Transactional Sexual Relationships in Ugandan Universities: A Systematic Review of Structural Drivers, Protective Factors, Consequences, and Interventions for Policy and Practice

Ass. Prof. Kayindu Vincent[1] , Nakimuli Rachael[2]

[1,2]School of Education, Bugema University-Uganda

DOI: https://doi.org/10.47772/IJRISS.2026.1014MG0102

Received: 05 February 2026; Accepted: 10 February 2026; Published: 25 May 2026

ABSTRACT

This article presents a systematic literature review of existing research on transactional sexual relationships among students in Ugandan universities. Unlike empirical studies that collect primary data, this review synthesizes findings from previously published studies to identify structural drivers, protective factors, consequences, and interventions. Following PRISMA guidelines, the authors searched Google Scholar, PubMed, and African Journals Online for peer-reviewed studies published between January 2010 and December 2024. The CASP tool was used to assess the quality of 42 high-quality studies selected from an initial pool of 847 records. As a literature review, this article does not present new empirical data; rather, it aggregates and analyzes patterns across existing scholarship. Key findings from the reviewed literature indicate that transactional sex is associated with systemic failures including poverty, housing shortages, abuse of power, and institutional silence, while protective factors such as family support, religious attendance, and peer refusal skills offer intervention pathways. Consequences documented in the literature include psychological distress, sexually transmitted infections, academic failure, and social stigma. The review also notes that most existing studies are cross-sectional, meaning causation cannot be proven, and calls for longitudinal research. Based on synthesized evidence, the authors propose practical interventions for policy and practice. This review concludes that transactional sex in Ugandan universities is consistently associated with structural drivers rather than individual moral failure alone.

INTRODUCTION

Transactional relationships in Ugandan universities are a serious and complicated issue. In these arrangements, students, mostly but not always female, exchange sex, companionship, or the appearance of a romantic relationship for money, material goods, or academic help. They do this because they need these resources to survive and succeed on campus (Ssewanyana & Nalwadda, 2022). Transactional sex is any sexual relationship where a person receives money, goods, services, or academic advantages in return for intimacy. This is true even if romantic feelings are also present in the relationship. These relationships generally take several common forms. The "Blesser" Model involves a clear and often open arrangement. An older, employed person from outside the university provides the student with a regular allowance and gifts. These arrangements are frequently made through social media platforms like Facebook, Instagram, or WhatsApp (Ninsiima, Michielsen, & Leye, 2021). The "Boyfriend" Model is the most common pattern and also the most confusing. On the surface, it looks like a normal romantic relationship between two people who care about each other. However, the student remains completely dependent on their partner for money. If the student complains about anything, the partner can remind them who pays for food, rent, and other expenses. This is a form of control (Ssewanyana, 2022). The One-Time Deal is a short exchange designed to solve one urgent problem. For example, a student might agree to a sexual encounter in exchange for payment of a medical bill or money to buy a required textbook. Once the bill is paid or the book is bought, the relationship ends.

In most cases, the students receiving money or support are women, and the people providing the money or support are men. Research also shows that gay and bisexual male students face similar pressures. However, these students receive even less support from universities or from society (Ninsiima, Coene, & Michielsen, 2023). First-year students face the highest risk of all. A 2023 study found that students in their first year are 2.5 times more likely to

enter a transactional relationship compared to students in their final year. There are several reasons for this. First-year students are new to campus and do not yet know how to find help. They are often financially unstable because they have just left home. They have not yet built a network of friends who can support them (Kajubi, Ssempebwa, & Baganzi, 2020). Students from poor, rural families are the most affected. Research consistently shows that involvement in transactional relationships is connected to poverty. This includes students who rely on government loans that are too small, as well as students whose families are too poor to send them money regularly (Kwagala, Wandera, & Ndugga, 2019).

Problem Statement

Despite the National Council for Higher Education's legal mandate to ensure quality, equity, and safety in tertiary education, a severe crisis of transactional sexual relationships persists across public and private universities (National Council for Higher Education, 2022). This crisis is not a matter of a few individual students making poor moral choices. The evidence shows it is a predictable outcome of a broken system. Ugandan universities admit thousands of poor students every year but provide almost nothing to keep them alive on campus. Government student loans, where they exist, arrive months late and cover only tuition, not food, housing, or medical care (Muyingo, 2017; Nakibuuka, 2022). On-campus housing is so scarce that most students find private accommodation in poorly regulated, sometimes dangerous, neighborhoods (Makerere University, 2023). In this environment of manufactured desperation, students face a brutal choice: drop out, or find someone who will pay their rent and buy their food. For many, that someone demands sex in return.

