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Systematic Review of HIV through the lens of Transactional Relationships for  
Adolescent Girls and Young Women in Sub-Saharan Africa.

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2020

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## **Abstract**

### **Systematic Review of HIV through the lens of Transactional Relationships for Adolescent Girls and Young Women in Sub-Saharan Africa.**

By Haita Ndimbalan

In Sub-Saharan Africa adolescent girls and young women (AGYW) between the ages of 15-24 have a risk of HIV up to five times higher than their male counterparts. One of the largest factors contributing to adolescent girls and young women's higher susceptibility to HIV are transactional sex relationships. In this context transactional sex is typically defined as a non-marital sexual relationship between an adolescent girl or young woman and an older man where there is a mutual understanding that financial or material gain such as money and gifts are expected in exchange for sex. Transactional sex relationships are distinguished from commercial sex work because financial and material exchanges for sex are made within the context of a relationship. Poverty and low educational attainment are typically identified as factors that influence AGYW to engage in these relationships. Even though this phenomenon puts AGYW at a higher risk for HIV this population have traditionally been excluded public health research on HIV when identifying high risk groups for HIV. The nature of transactional relationships. Existing transactional relationships also often coincide with multiple sex partners. AGYW often engage in transactional sex relationships with older married men while simultaneously being in committed romantic relationships with younger men. This common occurrence of multiple sex partners also contributes to the rapidly increasing spread of HIV. This systematic review will discuss the topic of transactional sex relationships for adolescent girls and young women in Sub-Saharan Africa and the public health implications this has for the HIV epidemic. This systematic review will also analyze literature on transactional sex over the past 20 years to answer which key motivators allow transactional sex relationships to persist among this population.

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## **Chapter 1: Introduction**

### 1.1 Background and Significance

Over the past several decades the HIV/AIDS epidemic has had large detrimental effects claiming the lives of many. Sub-Saharan Africa is particularly one region of the world that has been disproportionately impacted by the HIV/AIDS epidemic with 1.1 out of 2.1 million globally existing cases being in this region (Dana, 2019). One of the socio-cultural phenomena that has exacerbated the negative effects of the epidemic in this region is transactional relationships, also sometimes referred to as intergenerational or age-disparate relationships. Transactional relationships can be defined as non-marital sexual relationships typically held between an older man and an adolescent girl or young woman. These relationships are developed with the mutual understanding that financial or material gains such as money and gifts are expected in exchange for sex. These sexual encounters happen within the context of a relationship distinguishing them from commercial sex work which is considered much less culturally and morally acceptable.

Due to the nature of transactional relationships, adolescent girls, and young women (AGYW) have been heavily impacted and much more susceptible to HIV/AIDS and other STIs. In fact, it has been reported that in Sub-Saharan Africa 40% of the incidence of new HIV cases have individuals between the ages of 15-24 with more than half of those newly infected being adolescents and young women (Dana, 2019). Particularly in South Africa, where most data related to transactional sex has been researched, the HIV prevalence for AGYW between the ages of 15-24 was reported at 15% - five times higher than the prevalence for boys within the same age range at 3%



(Stoner, 2020). The continuation of transactional relationships despite the dangers of HIV/AIDS and other STDs can be attributed to many factors. Some of the factors most identified as structural determinants for transactional sex relationships include poverty and gender-based inequalities such as lack of employment opportunity, low educational attainment, and lack of access to education (Hass, 2020).

Lowering rates of HIV incidence is crucial for public health advancement because HIV also allows opportunities for comorbidities. The risk for comorbidities is increased because HIV weakens the immune system making it easier for other opportunistic infections such as tuberculosis, other STDs, and even covid to more rapidly progress (WHO, Key Facts 2021). Considering that AGYW are most affected by HIV/AIDS in this region, high rates of HIV also increase the likelihood of mother-to-child transmission for those who may become pregnant (WHO, Key Facts 2021). AGYW who engage in transactional relationships also may have multiple transactional relationships with the interest of more financial and material gain, or in other cases have more exclusive romantic partners typically closer to their own age (Dana,2019). Multiple partners influence the spread of HIV to the larger population increasing incidence and further delaying progress.

Some notable progress has been made within the African region such as Botswana, Eswatini, Malawi, Rwanda, and Uganda reaching the 90-90-90 goal and 47 countries that are expanding PrEP (pre-exposure prophylaxis) services (WHO Report, 2021). However, the African region still has plenty of work to accomplish. Despite AGYW being at the highest risk of infection, only 55% of countries in the African region

have prevention strategies that address this population (WHO Report, 2021). International donor funding and political support for fighting HIV/AIDS in key populations have lost momentum, becoming less prioritized (WHO Report, 2021). In addition, this lack of funding and awareness has led to the STI prevention and treatment programs also becoming less prioritized (WHO Report, 2021). These declines in progress will not only make new programs less feasible, but they will also make existing programs less sustainable.

The current COVID-19 pandemic also creates a bigger challenge to the already existing lack of infrastructure that supports efforts against HIV/AIDS having disrupted antiretroviral therapy (WHO Report, 2021). Disrupted access to ART also indicates that those who are already underserved have an even bigger access gap (WHO Report, 2021).

Throughout the WHO 2021 *Global progress report on HIV, viral hepatitis, and sexually transmitted infections* AGYW who engage in transactional relationships have not been explicitly identified as a target population. The identified key populations included men who have sex with men, transgender people, people who inject or use drugs, sex workers and their clients, and people in prisons (WHO Report, 2021). Although sex workers are identified as a key population, there is a distinction between transactional relationships and commercial sex work. Stigma related to sex work also makes it even more crucial to acknowledge this distinction in public health research to avoid creating a barrier to reaching HIV-affected populations. If AGYW in this population do not identify as sex workers, it will be difficult to reach this population through sex work targeted interventions.

## **1.2 Statement of the Problem**

Transactional relationships significantly increase the vulnerability of AGYW to HIV/AIDS and contribute to the rapid spread of HIV/AIDS. This increased risk and spread are due to a range of factors. Gendered power dynamics in sexual relationships are one factor that may negatively impact a woman's agency and ability to negotiate safe sex such as condom use. The high prevalence of multiple sex partners also plays a huge role in this. Many young women in transactional relationships with one or more older men who are typically married are simultaneously in more serious romantic relationships with younger men (Dana, 2019). This could mean that if HIV is sexually transmitted in one transactional relationship it could potentially put four or more individuals at risk. This includes the older man and AGYW engaging in a transactional relationship as well as the AGYW's romantic partner and the married man's spouse.

## **1.3 Statement of Purpose**

Considering the gender equality sustainable development goal, it is crucial to make efforts that increase educational and employment opportunities, lessening the chances of poverty and a need for dependence on transactional relationships. Although these structural determinants are the most identified motivators for AGYW in transactional relationships, there are additional motivators that are overlooked yet vital to the understanding of why transactional sex relationships persist.

## **1.4 Research Questions**

- 1. How is transactional sex-related to educational attainment and economic opportunity?**

## **2. What sense of agency do AGYW have in Transactional Relationships?**

### **a. How do public health interventions affect sexual negotiation in Transactional relationships?**

## **Chapter 2: Methods**

### **2.1 Literature**

For this systematic review, there were defined research questions, a defined population of interest, and a defined geographical location of interest. Together these defined areas of focus helped form the inclusion criteria for this review. We aimed for studies that provide context on external motivators for transactional sex relationships, providing supporting evidence of increased risk or prevalence of HIV/AIDS among groups who engage in transactional sex relationships, and studies that tested the prevalence of transactional sex against other determinants such as higher versus lower socioeconomic status, high versus low educational attainment, and rural versus urban geographic location. The Cochrane method was not utilized; there was no meta-analysis conducted, and there were no human subjects used during the process of this systematic review therefore, IRB approval was not necessary. Supplementary sources like NGO reports from WHO, UNESCO, and were used to provide additional context on the background of the topic.

