

Research Report
Operations Research among Key Populations in Ghana

“Using what you have to get what you want”: Vulnerability to HIV and Prevention Needs of Female Post-Secondary Students Engaged in Transactional Sex in Kumasi, Ghana
A Qualitative Study

Monita Baba-Djara, Alana Brennan, Caitlin Corneliess, Thomas Agyarko-Poku, Kofi Akuoko, Kofi Baffuor Opoku, Yaw Adu-Sarkodie, Jennifer Beard

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Center for Global Health and Development
Boston University
Boston, Massachusetts, USA

Kwame Nkrumah University of Science and Technology
Kumasi, Ghana

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Acronyms

BECE	Basic education certificate examination
BU	Boston University
CGHD	Boston University Center for Global Health and Development
GAC	Ghana AIDS Commission
GHC	Ghana Cedis
GIZ	German Society for International Cooperation
IDI	In-depth interview
IRB	Institutional review board
KNUST	Kwame Nkrumah University of Science and Technology
NACP	National AIDS Control Program
NGO	Non-governmental organization
PPAG	Planned Parenthood Association of Ghana
SHS	Senior high school level
STD	Sexually transmitted disease
VCT	Voluntary counseling and testing
USAID	United States Agency for International Development
USD	United States dollars
WHO	World Health Organization

Executive Summary

Introduction and Rationale

This report presents findings from a qualitative study examining vulnerability to HIV of female post-secondary students engaged in transactional sex in Kumasi, Ghana and their prevention needs. The study was conducted by Boston University's Center for Global and Health and Development (CGHD) and the Kwame Nkrumah University of Science and Technology (KNUST) as part of Project SEARCH funded by the United States Agency for International Development Ghana. Participants were recruited from five post-secondary institutions in the greater Kumasi area.

Our objective is to provide academic institutions, the Ghana AIDS Commission (GAC), the National AIDS Control Program, donors, and other stakeholders with rich data to inform research and programmatic efforts in Kumasi specifically, as well as academic institutions in general. We set out to document what forms of transactional sex female students are engaging in, who their partners are, and what motivates them to participate. We asked students about the individual and structural vulnerabilities for HIV reported by female post-secondary students involved in transactional sex and what their prevention needs are. We also interviewed a small sample of faculty, residence hall matrons, and hotel staff to get their perspective on the behavior of female students practicing transactional sex that might put them at risk for HIV. The findings of this study can be used as well to inform the design of future studies of young women engaging in transactional sex in Ghana.

With such limited understanding of HIV transmission among young female post-secondary students engaged in transactional sex, research is needed to determine how this group contributes to the overall HIV epidemic. The Ghana AIDS Commission has recognized the need for further research among communities engaged in less well-defined risky sex practices in the National Strategic Plan for Most-at-Risk Populations (MARPs) 2011-2015.⁴ This study attempts to fill in gaps in the research regarding transactional sex, taking into account the complexities and nuances of the practice, in addition to examining the needs of female students for targeted HIV prevention programs.

Background

The HIV epidemic in Ghana is a generalized epidemic, with prevalence greater than 1% in the population.¹ As of 2010, while overall HIV prevalence was 1.31%,² most at-risk populations have consistently higher levels of HIV infection, approximated at 38%.¹⁻⁴ In 2009, just over 17,000 AIDS-related deaths were reported¹ and it is estimated that in 2012 an additional 11,000 new HIV infections were likely to occur.⁵ The centrally located Ashanti region has the fourth highest regional HIV prevalence rate in the country at 3.1%.⁵

The most common mode of HIV transmission is through unprotected heterosexual sex with an HIV-positive partners.⁶ Ghanaians aged 15-24 have an HIV prevalence rate of 2.1%.¹ Prevalence among sex workers is 12.9%, although this may not be an accurate bench mark for female post-secondary students engaging in transactional sex.^{3,4} Specific prevalence rates have yet to be defined among this population.

HIV prevalence among female post-secondary students engaging in transactional sex

By the age of 18, when young adults typically enter a post-secondary institution, 40% of Ghanaian women have become sexually active and 91% by the age of 25.⁶ An estimated less than 6% of Ghana's population (4% of females, 6% of males) attends a post-secondary institution,⁶ with males being more likely than females to complete a course of study. Attendance is largely determined by household economic status⁶ since post-secondary education can be costly (between 240 to 1,011 USD annually, depending on the institution⁷).

HIV risk factors

Most students at tertiary institutions show universal awareness of HIV/AIDS risk yet condom use is low and inconsistent with slightly less than half (48%) reporting condom use during their last sexual encounter and less than 28% at last high risk sexual encounter,^{6,8} potentially indicating that as risky sexual behavior increases condom use decreases.⁶ In addition, as a 2003 study conducted in Swaziland showed, women educated beyond secondary school often have higher HIV prevalence than women with a secondary school education only.⁹ Contributing to the HIV risk at the university level are high risk behavior patterns such as sexual experimentation, unprotected casual sex, multiple partners, gender violence, sugar daddy relationships, and prostitution on campus.¹⁰⁻¹²

This study attempts to fill gaps in the research regarding transactional sex, taking into account the complexities and nuances of the practice. In addition the study examines the needs of female post-secondary students engaged in transactional sex in Kumasi in order to inform targeted interventions that will enhance prevention and treatment of HIV/AIDS among this population.

Methods

We conducted in-depth interviews with female post-secondary students, focus group discussions with female and male students, and key informant interviews with faculty, residence hall matrons, and hotel staff in the Kumasi metropolitan area. Post-secondary students were recruited for focus group discussions and in-depth interviews using a snowball sampling technique. Key informants were recruited from among faculty, residence hall matrons, and hotel workers based on their potential knowledge of post-secondary female students' participation in transactional sex.

Study Findings

Study participants reported that the practice of transactional sex happened across the age range of post-secondary students. Focus group participants frequently mentioned ages 20-29. In-depth interviews suggest that transactional sex may start before post-secondary education as several participants discussed experiences prior to attending a tertiary institution. Some members of the focus group discussions commented on age disparities among those involved in transactional sex, noting that the men are typically older and more financially stable.

HIV Risk Behaviors

High risk behaviors, including multiple partners and unprotected sex, were fairly consistent throughout the interview process. Some of the biggest perceived risks reported by women were unwanted pregnancy and sexually transmitted infections (STIs) including HIV. When asked about what measures students take to protect themselves from HIV, students mostly said condoms, while some mentioned abstinence or remaining faithful to one partner. Students acknowledged that most people think more about pregnancy than HIV.

Transactional sex has been linked to the spread of HIV, particularly among young women in much of sub-Saharan Africa.¹⁴⁻¹⁶ Women who engage in transactional sex often have multiple, and/or concurrent

relationships, where one man may provide them with money for rent, another clothes and so on.^{15,18,19} When this practice is combined with low levels of condom use HIV risk is increased. Our findings show that condom use is often abdicated by the women while seeking material return for the sexual transaction. Some interviews express that higher monetary value is placed on unprotected sex rather than sex with a condom

Motivation for Transactional Sex Involvement: Push/Pull Factors

Analysis of narratives from women revealed common factors pushing/pulling them into transactional sex. Familial poverty and financial need were the main push factors, while peer pressure, desire for luxury goods and grades were the main pull factors.

Push Factors: Familial Poverty and Financial Need

It was clear that sex in exchange for material goods and financial support was quite common and considered a social norm. On the other hand, exchanging gifts was also considered to be a sign of how much their male partner cared for them, reinforcing the difficulty of clearly differentiating when sex is primarily for material gain as opposed to the exchange of gifts that occurs within the context of an intimate relationship. As a result it can be hard at times to tease out when transactional sex becomes a necessity due to financial hardship. However, most of the women described exchanging sex for money and/or goods in order to support themselves or to alleviate the impoverishment of their family.

Pull Factors: Desire for luxury and/or status

During interviews women reported feeling pressured to keep up their physical appearances and getting involved in transactional sex in order to improve their social status. Some women expressed that their involvement in transactional sex was not out of financial need but rather the desire to have certain material goods and gifts. Our findings also support previous research on transactional sex being a response to poverty in addition to being influenced by peer pressure to obtain luxury items, such as expensive clothing, hairstyles, jewelry and makeup.¹² These economic aspirations may stem from the increased pressure of modernization and globalization, creating desire for material goods beyond a subsistence living.

Pull Factors: Academic Standing

Students in focus group discussions mentioned that transactional sex included sex for grades and that the practice existed among female students and lecturers as well as tutors. However, female post-secondary students have reported lacking trust in policies and reporting systems or enforcement of such policies at institutions that might protect a student from an abusive lecturer or tutor. Students noted the perception that the staff assigned to receive reports of abuse may protect the lecturer over the student. This ambivalence with policies and reporting systems may enable transactional sex practices to continue unacknowledged at a post-secondary institution.

Knowledge of Availability and Accessibility of HIV Prevention and Health Services

Women at these institutions reported lacking awareness of and access to sexual health services on campus. Students perceived sexual health services as inaccessible for female students noting stigma as a main barrier in obtaining timely services. Some students noted insensitive staff members in health facilities, or their own fear of the consequences for disclosing their sexual history as additional barriers.

Discussion

Discussions with study participants confirmed the difficulty of defining what constitutes transactional sex and therefore understanding the complex factors driving its practice. Sexual expression, gender-power imbalances, economic need, and female agency intertwine to form a complicated web of

vulnerability to HIV for post-secondary female students. From this exploratory study, definitive conclusions as to the extent of transactional sex practices among post-secondary students in Ghana and the overall contribution to the HIV epidemic cannot be established.

Our findings confirm previous research describing transactional sex as a distinct social norm perceived as different from commercial sex work that may began much earlier than the post-secondary period of a women's life.^{28,29,31,32,37} The practice appears to be grounded in cultural traditions that consider sex as women's currency, yet associated with stigma and shame for those who practice it. Our findings raise but cannot conclusively answer important questions about increased vulnerability to HIV among female post-secondary students. Further research, both qualitative and quantitative, is needed to further understand and measure transactional sex risk behaviors and HIV and STI prevalence among female post-secondary students, and how it might differ from that of commercial sex work.

While some research has shown that transactional sex is often a response to poverty and women's dependence on men for financial survival, qualitative research from Ghana indicates that the drivers of transactional sex may also be influenced by peer pressure to obtain luxury items, such as expensive clothing, hairstyles, jewelry and makeup. Such exchange is more about fulfilling 'desires' rather than 'needs', where women seek gifts that will help them appear modernized and successful. Our findings show that poverty and lack of economic opportunity as well as desire for an economic status beyond subsistence level increase female post-secondary students' vulnerability to HIV.

Policy and Programmatic Recommendations

The following recommendations are directed to various audiences and stakeholders in Ghana interested in helping women involved in transactional sex to protect themselves from further exploitation, HIV, and STIs. We offer these suggestions in the spirit of collaboration to reinforce prevention efforts among key populations in Ghana, and specifically for post-secondary female students engaged in transactional sex.

Strategic and Programmatic Focus Areas

- Increase economic alternatives for female post-secondary students
- Increase gender equity training for female post-secondary students
- Develop and implement a professional approach for healthcare providers

Post-Secondary Educational Institutions

- Improve accessibility of sexual health services on campus
- Enhance reporting systems for sexual harassment at post-secondary institutions
- Improve academic climate for female students

Further Research

The limited sample size of this study does not allow for definitive answers about the extent to which transactional sex is implicated in the overall HIV epidemic in Ghana. Our findings do, however, raise important questions for further research.

An adequately powered, mixed-methods sub-population study with bio-markers at a representative mix of post-secondary institutions is needed to measure HIV prevalence and risk for infections among post-secondary students.

In addition, sexual harassment and coercion for grades and the exchange of sex for grades merit further study.

Conclusion

Our study raises important questions that warrant further investigation understand how transactional sex increases female post-secondary students' vulnerability to HIV. While the defining line between transactional and indirect sex work may not be clear, participants clearly distanced themselves from commercial sex workers. Participants described transactional sex relationships primarily for material or financial gain that tended to be established rather than one-off customers. Non-commercial transactional sex among post-secondary students appears from our findings to be a common social norm and therefore denotes a potentially important vulnerable population that currently garners little attention and few research and programmatic resources.

Introduction and Rationale

This report presents findings from a qualitative study examining vulnerability to HIV of female post-secondary students engaged in transactional sex in Kumasi, Ghana and their prevention needs. The study is one of nine being conducted by Boston University's Center for Global and Health and Development (CGHD) and the Kwame Nkrumah University of Science and Technology (KNUST) aimed at filling the knowledge gap regarding the HIV prevention needs of key populations in Kumasi. All studies are being conducted as part of Project SEARCH, which is funded by the United States Agency for International Development (USAID) Ghana.