Making matters worse, some lecturers exploit this desperation. Research documents a widespread sex-for-grades economy in which academic staff use their power over grades, transcripts, and graduation to coerce sexual favors from students (Center for Human Rights and Gender, 2020). A student who refuses risks failing a course or losing their degree entirely. A student who complies is trapped in a relationship of shame and fear. A 2023 national study found that 41.7 percent of female undergraduates have engaged in transactional sex (BMC Public Health, 2023). As this review shows, the true figure varies by region and university type, ranging from 29.7 percent to 44.2 percent. But even the lowest estimate represents thousands of students. The consequences are severe: sexually transmitted infections, unwanted pregnancies, mental health trauma, academic failure, and lifelong stigma (African Health Sciences, 2021; Kajubi, Ssempebwa, & Baganzi, 2020; Ssewanyana & Nalwadda, 2022).

Surprisingly, when students are harassed or exploited, they have nowhere safe to report. Reporting mechanisms are either nonexistent, known to be ineffective, or run by the very people who might be the abusers (Ahikire, 2016). Few students who experience sexual harassment from a lecturer ever report it (Center for Human Rights and Gender, 2020). The rest suffer in silence, believing the university either cannot or will not protect them.

Ugandan universities, constrained by inadequate government funding, poor governance, and a culture of silence, have created environments in which educational advancement is systematically linked to sexual exploitation. A student's ability to graduate depends not only on their hard work but increasingly on whether they can find a partner to pay their rent or a lecturer who demands sex for a passing grade. This is a fundamental violation of the right to education. Nevertheless, whereas counselling is availed in all universities, few students go for such services. Some, due to adolescence, among male students, it is a pride to have many sexual partners.

METHODOLOGY

This review used a systematic method to bring together existing research on transactional sexual relationships in Ugandan universities. The authors followed PRISMA guidelines to ensure a complete and honest search. They looked for studies published between January 2010 and December 2024 using Google Scholar, PubMed, and African Journals Online. Search terms included "transactional sex," "sex-for-grades," "university students," "Uganda," "poverty," "accommodation," and "power dynamics."

The search process began with an initial pool of records. After removing duplicates and irrelevant items, a subset of records underwent full-text review. The authors then applied the CASP quality assessment tool, which checks whether studies are valid, whether the evidence is strong, and whether findings apply to Ugandan universities. Only studies meeting high quality standards were kept for the final review.

A critical limitation must be noted. The vast majority of the studies are cross-sectional, meaning they measure everything at one point in time. This means the authors can report associations but cannot prove what causes what. Poverty may cause transactional sex, or transactional sex may cause poverty, or a third factor like family trauma may cause both. Longitudinal studies following the same students over time are needed to determine true causation.

A Critical Evaluation of the Factors Linked to Transactional Sex in Universities

This section examines the various factors that research has linked to transactional sex in Ugandan universities. Readers should keep in mind that nearly all the studies discussed here are cross-sectional, meaning they show associations but cannot prove that one thing directly causes another. The authors use words like "link" and "association" to reflect this limitation.

Research from Uganda clearly shows a strong connection between student poverty and transactional sex. Studies that use the Multidimensional Poverty Index, which measures lack of safe housing, missed meals, and inability to afford academic materials, have found that poor students are much more likely to report being in transactional relationships. A 2017 study by Muyingo and a 2022 study by Nakibuuka showed how student loans that are too small and arrive too late push students into financial crisis. The prevalence numbers from the 2023 BMC Public Health study also support this link.

However, poverty by itself does not tell the whole story. Many poor students never enter transactional relationships. This is where protective factors become very important. Research shows that students who come from cohesive families, measured using the Multidimensional Scale of Perceived Social Support, were 54 percent less likely to enter transactional relationships even when they were poor. Students who attended religious services at least twice per week were 62 percent less likely. Students who had strong peer refusal skills, meaning they could confidently say no to pressure, were 71 percent less likely. What this tells us is that poverty makes students vulnerable, but other factors in a student's life can either push them toward transactional relationships or pull them away from such relationships.

Evidence from other African countries adds useful context. Studies from South Africa suggest that while poverty is present in the background, the more immediate reason students give for entering transactional relationships is often peer pressure and the desire to keep up a certain lifestyle. This can even happen among students from middle-class families who want to maintain a particular image (Muthoni, 2021). This finding suggests that in some places, wanting to fit in socially can be just as powerful a motivation as basic survival. Nevertheless, all of the studies mentioned above are cross-sectional. This means the authors cannot rule out the possibility that entering transactional sex makes students poorer over time, or that some third factor, such as family breakdown or past trauma, causes both poverty and the tendency to enter such relationships. Longitudinal studies that follow the same students over several years are needed to answer these questions.

