

Who Gets Supported? Funding Mechanisms for Students with Disabilities in Vietnamese Higher Education

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Abstract

Adequate funding mechanisms are critical to enabling equitable access to higher education for students with disabilities, yet they remain a persistent barrier in many Global South contexts. Our study examines how funding mechanisms for students with disabilities are framed, communicated, and implemented within Vietnam's higher education system. We drew on qualitative document analysis of 54 national policy and university documents. Our study is informed by the social model of disability and critical disability studies. Although various governmental efforts to support people with disabilities have been implemented, significant challenges continue to exist. The analysis identifies three key challenges, namely deficit-oriented policy language that reproduces implicit hierarchies, limited accessibility of information and official documents, and restrictive eligibility criteria alongside burdensome administrative procedures. Together, these practices may unintentionally constrain access and participation for students with disabilities. By focusing on Vietnam, this study addresses a gap in the literature on disability and higher education financing in the Global South. We emphasise the need for funding frameworks that move beyond medicalised and means-tested models towards inclusive, rights-based approaches that recognise disability-related costs as structural barriers rather than individual deficits.

Keywords funding mechanisms, students with disabilities, Vietnam, higher education, scholarship programs

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INTRODUCTION

Adequate funding mechanisms in higher education are essential not only for sustaining and improving the quality of education (Belch, 2000; Daugherty et al., 2013; García-González et al., 2021), but also for fostering greater inclusion and equity (Belch, 2000; Milic Babic & Dowling, 2015; Vincent & Chiwandire, 2019). However, insufficient funding remains one of the primary barriers preventing students with disabilities from accessing higher education (Milic Babic & Dowling, 2015; OECD, 2011; Rund & Scharf, 2000; Wolanin & Steele, 2004), especially given that students with disabilities remain underrepresented despite a growing number of these students attending universities (Gibson, 2012; Kendall, 2016). The allocation of material and financial resources, such as the distribution of funding between more and less advantaged schools or student groups (Milic Babic & Dowling, 2015), and the percentage of the education budget dedicated to

implementing disability-inclusive education plans at the local level, serves as an important indicator of input in fostering inclusive education (Mezzanotte et al., 2023).

Barriers related to funding mechanisms for students with disabilities in higher education often include bureaucratic application processes, the imposition of means-testing requirements (Vincent & Chiwandire, 2019), limited scholarship availability that restricts access to basic needs such as housing (Milic Babic & Dowling, 2015), insufficient financial assistance to cover the additional daily expenses associated with living with a disability, unequal distribution of financial aid across regions, and the absence of a paid personal assistance system (Milic Babic & Dowling, 2015).

This paper examines how funding mechanisms for students with disabilities are framed, communicated, and implemented within Vietnam's higher education system, based on qualitative analysis of 54 national policy and university documents. We draw on the social model of disability and are informed by critical disability studies. Our study moves beyond questions of policy intent to examine how language, accessibility of information, and administrative procedures can unintentionally reproduce exclusion and obstacles. We focus on Vietnam, which remains underrepresented in the literature on disability and higher education financing. Our study contributes empirical insight from the Global South and demonstrates the structural role of funding mechanisms in influencing inclusion and participation in higher education for students with disabilities.

In this paper, we use the term "students with disabilities" in accordance with the United Nations Disability-Inclusive Language Guidelines, which recommend person-first language that recognises the individual before their disability (The United Nations Office at Geneva, 2021). Terms such as "handicapped," "special needs," "differently abled," and "person living with a disability" are avoided, as these have been widely criticised for reinforcing deficit-based or medicalised understandings of disability that locate the problem within the individual rather than in societal structures and barriers (United Nations Office at Geneva, 2021). Consistent with the Convention on the Rights of Persons with Disabilities (CRPD), disability is understood broadly to encompass both visible and non-visible impairments, including physical, sensory, intellectual, psychosocial, and cognitive conditions that may interact with various barriers to hinder full and equal participation in society (United Nations, 2006). This inclusive understanding acknowledges that many students navigating their pathways in higher education carry disabilities that are not immediately apparent, such as mental health conditions, chronic illness, specific learning disabilities, and neurodevelopmental conditions, but still affect their educational experiences in significant ways.