This qualitative study was conducted as operations research to better understand the particular vulnerabilities identified by female post-secondary students engaged in transactional sex, and their current access to and unmet need for HIV prevention services in Kumasi. The objectives of this study were to assess:

- What motivates female students to engage in transactional sex?
- What forms of transactional sex are female students engaging in, and who are their partners?
- What are the HIV/AIDS prevention needs among students who engage in transactional sex?

A secondary objective was to provide foundational knowledge to inform the design of future studies of young women engaging in transactional sex in Ghana.

For the purposes of this study, transactional sex is defined as engaging in sex primarily for the purpose of obtaining material goods, financial support, or grades. Definitions of key terms used in this report are provided in Box 1 at right.

Women engaged in transactional sex consistently distinguish themselves from female sex workers (FSW) and may have different HIV prevention needs than FSW or other populations considered to be most at-risk.²⁰

Limited documentation of post-secondary female students' HIV risk behaviors, motivating factors, and prevention needs hinder efforts to effectively address the needs of this population.

With such limited understanding of HIV transmission among females engaged in transactional sex, further research is needed to determine how this group contributes to the HIV epidemic.¹ The Ghana AIDS Commission has recognized the need for further research among communities engaged in less well-defined forms sex work in their National Strategic Plan for MARP 2011-2015.⁴ This study attempts to fill gaps in the research regarding transactional sex, taking into account the complexities and nuances of the practice, examining the needs of female post-secondary students engaged in transactional sex in Kumasi in order to inform targeted interventions that will enhance prevention and treatment of HIV/AIDS among this population.

Box 1: Definitions of Key Terms

- **Transactional sex:** transactional sex is defined as engaging in sex primarily for the purpose of obtaining material goods, financial support, or grades, not including commercial sex work
- **Sugar daddy:** a rich older man who lavishes gifts on a young woman in return for her company or sexual favors
- **Post-secondary:** education level past secondary school (e.g. trade certificate, university or college level diploma)

Background

HIV Prevalence

The HIV epidemic in Ghana is generalized, with prevalence greater than 1.31%.² As of 2010, while overall HIV prevalence was 1.5%, most at-risk populations have consistently higher levels of HIV infection, approximated at 38%.¹⁻⁵ In 2009, just over 17,000 AIDS -related deaths were reported¹ and it is estimated that in 2012 an additional 11,000 new HIV infections are likely to occur.⁵ The centrally located Ashanti region has the fourth highest regional HIV prevalence rate in the country at 3.1%.⁵ The most common mode of HIV transmission is through unprotected heterosexual sex with an HIV-positive partner.⁶ Ghanaians aged 15-24 have an HIV prevalence rate of 2.1%.¹ Prevalence among sex workers is 12.9%, although this may not be an accurate bench mark for female post-secondary students engaging in transactional sex.^{3,4} While specific prevalence rates have yet to be defined among this at risk population, by age 18, when young adults typically enter a post-secondary institution, 40% of Ghanaian women have become sexually active and 91% by the age of 25⁶.

Post-Secondary Students in Ghana *Key Statistics at a Glance*

➤ Adult HIV prevalence	1.31%
➤ HIV prevalence among females 15 to 24 years old:	1.8%
➤ % of population enrolled in post-secondary education	3.3%
➤ % of post-secondary students who are female	35%
➤ Post-secondary fees per year	240 to 1,011 USD

HIV prevalence among female post-secondary students engaging in transactional sex

Less than 6% of Ghana's population (4% of females, 8% of males) attend a post-secondary institution,⁶ with males being more likely than females to complete a course of study. Attendance is largely determined by household economic status (DHS) since post-secondary education can be costly⁷.

The lack of a consistent definition of transactional sex in the literature represents a significant challenge in establishing HIV prevalence among this group. Varying definitions of transactional sex among surveys attempting to establish prevalence¹⁶ and high stigmatization associated with the practice⁵ may lead to under- or overestimation. The Ghana Demographic and Health Survey (DHS) as well as twelve other DHS surveys and major HIV/AIDS surveillance reports in sub-Saharan Africa do not differentiate between women engaged in transactional sex and women engaged as commercial sex workers.^{1,13} One study in Accra attributes 84% of prevalent HIV cases in men 15-59 to sex with a female sex worker and, although the study names transactional sex as driving force of HIV/AIDS epidemic in Ghana, it overlooks transactional sex outside of commercial sex work.²¹

HIV Risk Factors

Most students at tertiary institutions show universal awareness of HIV/AIDS risk, yet condom use is low and inconsistent with slightly less than half (48%) reporting condom use during their last sexual encounter and less than 28% at last high risk sexual encounter,^{6,8} potentially indicating that, as risky sexual behavior increases, condom use decreases.⁶ In addition, as a 2003 study conducted in Swaziland showed, women educated beyond secondary school often have higher HIV prevalence than women with

a secondary school education only.⁹ Contributing to the HIV risk at the university level are high risk behavior patterns such as sexual experimentation, unprotected casual sex, multiple partners, gender violence, sugar daddy relationships, and prostitution on campus.¹⁰⁻¹²

Transactional sex has been associated with a high risk of HIV transmission due to a number of factors such as compromised power relationships associated with the sexual exchange and increased likelihood of having multiple partners.^{6,18,20,23,37} Transactional sex may also play a key role in gender differences in HIV infection rates between women and men in sub-Saharan Africa.^{14,16,22,24} Women engaged in transactional sex often abdicate decision-making power over sexual activities, such as condom use, making them more vulnerable to HIV infection.^{15,20,23-25} Research has also found that transactions of greater value have been associated with the non-use of condoms.²⁴

Transactional sex often takes the form of sugar daddy relationships in which the male is older and in turn more economically stable and may be more likely to have HIV.²⁴ Several studies have found a positive relationship between increased age of the male partner and increased risk for HIV transmission.²⁴ Transactional sex among university students may compound existing risk factors for HIV transmission related to the typical sexual behavior of students. Factors mentioned in the literature include inconsistent condom use among students,^{26,27} high rates of alcohol consumption leading to increased risky behavior,²⁶ and the misconception among older men that younger women are more likely to be free of HIV.²³

Defining Transactional Sex

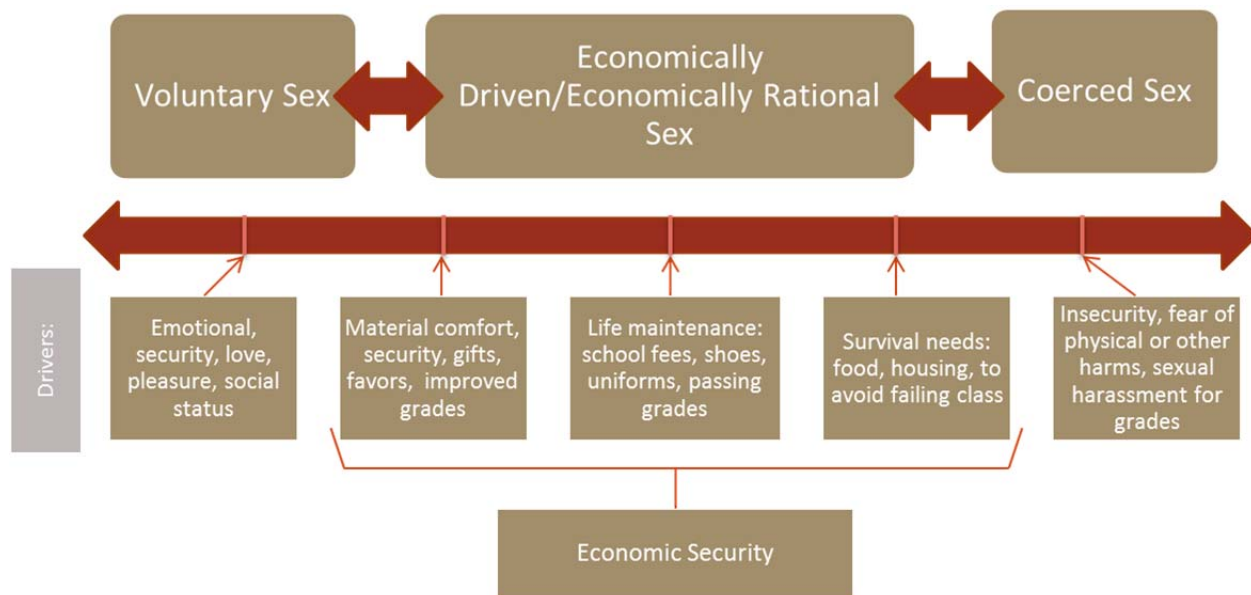
While not confined to the continent, the practice of transactional sex has been documented in many countries in Sub-Saharan Africa.^{14,16,18,23,24,28-31} Distinguished from sex work, transactional sex is often used by women to achieve a standard of living beyond subsistence.^{18,28,31} Extreme poverty is less often described as a motivator of transactional sexual encounters²³ as compared to commercial sex work; rather, some scholars attribute the practice to women's desire to seek modernity, exercise agency, or to engage in conspicuous consumption.^{18,28,29,31}

Particularly problematic in establishing HIV prevalence for post-secondary women engaging in transactional sex is the difficulty of determining when sex becomes transactional. By their very nature, all intimate relationships require emotional, physical and financial exchange and when sex is involved the line between relational and transactional becomes difficult to establish. One qualitative study argues that all pre-marital sex in Ghana can be considered transactional.³¹ Studies report that Ghanaian girls engage in transactional sex as early as they become sexually active, which can be as young as 12.³¹ Adolescent females often reported the main reason for having sex is for things, while boys report having sex primarily for pleasure.³¹ Among 400 young unmarried women surveyed, 36% reported receiving all their food money paid in full from a sexual partner,³¹ while the majority of women (55%) expected their rent be paid but only 15% had this expectation met.³¹ A similar Kenyan study reports that 70% of premarital relationships involve transfers of money or gifts¹⁶ as well as marriage negotiations that involve arrangements with family members.

To further understand the practice of transactional sex it is helpful to conceptualize intimate relationships on a continuum from a balanced give and take to a disequilibrium that disrupts the ability of both partners to protect themselves and each other from abuses of power that lead to increased HIV risk.⁴⁵ (See Figure 1.) As economic dependence of one partner increases, the protective balance of a mutual relationship is disrupted, allowing for power imbalances that make it harder for the dependent partner to negotiate when, where, and how sex occurs. For female post-secondary students, this can

lead to relationships where sex is a commodity, used primarily for the purpose of acquiring material goods, financial support, and/or grades.

Figure 1: Sexual Agency Continuum⁴⁵



Social Perceptions

Ambivalent social perceptions of transactional sex appear to be the norm across much of sub-Saharan Africa. While some expect that the exchange of sex for goods or grades is inevitable, the practice is not without stigma.²⁹⁻³¹ Peers characterize women receiving material advantages as enviable, and describe their actions as using female sexuality to its full potential. On the other hand, transactional sex is seen as shameful and women practicing it are often reluctant to discuss their experiences. Women engaging in transactional sex are paradoxically portrayed by their peers as predators and victims throughout the qualitative literature.²⁸⁻³⁰

Motivating Factors

A range of motivating factors for transactional sex can be found in the literature.

Women's agency

Transactional sex can be seen as an assertion of power in cultures where women's sexuality is highly valued.^{24,28} Arguably, transactional sex is an accepted means for Ghanaian women to improve their status and gain the support of men.³¹ Gender norms regarding women's sexuality as a commodity also influence and encourage this practice.³⁰ However, other perspectives show that transactional sex leads to a decrease in negotiating power for the woman and in a university setting can lead to a decrease in women's academic engagement.^{16,30}

Desire for status above subsistence living

Studies cite conspicuous consumption on campus as a major motivating factor influencing women's involvement in transactional sex among sub-Saharan African university students.¹⁸ In a qualitative study conducted at the University of Zimbabwe, students reported receiving meals off-campus, gadgets, fashionable clothes, and beauty services from sugar daddies.¹⁸ In addition to the value of the items received, the high-status associated with luxury items drove the transaction.^{18,26} In a study of Nigerian

university women, 18% of reported ever receiving goods or money for sex.²⁴ Societal pressures for modernity,²⁹ as well as the lack of economic opportunities for women independent of men,^{31,32} are considered motivating factors for transactional sex among female post-secondary students in Ghana.

