

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

M. Goso, O. Matinise and J.G. Kheswa

*Department of Psychology, University of Fort Hare, South Africa
E-mail: jkheswa@ufh.ac.za*

KEYWORDS Absent Fatherhood. Abuse. Female Students. Food Insecurity. Transactional Sex

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.

INTRODUCTION

The exchange for sex for accommodation or money to buy expensive clothes, weaves and cellphones by female students (Thobejane et al. 2017) has been associated with heightened risks of acquiring human immunodeficiency virus (HIV) and susceptibility to gender based violence (GBV) (McMillan et al. 2018). Bhana, an expert in gender and adolescent sexuality from the University of KwaZulu-Natal, South Africa, pointed transactional sex because of abject poverty (Bhana 2016). World Health Organization (2014) highlights that because of poverty in sub-Saharan countries, food insecurity owing to financial deficit in many families, continues to exacerbate rape and multiply health disparities such as impaired psychological well-being and chronic diseases among female students. Such a predicament for female students struggling to afford their own accommodation and have money to buy food and books often propels them to engage in premarital sexual activities characterized by transactional sex (Adams et al. 2016). It is comprehensible why Mavhandu- Mudzusi and Asgedom (2016) reported transactional sex among female students at Jigjiga University in Ethiopia. Scholars tend to agree that such risk and dependent sexual behaviour is incontrovertibly linked with sexually transmitted infections

(STIs) including HIV transmission (Ajayi and Somefun 2019).

Exchanging sex for money or gifts with multiple sexual partners by female students could be analyzed at individual, household and community level factors. At individual level, early sexual debut and low self-esteem are associated with transactional sex (Ajayi and Somefun 2019; Kheswa 2017). Although there is limited literature on female students engaging in sex change for money, in Germany, it was linked with poor psychological well-being and elevated alcohol consumption (Betzler et al. 2015). In the United Kingdom, approximately 5 percent from poor households agreed to be commercial sex workers (Sagar et al. 2016). Gerrard et al. (2012) highlight that financial deficit being a stressor on its own, female students whose resilience might be low, could resort to alcohol and drug abuse as a coping mechanism to avoid negative emotions. Economic deprivation Perspective complements Emmerson's social exchange theory (the theoretical framework of this study) and explains the issue of family support (Anakaraonye et al. 2019; Stoebenau et al. 2016). At the household level, financial deficit experienced by unemployed single parents may account for female students engaging in transactional sex as an alternative means to meet their needs as op-

posed to their counterparts whose parents are relatively financially supportive and permanently employed (Kamndaya et al. 2016; Morris et al. 2016; Fomby and Osborne 2017; Somefun and Odimegwu 2018). In a community such as a university where internet exposure is vast, a significant proportion of female students have an access to sexually explicit material (Khalabajadi-Farahani et al. 2017). As such, online social networks appear to facilitate undergraduate females' dependent sexual behaviour by getting money from older men as a way to overcome their impoverished conditions (Alberts and Kheswa 2017; Nayar 2017).

Literature Review

Factors Contributing Towards Dependent Sexual Behaviour Among Female Students

Lack of Funding

It is important to note that female students from child-headed households end up exchanging sex for money when they have passed their Grade 12 and enter the university (Chitiyo and Chitiyo 2018), especially when they lack knowledge of available funds from the Vice-Chancellor's discretionary funds (McKay et al. 2018). For some, the challenge is to apply for loan as the bursaries do not cover for clothes and luxurious life style. In England, by 2013/14, 92 percent students were dependent on student loans (Student Loans Company 2015) and that put strain on their mental health because should they fail their courses, they would face academic exclusion. The university should therefore, create a safe environment (Singh et al. 2015) and have enough funding for female students in particular so that they may have their own accommodation to avoid dependency syndrome on male sexual partners for food and other necessities (Kheswa and Hoho 2017).

Influence of Family Structure and Family Support

Studies on the effects of family structure and family support on the female students' risk sexual behaviour emphasize the importance of modelling (Alsubaie 2019; Ntloko and Kheswa 2018).

Female students whose parents exemplified good parenting skills and upheld religiosity have been associated with prosocial behaviour and less likely to attend night clubs in order to exchange sex for money than their counterparts from families who had a low regard for religiosity (Mulu et al. 2014; Prassel 2016). In dysfunctional families (where parents are unemployed, divorced or single), Yari et al. (2015) found that there is concealment or no communication of sex education to enable adolescents to be psychologically ready when reaching puberty and advancing to universities. No wonder in Mumbai, India, commerce college students reported early pregnancy, STIs and lack of knowledge of contraceptives (Mutha et al. 2014). Furthermore, Lopez and Corona (2012) state that female students tend to experience emotional void and look for father figures and comfort in older men. The works by Nduna and Sikweyiya (2015) and Varjavandi (2017) affirm that such dependent sexual behavior with older men among female students facilitates financial security since there are no biological fathers to pay for their fees. Given that their emotional functioning is impaired, Guardia et al. (2014) found that undergraduate female students from fatherless homes experienced profound difficulties in forming and maintaining romantic relationship, later in life.

