

Rapid Assessment of the Level of Transactional Sex among female undergraduates in Kaduna State Nigeria: Implications for HIV Education (A case study of female undergraduate students in selected Higher Institutions of Learning in Kaduna State)

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Abstract : Older males having sex with younger females are known to increase unsafe sex practices, exacerbated by power and economic imbalances between partners. The purpose of this paper was to examine transactional sexual relationships (i.e. long-term relationships constructed as “girlfriends not ‘prostitutes’” based on the exchange of gifts and other obligations) among female students of higher institutions in Kaduna state Nigeria. It particularly explored the implications for HIV education in institutions of higher learning in Nigeria. HIV/AIDS has been labelled as a disease of the poor and the uneducated, and it might be expected that as university students, they would engage in safer sexual practices even if the sexual practice is on transactional bases: if they do not, then it highlights the problem around gender and economic imbalances and their repercussions even more clearly as the implications could impact negatively on reproductive health decision making by women generally whether married or unmarried.

Design/methodology/approach – Using snowballing, 50 female students from each of the three institutions of higher learning (150) in the state engaged in transactional sex were selected and interviewed using in-depth interview procedures, while those who declined to engage in a face to face interview filled out questionnaires, the quantitative data was used to support the qualitative data that was analysed thematically.

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

Practical implications – This study shows that the “privileged” status’ that higher education offers is no match for the socioeconomic and cultural factors which make female youths, whatever their educational background, compromise on safer sexual practices, rendering them vulnerable to STIs and particularly, HIV infection. It is

also clear that students in higher education are nevertheless ignorant about the risk and invisible nature of sexually transmitted disease/infections.

Institutions of higher education need to do more to provide robust sex and relationship educational interventions for their students and faculty about HIV/AIDS, which take into account the complex and socially situated decisions that surround sexual relationships

I. Introduction

Current patterns of, and discourses around, HIV/AIDS suggest that older males mixing with younger females in sexual relationships comes with an increased risk of infection, due to unsafe sex practices and serial and concurrent sexual networking (Luke, 2005). This is often exacerbated by power imbalances between partners which largely result from socioeconomic differences between the male and female partners (Longfield, 2004). Drawing on qualitative evidence from “privileged” female Nigerian youths, this study examined how transactional sexual relationships evolve, are maintained and dissolved/terminated. Our choice of ABU KPT and COE students was born out of an assumption that higher education provides greater access to health information, as well as a greater socioeconomic incentive for making safer and healthier sexual choices and these three institutions represented the elite institutions in the state. Given their “privileged” position as students of these elite institutions, it is expected that they were more likely to engage in sexual practices that are safer and healthier.

If this were found not to be the case, it would have highlighted the problem around gender and economic imbalances and their repercussions even more clearly. Most of the existing literature (e.g. Shefer et al., 2012; Gukurume, 2011; Masvawure, 2010) suggests that transactional sex is particularly prevalent in Southern and Eastern Africa.

Most of the existing literature (e.g. Shefer et al., 2012; Gukurume, 2011; Masvawure, 2010) suggests that transactional sex is particularly prevalent in Southern Africa, and the researcher thought it important to explore the phenomenon of transactional sex in other regions, and settled on Nigeria, the most populous country in Africa.

This paper brings a Nigerian perspective to determine whether the situation is similar or different from that described in the literature on Southern and Eastern Africa in the prevailing body of knowledge. Transactional sex involves the exchange of sex for money, gifts, services or other favours. Transactional sex, also known as “sugar daddy” (Luke, 2005) relationships in sub-Saharan Africa, refers to sexual relationships between older (usually richer male) partners and younger (usually socially and/or economically lower status female) partners, including adolescents (Poulin, 2007).

In several important ways, transactional sex differs from the generic view on prostitution, which is non-marital and multiple-partnered in nature and usually involves exchange of sex for cash. Although transactional sex is also non-marital and can be multi-partnered, its striking difference from prostitution is that “participants are constructed as ‘girlfriends’ and ‘boyfriends’ and not ‘prostitutes’ and ‘clients’”, and the exchange of gifts for sex is part of a broader set of obligations that might not involve a predetermined payment (Hunter, 2002, p. 100-101). Conservatively, two broad perspectives, agency and structure, have informed discourses on transactional sex, while the agency perspective recognises an individual’s power of choice, the second perspective centres on the structural forces that control individual decision making/leading people to make decisions they might normally be expected to avoid (Gukurume, 2011; Luke, 2005).

