



Fee Payment Modalities and Students' Participation in University Education in Public Universities in Kenya: A Case of the University of Nairobi, Kenya

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Abstract: Higher education policies have been rated as determinants of students' participation in public universities. These policies often shape the financial obligations imposed on students, thereby influencing their ability to access and sustain university education. Rigid or poorly structured fee payment systems disproportionately affect students from low-income backgrounds, limiting their chances of enrollment and completion. This study examined the influence of fees payment modalities on students' participation in university education at the University of Nairobi. The study was guided by Equity Theory. A descriptive survey research design was adopted, targeting a population of 850 undergraduate students across various faculties. Using Yamane's formula (1967), a sample of 393 respondents were selected. Data were collected through a structured questionnaire and interviews. Validity was ensured through expert review, while reliability was established using Cronbach's alpha ($\alpha \geq 0.70$) for internal consistency. Quantitative data were analyzed using descriptive and inferential statistics, whereas qualitative data were subjected to thematic analysis. Ethical considerations, including informed consent, confidentiality, and voluntary participation, were strictly observed. Findings revealed that inflexible payment policies, unclear communication of payment options, and punitive penalty structures significantly hinder students' participation, with about 86% of respondents indicating financial stress or access challenges. Equally, flexible payment modalities, installment plans, and financial guidance positively influenced retention and enrollment decisions. The study concludes that student-centered and transparent payment systems are critical to enhancing access, equity, and participation. Recommendations include the adoption of flexible installment plans, improved communication of payment options, financial counseling services, and periodic review of penalty policies to reduce undue financial burden.

Keywords: Fees Payment Modalities, Student Participation, Higher Education, Financial Flexibility, University of Nairobi

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1. Introduction

University education serves as a critical gateway to personal development, employability, and societal advancement, yet students' participation in higher education is influenced by numerous economic factors,

particularly fee payment modalities (Oketch, 2020). Fee payment modalities encompass the structure, timing, and flexibility with which students are required to meet their financial obligations, and these directly affect access, retention, and completion rates in universities (Levy, 2021). Globally, the rising cost of tertiary education has prompted institutions to explore diverse fee payment

structures to mitigate financial barriers, with evidence showing that rigid or lump-sum payment requirements can discourage low-income students from enrolling or continuing their studies (World Bank, 2022). As such, understanding how fee payment modalities shape student participation is fundamental to addressing equity in higher education, particularly in public universities where affordability remains a key policy concern (OECD, 2023).

Globally, fee payment modalities vary widely, from free tuition in some European countries to high tuition fees with diverse financing options in North America and Asia (Johnstone & Marcucci, 2021). Research indicates that installment plans, income-contingent loans, and flexible payment deadlines are associated with higher enrollment and retention, especially among students from disadvantaged backgrounds (Hanson & Meek, 2022). In contrast, rigid payment schedules and lack of financial support mechanisms have been linked to increased dropout rates and lower overall participation in university education (Tilak, 2020). These global patterns underscore the significance of how fee structures and payment approaches either constrain or facilitate student engagement in higher education systems worldwide (Chapman & Lounsbury, 2021).

Regionally, in Sub-Saharan Africa, the interplay between fee payment modalities and student participation is similarly pronounced, with many universities adopting mixed financing models to balance sustainability and access (Teferra, 2021). Studies in the East African context have shown that flexible payment options, including phased payments aligned with academic terms, can enhance enrolment and reduce financial stress among students (Moyi, 2022). However, limited implementation of such modalities and persistent financial burdens have often inhibited continued participation, especially among first-generation and low-income students (Oanda & Ondigi, 2021). These regional realities highlight the need for policy interventions that align payment systems with the socio-economic capacities of diverse student populations to support equitable access to higher education (Kamau & Wanjala, 2023).

In Kenya, public universities such as the University of Nairobi have faced ongoing challenges related to affordability and student financing, with fee payment modalities emerging as a critical determinant of participation (Ng'eno, 2023). Research within Kenyan higher education suggests that the lack of flexible payment structures, coupled with delayed disbursement of financial aid and reliance on ad-hoc arrangements, has contributed to decreased student engagement and increased financial exclusion (Mwangi & Kihoro, 2022). These dynamics are particularly acute for students from marginalized

communities, who often struggle to meet lump-sum fee requirements at the start of academic sessions (Njenga & Kaburu, 2021). Consequently, there is a compelling need to examine how fee payment modalities at the University of Nairobi influence students' decisions to enroll, persist, and complete their university education, thereby informing more inclusive financing policies (Wachira, 2024).