Effects of Financial Deficit on the Sexual Behaviour of Female Students

For the scope of this paper, the researchers identified only four effects of financial deficit on the sexual behaviour of female students, namely; sexual coercion, cohabitation and intimate partner violence, and insufficient support for rape victims from the university.

Sexual Coercion

Sexual coercion is defined as an array of approaches such as deception, economic power, verbal threats and deception that disempower an individual from resisting to engage in sexual intercourse and it tied to forced sex (Rominski et al. 2017). The rate of sexual coercion of female students at tertiary institutions continues to rise because of financial dependence on their male sexual partners (Lee and Wong 2019). In a study

conducted among undergraduate female students at Dilla University, Southern Ethiopia, 29 percent of participants reported to have been forced to engage in sexual intercourse by their sexual partners (Alemu et al. 2019). Because transactional sex often reflects gender and economic power imbalances, women fail to exercise their human rights relating to reproductive health (Groes-Green 2013). For instance, at the University of Zululand, Kwa-Dlangezwa, KwaZulu-Natal, female students agreed that condom use is low among sexual relationships characterized by exchange of gift and money (Ugbenyen and Ndlovu 2019). More than a decade ago, due to financial deficit, sexual harassment at a Nigerian College of Education, particularly *quid pro quo*, was rife and the male staff members would prey on poor female students (Bakari and Leach 2009). Similarly, at the Pacific-Northwestern Public University, 67.8 percent of female students indicated that the authority figures such as administrators, professors and mentors, sexually abused them and only 6.4 percent reported the incident (Rosenthal et al. 2016).

Cohabitation and Intimate Partner Violence

Cohabitation (that is, living together as married couples while not legally or culturally married) being the subculture at the universities, Kasim and Falola (2017) found that intimate partner violence (IPV) as rampant. In many tertiary institutions, female students who grow up in poverty become easily influenced by peers without being warned about the dangers of multiple sexual partners nor cohabitation (Kheswa and Hoho 2017; Zenebe and Haukanes 2019). At one Zimbabwean university in Bulawayo, 49 percent of female students living in cohabitation approved of premarital sex since they were financially dependent of their sexual partner (Svodzwa and Kurete 2017). Because of that, Himanot (2015) found that male students from Addis Ababa University, Ethiopia, would impregnate their girlfriends and force them to terminate pregnancies. In another study, Levesque et al. (2016) found that 36 percent of undergraduate female students from the Université du Québec a Montreal, Canada, experienced intimate partner violence and 19 percent reported both sexual coercion and IPV.

Insufficient Support for Rape Survivors

Considering the reports on social media about sexual abuse of female students, it is imperative that the university management implements programmes aimed at addressing GBV (Harper et al. 2018; Kamimura et al. 2016). However, Allen (2017) found that due to conspiracy of silence, an alarming rate of female students experiencing sexual abuse and other forms of exploitation prefer not to report it because the university staff members serving in the disciplinary committees tend to be bias when handling cases (Cantalupo 2016). It is therefore expected for the university management to be accountable in taking legal steps to protect the rights of students who experience(d) emotional and sexual abuse on campus and provide psychological services that are accessible to them (Weiss and Lasky 2017).

Gaps in Previous Research

In previous research studies, Ugbenyen and Ndlovu (2019) followed the mixed-method approach to determine the effects of transactional sex on female students at the University of Zululand in KwaZulu-Natal Province, South Africa. In the same country, Treffry-Goatley et al. (2018) explored what sexual violence means for women amongst student teachers from University of KwaZulu-Natal, KwaZulu-Natal Province and Nelson Mandela University in the Eastern Cape Province, using collage and storytelling workshops. Specifically, there is little research around how financial deficit impacts on transactional sex among university female students in the Eastern Cape. Against this background, this study attempts to answer the following questions: (i) What are the factors leading university female students to develop a dependent sexual behaviour? and (ii) what are the consequences of dependent sexual behaviour on multiple sexual partners by female students?

Research Objectives

- (i) To determine the factors leading university female students to engage in dependent sexual behaviour.

- (ii) To investigate the the consequences of multiple sexual partners on female students' dependent sexual behaviour.

Theoretical Framework

As majority female students tend to flirt with financially balanced men (Kheswa and Mahlalela 2014), the researchers found the social exchange theory by Emerson (1976) relevant to determine the factors leading them to transactional sex. According to Emmerson (1976) female students are most likely to endure sexual relationships if the benefits are greater than the demands. In Zimbabwe, sexual relationships marked by gifts or money in exchange for sex especially with older men “*sugar daddies*” or *Mudhara* in Shona language (Masvawure 2010) are presumed to reinforce the relationship although Taukeni (2015) contended that female students may find themselves submissive to male dominance and fail to negotiate safe sex.