A wide range of peer-reviewed scholarly articles were retrieved through the PubMed database. Our data retrieval on PubMed included two searches. The first search was “*transactional sex*” AND *Africa [tiab]*. This search term would bring up any

relevant transactional sex articles that mention Africa in either the title and/ or the abstract. For this search, there were 227 results.

All 227 results were saved as a PubMed file, and the PubMed file was then imported into the Covidence software system designed for managing systematic reviews provided by Emory University. Once imported to Covidence there were three steps for processing the data for this systematic review: title and abstract screening, full-text review, and extraction. The first step was to screen the titles and abstracts of each article. Through this screening article titles and abstracts were reviewed and then classified as a yes, no, or maybe based on how well they align with the inclusion criteria for this systematic review.

145 articles did not fit our criteria this left 81 articles for full-text review (52 approved and 29 maybe). Before moving to the full-text review another search was conducted to maximize our data for this systematic review. Our second search was *“transactional sex” OR “intergenerational sex” OR “age-disparate relationships” AND Africa [tiab]*. This search brought 36 results for transactional sex as well as *“intergenerational sex”* and *“age-disparate relationships”* which are terms that are used interchangeably with transactional sex in the literature. Once the 36 results for this search were uploaded to Covidence, three duplicates were automatically deleted by the software. This left 33 articles and 25 articles of those were overlapped with results from our first search *“transactional sex” AND Africa [tiab]*. There were eight articles left to screen, seven were approved and one was excluded.

Another strategy used to maximize data was a google scholar search. With this search key terms were entered on the google scholar search engine. These search terms included: “transactional sex”, “transactional relationships”, “intergenerational relationships”, “age-disparate relationships”, “older men”, “young women”, “adolescent girls”, “blesser and blessee”, “HIV”, “South Africa”, “HIV/AIDS”, “sponsor”, “multiple partners”, “pregnant”, and “sugar daddies”. This search pulled several articles that overlap with searches that were run on PubMed however there were seven relevant articles from this search that were also imported into the Covidence software for screening.

At the beginning of the full-text review process, there were a total of 95 articles to review. Of these 95, 52 articles were excluded leaving 43 articles to extract. Articles excluded after the full-text screen were excluded for either wrong study focus, the wrong population of focus, wrong health issue of focus. The 43 articles left to extract were used to pull relevant data. First, was data that demonstrate additional motivators for transactional sex such as poverty, educational attainment, cultural gender roles and expectations, peer pressure, familial pressure, luxury). Next, data was pulled for factors that relate to AGYW agency such as overall agency on safe sex practices like condom use, multiple concurrent partners, and partner’s age. Lastly, there was data- related to setting looking at the nuances in transactional sex practices between urban and rural settings.

There were 43 articles that fit our inclusion criteria and added relevant context to this review. To manage these articles, they were manually extracted onto a Microsoft

Excel spreadsheet. The spreadsheet had detailed information on each article including title, author, year of publication, geographical location, and direct link. Additionally, for articles based on research studies, this included study design, study objective, and study approach.

## **2.2 Inclusion Criteria**

The inclusion criteria for this literature review were AGYW between the ages of 15-24. This was the designated age range because most of the studies and literature reviewed had a focus on this age range. This age range also aligns with the WHO definitions of late adolescence (15-19) and post-adolescence (20-24). In addition to this, only studies in Sub-Saharan Africa were reviewed to fit the geographical region of interest for this literature review. AGYW had to be identified as either at risk of or currently living with HIV/AIDS to be considered in our findings. To analyze the progression of transactional sex relationships over the course of other developments throughout the years, studies related to higher educational attainment and increased job opportunities for women within the range of the last twenty years were included in this review fall.

## **2.3 Exclusion Criteria**

During our title and abstract screening process, the language used in the titles and abstracts was crucial for determining what articles would be excluded. For instance, literature that focused on “MSM” or “boys/men” were excluded because they did not fit the adolescent girls and young women population of interest. In addition to this young AGYW that are already married could not be included in this literature review considering that marital relationships do not align with the definition of transactional

sex. Titles and abstracts that included the words “forced” and or “coerced” were also excluded. The definition of transactional sex that applies to this systematic review also specifies that girls/women enter the relationship willingly prepared to have sex in exchange for financial and or material gain. Therefore, literature that did not fit this definition were not considered. For example, literature pertaining to female university students being sexually coerced into sexual relationships with professors for passing grades were not included. Literature on domestic house workers also coerced into having sex with homeowners were not included. These articles crossed the lines of agency and mutual willingness to have a sexual relationship into sexual harassment and sexual assault. Articles that focused on “female sex workers” were also excluded during the title and abstract screening because transactional sex relationships are distinctly different from commercial sex work which happens outside of the context of a relationship.

### **Chapter 3: Results**

#### **How is transactional sex-related to educational attainment and economic opportunity?**

While poverty/low economic opportunity and low educational attainment are often believed to be the most common determinants for AGYW engaging in transactional sex relationships, the findings in this systematic review show that there are other motivators. Some of the most influential motivators include familial pressure, luxury, peer pressure, and geographical setting. This section of the systematic review



will present evidence in the literature that supports each of these additional factors as a motivator for transactional sex.

### **3.1 Poverty**

Poverty has most often been identified as the primary motivator for AGYW to engage in transactional relationships, such as lack of access to basic needs such as hygiene products (soaps and feminine sanitary pads) or food insecurity. Increased access to education and employment opportunities are traditionally believed to be the most effective solutions for alleviating poverty and contributing to decreased transactional relationships.

Findings related to poverty and transactional sex were not consistent across studies and literature. Most studies provided evidence that there is a strong association between poverty and transactional sex relationships. Many of these studies have referenced a dependence on transactional sex as a means for survival and access to basic needs. This evidence suggests that AGYW from families of lower socioeconomic status where financial support is either completely unavailable or insufficient were much more likely to engage in transactional sex and their behavior was relative to their level of poverty, meaning the more economically disadvantaged, the more likely they are to engage (Ajayi, 2019; Shefer, 2012). Within the context of poverty-related to transactional sex several elements of poverty were described to increase the risk of engaging in these relationships. The most prevalent element cited across studies was food insecurity (Pettifor, 2019; Onono, 2021; Banjunirwe, 2020; Duby, 2021; Kamndaya, 2016). AGYW self-reported that this was one of the most prominent concerns that

influenced them to take on sexual risk behaviors. One study with sexually active AGYW reported that large households of eight or more members were a factor in this: 20% of participants reported a large household and of those, 40% of participants expressed concern for food insecurity in the past year (Ranganathan, 2016). A study conducted in 2020 supported this, providing quantitative evidence that there were 37% higher odds of engaging in transactional sex for participants who were experiencing food insecurity within the past month when compared to those who did not report food insecurity (Gichane, 2020). Poor housing conditions were also reported as a contributing factor to AGYW engaging in transactional relationships (Kaymndaya, 2016; Gichane, 2020). Issues such as lack of electricity and/ or running water were also identified as factors that double the odds of engaging in transactional sex (Gichane, 2020). In addition, overcrowding, instability, and poor infrastructure were self-reported by participants (Kaymndaya, 2016).

Unmarried adolescents who became pregnant were also a risk group for transactional sex where poverty was more pronounced. AGYW engaging in transactional sex who fall into this category have high dropout rates due to pregnancy. This increases the severity of poverty for unmarried mothers who are now providers and receive little to no financial support from the child's father or their families. (Stoebenau, 2016; Kaymndaya, 2016). Instances of low access to quality medical care for their ill child were referenced by participants (Kaymndaya, 2016). Parenting was also described as a factor. AGYW who are orphaned, come from a single-parent household, and/or are living with extended family are likely to live in poverty and therefore more likely to engage in transactional sex according to these studies (Ajayi, 2019; Zamudio- Haas, 2021). In

some cases, both parents are present in AGYW lives however, AGYW's needs still are not met sufficiently due to large families where they feel that their needs are not being prioritized. In a 2021 study, one participant gives a personal account for this issue stating that she felt "sidelined" by her parents because financial means were limited and as a result, her siblings' school fees were prioritized while her fees were neglected leading to her being forced to leave school (Onono, 2021).

