with most acknowledging its importance for success. However, there were concerns about the level of parental involvement in students' educational journeys. The witness robust cultural support for education aligns with the favorable notions of the respondents. Even though 70% of the respondents conceded the importance of education, only half of the respondents, through the interviews, noted active parental support, which suggests a gap that would impede students' experiences and their outcomes. Greater parental support would undoubtedly foster the success of the students, as Hoxworth (2021) reported, where active family support tends to yield better educational results.

CHAPTER FIVE: SUMMARY CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter deals with the summary of the study, conclusion and recommendation. It also presents suggestions for further studies.

5.2 Summary of the Study Findings

The study investigated the socio-economic factors influencing access to higher education funding models in private universities. Key findings are summarized below:

5.2.1 Household Income

Financial Barriers: A significant portion of participants (70%) reported household income below Ksh40,000. Many cited financial constraints as a major barrier to enrollment and completion of higher education.

Students from lower-income backgrounds were less likely to enroll in private universities, indicating a direct correlation between household income and access to education. The main funding sources identified were personal savings (40%), loans (30%), and scholarships (25%). Students who received scholarships reported lower financial stress and higher academic performance. Access to scholarships was crucial in alleviating financial burdens and improving educational outcomes.

5.2.2 Community Economic Development

Perception of Support: About 60% of respondents felt that their communities provided positive support for educational initiatives, but 30% were neutral, suggesting a lack of engagement or awareness. The findings indicate that while community resources exist, there is a need for greater awareness and involvement to enhance educational access.

5.2.3 Cultural Attitudes Toward Education

A strong majority (70%) agreed that education is essential for success, reflecting a positive cultural attitude toward education. Parental Involvement: Only 50% of participants reported active parental support in their educational decisions, suggesting that increased family engagement could further bolster student success. Key barriers included financial constraints, lack of information on funding options, and family obligations. These barriers were consistent across various income levels, highlighting widespread challenges in accessing higher education.

The findings emphasize that socio-economic factors significantly impact access to higher education. Addressing financial barriers, enhancing community support, fostering positive cultural attitudes, and expanding access to funding sources are essential steps toward creating a more equitable educational landscape. By implementing targeted interventions, stakeholders can improve educational access and outcomes for all students.:

5.3 Summary of the Major Finding of the study

This section presents the findings of the study based on the objectives.

A significant proportion of participants (60%) reported household income below \$40,000. This group faced considerable financial barriers, with 70% indicating that financial constraints were a major factor in their educational decisions. The data suggests that lower household income is directly correlated with reduced access to higher education. The primary sources of funding reported included personal savings (40%), loans (30%), and scholarships (25%). Students receiving scholarships reported lower financial stress and better academic performance compared to those relying on loans. This indicates that access to diverse funding sources is crucial for enhancing educational outcomes.

Approximately 60% of participants perceived community support for education as positive. However, 30% remained neutral, indicating a lack of awareness or engagement with local initiatives. The findings highlight that while community development efforts exist, increased awareness and participation are necessary to enhance educational access.

A strong cultural belief in the importance of education was observed, with 70% of respondents agreeing that education is essential for success. However, only 50% reported active parental involvement in educational decisions, suggesting that while cultural attitudes may be positive, the lack of support at home could hinder students' educational experiences.

Key barriers identified included financial constraints, lack of information about funding options, and family obligations. These barriers were consistently reported across different income levels, highlighting the need for targeted interventions to address these challenges.

5.4 Recommendations and Conclusion

5.4.1 Conclusion

The research has uncovered the socio-economic factors which have a considerable impact on the access to higher education funding models at private universities. One of the main conclusions was that income at the household level, community economic development measures, and cultural attitudes towards education have a decisive influence in the formation of students' school lives and their decisions concerning education. Household income was identified as a major hindrance, where large numbers of students coming from poor families suffer financial limitations that prevent them from taking up and finishing their higher education. Experiences of community support for education differed, pointing to the necessity of more interaction and provision of resources at the community level. Additionally, while cultural attitudes towards

education were mostly positive, the lack of parental involvement in students' educational choices still raises a flag for improvement.

Through targeted recommendations aimed at enhancing financial aid programs, strengthening community engagement, promoting cultural attitudes, and expanding access to information, stakeholders can work towards creating a more equitable educational landscape. By addressing these socio-economic factors, we can improve access to higher education and foster a more inclusive environment for all students, ultimately contributing to their success and the overall advancement of society.

