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Sexual Risk Behaviours among Female University Students in Zimbabwe: A Qualitative Case Study

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Abstract

This study explored sexual risk behaviours among female students at a church-owned university in Zimbabwe, focusing on their manifestations, contributing circumstances and consequences. A qualitative case-study design was employed to explore participants' experiences and interpretations within the context of a church-owned university. Data were collected through semi-structured interviews with seven female students and two key informants a student-welfare professional and a pastoral-support professional. The findings included transactional sexual relationships and multiple sexual partnerships. Participants associated these experiences with interconnected socioeconomic and psychosocial circumstances, including financial hardship, emotional vulnerability, peer influence, limited family guidance and perceived limitations in institutional support. Some participants described involvement in materially supportive relationships as a coping or survival strategy rather than an entirely unrestricted choice. The accounts also identified psychological distress, shame, compromised academic participation, possible sexual and reproductive health risks, and strained social or spiritual relationships. Indirect reports concerning sexual exchanges associated with academic benefits raised concerns about possible exploitation and unequal institutional power but did not establish the occurrence or frequency of lecturer misconduct.

Keywords

Female university students, Sexual risk behaviours, Transactional relationships, Peer influence, Sexual and reproductive health, Gendered power, Church-owned universities, Zimbabwe

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1. Introduction and Background

University entry expands young adults' independence while also exposing them to new peer cultures, economic demands and intimate relationships [1-3]. Recent African university studies continue to document multiple partnerships, inconsistent protective practices and exchanges involving material benefits, but their prevalence varies considerably according to definitions and setting [1-3]. These variations caution against treating sexual risk as a uniform category. They also show why quantitative estimates must be complemented by research examining how students interpret their circumstances. Earlier Zimbabwean evidence similarly identified multiple partnerships and risk perception gaps among university students [4], while a systematic review established that campus sexual victimisation can affect wellbeing and educational participation [5].

Quantitative evidence illustrates the extent of these concerns. In a survey of 345 sexually active students at two Zimbabwean universities, only 27.76% perceived themselves to be personally at risk of acquiring HIV, although 32.43% acknowledged that their own sexual behaviours exposed them to possible infection [4]. A 2024 survey conducted across six Ethiopian universities found that, among students who had been sexually active during the preceding year, 29.9% reported more than one sexual partner and 69.3% had not consistently used condoms; 19.5% met the study's combined definition of risky sexual behaviour [2]. Another recent university study reported a 31.0% prevalence of casual sexual encounters, with peer pressure significantly increasing the likelihood of involvement [1]. Although differences in definitions and study populations limit direct comparison, these findings suggest that multiple partnerships, inconsistent condom use and casual sexual encounters remain substantial concerns within African university settings.

Transactional sexual relationships require particularly careful interpretation. A major synthesis defines them as non-commercial intimate relationships in which material support is important, while emphasising that affection, aspiration and obligation may coexist [6]. Research from a Zimbabwean university linked such relationships to financial pressure, consumption and gendered expectations [7]. Earlier African scholarship likewise challenged the 'sugar daddy' stereotype by showing that age, economic inequality and relationship power interact in complex ways [8,9]. Recent qualitative research further demonstrates that female agency may be expressed through both relationship formation and abstinence, even while gendered moral standards constrain available choices [10]. Thus, economic need matters, but it should not erase students' agency or the unequal conditions within which agency is exercised.

A second body of scholarship concerns coercion, harassment and institutional power. These experiences must be distinguished analytically from consensual risk-taking because meaningful consent may be restricted by dependence or authority. Cross-country evidence from sub-Saharan African universities identifies substantial gender-based violence alongside limited formal help-seeking [11], while a recent regional scoping review highlights persistent underreporting, gender inequality and weaknesses in campus response systems [12]. Nigerian evidence similarly shows that experiences of sexual violence differ by gender and institutional context [13]. Studies from Zimbabwe and South Africa further identify psychological consequences, reporting barriers and lecturer-student power inequalities [14-16]. Campus-culture research also shows how silence can be sustained by stigma and weak reporting systems [17]. Together, this literature indicates that sexual exchanges connected to academic benefits may constitute harassment or exploitation rather than simply another student behaviour.