Sex for academic achievement

Studies at universities in Botswana, Ghana, and Tanzania show the exchange of sex for grades or school fees as another major form of transactional sex. Close to 70% of students at the University of Botswana reportedly engaged in sexual activity for good grades,²⁶ consistent with results of studies conducted in Ghana and Tanzania.^{20,30} While faculty and administrators reportedly pressure young women for sex in return for academic favors, including high grades and answers on tests,¹⁸ at the same time female students report offering sexual favors to improve academic standing.

Methods

This study used a qualitative design to explore the sexual behaviors and HIV prevention needs of young women attending post-secondary educational institutions in Kumasi (i.e., universities, nursing schools, and other technical colleges) who were engaging in transactional sex. We conducted the following: (1) in-depth interviews with female post-graduate students, ages 18 to 25 involved in transactional sex while enrolled as a student, (2) focus group discussions with female and male students, and (3) key informant interviews with faculty, residence hall matrons, and hotel staff in the Kumasi metropolitan area.

Ethical Considerations

The study was approved by the institutional review boards at Boston University and KNUST. During the interviews, participants were reassured that taking part in the study was voluntary and that they could stop the interview at any time without recourse. Confidentiality was confirmed and maintained throughout the data collection process. To reduce the risk of inadvertent disclosure of participants' identity and/or practices due to participation in the study, no identifying information was collected. Study results and analyses presented in written form were aggregated, with no individual identifying information collected or reported. Study instruments were jointly developed by the research teams at CGHD and KNUST and were approved by both IRBs.

Sampling and Selection of Study Participants

Post-secondary students were recruited for focus group discussions and in-depth interviews at 3 institutions in the greater Kumasi region using a snowball sampling technique.* This technique is implemented by having existing study subjects recruit future subjects from among their social networks. Snowball sampling is often used in qualitative research to find and recruit "hidden populations," that is groups not easily accessible to researchers through other sampling strategies.³³ Key informant interviewees were purposively recruited from among faculty, residence hall matrons, and hotel workers based on their potential knowledge of post-secondary females' participation in transactional sex. The number of participants is summarized in Table 1 below.

*Specific study institution sites are not mentioned in this report by name to protect the identity of the participants.

Table 1: Sample Size

Sample	Sample Size (total)
Post-secondary female students in-depth interviews	7
Male and female focus group discussions	2 groups male students = 14 2 groups female students = 15 Total = 29
Key informant interviews (i.e. faculty, residence hall matrons and hotel staff)	11

Inclusion Criteria

- Male and female students ages 18 to 25 currently enrolled at post-secondary institutions in Kumasi
- Male and female faculty and staff working at post-secondary institutions in Kumasi
- Staff working in hotels and bars in Kumasi, identified by study staff as sites where transactional sex occurs
- Staff working in student residential facilities
- All participants must be able to provide informed consent

Female post-secondary students involved in transactional sex participated in either an in-depth interview or a focus group discussion, but did not participate in both. A total of 7 in-depth interviews, 4 focus group discussions with a combined total of 29 students (14 male and 15 female) and 11 key informant interviews (3 male and 1 female faculty, 2 female residence hall matrons and 5 male hotel workers) were conducted.

Training and Data Collection

Prior to data collection, research staff from KNUST and Boston University held a one week training for all personnel involved in data collection and management on human subject's protection, research ethics, and qualitative methods. Strict confidentiality practices were maintained throughout data collection. Consent was verbally obtained from participants and no identifying information was collected. Key informant interviews, in-depth interviews and focus group discussions were conducted in English. All interviews were taped and transcribed and notes were taken as well. Data collection occurred from November 2011 through March 2012.

Analysis

Deductive content analysis was performed on all transcripts. Three experienced researchers reviewed a selection of transcripts and independently identified broad themes. These were compared and found to be corresponding. Data from the transcripts were organized into broad themes and sub-topics in Excel. Coding was continuously rechecked and agreed upon by all three researchers, who worked together to present results.

Study Limitations

The snowball sampling technique was useful in identifying post-secondary students to participate in the study. However the nature of this technique results in a sample that may have similar behavior patterns and social maps. Recruitment challenges stemming from the nature of snowball sampling across 3

academic institutions with a difficult to reach population hindered the number of in-depth interviews conducted. While snowball sampling produced a sufficient number of participants at some study sites it was difficult to recruit participants at all sites therefore the results may be limited by behavior patterns unique to individual institutions where study participants were recruited successfully. However, focus group discussions and key informant samples produced similar themes to those that emerged in the in-depth interviews which would suggest a wider applicability of the results.

Demographics of Study Population

There were a total of 15 female and 14 male students involved in the focus group discussions. The women had a median age of 22 years, while the men had a median age of 24 years. The majority (n=14) of the women and all of the men identified as single, while one woman reported being married. All participants were predominately in their 3rd year at post-secondary institutions. The women were majoring in history, sociology, politics, culture and tourism, social work, social science, midwifery and nursing, while the men were mainly focused on sociology, culture and tourism, social work, accounting or marketing.

A total of 7 women participated in in-depth interviews. The women had a median age of 21 and all identified as single. All participants were predominately in their 3rd year at a post-secondary institution and majoring in history, sociology, English, social work, and preventative nursing.

A total of 8 males and 3 females participated in key informant interviews (n=11). Interviewees were hotel staff, lecturers at post-secondary institutions, or residence hall matrons. The five hotel staff interviewed were male with an average age of 26. Two male lecturers and one female lecturer were interviewed and were an average age of 51. Two female residence hall matrons that were interviewed were an average age of 54.

Study Findings

Perceptions of Transactional Sex

Study participants reported that the practice of transactional sex happened across the age range of post-secondary students. Focus group participants frequently mentioned ages 20-29. In-depth interviews suggest that transactional sex may start before post-secondary education as several participants discussed experiences prior to attending the institution. While we did not ask about transactional sex practices prior to attending a post-secondary institution, participants volunteered the information.

Focus Group Discussions

Some members of the focus group discussions commented on age disparities among those involved in transactional sex, noting that the men are typically older and more financially stable:

- *Considering the age, the lady will not go for somebody who is younger than her. Yesterday, I had an encounter with a lady and she said, "As for me I will not go for my classmate especially the very person I know I am older than". (25 year old male sociology and social work student)*
- *They are mostly fathers and not young men some are 52 years. (24 year old male accounting student)*
- *They [women] also have the notion that the guys on campus cannot provide their needs so they rather go in for older men who can provide their needs such as clothing, pay their fees and support them... (22 year old female sociology and social work student)*

- *Somebody who is 20 years will not mind running someone who is 30 years irrespective of their age they would still go in for the young girls. Depending on how he goes about it, he would succeed. (25 year old female sociology and social work student)*

The occupation of men involved in transactional sex with post-secondary female students runs a broad gamut, from taxi drivers to political figures. Focus group discussion students stated:

- *Most of the time they go for men who are workers and not students ... (21 year old female psychiatry nursing student)*
- *There are relationships between female students and male students, lecturers and other workers, lecturers and female students, students and workers like potters and security men. The relationships may be intimate or not. (22 year old male sociology and social work student)*
- *Ladies do have relationship with lecturers on campus and outside campus; ladies have relationship with those in higher positions like the politicians. Some ladies go into relationship with their course mates so that the guys could help them academically. (24 year old male accounting student)*

In-depth Interviews

In one of the in-depth interviews a woman was very specific about the type of men she interacts with.

- *Usually businessmen, such as cocoa merchants, hardware dealers, phone dealers, and miners. The businessmen do not have time. They think we are with them because of money and so do not treat us with respect. They are not enlightened like the working class man who will be conversational and treats people with respect. The businessman can offer a lot of money while the working class man may not be able to give that much. (20 year old female sociology and social work student)*

Although there was no direct mention of married men being involved in transactional sex during the focus group discussions, women reported transactional sex relationships with married men over the age of 30 during the in-depth interviews.

Attitudes toward Transactional Sex

Focus Group Discussions

In one focus group discussion it was clear that sex in exchange for material goods and financial support was quite common and considered a social norm. On the other hand, exchanging gifts was also considered to be a sign of how much their male partner cares for them, reinforcing the difficulty of clearly differentiating when sex is primarily for material gain as opposed to the exchange of gifts that occurs within the context of an intimate relationship. The following quotes illustrate this well:

- *During our socialization we have been told that our men are responsible for our needs, so when we are in a relationship we are expecting something from it such as money, cloths, etc... If it turns out that the guy is not buying you anything you consider the guy as deviant. (25 year old female history and sociology student)*
- *One of the greatest gifts a woman will expect from a man is attention and care. Time spent on someone is very precious. On campus here we do really care about our time so if a man spends an hour with a woman then it is a great deal. (21 year old female social science student)*
- *If a girl comes to the first year and there is a guy in the third year trying to date her, we call it "Running" they don't expect gifts alone but expect some things such as outing, having lunch*

together, picking her up to lectures, once in a while buying gifts like provisions (milk, sugar, canned fish/meat etc...) and mobile phones. When the guy has a car then that is even a credit... (20 year old female sociology and politics student)

- *I will expect the guy that I will run or he will run me to buy me gifts occasionally, find out how I am doing and whether I have eaten or not to feel that he cares. (21 year old female culture and tourism student)*

The exchange of money and gifts can also be from the woman to a man. Women expressed providing their male partner with their own money in order for him to purchase gifts for them:

- *Women will also expect material gift in the form of surprises and all that. A woman may even give her own money to the guy to buy her something just to receive gift from him. (21 year old female social science student)*
- *At times we the girls rather give our guys some money and even they also tend to give the money to other girlfriends, so it is not always the man gives out to women. We sometimes give them our food and the guys also give their attention to us. (25 year old female sociology and social work student)*

The level of financial demand placed on a male could also depend on his position in society. Women expressed the following:

- *Women expect gifts based on the type of person they befriend. With campus guys, women will want advice, directions, encouragement, helping with assignment... But if it is an outside guy who is working, the expectations will be higher. For example while I will expect my student boyfriend to repair my phone when it gets spoilt, I will expect the guy outside working to buy me a new one. (25 year old female history and sociology student)*

There is also the notion that male students are pressured to keep up with working men outside campus:

- *Actually we have students who are competing with those who are working to buy phones for their girls even doing it better than those who are working. These day's students are competing much more with the men outside. Students now buy Brazilian air ticket, pay hotel accommodations and other expensive things so the men outside need to top up what they are doing. (22 year old female sociology and social work student)*

While transactional sex appears to be common, the practice is not without stigma among peers and family members. When asked about their perception of women involved in transactional sex, focus group participants almost universally attached some stigma to the practice.

- *I think it's not about the fame because most of them are hiding it from their friends if they are moving with such famous or rich men. (24 year old male accounting student)*
- *We perceive them as not moral. (24 year old male accounting student)*
- *You will lose your dignity because people will not respect you. (25 year old male accounting student)*
- *They are stigmatized which tends to hurt them even when they get to work in bigger companies after school. (21 year old female culture and tourism student)*

In-Depth Interviews

In-depth interviews also confirmed the expectation that men should take care of women and provide for them as the norm, making the transition to transactional sex purely for material goods and financial

support less of an aberration. Nevertheless, crossing this line was still associated with regret and social stigma. Women stated the following:

- *They (friends) think it is normal because at first women were not working and their husbands or whoever takes care of them will be responsible for their upkeep. So there is the notion that if a woman goes out with a man, he should be responsible for the lady. Apart from those who are highly religious, the rest think it is normal. (20 year old female sociology and history student)*
- *...people think sex is a game. Some people view it (transactional sex) as normal, but someone who is pressured into it will have regret afterward. Depends on the person in question. (28 year old female sociology and social work student)*

One woman said that transactional sex was so common that they had a common phrase for it.

- *We actually do not have a specific term but we normally say in the Akan language that “m’anya lie bi” (i.e. ‘I have gotten a deal’). (21 year old female sociology and social work student)*

Women involved in transactional sex often reported conflicted feelings associated with their experiences and some gave this as a reason for ending the practice. At the same time, a few women considered it to be a normal part of making it in life.

- *People who are involved in transactional sex do it not out of their own will but because the circumstances around push them to. So if the right resources are provided that will help. (20 year old female English and sociology student)*
- *Sometimes when I sit down to think about it, I do not feel good doing that. Because I am still in school and still need money to buy books and to cater for myself. (22 year old preventive nursing student)*
- *It is no fun at all and sometimes it feels like making oneself cheap or degrading oneself. It tarnishes your image (20 year old female sociology and social work student)*
- *It is not a person’s will to be having sex for money. Having sex with a person one is not married to is not something to be proud of but it is done because of financial need. (20 year old female English and sociology student)*
- *It is not something that I do every day but human needs are insatiable. Though mine is not about acquiring wealth I need to support my siblings education and it is my sole responsibility. (28 year old female sociology and social work student)*

High Risk Behaviors: Multiple Partners and Unprotected Sex

Data from the study found similar high-risk behaviors within the study population as reported in the literature. Focus group discussions noted several high-risk behaviors, especially engaging in sexual relations with multiple partners. The following quotes infer multiple partners and one off partnerships.