The agency perspective recognises young women as reasonable people who may exploit their sexuality to extract economic and material gains from older rich men. For instance, in a Tanzanian study, young women described themselves as lucky to have been created women and beautiful enough to benefit from their beauty since they could exploit their sexuality for pleasure and material benefits, and described men as stupid to pay for goods (vaginas) they could not take away (Wamoyi et al., 2011).

In Abidjan, older partners in transactional relationships have been described as old rich fools, only good for financial exploitation (Hunter, 2002). In some parts of sub-Saharan Africa where transactional sex is prevalent, some innovative strategies are being deployed to strengthen young women’s agency capabilities. For instance, the STRIVE project in Tanzania is engaging young women to reflect on love, sexuality, HIV, peer pressure and other topics and is challenging widespread cultural narratives that it is “smart” for girls to use their sexuality to meet their material needs and aspirations (Wamoyi et al., 2011) in Akwasi-Kumi and Tuoyire (2014).

In contrast, a structural or poverty view posits that peer pressure, family influences and economic marginalisation of women and more especially, young women, “compel” them to initiate sexual relationships with richer older men (Wamoyi et al., 2011; Poulin, 2007; Silberschmidt and Rasch, 2001) in Akwasi-Kumi and Tuoyire (2014) who are capable of providing for their material, survival or consumption needs.

Transactional sex for survival or consumption/materialism (Hunter, 2002) is linked to financial considerations, where women employ their sexuality to meet their food, clothing and accommodation needs (Foley and Drame, 2013), and according to Gukurume (2011), survival is the overriding motivation for transactional sex.

Another structural issue worth mentioning here is marriage culture in this particularly polygamous environment. In several African cultures, polygamy is “celebrated” especially among relatively older, richer men who take on younger wives, and indeed mothers have sometimes warned their daughters not to get pregnant by poor boys (Gorgen et al., 1998).

Transactional sex can go beyond basic survival needs, with young women attempting to construct identities that will enable them fit better into affluent society (Masvawure, 2010). Young female university students may become involved in transactional sex with the aim of achieving “flashy lifestyles” (Masvawure, 2010), manifested in hairdos, stylish clothing, western foods (e.g. pizza and burgers, shawamas, Mr Biggs food) cell phones (Hunter, 2002) and other expensive gifts (Leclerc-Madlala, 2003).

There are, however, varied perceptions about what the exchange of gifts, in whatever form, connotes in such sexual relationships. For instance, while men may perceive gifts as baits, women may choose to consider them as tokens of love (Nnko and Pool, 1997), and as a sign that a relationship is progressing (Wamoyi et al., 2011; Bhana and Pattman, 2011; Kaufman and Stavrou, 2004).

Statement of the Problem

The literature on transactional sex provides a mix of evidence on how the relationships were started, who initiates it and how the females engaged in the practice manage these relationships, most studies seem to conclude that there is some amount of secrecy that surrounds transactional sexual relationships from both parties (Akwasi-Kumi and Tuoyire (2014)). Given that this study is targeted at a population whose identities and size are unknown, the following problem statements are crafted to direct the collection of data and conduct of the research; the specific problems of this research are therefore to identify:

- The causative factors that dictate and direct the emergence of transactional sexual relations between young females and older males in Nigeria
- The existence of compulsion or choice on the part of the young females in starting and maintaining these transactional sexual relationships and,
- The risk perception and health seeking behaviour of the young females involved in the transactional sexual relationships.