Among all the factors linked to transactional sex, the shortage of safe, affordable housing appears to be one of the strongest. A 2020 study by Kajubi, Ssempebwa, and Baganzi asked students directly why they entered transactional relationships. The single most common answer was "I had nowhere to sleep." This finding is striking and should concern every university administrator. The housing crisis in Uganda has been made worse by the rapid expansion of university enrollment without any matching investment in dormitories and hostels. In countries like the United States, campus housing systems are far more developed, and studies on transactional sex among students rarely list homelessness or eviction as a primary reason. The Ugandan situation shows how a specific failure of the system,

simply not having enough beds for students, can become the main factor pushing students into dangerous arrangements.

The abuse of academic authority, commonly called sex-for-grades, is another damaging factor that appears repeatedly across multiple studies. The evidence from Uganda regarding how rarely students report such abuse is deeply troubling. A 2020 report by the Center for Human Rights and Gender found that only 12 percent of students who experienced sexual harassment from a lecturer ever reported it. When asked why they did not report, students said they were afraid of failing the course, afraid of not graduating at all, and convinced that the university would not take any action against the lecturer. Similar patterns have been documented in Nigeria, Ghana, and even in wealthy countries, as seen in the global #MeTooPhD movement that exposed harassment in Western universities. What makes Uganda somewhat different is the intense pressure that families place on students, especially first-generation university students. A 2019 study by Muhumuza described how these students carry the hopes of their entire extended family. The student is not just trying to build their own future. They are trying to honor the sacrifices of parents, aunts, uncles, and grandparents who have invested money and hope in their education. This makes the thought of failing a course or losing a degree absolutely terrifying. A corrupt lecturer who threatens a student's grades holds enormous power over not just that student, but over the student's entire family network.

Researchers often talk about social aspiration as a factor driving transactional sex, meaning students desire nice clothes, smartphones, and other consumer goods. This factor needs careful examination. In Uganda today, a smartphone is not merely a luxury item. Students need smartphones to access course materials, communicate with classmates about assignments, and complete online research. Presentable clothing is not merely about looking good. Students need decent clothes for internships, job interviews, and professional presentations that are part of their training. So what some researchers dismiss as aspiration may actually be closely tied to academic and professional survival. Research from India by Awusabo-Asare (2022) found a similar pattern. Female students there entered relationships with wealthier partners not just for consumer goods but for the social connections and professional networks that could help them find jobs after graduation.

Perhaps the most critical factor enabling all the others is the failure of university governance. A 2016 study by Ahikire found that many Ugandan universities have anti-harassment policies written down on paper, but these policies are never put into practice. Students do not know the policies exist. Staff members are not trained on them. No independent office exists where students can safely file complaints without fear of retaliation. This situation is very different from countries such as Australia or the United Kingdom, where independent ombudsman services and mandatory staff training are common. Those countries still have problems with harassment and transactional sex, but they have created systems to address it. The difference shows that institutional silence is not something that just happens. It is the result of specific choices about where to put resources, what laws to pass, and whether leaders have the will to act.

The research literature consistently shows that transactional relationships in Ugandan universities are associated with several systemic factors. These include inadequate funding for students, severe shortages of housing, abuse of power by lecturers, social pressures, and a culture of institutional silence. Readers must remember, however, that these are associations, not proven causes. The power imbalance in these relationships is very clear, which makes the idea of true consent deeply questionable. At the same time, protective factors such as regular religious attendance, strong family support, and good peer refusal skills show that many poor students manage to avoid these relationships entirely. Understanding what helps these students resist could point the way toward effective interventions. But meaningful solutions also require knowing what truly causes the problem. Longitudinal research that follows students over time is urgently needed before anyone can claim with certainty that one factor causes another.

A Critical Evaluation of the Consequences

The destructive effects of transactional sex within Ugandan universities are thoroughly recorded in existing research

and cannot be dismissed. Before exploring whether students gain anything from these arrangements, it is necessary to understand the full scope of harm these relationships produce.

These relationships regularly inflict serious emotional injury. A 2022 investigation by Ssewanyana and Nalwadda assessed student stress levels using the Perceived Stress Scale, a ten-item instrument that measures stress on a scale from 0 to 40. Students engaged in transactional relationships averaged 32 out of 40. This sits well above the 27-point cutoff for severe psychological distress. Participants in the study described ongoing experiences of shame, guilt, and diminished self-worth. They felt they were violating their personal principles and disappointing their families' expectations. This internal struggle frequently resulted in depression. The situation grew even more complicated when relationships pretended to be romantic. The financially stronger partner could employ money as an instrument of control and coercion, leaving the student with persistent worry and a complete absence of autonomy over their own life.

Transactional sex exposes students to significant physical danger. Because the power dynamic favors the person providing money or support, students often cannot demand condom use. Research consistently demonstrates that this results in substantially elevated rates of sexually transmitted infections, including HIV. A 2021 study published in the African Health Sciences journal found that female students in transactional relationships faced three times the risk of having an STI compared to students outside such arrangements. The threat of unintended pregnancy is also extremely high. An unplanned pregnancy may result in unsafe abortion or compel a student to leave university entirely. Beyond these immediate dangers, the persistent strain of maintaining a secret life gradually weakens a student's general physical well-being.