- *The girls follow fashion and it compels other ladies to get more dating guys. (24 year old male marketing student)*
- *[Sex] occurs mostly in the hotels because some of them are married and cannot take them to their homes. (25 year old male accounting student)*
- *It could happen that 4 of 5 men would date one girl because the lady is just after money. (25 year old female social work and sociology student)*
- *Those that have sex for money...know they are having multiple partners. (21 year old female culture and tourism student)*

In depth interview participants noted high-risk behavior of unprotected sex with transactional sexual partners as well as regular intimate partners:

- *Actually I hardly use condoms because I do not enjoy sex, so in order for them to get satisfied early and leave me I prefer raw sex. (28 year old female sociology and social work student)*
- *At first I was insisting on condom use but he told me he has a problem with condom use...so we had to stop using condom. (20 year old female sociology and history student)*
- *I use condoms with everybody apart from my current boyfriend. (20 year old female sociology and social work student)*
- *I have unprotected sex with my sugar daddy because of his sexual problem. (20 year old female sociology and history student)*

Key informant interviews with hotel staff, lecturers, and residence hall matrons noted high-risk behaviors among this population including unprotected sex, and multiple partnerships. While anecdotal evidence suggested that hotels keep registries of available female students that hotel patrons can choose from, none of the hotel staff interviewed admitted to the practice. Staff members were clearly uncomfortable answering the questions even though they were clearly informed about the subject of the interview and gave informed consent. However, all key informant interviews discussed risk behaviors of female post-secondary students:

- *We provide free condoms at the reception but clients do not use them because they are shy and may have their own before coming to the hotel. (25 year old male hotel staff)*
- *In most of this business people do business depending on how the sex is done and they charge high price for unprotected sex. From what I have heard most of them have unprotected sex. (55 year old male lecturer)*
- *Some of these girls easily succumb to sex and because they need something they tend to agree. Whereas the commercial sex worker will insist on condom use, some of these girls are young and they are eager to please. (49 year old male lecturer)*

Motivation for Transactional Sex Involvement: Push/Pull Factors

Analysis of narratives from women revealed common factors pushing/pulling them into transactional sex. Women mainly did it out of financial need, desire for material goods, or to better their grades. For example, one woman needed money to pay for her brother's school fees, while another needed to boost her grade in a college level course. One woman declared that her involvement was her own autonomous choice and not out of necessity. Familial poverty and financial need were the main push factors, while peer pressure, desire for luxury and/or fame and grades were the main pull factors.

Push factors: familial poverty/financial need

Focus Group Discussions

As a result of money and gifts being part of normal premarital sexual relationships between men and women it can be hard at times to tease out when it becomes a necessity due to financial hardship. One of the more common themes for women's participation in transactional sex was financial need/support in the form of money and/or goods because of financial hardship. The following focus group discussion quotes illustrate this well:

- *I think their ultimate goal is to get money from the relationship. Students sometimes experience financial problems and they will resort to any alternative means and mostly it is the guys who*

have the money so they engage in those acts to get money. (22 year old male sociology and social work student)

- *Ladies on campus mostly go in for money not necessarily for something else but for financial support from the guys. They even go out for more than three guys just for money and their daily upkeeps. (24 year old male marketing student)*
- *I think hardship is also another factor. I know a lady who tried every means to buy admission forms and was admitted into school. When she came she started the sex job in order to take care of herself. (23 year old male accounting student)*
- *Some of them are money conscious and others too it is because of their background that compels them to do that because probably there is no money in the house. (24 year old male marketing student)*

In-Depth Interviews

The in-depth interviews provided more personal detail on this subject. Most of the women described exchanging sex for money and/or goods in order to support themselves or to alleviate the impoverishment of their family.

- *When one is in need of something the pressure by the individual's own demand will lead her in to it. There are times one goes for something and is told about the conditions attached to it. Once the thing is needed she will give in. (28 year old female sociology and social work student)*
- *I was very, very much in need [of money] and that was the only easy way to have it. (20 year old female English and sociology student)*
- *Long ago when I needed money to pay for my younger brother's school fees. I had some money but was not enough and I couldn't get the remaining GH ₵30.00 anywhere. There was a friend who was interested in me but I wasn't because he was not handsome. I had to call him when I needed the money. I knew what he will demand if he sees me but I had no choice because the closing date was the next day. But the person did not know I was coming for money and thought that I had a change of mind to his proposal. (28 year old female sociology and social work student)*

Key Informants

A female lecturer key informant reported that young women often take up transactional sex due to financial problems. She states,

- *I know in the first year they are very naïve but getting to the end of second semester they become very aggressive especially those who have financial problems and we do have a lot of girls who have financial problems. Some years ago when I was a senior tutor of the hall I remember there were two girls who were sleeping in the dining room. They will behave like they are learning and when everybody leaves they will stop and sleep and wake up very early in the morning. So for somebody like that, when she is offered money she will accept it. Another was poor and she got into a relationship with a lecturer who offered her a research assistantship and the relation flourished and he later sent her to some American post-secondary institution to collect research data for him. In that case she needed money. Her parents were 84 years and she was the last born of 8 children. Her older sisters said they had managed to survive without a post-secondary education so she should look after herself if she wants pursue further education so she was forced to do it. (55 year old female lecturer)*

Pull factors: desire for luxury and/or status

Focus Group Discussions

The exchange of sex for luxury and/or status was a common theme throughout our interviews. During the focus group discussions it was clear that women were pressured to keep up their physical appearances and would date certain men in order to improve their social status.

- *Sometimes, they engage in this because they want to exhibit certain kind of lifestyle. Mostly, when ladies come here, they want to dress to look fashionable and if their parents cannot afford that kind of fashionable dresses for them, they have to fall on the males to help them financially in order to cope with that kind of lifestyle. (25 year old male sociology and social work student)*
- *Some of us don't come from rich homes, but we don't behave as such. We tend to hide our identity and behave like the rich. We even buy second hand clothes but end up telling friends those cloths were sent from abroad from our relatives. They want to be what they are not and so will do anything to continue living expensive lives. (25 year old female sociology and social work student)*
- *I think they follow fashion. They think it is modern and everyone is doing it so they must also do it and we are in the world of sexism, everyone is having sex in our movies. (23 year old male marketing student)*
- *I will say fame is a main factor. They want to go out with a famous man so as to be recognized. [For example],... was nobody and when he got his post girls were just rushing him because they also want to be famous. (23 year old male marketing student)*

In-Depth Interviews

During the in-depth interviews, a few women expressed that their involvement in transactional sex was not out of financial need but rather the desire to have certain material goods and gifts.

- *I felt that I have had sex before and if there is the need to give sex for money, why not. My virginity was already broken. You know girls want fashionable things, should have a rich man as a boyfriend, even want a car but I find these things not necessary now. [I have received] phones, laptop, shopping money, ticket to travel outside the country. (20 year old female sociology and social work student)*
- *I liked the gifts and the hostel money the man was giving or paying for me. (22 year old preventative nursing student)*

Pull factor: grades

Anecdotal and qualitative evidence suggest that the power dynamic between male faculty and female post-secondary students results in both sexual harassment of female students, as well as sex in exchange for improved grades^{7, 30} Reports from many countries, including Ghana, indicate that sexual harassment is prevalent on college campuses, and impedes women's academic progress and satisfaction with their studies. Nevertheless, the line between harassment and transactional sex in the case of sex for grades seems to be easily blurred.³⁰

Focus Group Discussions

During the focus group discussion there were strong opinions from the male students on this theme.

- *Ladies who go out with lecturers do that with the intention of getting marks during examination. (25 year old male accounting student)*

- *I think it is a global phenomenon. It happens everywhere. Some lecturers are decent and will not do that but especially the young guys do it more. (23 year old male accounting student)*
- *If you want to pass then you do it, but if not you will not do it. One lecturer said he did not create you to be beautiful so if he thinks he likes you, you just have to give in or you fail. (23 year old male accounting student)*
- *Lecturers force such beautiful ladies to go to bed with them. I think they are being pressured a lot. (23 year old male marketing student)*

It also appears that not only lecturers but tutors are involved in sex for grades. Female students in the focus group discussions revealed the following:

- *In class, they will say that a student is going out with a tutor because she wants grades. Sometimes you will see that a student has a certain grade where she has to be sacked and you realize another time that her average has changed to a better one. (23 year old female general nursing student)*
- *Ladies come with grades which are not encouraging and sometimes promises a tutor sex and the tutor does it to enroll them. (21 year old female psychiatry student)*

In-depth Interviews

While sex for grades came up often in the focus group discussions, only one woman in an in-depth interview discussed her experience of being pressured by a lecturer to exchange sex for grades.

- *Initially, I went to see the lecturer to find out whether he could direct me to someone or to a TA (Teaching Assistant) to help me academically. I wanted somebody to help me and because he said in class that we should come and see him anytime we get any problem, I went to him. Initially, he used to talk to me nicely like a father advising the daughter. But later on, he told me that if you know you can't make it on your own then the deal is for you to help me so that I can also help you. And that to him was through sex. At first I was playing hide and seek with him and then I realized that I had just a mark to trail when the examination results came (only needed 1 mark to pass). When I told him he asked 'do you want to fail before you agree? I had no choice because I did not want to go home but to give in to his request. (20 year old female sociology and history student)*

When asked about her current relationship with the lecturer she states,

- *I don't even greet him when I meet him around because I am not happy for what I did though nobody knows. Instead I have attached myself to some boys who are teaching me the areas I have difficulties. (20 year old female sociology and history student)*

Key Informants

Key informant interviews with lecturers also reported that sex for grades occurred on campus. A female lecturer gave insight into how secretive the exchange is:

- *This is a very secretive thing so it is a matter of approaching a lecturer, offering that you could do this for him and he also do this for you. I have heard that sometimes the students put notes in their answer booklets and write their telephone numbers and some of the lecturers do call to find out what the girls really want. The girls' put pressure on lecturers because they need to pass. (55 year old female lecturer)*

- *Occasionally I have heard of lecturers at board meetings who show interest in calling girls who don't do well but beyond calling, I wouldn't know what is involved...Students sometimes go to their lecturers for favors and they sometimes repay these favors through sex and some are also forced by some lecturers. (55 year old female lecturer)*

When asked how the exchange begins and who initiates it she stated,

- *They meet the men through interactions at the faculty level, social activities on campus and friends. I heard some students have hotline phone numbers and they are called when necessary. They go for parties, weddings and funerals off campus. They meet that at these social functions. If you are walking with someone who does that naturally she can be introduced into it. And I hear some of the lecturers take the students to the guest houses for short sessions of sex. (55 year old female lecturer)*

She also discussed how female students involved in transactional sex relationships with lecturers play along until they feel that they have been slighted.

- *If there are no problems they [female students] keep it to themselves but if the relationship turns sour or they feel cheated then they report to the authorities. (55 year old female lecturer)*

Although they were aware of transactional sex taking place on campus, male lecturers tended to focus on reporting systems and policies. The following quotes articulate this well.

- *With this transactional sex I have never gotten involved and I don't know how the whole thing goes but I have had some reports from some students and they don't tell me how they go about it. Some of them have complained about some lectures pestering them and they donate marks. They complain but when you push them to take action then they withdraw. Recently a lady came to me and complained that she has been failing in a course for so many times and the way she was presenting the case it seems the lecturer wanted to sleep with her so I decided to take it up and call the lecturer. (55 year old male lecturer)*
- *Sometimes we hear not from the people who engage in such acts but from their friends and it is very difficult to ascertain these kinds of allegations. Sometimes they confide in their colleagues and let out some of these things. It is common. It could be between two students or a student and a lecturer. (49 year old male lecturer)*
- *I have heard rumors about that but I cannot tell if it is the truth. I have never experienced that before so I cannot tell. I was once having a programme on the radio and someone called to ask me so I told the person that they can report to the authorities because it is against our ethics. But I know it is mostly between a female student and a male lecturer. (44 year old male lecturer)*

Perceived Reproductive and Sexual Health Risks of Transactional Sex

Focus Group Discussions

Women and men involved in focus group discussions talked about the main reproductive and sexual health problems women and their male counterparts are at risk for as a result of being involved in transactional sex. They reported the main risks as unwanted pregnancy, mental turmoil from abortion and sexually transmitted infections (i.e. candidiasis, gonorrhoea, syphilis, HIV). The emphasis on pregnancy risk also implies perceived low condom use. As the following quotes illustrate, most students appeared to have correct information about the risks involved, however, a few misconceptions were mentioned:

- *The main reproductive and sexual health problems facing students are unwanted pregnancy. The person suffers pain from the abortion and it can also affect them mentally. (25 year old female history and sociology student)*
- *Those who indulge in having sex for money have a higher risk of getting infection, their immunity is low. The least infection can make them weak and those who don't have a high immunity. (24 year old midwifery student, national service personnel, just completed)*
- *Those who do it once in a while get pregnant and opt for abortion which could bring some complications and could lead to more complications in the future. They may have a lot of health issues like gonorrhoea, syphilis etc. and try to insert other medicines into their vagina which has its own side effects ... and later in life when you want to have babies, it brings problems because the eggs may spill out when they are fertilized. (24 year old midwifery student, national service personnel, just completed)*

Some felt that sex in general puts one at risk for sexually transmitted disease regardless of if it is transactional or not.