Objectives of the Study

For the purpose of this research work the following objectives have been designed to guide and facilitate the conduct of the research exercise, they objectives are therefore designed to:

- Identify the reasons why older men enter into a sexual relationship with younger females and why the younger women consent to the relationships
- Establish the existence of compulsion or force (agency and structure) on behalf of the younger females in the relationship
- Analyse the risk perception (HIV/AIDS) of the young females in the relationship
- Identify the extent of benefits available to either party in the relationship

Research Questions

To guide the collection of data for this research study the study sought to find answers to the following to:

- The specific reasons to motivate/induce or push older, richer male to enter into a transactional sexual relationship with young females
- If the younger females willingly or are compelled to consent to a transactional sexual relationship with older males
- Assess the extent risk perception and health seeking behaviour with regards to HIV/AIDS and other STIs during the transactional sexual relationship
- Analyse the beneficial enjoyment accruing to both parties throughout the life span of the transactional sexual relationship

Methodology:

The study area for this research is Kaduna State, Kaduna town according to the 2006 census has a population of about 6 million residents and was the capital of the defunct Northern Nigeria, being the capital of the former Northern region it had attracted people from the present 19 states of the federation and so it has a mix of different tribes and cultures.

Three institutions of higher learning in the state are selected for the study viz, Ahmadu Bello University Zaria, Kaduna polytechnic, Kaduna and Kaduna State College of Education GidanWaya, Kafanchan local government area. These three institutions of higher are spread in the three senatorial zones (Kaduna, North, Central and

South) in the state, the citing of these three institutions of higher learning takes cognizance of the socio-cultural and religious dimensions in the state (Islam largely dominates in Kaduna North where ABU is cited, Christianity largely dominates in Kaduna south, where the college of education is, and a metropolitan society catering to a mix of different cultures and socioeconomic mix of people exist including being the state capital it represents official government presence where Kaduna Polytechnic is cited)

Ahmadu Bello University, popularly referred to as ABU is situated in the ancient city of Zaria, an emirate council with a first class Emir who is the chairman of the Kaduna traditional council, the city is famous for having produced the famous queen Amina who expanded the frontiers of the city in traditional times and was reputed to have led her own army. Zaria city is host to more than 15 federal and state owned institutions of higher learning and Kaduna state is said to derive its acronym as 'centre of learning' from. ABU like Kaduna Polytechnic is a federal institution and is reputed to be the largest and most populated single institution of higher education in Africa; it has two campuses in Zaria city (Samaru and Kongo) starting first as Institute of Administration in the then Northern Nigeria, is one the first institution of higher learning and among the top five in Nigeria.

Kaduna Polytechnic has a student population of about 30,000 students and between 5,000 and 6,000 academic and non-academic staff, the institution is multi-campus operating in four campuses spread across the sprawling city of Kaduna town, it operates hostel accommodation for female students in two of its four campuses (Main campus and Barnawa campus) the school also has hostel accommodation for male students in the main campus and the AngwaRimi campus, it is only the Bye pass campus that has no accommodation arrangements students in this campus therefore either operate from the main campus or the Angwarimicampus while others make alternative accommodation arrangement around Sabo a sub urban settlement around the campus.

The college of education in GidanWayaKafanchan is located in southern Kaduna an area largely dominated by Christians, of the three institutions it is the smallest in size and located in a rural area, what is of most interest is the fact that the HIV/AIDS statistics for the area is higher than that for the other two senatorial zones and it will make an interesting study to compare if the level of education of the students being in higher institutions of learning will have on their ability to negotiate safe sex from other females in the LGA.

Inclusion Criteria

The inclusion criterion for this research is: a young female between the ages of 18 and 25 years, in a higher institution of learning (Ahmadu Bello University, Zaria, Kaduna Polytechnic and College of Education GidanWaya, Kafanchan) and is engaged in a transactional sexual relationship with an older male (Academic and Non Academic staff) within or outside their institutions of higher learning are engaged as respondents to the research study. 20 students both male and females from each of the three institutions of higher learning are selected as research assistants to collect data on behalf of the researchers, in addition to 120, 40 respondents (from each institution) 10 female students each from the institution who have recently exited a transactional relationship are included in the research bringing the total to 150. The second category of respondents are males between the ages of 35 – 45 years, they are either academic or non-academic staff or they are from outside Kaduna Polytechnic and have a source of income, what these category of respondents have in common is that they are older than their sexual partners, are possibly married, have no intention of marrying their sexual partners and the sole determinant of the sexual relationship is that it is transactional.