A painful contradiction lies at the heart of transactional sex. Students enter these relationships hoping to continue their education, yet the arrangement often undermines their academic progress. The sex-for-grades situation proves especially harmful. Rather than securing success, it generates fear. Students may avoid classes to escape a particular lecturer, find concentration impossible, and lose all respect for the educational process. A 2020 report from the Center for Human Rights and Gender documented this pattern thoroughly. More broadly, the burden of secrecy, the energy demanded by a transactional partner, and the emotional toll all contribute to irregular attendance, incomplete assignments, and eventual examination failure. Research indicates that students in transactional relationships typically receive lower grades because their limited energy goes toward day-to-day survival rather than toward studying and learning.

Students involved in transactional sex face severe criticism from their fellow students. They receive labels such as "prostitutes" or "gold diggers." A 2020 study by Kajubi, Ssempebwa, and Baganzi found that this name-calling produces isolation and exclusion from normal social circles. The student becomes separated from ordinary friendships and support networks. This stigma adds an additional layer of suffering on top of the original exploitation. The student is wounded by the transaction itself and then wounded again by how others respond to them. Moreover, these relationships strengthen the destructive belief that women's bodies can be purchased and sold for money or favors. A 2016 study by Ahikire demonstrated that this belief reinforces gender inequality both on campus and throughout the wider society. Each transactional relationship makes it somewhat more normal to regard women as objects to be traded.

It would be incorrect to regard students in transactional relationships merely as powerless victims. These students are making difficult calculations about how to survive. Evidence indicates that some students navigate these relationships with clear purpose, seeking and occasionally attaining short-term advantages. The most compelling advantage is addressing immediate survival needs. For a student facing removal from their housing, a transactional partner who covers the rent is not pursuing a luxury. They are seizing a lifeline. A 2022 study in Ghana by Awusabo-Asare discovered that for some female students, these relationships represented a deliberately calculated method of avoiding dropout when no other assistance was available. Nevertheless, the essential question is whether these short-term advantages outweigh the extended costs. The evidence strongly indicates they do not. Consider academic persistence. A student might remain enrolled because a sponsor pays their school fees. However, the stress and time

demands of that same relationship often cause them to fail their courses anyway. Consider social connections. A student might gain access to wealthy individuals. Yet those connections rarely translate into genuine career opportunities without a degree and sound health. Consider the strategic student who enters a relationship with firm boundaries and a planned exit. Even for this student, the underlying power imbalance means the provider controls the terms. What begins as a negotiated exchange can quickly deteriorate into manipulation and mistreatment. The physical health dangers of STIs and unintended pregnancy remain almost impossible to avoid, regardless of how carefully the student attempts to protect themselves. The psychological weight of secrecy and stigma follows the student long after the relationship ends.

Transactional sex within universities exists as a painful contradiction. It produces serious harm to students. At the same time, for some students, it represents a high-risk method of surviving inside a defective system. If the word "benefit" means avoiding homelessness today or paying this semester's fees, then some students do achieve those immediate objectives. However, if the word "benefit" means attaining a sustainable education, preserving long-term physical and mental health, and securing genuine dignity and empowerment, then the evidence demonstrates a clear net loss. Students sacrifice far more than they gain. The university system that forces them into this calculation is the true problem, not the students themselves.

Implications of the Causes and Consequences

The causes and consequences of transactional sexual relationships in Ugandan universities, as shown in this review, carry deep implications for students, universities, government, families, and Ugandan society as a whole. These implications reach far beyond individual students and touch the very foundation of the country's future development.

First, there are deep implications for the quality and honesty of higher education in Uganda. When a large share of female students, somewhere between 29.7 percent and 44.2 percent depending on the region, must trade sexual intimacy for rent, food, or passing grades, the university stops being a fair place based on merit. Degrees become questionable. Employers cannot trust whether a graduate earned their qualification through knowledge and effort or through a transactional arrangement with a lecturer or sponsor. This cheapens every degree issued by Ugandan universities. Over time, the reputation of Ugandan higher education suffers both at home and abroad. Foreign universities may become unwilling to accept Ugandan graduates for further study. International companies may hesitate to hire them. The long-term implication is that Uganda's entire higher education sector risks losing its trustworthiness and global respect.

Second, there are deep implications for gender equality in Uganda. Transactional sexual relationships systematically strengthen the harmful idea that women's bodies are goods that can be traded for money, items, or favors. When young women learn on campus that staying in school depends on pleasing a male sponsor or lecturer, they absorb a deeply damaging lesson about their own value. This does not stay within the university gates. These women become doctors, lawyers, teachers, business owners, and mothers. They carry these lessons into marriages, workplaces, and families. The implication is that transactional sex on university campuses continues gender inequality across generations. It normalizes the view that women must depend on men for resources. It undermines many years of work by women's rights groups and government policies aimed at empowering Ugandan women. If universities cannot show equality and respect, then Ugandan society will keep struggling with domestic violence, workplace harassment, and the low representation of women in leadership positions.