- *Those who have sex for money with multiple partners and those who do it with one partner are both at risk of sexually transmitted diseases; the only difference is that the one having one partner will know the person who infected her. With the pregnancy most people who have sex for money take contraceptives continuously and experience the side effects of them. (22 year old female sociology and social work student)*
- *There is no difference because those who have sex for money and other gifts as well as those who have sex but not for gifts. Since both parties have sex they are at risk. If those who have sex not for money or other things have only one partner, their partners may also be sleeping around with other women. These guys could contract diseases and affect their innocent girlfriends. (25 year old female general nursing student)*
- *You cannot tell because someone may have a health problem and get sick more frequently than one having sex for money may not get sick at all. (21 year old female psychiatry nursing student)*

Additionally, some felt that those who are having sex for money may be more educated on the potential risks and protect themselves better.

- *I think those who indulge in sex for money know so much about pregnancy and its prevention and the measures to take in order not to contract diseases unless their methods fail them. (22 year old midwifery student, national service personnel, just completed)*
- *Those that have sex for money most of the time use protection because they know they are having multiple partners and those having one partner usually don't protect themselves because they trust their partners. (21 year old female culture and tourism student)*

Some focus group discussion participants also reported the perception that those who are involved in transactional sex may often partake in other factors that could increase their risk of disease, such as alcohol and drugs, as well as sexual performance enhancing drugs.

- *Those who have sex in general tend to use drugs, go to night clubs and drink as well. I used to be at a pharmacy shop where young men come to buy drugs for sexual enhancement. According to the Pharmacist those drugs have a lot of side effects but I don't think those guys know. Even if they do they are only thinking of the immediate benefit. (21 year old female psychiatry nursing student)*

When asked about what measures students take to protect themselves from HIV, students mostly said condoms (male and female), while some mentioned abstinence or remaining faithful to one partner. Students did acknowledge that most people think more about pregnancy than HIV. One student expressed her view that in the beginning condom use is more regular, but as two people become more comfortable with each other the use of protection decreases. In this type of situation there may be a point where a woman is no longer able to negotiate condom use.

- *Students use condoms to protect themselves at the early stage of their relationship, but as they get along they feel they know each other the more and so do not even think of condom again before they have sex. A lady will not be bold enough to tell a man to use condom. Because they trust the man. (20 year old female sociology and politics student)*

In-depth interviews

The main risks (i.e. unwanted pregnancy, HIV and sexually transmitted infections) reported in the FGDs were also reflected in the IDIs.

- *Pregnancy, Hepatitis B, Tuberculosis, Skin infections because these are sexually transmitted and through direct contact. Having sole ties with the person through sex. There are some people when you date them things do not go well with you. (20 year old female English and sociology student)*
- *Contracting HIV, other STIs and getting pregnant. The risk [of contracting HIV] is very high because I know women are more likely to contract HIV than men. (28 year old female sociology and social work student)*
- *Because I am having unprotected sex I know I am at risk of getting HIV. What concerns me most now is to avoid contracting HIV and AIDS. I will be thinking about it. I checked my status three months ago and there was no problem. You know they are always showing things about HIV on television and if it is not real, they will not be talking about it. May be [concerned with] diseases like gonorrhea, syphilis, and cancers of all kinds. I once heard that if one has multiple sexual partners the person is likely to develop cervical cancer. (20 year old female sociology and history student)*

When asked how they protect themselves the women reported condom use, abstinence and testing regularly for HIV.

- *The only thing I can do is to use condom or stop having sex. For now I know I am safe. I have done the [HIV] test and I am negative. I do check almost every three to six months at PPAG so if the guy coming is not doing anything that will lead to infection I will be safe. (28 year old female sociology and social work student)*

One woman (21 year old female sociology and social work student) felt that she was not at risk of HIV, “I don’t think I am at risk. I know my boyfriend very well. I know he is not a womanizer. I know his status as well and he always advices me to stay away from other men and also check my HIV status. Sometimes he even brings the idea of why don’t we go to PPAG (Planned Parenthood Association of Ghana) and check our HIV status.” However, when later asked if she knew her status she stated, “No, I am too scared of injections but he has done his and I know it to be negative.” basing her status on that of her boyfriends’.

Two women alluded to the fact that they felt at risk of violence or being forced to have sex

- *[There are] dangers associated with going to sleep with them at a place you don't know. (20 year old female sociology and social work student)*
- *I do not really face any risks except that sometimes when he is in the mood and I am not, he tries very hard to have it with you but there is no struggle! (21 year old female sociology and social work student)*

Key Informant Interviews

A female lecturer expressed that because some female students involved in transactional sex are easily manipulated they may be less likely to use condoms. She stated,

- *If she does not use a condom then she is at risk. So if they are not educated properly on the use of protective sex some of these girls easily succumb to sex and because they need something they tend to agree. ... Whereas the commercial sex worker will insist on condom use, some of these girls are young and they are eager to please. (55 year old female lecturer)*

She also noted that lecturers who make it a habit to exchange grades for sex are at greater risk of HIV and STIs. She states,

- *If it is a habit then they are at great risk. If it is out of sympathy it should be occasional. So it depends on the faculty member if he does it habitually then he is at risk. I saw condoms in a colleague lecturers' office though we laugh it off I know they also protect themselves. (55 year old female lecturer)*

One male lecturer expressed his concern that the higher the value of the exchange the more likely the sex will be unprotected.

- *In most of this business people do business depending on how the sex is done and they charge high price for unprotected sex. From what I have heard most of them have unprotected sex. (55 year old male lecturer)*

Knowledge of Institutional Sexual Harassment Policy and Reporting Procedures

Focus Group Discussions

Throughout the interview process it was clear that the institutional policy in regard to reporting transactional sex for grades was not well known. When the students in focus group discussions were asked about the policy at their institution it was obvious that, while they knew a policy existed, there was not a clear understanding of the process of reporting sexual harassment and sex for grades. Students also expressed a strong mistrust in the system and that they felt the lecturer had all the power in the situation. The following quotes illustrate this well.

- *In terms of laid down procedures, I believe there is a formal procedure for students who have been subjected to that kind of harassment. When you go to the Student Chaplaincy Council that is where normally students meet. It is where the vice chancellor and the Dean of Students speak to students. I have heard instance where the Dean of Students says publicly to the students that if you are being subjected to that thing come to the office. So it means that the procedure is there. However, because of the nature of the institutional system, you are rather putting yourself into danger when you report a lecturer because by the end of the day, the lecturer will still be teaching you and one way or the other, you will be victimized in another so even though the procedure is there, students are not adhering to it. They are not reporting what they go through. What I mean is that, you will report the lecturer and the following academic year the lecturer is*

still lecturing you or the lecturer can try to convince another lecturer to victimize you so once the lecturers are having that kind of power, students will still not report such cases, they will try to hide them. (25 year old male culture and tourism student)

- *Somewhere last year, the past vice chancellor was called on Angel FM and was being questioned about having heard about lecturers exchanging marks for sex and other things and he denied and said that it doesn't happen and if it happened, they would have reported it to him. Then they called the head of the counseling unit and the man confirmed it. He said yes, it happens and students have been coming to him. (23 year old male sociology and social work student)*
- *I don't think there is any mechanism on campus to report such cases. It is a difficult situation. There is Planned Parenthood Association of Ghana (PPAG) for student counseling but we are even scared to go there and tell them our problems. (23 year old male sociology and social work student)*
- *A friend of mine told me recently that the female lecturers had a meeting with them in their department and asked them if they had any problem. I am very sure they were not able to open up because the lecturers are colleagues and see themselves as brothers and sisters and probably if that accused lecturer looks innocent they would not believe you. So the best thing is to keep it to yourself. (21 year old female social science student)*
- *Even if there is, we do not know it. It is not enforceable. Sometimes if they go to the dean of students to tell him or them about what they are facing the dean asks for evidence and if you do not have text messages or recording to show, then the dean will not pay attention to you meanwhile the story might be true. This drives the ladies away from going to report such cases. (21 year old social sciences student)*
- *They are all doing it so whom are you going to report it to? If not all of them about ninety percent of lecturers are doing it. (23 year old male marketing student)*
- *It will always continue and no one can change it. This is because the person who is there to enforce it is doing it himself. (23 year old male marketing student)*
- *I believe that even if the policies are set in place our culture doesn't really permit us to report to the elderly...because you are trying to put him in a position where by he is wrong. (21 year old male culture and tourism student)*
- *When I report to a lecturer and I do not have evidence, other lecturers get to know and since they see themselves as one, they all turn against the student. (21 year old female culture and tourism student)*

In-Depth Interviews

One of the women from the in-depth interviews spoke about the policy at her post-secondary institution in terms of potential negative consequences for students reporting a sexual relationship with a lecturer.

- *There is a rule in the school brochure that states that when you are sexually harassed by a lecturer you should report to the school board for them to do their investigation to know the truth in the case. They will try and see if they get one or two reports and they will call the teacher to talk to him. There are some sanctions given to students involved with lecturers; it deals with internal and external suspensions and when critical the parent is called to the school. The student is also made to sign a bond that she will not do that again. (22 year old preventative nursing student)*

Another woman emphasized mistrust in the system as a deterrent for reporting sexual harassment or sex for grades. The woman stated,

- *I know if you are having problems, you can go to the Counseling Unit and may be PPAG for help but I don't go there because they are all lecturers. If they were neutral people then I would have gone there. (20 year old sociology and history student)*

She gave an example of how the system can turn on a student who reports a lecturer.

- *It was reported in the newspapers some time ago of a student who reported a lecturer on transactional sex. The lecturer's name was mentioned and the case was being handled, but before we realized the girl was expelled from the school for non-performance. With this experience, who will dare to do same? If a student reports a lecturer for any sexual harassment to a group of lecturers, they will do everything within their powers to protect the Lecturer. (20 year old sociology and history student)*

Key Informants

Key informants also expressed ambivalence about the policy and system for reporting sexual harassment and sex for grades and its enforcement at their institutions. On the one hand a female lecturer stated:

- *There is no official policy but I know the dean of students initiated some gender programs. There was a workshop for all female lecturers where we were requested to form committees but it never materialized. That could be a point where students could report. Enforcement is a bit relaxed. (55 year old female lecturer)*

On the other hand this faculty member did, however, report that a formal reporting system does exist at her institution. She stated,

- *To the best of my knowledge there are two places a student can report a lecturer for sexual harassment; that is the dean of students, a female lecturer probably you admire, or the chaplains, hall warden and senior hall tutors. In ... hall we try to set up a mentor mentee program and we have divided students in the hall among the hall fellows and the first time we had such a gathering subsequently the girls were able to go back to their mentors. If any student reports a lecturer, the authorities will set up a committee to investigate the situation. I know there are rules governing students. As a lecturer I am supposed to teach and not to go beyond my reach. If a student is bold enough to report a case, I know it will be taken up. There is a policy governing it and there is quality assurance where in every year, students are given questionnaires about their lecturers to fill where every course lecturer is assessed. I think through this if any lecturer is doing such a thing, he will be exposed. One can report to the head of the department and the dean of students. (55 year old female lecturer)*

Knowledge of Available HIV Prevention and Health Services

Focus Group Discussions

Students in focus group discussions were asked about HIV prevention resources and health services available to post-secondary women. Students listed public and private clinics that exist on and off campus such as the student hospital and Planned Parenthood Association of Ghana as well as specific HIV prevention programs offered on campus by various organizations.

