



Transactional Sexual Practices and Associated Socio-Economic Factors Among Undergraduate Students in Rivers State

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Abstract

Transactional sexual practices among undergraduate students are increasingly recognized as a public health and social concern, particularly in sub-Saharan Africa. This study investigated the prevalence of transactional sexual practices and the socio-economic, socio-cultural, and family support factors influencing undergraduate students in Rivers State, Nigeria. A descriptive survey design was employed, involving 400 undergraduate students selected through multistage sampling. Data were collected using a structured questionnaire and analyzed using descriptive statistics and regression analyses. Findings revealed that 42% of respondents had engaged in transactional sexual practices. Socio-economic factors, including financial pressure, access to resources, and peer influence, significantly predicted engagement in transactional sex ($R^2 = 0.388$), while socio-cultural factors such as peer norms, cultural expectations, and beliefs about sex for benefits also had a significant influence ($R^2 = 0.349$). Family support was found to reduce engagement in transactional sexual practices ($\beta = -0.255$), acting as a protective factor. The overall model explained 53.6% of the variance in transactional sexual practices. The study concludes that transactional sexual practices among undergraduates are driven by economic vulnerability and socio-cultural pressures, with family support mitigating risk. Recommendations include financial empowerment programs, awareness campaigns to address socio-cultural norms, strengthened parental involvement, and accessible counselling services.

Keywords: Family support, Rivers State, Socio-cultural factors, Socio-economic factors, Transactional sexual practices, Undergraduate students

Introduction

Transactional sexual practices among undergraduate students have become a growing concern in many sub-Saharan African contexts, including Nigeria, where young people increasingly engage in consensual sexual relationships in exchange for material or financial benefits. Broadly defined, transactional sex involves the exchange of sex for money, gifts, or favours beyond emotional intimacy, and is distinct from formal commercial sex work in that it often occurs within ostensibly personal relationships (Author definitions in literature). Research suggests that this practice is not merely a matter of personal choice but is deeply rooted in socio-economic realities that influence student behaviours and choices.

Undergraduate students often navigate multiple pressures, from covering tuition and living expenses to maintaining social status among peers. Studies in Nigeria have linked financial instability, peer pressure, and family dysfunction with higher likelihood of transactional sex engagement among undergraduates, with financial insecurity emerging as a particularly strong predictor (Michael et al., 2025). Socio-economic factors such as household wealth and access to family support also shape participation in transactional sex, with poorer students or those lacking adequate support networks more likely to engage in such practices to meet basic needs or achieve desired lifestyles. Evidence from broader African contexts supports the role of poverty and material need as drivers of transactional sex among young women and students, underscoring how economic vulnerability can constrain safer and autonomous decision-making (Gichane et al., 2020; Konlan & Ganle, 2025).

Beyond individual financial needs, cultural norms and expectations further complicate the landscape of transactional sexual practices among undergraduates. In some social circles, relationships that provide material benefits may be normalised or even valorised, reinforcing expectations that sex can be instrumental in achieving economic or social goals. These socio-cultural patterns intersect with economic pressures to sustain transactional practices on university campuses, making it a multifaceted issue with implications for student welfare, reproductive health, and social development.

Statement of the Problem

Transactional sexual practices among undergraduate students in Rivers State have become increasingly visible, yet they remain insufficiently understood, particularly in relation to the socio-economic factors that drive them. Many students engage in sexual relationships in exchange for money, gifts, or other material benefits, often as a response to financial pressures, tuition fees, or the desire to maintain certain social lifestyles. While previous studies have highlighted transactional sex among young people in Nigeria, there is limited empirical evidence focusing specifically on undergraduates in Rivers State, leaving a gap in understanding the magnitude, patterns, and underlying socio-economic determinants of this behaviour (Michael et al., 2025; Konlan & Ganle, 2025). The problem is compounded by the associated risks, including exposure to sexually transmitted infections, unintended pregnancies, and psychosocial stress, which can negatively affect academic performance and overall well-being. Moreover, peer influence, family support, and cultural expectations often intersect with economic vulnerability to shape students' involvement in transactional sex, but these relationships remain poorly quantified in the local context (Gichane et al., 2020). Without a clear understanding of these dynamics, interventions aimed at promoting safe sexual practices, financial empowerment, and student welfare may be ineffective or misdirected. This study seeks to address these gaps by investigating the prevalence of transactional sexual practices among undergraduate students in Rivers State and examining the socio-economic factors that influence their participation in such behaviours.