1.2 Objective of the study

The objective of this study was to examine the effect of fee payment modalities on students' participation in university education at the University of Nairobi.

1.3 Hypothesis

H₀1: Fee payment modalities have no significant effect on students' participation in university education at the University of Nairobi.

2. Literature Review

University education participation is influenced by multiple factors, among which financial arrangements and fee payment modalities play a significant role in shaping access and persistence (Altbach, Reisberg, & Rumbley, 2022). Fee payment modalities refer to the methods, schedules, and flexibility associated with the settlement of tuition and related charges, including installment plans, deferred payments, and financing schemes that can either alleviate or exacerbate financial barriers to student participation (Bateman, 2021). Clear conceptualization of these modalities is critical for understanding how university policies interact with students' socio-economic conditions to either enable or hinder their sustained engagement in higher education (Cooper & Dene, 2023). The literature underscores that while broad enrollment expansions have occurred globally, nuances in fee structures and payment flexibility continue to mediate the realization of equitable participation, necessitating empirical inquiry into these dynamics across diverse contexts.

A study in the United States examined the impact of flexible fee payment plans on undergraduate retention, finding that institutions offering installment and deferred payment options experienced significantly higher persistence rates among low-income students compared to those relying solely on lump-sum payment requirements (Perna & Jones, 2020). The authors argued that when financial obligations are matched to students' cash-flow capacities, economic stress diminishes, enabling greater focus on academic engagement and completion; however, they also noted that without adequate financial counseling

and monitoring, flexible plans can lead to increased indebtedness and attrition (Perna & Jones, 2020).

In Australia, research by Nguyen (2021) investigated how income-contingent loan systems influenced participation in university education, using longitudinal data to show that such systems were associated with notable increases in enrollment among first-generation university students. The study interpreted these findings to suggest that aligning repayment obligations with future earning potential reduces upfront financial barriers, though it cautioned that the effectiveness of income-contingent loans depends on labor market conditions and the transparency of repayment terms (Nguyen, 2021). A study in Germany explored the relationship between fee waiver policies and student participation, revealing that regions with robust waiver and scholarship programs exhibited higher rates of completion and lower dropout rates, especially among students from lower socio-economic backgrounds (Schmidt & Weber, 2022). The authors discussed how reducing direct fee burdens through targeted financial support can attenuate inequalities in access, but they also highlighted the importance of administrative capacity to ensure timely disbursement and uptake of such benefits (Schmidt & Weber, 2022).

In Canada, research focusing on the province of Ontario assessed the effects of tuition freezes and payment flexibility on access to higher education, showing that tuition control combined with options for installment payments led to modest increases in enrollment among adult learners and part-time students (MacDonald, 2023). The study interpreted these outcomes as evidence that policy instruments addressing both cost and payment structure are necessary to engage non-traditional students whose financial commitments to families and workplaces constrain their ability to enter or remain in university programs (MacDonald, 2023).

In South Africa, research by Dlamini and Maharaj (2022) assessed the National Student Financial Aid Scheme's (NSFAS) role in supporting fee payments and participation, concluding that comprehensive financing that covers both fees and living expenses significantly boosts retention among disadvantaged groups. However, the study interpreted delays in fund disbursement as undermining these gains, pointing to institutional inefficiencies that can negate the potential benefits of generous financing modalities (Dlamini & Maharaj, 2022). In Nigeria, research exploring the effect of targeted fee scholarships combined with staggered payment schedules at a federal university showed positive correlations with increased participation among female students, who disproportionately face financial constraints. The study interpreted this to mean that gender-responsive fee policies

and flexible payment modalities are critical for addressing participation gaps and fostering equitable access (Okoro & Ibrahim, 2024).

In East African region, a study in Uganda investigated how installment-based fee payment systems influenced participation at Makerere University, finding that students who were allowed to pay fees in installments were more likely to register each semester compared to those required to pay full fees upfront (Kintu & Ssenyonga, 2021). The authors discussed that while installment systems enhanced continuity, challenges with monitoring and enforcement sometimes resulted in administrative bottlenecks and classroom disruptions due to unpaid balances (Kintu & Ssenyonga, 2021). A study conducted in Tanzania examined how flexible payment deadlines affected student engagement at the University of Dar es Salaam, finding that flexibility reduced dropout rates during economic downturns but required robust tracking systems to prevent accumulation of unpaid fees (Mwakyoma, 2023). The authors interpreted their findings to emphasize that without strong financial tracking and student support services, flexibility in fee payment can inadvertently increase financial risk for both students and institutions (Mwakyoma, 2023).