LITERATURE REVIEW

Funding Mechanisms for Students with Disabilities in the Global North and the Global South

Funding mechanisms for students with disabilities differ significantly and remain uneven across Global North and Global South contexts, reflecting broader asymmetries in economic and institutional resources. In some Global North countries, funding systems for students with disabilities combine different logics of support, including both means-tested and non-means-tested mechanisms. While some programmes adopt a non-means-tested approach, where eligibility is based on disability status rather than financial background (Vincent & Chiwandire, 2019), others remain tied to income or employment-based criteria. Examples include the United Kingdom (UK)

and the United States (US), although they differ in how support is structured. For example, the UK's higher education funding model adopts a non-means-tested approach through the Disabled Students' Allowance (DSA), which provides additional financial support based on disability status rather than financial background, in addition to the standard student finance package (see Government of the UK, n.d.). Higher education institutions also receive funding, including Premium Funding and Student Opportunity funding from the Higher Education Funding Council for England, to support the additional costs of recruiting, supporting, and retaining students with disabilities (Vincent & Chiwandire, 2019).

In the US, where students with disabilities made up over 20 per cent of undergraduate students in 2020 (National Center for Education Statistics, 2022), these students can access federal financial aid, including Pell Grants, which are income-based grants for those who demonstrate financial need, with a maximum of USD 7,395 per academic year for 2025-2026 (Castillo, 2026; Federal Student Aid, n.d.). In addition, other support is available to students with disabilities in the US, such as Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) (Castillo, 2026). To access this assistance, students are typically required to provide documentation from a medical professional, the Social Security Administration, or the US Department of Veterans Affairs (Castillo, 2026). There are also tools created by individuals, reflecting care and support from the community to help students search for scholarships specifically designed for students with disabilities (see, for example, College Scholarships, n.d.).

In Aotearoa New Zealand, tertiary education funding for learners with disabilities operates across several distinct but complementary mechanisms administered by the Tertiary Education Commission (TEC). Equity funding is provided to eligible institutions as a bulk supplement calculated on total funded Equivalent Full-Time Student (EFTS) numbers, available under both foundation-level provision (Levels 1-2 on the New Zealand Qualifications and Credentials Framework; NZQCF) and degree-level and above provision (Levels 7-10), with the stated purpose of improving participation and achievement for disabled learners (Simmonds, 2025; TEC, n.d.-a; TEC, n.d.-b). For the current funding period, the disabled learner equity rate at degree level is set at \$32.52 (GST exclusive) per funded EFTS at each eligible institution (Simmonds, 2025). A separate mechanism, the Special Supplementary Grant (SSG), provides additional educator support for inclusive education at the foundation level (Levels 1-2) and is allocated only to institutions that have previously supported learners requiring increased assistance (Tertiary Education Commission, 2023). In 2024, 48 tertiary providers collectively invested NZD 21.24 million in disability services, though funding and specialist staffing were widely reported as insufficient to meet demand (Tertiary Education Commission, 2025).

Countries in Global South contexts have also made efforts through policies to support students with disabilities. For example, in India, the Rights of Persons with Disabilities (RPwD) Act, 2016 mandates that 5% of seats in all government and government-aided higher educational institutions be reserved for people with disabilities (Government of India, 2016). The participation of government officers and policymakers with disabilities can contribute to a better understanding of the lived experiences of disability communities and inform more responsive policies and practices. The Act also includes a provision for providing students with disabilities with scholarships (Provision 17(h)). In South Africa, the National Student Financial Aid Scheme (NSFAS) bursary scheme is a government bursary programme administered by the Department of Higher Education

and Training. It provides financial support to disadvantaged students who wish to pursue their studies at public universities or TVET colleges (National Student Financial Aid Scheme, n.d.). NSFAS has specific provisions for students with disabilities. To be eligible, students with disabilities must have a combined household income of no more than R600,000 per annum, compared to a lower threshold of R350,000 for students without disabilities (National Student Financial Aid Scheme, n.d.). This higher income threshold broadens eligibility to allow a larger group of students with disabilities to qualify for financial support. The bursary covers support for accommodation, living allowance, transport, and learning materials.