- *I know of the student's hospital and PPAG, which are located on campus. Though these facilities are there students should be educated on the services these facilities provide and where they are*

located. It isn't that people are not aware of the facilities, but they are not being utilized. (22 year old female sociology and social work student)

- They do free HIV screening on campus. They are mostly in collaboration with the SRC. I do not know where they are located. (23 year old male marketing student)
- There is another called RALFLE [Redeem African Leadership Foundation] they also give education on HIV/AIDS. (25 year old male sociology and social work student)
- Some are also behind the counselor's unit at the dean of student's office. And they have even gone a step forward to involve the students so they have the peer counselors so those ones are there for students to access and they even give you materials like leaflets to go through. In addition to that in the same dean of student's office, they have the students against AIDS. (25 year old male sociology and social work student)
- The Suntreso government hospital also has a section where you can go to. They have the counseling unit where they counsel you on the dangers of HIV. (24 year old male accounting student)

Students reported feeling strongly that the school was responsible for students' health since they admit students without requiring a medical examination and that the school should provide programs to protect other students, as men expressed in the focus group discussions.

- The point is, last time when we were in first year, we went for medicals, some of my colleagues were having some diseases and they were declared unhealthy. Meanwhile they had paid their fees, everything and even they had started going for lectures so at this instance, the institution did nothing about their health conditions. So I will suggest that something should be done about our health aspect before admitting us to the institution, because some students come with many diseases which might be more dangerous than HIV. (24 year old male culture and tourism student)
- What I can say is that, the institution has a task to perform as far as such diseases are concerned in the sense that in this institution, they admit you before they allow you to go for the medicals. So should a lady come with the disease she might have given it to some guys here, I will suggest that the institution put measures in place for us to have our medicals before given us the admissions. (24 year old male culture and tourism student)

In-Depth Interviews

Women involved in the in-depth interviews reported that the PPAG, Young and Wise, health professionals, fellow peers, family members and the internet were the resources used for health services and advice.

- I know of PPAG and their door is always opened to all students. PPAG is the only place I know. There is also the school counselor and some lecturers who give good advice to students. Sometimes, they (female students) ask their friends for advice. (22 year old preventative nursing student)
- We have "Young and wise" and PPAG. Once in a while a group comes as a voluntary service to check HIV status. (20 year old female English student)
- Doctors, nurses, volunteers, counselors are those who provide the services. I have visited a counselor before coming to school. (20 year old female sociology and English student)
- [I seek information on HIV] from my brother because he works at the laboratory. (21 year old female sociology and social work student)

- *My mother has talked to me about HIV before. Once I was sick and had some rashes. I thought it could be HIV so I reported to my mother. It was later known to be allergic reaction. (28 year old female sociology and social work student)*
- *If a female student wants information she should go to the clinic for information on STI because they will get more knowledge about it and the family planning as well. Since I am educated I didn't seek this information from anybody. I just did some research on the internet and found what AIDS is. (22 year old preventative nursing student)*

Key Informant Interviews

The male lecturers interviewed appeared not to have a clear view of the HIV prevention resources and health services available for students.

- *I don't know if the institution has some support and services in place and I don't know if the hospital associated with the institution also has some support and services in place for female students. (55 year old female lecturer)*
- *They have the hospital and the student clinic so when they go there I think they will be treated and advised. Sometimes the students organize programmes and they are given free condoms by the hospital. (44 year old male lecturer)*

However, the female lecturer seemed to have a better idea of the quality and availability of resources for students.

- *I think education has gone down a little bit. I know there a lot of leaflets distributed but I don't know whether they make the impact. I think if they are made to see real AIDS victims that could scare them. But that is not ethically right because for many people HIV is theory. I know of the student's clinic where student can easily access health care. In terms of support it is enough. There should be a way the students can easily access funds [for health care services]. (55 year old female lecturer)*

Perception of the Quality and Accessibility of HIV Prevention and Health Services

Focus Group Discussions

Focus group participants noted their perception that HIV prevention resources and health services were inaccessible for several reasons. In particular they noted the differential treatment by health personnel of students seeking reproductive health services, stigmatization, fear of knowing clinic personnel, and potential breach of confidentiality.

- *They are treated differently in most hospitals so there is stigmatization. (23 year old male accounting student)*
- *The ladies might feel shy to come assuming the lady knew the doctor. (23 year old male accounting student)*
- *Some of my colleagues were having some diseased and they were declared unhealthy... the institution did nothing about their health conditions. (24 year old male culture and tourism student)*
- *It is a difficult situation. There is PPAG for student counseling but we are even scared to go there and tell them our problems...the best thing is to keep it to yourself. (21 year old female social science student)*
- *Some people also feel shy to send their STIs to the hospital and they develop complications. (21 year old female culture and tourism student)*

- *The kind of faces nurses put up make you feel uncomfortable and make students change their complaints to suit that of malaria instead of STI. (21 year old female culture and tourism student)*
- *[Students] are treated differently...[those who work in reproductive health services] look at them in a different way which makes them feel like not going there anymore. (22 year old female general nursing student)*
- *I think it is stigmatization that is why most of them do not come to the hospital with the fear that people will talk about them. (21 year old female psychiatry nurse student)*

In-Depth Interviews

In-depth interviews also acknowledge that differential treatment, the stigma of having sex, affordability, quality of services, and uncertain confidentiality are deterrents to seeking services.

- *Yeah, I know of only PPAG and may be the students' clinic, but when you go they will just be looking at your face as if you are the devil, and may gossip about you. (20 year old female sociology and history student)*
- *People also do not want to test for HIV because of the stigma people attach to it. They feel shy to go to the hospital too. In most of our societies, it is bad to have sex and since HIV is associated with sex, people will not go. Some people too are not aware of those services available. (28 year old female sociology and social work student)*
- *With hospital, sometimes the money involved may not be affordable. At time not knowing who to talk to and then unavailability of the service too. Sometimes the notion of not feeling capable of accessing a particular service. We have counseling for students, which I think is free of charge. (20 year old female English student)*
- *They feel shy; nurses shout on them, some are afraid health workers may not keep their status confidential in case they are found to be positive to HIV. They are afraid confidentiality will be broken and they will be stigmatized. (21 year old female sociology and social work student)*
- *They are mostly shy of the fact that people will think they are HIV positive when they ask. Clinical service is available at the student clinic but it is a long process; they refer you to the main hospital and there it is not for students only but the general public and so it does not attract students to go. Stigma and discrimination are also challenges when seeking healthcare for HIV/AIDS. (22 year old preventative care nursing student)*

Condom Use and Availability

Students were knowledgeable about the importance of condom use and aware of their availability, but expressed ambivalence about consistent use of condoms in established relationships.

Focus Group Discussion

Focus group discussion revealed that condoms were the most common way students protected themselves from sexually transmitted infections.

- *So I think the best option when we take religious aspect out is condom that can protect us and that has been the best option for most students here, to have a condom to protect you from contracting STDs. (25 year old male social and social work student)*
- *They use condoms to protect them. They use more of the male condoms than the female ones. (22 year old female sociology and social work student)*
- *Students use condoms to protect themselves at the early stage of their relationship, but as they get along they feel they know each other the more and so do not even think of condom again before they have sex. (20 year old female sociology and politics student)*

When asked about services available to female students one student mentioned that condoms were given out by some health care centers.

- *Some of them [clinics] give out condoms. The Suntresno government hospital also has a section where you can go to. I think the government should help with infrastructure to make these services more widely used by female students. (24 year old male accounting student)*

In-Depth Interviews

Some of the women who participated in IDIs reported almost always using condoms with their transactional sex partner(s).

- *When he calls me that he wants to come and pick me up automatically I know what he wants. We always use condom. Because I always use condom, I am not concerned with any risk [of HIV STIs]. (22 year old female preventative nursing student)*
- *We always use condoms. I do not think I will ever have unprotected sex. Because I always use condom, I am not concerned with any risk; I think I am safe there. (22 year old female preventative nursing student)*
- *Yes, a lot of times [she negotiates condom use], sometimes he refuses and other times too he accepts. (20 year old female English student)*
- *I use condoms with everybody apart from my current boyfriend. I use condom with them because AIDS is real and I do not also want to get pregnant and go for an abortion*

Others reported frequent unprotected sex with their transactional sex partner(s) as well as awareness that this increased their risk of HIV and STDs.

- *Actually I hardly use condoms because I do not enjoy sex so in order for them to get satisfied early and leave me I prefer raw sex. (28 year old female sociology and social work student)*
- *I have unprotected sex with my sugar daddy because of his sexual problem. At first I was insisting on condom use but he told me he has a problem with condom use. We were using condoms but I realized that he was not able to erect with the condom so we had to stop using condom. I don't use the female condom because it is not easy to use. I am at risk [of HIV and STDs] because I am not using condoms. Because I don't know the status of that man and we were not using condom at a point in time. (20 year old female sociology and history student)*

When asked about condom use with their regular partner/boyfriend the women talked about how they do not use condoms when sex is unplanned, they have been with their partner for longer term, or when they are forced to have sex.

- *We mostly use condoms. In situations where we do not use condoms, it is not planned. (22 year old female preventative nursing student)*
- *I met him on my way back from jogging. He visited me in the house and I always used condom with him and I will only have had unprotected sex with him if I knew him for about 2 years. (22 year old female preventative nursing student)*
- *[I use condoms] most of the time, apart from the times that I will be forced. (20 year old female English student)*

- *I use condoms with everybody apart from my current boyfriend. I know him [boyfriend] and have studied his lifestyle. I know I am not 100% safe but he does not seem to be a womanizer. (20 year old female sociology and social work student)*

Key Informant Interviews

Lecturers felt that condoms were available and were the most common safe sex practice amongst students.

- *I think it is condom use because only last week during lectures, we were dealing with population and we took northern theory of population where it talked about dealing with high rate and on the issue of abortion; they gave a whole lot on how to prevent abortion. Sometimes the students organize programmes and they are given free condoms by the hospital. (49 year old male lecturer)*
- *Condoms are easy to obtain, there was a time the education went down a little and also I believe people think we are not as bad as people from East Africa. (55 year old female lecturer)*

Contraceptive Use

Focus Group Discussion

In regard to use of other contraceptive methods, focus group discussion revealed that it was not as wide spread as condom use either due to religion or the belief they cause disease and is often more common amongst women who have sex for money and need to avoid unwanted pregnancy.

- *With the issue of protecting ourselves from contracting such a thing [HIV], I think some of us especially the Catholics, we don't buy the idea of using contraceptives so our advice is the abstinence so I don't think, I will ever use any contraceptive in my life. The only thing I will do to save me as far as STD's are concerned is the abstinence. (24 year old male culture and tourism student)*
- *Most students who do not want to get pregnant take contraceptive pills to prevent unwanted pregnancy. (25 year old female sociology and social work student)*
- *I have learnt the use of contraceptives and abortion cause problems or disease. (20 year old female sociology and politics student)*
- *Those who have sex for money with multiple partners and those who do it with one partner are both at risks of sexually transmitted diseases, the only difference is that the one having one partner will know the person who infected her. With the pregnancy most people who have sex for money take contraceptives continuously and experience the side effects of them. (22 year old female sociology and social work student)*

In-Depth Interviews

Women in the in-depth interviews mentioned that cost, side effects, and fear about becoming infertile were barriers to oral contraceptive use.

- *It is very expensive when you want to buy the good contraceptive and there is also risk like forgetting to take your pills. The person will feel shy and will not tell the truth about the issues. (22 year old preventative nursing student)*
- *Others include the use of contraceptives and its side effects. I once used the pill but have stopped because of side effect. (20 year old female sociology and social work student)*

- *I used to take contraceptive pill but I stopped because I know it destroys the womb. (20 year old female sociology and social work student)*

One woman stated that she and her regular partner/boyfriend use the withdrawal or pull-out method (coitus interruptus) as a form of birth control.

- *We take care of ourselves, we had HIV test recently, and we practice coitus interruptus. After coitus, whenever there is a mistake and possibility of getting pregnant I wash the vagina immediately afterward. (20 year old female sociology and social work student)*

When the interviewer asked her how effective she felt this method was her response was, “I don’t know.”

Discussion

Discussions with study participants confirmed the difficulty of defining what constitutes transactional sex and therefore understanding the complex factors driving its practice. Sexual expression, gender-power imbalances, economic need, and female agency intertwine to form a complicated web of vulnerability to HIV for post-secondary female students. From this exploratory study, definitive conclusions as to the extent of transactional sex practices among post-secondary students in Ghana and the overall contribution to the HIV epidemic cannot be established.