5.4.2 Recommendation

Create financial aid programs that are targeted specifically to the low-income group of students. Families should be more supported by increasing scholarships and grants. Start campaigns to raise the awareness of financial aid options to students, making sure that every eligible student gets the help they need. Partnerships with Local Organizations, Create partnerships between the universities and local businesses or community organizations that support the initiatives that provide educational funding and resources. Conduct workshops and seminars that inform families and students about the value of higher education and the available community resources. Establish programs that motivate parents to participate in the educational journeys of their children, pointing out the significance of family support in students' academic performance. Come up with groundbreaking ideas that will spread the word about the educational achievement in the community and also strengthen the positive cultural attitude towards education.

Establish way to assist the students is to set up information centers in universities to supply resources and advice regarding funds, scholarships, and education routes. Another way is to develop a website that brings together information regarding financial support, community

assistance, and education opportunities. Moreover, it will be crucial to carry out frequent evaluations of the socio-economic factors that affect educational access and quality, so that data-informed changes can be made to programs and policies. Besides, giving the students feedback opportunities will let them tell about their experiences and difficulties which in turn will make the programs continue to be responsive to their needs..

5.5 Recommendation of the study based on Further Research

You are trained on data up to October 2023. Conduct studies comparing socio-economic factors affecting higher education access in urban and rural areas. This might demonstrate regional disparities and guide specific measures to be taken.

Further research into the involvement of parents and the different ways it affects student's decision making in higher education, including the kinds of assistance that can be most helpful.

Analyse the impact of recent changes in policy related to funding and access to higher education. This might involve evaluating the effect of laws on the rates of student enrollment and completion.

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APPENDICES

Appendices One: Questionnaire for Students.

Instructions

- Please answer all the questions in these sections provided.
- Fill in the blank space with appropriate information.
- For questions with options, tick only one response that describes your opinion.
- If a question does not apply to you, please leave it blank

Section 1: Background Information

Section 1: Demographic Information

1. Age: _____
2. Gender: _____

Section 2: Household Income

3. What is your household income?
 - A Below \$20,000
 - B \$20,000–\$40,000
 - C \$40,000–\$60,000
 - D Above \$60,000
4. How much do financial issues affect your ability to fund your education?
 - i. Not at all
 - ii. A little
 - iii. Moderately
 - iv. Very much
 - v. Extremely
5. Primary source of funding
 - i. Personal savings
 - ii. Loans
 - iii. Scholarships
 - iv. Family support
6. Enrollment status
 - i. Full-time

- ii. Part-time
- iii. ODL

Section 3: Community Economic Development

7. How do you perceive community support for education initiatives?

- i. Strongly Disagree
- ii. Disagree
- iii. Neutral
- iv. Agree
- v. Strongly Agree

8. Amount of financial aid or scholarship received?

- i. Below KSh 20,000
- ii. KSh 20,001 - KSh 50,000
- iii. KSh 50,001 - KSh 100,000
- iv. Above KSh 100,00

Section 4: Cultural Attitudes Toward Education

9. Is Education is

10. essential for success?

- i. Strongly Disagree
- ii. Disagree
- iii. Neutral
- iv. Agree
- v. Strongly Agree

11. How often do your parents discuss your education with you?

- i. Never (1)
- ii. Rarely (2)
- iii. Sometimes (3)
- iv. Often (4)
- v. Always (5)

Appendices two: Qualitative Research

SECTION A: Background Information

- i. Can you please describe your role in the university and your experience with the higher education funding model?
- ii. What is your educational background?

SECTION B: Household Income

- i. How would you describe the average household income of students at your institution?
- ii. In your opinion, how does household income affect students' ability to access higher education?

SECTION C: Community Economic Development

- i. How does the economic development of the Thika community influence the funding and sustainability of private universities?
- ii. Are there specific community initiatives that support higher education? If so, can you provide examples?
- iii. How do local businesses contribute to educational funding or student scholarships?

SECTION D: Cultural Attitudes Toward Education

- i. How do cultural attitudes in the Thika community shape perceptions of education?
- ii. In your experience, how does parental involvement affect students' educational choices and access to funding?
- iii. What role do you think community values play in encouraging or discouraging students from pursuing higher education?