However, funding approaches in Global South contexts are also shaped by more limited resources and uneven policy implementation. This can lead to gaps between formal commitments and actual access to support. These gaps are further reinforced by rigid categorisations of disability. For example, section 17(h) of the Rights of Persons with Disabilities (RPwD) Act, 2016 states that one of the “specific measures to promote and facilitate inclusive education” is to “provide scholarships in appropriate cases to students with benchmark disability” (Government of India, 2016). In India, students with benchmark disabilities are defined as those with a disability level of 40% or more. As stated in Section 2(r), a “person with benchmark disability means a person with not less than forty per cent. of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.” (Government of India, 2016). Students with benchmark disabilities are also provided “books, other learning materials and appropriate assistive devices free of cost up to the age of eighteen years” (Government of India, 2016). This means that such government support does not extend to students in higher education, who then may need to seek alternative sources of support. While the Act emphasises financial assistance through scholarships and other incentives, its reliance on a binary classification of disability overlooks the spectrum of students’ needs. As a result, many students who do not meet the 40% threshold may still face significant barriers to accessing and succeeding in higher education. This limitation reduces the Act’s potential to foster truly inclusive educational opportunities.

Despite the critical role of funding mechanisms in enabling students with disabilities to access higher education, existing research has primarily focused on countries such as India, the UK, and the US (see, for example, Vincent & Chiwandire, 2019). However, there remains a lack of research on this topic in Vietnam, a country with a significant population of people with disabilities, many of whom are directly or indirectly affected by the consequences of the Vietnam War and the widespread use of Agent Orange (Catholic Relief Services, 2007; Ngo et al., 2013). This gap in the literature highlights the need for a deeper exploration of higher education funding for students with disabilities in the Vietnamese context.

Students with Disabilities and Persons with Disabilities in Vietnam and Barriers to Access to Higher Education

Vietnam has signalled a strong commitment to disability rights by signing the Convention on the Rights of Persons with Disabilities (CRPD) in 2007, ratifying it in 2015 (Office of the United Nations High Commissioner for Human Rights, n.d.), and enacting the Law on Persons with Disabilities in 2010 (Government of the Socialist Republic of Vietnam, 2010). These legal frameworks affirm the rights of persons with disabilities to inclusive education at all levels and

recognise their entitlement to receive necessary support for participation in society, including higher education.

Despite this strong legal commitment, children with disabilities in Vietnam continue to face substantial barriers in accessing age-appropriate education. Evidence from the Vietnam Disability Survey 2023 indicates that many children with disabilities are not enrolled in school at the expected age and often experience delayed entry and progression through the education system. Only 68.1 per cent of children with disabilities attend primary school at the correct age, falling to 53.0 per cent at lower secondary level and just 30.8 per cent at upper secondary level (General Statistics Office of Vietnam, 2024).

As a result, students with disabilities remain severely underrepresented in tertiary education. Out of an estimated 8 million persons with disabilities in Vietnam (General Statistics Office of Vietnam, 2024), only 0.1% have attained a bachelor's degree (Nhưng & Hung, 2025). Evidence shows that even those who manage to access higher education often face overwhelming barriers that prevent them from completing their studies (Bui, 2021). The barriers include inaccessible physical infrastructure, limited provision of assistive technologies, and the absence of institutionalised support services (Bui, 2021; United Nations Partnership on the Rights of Persons with Disabilities, & United Nations Vietnam, 2022). Financial constraints are especially significant. While the government provides tuition exemptions, scholarships, and loans aimed at low-income students, these mechanisms are often insufficient or poorly targeted, leaving many marginalised students, including those with disabilities, unable to cover the additional costs associated with living and learning with a disability (Martin & Pham, 2015).

The academic literature on higher education access for students with disabilities in Vietnam remains limited. Most studies and policies have concentrated on inclusive education at the primary and secondary levels, with far less attention paid to pathways into tertiary education (Hsu et al., 2023). Even the most recent National Survey on Persons with Disabilities, conducted in 2023, excluded indicators related to access to higher education, reflecting this research and policy gap (see General Statistics Office of Vietnam, 2024). In addition, the annual higher education dataset from the Ministry of Education and Training (MOET) does not include the number of students with disabilities as an indicator (Vietnam Ministry of Education and Training, 2025). This paper aims to address that omission by drawing attention to the critical issue of financing mechanisms and support structures for students with disabilities in higher education in Vietnam.