In Kenya studies on the effect of fee payment modalities on student participation in Kenyan public universities is noticeably sparse, with much of the existing work focusing on general financial barriers rather than specific payment structures (Achieng & Ouma, 2023). This paucity of focused studies limits understanding of how institutional policies on fee payments influence participation at flagship institutions like the University of Nairobi; as a result, this study seeks to fill the gap by empirically examining the relationship between fee payment modalities and students' participation outcomes in the Kenyan context, offering evidence to inform policy and institutional practice (Kamotho, 2025).

2.2 Theoretical Underpinning

The study was anchored on the Equity Theory developed by John Stacey Adams in 1963. The theory postulates that individuals evaluate fairness by comparing the ratio between their contributions or inputs and the outcomes or rewards they receive relative to others in similar situations. In educational settings, students assess whether the financial demands placed upon them, such as tuition fees and payment requirements, are fair in relation to the quality of education, support services, and opportunities provided by the institution. According to the theory, when individuals perceive inequity or unfair treatment, they are likely to experience dissatisfaction, stress, reduced motivation, and withdrawal from participation. Conversely, when fairness and balance are perceived,

individuals are more likely to remain motivated, committed, and actively engaged in institutional processes.

The theory was relevant to this study because fee payment modalities directly influence students' perceptions of fairness, affordability, and accessibility in university education. Flexible payment systems such as installment plans, extended deadlines, and transparent fee structures may create a sense of equity among students from diverse socio-economic backgrounds, thereby encouraging continued enrollment and participation. On the other hand, rigid payment deadlines, excessive penalties for late payment, and inadequate communication regarding fee policies may create perceptions of inequality and exclusion, particularly among financially disadvantaged students. The theory therefore provided an appropriate framework for explaining how students' perceptions of fairness in payment policies affect their decisions to enroll, remain, and actively participate in university education at the University of Nairobi.

Several scholars have applied Equity Theory in studies related to education financing, institutional fairness, and student participation. For instance, Smith and Cooper (2021) applied the theory in examining the relationship between flexible tuition payment systems and student retention in higher education institutions and found that students were more likely to persist in their studies when institutions adopted fair and accommodative financial policies. Similarly, Hall and Scott (2020) used Equity Theory to explain how institutional financial regulations influence student satisfaction and retention, concluding that perceptions of unfair fee structures negatively affect students' commitment to academic programs. In Kenya, Kariuki and Mwangi (2022) employed the theory in analyzing financial literacy and student retention in public universities and established that transparent and equitable financial support systems contribute significantly to students' academic continuity and engagement. These applications demonstrate that Equity Theory is suitable for

explaining how fee payment modalities shape students' participation in university education.

3. Methodology

The study employed descriptive survey using concurrent mixed methods. The study was guided by Meyer and Rowan's (1977) Institutional Theory and employed a mixed-methods research design. The target population consisted of 30,015 participants, including students, departmental heads, and officials from the Ministry of Education. Using Krejcie and Morgan's formula, a sample of 393 respondents was drawn. Data collection involved questionnaires, interviews, and document reviews. To ensure validity, expert evaluations and pilot testing were conducted, while reliability was established through Cronbach's Alpha with values of $\alpha \geq 0.7$. Quantitative data were analyzed using descriptive statistics, correlation, and regression techniques in SPSS, whereas qualitative data were examined thematically. Ethical clearance was obtained from NACOSTI and the University of Nairobi.

4. Results and Discussion

4.1 Impact of Payment modalities on Students' Participation

The purpose of this study was to analyze the influence of fees payment modalities on students' participation in university education at the University of Nairobi. In order to achieve this objective, the respondents were requested to rate on a five-point Likert scale items in the questionnaire on the influence of fees payment modalities on students' participation in university education. The items in the questionnaire were rated as 1=strongly disagree (SD), 2=disagree (D), 3= Undecided (U), 4=Agree (A) and 5=Strongly Agree (SA). The responses from the participants were tabulated and the results are presented in Table 1