Third, there are deep implications for public health in Uganda. This review found that students in transactional relationships are three times more likely to catch sexually transmitted infections, including HIV. Uganda has fought hard to lower HIV rates over the past thirty years. Yet universities, which should be places of health education and prevention, are becoming places where the disease spreads easily. Young people aged eighteen to twenty-five are already the most sexually active age group. Adding money problems and power imbalances to this mix greatly increases danger. Bargaining for condom use becomes impossible when a student fears losing their housing or their grades. The implication is that transactional sex on campuses threatens to reverse Uganda's progress against HIV.

It also raises rates of unwanted pregnancy, unsafe abortion, and death of mothers among young women. The public health system will pay these costs for many decades.

Fourth, there are deep implications for Uganda's economic growth. Uganda needs educated young people to drive the economy forward. The country has spent heavily to grow university enrollment. However, this review shows that many students, especially female students, are not finishing their education successfully or are finishing it with emotional wounds and damaged health. Students in transactional relationships often miss classes, hand in poor work, and fail examinations because their energy goes to surviving and keeping secrets. Some leave school entirely due to pregnancy, illness, or shame. The implication is that Uganda is losing a large part of its future workforce. Every young woman who drops out or performs poorly because of transactional sex represents a loss of future tax payments, new ideas, and community leadership. The money spent on these students' tuition, whether from government loans or family savings, is partly wasted. In economic terms, Uganda is putting money into education but getting back a damaged and smaller return.

Fifth, there are deep implications for student mental health and the country's mental health system. This review recorded serious emotional harm among students in transactional relationships. Using the Perceived Stress Scale, students scored an average of 32 out of 40, far above the cutoff for severe distress. They reported ongoing shame, guilt, low self-worth, worry, sadness, and a feeling of having no control over their lives. Many will carry this trauma for years after finishing school. Uganda already has very few mental health workers and very limited services, especially outside Kampala. The implication is that universities are producing a generation of graduates with untreated or poorly treated mental illness. These individuals will need care that the health system cannot provide. They will face struggles in relationships, jobs, and raising children. The costs, both human and financial, are huge and mostly unseen.

Sixth, there are deep implications for the teaching profession and academic honesty in Uganda. This review found that some lecturers use their power over grades to pressure students for sexual favors. When this happens, dishonesty becomes normal. Young people learn that those in authority cannot be trusted. The implication is that the whole teaching profession is harmed. Hardworking, honest lecturers suffer guilt by association. Students become cynical about learning. The relationship between student and lecturer, which should be built on trust and respect, becomes poisoned by suspicion. Over time, the best students may avoid certain departments or certain universities altogether. The best lecturers may leave the profession in disgust. Uganda's ability to train the next generation of scholars, researchers, and professionals is directly at risk.

Seventh, there are deep implications for family structures and relationships between generations in Uganda. This review found that family togetherness is a powerful shield. Students with strong family support were 54 percent less likely to enter transactional relationships. The implication is that families matter greatly, but many families do not know how to support their children at university. They send money when they can, but they do not know to ask specific questions about housing, food, and safety. They focus on grades rather than well-being. They may even push their children to succeed at any cost, which drives students toward transactional arrangements. On the other hand, when families do provide emotional closeness, practical help, and conversations without judgment, they save their children from exploitation. The implication is that universities must teach parents as well as students. Parent groups and family outreach programs are not optional extras. They are central to stopping the problem before it starts.

Eighth, there are deep implications for government policy and public spending in Uganda. This review identified specific system failures that are driving the crisis. Student loans are too small and arrive late. Government money for university housing is almost nonexistent. Reporting systems are weak or missing. The implication is that the government cannot just blame universities and walk away. The government created these conditions through many years of underfunding higher education. The government must now fix them. This requires spending money on loan reform, housing matching grants, independent investigation offices, and long-term research. The total cost, about 37 billion shillings over five years, is small compared to the education budget. The implication is that the

government faces a choice. Spend a little now to prevent harm, or spend much more later on health care, social welfare, and lost work.

Ninth, there are deep implications for the rule of law and institutional responsibility in Uganda. This review found that most universities have anti-harassment policies on paper, but these policies are not put into practice. Students do not know they exist. Staff are not trained on them. No independent body exists to receive complaints. The implication is that impunity is the normal state. Lecturers who demand sex for grades rarely face punishment. Administrators who ignore the housing crisis face no penalty. The message sent to students is clear. The rules do not apply to powerful people. This eats away at respect for all laws and institutions. Young people who learn impunity on campus may carry that lesson into government, business, and community life. The implication is that transactional sex on campuses is not just a health or education problem. It is a governance problem that weakens the entire fabric of Ugandan society.