THEORETICAL APPROACHES

We adopt the social model of disability as our theoretical approach to analyse funding mechanisms for students with disabilities in higher education in Vietnam. The social model of disability was first advanced by disability rights activists in the 1970s and 1980s (Barnes et al., 1999; Buder & Perry, n.d.; Rembis, 2019). In contrast to the medical model, which views disability as an individual deficit that must be treated at an individual level, the social model locates the origin of disability not in individual impairments, but in the social and structural barriers that restrict individuals from fully participating in society. The social model of disability therefore reframes disability as a social issue requiring structural and institutional change rather than personal adjustment or integration. From this perspective, exclusion in higher education arises from structural limitations, such as inaccessible

teaching practices, inadequate campus infrastructure, limited accommodation services, and insufficient funding, all of which exclude people with disabilities from pursuing higher education and constrain students with disabilities from realising their potential and fully participating in social and intellectual life.

This study is also guided by critical disability studies (Meekosha & Dowse, 2007; Meekosha & Shuttleworth, 2009), which informs our vision for policy advocacy. Critical disability theory views disability as a socially and structurally constructed phenomenon. It advocates addressing systemic barriers that limit access and inclusion for people with disabilities and calls for moving beyond the social model of disability (Goodley, 2010, 2013). It aims to dismantle systemic inequities and enhance inclusion in higher education. From this perspective, funding policies reflect societal values and priorities regarding equity and inclusion. These funding mechanisms also reflect broader power relations and how disability is governed and supported within higher education systems. Thus, funding for students with disabilities is a structural condition that affects which individuals from marginalised groups are able to access higher education. Funding mechanisms, such as means-tested grants or inadequate financial support for additional disability-related costs, can perpetuate inequality by failing to address the structural barriers students with disabilities encounter.

RESEARCH METHODS

This study employed a qualitative document analysis approach to investigate funding mechanisms for students with disabilities in Vietnam. Document analysis was used to examine how policies are framed, communicated, and made accessible, as it allows researchers to interrogate both the technical provisions of support and the broader discourses surrounding disability and inclusion in higher education. Document analysis was chosen because policies serve as the primary instruments through which commitments to equity and inclusion are articulated and enacted in higher education. By examining both government-level and institutional-level texts, we were able to review how funding mechanisms are framed, implemented, and communicated across Vietnam's higher education system.

As part of the research process, the analysis was informed by the positionalities of two authors. One author, Phuong, brings a positionality shaped by engagement with disability and caregivers in Vietnam. Over the past ten years, while living with her family-in-law, she has witnessed firsthand how limited institutional support affects not only people with disabilities, as her brother-in-law is blind, but also their caregivers. The other author, Trang, is a person with a disability who has navigated higher education in Vietnam. This lived experience provided an additional lens through which policy language, accessibility of documents, and procedural requirements were interpreted, particularly in relation to issues of dignity, burden, and exclusion. At the same time, reflexive discussion between the two authors was used to share lived experiences and understand the effects of policies.

Data Collection

In total, 54 documents were collected in November 2024. These included eight official government policies related to support for students with disabilities, issued between 2007 and 2023. Some policy papers focus more broadly on people with disabilities or general education support, but they include

provisions relevant to students with disabilities. Of these documents, one was issued in 2007, four between 2010 and 2018, and three between 2020 and 2023. Policy documents were selected based on their relevance to students with disabilities or, more broadly, people with disabilities, particularly those that include education-related provisions. We also reviewed 46 documents from colleges and universities across Vietnam. We sought to identify the most up-to-date versions available on university websites. Thirty-six documents were dated between 2020 and 2024, while the remaining documents were issued between 2010 and 2019. Institutional policies were identified and retrieved directly from university websites. To ensure representation, we selected institutions based on three criteria, namely public universities, universities of different sizes located in Hanoi, Ho Chi Minh City, and Da Nang, which represent major national regions, and universities and institutions under the Ministry of Education and Training or equivalent government bodies. This sampling strategy enabled us to capture perspectives from both national policy and institutional-level practices. In this paper, we use pseudonyms for the universities, such as U34 and U35.

Data Analysis

All documents were analysed collaboratively by the two authors through an iterative process of coding and discussion. Each document was examined along three key dimensions. First, for policy narratives, we focused on the language used to portray students with disabilities and the types of support offered. We paid particular attention to the underlying assumptions and representations embedded in the texts. Second, for policy accessibility, we assessed whether the policies were presented in ways that were accessible to students with disabilities, including considerations of readability, structure, and transparency of information. Third, for policy efficiency, we evaluated the feasibility of funding mechanisms and other support measures for students with disabilities. The following section presents our key findings related to these three themes and their implications. As both authors are non-native English speakers and completed their education in public institutions in Vietnam until the completion of their undergraduate studies, we used generative AI to assist with proofreading the manuscript. ChatGPT was used for language editing, using the prompt “Proofread, do not change the meaning of the text, check grammar, and bold all the changes.” All suggested revisions were reviewed carefully by the authors.