Some studies were contrary to the view that poverty was the leading determining factor for transactional sex (Duby, 2021; Swindler, 2007). A study conducted on transactional sex across 12 sub-Saharan African countries in 2005 claimed that findings were not consistent to support the hypothesis that poorer AGYW are more likely to engage in transactional sex compared to AGYW of a higher class because in some cases AGYW of a higher class were more likely or equally as likely to engage in transactional sex (Chatterji, 2005). Another later study also supports this finding, providing evidence that despite being middle class, making a reasonable income, or being financially supported by family AGYW still engaged in transactional sex (Swindler, 2007). As a result, the study questions the effectiveness of programs geared toward economic opportunity and empowerment, claiming that these programs may be ineffective in decreasing AGYW engagement in transactional sex and decreasing the overall vulnerability to HIV acquired through transactional sex (Swindler, 2007). Another 2007 study utilizes the same argument, claiming that research on transactional sex has shown that although poverty is believed to be the primary factor for transactional sex, financial and material gain from transactional sex were spent on non-basic needs (Moore, 2007).

These findings are valuable in providing heterogeneity on the belief that poverty relates to transactional sex. The critique of cash transfer programs and other economic opportunity interventions geared toward alleviating poverty is crucial. This addresses the underlying assumption that transactional sex for AGYW is dependent on poverty alone. These programs may be most effective only for AGYW who self-identify poverty as their sole motivator rather than the entire demographic (Pettifor,2019). Another important point was raised in the more recent literature questioning whether financial gain from cash transfer programs is sufficient to fully meet the financial need (Gichane 2020). The same concern was raised in an earlier study. The 2005 study claimed that in the case that these financial assistance initiatives are insufficient funds may be misused as extra income in addition to financial and material gain from transactional sex relationships (Chatterji, 2005). This is an indicator of poor efficacy with financial approaches for eliminating transactional sex due to poverty among AGYW. Overall, this suggests that regardless of economic standing there was still a desire or aspiration for further financial and material gain. Rather than making the claim that poverty is the motivator for transactional sex among AGYW, it is more reliable to make the claim that despite poverty being an influence, transactional sex relationships exist across all socio-economic groups in sub-Saharan Africa.

### **3.2 Familial Pressure**

In some of the literature for this review, it was also cited that familial pressure related to poverty was a huge factor in engaging in transactional sex. Many AGYW self-reported feeling obligated to help change their family's financial standing and said that transactional sex has helped them be able to contribute to their family needs such as

food and clothing for themselves and their siblings (Onono, 2021; Zamudio-Haas, 2021). A 19-year-old participant in a 2021 qualitative study expressed that transactional sex is a sacrifice done in secrecy and that they make this sacrifice to improve their family's quality of life and overall happiness (Zamudio-Haas, 2021). Another study also mentioned that covering medical expenses for family members with HIV was a contributing factor that added pressure on AGYW (Grief 2012). However, what makes this crucial to highlight is the fact that using transactional sex to cover medical expenses for those in their family significantly increases AGYW's risk of also contracting HIV. In one article, AGYW that participated in qualitative interviews expressed feelings of shame when questioned by their parents or guardians about where they were earning the money that they are contributing. They shared that their morality was in question; however, the money was most often still accepted by their parents out of financial desperation (Zamudio-Haas, 2021). In some cases, it was even mentioned that despite knowing that transactional sex was the means of income for their daughters, families were likely to avoid addressing this out of desperation for money and fear of food insecurity (Zamudio-Haas, 2021). In some cases, it is also cited that parents implicitly suggest transactional relationships for their AGYW by frequently complaining about financial scarcity making it hard for them to provide either needs and or luxuries and encouraging marriage as a means of having a stable provider (Chatterji, 2005). Oftentimes parents hoped that suggesting marriage for AGYW would also increase their financial gain through "bridewealth" (Leclerc-Madlala 2008).

### **3.3 Educational attainment**

In 2020 UNESCO released a global education monitoring report on gender equality in education. The report indicates that between 1995 and 2018, Sub-Saharan Africa accounted for 38% of the total increase in females in primary and secondary enrolment (UNESCO, 2020). A different source from *The Journal of African Economics* details efforts for gender equality in education made by many countries including free primary or basic education, free secondary education, and or vocational training (Evans, 2021). The countries mentioned include Kenya, Ghana, Tanzania, Uganda, Gambia, Ethiopia, Zambia, Liberia, and Lesotho. There is also mention of targeted interventions that aim to alleviate common barriers while accessing education even when it is free, for instance providing bikes for transportation and access to proper sanitation facilities and sanitary pads (Evans, 2021). The age-disparate nature of transactional sex relationships was identified as a barrier to AGYW education because age-disparate relationships result in lower attendance or higher dropout rates due to unwanted pregnancy, illness due to HIV, or simply spending an excessive amount of time with their partner (Stoner, 2017).

Although it is mentioned that investments in girls' education create positive change like higher attainment and lower rates of dropout due to pregnancy and early marriage, many of the countries mentioned are countries where transactional sex is still prevalent (Evans, 2021; Pulerwitz, 2021; Austrian, 2019; Stoebenau, 2019; Dana, 2019; Atwood, 2012; Luke, 2011; Maganja, 2007). This suggests that despite these increases in education, transactional sex relationships persist. In fact, much of the literature found that AGYW self-reported financial support for school fees was a reason to engage in transactional relationships (Chatterji, 2005; Dana, 2019). More recent studies

published in 2019 and 2021 reported that transactional sex is a means of securing access to education (Dana, 2019; Duby, 2021). A participant in the 2021 study states,

*“If you do not have money for school needs... then you end up selling your body to get money to get education”* (Duby, 2021, p.3245).

This suggests that educational attainment might be a motivator to engage in transactional sex relationships rather than a solution for decreasing the prevalence of AGYW engaging in transactional sex. This is contrary to other studies claiming that higher education was a protective measure against transactional sex and highlights the complexity of educational attainment as it relates to transactional sex (Grief, 2012).

In the 2019 study, participants also touch on the need for acceptance among academic peers (Dana,2019). This is an additional layer that is crucial. A participant shares,

*“Family thinks we only need stationeries to learn, and the money we are given goes for this purpose only, not even for transportation. But we need to enjoy life the way other rich students do. You know, we want to have fun as a teenager. So, we don’t care about his age, what matters most is his wallet”* (Dana 2019, p.4).

This draws on an important concept because it highlights peer pressure as an underlying factor that brings an intersection between luxury and educational attainment which are both motivators for transactional sex. In educational settings where AGYW are surrounded by peers, the need to impress and be accepted by peers for their material possessions is prioritized.

### 3.4 Luxury

AGYW expressed a strong desire to be not only well accepted by their peers but to also have a high social standing amongst their peers. AGYW perceived material possessions as a way of demonstrating a high social status and a ‘modern lifestyle’ (Ajayi, 2019; Duby, 2021; Stoebenau, 2016; Ranganathan, 2018; Vander Heijden, 2014). In one 2018 study, a participant explicitly expresses her desire to be admired or even envied by others for her material possessions stating that she wants these items because,

*“They are needed and that everyone wish they can have it...that if I found myself having this I will be ‘the’ person among the people and when people see me coming from there, they will turn their heads and look at me”* (Ranganathan, 2018, p.10).

It is important to note the language used by this participant because she chooses the word “need” to describe her wants. This represents a common trend among middle-class AGYW engaging in transactional sex for luxuries. Some participants in a qualitative study express that there is a sense of urgency for attaining material possessions that will help them quickly achieve the ‘modern lifestyle’. Some describe this by saying that they have “no patience to wait” and transactional sex with older wealthier men is the quickest way to get what their “hearts desires” (Kamndaya, 2016, p.305). As a result of this strong urgency, it is cited by several qualitative studies that AGYW perceive many of their material wants as needs mainly because these items were in high demand amongst their peer groups (Ranganathan, 2018; Masvawure, 2010).