A recent student-led intervention conducted across Zimbabwean colleges and universities found that peer-delivered services were feasible. However, students' uptake of post-exposure prophylaxis and emergency contraception was constrained by moral judgement surrounding premarital sexual activity and judgemental attitudes among healthcare providers, with female students being particularly affected by these barriers [18]. Recent Zimbabwean university studies likewise report gaps in institutional responses to harassment and its psychological effects [15,16]. These findings complicate approaches centred exclusively on individual knowledge: students may understand possible consequences yet remain constrained by poverty, relationship dependence, stigma or limited access to confidential support.

Peer and social environments provide a further explanatory layer. Contemporary studies associate peer influence with sexual risk and show how visible lifestyle rewards can normalise particular practices [1-3]. Social Learning Theory explains why behaviours that appear materially or socially rewarding may be observed, reinforced and reproduced [19]. However, peer modelling does not operate independently of structure. Gender norms can subject female students to stronger moral judgement and weaker negotiating power [20-22], while economic insecurity can make materially supportive relationships appear necessary rather than merely desirable.

Despite the growing literature, three gaps remain. First, much African and Zimbabwean research relies on cross-sectional surveys that identify prevalence and predictors but provide limited insight into students' meanings and decision-making [1-4,23]. Second, studies of sexual victimisation and harassment frequently remain separate from research on consensual sexual and relational practices, obscuring important distinctions and possible intersections among agency, constrained choice and institutional power [11-13]. Third, limited attention has been given to church-owned universities, where religious expectations may provide guidance and belonging while also contributing to shame

or silence when students fear moral judgement. Without context-specific qualitative evidence, university interventions may emphasise behavioural compliance while overlooking students' economic vulnerability, psychosocial needs, negotiating power and possible exposure to exploitation. This study therefore explored how a purposively selected group of female students at one church-owned university in Zimbabwe described selected sexual and relational practices and interpreted their surrounding economic, peer, relational, institutional and religious circumstances and reported consequences.

2. Study Aim

The study aimed to explore how a purposively selected group of female students at one church-owned university in Zimbabwe described selected sexual and relational practices and interpreted their surrounding economic, peer, relational, institutional and religious circumstances and reported consequences.

3. Objectives and Research Questions

3.1 Objectives

The study sought to:

- (1) identify the sexual and relational practices and associated health or safeguarding concerns described by the participating female students;
- (2) explore how participants interpreted the economic, peer, relational, institutional and religious circumstances surrounding these practices; and
- (3) describe the psychosocial, academic, relational, and sexual and reproductive health consequences reported within participants' accounts.

3.2 Research Questions

- (1) What forms of sexual risk behaviours are reported by female students, and under what circumstances do they occur?
- (2) How do participants interpret the socioeconomic, interpersonal, institutional and religious circumstances surrounding their sexual decisions and vulnerabilities?
- (3) How do female students describe the psychosocial, academic, health, social and spiritual consequences of these experiences?

4. Theoretical Framework

This study was guided by Bandura's Social Learning Theory, which explains that behaviour is learned through observation, imitation and reinforcement [19]. The theory further proposes that behaviour develops through reciprocal interactions among personal factors, behaviour and the social environment. However, observing a behaviour does not automatically result in its adoption, as individuals also evaluate its anticipated rewards, consequences and their perceived ability to perform it [19]. Within universities, students may observe and adopt peers' behaviours when these appear to produce financial assistance, social acceptance, emotional support or academic advantages. Peer networks, social media and popular culture may therefore influence how sexual risk behaviours become learned and normalised.

The theory is particularly relevant to a church-owned university, where peer influences may conflict with institutional religious values. It provides a framework for examining modelling, peer approval and perceived rewards, while recognising that structural factors such as poverty, gender inequality and institutional power also shape students' experiences.

When applied to the university context, Social Learning Theory suggests that students may observe peers receiving financial assistance, social recognition, emotional companionship or academic advantages through particular relationships. This interpretation reflects Bandura's concept of vicarious reinforcement, whereby observing another person receive a valued outcome can increase an observer's motivation to reproduce the associated behaviour [19]. Material benefits and peer approval may subsequently operate as direct forms of reinforcement when students experience these outcomes themselves. Empirical university studies support the relevance of this theoretical interpretation by identifying associations between peer pressure, perceived social rewards and sexual risk behaviours [1-3]. However, the theory does not imply that observation inevitably results in imitation; students' decisions remain influenced by their personal circumstances, anticipated consequences, self-efficacy and wider social environment [19].