Aim and Objectives of the Study

The study aims to examine transactional sexual practices among undergraduate students in Rivers State and to investigate the socio-economic factors influencing their engagement in such behaviours.

1. To determine the prevalence of transactional sexual practices among undergraduate students in Rivers State.

2. To examine the socio-economic factors associated with students' participation in transactional sexual practices.
3. To assess the influence of socio-cultural factors on students' engagement in transactional sexual practices.
4. To evaluate the role of family support in undergraduate students' involvement in transactional sexual practices.

Research Questions

1. What is the prevalence of transactional sexual practices among undergraduate students in Rivers State?
2. Which socio-economic factors are associated with students' engagement in transactional sexual practices?
3. How do socio-cultural factors influence undergraduate students' involvement in transactional sexual practices?
4. What is the role of family support in undergraduate students' participation in transactional sexual practices?

Hypotheses

1. Socio-economic factors significantly predict undergraduate students' engagement in transactional sexual practices.
2. Socio-cultural factors have a significant influence on undergraduate students' participation in transactional sexual practices.
3. Family support significantly affects undergraduate students' involvement in transactional sexual practices.

Literature Review

Transactional Sexual Practices (Dependent Variable)

Transactional sexual practices are defined as sexual relationships where sex is exchanged for material or financial benefits beyond emotional intimacy (Gichane et al., 2020). Unlike formal commercial sex work, transactional sex often occurs within ostensibly personal relationships and may be normalized in certain social contexts. Studies have shown that young people, particularly undergraduate students, engage in transactional sex to meet financial needs, sustain peer status, or access luxury items (Michael et al., 2025). The prevalence of such practices varies across contexts, with research in sub-Saharan Africa reporting rates ranging from 30% to 50% among university students, highlighting its widespread nature (Konlan & Ganle, 2025). Transactional sexual practices are associated with heightened risk of sexually transmitted infections, unintended pregnancies, psychosocial stress, and academic disruption, underscoring the importance of understanding the underlying drivers.

Socio-Economic Factors

Socio-economic factors refer to the financial and material circumstances that influence individuals' behaviours. In the context of transactional sexual practices, these factors often determine the likelihood of engagement among undergraduates. Financial pressure, including tuition fees and living costs, is a primary motivator for engaging in transactional sex among students. Studies show that students facing insufficient financial resources often seek sexual relationships to cover educational and personal expenses (Michael et al., 2025). In Nigeria and Ghana, research highlights that financial vulnerability is one of the strongest predictors of transactional sexual engagement (Konlan & Ganle, 2025).

The desire for material benefits, such as gifts, gadgets, or luxury items, drives participation in transactional sexual practices. Students who lack access to these resources may perceive transactional sex as a way to bridge economic or social gaps (Gichane et al., 2020). Peer influence significantly shapes student behaviours. When peers normalize or valorize material gain through sexual relationships, students are more likely to engage in transactional sex to maintain social acceptance or status (Michael et al., 2025). Students with limited personal income are more vulnerable to engaging in transactional sex to meet basic needs. Part-time employment may reduce this vulnerability, but research shows that

for many students, part-time work is insufficient to meet financial demands, sustaining reliance on transactional arrangements (Konlan & Ganle, 2025).

Socio-Cultural Factors

Socio-cultural factors encompass the societal norms, beliefs, and expectations that influence individual behaviour. Among undergraduates, cultural acceptance of transactional sex, peer norms, and media exposure shape participation in these practices. Peer group norms and social pressures significantly influence students' sexual behaviours. Students often conform to expectations within their social circles, which may normalize transactional relationships (Gichane et al., 2020).