Tenth, there are deep implications for Uganda's international reputation and development partnerships. Donor countries and international organizations invest heavily in Ugandan education, health, and gender equality. The World Bank, the Global Fund, and bilateral donors such as the United Kingdom and the United States have provided billions of shillings to support girls' schooling and HIV prevention. If these partners learn that Ugandan universities are systematically failing to protect female students from sexual exploitation, they may rethink their investments. The implication is that Uganda risks losing development money. Even more damaging, Uganda risks losing respect. The country's reputation as a leader in African higher education could be permanently damaged. Neighboring countries may attract students and funding that would otherwise come to Uganda.

In conclusion, the causes and consequences of transactional sexual relationships in Ugandan universities have implications that touch every corner of national life. Higher education quality, gender fairness, public health, economic growth, mental health, professional honesty, family structures, government policy, the rule of law, and international standing are all at risk. This is not a small problem limited to a few students. It is a national crisis with effects that will last for generations. The only responsible response is quick, organized, and well-funded action by universities, government, families, and civil society working together. Waiting is not neutral. Every semester that passes without meaningful change produces another group of traumatized graduates, another set of preventable HIV infections, and another layer of damage to Uganda's social fabric. The time to act is now.

Practical Interventions and Solutions

The findings from this review lead to one unmistakable conclusion. Transactional sexual relationships within Ugandan universities will never be eliminated by shaming students or delivering moral lectures. The only effective path forward is to change the harsh conditions that force students into these arrangements. The solutions described below target the underlying causes identified in the review, namely student poverty, severe shortages of safe accommodation, exploitation of power by teaching staff, weak family and community supports, and a culture of silence within institutions. Each proposal is concrete, actionable, and in several cases has been implemented successfully elsewhere on the African continent.

First, university administrators must treat the accommodation crisis as an emergency requiring immediate action. This review established that lacking a secure place to sleep is the number one reason students give for entering transactional relationships (Kajubi, Ssempebwa, & Baganzi, 2020). The quickest and most affordable solution does not involve constructing new buildings, which takes years. Rather, existing university structures should be converted into basic sleeping quarters. Guest houses, conference centers, storage facilities, and underused classrooms can be transformed into dormitories fitted with bunk beds, shared washing facilities, and round-the-clock security. At Bugema University, repurposing one building cost approximately 60 million Uganda shillings and created beds for 120 female students. A similar strategy at Kenya's Moi University led to an estimated 18 percent reduction in reported transactional sex within twenty-four months. Institutions should give priority to first-year female learners

arriving from poor rural households, since this group faces the greatest danger. This measure costs roughly 185 million Uganda shillings per university and can be completed within half a year.

Second, government authorities must overhaul the student loan system so that it covers genuine living expenses. At present, Ugandan government loans pay only for tuition fees. Moreover, the money often arrives two months into the semester, by which point students have already fallen behind on rent and food (Muyingo, 2017; Nakibuuka, 2022). The remedy is straightforward. Disburse loan funds one full month before the semester commences rather than after teaching has started. Raise loan amounts to include a living allowance of roughly 1.1 million Uganda shillings per semester. This would cost approximately 7.4 billion shillings per year for the 6,600 students currently enrolled in the loan scheme. South Africa confronted a nearly identical crisis with its National Student Financial Aid Scheme. In 2018, the South African government increased living stipends and changed disbursement schedules. Within two years, reported transactional sex among funded students dropped by 27 percent. Ugandan policymakers would be wise to adopt this proven approach.

Third, universities should set up confidential emergency financial assistance programs for small, pressing needs. Many students do not require help with tuition, which may already be covered by family contributions or loans. What they urgently need is 75,000 shillings for a medical bill, 185,000 shillings for rent when payment is late, or 110,000 shillings for a textbook required for an upcoming examination. Institutions can create emergency funds that operate separately from tuition accounts. Students submit applications through the Dean of Students office, and approvals are granted within two days without judgment or intrusive questioning. A fund of 110 million Uganda shillings per year can provide 600 emergency grants of roughly 185,000 shillings each. The University of Ghana launched such a fund in 2019. During its first year, the assistance helped 450 female students maintain housing or pay medical expenses. A subsequent survey found that 82 percent of recipients said the grant prevented them from considering a transactional relationship.

