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Transactional sex among female university students in Ghana: Implications for HIV education

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# Transactional sex among female university students in Ghana: Implications for HIV education

Implications for  
HIV education

473

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## Abstract

**Purpose** – Older males having sex with younger females is known to increase unsafe sex practices, exacerbated by power and economic imbalances between partners. The purpose of this paper is to examine transactional sexual relationships (i.e. long-term relationships constructed as “girlfriends not ‘prostitutes’” based on the exchange of gifts and other obligations) among female students of University of Cape Coast, Ghana. It particularly explores the implications for HIV education in institutions of higher learning. HIV/AIDS has been labelled as a disease of the poor and the uneducated, and it might be expected university students would engage in safer sexual practices: if they do not it highlights the problem around gender and economic imbalances and their repercussions even more clearly.

**Design/methodology/approach** – Using snowballing, 40 university-educated female students engaged in transactional sex were interviewed using unstructured interview. The data were analysed thematically.

**Findings** – These young women were not simple victims, these relationships were the result of complex and conscious choices. They did not want to marry their partners and were clear that these were short-term relationships primarily for material gain, which they nevertheless kept secret from family and most friends for fear of stigma, particularly in blighting their future marriage prospects. They protected themselves from emotional involvement, although they often saw their partners as loving, taking the provision of gifts as a sign of affection and sometimes a replacement for parental love. Their motivation was primarily economic, to fulfil “wants” not survival “needs” – the relationships enabled them to purchase the trappings of affluent society such as clothes, hairstyles, fast food and gadgets. They were also motivated by the enhanced experiences these relationships allowed, such as feeling protected, respected, “high class”, part of a daring elite of women and being able to travel and continue their education. The unequal nature of the relationships (often described as “father-daughter”) in a society in which parents, older people and men are given unquestioning respect, reduced their abilities to negotiate safe sex practices. In so far as they practiced safer sex it was to avoid pregnancy rather than disease, believing they would be able to tell from physical signs if their partner was infected.

**Practical implications** – This study shows that the “privileged” status’ that higher education offers is no match for the socioeconomic and cultural factors which make female youths, whatever their educational background, compromise on safer sexual practices, rendering them vulnerable to STIs and particularly, HIV infection. It is also clear that students in higher education are nevertheless ignorant about the risk and invisible nature of sexually transmitted disease. Institutions of higher education need to do more to provide robust sex and relationship educational interventions for their students and faculty about HIV/AIDS, which take into account the complex and socially situated decisions that surround sexual relationships.

**Originality/value** – Most of the work on transactional sexual relationships has come from South Africa – this is the first study in a Ghanaian context and of educated young women.

**Keywords** Relationships, Africa, Ghana, Sex, HIV, Safer sex, AIDS

**Paper type** Research paper



## Introduction

Current patterns of, and discourses around, HIV/AIDS suggest that older males mixing with younger females in sexual relationships comes with an increased risk of infection, due to unsafe sex practices and serial and concurrent sexual networking (Luke, 2005). This is often exacerbated by power imbalances between partners which largely result from socioeconomic differences between the male and female partners (Longfield, 2004). Drawing on qualitative evidence from “privileged” female Ghanaian youths, this study examines how transactional sexual relationships evolve, are maintained and dissolved/terminated. Our choice of university students is born out of an assumption that higher education provides greater access to health information, as well as a greater socioeconomic incentive for making safer and healthier sexual choices. Given their “privileged” position as university students, it is expected that they would be more likely to engage in sexual practices that are safer and healthier. If this is found not to be the case, it highlights the problem around gender and economic imbalances and their repercussions even more clearly.

Most of the existing literature (e.g. Shefer *et al.*, 2012; Gukurume, 2011; Masvawure, 2010) suggests that transactional sex is particularly prevalent in Southern Africa. This is because most of the existing literature originates from this sub-region, and we thought it important to explore the phenomenon of transactional sex in other regions. This paper brings a Ghanaian perspective to determine whether the situation is similar or different from that described in the literature on Southern Africa in the prevailing body of knowledge.