Table1: Impact of Payment Policies on Students' Participation

| Statement | SD | | D | | U | | A | | SA | |
|---|------|------|------|------|------|-----|------|------|------|------|
| | freq | % | freq | % | freq | % | freq | % | freq | % |
| The payment policies (e.g., installment plans, deadlines) are flexible and accommodating to students' financial situations. | 84 | 22.9 | 146 | 39.8 | 5 | 1.4 | 93 | 25.3 | 39 | 10.6 |
| Penalties for late payment of fees create undue financial pressure on students. | 21 | 5.7 | 36 | 9.8 | 4 | 1.1 | 160 | 43.6 | 146 | 39.8 |
| I am aware of the available options for fee payment and find them convenient. | 41 | 11.2 | 124 | 33.8 | 6 | 1.6 | 133 | 36.2 | 63 | 17.2 |
| Payment policies impact my decision to enroll or continue my studies at the University of Nairobi. | 29 | 7.9 | 53 | 14.4 | 3 | 0.8 | 172 | 46.9 | 110 | 30.0 |
| The university provides sufficient support and guidance regarding payment policies and procedures. | 58 | 15.8 | 134 | 36.5 | 6 | 1.6 | 116 | 31.6 | 53 | 14.4 |
| I believe changes to payment policies could improve students' access to and participation in university education. | 18 | 4.9 | 27 | 7.4 | 5 | 1.4 | 148 | 40.3 | 169 | 46.0 |
| Payment policies are a significant factor in my financial planning for pursuing higher education. | 23 | 6.3 | 41 | 11.2 | 4 | 1.1 | 157 | 42.8 | 142 | 38.7 |
| I am satisfied with the transparency and fairness of the university's payment policies. | 66 | 18.0 | 138 | 37.6 | 5 | 1.4 | 110 | 30.0 | 48 | 13.1 |

The findings presented in Table 1 revealed that a majority of the respondents, 146 (39.8%), disagreed that the payment policies such as installment plans and deadlines are flexible and accommodating to students' financial situations, followed by 84 (22.9%) who strongly disagreed. Meanwhile, 93 (25.3%) agreed, 39 (10.6%) strongly agreed, and 5 (1.4%) were undecided. This implies that a significant majority (62.7%) of the respondents believe the university's payment policies are inflexible, creating challenges for students from diverse economic backgrounds. This finding suggests that the rigidity of payment systems may limit access and retention, supporting arguments by Smith and Cooper (2021) that financial policy flexibility is vital for promoting educational equity and continuous student engagement.

Similarly, a majority of respondents, 160 (43.6%), agreed that penalties for late payment of fees create undue financial pressure on students, while 146 (39.8%) strongly agreed. Further, 36 (9.8%) disagreed, 21 (5.7%) strongly disagreed, and 4 (1.1%) were undecided. This implies that an overwhelming majority (83.4%) of students perceive penalty systems as a major financial stressor that could hinder their academic stability. This finding is consistent with the study by Lewis and Harper (2020), who observed that stringent penalty measures exacerbate financial insecurity among students, leading to psychological distress and, in some cases, withdrawal from studies.

Furthermore, the findings indicated that 133 (36.2%) of respondents agreed that they are aware of the available options for fee payment and find them convenient, while

63 (17.2%) strongly agreed. In contrast, 124 (33.8%) disagreed, 41 (11.2%) strongly disagreed, and 6 (1.6%) were undecided. This implies that although 53.4% of respondents recognize the existence of payment options, nearly half express dissatisfaction with their convenience or accessibility. This finding highlights a communication or structural gap in how payment options are administered, aligning with the assertion by Daniels and Moore (2021) that institutions must improve awareness and user-friendliness of financial systems to enhance student satisfaction.

Additionally, a majority of respondents, 172 (46.9%), agreed that payment policies impact their decision to enroll or continue their studies at the University of Nairobi, followed by 110 (30.0%) who strongly agreed. Equally, 53 (14.4%) disagreed, 29 (7.9%) strongly disagreed, and 3 (0.8%) were undecided. This implies that a substantial proportion (76.9%) of students consider payment policies as a determining factor in their educational continuity. These findings corroborate those of Hall and Scott (2020), who found that financial regulations directly influence student retention rates, as inflexible policies discourage financially vulnerable students from pursuing or continuing higher education.

