

## Impact of Transactional Sex Among Female Students in Tertiary Institutions in Nigeria

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### Abstract

Transactional sex is a sexual activity that occurs in exchange for material benefits rather than being formally defined as prostitution. Transactional sex is not inherently violent or forced in every case, but it exists on a spectrum between fully consensual relationships and exploitation, depending on circumstances and power balance. Transactional sex occurs in settings of poverty or economic inequality, among students, where sex may be exchanged for fees, grades, or living support, in humanitarian or conflict settings and in relationships involving “sugar daddies/mommies. Female students involved in transactional sex often face heightened sexual and reproductive health risks. This study is aim to evaluate the Impact of Transactional Sex Among Female Students in Tertiary Institutions in Nigeria. This was a cross-sectional study involving 250 women (Teenagers) with age between 18 to 47 years. A well-structured questionnaire was administered to participants. The study lasted for a period of 2 months. Statistical analysis was done using SPSS version 25.0 and  $p < 0.05$  was significant. The results revealed that 60% of the participants were from university, 28% from polytechnics and 12% from colleges of education, 80% were single, 80% are aware of transactional sex. Transactional sex was described by the participants as sexual favors in exchange for money 40%, sexual favors in exchange for gift 28%, sexual favors in exchange for grades 28%, and I did not know 4%, 60% agreed transactional sex is common, 80% have engaged in transactional sex (TS), several factors motivated them to engage in transactional sex, 40% of the partner initiate the TS, 76% were academically affected, 60% affects mental health, and 68% agreed that TS has a long term effects on students.

**Keywords:** Impact, Transactional Sex, Female Students, Tertiary Institutions.

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### INTRODUCTION

Multiple studies report that transactional sex exposes female students to significant health risks. Engagement in transactional sexual relationships increases vulnerability to sexually transmitted infections (STIs), unwanted pregnancies, and unsafe sexual practices, especially when power imbalances limit

negotiation of condom use (Nnama-Okechukwu, Agwu & Okoye, as cited in EduProjects, 2025). There is also evidence linking transactional sex to emotional distress, stigma, and psychological challenges, as female students often encounter pressure, anxiety, and adverse emotional outcomes from precarious sexual encounters motivated by economic needs (Michael, Ilori & Akerele, 2025). Transactional sex influences academic performance and

institutional engagement. Qualitative research highlights that some female students engage in sexual relationships with lecturers or powerful individuals in exchange for grades, academic favors, or financial support, undermining academic integrity and potentially leading to lower self-esteem and compromised learning outcomes. This aligns with narratives describing a culture where dependency on ‘aristos or campus elites for financial support negatively intersects with academic priorities (Journal of Studies in Education, 2022). Research indicates that transactional sex is driven by broader social and environmental factors. Poverty, peer influence, family disconnection, and economic pressures create environments where transactional sex becomes a survival mechanism (Oyeoku *et al.*, 2022; Kalu, Iwuoha & Sule, 2024). Findings suggest family support and structure can be protective, with lack of emotional and material support linked to higher engagement in transactional sex among students (Ajayi & Somefun, 2019). Transactional sex reflects larger gendered power imbalances. The phenomenon often involves older, wealthier men (‘aristos’), lecturers, or non-academic actors who leverage economic power, reinforcing patriarchal norms and exploitation within and beyond the campus environment. This underscores how relational power dynamics shape students’ participation in transactional sex and its resulting impacts on autonomy and gender equity (Tade & Adekoya, 2012). Sexual exploitation and sexual abuse are social vices that are common in our society and have rendered several havocs on our youths and the active labour force (Gbaranor, *et al.*, 2023). Sexual exploitation is any abuse of a position of vulnerability, differential power, or trust for sexual purposes; this includes profiting monetarily, socially, or politically from the sexual exploitation of another (UK / UNHCR, 2002). Sexual exploitation and abuse (SEA) occur when a position of power (such as being a staff member of an NGO) is used for sexual purposes against a beneficiary or vulnerable member of the community Sexual harassment occurs when differences in power are abused between staff members (verbally, through touch, use of inappropriate images, etc.), (UK / UNHCR, 2002).