Disagreement on what constitutes a need has been a source of conflict for AGYW and their parents/caregivers (Ranganathan, 2018). A 2018 study explains that while parents/ caregivers acknowledge that there is a desire to be accepted by peers, more parents are inclined to prioritize practical items like feminine care products and money for transportation while only buying things like hair extensions and accessories on occasion (Ranganathan, 2018). Since many AGYW cannot agree with their parents/ caregivers on what is a need, they resort to transactional sex to get their wants faster. In some lower-income families, it is cited that parents/ caregivers also acknowledged the role that material items play in peer acceptance; however, providing their AGYW with these items was simply outside of their financial means (Ranganathan, 2018). A study conducted ten years prior in 2008 shows that AGYW self-report that their parents not giving them money for things like cellphones was their motivation to engage in transactional sex (Leclerc-Madlala, 2008).

Some material possessions commonly mentioned include hair extensions, brand-name clothing and shoes, jewelry, perfumes, cellphones, and cars. (Dana, 2019; Leclerc-Madlala, 2008; Kamndaya, 2016; Masvawure, 2010; Zamudio-Haas, 2021; Zembe, 2013). In one 2021 study, participants referenced pop culture influencers in the media like Beyonce and Rihanna as their fashion inspiration and motivation to seek transactional sex partners (Zamudio-Haas, 2021). This data suggests that there is a link between transactional sex and increasing globalization through the high visibility of material possessions on social media. A 2016 article also recognizes the role of globalization providing the argument that “Engaging in TS is not always borne out of desperation but can also result from relative deprivation within the context of rising

economic inequality and the increasing social value of consumer goods. The experience of relative deprivation is described to be fueled by economic processes of globalization, namely the introduction of neoliberal economic policies" (Stoebenau, 2016, p.189). These material possessions are in such high demand amongst AGYW that one study even references 'three C girls' (cash, cars, and cellphones) as a popular local term used to refer to these girls (Leclerc-Madlala,2008). In qualitative studies the 'need' to attain and maintain the 'modern lifestyle' was so pronounced that some participants shared feelings of shame when they did not have these possessions, sharing that on weekends when they did not have new clothing for their outings, they would "hide" (Zembe, 2013).

Of the most interesting material possessions that were cited by participants across many studies was food, particularly name brand food products or take out which are known to be less affordable (Dana, 2019; Duby, 2021; Masvawure, 2010). In one study, AGYW attending university described their on-campus living experiences in relation to bragging about eating out rather than eating unappealing food served in the on-campus dining halls (Masvawure, 2010). In the same study, it was stated,

*"One female student shared the story of a girl in her corridor who threw out her empty pizza boxes only at the weekend. She would deliberately walk very slowly to the trash can (which was in the foyer, a very public space), holding a huge pile of large pizza boxes accumulated during the week so that everyone would see her."* (Masvawure, 2010, p.863).

This demonstrates a subtle yet notable way that AGYW self-assert their superiority over their peers.

Apart from material possessions, there are other non-tangible indicators of high social status. For instance, recreational activities and social outings that AGYW partake in such as going to see a movie, dining at restaurants, or driving down to Capetown to spend time in the city are also seen as a reflection of high social status (Ranganathan, 2018; Zembe, 2013).

### **3.5 Peer Pressure**

Incidences of peer pressure could be either implicit or explicit. Some more implicit accounts of peer pressure were described by AGYW in studies using qualitative data. AGYW explained that most conversations within their peer groups were surrounding topics either directly or indirectly related to luxury and transactional sex such as hairstyles, fashion, movies, music, and boyfriends (Masvawure, 2010). This is supported in the more recent data where the instances of peer pressure described largely relate to the theme of luxury as a motivator for transactional sex. Constant comparison and feelings of low self-esteem play a significant part in AGYW accepting peer pressure (Giovenco, 2021). For instance, participants describe comparing a friend's name-brand clothing to their own cheaper clothing or comparing other peers' fancy meals at restaurants to common staple food meals they have daily (Duby, 2021). AGYW then described these comparisons being followed by feelings of insecurity and a strong desire to receive the same material goods (Duby, 2021). The quickest solution to their unmet desires was engaging in transactional sex, as described by two participants:

*We deal with peer pressure... you see your friend, she is beautiful, she is wearing labels (name brands) and... they are driving a Range Rover... your clothes are from PEP (cheap clothing store), you have to accept, but... it's hard... So peer pressure (leads to) ... exchanging sex for money" (Duby, 2021, p. 3247).*

*"Girls go around, bragging, like 'My friend you know what, yesterday we ate at Romeno (pizza restaurant)! ...Then if you were having pap (maize porridge), you think... yesterday I had pap... I also want to be like her, I also want to eat Romeno pizza, and then you have to go to that man, and he will be like 'Ah baby, let's go to Romeno'... and then... you get into trouble ...only trying to be like others" (Duby, 2021, p.3247).*

In another study published in 2018, AGYW gave accounts of being teased and humiliated by other peers when their hair or clothing was not perceived as proper or fashionable by their peers; fear of humiliation negatively impacted school attendance for AGYW (Ranganathan, 2018).

For more explicit encounters with peer pressure, AGYW self-reported that friends would often encourage them to engage in transactional sex to access basic needs or desired material goods as a friendly form of advice (Dana,2019; Duby,2021; Moore,2007; Zamudio-Haas 2021). In a recent study, one 19-year-old participant explains needing sanitary pads and being turned away by her brother whom she had asked for money to access this necessity. She then turned to her friend who then suggested she find a boyfriend who will be responsible for regularly buying her pads (Zamudio-Haas, 2021). In some other cases, the need is tied more closely to luxury

items and outings. In a 2021 study, one participant describes feeling slowly separated from her peers and not being able to partake in outings like dressing up and dining at restaurants (Dana, 2019). The participant's friends responded to this, suggesting that she "use her body and make some money" by also engaging in a transactional relationship so she can afford to join them for these outings (Dana, 2019, p.5). A study published in 2007 shares a similar pattern, stating that AGYW who have transactional sex partners expressed feelings burdened when their peers without transactional sex partners increasingly began depending on them financially; to alleviate themselves of this burden they suggested their peers also find a transactional sex partner (Moore, 2007). AGYW also identified the media as a platform that romanticized transactional sex relationships (Evan,2016; McCloskey,2021).

In one case, encounters with transactional sex were initially unintentional. In one study a participant expressed strong admiration for a friend she described "never wore what she wore yesterday" she further explained that this sparked her curiosity as to how her friend was able to maintain this lifestyle (Dana, 2019). The participant then explains that this led her to a very unexpected encounter stating,

*One day she arranged a reason to go out and brought me a "sugar daddy". He obliged me to drink until I got tired. Then, I do not know where he took me and what he did; I woke up naked. I was scared and cried as I did not have any sexual experience before. I called my friend, and she took care of me. After a month of dilemma, my friend convinced me to date sugar daddies and make money like her. (Dana, 2019, p.5).*

Unfortunately, this type of encounter did not seem to be entirely uncommon. A participant in an earlier study in 2013 stated,

*Sometimes my sugar daddy will want me and then say bring your friends along so we can have fun, do you understand? He finishes (has sex with) all of us, he does not want to use condoms with me, he is not going to want to use them with my friends (Zembe, 2013, p.9).*

Once the transactional sex relationship was already established many AGYW reported being pressured to consistently please their partner in the hopes of even more financial and material gain (Fielding-Miller, 2016). Those who failed to consistently receive gifts were mocked by both friends and family accused of devaluing themselves and behaving like a prostitute (Fielding-Miller, 2016).