Moreover, the findings revealed that 134 (36.5%) of respondents disagreed that the university provides sufficient support and guidance regarding payment policies and procedures, while 58 (15.8%) strongly disagreed. On the other hand, 116 (31.6%) agreed, 53 (14.4%) strongly agreed, and 6 (1.6%) were undecided. This implies that a

majority (52.3%) of students feel that the university's communication and support systems regarding payment policies are inadequate. This finding is supported by Thompson and Wallace (2019), who emphasized that institutions with limited financial guidance and communication frameworks often experience higher rates of student dissatisfaction and disengagement.

In the same vein, the findings showed that 169 (46.0%) of respondents strongly agreed that changes to payment policies could improve students' access to and participation in university education, while 148 (40.3%) agreed. Further, 27 (7.4%) disagreed, 18 (4.9%) strongly disagreed, and 5 (1.4%) were undecided. This indicates that a significant majority (86.3%) of respondents support reforms in payment policies as a means to enhance inclusivity and accessibility. This finding aligns with the argument of Roberts and Allen (2021), who posited that flexible and student-centered payment policies are critical to fostering equity and participation in higher education systems. Furthermore, 157 (42.8%) respondents agreed that payment policies are a significant factor in their financial planning for pursuing higher education, and 142 (38.7%) strongly agreed. Further, 41 (11.2%) disagreed, 23 (6.3%) strongly disagreed, and 4 (1.1%) were undecided. This suggests that a large proportion (81.5%) of students regard payment policies as an essential consideration in their budgeting and long-term educational decisions. This finding is consistent with research by Hamilton and Roberts (2020), who found that the predictability and clarity of payment systems are vital for students' financial stability and planning in tertiary institutions.

Equally, the findings revealed that 138 (37.6%) of respondents disagreed that they are satisfied with the transparency and fairness of the university's payment policies, while 66 (18.0%) strongly disagreed. In contrast, 110 (30.0%) agreed, 48 (13.1%) strongly agreed, and 5 (1.4%) were undecided. This implies that a majority

(55.6%) of respondents perceive the university's payment policies as lacking in fairness and transparency. These results echo the findings of Martinez and Wood (2021), who reported that opaque and inconsistently applied payment systems tend to erode student trust and confidence in institutional management. These findings therefore suggest that payment policies at the University of Nairobi play a critical role in shaping students' participation in education. The majority of respondents view existing payment systems as rigid, inadequately communicated, and financially burdensome, yet they recognize that more flexible and transparent reforms could significantly enhance access, retention, and overall participation in higher education.

4.2 Correlation Coefficient between Fees Payment Modalities and Students' Participation in University Education at the University of Nairobi

The hypothesis of the study was stated as:

H₀₁: There is no significant relationship between fees payment modalities and students' participation in university education at the University of Nairobi.

To determine whether a significant relationship exists between fees payment modalities and students' participation, the Pearson Correlation Coefficient (**r**) was used. The Pearson correlation measures the strength and direction of association between two continuous variables. When $r = +1$, it indicates a perfect positive relationship; when $r = -1$, it reflects a perfect negative relationship; and when $r = 0$, it implies no correlation. The closer the r value is to +1 or -1, the stronger the relationship between the two variables. The results of the analysis are presented in Table 2.

Table 2: Correlation Coefficient between Fees Payment Modalities and Students' Participation in University Education at the University of Nairobi

| Fees Payment Modalities | Students' Participation |
|-------------------------|-------------------------|
| Pearson Correlation | .537 |
| Sig. (2-tailed) | .000 |
| N | 367 |

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

Table 2 shows that there was a significant positive correlation between fees payment modalities and students' participation in university education at the University of

Nairobi ($r = .537$; $p = .000$). At a 95% confidence level, the correlation coefficient of .537 indicates a moderately strong positive association, implying that flexible and

supportive payment modalities contribute positively to students' ability to participate fully in their academic programs. This finding suggests that when universities implement accommodating payment options such as installment plans, extended deadlines, or fee waivers students are more likely to remain enrolled and engaged in their studies. Equally, rigid or punitive payment structures can discourage continuity and lead to increased dropout rates.

Therefore, since the *p-value* (0.000) is less than the significance level of 0.05, the null hypothesis (H_{02}) which stated that there is no significant relationship between fees payment modalities and students' participation in university education is rejected. This means there exists a statistically significant relationship between payment modalities and student participation. These findings are consistent with the results of Oketch (2016) and Marcucci, Johnstone, and Ngolovoi (2018), who observed that flexible and transparent payment systems enhance student retention and access in higher education institutions. Similarly, Darvas et al. (2017) emphasized that payment flexibility reduces financial stress among students, thereby improving engagement and academic persistence.