Ten year age gap is used as the cut-off point because some earlier studies (Hunter, 2002; Luke, 2005; Amo-Adjei, 2012) in Akwasi-Kumi and Tuoyire (2014) found that power dynamics are imbalanced in relationships where a male partner is ten or more years older than the female. The reason for including those who had recently exited a transactional relationship was to help draw comparison, if any, with those presently involved and the consequences if any for the decision to exit, the criteria is for the females to be the ones that exited the relationship.

Methods of Data Collection

The study employed both qualitative and quantitative procedures; the research is therefore a mixed methods research. Following identification of females engaged in transactional relationships, the researcher and his assistants contacted all the females who agreed to be part of the study, through mobile phones. Those who agreed for a face to face interview were subjected to a qualitative interview and those who objected to face to face interview filled out a questionnaire that was analysed employing statistical procedures. Since the study did not set out to achieve generalizability and statistical representativeness, the quantitative data was merely complimentary and used to support the qualitative data obtained from the in-depth interview.

In any case, qualitative studies do not have to be judged by a quantitative criterion but rather, by the credibility and rigour of the research process (Koch, 2006; Rolfe, 2006) in Akwasi-Kumi and Tuoyire (2014). The interviews were unstructured to make room for flexibility. Each of the respondents was required to give written

and verbal consent before the interviews. To protect the identity of the respondents, no forms of personal identifiers was used except the ages of the respondents and their partners.

The researcher followed the Framework Approach (familiarization, identifying a thematic framework, indexing, charting and mapping and interpretation) to qualitative data analysis proposed by Ritchie and Spencer (1994).

Data Analysis

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

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II. Results and discussion

The mean age of respondents was 25 years and 48 years for the partners, an average age difference of 23 years. The relationships had existed for from one year to three years at the time of interviews. Ten respondents had quit their relationship with older partners.

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

Factors that motivate formation of transactional relationships

Some of the motivation for these relationships could be described as economic. One respondent indicated that she became involved in transactional sex because at a point, she could not afford to pay for her accommodation on campus. She had felt compelled to share a bed with a “good Samaritan”, a situation which nevertheless brought her apparent frustrations: I am doing it because I don’t have enough money to finance my education. At a point, I had to share a bed with a friend because I did not have money to afford a hostel (23 years, partner 55 years).

Some of the respondent willingly discussed and held the inability of her parent to foot her educational bills as motivation for engaging in transactional sexual relationship, most of the other respondents claimed that their parents were capable of providing them with their basic needs as students, but a desire for elaborate lifestyle as a way of achieving respected status influenced their entry into a transactional sexual relationship: You see, my parents pay my fees, accommodation and provide me with money for my clothing and feeding. However, I don’t eat from the various food joints in and around school because their food is not tasty. Even though my parents give me money for feeding, you see when I am on campus, I like going out with my female friends. One thing too is that, we girls, we like new things so we buy new things a lot. We like changing our hairstyle, dress and one or two things (22 years, partner 44 years).

The role of gifts in transactional relationships is fairly a complex subject. Whereas in some studies (Stoebenau et al., 2011) gifts are apparently presented prior to forming transactional sex as a decoy, other studies suggest that women rather perceive the quantity and quality of gifts as a marker of love and the extent to which men valued them (Poulin, 2007; Leclerc-Madlala, 2003; Bhana and Pattman, 2011). Among the participants in this study, the provision of gifts appeared to facilitate the formation and sustenance of transactional relationships. Most consumer goods such as expensive cell phones are beyond the means of most Nigerian students of higher institutions as, unlike their counterparts in Europe and North America, they have limited vacation employment opportunities. This tends to make them dependent on others for a number of needs and wants: I accepted because he gave, and still gives me financial assistance and other gifts. The man gave me a BB (Blackberry) and an Iphone as well as a HP laptop (22 years, partner 44 years).