RESEARCH METHODOLOGY

Qualitative Research

This research study employed a qualitative approach. A qualitative approach is an umbrella term for strategies to conduct an inquiry that is aimed at discovering humans' understanding and experiences in their social world (Creswell and Poth 2017). Owing to its nature of being a naturalistic approach by studying real-world situations as they unfold naturally, the researchers were open to whatever emerged during data collection as suggested by Babbie and Mouton (2012).

Sampling and Population

A non-probability, snowball-sampling method was employed after two of the researchers (Psychology Masters students) serving as Champions against GBV approached one participant, who, in turn, acted as an informant to recruit other fourteen participants, aged 18 to 21, from the population of University of Fort Hare, Alice Campus, Eastern Cape. The sample was homogenous in terms of race, home lan-

guage (that is, isiXhosa) and faculty (that is, Social Sciences and Humanities).

Data Collection

An application of in-depth interviews enabled the researcher the platform to ask open-ended questions about the impact of financial deficit on the dependent sexual behaviour among female students. An in-depth interview is a method intended to prompt an intense picture of the participant's perspective on the research topic, whereby the person leading the interview is considered as an expert (Tolley et al. 2016). In this case, a qualified social worker and current Psychology Masters student conducted the interview. The venue was well ventilated and the tables arranged in a horseshoe style for the participants to maintain eye contact with the interviewer. The researcher employed communication skills such as reflection, questioning, nodding and probing to ensure that the participants provide clarification until the themes were identified. The interview lasted for 56 minutes.

Research Roles and Ethical Considerations

The ethics had to be adhered to, after the Dean of Student Affairs granted the researchers permission to conduct the study. Considering the cultural barriers and sensitivity of the study, the skilful female researcher conducted the focus group interviews, alone, as suggested by Creswell and Poth (2017). The focus group interview took place in one ventilated, designated office in the Psychology Building on one weekend of September 2018. Prior the interview, the researcher explained the purpose of the study and issued the informed consent slips, which were about requesting them permission to be audiotaped. None of the participants withdrew from the study as they all signed the informed consent slips. Confidentiality and privacy were guaranteed as the information contained in the audio-recording device was destroyed after the three researchers did the transcriptions. To achieve anonymity, the researcher preferred pseudonyms for the participants, which assured them of the respect for their human rights.

Trustworthiness

Guba's and Lincoln's (Guba et al. 1994) principles, namely; confirmability, credibility, transferability and dependability were used as a guide to ensure the rigor of the study. Credibility strives for objectivity (De Vos et al. 2011) and the researchers sample was purposive since it comprised only female students affected by food insecurity, thus, they were into transactional sexual relationships. According to Finfgeld-Connett (2010), transferability refers to a process of applying the results of research in one situation to other similar situations. To achieve this, the researchers compared the findings of the results to those reported by previous scholars. By dependability, the results of the research are about replicability (Houghton et al. 2013). Hence, the researchers reported in detail the responses without fabrication. By confirmability, the researchers should not be biased during data collection by reporting the findings that suit their research objectives.

RESULTS

In this section, the focus will be on the biographical information then followed by the themes.

Biographical Information of the Participants

Of the fifteen female participants, six were first year students and raised by single unemployed mothers. Four of the female participants were in their second year of study. Two of them indicated to be mothers although raised in two parent households while their uncles raised the other two. The other five participants were in their third year of study. However, three of them indicated that maternal grandparents raised them and they had children as opposed to two female students who lived with employed parents in step-parenting households.

Themes

After a thorough coding that involved categorizing responses, which were similar while doing the transcriptions, seven themes emerged; father absence, lack of parental support, poverty,

peer pressure, poor academic performance, sexually transmitted infections and gender based violence.

Theme 1: Father Absence

From the findings, it was clear that of parental upbringing has an impact in practising unsafe sex to satisfy men because they are dependent on them. Regarding the question "How has father absence affected your sexual behaviour?" Two of the participants expressed the following statements:

"I was raised by a single mom and never knew about my father. I do not care if I date the so called older men because I don't have a father so there is no guilty feeling there for as long as they give me money. For the condom, I can't deny my self-pleasure so I just use injection" [Mamsy, Aged 20, 1st year student].

"Some of us are raised by single moms and grandmothers and they never told us much about condoms, all we are being told is to avoid unplanned pregnancy and for consistency we just take long term injection and have fun, but personally I prefer condom" [Thoko, Aged 21, 3rd year student].