### **3.6 Cultural Gender Roles and Expectations**

Although the population of interest for this systematic review is AGYW between the ages of 15-24 it is pertinent that the male perspective of transactional sex relationships is included. This is not only crucial for understanding the gender roles and expectations that inform transactional sex relationships. This also provides insight into the gender roles and expectations used to justify both the financial and material exchange as well as the age-disparate nature of these relationships. Many of the sources in this literature reference men acting as providers who redistribute their wealth to women as a moral obligation. (Duby, 2021; Leclerc-Madlala, 2008; Luke, 2011; Pulerwitz, 2021; Stobenau, 2016; Swindler, 2007). Men described the role of a provider as a key piece to their male identity that is necessary because they believe women should

be financially supported (Pulerwitz,2021). In addition to this, long-standing cultural practices like polygamy are mentioned as influences that uphold beliefs of wealth distribution (Leclerc-Madlala,2008). A 2007 study based in Malawi makes a strong argument for the moral obligation that men must provide for women. The study explains that this expectation is closely tied to a man's reputation and can lead to social exclusion if this expectation is not met (Swindler, 2007). The study states,

*“If he hoards his resources and “eats alone”—he is behaving immorally and is subject to scorn and even witchcraft”* (Swindler, 2007, p.152).

In two studies, male participants identified financial standing as a crucial part of maintaining relationships with female non-transactional sex partners as well as transactional sex partners (Stoebenau,2016; Pulerwitz,2021). They expressed concern that they would lose relationships in the case they can no longer financially support women (Pulerwitz, 2021). The fear of losing a relationship when unable to financially provide was present for men who had income-earning female partners as well (Pulerwitz,2021). This suggests that a woman's socioeconomic standing does not determine her need or desire to be supported financially or have material gain from a man. Despite women having a high or middle income, high educational attainment, and employment, there was still an expectation and preference for men to be providers (Pulerwitz,2021; Leclerc-Madlala, 2008).

It is explicitly stated in various studies that women also have a cultural expectation to receive support from men (Duby, 2021; Swindler 2007; Leclerc-Madlala, 2008). In a 2008 study based in Swaziland, it was also described that women hold

this expectation because of the customary bridewealth traditions that teach girls at a very young age to see their bodies as an asset (Leclerc-Madlala, 2008). It is said that this belief manifests in the way AGYW view transactional sex (Leclerc-Madlala, 2008). The cultural belief that men should demonstrate their value for a woman and commitment to a woman by investing in women with money and gifts was consistent throughout much of the literature that discusses the role of gender (Leclerc-Madlala, 2008; Luke, 2011; Kilburn, 2018; Pulerwitz, 2021; Maganja, 2007; Moore, 2007; Ranganathan, 2017). It was stated that women believe that engaging in sex without receiving money and gifts was undignified and would reflect poorly on their self-worth if they allow it (Leclerc-Madlala, 2008; Fielding Miller, 2016). It was documented that other women reinforce this message and urge AGYW not to have sex if they receive nothing in exchange. This is considered devaluing yourself as a woman and participants described this by saying they were accused of “behaving like a prostitute” by older women when they had sex and received nothing in exchange (Fielding-Miller, 2016, p.26). One female participant in a 2019 study shared that she had initially felt that accepting gifts was immoral but was later more comfortable receiving gifts once she had convinced herself of the moral obligation for men to provide and reciprocate with money and gifts (Dana, 2019). This exemplifies a non-western ideal of women’s empowerment.

Although there is a present female preference to be receivers it is important to recognize that not all AGYW fall into this category. For AGYW, who prefer to be entirely financially independent there are still structural factors to consider. These structural factors support patriarchal dominance such as policies that sustain gaps and unequal



access to economic capital and are also drivers that contribute to continued female dependence on male partners (Grief, 2012; Stoebenau,2016).

### **3.7 Urban vs Rural**

Findings for the relationship between urban vs rural settings and transactional sex were not consistent across all studies. In some literature transactional sex was believed to be an urban phenomenon (Mampane, 2018; Wamoyi, 2018; Leclerc-Madlala, 2008). One reason this phenomenon was believed to be an urban issue is the stronger influence of consumerism and globalization in more urbanized areas (Kaymndaya, 2016; Leclerc-Madlala, 2008). A 2008 study working with AGYW in urban populations makes claims that support this stating that,

*“Material gain was found to be the main factor motivating approximately 80% of these girls to form intergenerational partnerships” (Leclerc-Madlala, 2008, p.3).*

Another factor believed to make transactional sex more common amongst AGYW in urban areas was housing deprivation. A 2012 study specifically looks at the issue of housing deprivation and makes the argument that with increasing urban populations there is an increased demand for urban housing. With that said, male landlords would be less inclined to be patient with those paying their rent late; as a result, female tenants turn to sex as an alternate form of payment to avoid evictions (Grief, 2012). Lastly, higher alcohol consumption amongst AGYW and men in urban areas was considered a reason transactional sex is more common in urban areas (Maughan-Brown, 2016). In rural communities, there was also an overarching belief

that AGYW in urban areas behave more promiscuously and have looser moral values surrounding modesty (Mampane, 2018). Rural communities perceived themselves to be more committed to upholding strong moral values and long-standing traditional rules that teach AGYW to be more respectful, obedient, and responsible (Leclerc-Madlala, 2008).

The belief that rural communities hold the strongest moral values has led rural communities to believe that they are immune to HIV (Mampane, 2018). In 2018 a study looking at the prevalence of HIV in urban vs rural South African populations argued that rural communities were not immune and highlighted the poor health infrastructure and poor HIV surveillance as reasons for underreporting of HIV in rural communities (Mampane, 2018). There are multiple studies on the prevalence of transactional sex in rural communities which also argue that this phenomenon is equally present if not more pronounced for AGYW in rural settings (Leclerc-Madlala, 2008; Shefer, 2012). The perceived benefit of upholding stronger moral traditions in rural communities were later used to argue that AGYW in rural populations should be identified as a more vulnerable population of AGYW at greater risk (Leclerc-Madlala, 2008). Poor rural settings experience higher rates of poverty and low economic opportunity resulting in AGYW in this population also being drawn to transactional sex (Leclerc-Madlala, 2008). In addition, this study argued that the strong cultural value of being obedient made AGYW in rural settings less likely to exercise any agency or resist advances to engage in transactional sex or negotiate safe sex (Leclerc-Madlala, 2008). As a result, AGYW in rural populations may be more susceptible to HIV. Therefore, despite the popular belief that transactional sex is a phenomenon for AGYW in urban populations, some studies

suggest that this urban population is more confident in being assertive while exercising agency to resist sex or negotiating safe sex (Leclerc-Madlala, 2008; Shefer, 2012).

### **What sense of agency do AGYW have in Transactional Relationships?**

#### **3.8 Agency**

The sense of agency that AGYW have while engaging in transactional sex is one of the most complex topics in the literature. Perceived sense of agency was very subjective and factors that influence their sense of agency were not always consistent.

Transactional sex relationships are typically understood as relationships where older men hold power using their money as leverage to exploit and manipulate AGYW into having sex (Pulerwitz, 2021; Ranganathan, 2017; Sprague, 2021; Wamoyi, 2018, Zamudio-Haas, 2021, Zembe, 2013).

In some cases, it was explicitly stated that there is a mutual understanding that accepting money and gifts is considered consent to having sex (Luke, 2011; Moore, 2007; Sprague, 2021). Although many AGYW described themselves to have entered transactional sex relationships willingly, they often explained that once in the relationship they engaged in sex because they felt obligated to do so since they already received money or gifts (Sprague, 2021). One study participant stated,

*“I felt obliged. I couldn’t say no to something because I knew I wanted money, so I couldn’t refuse. If he asks me to...do sex during the time when I was not ready, then I had to always do that, look happy, look smiling, even if I was sick*

*or at work. I did that because I had to keep him happy all the time” (Sprague, 2021, p.8).*

Another participant shares a similar experience also adding,

*“The moment this person [blesser] comes to your life, everything else must drop. All your friends... you must leave your friends and your family... disown them whatever the case might be. And that person ends up wanting to own you. You are a property. He bought you (Sprague, 2021, p.10).*

The personal experiences shared here further build the argument that the expectation to reciprocate makes AGYW more vulnerable (Duby 2021).