The intermediary role of friends in motivating entry into transactional relationships through discussions on the practice was also reported. A related motivation was the desire to have “experiences” that would make them really belong to a circle of “experienced” friends who could contribute to discussions on transactional relationships: Some of my friends were already in such relationships. They used to tell me it was a good thing to

be in relationship with older men. You feel okay, less problems on issues that will cause emotional problems. In case of any problem, they find ways to protect you, you pressured like when in a relationship with your age mates, one would want to have those experiences my friends talked about (21 years, partner 42 years). I had seen friends in it and the stuff that they had, I also wanted some; talk about the luxuries they enjoy. Also gaining respect by wearing expensive dresses, using iPads, iPhones, so I also want to be in that class and gain the same respect. Some women in this type of relationship too are untouchable, that is, the young guys are scared to get closer and for me, I don't like young guys really (20 years, partner 35 years).

Some of these gadgets mentioned in the preceding quotation give an indication that the motivation goes beyond subsistence "needs" to "wants" and aims at achieving lifestyles which Handler (1991) has described as "symbol capital", a reflection of successful modern image (Leclerc-Madlala, 2003) and materialism (Swader et al., 2012). It appeared that for some respondents, love and care from their actual parents had become elusive and unachievable, and they were motivated to get into transactional relationships with older men who could provide them with the parent-like love, care and attention they could not receive at home: I wanted to get the care and attention my stepmother was not giving me; like someone who can listen to me and spend time with me (21 years, partner 42 years).

The motivation of some respondents hinged on a perceived lack of confidentiality that characterises peer relationships, with the belief that some younger men may engage in ago trips and not keep sexual encounters private: I am not interested in my age mates because of the attitude of some of them. For some of these guys, if you allow them to have an affair/sex with you, they will not make it confidential. They'll end up telling their friends; to them it is more like a game. But if you go out with a matured person, it is uncommon for them to go about telling others even if they brag about the relationship it is with people you don't know and the don't know you either just as we discuss with our girlfriends in the hostel. Old people are also more responsible (22 years; partner 38 years).

Possibility of love, marriage, and anxieties over marriage

In Africa the institution of marriage is one of the most popular social institutions and one of the few areas where Islam, Christianity and African Traditional Religion seem to agree, though important differences exist on the modus operandi especially in many traditional cultures, societies and religions, neither a man nor a woman is considered complete, after reaching sexual maturity, without a spouse (Animasahun and Fatile, 2011). In Ghana, other Sub Saharan countries for instance, enormous pressure is brought to bear on females who have attained certain ages but remain unmarried/single. This social pressure can be expected to drive the formation of intimate relationships among female undergraduates in institutions of higher learning especially as they advance in age, who are often pressurised into marriage after completing university education. After finding out from respondents the ages of their partners, respondents' thoughts on and expectations of marriage in relation to their current sexual partners were elicited.

Only fifteen indicated their willingness to marry their current partners: one presented her conclusion in the following words, It is possible I will marry him. In fact, I will marry him. He's now given me the choice to make; whether I will marry him or not. If I am willing, he's ready. We share much more in common i.e religion, tribe, and we are from the same state, my mother is aware and she does not have any problem with that. I have no problem him. The only differences we between us is age and the fact that he is married (28 years, partner 45 years).

For those who did not want to marry their transactional sexual partners, three major reasons were given, age differences, religion differences and the stigma of being a second or third wife. Marrying an older, richer and more capable older man is accepted among some groups, especially in the northern regions where the Islamic religion predominates is not an exceptional isolated behaviour and occasionally such arranged marriages are welcoming for those who are aging and can't find younger, single and eligible males.

However more generally, and among some religious/ethnic groups in Nigeria, marrying a comparatively older man can expose the woman to a degree of social scorn. From the Christian perspective, polygamy is discouraged, and second wives denounced. The stigma can be quite severe when second wives have obtained Western formal education. Educated women who choose to be second wives may be seen as frustrated and somehow materialistic if they would be partner is economically affluent. Coming from this context, respondents frequently expressed disdain, dislike and abhorrence towards being a second wife: I don't expect this to lead to marriage and we are both aware of it, the only difference between us is fundamental and more important than what unifies us. He is already married and I can't be a second wife. I need my own man and I'm sure out there I will find my own man; age is still on my side (20 years, partner 40 years).