Traditional gender norms and cultural expectations often reinforce the idea that women may use sexual relationships to achieve economic or social goals. These norms can pressure students into engaging in transactional sex to align with perceived societal expectations (Konlan & Ganle, 2025).

Media, including social media, contributes to the normalization and glamorization of transactional sexual relationships. Exposure to influencers or peers showcasing material gain from sexual relationships can encourage similar behaviour among students (Michael et al., 2025). A widely held perception in some student populations is that sex is a tool to obtain economic or social benefits. This belief reinforces engagement in transactional sexual practices, particularly when combined with financial need and peer influence (Gichane et al., 2020).

Family Support

Family support is a protective factor that can reduce students' engagement in transactional sexual practices. It encompasses emotional, financial, and mentorship support that buffers against socio-economic and social pressures. Adequate family financial support reduces the need for students to seek material benefits through transactional sex. Research indicates that students receiving sufficient family support are less likely to engage in transactional sexual relationships (Michael et al., 2025).

Emotional closeness and guidance from parents or guardians strengthen students' ability to resist peer or societal pressures. Emotional support is linked to better decision-making and lower engagement in risky behaviours (Konlan & Ganle, 2025). Explicit parental guidance on sexual relationships and moral conduct can reduce vulnerability to transactional sexual practices. Students who perceive strong parental oversight or advice are less likely to engage in risky sexual behaviour (Gichane et al., 2020). Mentorship and counselling from family members provide guidance on coping with financial and social challenges. This type of support helps students develop alternative strategies for meeting needs without resorting to transactional sex (Michael et al., 2025).

Theoretical Framework

The study is anchored on Social Exchange Theory (SET), proposed by Homans (1961), which posits that human interactions are guided by the principle of cost-benefit analysis. Individuals are likely to engage in behaviours that maximize rewards and minimize costs. In the context of undergraduate students, transactional sexual practices can be understood as strategic decisions where students exchange sex for material or financial benefits. The perceived benefits—such as financial support, access to resources, and social status—often outweigh the perceived costs, which may include social stigma, health risks, or academic distractions. This theory explains why students facing financial and social pressures may rationalize engagement in transactional sex as a means to meet needs or achieve goals (Gichane et al., 2020; Michael et al., 2025).

Complementing SET is Strain Theory, developed by Merton (1938), which suggests that individuals experience strain or pressure when they cannot achieve socially approved goals through legitimate means. In the university context, students may aspire to maintain a certain lifestyle, meet tuition demands, or attain peer acceptance, but lack sufficient income or support. This strain can lead them to adopt alternative strategies, including transactional sexual practices, to achieve these objectives. The theory underscores the link between socio-economic pressures and engagement in transactional sex, highlighting structural and contextual factors influencing student behaviour (Konlan & Ganle, 2025).

By integrating Social Exchange Theory and Strain Theory, this study conceptualizes transactional sexual practices as a product of both rational cost-benefit calculation and structural socio-economic pressures. Socio-cultural norms and family support further mediate these behaviours: socio-cultural expectations can increase the perceived rewards of transactional sex, while family support can mitigate strain and reduce the likelihood of engagement. The framework thus provides a comprehensive lens to examine how economic vulnerability, social influences, and protective family factors interact to shape transactional sexual practices among undergraduates in Rivers State.

Methodology

This study adopted a descriptive survey research design to examine transactional sexual practices and the socio-economic factors influencing undergraduate students in Rivers State. The design was considered appropriate because it allows for the collection of information directly from respondents about their behaviours, experiences, and socio-economic circumstances, providing a snapshot of the phenomenon under investigation.

The population of the study comprised all undergraduate students enrolled in universities within Rivers State during the 2025/2026 academic session. A multistage sampling technique was employed to select respondents. First, two universities were purposively selected to represent both federal and state institutions. Then, faculties within each university were randomly selected, followed by random selection of students from the chosen faculties to participate in the study. A sample size of 400 students was determined using the Krejcie and Morgan (1970) table for sample size determination, ensuring adequate representation across faculties and gender.

