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Financial Deficit as a Cause for Dependent Sexual Behaviour among Female Students in Academic Campus: **An Institutional Case Study**

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ABSTRACT In sub-Saharan countries such as Kenya, Zimbabwe and South Africa, female students tend to engage in transactional sex due to financial deficit. In turn, such youths become susceptible to gender based violence, unwanted pregnancy and poor academic performance. In determining how financial deficit perpetuates transactional sex among university female students, the researchers opted for Emmerson's social exchange theory as a theoretical framework. Fifteen female students, aged 18 to 21 years, from one university in the Eastern Cape, South Africa, gave their informed consent to be interviewed. After a thorough process of coding the themes as suggested by Lincoln and Guba, the participants mentioned that father absence, lack of parental emotional support and poverty are the driving force of multiple sexual partners and sexually transmitted infections. Findings point the need to have intervention programmes within the university to empower female students for financial independence.