I will not marry him because he's married with 2 kids – a girl and a boy. Besides, I don't want to be a second wife! (24 years, partner 4 years). Furthermore, the large age differences between some participants and their partners discouraged them from considering those older partners as husbands. A respondent recounted how her

current partner had come to love her over time, although she was not emotionally committed due to the age difference:

He loves me so much and he wants me to remain with him but I cannot marry him because of the age difference. I don't also love him back (25 years, partner 42). Although love often forms an integral part of intimate partnerships, the question of love in transactional sexual relationships is nuanced with complexities and it is often not entirely clear whether the relationships are founded on love/emotional attachment. Apart from one student, love appeared absent in these relationships. Almost all the participants indicated that their relationships were being used as a catalyst to achieve some subtle ends. Some had devised mechanisms to avoid emotional commitment, and to avoid emotional hurt after terminating the relationship, which they were confident would occur in the near future: I don't love him. When I complete my education all will be behind me. Some go to the extent of arranging to be posted for the National Youth Service to a different state in order to break the emotional and economic dependence and possibly start a new relationship while being separated.

It is however ironic that some respondents, while expressing no emotional reciprocity towards their partners, considered these partners to be loving and caring, as evidenced by their response to their material and sometimes their emotional needs. A respondent who recently quit an age-disparate partnership indicated that she had non-emotional attachment or commitment to her partner since she was aware her partner was married. Nevertheless, respondents' choice of their partners, which some saw as "daring" was sometimes linked to the man's willingness to provide materially for her.

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

Some respondents expressed anxiety about how transactional sex could jeopardise their chances of marriage. This is consistent with similar observations in a study by Longfield (2004): The young guys may be afraid of you because you would have earned yourself the status of "high class" lady. You may have difficulty in getting a young man to marry. They may tell others who approach you for marriage similar things; it is not good to stay in a transactional sexual relationship for long (21 years, partner 42 years).

Stigma and disclosure

This study specifically noted the identity that society imposes on a female. Beyond the close knit group of friends who were also engaged in transactional sex, almost all the respondents concealed their relationships from "other" friends and families for fear of reprimand and stigmatization, discrimination and name calling. Women who "date" older men are often considered to be "Opio, or Alibanti, Okoromosho" (a spoilt female who engages in multiple/concurrent/serial sexual relationships). Some participants therefore feared to be given this tag, with its potential for stigma: People in the community see you as a spoilt girl or a prostitute when you date older men. I sometimes cannot tell people the kind of relationship between the man and I tend to lie that he's my relative, though he's not. Some people when they get to know that you are into transactional sex, they tend to discriminate against you. Some few friends who know I am into this kind of relationship call me "Opio, or Alibanti, Okoromosho" and some other derogatory names, I introduced him to my close friends because they are also in similar relationships. However, if the friend is not a bosom friend, I cannot introduce him as my guy. All that I can say is that the man is my friend or my relative because I fear being discriminated or tagged with a particular name (20 years, with 39 years partner). No! I didn't tell them but they found out and have made it clear to me that I must stop and they have used several subtle means to stop me without trying force me to end the relationship. However, they will not give me money to buy those expensive items that I want and therefore, I went in for the man so that the man could provide those expensive things for me.

Safe sex and Health seeking behaviour

The main driver of HIV transmission in Sub Saharan Africa to is heterosexual sex, correct and consistent condom use is recognised as one of the important safety measures for preventing infection apart from faithfulness and abstinence, those involved in transactional sexual relationship with older men cannot be advised on faithfulness and abstinence. Previous research (Amo-Adjei, 2012) has shown that education improves safe sex practices. Among the respondents, safe sex was not one of their apparent concerns. Even those who were concerned about safe sex and practiced it did so mainly to avoid pregnancy. Low risk perception, materialism, sexual gratification, perception of trust and the father-daughter nature of the relationships hampered negotiations for safe sex practices. For instance, on material gains, one respondent indicated that the question of whether she wanted something from the partner or not determined her position to negotiate for safe sex: It is yes and no. No

because sometimes, you will be in need of something very important that you want at all costs. On such occasions, you do whatever he tells you to do (21 years, partner 42 years).

African culture demands respect for age, while in marriage and other kin relationships, respect to men is demanded as a right, even in situations where a woman is older than the man. Consistent with these contextual issues, some respondents felt that they could not raise the question of safe sex because they had to show respect and obedience to their partners who were old enough to be their fathers: It is very difficult to negotiate. This kind of relationship is more like a father and daughter relationship so it is difficult to negotiate. Imposition is very common; whatever he says is final. Even if he shouts on you, you can't shout back unlike someone in your age group (24 years, partner 54 years).