Theme 2: Lack of Parental Support

Growing up in a dysfunctional family where parents neglect children there is a possibility that young females may intentionally lead life that puts their health at risk. For example, Thabile, aged 23, who repeats four modules from first year was quoted as follows: ... *"My stepmother does not care about me nor give me support that is why at times I don't go home during holidays. I prefer staying on campus and be involved in sexual intercourse with men I have met on Facebook."* Simangele (aged 21, a second year of study) who was from a child headed household prior living with his uncles, affirmed that it is worse when raised in a family, which reminds one about their parents who died of HIV/AIDS. She narrated... *"My uncle is not shy to tell me I should ask my boyfriends to support me as he is not even sure that once I have completed I would remember to return the favours of all the years he raised us (with my two young brothers)."*

Mbuyi (aged 19 from first year) and Fikile (aged 20, second year student), although raised by a single parent and both parents, respectively, they do get moral and emotional support, which sometimes make them feel guilty and decide to stop prostituting themselves. These are their sentiments: *“My mother would pray for me and ask me to behave well although she does not give me money to sustain myself, hence, I have three boyfriends”*. Fikile added that *“Both my parents also struggle financially and my mother would seldom send me money once she has received her social grants due to being crippled. It used to be difficult for me before I work as the commercial sex worker on weekends in Quigney, East London.”*

Theme 3: Poverty

Poverty was a theme repeated differently by participants. Suzan (aged 21) and Zoliswa (aged 20) both in their third year of study and indicated to have children mentioned that their babies' fathers are unemployed and they do not support them even morally, that is why they have new men. This is what they had to say: *“Even at home, my 2 year old boy does not have clothes. Why should I waste my time with someone who does not want to work?”*. Zoliswa also added that she should have evicted by her roommate had not been for the boyfriend who assists her financially. *“I would rather be a sex slave for as long as I afford a rent here at the university and my 3 year- old girl is able to attend crèche at home.”*

Theme 4: Peer Pressure

It is clear that when one's internal locus of control is weak, it becomes easier for friends to influence one's behaviour. Fikile admitted that her involvement into prostitution was after visiting an Honours student at one hostel on campus who had electrical appliance, expensive jewellery and decent clothes because she is supported by her married men. *“My friend at Kuwait told me about how she survives and I then got involved with sugar daddies although at times they would demand even during the week.”* Nomsa, aged 21 in her third year level, expressed feelings of remorse when sharing her

experience of hook-up by friends to a handsome guy at the welcoming bash *“The incident of being hooked-up in bashes is accompanied by a lot of stress and shame. You sometimes fear going to classes or be seen by people because you wonder who knows I slept with that guy on weekend. I saw myself waking up in one of the rooms outside campus.”* As for Mpho (aged 21) whose academic performance was not satisfactory because she was repeating one of her majors for the second time, she mentioned that she overheard other girls talking about a lecturer who would help her pass provided they engaged in sex. *“I deliberately went to my lecturer's office and I told him about my fear of losing my NSFAS and I could do anything he might need. He changed my DP and I passed the module.”*

Theme 5: Poor Academic Performance

There was a strong affirmation among the participants about their academic performance. Khosi (aged 18), a first year student, mentioned that owing to poverty, her male partners seem not to care about her future because they would force her to miss classes and tests. Below is the evidence; *“Jacob do not respect me even when I am writing tests. He would remind me about the first time we met when I had no cellphone and clothes when I make him realize that I should attend my lectures.”* Sesi (aged 21) a third year student who lived who was raised by maternal grandparents echoed that her boyfriend locked her in the room on the day she was going to write an exam. *“Mbiswa did it on purpose not to allow me to go to write Criminology. He locked in his room and went to write his exams. I repeat the course right now and my NSFAS account has gone up.”*

Theme 6: Sexually Transmitted Infections

Female participants described exchanging of sex for money as putting their health at risk because their multiple sexual partners would sexually coerced them and disregard the effectiveness of condoms against STIs. Nomsa (aged 21) a third year student, linked alcohol abuse to STI. This is what she had to say: *“Few days later after the bash, I had a vaginal discharge and I could not even recall the guy I slept with.”*

Babalwa (aged 20) agreed that she had been on treatment for syphilis owing to low condom self-efficacy. This is her response to the question “What has been the consequences of dating multiple sexual partners for money or gifts?” *“I have contracted syphilis and the nurses at campus clinic advised me to adhere to my treatment and come for check-up because it might have caused me to be infertile.”*

Theme 7: Gender Based Violence

In the context of transactional sex relationships, financially needy female students described GBV as a punishment for them when they refuse to avail themselves. For example, Ntombifuthi related that one of the Nigerian guys beat her after trying to dodge him at the night club. *“I pretended to be going to the ladies bathroom and have a smoke outside. I was not aware that he tipped the bouncers to keep on checking me. I wanted to leave because I had received a call from my other client saying he would pick me up at *The Zone*. I suddenly felt his fist on my back, pulling my hair and dragging me down when I was about to get into the car.”* Fikile added: *“At times I would be beaten by my sexual partners when I don't pick up their calls. They would remind me that I had nothing before I met them and should I decide to terminate the relationships they would kill me. I am also scared that they might post my nude pictures I used to send them when sexting, on Facebook or Whatsapp.”*