Following data collection, both researchers independently extracted text relevant to disability support and inclusion from each document and compiled these excerpts into a shared data sheet. We then met to discuss preliminary observations and emerging themes. Next, we jointly reviewed the extracted text for each document to verify accuracy and identify any additional relevant content that may have been overlooked. Through this process, we refined and consolidated key themes across the dataset. Based on these themes, we identified the main findings, which were subsequently reviewed and revised through further discussion and re-examination of the data. All coding was conducted using the original Vietnamese texts. Only excerpts presented in this manuscript were translated into English, and all translations were completed by the authors.

FINDINGS AND DISCUSSION

Drawing on critical disability studies perspectives, our analysis focuses on how policy language, accessibility, and efficiency may shape, and in some cases constrain, access to higher education for students with disabilities. We do not assess intent but identify discursive patterns that can

unintentionally reproduce exclusion. The Vietnamese government has made positive efforts to support students with disabilities through a range of policy instruments. For example, provisions to promote access to and participation in education for persons with disabilities are outlined in Circular No. 03/2018/TT-BGDĐT on Inclusive Education for Persons with Disabilities and Joint Circular No. 42/2013/TTLT-BGDĐT-BLĐTBXH-BTC of the Ministry of Finance, the Ministry of Labour, Invalids and Social Affairs, and the Ministry of Education and Training, Regulations on Policies for Education for Persons with Disabilities.

Specifically, students with disabilities enrolled in vocational and higher education institutions are eligible for full tuition fee exemption (see Clause 3, Article 15, Decree No. 238/2025/NĐ-CP of the Government on tuition policies, Government of the Socialist Republic of Vietnam, 2025). In addition, policies in Vietnam also provide multiple forms of financial support for higher education students with disabilities from poor and near-poor households. These include monthly scholarships, typically equivalent to 80% of the national base salary, for 10 months per academic year (see Article 7, Joint Circular No. 42/2013/TTLT-BGDĐT-BLĐTBXH-BTC, (Ministry of Education and Training, Ministry of Labour, Invalids and Social Affairs, & Ministry of Finance, 2013, p. 4). Students with disabilities may also receive targeted support to purchase learning equipment and specialised study materials. However, this support is capped at a relatively modest level of 1,000,000 VND per year (approximately USD 38 at the 2026 exchange rate). Public educational institutions are allocated funding to provide shared learning resources and accessible materials “to guarantee a minimum level” (see Article 7, Joint Circular No. 42/2013/TTLTBGDĐT-BLĐTBXH-BTC, Ministry of Education and Training, Ministry of Labour, Invalids and Social Affairs, & Ministry of Finance, 2013, p. 4). Access to these supports is conditional upon formal certification of disability status and, in many cases, household economic classification.

These provisions suggest that the Vietnamese government has made deliberate efforts to ensure at least a minimum level of support for students with disabilities within the higher education system. By offering tuition fee exemptions, monthly scholarships for those from poor and near-poor households, and targeted assistance for learning materials and assistive devices, the policy framework reflects a commitment to reducing financial barriers and widening access. At the same time, the design of these supports, often capped at modest levels and tied to specific eligibility criteria, indicates an approach that prioritises baseline provision. While these measures help establish an essential foundation for inclusion in higher education, there remains considerable scope to strengthen them to better support equitable participation and outcomes. Specifically, we examine three aspects, namely the language used to frame students with disabilities, accessibility of information and documents, and policy efficiency.

Policy Narratives and How Policies and Law Frame the Identity of Students with Disabilities