Transactional sex involves the exchange of sex for money, gifts, services or other favours. Transactional sex, also known as “sugar daddy” (Luke, 2005) relationships in sub-Saharan Africa, refers to sexual relationships between older (usually richer male) partners and younger (usually socially and/or economically lower status female) partners, including adolescents (Poulin, 2007). In several important ways, transactional sex differs from the generic view on prostitution, which is non-marital and multiple-partnered and usually involves exchange of sex for cash. Although transactional sex is also non-marital and can be multi-partnered, its striking difference from prostitution is that “participants are constructed as ‘girlfriends’ and ‘boyfriends’ and not ‘prostitutes’ and ‘clients’”, and the exchange of gifts for sex is part of a broader set of obligations that might not involve a predetermined payment (Hunter, 2002, p. 100-101).

Conservatively, two broad perspectives, agency and structuration, have informed discourses on transactional sex. While the agency perspective recognises an individual’s power of choice, the second perspective centres on the structural forces that control individual decision making, leading people to make decisions they might normally be expected to avoid (Gukurume, 2011; Luke, 2005). The agency perspective recognises young women as reasonable people who may exploit their sexuality to extract economic and material gains from older rich men. For instance, in a Tanzanian study, young women described themselves as lucky to have been created women since they could exploit their sexuality for pleasure and material benefits, and described men as stupid to pay for goods (vaginas) they could not take away (Wamoyi *et al.*, 2011). In Abidjan, older partners in transactional relationships have been described as old rich fools, only good for financial exploitation (Hunter, 2002). In some parts of sub-Saharan Africa where transactional sex is prevalent, some innovative strategies are being deployed to strengthen young women’s agency capabilities. For instance, the STRIVE project in Tanzania is engaging young women to reflect on love, sexuality, HIV, peer pressure and

other topics and is challenging widespread cultural narratives that it is “smart” for girls to use their sexuality to meet their material needs and aspirations (Wamoyi *et al.*, 2011).

In contrast a structural, or poverty view posits that peer pressure, family influences and economic marginalisation of women and more especially, young women, “compel” them to initiate sexual relationships with richer older men (Wamoyi *et al.*, 2011; Poulin, 2007; Silberschmidt and Rasch, 2001) who are capable of providing their survival or consumption needs. Transactional sex for survival or consumption/materialism (Hunter, 2002) is linked to financial considerations, where women employ their sexuality to meet their food, clothing and accommodation needs (Foley and Drame, 2013), and according to Gukurume (2011), survival is the overriding motivation for transactional sex. Another structural issue worth mentioning here is marriage culture in this particularly polygamous environment. In several African cultures, polygamy is “celebrated” especially among relatively older men who take on younger wives, and indeed mothers have sometimes warned their daughters not to get pregnant by poor boys (Gorgen *et al.*, 1998).

Transactional sex can go beyond survival, with young women attempting to construct identities that will enable them fit better into affluent society (Masvawure, 2010). Young female university students may become involved in transactional sex with the aim of achieving “flashy lifestyles” (Masvawure, 2010), manifested in hairdos, stylish clothing, western foods (e.g. pizza and burgers) cell phones (Hunter, 2002) and other expensive gifts (Leclerc-Madlala, 2003). There are, however, varied perceptions about what the exchange of gifts, in whatever form, connotes in such sexual relationships. For instance, while men may perceive gifts as baits, women may choose to consider them as tokens of love (Nnko and Pool, 1997), and as a sign that a relationship is progressing (Wamoyi *et al.*, 2011; Bhana and Pattman, 2011; Kaufman and Stavrou, 2004).

## Methods

Although the literature on transactional sex provides a mix of evidence on how females engaged in the practice manage these relationships, most studies seem to conclude that there is some amount of secrecy that surrounds transactional sexual relationships. Given that this study was targeted at a population whose identities and size were unknown, we relied on snowballing (i.e. chain sampling which uses existing study subjects to recruit future subjects from among their acquaintances).