Our findings confirm previous research describing transactional sex as a distinct social norm perceived as different from commercial sex work that may began much earlier than the post-secondary period of a women’s life.^{28,29,31,32,37} The practice appears to be grounded in cultural traditions that consider sex as women’s currency, yet associated with stigma and shame for those who practice it. Our findings raise but cannot conclusively answer important questions about increased vulnerability to HIV among female post-secondary students. Further research, both qualitative and quantitative, is needed to further understand and measure transactional sex risk behaviors and HIV and STI prevalence among female post-secondary students, and how it might differ from that of commercial sex work.

Determinants of Female Post-Secondary Student Vulnerability to HIV

Female post-secondary students engaged in transactional sex may experience heightened vulnerability to HIV transmission on multiple levels, ranging from societal to individual. This section utilizes the HIV Vulnerability Framework (Figure 1) to contextualize risks to HIV for female post-secondary students engaged in transactional sex in Ghana based on the data collected in this study.

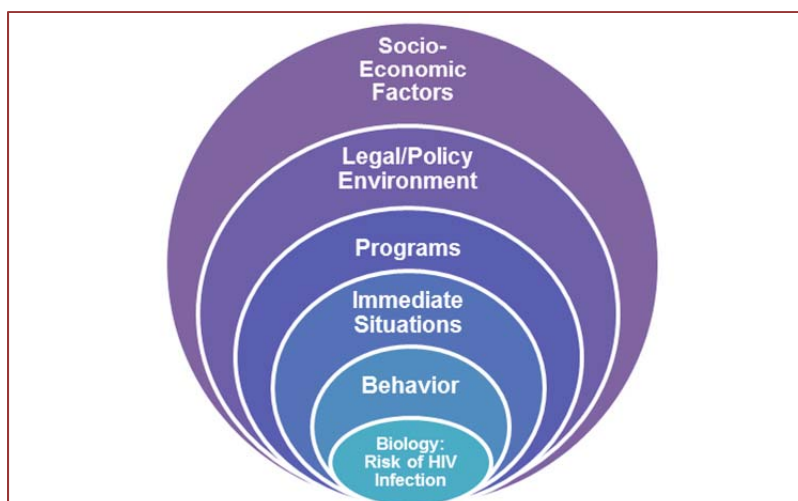


Figure 1: HIV Vulnerability Framework (Messersmith, 2012)³⁵

Socio-Economic & Gender-Power Dynamics

Power imbalance in heterosexual relationships

Power imbalances in heterosexual relationships in Africa are often the norm, as age, economic, and gender asymmetries have traditionally existed between marital partners. Due to changing social and economic conditions throughout Africa, these imbalances seem to have become even more pronounced in marital and non-marital relationships.²⁴

Traditionally in Ghana, young men are expected to accumulate wealth before marriage, and young girls are married shortly after puberty rites.⁴⁰ This traditional age asymmetry between men and women is reflected in our findings among post-secondary students. Although not always the case, women have a tendency to enter into relationships with men who are older and appear more financially stable.²⁴ Older age is associated with higher power status in Ghana. This power imbalance can lead to decreased decision-making power, including condom negotiation, held by the woman. Research has shown that having sex with a man five years older has been associated with increased risk of HIV in girls.⁴¹ In our findings, significant age differentials appeared to be the norm and often led to a decrease in ability to negotiate safer sex practices, especially as economic need increased.

The breakdown of cultural norms that once provided some equilibrium in gender-power dynamics may increase HIV vulnerability. For example, in Ashanti culture, Queen Mothers serve a role as political leaders responsible for the wellbeing of young girls in their respective villages.³⁹ When girls reach university age and move outside of the traditional village for post-secondary education, they no longer maintain this protective effect. Vulnerability for female students may persist through a lack of social protections that were provided in traditional village settings, which have not translated to post-secondary institutions. The patriarchal culture within the academic institution may play a role in lesser power ascribed to female students than male students.³⁰ Female students represent the minority at post-secondary institutions and men hold the majority of academic leadership positions³⁰. The lack of a traditional system of dual gender leaders in the education system leaves female students at a disadvantage, without female academic role models. Female students in our study expressed not having role models, struggling with lack of resources for academic improvement, and lack of power as challenging barriers to academic success.

Transactional sex as a societal norm

Within traditional social norms intimate relationships are a vehicle for sexual rights and material support. Men are expected to provide women with cash or other material support, and consequently relationships are woven around the notion of material compensation for sex.^{30,31,33} Studies in Ghana as early as 1958 show evidence of young girls becoming involved in sexual relationships for school fees.⁴⁰ The phenomenon of sexual exchange is an accepted means of transferring resources from men to women. Consequently women's sexuality is commoditized and exchanged for material value. This trend was evident in our findings from both focus groups and interviews with women practicing transactional sex. The idea of women using sex to fulfill economic need and material desires was openly discussed yet appeared highly stigmatized, creating a dichotomy of normalcy and taboo.

Our findings show that female students participating in transactional sex see it as "using what you have to get what you want". The societal norm that men will provide for women in exchange for sex was clearly expressed in both male and female focus group as well as individual interviews. Transactional sex as a social norm was consistently a theme, yet considerable stigma and shame was attached to the practice.

Access to economic opportunity

While some research demonstrates that transactional sex is often a response to poverty and women's dependence on men for financial survival, qualitative research from Ghana indicates that the drivers of transactional sex may also be influenced by peer pressure to obtain luxury items, such as expensive clothing, hairstyles, jewelry and makeup.¹³ Such exchange is more about fulfilling 'desires' rather than 'needs', where women seek gifts that will help them appear modernized and successful.²⁹ These economic aspirations may stem from the increased pressure of modernization and globalization, creating desire for material goods beyond a subsistence living.

The evolution of economic roles for women in Ghana demonstrates women's greater dependence on men in today's formal market economy, compared with their relative independence in the traditional subsistence economy.⁴² Within the subsistence economy, occupational roles of men and women were complementary and interdependent.⁴² However, as women enter into the post-colonial formal sectors of the economy, they become more dependent on male partners due to low paying job opportunities for women. Women's greater economic dependence on men means weaker bargaining power in sexual transactions.⁴²

Our findings show that poverty and lack of economic opportunity as well as desire for an economic status beyond subsistence level increase female post-secondary students' vulnerability to HIV.

Legal/Policy Environment

Institutional policies and reporting systems

Due to the complexities of defining transactional sex, interpreting the legal policies in Ghana that may apply to this practice is difficult. Prostitution is illegal in Ghana. However, this population clearly distinguishes themselves from sex workers or prostitutes since they do not approach sexual encounters as a primary means of earning an income. The Ghanaian Criminal Code of 1960, Act 29, Section 279 defines prostitution as "the offering by a person of his body commonly for acts of lewdness for payment...." It is unclear how existing legal statutes may be applied to this population.

Sexual harassment reporting systems

While most female post-secondary students in our study did know that a policy prohibiting sexual harassment at their institution existed, many did not know the process for reporting of abuse. Students expressed distrust in the neutrality of the reporting site, if one were identified. It was strongly expressed that the staff assigned to receive reports of abuse may protect the lecturer over the student since they were perceived to be colleagues. Students did not report any cases where a lecturer was censured for reported abuse and expressed that it was more likely that the women reporting the abuse would suffer negative consequences.

Even though policies are in place at some institutions, students clearly do not feel they are protected. Students could not recall examples when the policy had been enforced and reported feeling that a student reporting sexual harassment would likely experience negative consequences. Weaknesses in reporting systems may enable transactional sex practices to continue unacknowledged at a post-secondary institution.

Access to programs and reporting systems

While some female post-secondary students reported lacking awareness of and access to sexual health services on campus, most students were aware of services. Many perceived sexual health services as inaccessible to female students, noting internal and external stigma as a main barrier in obtaining timely services. Some students also mentioned insensitive staff members in health facilities, dissatisfaction with the quality of care, or their own fear of the consequences for disclosing their sexual history as significant barriers to receiving care.

Students also noted a lack of supportive services on campus for reporting sexual harassment and/or assault as well as emotional support and mental health services for those who may have been pressured into sexual relationships.

Immediate Situations and Individual Behavior

Multiple concurrent partners, inconsistent condom use

Concurrent sexual partners can increase HIV risk, as a significant number of people are sexually linked at any given time.³⁴ Women who engage in transactional sex often have multiple, and/or concurrent relationships, where one man may provide them with money for rent, another clothes and so on.^{15,18,19,42} Men engaged in transactional sex also are likely to have multiple partnerships, as Ghanaian men are traditionally granted unlimited sexual freedom.⁴⁰ One study of sexual networking showed that two-thirds of Ghanaian men had extramarital relationships.⁴⁰

When multiple concurrent partnerships are combined with low levels of condom use, HIV risk increases. These findings show that condom use is often abdicated by the women while seeking material return for the sexual transaction. Some participants expressed that higher monetary value is placed on unprotected sex rather than sex with a condom. Many study participants related having more than one transactional sex relationship, some concurrent and some serial, as well as an intimate partnership. While some reported using condoms consistently with their transactional sex partners, most discussed inconsistent condom use as the norm. This was especially true in long standing intimate relationships. While HIV risk factors were well known by the participants, one student expressed her view that in the beginning condom use is more regular, but as two people become more comfortable with each other the use of protection decreases. In this type of situation there may be a point where a woman is no longer able to negotiate condom use placing her at increased risk with multiple concurrent sexual partners.

Sexual coercion

A common form of transactional sex cited by focus group participants was the exchange of sex for grades. Students expressed that in some cases male lecturers may feel an entitlement to sexual favors from female students.³⁰ As the student's risk of failing the class rises, her power over the sexual transaction decreases. When lecturers harass students for sexual favors a risk of greater vulnerability for unprotected sex and sexual coercion exists than situations in which females approach lecturers for sex in exchange for improved grades. While focus group participants discussed sexual coercion and sex for grades at length, only one in-depth interview participant was willing to discuss her experience of sexual harassment for grades. Most likely this is a limitation of the small sample size of 7 in-depth interview participants rather than a reflection of its actual occurrence, given the focus group discussion data on the subject.

Given the determinants of increased vulnerability for female post-secondary students as illustrated in our findings, further study to inform policy and programmatic initiatives to mitigate HIV risk is warranted.

Policy and Programmatic Recommendations

In light of the need for further research among vulnerable populations as recognized in the Ghana AIDS Commission's strategic plan (2011-2015), the following recommendations are directed to various audiences and stakeholders in Ghana interested in helping women involved in transactional sex to protect themselves from exploitation, HIV, and STIs. We offer these suggestions to the Ghana AIDS Commission and other key stakeholders in the spirit of collaboration to reinforce ongoing prevention efforts among key populations in Ghana, and specifically for post-secondary female students engaged in transactional sex. (See Appendices 1 and 2 for detailed breakdown of steps that might be taken by key stakeholders.)

Strategic and Programmatic Focus Areas

Our small sample size and qualitative nature of the study do not allow for definitive answers about the extent that transactional sex increases the risk of HIV infection for female post-secondary students. As well, our results cannot be used to determine the overall contribution of transactional sex to the HIV epidemic in Ghana. The results do suggest, as other similar studies have shown, that transaction sex involves high risk behaviors such as multiple concurrent partners, inconsistent condom use, and age-disparate sexual relationships. These behaviors may lead to greater HIV prevalence but a larger sub-population study with bio-markers would be necessary to determine the extent that these behaviors increase risk to this population.

Increase economic alternatives for female post-secondary students

Many women in this study cite economic reasons as the motivation for engaging in transactional sex. Much of this stems from a systemic lack of access to wealth for women. Existing partnerships with the Ghana Ministry of Education, the Ministry of Women and Children's Affairs, the Ministry of Employment and Social Welfare, and the Ministry of Youth and Sport as well as members of parliament from the Ashanti region could be leveraged to promote sector-wide resources to develop income-generating opportunities to provide alternative economic resources for female post-secondary students. Opportunities may include part-time jobs, work-study positions, and scholarships that open the door for female students to support themselves and assist with family obligations, giving them alternative strategies to transactional sex.

In addition, specific income-generating opportunities for female students that are appropriate for student availability and offer alternatives to transactional sex should be identified. Scholarship opportunities and part-time positions, such as work study positions may present valuable alternatives for female students in accessing material goods, supporting family members, and paying tuition. Care should be taken that the selection process for such opportunity is carried out in a clear and transparent manner so that it does not foster further opportunities for transactional sex involvement.