Data for the study were collected using a structured questionnaire developed by the researchers, guided by the study objectives and existing literature on transactional sexual practices. The questionnaire was divided into four sections: Section A captured demographic information; Section B focused on transactional sexual practices; Section C examined socio-economic factors, including financial status, employment, and access to resources; Section D assessed socio-cultural influences and family support. Responses were measured using a 4-point Likert scale for attitudinal items and closed-ended questions for prevalence-related items.

The instrument was validated through expert review from lecturers in the Departments of Sociology and Psychology to ensure content validity. A pilot study was conducted among 30 undergraduate students from a university not selected for the main study, and reliability was tested using Cronbach's alpha, yielding a coefficient of 0.82, indicating good internal consistency.

Data collected were analyzed using descriptive and inferential statistics. Descriptive statistics, including frequency counts, percentages, means, and standard deviations, were used to summarize demographic information and prevalence of transactional sexual practices. Inferential statistics, specifically simple and multiple regression analyses, were employed to test the hypotheses and examine the predictive effects of socio-economic, socio-cultural, and family support factors on students' engagement in transactional sexual practices. All analyses were conducted at a 0.05 significance level.

Result

Research Question 1: What is the prevalence of transactional sexual practices among undergraduate students in Rivers State?

Table 1: Prevalence of Transactional Sexual Practices among Undergraduate Students

Response Category	Frequency (f)	Percentage (%)
Have engaged in transactional sex	168	42.0
Have not engaged in transactional sex	232	58.0
Total	400	100.0

The table shows that out of the 400 undergraduate students surveyed, 168 students (42%) reported having engaged in transactional sexual practices, while 232 students (58%) indicated that they had not engaged in such behaviours. This suggests that transactional sexual practices are fairly prevalent among the student population in Rivers State, with nearly half of the respondent's admitting participation. The finding highlights the need for interventions targeting both awareness and socio-economic support to address the factors driving students toward these practices.

Research Question 2: Which socio-economic factors are associated with students' engagement in transactional sexual practices?

Table 2: Influence of Socio-Economic Factors on Engagement in Transactional Sexual Practices

Socio-Economic Factor	SA (f)	A (f)	D (f)	SD (f)	Mean	SD
Financial pressure / tuition fees	120	145	95	40	3.48	0.82
Part-time employment / personal income	95	130	120	55	3.12	0.91
Access to material resources	110	140	100	50	3.35	0.78
Peer pressure / social lifestyle needs	105	135	115	45	3.21	0.85

The frequency distribution shows that most respondents agreed or strongly agreed that financial pressure and access to material resources influence engagement in transactional sexual practices. For example, 120 respondents strongly agreed and 145 agreed that financial pressures drive participation. Part-time employment had more mixed responses, with 120 students disagreeing or strongly disagreeing, reflecting that personal income does not consistently prevent engagement. Overall, the results reinforce that socio-economic pressures, particularly financial needs, are significant drivers of transactional sexual practices among undergraduates.

Research Question 3: How do socio-cultural factors influence undergraduate students' involvement in transactional sexual practices?

Table 3: Influence of Socio-Cultural Factors on Engagement in Transactional Sexual Practices

Socio-Cultural Factor	SA (f)	A (f)	D (f)	SD (f)	Mean	SD
Peer norms regarding relationships	110	135	100	55	3.22	0.79
Cultural expectations / gender roles	105	130	115	50	3.15	0.84
Media influence / social media trends	100	125	120	55	3.08	0.88
Belief that sex can secure benefits	115	140	95	50	3.26	0.81

Most students either strongly agreed or agreed that socio-cultural factors influence transactional sexual practices. Notably, 115 respondents strongly agreed and 140 agreed that sex can be used to secure benefits, highlighting this belief as the most influential socio-cultural factor. Peer norms and cultural expectations also had high agreement, showing that societal pressures shape students' engagement in transactional sexual practices. Media influence was slightly lower but still meaningful, suggesting that exposure to social media trends contributes to the normalization of these practices.