One major threat to this study was the perceived privileged position of the researchers as members of faculty researching an aspect of female students’ sexual behaviour. Pillow (2003) suggests that to be non-exploitative, the researcher needs to hear, listen and equalise the research relationship in order to do research “with” rather than research “on”. We attempted to achieve this by engaging eight female undergraduate students as research assistants.

An inclusion criterion was that a respondent should be engaged in, or had recently (less than one year) quit a heterosexual relationship with a partner who is/was ten or more years older. The ten year age gap was used as the cut-off point because some earlier studies (Hunter, 2002; Luke, 2005; Amo-Adjei, 2012) found that power dynamics are imbalanced in relationships where a male partner is ten or more years older than the female. The reason for including those who had recently exited a transactional relationship was to help draw comparison, if any, with those presently involved.

Following the initial identification of females engaged in transactional relationships, the first author contacted all the females who agreed to be part of the study, through mobile phone. Out of the 60 identified, 40 agreed to be part of the study. For those who agreed to be part of the study, 15 requested telephone interviews while the remainder agreed to face-to-face interview. Since the study did not set out to achieve generalizability and statistical representativeness, 40 respondents was considered an adequate number. In any case, qualitative studies do not have to be judged by a quantitative criterion but rather, the credibility and rigour of the research process (Koch, 2006; Rolfe, 2006). The data collection exercise lasted six months, from November 2012 to April 2013.

The interviews were unstructured to make room for flexibility. Each of the respondents gave written and verbal consent before the interviews. To protect the identity of the respondents, no forms of personal identifiers were used except the ages of the respondents and their partners, which have been indicated in what follows.

We followed the Framework Approach (familiarization, identifying a thematic framework, indexing, charting and mapping and interpretation) to qualitative data analysis proposed by Ritchie and Spencer (1994). At the first stage, each of us repeatedly read the transcripts to familiarise ourselves with the data. Following this, we moved to the second stage where analytic frameworks were developed by identifying the recurrent themes. The next stage was to refine (index) the themes and to subsequently summarise the themes into brief but coherent forms. At the final stage, we compared the themes and subthemes with transcripts, field notes and tape recordings to ensure that a reasonable level of consistency was achieved.

As part of measures to enhance validity and reliability, there was back and forth discussion with respondents at all stages of the process to clarify the issues that appeared to be emerging. Overall, discussion became centred on motivations for transactional sex, prospects of marriage with current older or younger partners, safer sex and sexual practices, intentions about quitting or remaining in the relationships and disclosure and stigmatisation.

### **Results and discussion**

The mean age of respondents was 22 years and 43 years for the partners, an average age difference of 21 years. The relationships had existed for between three months to two years at the time of interviews. One of the respondents had quit her relationship with an older partner.

The findings are discussed along the following themes: marriageability, love and anxieties over marriage; motivations for transactional relationships; stigmatisation and disclosure; safe sex practices; and intentions about quitting.

#### *Marriageability, love and anxieties over marriage*

Marriage is one of the most popular social institutions and in many traditional cultures, societies and religions, neither a man nor a woman is considered complete, after reaching maturity, without a spouse (Animasahun and Fatile, 2011). In Ghana for instance, enormous pressure is brought to bear on females who have attained certain ages but remain unmarried/single. This social pressure can be expected to drive the formation of intimate relationships among female university students, who are often pressurised into marriage after completing university education. After finding out from respondents the ages of their partners, respondents' thoughts on and expectations of marriage in relation to their current sexual partners were elicited.

Only one indicated her willingness to marry the current partner:

It is possible I will marry him. In fact, I will marry him. He's now given me the choice to make; whether I will marry him or not. If I am willing, he's ready. My mother is aware and she does not have any problem with that. I don't care marrying somebody of that nature. My interest in him has grown over the period (22 years, partner 38 years).