The language used across policies and institutional documents to describe students with disabilities tends to carry an unintended yet implicitly inferior tone. In many policy documents, terms like “người tàn tật” (disabled person) and “người có bệnh tật” (person having illnesses) are still commonly used. These phrases often imply helplessness or inferiority by portraying someone as defined by what they lack rather than who they are. For instance, describing someone as “sinh viên bị khuyết tật” (students suffering from disabilities) places a focus on their challenges and overlooks their achievements, aspirations, and individuality. In Vietnamese, the passive verb “bị” is used to

indicate a negative condition that happens to the person (see Soha, n.d.) or “to be victim of” (see Vdict Vietnamese Dictionary, n.d.). It tends to have a passive meaning associated with misfortune, harm, or suffering, which is similar to “to suffer from” or “to be afflicted by” in English. When used in phrases such as “sinh viên *bị* khuyết tật”, the term “*bị*” frames disability as a negative identity that happens to the students and positions the student as a passive individual with a deficit. This linguistic construction emphasises hardship and a victimising narrative rather than agency or capacity. These terms used to refer to students with disabilities tend to highlight limitations, creating a narrative that can feel diminishing. This language does not just affect how students with disabilities are viewed; it also frames their experiences and their sense of belonging within the education system. As the second author of this study is a student with disabilities, her engagement with these documents reflects how such language can lead to feelings of exclusion, potentially making students feel that they do not belong or are somehow “less than” their peers.

Some institutions even publicly disclose lists of scholarship recipients, including detailed descriptions of their family circumstances and disabilities. There are instances where at least six universities (e.g., U33, U47, U45, U48, U50, U51) publicly share personal information about students’ disabilities and financial hardships on their websites. One university (U45), for example, published a student’s name alongside application materials in which the student disclosed their disability status, financial difficulties, and medical history. The student was described on the website as “Name and class of the student: A student with congenital cerebral palsy caused by premature birth faces significant physical challenges. Due to limited hand function, the student is unable to write with a pen, and mobility is also affected by weakness in the legs. Despite these difficulties, the student consistently demonstrates perseverance, patience, and determination in their studies, with the goal of securing a job suited to their health condition, achieving financial independence, and contributing to disability organizations as well as to society more broadly.” While this narrative highlights resilience, it risks reinforcing ableist framings by emphasising the student’s achievements as occurring “despite” their health condition and portraying their value because of their potential to contribute to society. These practices raise concerns about student privacy and risk reinforcing stigma by exposing sensitive personal information in public domains, as well as through the ableist narrative used to describe students.

Accessibility of Information and Documents

The findings highlight significant barriers faced by students with disabilities in accessing information and documents about financial support within Vietnam’s higher education system. Accessible information design, as defined by the Web Content Accessibility Guidelines (WCAG) developed by the World Wide Web Consortium (W3C), the leading international body setting digital accessibility standards adopted by governments and institutions worldwide, typically requires that essential content be provided in text-based formats rather than relying solely on images or colour, that visual materials include alternative text descriptions, that webpages use clear headings and readable fonts with sufficient contrast, and that digital content remains compatible with assistive technologies such as screen readers. These practices help ensure that users with disabilities can navigate and interpret information independently (World Wide Web Consortium, 2025). However, the findings indicate that these challenges exist at multiple levels, including the discoverability of relevant information, the organisation and accessibility of documents, and the usability of both

digital and physical resources. These barriers may limit students with disabilities from fully understanding and using the support mechanisms intended for them.

Accessing documents remains one of the most pressing issues. The provisions relevant to students with disabilities are often dispersed across multiple legal frameworks and embedded as smaller clauses in broader policies. For example, the Law on Persons with Disabilities (Government of the Socialist Republic of Vietnam, 2010) includes articles outlining educational support, yet these are part of a much larger legislative document addressing general disability rights. This structure can make it difficult for students and their families to identify specific entitlements. Moreover, many of these documents are hosted on government websites in formats that are not accessible to individuals with disabilities. Scanned PDFs dominate these repositories, rendering the documents incompatible with screen-reading software that many students with disabilities rely on to access text independently. Such limitations create significant barriers to self-advocacy and autonomy for students.

University websites, a primary source of information about financial support, can further contribute to these challenges. Although most universities provide some details about available support programmes, the way this information is presented varies significantly across institutions. In some cases, it appears under policy or regulatory sections of the website (U11, U21, U27, U32); in others, it is located within sections of the website devoted to student handbooks or news updates (U19, U40). At certain institutions, the information is not well organised that it cannot be located without the use of external search engines, leading users to less visible or fragmented resources. For example, some universities (U20, U25, U28, U38) only offer downloadable PDFs buried within unrelated categories, and these files often lack clarity or ease of navigation. As a result, students and their families may need to search across multiple sections of the website to locate the necessary guidance.