Increase gender equity training for female post-secondary students

In order to curb transactional sexual practices as well as the associated risk of HIV transmission among female students at a post-secondary institution, strategic programming directed at influencing norms on gender-equity as well as age-disparate relationships is imperative. A comprehensive HIV prevention strategy should include programs such as Stepping Stones that focuses on challenging social norms of both female and male students. This approach trains men and women in communities to assess values that influence their attitudes and behaviors, and identify changes they should make in order to protect themselves from HIV.³⁹ The use of participatory learning to develop communication skills between partners and knowledge about sexual health would also lead to increased self-efficacy of female students to make effective life choices that reduce their risk of acquiring HIV. Successful activities may include microeconomic approaches, interpersonal activities such as mentoring and support groups, as well as a media campaign.

Develop and implement a professional approach for healthcare providers

Healthcare services available to female post-secondary students must take into account the sensitive nature of seeking services for sexual and reproductive health. Internal and external stigma and shame associated with transactional sex often inhibits health seeking behavior when coupled with insensitive treatment by healthcare providers (either perceived or real). Healthcare providers and clinic staff should approach women seeking services in a sensitive and confidential manner. Providers who offer sexual health services need further training to better understand transactional sex and how to offer effective professional care.

The physical infrastructure of the services should also foster confidentiality. Waiting areas, consulting and counseling rooms and dispensing services should be arranged such that privacy and confidentiality of the clients is guaranteed. Such efforts would improve access for this high risk population of women.

Improve accessibility of sexual health services on post-secondary campuses

Many students in our study sample reported conflicting and incomplete information about health services available on campus, particularly for sexual health. Regularly publicizing the types of programs and services available at academic institutions would serve to reinforce information on the services that are available to students and provide utilization cues to action. Frequent education, testing, and condom distribution programs would also aid in reducing shame associated with seeking sexual health care. In addition, sexual health services should be student-friendly by reducing stigma associated with receiving such services. Providers need continued training to provide sensitive, confidential services that facilitate student utilization of sexual and reproductive health care.

Enhance sexual harassment prevention policies at post-secondary institutions

Many students identified lecturers and school-employed individuals as participants in transactional sex encounters. Students noted that lecturers may pressure female students into a transactional sex exchange for better grades. Some students in our study were aware of sexual harassment policies on campus but the many were unclear if they existed and doubted that they would be enforced. Institutional sexual harassment policies should be adequate and enforceable with neutral parties and

safe spaces for reporting abuse. Proactively disseminating information about reporting procedures to students and faculty on a regular basis would serve to increase awareness and discussion of the problem.

Improve academic climate for female students

Some female students in our study expressed feeling obligated to resort to transactional sex in order to succeed in their studies. During focus groups, exchanging sex for grades was discussed as a common occurrence for female students struggling with course work and a lack of confidence in their ability to overcome these barriers was seen as having a significantly impacted on their academic progress. Increasing visibility of female academic success would help to foster self-efficacy of female scholars. Peer-to-peer networks of successful female scholars and engaging additional female lecturers and tutors to support female scholars in their academic endeavors would provide encouragement to overcome barriers to academic achieve without resorting to transactional sex.

Encouraging open discussion of transactional sex for grades with both faculty and students would bring it into the open and allow for change agents from both sides to begin to change social perceptions of the practice. Providing training for faculty members so that they can be aware of the signs, know how to avoid the practice through preventive behaviors with students, and educate themselves on the risks involved would be an important step to reduce the prevalence of sex for grades on campus. Providing confidential accountability relationships among faculty members participating in the training would be helpful as well. Expanded recommendations for post-secondary institutions can be found in Appendix I.

Further Research

As previously mentioned, the limited sample size of this study does not allow for definitive answers about the extent to which transactional sex is implicated in the overall HIV epidemic in Ghana. Our findings do, however, raise important questions for further research.

An adequately powered, mixed-methods sub-population study with bio-markers at a representative mix of post-secondary institutions is needed to measure HIV prevalence and risk for infections among post-secondary students.

In addition, research on sexual harassment and coercion for grades and the exchange of sex for grades would merit further study:

- A larger quantitative study to establish prevalence of sex for grades and sexual harassment.
- A qualitative analysis of reporting systems and institutional policies on transactional sex in a mix of public and private sector institutions.
- A study focusing on male students: Do they participate in transactional sex, sex for grades, and are they victims of sexual harassment for grades as well?

Conclusion

Our study raises important questions that warrant further investigation to understand how transactional sex increases female post-secondary students' vulnerability to HIV. While the defining line between transactional and indirect sex work may not be clear, participants clearly distanced themselves from commercial sex workers. Participants described transactional sex relationships primarily for material or financial gain that tended to be established rather than one-off customers. Non-commercial transactional sex among post-secondary students appears from our findings to be a common social

norm and therefore denotes a potentially important vulnerable population that currently garners little attention and few research and programmatic resources.

Appendix I: Specific Activities that Might Be Taken by Key Stakeholders to Reduce Vulnerability of Female Students to Engaging in Transactional Sex

Summary of Key Determinants, Recommended Strategies, and Specific Activities

Key Determinants	Recommended Strategies	Specific Activities
<i>Lack of Access to Economic Opportunities</i>	<ul style="list-style-type: none"> • Increase number of economic opportunities • Increase awareness of alternative economic opportunities 	<ul style="list-style-type: none"> • Increase job opportunities • Offer scholarships and cost of living stipends, work-study positions
<i>Transactional Sex as a Societal Norm</i>	<ul style="list-style-type: none"> • Increase non-commercial transactional sex prevention strategic focus • Increase academic institutional awareness of prevalence of the practice and associated risks 	<ul style="list-style-type: none"> • Comprehensive HIV prevention approach • Involve “positive deviants” to challenge social norms • Mentoring, and support groups • Media campaigns to raise awareness of risk and alternatives
<i>Need for Robust Institutional Policies and Reporting Systems</i>	<ul style="list-style-type: none"> • Develop and implement robust policies to address transactional sex, specifically sexual harassment and sex for grades • Improve neutrality of reporting system • Increase awareness of policies and reporting procedures 	<ul style="list-style-type: none"> • Create sexual harassment policy or review current policies and adapt as necessary • Provide safe spaces and neutral parties for reporting sexual harassment and abuse • Widely disseminate reporting procedures
<i>Institutional gender-power norms</i>	<ul style="list-style-type: none"> • Improve academic climate for female students • Increase self-efficacy of female scholars 	<ul style="list-style-type: none"> • Engage additional female lecturers and tutors, increase female leadership • Promote peer-to-peer networks of successful female scholars • Provide open forum for discussion of transactional sex practices • Organize conferences and trainings for male and female faculty • Encourage change agents among faculty members to advocate for professional ethics and responsibility

<i>Lack of awareness and access to sexual health and reporting support services on campus</i>	<ul style="list-style-type: none"> • Raise awareness of services available • Improve accessibility of sexual health services • Reduce stigma associated with using sexual health services 	<ul style="list-style-type: none"> • Widely advertise services on and off campus • Enhance student-friendly services through professional training for health care workers • Monitor quality and evaluate effectiveness of services offered • Assure confidential services • Use peer mentors as bridge to services
<i>Multiple concurrent partners & inconsistent condom use</i>	<ul style="list-style-type: none"> • Increase harm reduction strategies for transactional sex • Comprehensive HIV prevention approach 	<ul style="list-style-type: none"> • More frequent and wide-spread distribution of condoms in places convenient and acceptable to students • Offer opportunistic HIV Testing and Counseling (HTC)

Appendix II: Recommendations Post-Secondary Institutions

Based on the results of our study and the data's concurrence with findings from similar studies, several key themes emerge that may be helpful for post-secondary institutions seeking to set up and reinforce HIV prevention initiatives for female students.

Improve accessibility of sexual health services on campus

- ***Repeat information campaigns about health services available to students on campus:*** Many students in our study sample reported conflicting and incomplete information about health services available on campus, particularly for sexual health. Regularly publicizing the types of programs and services available at academic institutions would serve to reinforce information on the services that are available to students and provide utilization cues to action.
- ***Enhance student friendly sexual health services:*** While students reported HIV prevention services in place at post-secondary institutions, many felt that they couldn't not access them due to internal and external stigma associated with receiving such services. Working with providers in student health services and PPAG clinics that students frequent for reproductive health and HIV services to provide student-friendly, stigma free care would allow students to get the information and care they need. Professional training for health care workers and monitoring of quality of services provided would be important steps to assuring accessibility. Assure that confidentiality is maintained. Using peer educators and outreach workers has been shown to increase utilization of HIV and reproductive health services.^{43,44} Peer educators and outreach workers could be trained to act as a bridge between female students and health services, providing counseling, information, and assisting with referrals.
- ***Provide stigma reduction education:*** Considerable internal and external stigma is attached to the practice of transactional sex. Promoting discussion of the practice through peer-educators as well as student forums would help to diminish the mystique and promote healthy dialogue.
- ***Distribute condoms to students and offer HIV/STI counseling and screening more frequently as first line harm reduction strategies:*** Condoms remain a critical component in reducing HIV transmission among students. Seek alternative locations to distribute condoms that may be more student-friendly, beyond the health services offices themselves. Plan HIV/STI testing and counseling programs that take advantage of opportunistic testing opportunities for students that would fit with their preferences and need for confidentiality. Participants mentioned the importance of ongoing HIV prevention campaigns that included condom distribution and HTC to keep awareness of the risks high.

Enhance reporting system for sexual harassment at the institution

Many students identified lecturers and school-employed individuals as participants in transactional sex encounters. Students noted that lecturers may pressure female students into a transactional sex exchange for better grades. Some students in our study were aware of sexual harassment policies on campus but the many were unclear if they existed and doubted that they would be enforced. Activities to raise awareness and foster a reduction in the practice could include:

- ***Verify that the institution has an adequate and enforceable sexual harassment policy:*** Involve all stakeholders, including students, in the process.
- ***Identify safe spaces and neutral parties for students and lecturers to disclose sexual harassment and abuse:*** Further discussion with students to identify characteristics of safe reporting practices and acceptable neutral parties would likely lead to a more acceptable process for reporting sexual harassment and abuse.

- *Ensure that sexual harassment policies are enforced in a fair and transparent way:* The importance of a viable system for handling sexual harassment and abuse cases was frequently brought up in the discussions with students. Making sure that the system is fair, protected from abuse from both sides, and confidential is paramount. If the policy is to be seen as effective, provisions guaranteeing protection for those reporting and punitive measures for offenders must be carried out. Clear guidelines must be established for redress to protect all parties from false accusation without resorting to additional harassment of the victim.
- *Proactively disseminate information about reporting procedures to students on a regular basis:* Post-secondary student populations are open and dynamic so to be effective information must be disseminated frequently and systematically throughout the academic cycle. For example, information on sexual harassment policies and reporting procedures could be given at orientation, student assemblies, and regularly scheduled meetings throughout the year.

Improve academic climate for female students

Female students expressed feeling forced to resort to transactional sex in order to succeed in their studies. Exchanging sex was often seen as the only way out for female students struggling with course work and a lack of confidence in their ability to overcome these barriers significantly impacted their academic progress. Increasing visibility of female academic success through the following:

- *Foster self-efficacy of female scholars:* Engage additional female lecturers and tutors to support female scholars in their academic endeavors.
- *Promote peer-to-peer networks of successful female scholars:* Successful female scholars will demonstrate through example that new female students can achieve academic success. Peer networks for female students will provide a positive and healthy environment for female students at post-secondary institutions. Train peer mentors to reach out to female scholars to help them improve their academic and professional skills and networks, negotiate safer sex, and practice consistent risk reduction. Peer mentors could also provide links to social and economic resources for female students.
- *Provide an open forum for open discussion of transactional sex, including sex for grades on-campus:* Bringing transactional sex out into the open through media campaigns, lectures, and on campus programs and organizations such as the Student Representative Council could be a powerful means of breaking the silence, mystique, and shame that surrounds the practice. The Student Representative Council could be helpful in starting discussions between students and students, faculty and students, and among faculty members to further understand effective ways to strengthen reporting systems and promote peer to peer networks.
- *Increase number of female academics in leadership positions:* Most institutions have a limited number of female academics and few are in positions of leadership. Finding ways to facilitate and encourage successful career paths for female academics is imperative to improving the academic climate for female students to provide role models and increase female student self-efficacy.
- *Organize professional meetings or conferences for faculty focused on transactional sex:* Providing training for faculty members so that they can be aware of the signs, know how to avoid the practice through preventive behaviors with students, and educate themselves on the risks involved would be an important step to reduce the prevalence of sex for grades on campus. Providing confidential accountability relationships among faculty members participating in the training would be helpful as well.
- *Encourage change agents among faculty members to take up the issue:* Form an association of faculty members advocating for stringent policies against student/faculty sexual relationships.

Consistent cumulative activities against the practice will eventually make it less acceptable on campus.

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