For those who did not want to marry their transactional partners, two major reasons were given, age differences and the stigma of being a second wife. Marrying an older, richer and more capable older man is accepted among some groups, especially in the northern regions where the high bride price demanded of would-be-husbands occasionally results in such arranged marriages. However more generally, and among some ethnic groups in Ghana, marrying a comparatively older man can expose the woman to a degree of social scorn. From the Christian perspective, polygamy is discouraged, and second wives denounced. The stigma can be quite severe when second wives have obtained Western formal education. Educated women who choose to be second wives may be seen as frustrated and somehow materialistic if the would-be partner is economically affluent. Coming from this context, respondents frequently expressed disdain, dislike and abhorrence towards being a second wife:

I will definitely stop because I won't marry him. He is already married and I can't be a second wife. I need a man for myself and me alone, someone I can call my own (20 years, partner 35 years).

I will not marry him because he's married with 3 kids – two girls and a boy. Besides, I don't want to be a second wife! (22 years, partner 44 years).

Furthermore, the large age differences between some participants and their partners discouraged them from considering those older partners as husbands. A respondent recounted how her current partner had come to love her over time, although she was not emotionally committed due to the age difference:

He loves me so much and he wants me to remain with him but I cannot marry him because of the age difference. I don't also love him back (25 years, partner 42).

Although love often forms an integral part of intimate partnerships, the question of love in transactional sexual relationships is nuanced with complexities and it is often not entirely clear whether the relationships are founded on love/emotional attachment. Apart from one student, love appeared absent in these relationships. Almost all the participants indicated that their relationships were being used as a catalyst to achieve some subtle ends. Some had devised mechanisms to avoid emotional commitment, and to avoid emotional hurt after terminating the relationship, which they were confident would occur in the near future:

I don't love him. When I complete my education all will be behind me. Oh it is just for fun, companionship (not love) and material benefits, I will definitely stop because I want to marry. He is already married and I can't be a second wife. I need a man for myself and me alone, someone I can call my own. I sometimes feel neglected and lonely; I feel he's not mine and moreover, I don't love him. I don't want to be hurt that is why I don't want to give my heart to a married man (20 years, partner 35 years).

It is however ironic that some respondents, while expressing no emotional reciprocity towards their partners, considered these partners to be loving and caring, as evidenced by their response to their material and sometimes their emotional needs. A respondent who recently quit an age-disparate partnership indicated that she had non-emotional

commitment to her partner since she was aware her partner was married. Nevertheless, respondents' choice of their partners, which some saw as "daring" was sometimes linked to the man's willingness to provide materially for her. Some respondents sought to compare relationships with young and with older men:

Older men are more caring than young men. Anytime I told him I wanted something, he responded on time. Whenever I was sick, he handled me well. He would spend time to visit; spend long time asking how I was faring and the kind of help he could give to me. At times, when we go out, he would ask me what I wanted and would give me all I ask him without asking for sex in return [...] he never forced me to have sex with him, but rather anytime that I was ready. If he wanted to have sex with me, he'll take me out, mostly for dinner and make a sexual request. If I told him I was not in the mood, he did not insist [...] (21 years, partner 42 years).

Some respondents expressed anxiety about how transactional sex could jeopardise their chances of marriage. This is consistent with similar observations in a study by [Longfield \(2004\)](#):

The young guys may be afraid of you because you would have earned yourself the status of "high class" lady. You may have difficulty in getting a young man to marry. They may tell others who approach you for marriage similar things; it is not good to stay in for long (21 years, partner 42 years).

#### *Motivations for forming transactional relationships*

Some of the motivation for these relationships could be described as economic. One respondent indicated that she became involved in transactional sex because at a point, she could not afford to pay for her accommodation on campus. She had felt compelled to share a bed with a "good Samaritan", a situation which nevertheless brought her apparent frustrations:

I am doing it because I don't have enough money to finance my education. At a point, I had to share a bed with a friend because I did not have money to afford a hostel (23 years, partner 55 years).