Sexual abuse is a form of violence, which has mostly affected females (Chen, *et al.*, 2004).

Sexual abuse is associated with adverse psychological and physical consequences like public health, clinical care and human rights issues. Sexual abuse may involve acts of sexual contact and/or noncontact and acts of sexual contact include, fondling of genitals, oral- genital sex, penetration with a finger or object, sexual intercourse and sodomy and other acts such as the touching of breasts or buttocks are also sexually abusive acts (Monteleone, *et al.*, 1998). Non-contact involves exhibition of sexual organs by the abuser or exposing of genitals to the abuser, watching the abuser masturbate, looking at pornographic material, being filmed for pornographic use and sexual harassment (Dzimadzi and Klopper, 2007).

## MATERIALS AND METHOD

This was a cross-sectional study involving 250 women (Teenagers) with age between 18 to 47 years. A well-structured questionnaire was administered to participants. The study lasted for a period of 2 months. Statistical analysis was done using SPSS version 25.0 and  $p < 0.05$  was significant.

## RESULTS

The results revealed that 60% of the participants were from university, 28% from polytechnics and 12% from colleges of education (Table 4), 80% were single (Table 3), 80% are aware of transactional sex (Table 5). Transactional sex was described by the participants as sexual favors in exchange for money 40%, sexual favors in exchange for gift 28%, sexual favors in exchange for grades 28%, and I did not know 4% (Table 6), 60% agreed transactional sex is common (Table 7), 80% have engaged in transactional sex (TS) (Table 8), several factors motivated them to engage in transactional sex (Table 9), 40% of the partner initiate the TS (Table 10), 76% were academically affected (Table 11), 60% affects mental health (Table 12), and 68% agreed that TS has a long term effects on students (Table 13).

**Table 1: Age Distribution of Participants**

Age Group	Frequency	Percentage (%)
18-22 years	30	12.00
23-27 years	100	40.00
28-32 years	75	30.00
33-37 years	10	4.00
38-42 years	15	6.00
43-47 years	20	8.00
<b>Total</b>	<b>250</b>	<b>100</b>

**Table 2: Marital status**

Duration (years)	Frequency	Percentage (%)
Single	200	80.00
Married	30	12.00
Others	20	8.00
<b>Total</b>	<b>250</b>	<b>100.00</b>

**Table 3: Institution attended**

Place of residence	Frequency	Percentage (%)
University	150	60.00
Polytechnic	70	28.00
College of education	30	12.00
<b>Total</b>	<b>250</b>	<b>100.00</b>

**Table 4: Participants who are aware of transactional sex in your institution**

Response	Frequency	Percentage (%)
Participants who are aware of transactional sex in your institution	200	80.00
Participants who are not aware of transactional sex in your institution	50	20.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 5: Transactional sex description**

Response	Frequency	Percentage (%)
Sexual favors in exchange for money	100	40.00
Sexual favors in exchange for gift	70	28.00
Sexual favors in exchange for grades	70	28.00
I don't know	10	4.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 6: Transactional sex if common among students in tertiary institutions**

Response	Frequency	Percentage (%)
Very common	150	60.00
Somewhat common	80	32.00
Rare	10	4.00
Don't know	10	4.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 7: Participants who have engaged in transactional sex**

Response	Frequency	Percentage (%)
Participants who have engaged in transactional sex	200	80.00
Participants who have not engaged in transactional sex	50	2.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 8: Motivation to engage in transactional sex**

Response	Frequency (%)	Percentage (%)
Financial needs (school fees, accommodation etc.)	80	32.00
Desire for gifts (phones, clothes etc.)	70	28.00
Peer influence	50	20.00
Pressure from partner	40	16.00
Others	10	4.00
<b>Total</b>	<b>250</b>	<b>100</b>