There was a huge issue particularly with negotiating safe sex. Difficulty with condom negotiation was found to be more prominent in AGYW who are more economically dependent on their transactional sex partners, claiming that economic power imbalances play a huge role in limiting AGYW’s agency when negotiating condom use (Fielding-Miller, 2016; Fielding-Miller, 2017; Ranganathan, 2017). This is important to recognize because even when AGYW exercises agency by actively seeking transactional sex relationships and multiple partners with the intent of financial and material gain, once this financial exchange is accepted AGYW’s agency in negotiating safe sex is decreased (Duby, 2021.) Men in the relationships often had greater decision-making power for condom use and the results for this were consistent over many years and across many countries (Chatterji, 2005; Dana, 2019; Zamudio- Haas, 2021; Wamoyi, 2018). Most literature also added that AGYW in transactional sex relationships with bigger age gaps experienced even more difficulty convincing partners to buy

condoms, and negotiating condom use and other safe sex practices (Zamudio- Haas, 2021; Wamoyi, 2018). One 19-year-old participant in a recent study shared,

*“You are dating a sponsor; how will you negotiate for condom use because he is above you? It is usually a problem when you are dating a person much older than you by age. You know when you are dating someone who is almost forty and you are only nineteen it is normally difficult to negotiate for condom use during sex”* (Zamudio-Haas, 2021, p.934).

AGYW in studies described their experiences using words and phrases like “manipulated”, “controlled”, “you have to pay back by laboring through sex”, “he knows you can’t refuse”, and “eat and you will be eaten” (Wamoyi, 2018). One 17-year-old participant shares her perspective stating,

*“He forces you... You might find that those whom they have sex with are older than them and give them things [money/gifts]. They will start to remind you, I always give you this and that, how comes then today you have refused to have sex with me?”, you will have to do it... It is not fair... She agrees to do it but, in her heart, she is not actually willing to have sex”* (Wamoyi, 2018, p.6).

The male behavior cited by some of the literature can be viewed as predatory behavior. However, qualitative literature that provides additional context on cultural views on age-disparate relationships, cultural perceptions of gifts and money in exchange for sex, and sense of agency self-reported by AGYW argue that AGYW have some sense of agency when entering and/or engaging in these relationships (Dana, 2019; Duby, 2021; Fielding Miller, 2017; Luke, 2011; Moore, 2007; Swindler, 2007;

Leclerc-Madlala, 2008). Many qualitative studies document AGYW who self-report actively seeking transactional relationships with the intent to benefit from a man's resources (Zembe, 2013; Zamudio-Haas, 2021; Stoebenau, 2011; Stoebenau 2016). One focus group participant stated,

*“It’s a sugar daddy when you eat his money...when you are not romantically involved, just eating his money...you are there to eat his money that’s all”*  
(Zembe, 2013, p. 7).

In other literature there was a focus on coined terms that AGYW used to describe the nature of transactional relationships using terms like, “milking the cow,” [Mozambique: Hawkins et al., 2009]; “skinning the goat” [Tanzania: Maganja et al., 2007]; “de-toothing” [Uganda: Bell, 2012; Bohmer and Kirumbira, 2000]; or “tearing open the pocket” [Madagascar: Stoebenau et al., 2011] (Stoebenau, 2016, p.190). In these instances, terms were highlighted to help demonstrate that AGYW exercise their agency by entering transactional sex relationships with a strategic agenda (Leclerc-Madlala, 2008; Stoebenau, 2016, Pulerwitz, 2021). One earlier author states,

*“Studies revealed that urban young women perceived themselves to be active decision-makers, and their identity as modern empowered women was largely predicted upon a strategy of extracting financial and material resources from older men through sex”* (Leclerc-Madlala, 2008, p.4).

In this literature the choice to engage in transactional sex was described primarily as a form of empowerment stating,

“Attracting and maintaining a relationship with one or several older, employed men was considered to be an act of self-assertion, cleverness, and an important contribution to young women's self-perception as modern, sexually liberated women” (Leclerc-Madlala, 2008, p.20). In more recent literature some AGYW described their experiences with transactional sex as “fun and exciting” and often felt a level of maturity, independence, and success when in these relationships as they described “feeling like a lady” (Duby, 2021).

A study in South Africa working with women that obtained Bachelor's and Master's degrees provided evidence that highly educated women also sought out relationships with “blessers” while simultaneously maintaining more committed relationships (Sprague, 2021). The desire to engage in transactional relationships with blessers a popularized term for sugar daddies persists for educated women as well because of other factors like social gain and empowerment (Sprague, 2021; Leclerc-Madlala, 2008). Some AGYW discussed how these relationships were intended for more social capital and upward social mobility while dating older prestigious men that would connect them to social networks of high power (Leclerc-Madlala, 2008). AGYW did this in the hopes that it would lead them to job opportunities, further educational opportunities, and increased financial security (Leclerc-Madlala, 2008). In other studies, it was highlighted once again that financial or material exchange is understood as a reflection of a woman's value to a man, and this practice is an integral part of all relationships (Swindler, 2007; Moore, 2007; Majanga, 2007; Ranganathan, 2017; Dana, 2019). These perceived benefits increased AGYW's desire to use their agency and seek transactional sex relationships.

In a study focused on female university students in Zimbabwe participants shared strategic ways that AGYW avoided sex after receiving money or gift. These strategies demonstrate another form of agency. Some of these strategies include mentioning that they are on their menstrual cycle or hyper-focusing on the age gap between them and the older man in the hopes that this would dissuade men from initiating sex and in some cases terminating relationships shortly after receiving money or gifts and before any sexual demands from men (Masvawure, 2010).

### **3.9 Multiple Partners**

Transactional sex relationships are frequently associated with concurrent sexual partners for AGYW and infidelity of older married men. In one study a female participant shares that she is more concerned with whether her transactional sex partner was fulfilling her financial and material needs rather than being concerned with how many other sexual partners he has. She states,

*“When he gives me money and maintains me, I will be satisfied, I don’t care if he has other girlfriends, I just don’t care, as long as he gives me money”* (Duby, 2021, p.3248).

In some studies, AGYW described having multiple partners as necessary or beneficial (Duby, 2021; Luke, 2011; Sprague, 2021). Transactional sex partners were commonly described as casual partners. AGYW distinguished their committed relationships from casual sexual relationships. In one study AGYW described their committed partners as “true loves” (Luke, 2011). AGYW explained that having multiple partners allowed them to meet all their needs. Participants described their needs as



emotional support and companionship, which they most often found in younger men, and financial support from older more established men (Dana,2019; Duby, 2021; Sprague, 2021). In one recent study a female participant describes the roles different partners play stating:

*With a boyfriend, he's there for me emotionally, whether it's the good things or bad things that are happening in your life. You can have conversations that are constructive. With a blesser...it's like, you know that it's sex and then you get money. If you try to talk about your life, eish, they're not really interested. I could call my boyfriend any time and send him lots of messages. Most of these blesser guys are married...so I can't just call or text them messages any time I want" (Sprague, 2021, p. 10).*

Having more than one transactional sex partner was also common and described by participants to be beneficial for maximizing their material and financial gain (Moore, 2007). While this is true the approaches that participants took to maximize gain differed. For instance, one participant explained that when casually dating multiple transactional partners she would ultimately choose to choose whichever partner provided the most money (Moore, 2007). Whereas another female participant in the same study stated that her personal preference while dating transactional sex partners was to date multiple at once allowing her to accumulate more money and material (Moore, 2007).

In one study based in Ethiopia, nearly 80% of AGYW engaging in transactional sex had concurrent younger male partners and less than 10% reported that their

younger partners were aware of their concurrent relationships with older men (Dana,2019). Other studies yielded similar results from both male and female participants, which indicates that male partners were not always fully aware of their increased risk of HIV, because they were typically unaware that their female partners were engaging in other relationships (Masvawure, 2010; Ranganathan, 2018). The existing stigmas of females having multiple partners and dating older men for money likely contribute to AGYW feeling the need to keep multiple relationships a secret (Sprague, 2021; Fielding-Miller, 2017). A study in Swaziland delves deeper into these stigmas stating that engaging in transactional sex might give AGYW higher social standing amongst their peers, however, if men perceived AGYW as promiscuous or too materialistic they risked being cut off from financial support (Fielding- Miller, 2017). One participant in South Africa shares:

*I still remember one time we went to a place and guys working over there made comments gossiping about me. There is a stigma behind the relationship since he was older than me and since he was married and had a child. Yeah, that is not nice.... I knew I was cheating on my partner because this went on for a long time... almost two years (Sprague, 2021 p.9).*

AGYW fears of these stigmas have negative implications for the spread of HIV. In an earlier study conducted in Malawi it was cited in that setting it was more culturally acceptable to justify a woman's infidelity when their economic needs are not being met (Swindler, 2007). In either cultural context, multiple partners heighten the risk of HIV in transactional relationships.