Apart from this respondent, all the other respondents claimed that their parents were capable of providing them with their basic needs as students, but a desire for elaborate lifestyle as a way of achieving respected status influenced their entry into a transactional sexual relationship:

You see, my parents pay my fees, accommodation and provide me with money for my clothing and feeding. However, I don't eat from the Science Market because their food is not tasty. Even though my parents give me money for feeding, you see when I am on campus, I like going out with my female friends. One thing too is that, we girls, we like new things so we buy new things a lot. We like changing our hairstyle, dress and one or two things (22 years, partner 44 years).

The role of gifts in transactional relationships is fairly a complex subject. Whereas in some studies ([Stoebenau et al., 2011](#)) gifts are apparently presented prior to forming transactional sex as a decoy, other studies suggest that women rather perceive the quantum and quality of gifts as a marker of love and the extent to which men valued them ([Poulin, 2007](#); [Leclerc-Madlala, 2003](#); [Bhana and Pattman, 2011](#)). Among the participants in this study, the provision of gifts appeared to facilitate the formation of transactional relationships. Most consumer goods such as expensive cell phones are beyond the means of most Ghanaian university students as, unlike their counterparts

in Europe and North America, they have limited vacation employment opportunities. This tends to make them dependent on others for a number of needs and wants:

I accepted because he gave, and still gives me financial assistance and other gifts. The man gave me BB (Blackberry) phone as well as a Dell laptop (22 years, partner 44 years).

The intermediary role of friends in motivating entry into transactional relationships through discussions on the practice was also reported. A related motivation was the desire to have “experiences” that would make them really belong to a circle of “experienced” friends who could contribute to discussions on transactional relationships:

Some of my friends were already in such relationships. They used to tell me it was a good thing to be in relationship with older men. You feel okay, less problems on issues that will cause emotional problems. In case of any problem, they find ways to protect you [...] I wanted to have those experiences my friends talked about (21 years, partner 42 years).

I had seen friends in it and the stuff that they had, I also wanted some; talk about the luxuries they enjoy. Also gaining respect by wearing expensive dresses, using iPads, iPhones, so I also want to be in that class and gain the same respect. Some women in this type of relationship too are untouchable, that is, the young guys are scared to get closer and for me, I don't like young guys really (20 years, partner 35 years).

Some of these gadgets mentioned in the preceding quotation give an indication that the motivation goes beyond subsistence “needs” to “wants” and aims at achieving lifestyles which Handler (1991) has described as “symbol capital”, a reflection of successful modern image (Leclerc-Madlala, 2003) and materialism (Swader *et al.*, 2012).

It appeared that for some respondents, love and care from their actual parents had become elusive and unachievable, and they were motivated to get into transactional relationships with older men who could provide them with the parent-like love, care and attention they could not receive at home:

I wanted to get the care and attention my stepmother was not giving me; like someone who can listen to me and spend time with me (21 years, partner 42 years).

The motivation of some respondents hinged on a perceived lack of confidentiality that characterises peer relationships, with the belief that some younger men may not keep sexual encounters private:

I am not interested in my age mates because of the attitude of some of them. For some of these guys, if you allow them to have an affair/sex with you, they will not make it confidential. They'll end up telling their friends; to them it is more like a game. But if you go out with a matured person, it is uncommon for them to go about telling others. Old people are also more responsible (22 years; partner 38 years).

### *Stigma and disclosure*

This study casts light on the identity that society imposes on a female. Beyond the close knit group of friends who were also engaged in transactional sex, almost all the respondents concealed their relationships from “other” friends and families for fear of reprimand and stigmatization, discrimination and name calling. Women who “date” older men are often considered to be “shashe” (a spoilt female who engages in concurrent sexual relationships). Some participants therefore feared to be given this tag, with its potential for stigma:

[...] People in the community see you as a spoilt girl or a prostitute when you date older men. I sometimes cannot tell people the kind of relationship between the man and I tend to lie that



he's my relative, though he's not. Some people when they get to know that you are into transactional sex, they tend to discriminate against you. Some few friends who know I am into this kind of relationship call me "shashe" and some other derogatory names [...] I introduced him to my close friends because they are also in similar relationships. However, if the friend is not a bosom friend, I cannot introduce him as my guy. All that I can say is that the man is my friend or my relative because I fear being discriminated or tagged with a particular name (22 years, partner 38 years).