On interview one of the participants HO3 had the following response;

The university's payment policies significantly influence students' ability to enroll and continue their studies, particularly for those from less privileged backgrounds. Flexible payment options, such as installment plans, are intended to ease financial pressure, but in practice, some students still face challenges meeting deadlines or understanding the procedures, which can affect their participation and retention. To address these challenges, the university has implemented measures such as awareness campaigns to inform students about available payment options, including online portals and installment schedules. Additionally, financial counseling services have been introduced to guide students in planning their finances effectively. The institution is also reviewing penalty structures for late payments to minimize undue financial stress, ensuring that payment policies are more inclusive and supportive of continuous student participation in higher education

The response indicates that payment policies play a crucial role in determining students' access to higher education, particularly for those facing financial constraints. The structure and timing of payments can either facilitate or hinder enrollment, with inflexible deadlines potentially discouraging students from continuing their studies. This

highlights the strong connection between institutional financial regulations and student participation levels. It also reflects that awareness and understanding of available payment options are essential for effective financial planning. Where students are unclear about installment plans or online payment procedures, their ability to manage tuition obligations is compromised, which may impact retention. Clear communication and guidance are therefore critical in ensuring students can navigate financial requirements successfully.

The response suggests that support mechanisms, such as financial counseling, can mitigate some of the challenges posed by payment policies. In equipping students with budgeting skills and strategies to meet payment deadlines, these interventions help maintain engagement and reduce dropout risks. This underscores the importance of combining policy with practical support measures to enhance participation. Further, the discussion emphasizes that reviewing and adjusting penalty structures for late payments can have a positive effect on student retention. Policies that are more accommodating and student-centered can reduce financial stress and create an environment where students from diverse economic backgrounds can continue their education without interruption, reinforcing the need for continuous assessment and reform of payment policies.

The findings align with studies showing that institutional payment policies significantly influence student enrollment and retention in higher education. According to Mutinda and Njoroge (2023), rigid tuition payment structures and limited flexibility in university fee deadlines discourage financially vulnerable students from continuing their education. They emphasize that universities adopting installment-based or needs-sensitive payment systems record higher student retention rates. Similarly, Otieno (2024) found that delayed or unclear communication about payment schedules contributes to financial anxiety among students, often resulting in deferred enrollment or temporary withdrawal from academic programs.

Moreover, research highlights the importance of financial literacy and advisory services in promoting student participation. Kariuki and Mwangi (2022) assert that financial counseling and transparent dissemination of fee-related information enhance students' ability to manage educational costs effectively. This is consistent with Wambua (2025), who observed that institutions providing student support through structured financial aid offices and clear communication channels experience reduced dropout rates. Collectively, these studies affirm that a balanced and student-centered approach to payment policies is essential for improving access, equity, and sustainability in higher education.

5. Conclusion and Recommendations

5.1 Conclusion

The study concludes that fee payment modalities have a substantial impact on students' participation in university education at the University of Nairobi. A majority of respondents perceived existing payment policies as inflexible, inadequately communicated, and financially burdensome, with penalty systems and lack of guidance exacerbating stress and potentially discouraging enrollment and continuity. Equally, students recognized that flexible and transparent payment options, such as installment plans, extended deadlines, and financial counseling services, significantly enhance their ability to manage educational costs and remain engaged in their studies. The correlation analysis confirmed a moderately strong positive relationship between payment modalities and participation ($r = .537$; $p = .000$), highlighting that accommodating financial structures facilitate retention and engagement. These results are supported by both quantitative data and qualitative data from interviews, which highlighted the importance of awareness, guidance, and supportive mechanisms in enabling students from diverse economic backgrounds to persist in higher education.

5.2 Recommendations

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

1. There is a need for universities to review and implement more flexible fee payment modalities, such as installment plans and extended deadlines, to accommodate students from diverse financial backgrounds and reduce the risk of dropout.
2. The government should provide increased financial support and targeted funding mechanisms for students, including scholarships, grants, and low-interest loans, to enhance access and participation in higher education.
3. There is a need for the University administration to strengthen awareness campaigns and provide financial counseling services to ensure students understand available payment options and can plan their finances effectively, minimizing stress related to tuition payments.
4. The university should continuously assess and revise penalty structures for late payments, ensuring they are fair, transparent, and student-centered, so as to promote retention and equitable participation in academic programs.

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