I give him maximum respect and obedience to make him feel at home. This is because of our age and socioeconomic differences and so I allow him to have more control during our sexual encounters (25 years, partner 42 years). In addition to these perspectives about negotiations for safe sex, which have already been observed in existing literature (Longfield, 2004), some different insights emerge. The literature generally suggests that negotiations for safe sex are limited mostly to the first few sexual encounters. However, in this study the ability to negotiate for safe

sex tended to emerge after sometime in the partnerships, often based on negotiations to avoid pregnancy while in university ("school"):

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

Some participants expressed no fears and concerns about HIV infection, although they were aware or perceived their partners to be engaged in concurrent partnerships, either within marriage or outside. The unconcerned attitudes towards HIV infection were informed by perception of trust and material benefits that came from the relationships: Hmm, no! HIV does not come to my mind most at times but other infections, which I can see because we normally have sex during daytime so I will see from the penis. Even during smooching, you can hold the penis and see possible sores on his penis (25 years, partner

42 years). I did not use condoms and also did not think about contracting any STIs. That time, I knew that if a guy had gonorrhoea, the person felt pains when urinating and having sex; but the guy did not have any of these symptoms so there was no problem. I also did not know much about HIV. I only knew that people who are very slim and too weak are people who could have HIV/AIDS but not strong and active people. It was through a compulsory first year course (Introduction to HIV and AIDS Studies) that I got to know more about HIV/AIDS (19 years, partner 32 years). A respondent who had quit a transactional sexual relationship at the time of data collection recalls she never thought of HIV infection, focusing instead on the material allurements that came with the relationship: I never thought of STIs because the relationship fetched me a lot of money (22 years, partner 38 years).

There were also barriers to safe sex negotiation which related to individual desires for sexual gratification and some discomfort associated with condom use: One thing is that I have never used a female condom before. Even with male condom, when your guy is using it, you feel uncomfortable sometimes. (Look! It pulls the pubic hairs on my vagina). How much more female condom, it will be seriously uncomfortable. I like it raw (22 years, partner 44 years).

Intentions to quit

The study explored respondents' desire to remain or quit the relationships. With the exception of the ones that quit, respondents indicated that they thought often about quitting. However, the quitting intentions related to the economic motives that inspired so many of their choices. Generally they were either waiting till some further material benefits had been obtained, after graduation, on becoming employed or upon attracting new, richer and/or younger partners. The two quotations below summarise such motives: I wish to put this relationship to an end but when I look at the expensive things he has been buying for me, such as clothes, phones and recently his promise of buying an iPad for me, it becomes difficult. As much as I would want to stop dating him, I am also thinking about the things I will lose if I were to leave him right now. In the meantime, I hope to quit when I finish my degree programme because after school, I might get a good job that will fetch me something substantial and then I'd be able to buy those expensive things myself. Besides, after school, I will leave the circle of my current friendship, which will enable me stick to my fiancé' (22 years, partner 38 years).

There is a guy who has proposed to marry me so if he's serious, I am going to marry him one time and leave this man. I met this gentleman on Facebook and just today, he told me he's sent me a laptop, Samsung Galaxy Tab,

Digital Camera and some money, which I am hoping to receive by next week. If it turns to be true, I will stick to him. He has shown interest in talking to my mum although he's ten years older than me; it is not a problem at all for me once I want to marry him. When I was 19 years, I was in a relationship with a guy who was 32 years old now with exactly ten years difference; there is no problem at all (22 years, partner 44 years).

Some respondents wanted to put off quitting until their hopes and aspirations, for example to spend holidays abroad, had been achieved: You know something (smiling); he said he would help me travel abroad next year during the long vacation. So I have to stay in touch till the promise is fulfilled (22 years; partner 44 years). Knowing these attitudes some men who are still in the relationship keep hopes of better rewards alive for as long as the desire the relationship.