If students manage to locate information, they may encounter additional obstacles related to the comprehensiveness and timeliness of the content. Some universities (for example, U24) simply list the types of support available, without providing instructions on how students can apply for or receive that support. Other institutions may include some procedural guidance, but do not always ensure the information is up to date. Outdated details about eligibility or application processes create confusion and could lead to missed opportunities for students with disabilities who rely on accurate and current information. Only a small number of universities offer complete and updated guidance on financial support mechanisms (U21, U27, U32, U36), leaving many students to navigate an inconsistent and often frustrating system.

The usability of documents and websites also represents a major hurdle. A significant portion of the documents available to students is presented in scanned PDF format (U20, U25, U28, U38), which may not be accessible to those relying on screen-reading software. University websites themselves do not consistently incorporate accessibility features, such as alternative text for images, screen-reader compatibility, and keyboard navigation options (U39). Even in rare cases where universities paste information directly onto web pages, the absence of these accessibility enhancements means that the content remains difficult to access for students with disabilities. These structural and technological barriers not only limit the independence of students with disabilities but also highlight broader gaps in how higher education institutions address the needs of this marginalised group.

Policy Efficiency

The policies regarding funding mechanisms for Vietnamese students with disabilities in higher education show several challenges. Not all students with disabilities receive financial support. While scholarship and funding programmes exist across Vietnamese universities, they often lack specific provisions for students with disabilities. Current policies stipulate that tuition fee exemptions are limited to students with disabilities who fall under the categories of being from impoverished or near-impoverished households or those classified with severe or extremely severe disabilities. This criterion excludes a significant number of students who face daily barriers but do not meet these stringent conditions. For instance, institutions like U44 and U45 offered general scholarship programmes without addressing the unique needs of students with disabilities. Similarly, U46 provides a scholarship aimed at supporting graduate students facing financial hardship (“Học bổng vượt khó”), particularly those from underprivileged regions or ethnic minority areas, but does not explicitly include students with disabilities in its criteria. This absence of targeted support disregards the compounded barriers these students face in higher education.

In some cases, students with disabilities are grouped homogeneously with individuals experiencing illness. For example, Decision No. 157/2007/QĐ-TTg of the Prime Minister on Credit for Students outlines a framework for providing financial support to students in need but does not explicitly recognise students with disabilities as a distinct category. The policy defines eligible beneficiaries as follows. “Students who are orphans of both parents or have lost one parent while the surviving parent is unable to work; students from households classified as poor according to legal standards; students from households with an average income not exceeding 150% of the poverty line; and students whose families experience financial difficulties due to accidents, illness, natural disasters, fires, or epidemics during their study period, as certified by the local People’s Committee.”

While these categories aim to address financial hardship, they overlook the specific challenges faced by students with disabilities. The policy focuses on other vulnerable groups, explicitly listing their eligibility while excluding students with disabilities from targeted support. Another relevant policy is Decision No. 152/2007/QĐ-TTg of the Prime Minister, On Policy Scholarships for Students Studying at Educational Institutions in the National Education System. This decision, under Article 1, outlines the beneficiaries eligible for policy scholarships. “Policy scholarships are granted to students who are officially enrolled and studying at institutions within the national education system, including: [...] (c) Learners who are war invalids, persons with disabilities, or students with disabilities enrolled in vocational schools specifically designated for war invalids and persons with disabilities.” While this policy applies to students with disabilities, its application is narrowly defined. Policy scholarships are restricted to students with disabilities who are studying at vocational schools explicitly designated for war invalids and persons with disabilities. This does not include students with disabilities attending universities or educational institutions that are not exclusively dedicated to this group.

Moreover, the procedural requirements to apply for funding often impose additional burdens on students with disabilities. Many universities demand complex documentation annually, even when the students’ disabilities are permanent, creating unnecessary stress. For example, a university (U48) requires students to submit extensive paperwork that may already be available in university records.

Additionally, the annual requirement to resubmit documentation verifying a permanent disability imposes an unnecessary bureaucratic burden, which can cause inconvenience and divert students' focus from their studies. These systemic issues highlight the need for more inclusive and respectful funding mechanisms that support all students with disabilities equitably.