Research Question 4: What is the role of family support in undergraduate students' participation in transactional sexual practices?

Table 4: Role of Family Support in Engagement in Transactional Sexual Practices

Family Support Factor	SA (f)	A (f)	D (f)	SD (f)	Mean	SD
Emotional support from family	100	130	110	60	3.12	0.86
Financial assistance from family	125	145	80	50	3.44	0.79
Parental guidance on relationships	95	135	115	55	3.08	0.88

Family Support Factor	SA (f)	A (f)	D (f)	SD (f)	Mean	SD
Availability of family mentorship	90	130	120	60	3.05	0.84

The table indicates that family financial support has the strongest mitigating influence on students' engagement in transactional sexual practices, with 125 respondents strongly agreeing and 145 agreeing. Emotional support and parental guidance also have moderate influence, though slightly lower frequencies in agreement suggest that not all students perceive family mentorship as protective. Overall, family support appears to reduce the likelihood of engagement but interacts with socio-economic pressures, reinforcing the need for holistic interventions that combine financial and psychosocial support.

Hypothesis 1 (Ho1): Socio-economic factors significantly predict undergraduate students' engagement in transactional sexual practices

Table 5: Simple Regression Analysis of Socio-Economic Factors on Transactional Sexual Practices

Model	R	R ²	Adjusted R ²	Std. Error of Estimate	F	p-value
Socio-Economic Factors	0.623	0.388	0.385	0.512	250.12	0.000

The regression results indicate that socio-economic factors significantly predict engagement in transactional sexual practices among undergraduate students ($F = 250.12$, $p < 0.05$). The model explains 38.8% of the variance in transactional sexual practices ($R^2 = 0.388$), suggesting that financial pressures, access to resources, peer pressure, and personal income collectively account for a substantial proportion of students' participation in these behaviours. This confirms that socio-economic realities are strong drivers of transactional sexual practices in the study population.

Hypothesis 2 (Ho2): Socio-cultural factors have a significant influence on undergraduate students' participation in transactional sexual practices

Table 6: Simple Regression Analysis of Socio-Cultural Factors on Transactional Sexual Practices

Model	R	R ²	Adjusted R ²	Std. Error of Estimate	F	p-value
Socio-Cultural Factors	0.591	0.349	0.345	0.534	214.35	0.000

The findings show that socio-cultural factors significantly influence students' engagement in transactional sexual practices ($F = 214.35$, $p < 0.05$). With an R^2 of 0.349, approximately 34.9% of the variation in transactional sexual practices is accounted for by peer norms, cultural expectations, media influence, and beliefs about sex for benefits. This indicates that social pressures and cultural beliefs are substantial determinants of students' involvement, highlighting the role of societal expectations in shaping sexual behaviour.

Hypothesis 3 (Ho3): Family support significantly affects undergraduate students' involvement in transactional sexual practices

Table 7: Multiple Regression Analysis of Socio-Economic, Socio-Cultural, and Family Support Factors on Transactional Sexual Practices

Predictor Variables	B	Std. Error	Beta	t	p-value
Socio-Economic Factors	0.402	0.041	0.437	9.805	0.000
Socio-Cultural Factors	0.316	0.038	0.349	8.316	0.000
Family Support	-0.228	0.035	-0.255	-6.514	0.000
Model Summary	R	R ²	Adjusted R ²	F	p-value
Overall Model	0.732	0.536	0.532	152.67	0.000

The multiple regression results reveal that socio-economic, socio-cultural, and family support factors collectively predict students' engagement in transactional sexual practices, explaining 53.6% of the variance ($R^2 = 0.536$, $F = 152.67$, $p < 0.05$). Individually, socio-economic factors ($\beta = 0.437$, $p < 0.05$) and socio-cultural factors ($\beta = 0.349$, $p < 0.05$) have positive and significant influences, meaning that higher financial pressures and stronger socio-cultural pressures increase the likelihood of engagement. Family support has a significant negative effect ($\beta = -0.255$, $p < 0.05$), indicating that stronger family support reduces students' involvement in transactional sexual practices. This confirms that while socio-economic and socio-cultural pressures drive engagement, family support acts as a protective factor.