DISCUSSION

The main reasons for female students to engage in risk sexual behaviour is poverty, lack of emotional support from the caregivers, and peer pressure. From the findings, the participants demonstrated desperation without taking into account the consequences of having multiple sexual partners or immediate sexual gratification. Couple of female students kept on mentioning unprotected sex although they knew the possibilities of contracting HIV/AIDS especially when under the influence of alcohol. For example, some of the participants mentioned hook-ups and transactional sex with older men almost every weekend. Confirming such reckless behaviour

from Mbarara University of Science and Technology in Uganda, is Choudhry et al. (2014) who found 50 percent of female students who engaged in non-condom use with multiple sexual partners were influenced by peer pressure. The theory of planned behaviour (TPB) by Ajzen (1991) supplement the social exchange theory by positing that human behaviour is driven by behavioural intentions, which are a function of three determinants, namely; an individual's attitude toward behaviour, subjective norms, and perceived behavioural control. However, in this study there are female young adults who hold favourable attitudes towards condom use conform to condom-use social norms and have a greater likelihood to intentionally use condom consistently just like in a study conducted by Shepherd et al. (2017). If they get courage once under the influence of alcohol they more likely to contract STIs including HIV/AIDS. A better explanation is drawn from alcohol myopia theory pioneered by Steele and Josephs (1990). It should be pointed out that even lack of support from parents contributes to transactional sex especially when they insult young people just like in Simangele's case.

Speculations are that some of the participants' caregivers are not learned, thus they really do not care about their schooling and their whereabouts even during holidays. A plethora of studies confirm an associate family's socio economic status and lack of sex education with transactional sex among university female students (Kheswa and Mahlalela 2014; Poscia et al. 2015). No wonder, Simangele and Thabile would exchange sex for money with older men. Furthermore, since academic exclusion applies to a situation where students have not passed at least 50 percent of their courses in an academic year, perhaps Mpho was scared to face such a shame, hence, she seduced a male lecturer. This type of exchanging sex for marks takes place even in other countries. In Kenya, sexually active female students engaged intentionally in transactional sex with faculty male members (Mwangi et al. 2014). In this study, Mwangi and his colleagues mentioned that female students would refuse to be penetrated with condoms, which are distributed freely within campus. It could therefore be assumed that majority of female students who prostitute themselves are at

risk to contract HIV. Congruent to this finding, in Uganda, EAC/EALP (2010), studies show that trading of sex for grades or school expenses with lectures was another way for female students to survive. However, pressure on young women engaging in sex in return for academic favours, including high grades and receiving test question paper, often leads to unplanned sex and /or sexually transmitted infections such as syphilis, gonorrhoea, abortions, including Human Immunodeficiency Virus (WHO 2012).

Another finding revealed that although female students who exchange sex for money look smart, they are being abused. This could be impairing their sense of autonomy and self-esteem because they do not negotiate terms and conditions of the relationships. Academically, they suffer because they are not being supported by their boyfriends to an extent of being locked inside the rooms. Furthermore, gender based violence is the major cause of stress and depression. Various studies documented that the consequences of sexual harassment are unbearable and may range from experiencing flashbacks, nightmares, sleeplessness (Ho et al. 2012) and depression (Rosenthal et al. 2016). In this study, depression amongst female students might be worsened by fear that their nude pictures would be circulated on social media since they used to pose and send to their sexual partners. From this finding, it is now clear that there could be many more women finding it difficult to terminate abusive relationships especially if they video-recorded themselves while having sex. Previous studies (Daka et al. 2017; Prihadi et al. 2019) concur that cyber-victimization contributes to low self-esteem and is reported to be a strong predictor of depression and suicides.

CONCLUSION

Financial deficit remains an underlying factor of transactional sex among female students in the Eastern Cape Region, South Africa. For this reason, gender based violence and risk sexual behaviour experienced by female students drive HIV/AIDS and unplanned parenthood because such vulnerable students become submissive to negotiate safe sex with their multiple sexual partners. Regarding the limitations of the study, it should be borne in mind that although

the objectives of this study have been achieved, the sample was small and the study involved participants from one university campus in the Eastern Cape, South Africa. Therefore, the findings should not be generalized to the entire population as the race, ethnic group and cultural factors might be different had the studied been conducted in another province, using a quantitative approach.

RECOMMENDATIONS

To curb transactional sex at the universities, the government should ensure that students have food bursaries. At the University of Free State, South Africa, there is “No Student Hungry” campaign to meet the needs of the students without bursaries and they should apply for National Student Financial Aid Scheme (NS-FAS) (Department of Higher Education and Training 2011). But the question is: “How many students are aware of such schemes because during orientation not many students get such information?” Furthermore, there is a need for the government to establish programs which will create jobs for parents to alleviate poverty. Finally, moral regeneration lessons from the church leaders and government agencies are needed to protect young people from HIV/AIDS and unwanted pregnancy.