**Table 9: Participants who usually initiate the transactional relationship**

Response	Frequency	Percentage (%)
Student	80	32.00
Older person/partner	100	40.00
Either party	70	28.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 10: How transactional sex affect academic performance**

Response	Frequency	Percentage (%)
Positively	50	20.00
Negatively	190	76.00
No effect	10	4.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 11: How transactional sex affect mental health**

Response	Frequency	Percentage (%)
Yes, negatively	150	60.00
Yes, positively	80	32.00
No	20	8.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 12: Consequences of engaging in transactional sex**

Response	Frequency	Percentage (%)
Emotional stress	30	12.00
Stigma from peers	70	28.00
Sexual exploitation	40	16.00
Physical health issues (STIs, etc.)	100	40.00
None	10	4.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

**Table 13: Measures that could reduce transactional sex among students**

Response	Frequency	Percentage (%)
Financial support for students	80	32.00
Counseling services	70	28.00
Awareness campaigns	60	24.00
Strict institutional policies	30	12.00
Others	10	4.00
<b>Total</b>	<b>250</b>	<b>100.0</b>

## DISCUSSION

Transactional sex is a sexual activity that occurs in exchange for material benefits rather than being formally defined as prostitution. Transactional sex is not inherently violent or forced in every case, but it exists on a spectrum between fully consensual relationships and exploitation, depending on circumstances and power balance. Transactional sex occurs in settings of poverty or economic inequality, among students, where sex may be exchanged for fees, grades, or living support, in humanitarian or conflict settings and in relationships involving “sugar daddies/mommies. Sex is exchanged for money, gifts, housing, food, school fees, transportation, job opportunities, or social status. Unlike sex work, transactional sex is often not openly negotiated as a “price per act” and may occur within dating, relationships, or social interactions. It frequently involves unequal power dynamics, such as differences in age, wealth, gender, or social status. In transactional sex, participants may technically consent, choices are often shaped by economic pressure, lack of alternatives, or social expectations.

Transactional sex and sexual exploitation are related but distinct concepts, mainly differing in consent, power, and choice. Transactional sex refers to sexual relationships in which sex is exchanged for material benefits such as money, gifts, accommodation, grades, protection, or social status. While these relationships often occur in contexts of economic hardship or social pressure, they are typically perceived by participants as consensual, even though power imbalances (age, wealth, authority) may strongly influence the decision.

Transactional sex is not always organized or forced, and participants may not identify themselves as victims.

Sexual exploitation, on the other hand, involves the abuse of power or authority to obtain sexual acts, usually without genuine consent. It includes coercion, manipulation, threats, deception, or force, and often targets individuals who are vulnerable due to age, poverty, dependency, or institutional hierarchy. In educational settings, this may involve lecturers, staff, or supervisors demanding sex in exchange for grades, admission, or other academic benefits. Sexual exploitation is a human rights violation and a form of sexual abuse. Transactional sex may involve perceived choice and mutual benefit, though shaped by inequality, while sexual exploitation is characterized by coercion, lack of true consent, and abuse of power. The key distinction lies in the presence or absence of genuine consent and freedom of choice.

The study shows that the participants were between 18 to 47 years of age and majority were between 23 to 32 years of age. This shows that age is a central factor in transactional sex. Younger individuals are more likely to be participants, older individuals more likely to be providers. Participants are more likely to engage in transactional sex for survival or educational support, while older participants typically provide resources. Among female students in tertiary institutions, younger students (often first- or second-year) are more likely to engage in transactional sex as they adjust to new financial and social pressures. The relationship between age and transactional sex is strongly linked to power, economic dependence, and social vulnerability. Age

influences who participate, with whom, and under what conditions transactional sex occurs.