### 3.10 Age

Many AGYW in these studies openly expressed a preference for older men (Pulerwitz, 2021; Ranganathan, 2018; Wamoyi, 2018). The most common reason for this preference was that older men were perceived by AGYW to be more dependable providers that have more resources (Wamoyi, 2018). In some cases where AGYW explained that they preferred younger men in a similar age group they still choose older men because of their more lucrative earnings that allowed them to be better providers than younger men (Ranganathan, 2018). Choosing an older man that is better able to provide meant that AGYW engaging in transactional sex relationships would be at an advantage for meeting their personal needs and wants (Wamoyi, 2018). Younger men included in the studies also recognized this as an advantage for older men and a disadvantage for them when securing relationships (Pulerwitz, 2021). In one study conducted in Uganda female participants shared the common saying that they will not be in a relationship with a “mulinya decker” which translates to someone who sleeps in a bunk bed (Wamoyi, 2018). This term was used to refer to young men in a similar age group and the term also insinuates the lower financial standing of younger men who are described by AGYW to be more hesitant to provide or unable to sufficiently meet their needs (Wamoyi, 2018). In the same study, a participant is asked to explain why she prefers older men, and she responds:

*“The reason why we do not take on men of our age is that these boys who are of our own age are so mean. When you have sex with him, he only gives you 5000/= [\$1.33] at the end yet you admired a certain dress that your friend Dora has. Dora’s dress does not cost 5000/=... that is why you get a daddy who will*

*tell you that let us go to the shop and you point at the dresses then they pack them for you. When you go to the shop you even ask for the shoe that Prossy has” (Wamoyi, 2018, p.5).*

A 2005 study looking at 12 countries in sub-Saharan Africa determined that the odds of engaging in transactional sex were higher amongst AGYW younger than age 25 (Chatterji, 2005). A later study’s findings on prevalence by age group were nuanced across countries. One 2019 study based in Ethiopia has similar findings and delves deeper into the prevalence within the 15-24 age group stating that women age 20-24 had seven times the odds of engaging in transactional sex with older men (Dana, 2019). Another study in 2018 based in South Africa argues that older women are better at negotiating condom use because they have gradually become more financially independent (Kilburn, 2018). This finding suggests that the older women in the 15-24 age group are more likely to engage in transactional relationships as the 2019 study in Ethiopia also suggests. However, this study adds that older women are at an advantage when engaging in these relationships because of their ability to better negotiate safe sex at an older age (Kilburn, 2018).

A 2008 study argues, “There is no evidence from either historic or ethnographic records that strong social taboos against age-disparate relationships ever existed in any part of southern Africa” (Leclerc-Madlala, 2008, p.6). The author continues to explain that cultural practices of early marriage that consider girls ready for marriage once they reach puberty and value giving girls older, more mature, and financially stable husbands play a huge role in the normalizing of age-disparate relationships (Leclerc-Madlala, 2008). Some studies included male perspectives on preference for dating younger

women in their transactional sex relationships. Older male participants shared that they were attracted to younger partners for their beauty and their likelihood to be more submissive than older women (Pulerwitz, 2021). In an older study, preference for younger women was tied to health. Older male participants shared the belief that young women rejuvenate a man (Leclerc-Madlala, 2008). Older men described AGYW to be

*“Clean partners who are less likely to have HIV they were even believed to cure men of HIV once an HIV positive man has sex with them” (Leclerc-Madlala, 2008, p.6).*

This study shared that these beliefs are widespread throughout the southern region of Africa, demonstrating an increased risk for AGYW to contract HIV in a transactional sex relationship with an older man trying to cure himself of HIV (Leclerc-Madlala, 2008).

**a. How do public health interventions affect sexual negotiation in Transactional relationships?**

**3.11 HIV**

Across several studies, it is noted that AGYW age 15-24 are disproportionately affected by the HIV epidemic, and transactional relationships are recognized as one of the biggest risk factors for AGYW (Ajayi, 2019; Dana, 2019; Giovenco, 2020; Leclerc-Madlala, 2008; Ranganathan, 2017). A study in 2020 provided evidence that this population accounts for one-third of HIV infections globally (Giovenco, 2020). Another study determined that between the ages of 15-24 the risk of HIV increased by five times for AGYW (Ranganathan, 2017). Some studies provide scientific evidence that HIV is

more easily transmissible for AGYW because immature “vaginal mucosa” makes AGYW more susceptible to HIV infection (Banjunirwe, 2020; Leclerc-Madlala, 2008).

Although AGYW engaging in transactional sex are disproportionately affected by HIV, they are often neglected as a risk group in targeted interventions (Atwood, 2012; Banjunirwe, 2020). Despite the popular belief that lack of awareness of HIV puts AGYW at increased risk, some studies provide evidence that AGYW are aware of the risks (Leclerc-Madlala, 2008; Dana, 2019). One study claims that when engaging in transactional sex, risk perception played a bigger role in decision-making for AGYW than awareness of HIV (Leclerc-Madlala, 2008). If the perceived benefits of engaging in transactional sex outweighed the risk, AGYW were still likely to engage in risky sexual behavior (Leclerc-Madlala, 2008). The age-disparate nature of many transactional sex relationships introduces power dynamics that were recognized as a reason for AGYW to be less comfortable negotiating safe sex. Some literature suggests using PrEP interventions to alleviate this issue (Banjunirwe, 2020; Evan, 2016).

#### **Chapter 4: Discussion**

The negative public health implications of HIV/AIDS and other STIs have persisted despite widespread public health efforts to eradicate HIV/AIDS. For instance, the global 90-90-90 goals for 2020 set by the United Nations General Assembly back in 2016 have not been achieved on the global scale. 90-90-90 refers to 90% of people living with HIV being aware of their status, 90% of people living with HIV having access to antiretroviral therapy (ART), and a suppressed viral load for 90% of people living with HIV. Specifically for the African region, it was reported by the World Health

Organization (WHO) that only 86% of people know their status, only 76% of people with HIV are on antiretroviral therapy, and 68% of those living with HIV have a suppressed viral load (WHO Report, 2021). Globally the African region also has the highest numbers of people with STIs at 96 million, highest rates of people with HIV at 880,000, and highest rates of people dying from HIV at 460,000.

These statistics suggest that the African continent has a lot of progress to make in the 90-90-90 goals. One potential barrier to this progress would be major health organizations like WHO not identifying AGYW who engage in transactional sex as a key population separate from sex workers in their 2021 report on HIV (WHO Report, 2021). This is crucial because it has been well documented across studies that adolescent girls carry the heaviest burden of HIV in the African continent (Dana, 2019). The WHO has identified what they refer to as “10 cross-cutting priority areas;” these are the areas WHO believes must be strengthened to accelerate the impact of HIV interventions by 2030 (WHO Report, 2021). To better target AGYW engaging in transactional sex some of these priorities can be applied to public health efforts tailored to this population. For instance, it is necessary to prioritize areas such as scaling up self-testing for HIV, improved access to drugs like PrEP for AGYW, integrating sexual and reproductive health and rights, and addressing social and structural determinants related to HIV (WHO Report, 2021, pp. 64-65)

The results from this systematic review suggest that transactional sex has been a persistent practice for AGYW in Sub-Saharan Africa over the past 20 years. Even though educational attainment and economic opportunity are believed to be the most common

factors influencing transactional sex for AGYW, results from the literature have shown that other motivators such as familial pressure, luxury, peer pressure, and cultural gender roles and expectations are also major drivers for this practice and have likely contributed to the continuation of this practice over the past 20 years. The assumption that low educational attainment and low economic opportunity are the leading factors for AGYW engaging in transactional sex might demonstrate a bias in the hypotheses of many researchers. This assumption further perpetuates the general misconception that Africa is impoverished and underdeveloped. This assumption also does not consider the complexities that increasing globalization and consumerism add to the issue of transactional sex amongst AGYW.