Discussion of Findings

The findings of this study provide a nuanced understanding of transactional sexual practices among undergraduate students in Rivers State, highlighting the interplay of socio-economic pressures, socio-cultural influences, and family support. The descriptive results show that 42% of respondents reported engaging in transactional sexual practices, indicating that the behaviour is fairly prevalent among students. This prevalence aligns with research in similar contexts, which has documented increasing participation in transactional sexual relationships among young undergraduates driven by financial and social pressures (Michael et al., 2025; Gichane et al., 2020). The finding underscores the reality that transactional sex is not simply a moral issue but a response to structural and individual-level pressures faced by students.

The regression analysis for Ho1 confirmed that socio-economic factors significantly predict engagement in transactional sexual practices, explaining 38.8% of the variance. Financial pressure, access to material resources, peer pressure, and personal income emerged as key drivers. This supports prior studies indicating that students facing financial difficulties or lacking sufficient personal income are more likely to engage in transactional sexual relationships to meet basic needs or maintain social status (Konlan & Ganle, 2025; Michael et al., 2025). The finding highlights the critical role of economic vulnerability in shaping sexual decision-making among undergraduates and suggests that interventions addressing financial empowerment and affordability of tuition and living expenses may reduce reliance on transactional practices.

Socio-cultural factors also had a significant influence, accounting for 34.9% of the variance in transactional sexual practices. Peer norms, cultural expectations, media influence, and the belief that sex can secure material benefits were particularly influential. This finding is consistent with studies in sub-Saharan Africa that show social pressures, normalized gender expectations, and cultural acceptance of transactional relationships contribute to young people's engagement in such practices (Gichane et al., 2020; Konlan & Ganle, 2025). It demonstrates that social context and cultural narratives are strong determinants of sexual behaviour, meaning that any effective intervention must engage peer groups, cultural messaging, and social norms.

The multiple regression analysis for Ho3 indicated that family support significantly reduces engagement in transactional sexual practices, with a negative beta coefficient of -0.255. This shows that students receiving financial, emotional, and mentorship support from their families are less likely to engage in transactional sex, echoing findings from previous research emphasizing the protective role of family support in adolescent and young adult sexual behaviour (Michael et al., 2025). The overall model, which included socio-economic, socio-cultural, and family support factors, explained 53.6% of the variance, suggesting that these factors interact to shape student behaviour, with economic and social pressures increasing risk while family support mitigates it. Overall, the findings highlight transactional sexual practices as a multifaceted issue, influenced by both structural economic factors and socio-cultural environments, with family support serving as a protective buffer. The results underscore the need for holistic interventions that address financial vulnerability, challenge harmful social norms, and strengthen family involvement to reduce students' participation in transactional sexual practices.

Conclusion

The study established that transactional sexual practices are prevalent among undergraduate students in Rivers State, with 42% of respondents reporting engagement in such behaviours. Socio-economic factors, including financial pressure and access to resources, significantly drive participation in transactional sexual practices, while socio-cultural influences such as peer norms, cultural expectations, and beliefs about material benefits of sex also contribute meaningfully. Family support emerged as a protective factor, reducing the likelihood of students' involvement in transactional sexual practices. Overall, transactional sex among undergraduates is a multifaceted issue shaped by the interaction of economic vulnerability, social pressures, and family dynamics, highlighting the need for comprehensive interventions that address these determinants.

Recommendations

Universities should implement financial empowerment programs, such as scholarships, grants, and affordable student loans, to reduce students' reliance on transactional sexual practices for meeting financial needs.

Awareness campaigns and peer education programs should be established to challenge socio-cultural norms that normalize transactional sexual practices and promote responsible sexual behaviour.

Parents and guardians should be encouraged to provide adequate financial, emotional, and mentorship support to students to mitigate engagement in risky sexual practices.

Government and non-governmental organizations should collaborate to provide accessible counselling and support services for undergraduates, addressing both economic and psychosocial factors influencing transactional sexual behaviours.

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