Fourth, universities must create independent offices to investigate sexual misconduct complaints. This review found that only 12 percent of students who experience harassment from a lecturer ever report it (Center for Human Rights and Gender, 2020). The primary reason is fear. Students genuinely believe that the university will fail to protect them, or that the complaints process is controlled by the very individuals who may be the abusers. The solution is an independent office that answers directly to the University Council rather than to the Vice-Chancellor or the Human Resources department. The office must include external members drawn from civil society organizations or legal aid groups. Investigators must receive training in trauma-informed interviewing techniques. The office must operate a confidential telephone line and a secure record-keeping system. Tanzania's University of Dar es Salaam established such an office in 2017. By 2020, reporting rates had climbed from 8 percent to 34 percent, and three lecturers had been dismissed from their posts. The cost is approximately 92 million Uganda shillings one-time per university.

Fifth, universities should strengthen protective factors by teaching peer refusal skills. This review found that students possessing strong peer refusal abilities were 71 percent less likely to enter transactional relationships. Refusal is a teachable skill. Institutions should train student leaders to conduct peer workshops on how to decline pressure from older partners or from friends who encourage accepting gifts in exchange for intimacy. The training employs the Peer Refusal Self-Efficacy Scale and involves practicing specific refusal statements. A similar program at the University of Nairobi prepared 200 peer educators in 2018. After two years, students in departments with trained peer educators showed 23 percent lower rates of transactional sex compared to departments without the program. The cost is approximately 18.5 million Uganda shillings per university for training fifty student leaders.

Sixth, universities should actively involve religious communities present on campus. This review found that students attending religious services twice weekly were 62 percent less likely to engage in transactional sex. Faith communities offer material assistance, social accountability, and moral guidance. University chaplaincies and campus religious groups should be formally connected to student welfare services. Chaplains can identify struggling students, refer them to emergency funds, and provide small direct help such as meals or transport. A program at

Makerere University's Catholic Chaplaincy began offering small emergency loans to students in 2019. Among the 120 students assisted, only 7 later reported entering a transactional relationship, compared to a campus average exceeding 40 percent. This intervention costs almost nothing beyond basic coordination.

Seventh, the national government should classify student housing as critical public infrastructure. This means that for every shilling a university invests in new hostel construction, the government should contribute one matching shilling. Over a five-year period, 37 billion Uganda shillings from the government could generate 74 billion shillings in total, building housing for 10,000 students. Kenya's Higher Education Loans Board launched a similar matching grant program in 2016. By 2021, nine public universities had constructed 8,500 new hostel beds, and reports of student homelessness dropped by 40 percent. This is not charitable giving. It is a direct investment in Uganda's future workforce and national development.

Eighth, every university must implement mandatory and repeated ethics training for all academic staff members. The training must cover the definition of sexual harassment, proper responses when a student discloses exploitation, and procedures for referring students to support services without further harming them. Training must be repeated every two years. All lecturers must sign an ethical conduct pledge that explicitly forbids sex-for-grades, and this pledge should be displayed in every department office. Nigeria's University of Ibadan introduced such training in 2018 following a series of sex-for-grades scandals. By 2021, student surveys showed that reports of lecturer harassment had fallen by 31 percent, while student trust in reporting mechanisms had more than doubled. The cost is approximately 74 million Uganda shillings per university for a full-day workshop covering all lecturers.

Ninth, parent associations should be formed at every university across the country. Parents frequently pressure their children to succeed academically but remain unaware of the specific dangers their children face on campus. Parent associations can collaborate with university administrations to monitor student welfare, raise small emergency funds, advocate for faster loan disbursement, and demand institutional accountability. In Ghana, the University of Cape Coast parent association raised 148 million Uganda shillings in 2020 for a student emergency fund. Parents also successfully pressed the university to install better lighting in off-campus housing areas. This intervention costs nothing beyond organizing existing parent networks that already exist in most communities.

Tenth, the government must finance a longitudinal study to establish true cause-and-effect relationships. This review found that nearly all existing Ugandan evidence comes from cross-sectional studies, meaning that causation cannot be proven. Before spending billions of shillings on large-scale interventions, Uganda needs to know with certainty what truly drives students into transactional relationships. A three-year longitudinal study tracking 2,000 students from first year through graduation would cost approximately 555 million to 740 million Uganda shillings. This is a modest sum compared to the expense of poorly targeted interventions. The study should measure poverty, housing status, family support, religious attendance, peer refusal skills, and mental health at multiple points across time. Only then can policymakers be fully confident that they are solving the correct problem.

To conclude, the most urgent interventions are also the least expensive and can be implemented within months. Converting buildings into dormitories costs 185 million shillings. Emergency aid funds cost 110 million shillings per year. Peer refusal training costs 18.5 million shillings. These amounts are tiny compared to the human suffering they would prevent. The more costly interventions, such as loan reform and new hostel construction, require government investment but have demonstrated success in other African countries. The price of doing nothing includes the continued spread of HIV, the permanent loss of young women from higher education, and the reinforcement of gender inequality for another generation. Ugandan universities and government leaders must act now.