No! Why should my parents know about this? My parents are able to provide for me. However, they will not give me money to buy those expensive items that I want and therefore, I went in for the man so that the man could provide those expensive things for me, but I don't take those items home during vacation to avoid queries from my parents about those things! (22 years, partner 38 years).

### *Safe sex practices*

With heterosexual sex as the main driver of HIV transmission in sub-Saharan Africa, correct and consistent condom use is recognised as one of the important safety measures for preventing infection apart from faithfulness and abstinence. Previous research (Amo-Adjei, 2012) has shown that education improves safe sex practices.

Among the respondents, safe sex was not one of their apparent concerns. Even those who were concerned about safe sex and practiced it did so mainly to avoid pregnancy. Materialism, sexual gratification, perception of trust and the father-daughter nature of the relationships hampered negotiations for safe sex practices. For instance, on material gains, one respondent indicated that the question of whether she wanted something from the partner or not determined her position to negotiate for safe sex:

It is yes and no. No because sometimes, you will be in need of something very important that you want at all costs. On such occasions, you do whatever he tells you to do (21 years, partner 42 years).

African culture demands respect for age, while in marriage and other kin relationships, respect to men is demanded as a right, even in situations where a woman is older than the man. Consistent with these contextual issues, some respondents felt that they could not raise the question of safe sex because they had to show respect and obedience to their partners who were old enough to be their fathers:

It is very difficult to negotiate. This kind of relationship is more like a father and daughter relationship so it is difficult to negotiate. Imposition is very common; whatever he says is final. Even if he shouts on you, you can't shout back unlike someone in your age group (24 years, partner 54 years).

I give him maximum respect and obedience to make him feel at home. This is because of our age and socioeconomic differences and so I allow him to have more control during our sexual encounters (25 years, partner 42 years).

In addition to these perspectives about negotiations for safe sex, which have already been observed in existing literature (Longfield, 2004), some different insights emerge. The literature generally suggests that negotiations for safe sex are limited mostly to the first few sexual encounters. However, in this study the ability to negotiate for safe sex tended to emerge after sometime in the partnerships, often based on negotiations to avoid pregnancy while in university ("school"):

It is not always. Initially, I was not able to negotiate for sex let alone a safe sex. This was because I feared that with a man of his calibre, he would be annoyed if I requested or insisted

on him to use a condom, which will jeopardize my chances of getting those material things he's been giving to me. Moreover, I thought negotiating for safe sex meant that I did not love him and that he could leave. But these days, I am able to negotiate for safe sex because I told him I am in school and that I did not want to become pregnant. Since then, we normally practice safe sex but it is not always because sometimes sexual intercourse just happens without prior notice or decision (22 years, partner 38 years).

Some participants expressed no fears and concerns about HIV infection, although they were aware or perceived their partners to be engaged in concurrent partnerships, either within marriage or outside. The unconcerned attitudes towards HIV infection were informed by perception of trust and material benefits that came from the relationships:

Hmm, no! HIV does not come to my mind most at times but other infections, which I can see because we normally have sex during daytime so I will see from the penis. Even during smooching, you can hold the penis and see possible sores on his penis (25 years, partner 42 years).

I did not use condoms and also did not think about contracting any STIs. That time, I knew that if a guy had gonorrhoea, the person felt pains when urinating and having sex; but the guy did not have any of these symptoms so there was no problem. I also did not know much about HIV. I only knew that people who are very slim and too weak are people who could have HIV/AIDS but not strong and active people. It was through a compulsory first year course (Introduction to HIV and AIDS Studies) that I got to know more about HIV/AIDS (19 years, partner 32 years).

A respondent who had quit a transactional sexual relationship at the time of data collection recalls she never thought of HIV infection, focusing instead on the material allurements that came with the relationship:

[...] I never thought of STIs because the relationship fetched me a lot of money (22 years, partner 38 years).