REFERENCES

- Adams DR, Meyers SA, Beidas RS 2016. The relationship between financial strain, perceived stress, psychological symptoms, and academic and social integration in undergraduate students. *Journal of American College Health*, 64(5): 362-370.
- Ajayi AI, Somefun OD 2019. Transactional sex among Nigerian university students: The role of family structure and family support. *PLoS One*, 14(1): 1-17.
- Ajzen I 1991. The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2): 179-211.
- Alberts C, Kheswa JG 2017. Social networks and sexual behaviour amongst adolescent females in one secondary school in Eastern Cape, South Africa. *African Population Studies*, 31(2): 3823-3832.
- Allen TE 2017. *Intimate Partner Violence among Female Students at a Rural University in Limpopo Province, South Africa: A Mixed Methods Study with Intervention Implications*. Doctoral Dissertation. North Carolina: Duke University.

- Alemu A, Kebede, D, Amanu G 2019. Emergency contraception: Knowledge and practice among female students in Dilla University, Southern Ethiopia. *Ethiopian Journal of Reproductive Health*, 11(3): 8-14.
- Alsubaie ASR 2019. Exploring sexual behaviour and associated factors among adolescents in Saudi Arabia: A call to end ignorance. *Journal of Epidemiology and Global Health*, 9(1): 76-80.
- Anakaraonye AR, Mann ES, Annang Ingram L, Henderson AK 2019. Black US college women's strategies of sexual self-protection. *Culture, Health & Sexuality*, 21(2): 160-174.
- Babbie E, Mouton J 2012. *The Practice of Social Research*. Cape-Town: Oxford University Press.
- Bakari S, Leach F 2009. 'I Invited Her to My Office': Normalising sexual violence in a Nigerian College of Education. In: SP Heyneman (Ed.): *Buying Your Way Into Heaven*. Nashville: Brill Sense, pp. 9-21.
- Betzler F, K•ohler S, Schlemm, L 2015. Sex work among students of higher education: A survey-based, cross-sectional study. *Archives of Sexual Behavior*, 44(3): 525-528.
- Bhana D 2016. "These Kids Live a Hard Life": Inequalities, violence and gender in everyday teaching. In: D Bhana (Ed.): *Gender and Childhood Sexuality in Primary School*. Singapore: Springer, pp. 99-112.
- Cantalupo NC 2016. For the Title IX civil rights movement: Congratulations and cautions. *Yale Law Journal*, 125: 281-303.
- Chitiyo G, Chitiyo M 2018. HIV/AIDS and the socio-emotional development of children in Southern Africa. In: J Szente (Ed.): *Assisting Young Children Caught in Disasters: Multidisciplinary Perspectives and Interventions*. Cham: Springer, pp. 81-92
- Choudhry V, Agardh A, Stafström M, Östergren PO 2014. Patterns of alcohol consumption and risky sexual behavior: a cross-sectional study among Ugandan university students. *BMC Public Health*, 14(1): 114-128.
- Creswell JW, Poth CN 2017. *Qualitative Inquiry and Research Design: Choosing among Five Approaches*. Los Angeles: Sage Publications.
- Daka H, Jacob W J, Kakupa P, Mwelwa K 2017. The use of social networks in curbing HIV in Higher Education Institutions: A case study of the University of Zambia. *World Journal of AIDS*, 7: 22-137.
- Department of Higher Education and Training 2011. *Report on the Ministerial Committee for the Review of the Provision of Student Housing at South African Universities*. Pretoria: DHET.
- De Vos AS, Delport CSL, Fouché CB, Strydom H 2011. *Research at Grass Roots: A Primer for the Social Science and Human Professions*. Pretoria: Van Schaik Publishers.
- EAC/EALP 2010. *HIV Sero-Behavioural Study in 6 Universities in Uganda, Study Report*. Kampala, Uganda.
- Emerson RM 1976. Social exchange theory. *Annual Review of Sociology*, 2(1): 335-362.
- Fingfeld Connett D 2010. Generalizability and transferability of meta synthesis research findings. *Journal of Advanced Nursing*, 66(2): 246-254.
- Fomby P, Osborne C 2017. Family instability, multi-partner fertility, and behavior in middle childhood. *Journal of Marriage and Family*, 79(1): 75-93.
- Gerrard M, Stock ML, Roberts ME, Gibbons FX, O'Hara RE, Weng CY, Wills TA 2012. Coping with racial discrimination: The role of substance use. *Psychology of Addictive Behaviors*, 26(3): 550-560.
- Guardia ACL, Nelson JA, Lertora IM 2014. The impact of father absence on daughter sexual development and behaviors: Implications for professional counselors. *The Family Journal*, 22(3): 339-346.
- Guba EG, Lincoln YS, Denzin NK 1994. *Handbook of Qualitative Research*. California: Sage.
- Guba EG, Lincoln YS 1994. Competing paradigms in qualitative research. *Handbook of Qualitative Research*, 2(163-194): 105.
- Groes Green C 2013. "To put men in a bottle": Eroticism, kinship, female power, and transactional sex in Maputo, Mozambique. *American Ethnologist*, 40(1): 102-117.
- Harper C, Jones N, Ghimire A, Marcus R, Bantebya GK (Eds.) 2018. *Empowering Adolescent Girls in Developing Countries: Gender Justice and Norm Change*. London: Routledge.
- Himanot N 2015. *Women's Abortion Decision and the Role of Male Partners*. MA Thesis. Center for Gender Studies. Addis Ababa: Addis Ababa University.
- Ho IK, Dinh KT, Bellefontaine SA, Irving AL 2012. Sexual harassment and posttraumatic stress symptoms among Asian and White women. *Journal of Aggression, Maltreatment & Trauma*, 21(1): 95-113. doi:10.1080/10926771.2012.633238.
- Houghton C, Casey D, Shaw D, Murphy K 2013. Rigour in qualitative case-study research. *Nurse Researcher*, 20(4): 12-17.
- Kamimura A, Nourian MM, Assasnik N, Rathi N, Franchek-Roa K 2016. The use of physical violence against intimate partners by female college students in India. *Violence and Gender*. doi:10.1089/vio.2015.0056.
- Kamndaya M, Vearey J, Thomas L, Kabiru CW, Kazembe LN 2016. The role of material deprivation and consumerism in the decisions to engage in transactional sex among young people in the urban slums of Blantyre, Malawi. *Global Public Health*, 11(3): 295-308.
- Kasim OF, Falola O 2017. Cohabitation and students' academic performance in selected tertiary institutions in Ibadan, Nigeria. *African Journal for the Psychological Studies of Social Issues*, 20(2): 188-200.
- Khalajabadi-Farahani F, Akhondi M, Azin A, Shirzad M 2017. HIV/STI risk taking sexual behaviours and risk perception among male university students in Tehran. *Journal of Biosocial Science*, 50: 86-101.
- Kheswa JG 2017. Investigation of transactional sex among adolescent females in Alice, Eastern Cape, South Africa. *Journal of Social Sciences*, 53(1): 20-26.
- Kheswa JG, Hoho VN 2017. Exploring the factors and effects of alcohol abuse on the behaviour of university female students at one South African University Campus. *Rupkatha Journal on Interdisciplinary Studies in Humanities*, 9(1): 291-300.