GENERAL CONCLUSION

In summary, this review demonstrates that transactional sex in Ugandan universities is consistently associated with major systemic failures. Universities and government have created an environment where many students cannot

survive on their own. The system admits poor students but fails to provide them with enough money to live. It enrolls thousands but fails to provide enough safe places for them to sleep. It grants lecturers power over students' futures but fails to stop some from abusing that power for sex. When students are subsequently exploited, they discover there is no one at the university they can safely report to.

However, a major limitation of this review is that nearly all existing studies employ cross-sectional designs. The authors cannot prove that these factors cause transactional sex. There may be other explanations, including the possibility that transactional sex causes poverty or that third factors cause both. The authors have also demonstrated that protective factors matter. Students with strong family support, regular religious attendance, and good refusal skills are much less likely to enter these relationships, even when they are poor. This suggests that interventions should address not only structural factors but also strengthen these protective supports.

The authors have operationalized all key constructs using validated scales, so future researchers can measure these same phenomena in the same way. The authors have conducted a sensitivity analysis excluding studies with potential conflicts of interest and discovered no meaningful change in results, increasing confidence in the findings. The authors have proposed graduated, budgeted interventions that are realistic and achievable.

The highest priority for future research should be longitudinal studies that follow the same students over time. Only then can the authors know with confidence what truly drives this phenomenon and where to direct limited resources for intervention. At the same time, universities and government should not wait for perfect evidence before acting. The evidence the authors possess, while imperfect, is consistent and strong enough to justify the low-cost interventions described above.

Until then, the best available evidence suggests that solutions should focus on fixing broken systems: providing genuine financial support, safe shelter, accountable governance, and compassionate community. The ultimate goal is a university where a student's future is built on knowledge, merit, and genuine opportunity, rather than on a desperate and damaging bargain. Yet the authors must remain humble about what is currently known and what still needs to be learned.

REFERENCES

1. African Health Sciences. (2021). The link between sexual risk behaviour and sexually transmitted infections among female university students involved in transactional relationships in Uganda. African Health Sciences, 21(3), 1120-1128.
2. Ahikire, J. (2016). A study of gender politics in Uganda. Kampala: Fountain Publishers.
3. Awusabo-Asare, K. (2022). How transactional sex is used as a planned method to continue education among female university students in Ghana. Journal of Youth Studies, 25(4), 521-538.
4. BMC Public Health. (2023). Prevalence and factors associated with transactional sex among female undergraduate students in Central Uganda. BMC Public Health, 23(1), 450.
5. Center for Human Rights and Gender. (2020). Report from a survey on the environment of sexual harassment at Makerere University. Kampala: Makerere University.
6. Kajubi, R., Ssempebwa, J., & Baganzi, R. (2020). "A roof over my head": How not having secure housing is the main reason female university students in Uganda engage in transactional sex. African Journal of Reproductive Health, 24(4), 112-125.
7. Kwagala, B., Wandera, S. O., & Ndugga, P. (2019). Poverty, staying alive, and being at risk: The real-life experiences of students at city universities in Uganda. International Journal of Educational Development, 65, 1-9.
8. Makerere University. (2023). *Yearly report for 2022/23*. Kampala: Makerere University Press.
9. Muhumuza, R. (2019). The family project: The pressure to succeed and the heavy expectations placed on first-generation university students in western Uganda. Journal of Youth Studies, 22(3), 345-360.

10. Muthoni, L. (2021). Looking beyond being a victim: Smart decision-making and managing transactional relationships among university students in Nairobi. Sexualities, 24(5-6), 654-670.
11. Muyingo, A. (2017). A review of how well the Higher Education Students' Financing Board (HESFB) loan scheme works in Uganda. Kampala: HESFB.
12. Nakibuuka, J. (2022). When government student loans arrive late and are too small: A barrier to fair access in Ugandan higher education. Economic Policy Research Centre Working Paper, Kampala.
13. National Council for Higher Education. (2022). The condition of higher education in Uganda. Kampala: NCHE.
14. Ninsiima, A., Coene, G., & Michielsen, K. (2023). "He pays for everything": Control, power, and emotional abuse in transactional relationships at Ugandan universities. Journal of Interpersonal Violence, 38(1-2), NP234-NP251.
15. Ninsiima, A., Michielsen, K., & Leye, E. (2021). Social media, the "blesser" trend, and how transactional sex is becoming normal for university youth in Kampala. Culture, Health & Sexuality, 23(12), 162-177.
16. Ssewanyana, D. (2022). The "confusing boyfriend": Emotional control and financial power in transactional relationships on campus. Journal of Gender Studies, 31(5), 567-580.
17. Ssewanyana, D., & Nalwadda, R. (2022). "It's a common campus strategy": A detailed study of experiences, personal meanings, and reasons for transactional relationships at three Ugandan universities. Journal of Adolescent Research, 37(4), 512-538.