Additional Observation on Invisible Disabilities

A cross-cutting observation emerging from the data analysis is that students with invisible disabilities, including specific learning disabilities, mental health conditions, chronic illness, Attention Deficit/Hyperactivity Disorder (ADHD), and autism spectrum conditions, are largely absent from Vietnam's higher education funding policies. In the South African context, the list of disabilities used for students' self-identification in higher education funding applications is more expansive. It includes specific learning and developmental disabilities (such as intellectual disabilities), communication disabilities, language and speech disabilities (e.g., stuttering), autism spectrum disorder, ADHD, and psychosocial disabilities such as depression (National Student Financial Aid Scheme, 2025). In the United States, ADHD, learning disabilities, and autism spectrum disorder are among the most common disabilities reported by college students, according to a 2024 survey by the American College Health Association (ACHA) (American College Health Association, 2025; Welding, 2025).

RECOMMENDATIONS

Based on the findings, this section outlines key recommendations to improve the accessibility, effectiveness, and inclusiveness of higher education funding policies for students with disabilities in Vietnam, and in other contexts where applicable. First, regarding discourse and language, government agencies and educational institutions should adopt consistent and person-centred language when referring to persons with disabilities and students with disabilities. This includes avoiding potentially stigmatising terms (e.g., “người tàn tật” (disabled person), “người có bệnh tật” (person having illnesses), “sinh viên bị khuyết tật” (students suffering from disabilities)) and ensuring that official documents, policies, and communications align with inclusive terminology standards. Clear guidelines on appropriate language use should be developed and implemented to promote dignity, reduce stigma, and foster a more inclusive educational environment. Institutions should avoid publicising students' personal information without consent and should be mindful of the language used to describe students with disabilities.

Second, in terms of accessibility to information and documents, universities and government agencies should prioritise making financial support information accessible for students with disabilities by converting scanned documents into screen-reader-compatible formats and ensuring university websites meet basic accessibility standards in accordance with the Web Content Accessibility Guidelines (World Wide Web Consortium, 2025). This practice should be consistent. Consolidating disability-related provisions, currently dispersed across multiple legislative frameworks and institutional websites, into a clearly signposted and regularly updated resource would also reduce the navigation burden on students with disabilities and their families. For example, a centralised website providing comprehensive information on support for students with disabilities in higher education would be beneficial. Third, to improve policy efficiency, administrative procedures for students to apply for funding should be streamlined by reducing

paperwork and eliminating redundant requirements in application processes. Online platforms should be developed to facilitate easier access and submission. These measures would help ensure that students with disabilities can exercise informed self-advocacy rather than being excluded by the channels designed to support them.

CONCLUSION

This study demonstrates that funding mechanisms for students with disabilities in higher education in Vietnam remain fragmented, restrictive, and insufficient to address the structural barriers these students face. Although Vietnam has established legal frameworks that formally recognise the right of persons with disabilities to education, the analysis shows a gap between policy commitments and lived realities. From a critical disability theory perspective, current funding arrangements reflect a residual and charity-based or medical-based understanding of disability rather than a rights-based and inclusive approach grounded in the social model of disability. Students with disabilities are largely positioned as passive recipients of support rather than rights holders entitled to equitable participation in higher education. The findings reveal three challenges. First, policy language and institutional discourse continue to draw on deficit-focused and stigmatising terminology, which may reinforce unequal power relations and affect how students with disabilities are represented. Second, information about financial support is often inaccessible, fragmented, and incompatible with assistive technologies, which limits students' ability to independently understand and navigate available entitlements. Third, funding eligibility criteria and administrative procedures tend to be narrowly defined and administratively demanding, which may exclude students with disabilities who do not meet poverty or severity thresholds and place additional bureaucratic demands on those with permanent disabilities.

Taken together, these issues can reproduce exclusion and constrain educational pathways, even for students who have successfully entered higher education. By focusing on Vietnam, this study addresses an important gap in the literature, which has largely overlooked funding mechanisms for students with disabilities in Global South higher education contexts. The findings underscore the need for a fundamental shift in policy design and implementation. Funding mechanisms must move beyond means-tested and medical-based models towards inclusive frameworks that recognise disability-related costs as structural barriers rather than individual shortcomings. This includes explicitly recognising students with disabilities as a priority group in higher education funding policies, simplifying procedures, ensuring privacy and dignity, and embedding accessibility standards in all policy communication. Future research could incorporate the perspectives and experiences of students with disabilities to better understand how funding policies influence access, retention, and participation in higher education. Improved data collection on students with disabilities would also help inform more responsive and evidence-based policy development. Without adjustments to existing funding mechanisms and institutional practices, barriers to higher education participation for students with disabilities in Vietnam are likely to persist, with implications for both individual opportunities and broader social inclusion.

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