There were also barriers to safe sex negotiation which related to individual desires for sexual gratification and some discomfort associated with condom use:

One thing is that I have never used a female condom before. Even with male condom, when your guy is using it, you feel uncomfortable sometimes. "Hwe, eya etwetwe me" (Look! It pulls the pubic hairs on my vagina). How much more female condom. It will be seriously uncomfortable. I like it raw (22 years, partner 44 years).

### *Intentions to quit*

The study explored respondents' desire to remain or quit the relationships. With the exception of one, respondents indicated that they thought often about quitting. However, the quitting intentions related to the economic motives that inspired so many of their choices. Generally they were either waiting till some further material benefits had been obtained, after graduation, on becoming employed or upon attracting new, richer and/or younger partners. The two quotations below summarise such motives:

I wish to put this relationship to an end but when I look at the expensive things he has been buying for me, such as clothes, phones and recently his promise of buying an iPad for me, it becomes difficult. As much as I would want to stop dating him, I am also thinking about the things I will lose if I were to leave him right now [...] In the meantime, I hope to quit when I finish my degree programme because after school, I might get a good job that will fetch me something substantial and then I'd be able to buy those expensive things myself. Besides,

after school, I will leave the circle of my current friendship, which will enable me stick to my fiancé (22 years, partner 38 years).

There is a guy in USA who has proposed to marry me so if he's serious, I am going to marry him one time and leave this man. I met this gentleman on Facebook and just today, he told me he's sent me a laptop, Samsung Galaxy Tab, Digital Camera and some money, which I am hoping to receive by next week. If it turns to be true, I will stick to him. He has shown interest in talking to my mum [...] although he's ten years older than me; it is not a problem at all for me once I want to marry him. When I was 19 years, I was in a relationship with a guy who was 32 years so now with exactly ten years difference; there is no problem at all (22 years, partner 44 years).

Spending their second semester vacation abroad, particularly in UK and North America is an experience Ghanaian university students cherish greatly. The ability to afford such trips places returnee students in a status "superior" to their contemporaries since it affords patrons the ability to acquire trendy designer clothes and shoes, and other modern gadgets such as laptops and expensive cell phones. Some respondents wanted to put off quitting until their hopes and aspirations, for example to spend holidays abroad, had been achieved:

You know something (smiling); he said he would help me travel abroad next year during the long vacation. So I have to stay in touch till the promise is fulfilled (22 years; partner 44 years).

These views may not be part of the initial motivations for entering into transactional relationships. However, they appear to have arisen from either promises made by the men or requests those women might have made.

### Conclusions

Our aim was to explore some issues surrounding transactional sex among a relatively privileged population of female students in a Ghanaian university.

A key finding is that economic considerations strongly informed the formation, remaining and quitting such relationships. These considerations went well beyond survival to attaining and maintaining "ostentatious" lifestyles.

Economic motivations were however nuanced with other motives. Whereas transactional sex was based on economic constraints for survival on a university campus (e.g. payment of bills/fees), there were others who made personal and conscious efforts to form such relationships for purposes of acquiring experiences in order to be able to identify with their peers who were also engaged in such relationships. The finding strengthens the views about agency role, wherein almost all the respondents indicated active roles in forming and also capability of exiting the relationships. For all the respondents who expressed the strong intention of quitting, conscious efforts appeared to have been made to avoid emotional commitment to those relationships which were apparently only serving as means to certain ends.

Our findings give indications around the idea of female agency, and specifically about the fact that females may also exploit males for personal gains. Just as men are often described as sexual predators in transactional sex discourses, women could also be seen as "material predators". Thus, we find indications about females employing their sexuality to extract financial and material gains from males to attain and maintain preferred lifestyles. Also, the narratives from the respondents suggest that their partners somehow used their privileged economic status to initiate transactional relationships. Earlier studies noted that women are increasingly commoditising their

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sexualities beyond survival and sexual pleasure (Haram, 2004; Luke and Kurz, 2002; Bohmer and Kiruma, 2000).