- Kheswa JG, Mahlalela VZ 2014. Sexual promiscuity among African adolescent females in sub-Saharan countries. *Mediterranean Journal of Social Sciences*, 5(27 P2): 879-886.
- Lee C, Wong JS 2019. A safe place to learn? Examining sexual assault policies at Canadian public universities. *Studies in Higher Education*, 44(3): 432-445.
- Levesque S, Rodrigue C, Beaulieu-Prevost D, Blais M, Boislard M, Levy JJ 2016. Intimate partner violence, sexual assault, and reproductive health among university women. *The Canadian Journal of Human Sexuality*, 25(1): 9-20.
- Lopez V, Corona R 2012. Troubled relationships: High-risk Latina adolescents and nonresident fathers. *Journal of Family Issues*, 33(6): 715-744.
- Masvawure T 2010. 'I just need to be flashy on campus': Female students and transactional sex at a university in Zimbabwe. *Culture, Health & Sexuality*, 12(8): 857-870.
- Mavhandu-Mudzusi AH, Asgedom T 2016. The prevalence of risky sexual behaviours amongst undergraduate students in Jigjiga University, Ethiopia. *Health SA Gesondheid*, 21(1): 179-186.
- McKay T, Naidoo A, Simpson Z 2018. Exploring the challenges of first-year student funding: an intra-institutional case study. *Journal of Student Affairs in Africa*, 6(1): 19-32.
- McMillan K, Worth H, Rawstorne P 2018. Usage of the terms prostitution, sex work, transactional sex, and survival sex: Their utility in HIV prevention research. *Archives of Sexual Behavior*, 47(5): 1517-1527.
- Morris LM, Smith S, Davis J, Null DB 2016. The prevalence of food security and insecurity among Illinois university students. *Journal of Nutrition Education and Behavior*, 48(6): 376-382.
- Mutha AS, Mutha SA, Baghel PJ, Patil RJ, Bhagat SB, Patel SB, Watsa MC 2014. A knowledge, attitudes and practices survey regarding sex, contraception and sexually transmitted diseases among Commerce College students in Mumbai. *Journal of Clinical and Diagnostic Research: JCDR*, 8(8): 14-18.
- Mulu W, Yimer M, Abera B 2014. Sexual behaviors and associated factors among students at Bahir Dar University: A cross sectional study. *Reproduction Health*, 11(84): 1-12. <https://doi.org/10.1186/1742-4755-11-84>
- Mwangi R, Ngure P, Thiga M, Ngure J 2014. Factors influencing the utilization of Voluntary Counselling and Testing services among university students in Kenya. *Global Journal of Health Science*, 6(4): 84-93.
- Nayar KI 2017. Sweetening the deal: Dating for compensation in the digital age. *Journal of Gender Studies*, 26(3): 335-346.
- Nduna M, Sikweyiya Y 2015. Silence in young women's narratives of absent and unknown fathers from Mpumalanga Province, South Africa. *Journal of Child and Family Studies*, 24(2): 536-545.
- Ntloko Z, Kheswa J 2018. Parental emotional attachment and sexual behaviour of female adolescents in eastern cape, South Africa. *The International Journal of Social Sciences and Humanity Studies*, 10(1): 346-368.
- Prassel HB 2016. *The Influence of Religiosity on Risky Patterns of Drug Usage and Sexual Practices in Underage Undergraduate Students*. Doctoral Thesis. Kentucky: University of Kentucky.
- Prihadi K, Hui YL, Chua M, Chang CK 2019. Cyber-victimization and perceived depression: Serial mediation of self-esteem and learned-helplessness. *Int J Eval & Res Educ*, 8(4): 563-574.
- Poscia A, Milia DIL, Lohmeyer F, Teleman AA, Waure CD, Ricciardi W 2015. Sexual behaviours and pre-conception health in Italian university students. *Annali dell'Istituto superiore di sanita*, 51: 116-120.
- Rominski SD, Moyer CA, Darteh EK, Munro-Kramer ML 2017. Sexual coercion among students at the University of Cape Coast, Ghana. *Sexuality & Culture*, 21(2): 516-533.
- Rosenthal MN, Smidt AM, Freyd JJ 2016. Still second class: Sexual harassment of graduate students. *Psychology of Women Quarterly*, 40(3): 364-377.
- Sagar T, Jones D, Symons K, Tyrie J, Roberts R 2016. Student involvement in the UK sex industry: Motivations and experiences. *The British Journal of Sociology*, 67(4): 697-718.
- Shepherd LM, Sly KF, Girard JM 2017. Comparison of comprehensive and abstinence-only sexuality education in young African American adolescents. *Journal of Adolescence*, 61: 50-63.
- Singh S, Mudaly R, Singh-Pillay A 2015. The what, who and where of female students' fear of sexual assault on a South African University campus. *Agenda*, 29(3): 97-105.
- Somefun OD, Odimegwu C 2018 The protective role of family structure for adolescent development in sub-Saharan Africa. *PloS One*, 13(10): e0206197
- Steele CM, Josephs RA 1990. Alcohol myopia: Its prized and dangerous effects. *American Psychologist*, 45(8): 921.
- Stoebenau K, Heise L, Wamoyi J, Bobrova N 2016. Revisiting the understanding of "transactional sex" in sub-Saharan Africa: A review and synthesis of the literature. *Social Science & Medicine*, 168:186-197.
- Student Loans Company (SLC) 2015. *Student Support for Higher Education in England 2015: 2014/15 Payments, 2015/6 Awards. SLC SFR 05/2015*. London: SLC.
- Svodziwa M, Kurete F 2017. Cohabitation among tertiary education students: An exploratory study in Bulawayo. *Human and Social Studies*, 6(1): 138-148.
- Taukeni SG 2015. Orphan adolescents' lifeworlds on school-based psychosocial support. *Health Psychology and Behavioral Medicine: An Open Access Journal*, 3(1): 12-24.
- Thobejane TD, Mulaudzi TP, Zitha R 2017. Factors leading to "blesser-blessee" relationships amongst female students: The case of a rural university in Thulamela Municipality, Limpopo Province, South Africa. *Gender and Behaviour*, 15(2): 8716-8731.
- Tolley EE, Ulin PR, Mack N, Robinson ET, Succop SM 2016. *Qualitative Methods In Public Health: A Field Guide For Applied Research*. USA: John Wiley & Sons.