The research revealed that 60% of the participants were from university, 28% from polytechnics and 12% from colleges of education. However, majority of the participants agreed that transactional sex can and does occur outside educational institutions. It is not limited to schools or universities, even though students are often discussed because of their visibility and vulnerability. Majority (80%) of the participants are aware of transactional sex and does describe transactional sex in several context as: sexual favors in exchange for money 40%, sexual favors in exchange for gift 28%, sexual favors in exchange for grades 28%, and I did not know 4%. Also, the participants agreed that transactional is very common among female students and 80%v of them have engaged in such act (transactional sex). Several factors such as financial needs (school fees, accommodation etc.), desire for gifts (phones, clothes etc.), peer influence, pressure from partner, and others. The study revealed that majority of the powerful partner initiate the transactional sex and follow by the participants (students). However, transactional sex can be initiated by different parties, depending on context, power dynamics, and individual circumstances. It is not initiated by one group alone. Older or economically powerful individuals are the most common initiator, especially in age-disparate relationships. Often men (but sometimes women) with financial resources or social or institutional power and may offer money, gifts, accommodation, or opportunities to signal expectations of sex without explicitly stating it.

Also, the study revealed that majority of the participants who engaged in transactional sex have their academics and mental health been affected negatively. Again, the study shows that impact or consequences from engagement in transactional sex are emotional stress, stigma from peers, sexual exploitation, physical health issues like STIs. Engaging in transactional sex could have multiple consequences for females, especially where there are economic pressure and power imbalance. These consequences may be health-related, psychological, social, educational, and economic.

Health and reproductive consequences include increased risk of sexually transmitted infections (STIs), including HIV, due to limited ability to negotiate condom use, unplanned pregnancies, which may lead to unsafe abortions or early motherhood, reproductive health complications, including infertility or chronic pelvic infections and exposure to sexual violence or coercion, especially in age-disparate relationships.

Psychological and Emotional Consequences include low self-esteem and self-worth, particularly when sex is tied to survival or material gain, stress, anxiety, depression, and emotional distress, feelings of

shame, guilt, or regret, often intensified by stigma and trauma in cases involving exploitation, manipulation, or abuse.

Social consequences include stigmatization and social exclusion from peers, family, or community, damage to reputation, which may affect future relationships or marriage prospects, isolation, as secrecy often limits access to social support and reinforcement of gender stereotypes that value women primarily for sexuality.

Educational consequences (for Students) include poor academic performance due to stress, time demands, or emotional distraction, school interruption or dropout caused by pregnancy, illness, or shame, loss of academic integrity, especially where "sex for grades" occurs and reduced career prospects in the long term.

Economic consequences include short-term financial relief but long-term economic vulnerability, dependency on sponsors or partners, reducing independence, difficulty transitioning to sustainable income sources and risk of financial exploitation or sudden withdrawal of support.

However, the study revealed that majority (68%) of the participants consented that transactional sex should be addressed by their institutions and relevant government authority and they suggested that the following measures: financial support for students, counseling services, awareness campaign and strict institutional policies could reduce transactional sex among students shows that

## CONCLUSION

Transactional sex among females in tertiary institutions is a complex and multifaceted phenomenon shaped by economic hardship, social inequality, peer influence, and institutional power dynamics. Many female students engage in transactional sexual relationships as a coping strategy to meet financial needs such as tuition, accommodation, academic materials, and lifestyle expectations.

The practice exposes female students to significant risks, including sexually transmitted infections (STIs), unintended pregnancies, emotional distress, academic exploitation, and gender-based violence. It can also reinforce harmful gender norms and perpetuate cycles of dependency and inequality within educational environments.

Addressing transactional sex in tertiary institutions requires a holistic approach that goes beyond moral judgments. Effective interventions should include improved student financial support, access to scholarships and employment opportunities, comprehensive sexual and reproductive health education, and strong institutional policies against

exploitation and harassment. Empowering female students economically and socially, while creating safe and supportive campus environments, is essential to reducing reliance on transactional sex and promoting students' well-being and academic success.

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