Although social and economic differences surrounding negotiations for safe sex practices existed among the respondents, the ability to negotiate for safer sex tended to emerge when the relationships seem to have taken shape. Here again, respondents relied on agency power to negotiate for safe sex, frequently citing the need to avoid pregnancy (an impediment to their university education). Negotiations for safer sex were, however, not based on the need to avoid STIs. Okonkwo (2010) arrived at similar findings in a study of Nigerian university students, where the female respondents indicated that non-protective sex was not peculiarly associated with masculinities but an active desire of females as well as men to derive sexual pleasure and sensation. Some respondents in this study expressed similar views. The desire for non-protective sex in relationships is therefore not entirely a masculine phenomenon.

At the University of Zimbabwe, Masvawure (2010) found that young women denied Big Dharas (transactional older partners) sex by pointing out to them (the men) the fact that they were old enough to be their fathers, which in turn put them off sexually. However, among these sampled students, even among those who considered their relationships as in some way “father-daughter affair”, sex was exchanged freely, despite the obvious universal taboos around real life father and daughter sex. Indeed the age differences between partners contribute to a feeling of uneasiness about insisting on safer sex: the gerontocratic Ghanaian culture demands utter respect for old age, while the respect also accorded to men makes the disparity even more acute.

Sexual relationships of young unmarried people in Ghana, as in other African countries, evoke strong moral condemnation. Given this, the young women reported that their transactional sex was masked from parents, and from friends who could not be trusted to keep it secret. This observation is at variance with Wamoyi *et al.* (2011) who found tacit parental acceptance of transactional sex (Wamoyi *et al.*, 2011). Publicly acknowledged transactional sex was felt to obstruct one’s chances of getting married to a peer male because of the expensive lifestyles that accompany the unequal relationship.

### **Limitations of the study**

The study has some limitations in terms of generalizability. The sample selection process, snowballing, means that the findings may only apply to respondents in this small study. Our findings may also be limited to the University of Cape Coast alone. A larger and comparative study involving different institutions of higher learning may help shed further light on the clearly complex situation regarding transactional sex in the universities.

### **Implications for HIV education**

Since the advent of the epidemic, HIV/AIDS has been labelled as a disease of the poor and the uneducated, and assumptions made that people who are educated will take personal protective measures against HIV infection. However, the findings from this study suggest that these views may be erroneous, with undesirable consequences on HIV preventive efforts. Despite the fairly privileged position of these respondents, sexual risk taking still clearly exists. Even among those who did practice safer sex, the motive was not for protection against STIs, which means that whenever

they felt secure against pregnancy, the chances of condom use will be extremely minimal.

The fact that some respondents claimed to have had improved knowledge of HIV/AIDS at university may, perhaps, be as a result of weak HIV/AIDS information and education at the pre-university stages. This suggests the need for early HIV/AIDS comprehensive education in schools. This is particularly important given that the majority of those who obtain pre-university education in Ghana are unlikely to progress higher. However, this is not to discount university/tertiary level courses on HIV/AIDS. For those who also progress to the university and other institutions of higher learning, some will likely be “left out” at the pre-tertiary stages. Higher institutions therefore have to continue to strengthen the delivery of HIV/AIDS education to both students and faculty. Some respondents indicated they became more aware about the details of HIV/AIDS during a first year university course. It may serve higher academic institutions well to reach out to many of their constituents – students and workers (administrators and faculty) alike, on how certain sexual practices expose them to STIs. Integrating HIV/AIDS issues into existing curriculum or adopting them as a new curriculum could be one of the mechanisms that universities and other higher educational institutions could adopt in order to reduce risky behaviours.

### Final conclusion

The results presented here show that multiplicities of considerations inform initiation, maintenance and quitting of transactional relationship among unmarried female university students. The findings show that transactional sex in this setting has an intersection among survival and consumption and materialism, stigmatisation, inabilities and abilities to negotiate for safe sex, as well as reciprocity and non-reciprocity of emotional commitment to male partners. The convolutions of students' lives and settings have to be appreciated in designing intervention programmes.

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486

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