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

III. Conclusions

The study aimed to explore some issues surrounding transactional sex among a relatively privileged population of female students in selected institutions of higher learning in Kaduna State. A key finding is that economic considerations strongly informed the formation, sustenance and decisions to quit such relationships. These considerations went well beyond survival to attaining and maintaining "ostentatious" lifestyles. Economic motivations were however nuanced with other motives.

Whereas transactional sex was based on economic constraints for survival on a university campus (e.g. payment of bills/fees), there were others who made personal and conscious efforts to form such relationships for purposes of acquiring experiences in order to be able to identify with their peers who were also engaged in such relationships. The finding strengthens the views about agency role, wherein almost all the respondents indicated active roles in forming and also capability of exiting the relationships.

For all the respondents who expressed the strong intention of quitting, conscious efforts appeared to have been made to avoid emotional commitment to those relationships which were apparently only serving as means to certain ends. Our findings gave indications around the idea of female agency, and specifically about the fact that females may also exploit males for personal gains. Just as men are often described as sexual predators in transactional sex discourses, women could also be seen as "material predators". Thus, we find indications about females employing their sexuality to extract financial and material gains from males to attain and maintain preferred lifestyles.

Also, the narratives from the respondents suggest that their partners somehow used their privileged economic status to initiate transactional relationships. Earlier studies noted that women are increasingly commoditising their sexualities beyond survival and sexual pleasure (Haram, 2004; Luke and Kurz, 2002; Bohmer and Kiruma, 2000).

Although social and economic differences surrounding negotiations for safe sex practices existed among the respondents, the ability to negotiate for safer sex tended to emerge when the relationships seem to have taken shape. Here again, respondents relied on agency power to negotiate for safe sex, frequently citing the need to avoid pregnancy (an impediment to their university education). Negotiations for safer sex were, however, not based on the need to avoid STIs.

Okonkwo (2010) arrived at similar findings in a study of Nigerian university students, where the female respondents indicated that non-protective sex was not peculiarly associated with masculinities but an active desire of females as well as men to derive sexual pleasure and sensation. Some respondents in this study expressed similar views. The desire for non-protective sex in relationships is therefore not entirely a masculine phenomenon.

Masvawure (2010) found that young women denied Big Dharas (transactional older partners) sex by pointing out to them (the men) the fact that they were old enough to be their fathers, which in turn put them off sexually. However, among these sampled students, even among those who considered their relationships as in some way "father-daughter affair", sex was exchanged freely, despite the obvious universal taboos around real life father and daughter sex.

Indeed the age differences between partners contribute to a feeling of uneasiness about insisting on safer sex: the gerontocratic Nigerian culture demands utter respect for old age, while the respect also accorded to men makes the disparity even more acute. Sexual relationships of young unmarried people in Ghana, as in other African countries, evoke strong moral condemnation. Given this, the young women reported that their transactional sex was masked from parents, and from friends who could not be trusted to keep it secret. This observation is at variance with Wamoyi et al. (2011) who found the fact that parental acceptance of transactional sex (Wamoyi et al., 2011). Publicly acknowledged transactional sex was felt to obstruct one's chances of getting married to a peer male because of the expensive lifestyles that accompany the unequal relationship.

Limitations of the study

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

Implications for HIV education

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

The fact that some respondents claimed to have had improved knowledge of HIV/ AIDS at university may, perhaps, be as a result of weak HIV/AIDS information and education at the pre-university stages. This suggests the need for early HIV/AIDS comprehensive education in schools. This is particularly important given that the majority of those who obtain pre-university education in Nigeria are unlikely to progress higher. However, this is not to discount university/tertiary level courses on HIV/AIDS.

For those who also progress to the university and other institutions of higher learning, some will likely be “left out” at the pre-tertiary stages. Higher institutions therefore have to continue to strengthen the delivery of HIV/AIDS education to both students and faculty. Some respondents indicated they became more aware about the details of HIV/AIDS during a first year university course. It may serve higher academic institutions well to reach out to many of their constituents – students and workers (administrators and faculty) alike, on how certain sexual practices expose them to STIs. Integrating HIV/AIDS issues into existing curriculum or adopting them as a new curriculum could be one of the mechanisms that universities and other higher educational institutions could adopt in order to reduce risky behaviours.

IV. Final conclusion

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

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