AGYW self-identified that greater financial independence would not eliminate their desire to engage in transactional relationships but would increase their power in negotiating condom use while engaging in transactional relationships and increase their sense of control and agency when being selective about transactional sex partners (Ranganathan, 2017). When asked how having access to her own money would make her feel, one 20-year-old participant responds,

*“I feel happy because no one will control me”* (Ranganathan 2017, p.9).

This is a good indicator that it would be beneficial for public health efforts to focus on decentering money and economic inequality because this is only one component. When public health primarily target money and economic inequality transactional sex may be decreased but not eliminated (Ranganathan, 2017; Gichane, 2020; Onono, 2021; Pettifor, 2019). Therefore, it is safe to suggest that public health



efforts on transactional sex would be made more feasible if they target decreased prevalence of HIV rather than the deeply embedded practice of transactional sex. One way this can be achieved is through training related to agency and stronger negotiation for safer sex practices that help protect against HIV.

The results of this systematic review also demonstrated that the sense of agency that AGYW have when engaging in transactional sex was very subjective. For some study participants, this was an experience where they felt empowered and in control, while for others this was an experience in which they engaged in sex because they felt obligated to do so after receiving money and gifts (Sprague, 2021; Vander Heijden, 2014). These differences in opinion may make it more difficult to create person-centered approaches that are effective and do not undermine the decision-making power of young women. Some critical questions on the issue of agency include whether AGYW are making a critically conscious decision when engaging in these relationships and whether this sex is truly consensual. Considering that results on age found a positive association between older age and an increased sense of agency (Kilburn, 2018), one approach that can be taken to address agency for AGYW is focusing on one end of interventions toward AGYW below the age of consent, then separately targeting AGYW above the age of consent. This approach can be done according to the age of consent in each country where interventions take place. In 22 out of 54 countries on the continent, the age of consent is 18 years old (World population Review, 2022). The formal ages of consent in Africa range from as young as 11 in Nigeria and as old as 18 in several other countries however it is also important to note that in countries where child marriage is permitted, the age of may be even younger than 11 (World population Review, 2022). In countries

where consent is below the age of 18 it may be useful for major public health organizations to do additional work advocating for modified consent laws being put into place to protect this young population. In countries where the age of consent is already 18 it may still be necessary to advocate for better enforcement of consent laws.

Particularly for those who expressed feelings of obligation, there were consistent results across many studies that demonstrated even though AGYW were willing to engage in these relationships, their sense of agency was significantly decreased after receiving financial or monetary gain. This shifted power to the man who is in control of the money and is now in control of the frequency of sex as well as condom use (Fielding-Miller, 2016; Fielding-Miller, 2017; Ranganathan, 2017; Duby 2021). Regardless of age group this shift in power also raises the question of whether sex can truly be considered consensual? This is a good area for public health initiatives to focus on agency and negotiation skill-building for AGYW (Atwood,2012; Stoner,2020). These interventions can target both AGYW and older men to demonstrate healthy conversations about condom use, and safe sex practices, as well as differentiating proper consent and coercion. Considering the high visibility of the media including social media this might be of the most influential ways that transactional sex is encouraged. Therefore, utilizing murals, music, or social media may be effective ways of spreading awareness on consent through the use of mass media. Possibly engaging older women from past studies in the design and implementation process of spreading awareness on the issue may be beneficial because these women offer a more experienced yet still relatable standpoint. As the most researched country in the literature, South Africa may be a good place to

pilot public health initiatives on agency and consent efforts that can be replicated or adapted by surrounding countries in the region.

**Limitations:**

Most data and literature surrounding the topic of transactional sex are based on countries in the eastern and southern African regions. This meant that data on the northern, western, and central regions of Africa was limited. This may be a result of the southern and eastern regions having carried the heaviest burden of the HIV epidemic (Parker, 2021). Religion also plays a significant influence on countries with limited data on transactional sex. Some studies have determined that transactional sex is less common amongst AGYW in the Islamic faith (Chatterji, 2005; Dana, 2019). This suggests that predominantly Muslim countries either have a lower prevalence of transactional sex or have a greater underreporting of transactional sex due to greater taboo (Chatterji, 2005).

During the review process, studies were carefully selected to include study populations within the same age range. The literature in this systematic review also spans across a substantial amount of time and helped demonstrate a consistent practice of transactional sex for AGYW age 15-24 over the past 20 years. Despite these measures, there were still a few limitations in the review process. After reviewing 43 articles there were a wide range of research methods used across literature to collect data on transactional sex. These methods included in-depth interviews, focus group discussions, surveys and questionnaires, cohort studies, cross sectional studies and group randomized control designs. These inconsistencies with study design, measurement of the outcomes, as well as different methods of analysis made it more

difficult to determine if outcomes would be the same using one standardized research method. However, these different approaches and nuances in the results across different studies allowed for greater variability in the data.

### **Chapter 5: Conclusion**

The continuation of transactional relationships despite the dangers of HIV/AIDS can become detrimental public health implications for Sub-Saharan Africa's future in health. Public health work dedicated to HIV/AIDS is not only crucial for lowering the incidence of it, but it also lessens the burden of opportunistic infections that are also concerning public health issues (WHO, Key Facts 2021). The correlation between transactional sex relationships and multiple partners increases the number of people at risk to now also directly affecting spouses and other concurrent romantic partners.

While this phenomenon is common in Africa it is important to recognize that it is present in other geographic locations as well. In addition, it is important to note that Africa is not a monolith. There is an abundance of cultures within each individual country and approaches that might work in one setting may not always be appropriate in the next. However, there are some elements that would be helpful across cultural contexts. To create effective targeted interventions for AGYW engaging in transactional sex public health organizations working in Sub-Saharan Africa would benefit from a couple of changes.

First, AGYW should be identified as a key population for targeted interventions along with MSM, injection drug users, transgender populations, sex workers, people in prison, and other commonly identified groups (WHO Report, 2021). Next, it is

important to recognize transactional sex as a common practice that contributes to HIV separate from commercial sex work. As the literature suggests, there is a distinction between commercial sex work and transactional sex relationships and AGYW engaging in transactional sex relationships do not self-identify as sex workers. Therefore, targeting this population using sex work targeted interventions may be met with challenges in reaching the intended population. This is important if public health organizations are committed to upholding person-centered approaches. Following this is defining familial pressure, peer pressure, luxury, gender norms and expectations as common factors that influence engagement in transactional sex and incorporating this into the design for strategically targeted interventions. Lastly, there must be a line drawn between agency and possible exploitation. Acknowledging that for some AGYW there is a sense of agency while engaging in transactional sex is essential for creating person-centered approaches that acknowledge rights to personal choice. However, also questioning the ability to make a critically conscious decision, particularly for younger adolescents is crucial in protecting young girls.

Gender equality is a sustainable development goal that many public health organizations recognize and have committed to. Therefore, any health issue affecting women or in this case disproportionately affecting women should be further researched, invested in, and prioritized. Public health organizations working against HIV in Sub-Saharan Africa have a call to action to further research transactional sex in AGYW, allocate more funding to interventions targeting AGYW engaging in transactional sex, and prioritize AGYW engaging as a key population for reaching 2030 goals in the fight against HIV.

## **Appendix**

**AGYW-** Adolescent Girls and Young Women

**ADR-** Age Disparate Relationships

**IGR-** Intergenerational Relationships

**PrEP-** Pre-Exposure Prophylaxis

**SSA-** Sub-Saharan Africa

**TS-** Transactional Sex

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