- Treffry- Goatley A, de Lange N, Moletsane R, Mkhize N, Masinga L 2018. What does it mean to be a young African woman on a university campus in times of sexual violence? A new moment, a new conversation. *Behavioral Sciences*, 8(8): 67, 1-20.
- Ugbenyen F, Ndlovu NB 2019. Effect of transactional sexual relationship on youths in a South African University. *Journal of Research in Basic and Clinical Sciences*, 1(1): 104-110.
- Varjavandi R 2017. # Blessers Must Fall: Youth-led participatory action research and photo story creation on teenage pregnancy, transactional sex and gender-based violence. *Agenda*, 31(2): 87-98.
- Weiss GK, Lasky NV 2017. Mandatory reporting of sexual misconduct at college: A critical perspective. *Journal of School Violence*, 16(3): 259-270.
- World Health Organization 2012. *Global Incidence and Prevalence of Selected Curable Sexually Transmitted Infections-2008*. WHO: Geneva.
- World Health Organization 2014. Food Security. From <http://www.who.int/trade/glossary/story028/en/> (Retrieved on 29 September 2015).
- Yari F, Moghadam ZB, Parvizi S, Nayeri ND, Rezaei E 2015. Sexual and reproductive health problems of female university students in Iran: A qualitative study. *Global journal of Health Science*, 7(4): 278-285.
- Zenebe M, Haukanes H 2019. When abortion is not within reach: Ethiopian university students struggling with unintended pregnancies. *International Journal for Equity in Health*, 18(1): 23.

Paper received for publication in February, 2020
Paper accepted for publication in March, 2020