Social Learning Theory is particularly relevant to a church-owned university because students may encounter competing behavioural models. Institutional religious teachings may communicate expectations concerning sexual conduct, while peer networks, social media and popular culture may communicate alternative norms and portray different relationship practices as socially or materially rewarding. Research indicates that gendered moral standards can constrain female students' choices and subject them to disproportionate judgement [10], while moral judgement surrounding premarital sexual activity can discourage female students from accessing sexual and reproductive health services [18]. The tension between institutional expectations and alternative social models may therefore create a gap between officially promoted values and students' experiences. From a Social Learning Theory perspective, positive peer modelling, mentorship and supportive educational programmes could provide alternative sources of reinforcement for safer decision-making without stigmatising students [19].

However, Social Learning Theory provides only a partial explanation of the phenomenon. Although it explains how behaviour may be acquired and reinforced through interactions among individuals and their social environments [19], it does not independently provide a complete account of structural constraints. These include economic hardship [7], gender inequality [20-22], and institutional authority and power imbalances [14-16]. In this study, the theory was therefore used specifically as an interpretive lens for examining peer modelling, observed rewards and reinforcement, while the participants' wider socioeconomic, gendered and institutional circumstances remained central to the analysis.

5. Literature Review

5.1 Conceptualising Sexual Risk Behaviours

Sexual risk behaviour is not a culturally neutral or universally fixed category. Biomedical and public-health perspectives commonly define sexual risk according to the probability of outcomes such as sexually transmitted infections, unintended pregnancy and other adverse health consequences. Anthropological and sociological perspectives, however, emphasise that the meanings attached to sexuality and risk are socially and culturally constructed. The Cultural Influence Model proposes that sexual attitudes and practices are shaped through culture and social learning, thereby challenging assumptions that Western sexual norms and classifications are universally applicable [24]. Nevertheless, this model may treat culture as relatively stable and may insufficiently account for individual agency, institutional power, historical change and inequalities within the same cultural setting [24].

An embodied perspective further suggests that sexual risk is experienced through the body and through emotional, relational and material circumstances rather than solely as an abstract calculation of possible disease. Evidence from sub-Saharan Africa demonstrates that individuals may evaluate the biological risk of infection alongside more immediate concerns involving intimacy, stigma, relationship stability, economic security and loss of material support [25]. In a Zimbabwean church-owned university, the meaning of sexual risk may therefore include not only possible sexual and reproductive health consequences but also shame, spiritual conflict, social judgement, economic dependence and exposure to unequal institutional power.

Western biomedical perspectives remain valuable for identifying health-related exposure and enabling comparisons across studies. However, applying them uncritically may individualise responsibility, overlook culturally specific meanings and treat economically constrained or power-imbalanced decisions as entirely voluntary. Conversely, cultural explanations must not be used to normalise coercion, harassment or abuse of authority. The present study therefore uses "sexual risk behaviours" as a context-sensitive analytical term for practices associated with possible psychosocial, academic, relational, and sexual and reproductive health consequences. It distinguishes consensual sexual practices from constrained consent, coercion, harassment and exploitation, particularly where economic dependence or institutional authority limits meaningful choice.

The term "sexual risk behaviours" is used in this study as an organising concept rather than as an assertion that all reported phenomena are equivalent or inherently harmful. The analysis distinguishes consensual relationship practices, direct sexual and reproductive health risks, economically constrained decisions, and circumstances involving possible coercion or abuse of authority. These distinctions are necessary because the source of risk, degree of agency and institutional responsibility differ substantially across the reported experiences. These analytical distinctions are summarised in Table 1.

Table 1. Conceptualising sexual risk behaviours.

Analytical domain	Reported phenomena	Interpretation in this study
Consensual relationship practices	Cohabitation, multiple or overlapping partnerships, and transactional relationships entered voluntarily	Not treated as inherently immoral or harmful; possible consequences depend on consent, power, protection and context
Sexual and reproductive health risk	Inconsistent condom use, unprotected sexual activity and restricted ability to negotiate protection	Analysed in relation to possible exposure to STIs, unintended pregnancy and unequal negotiating power
Economic vulnerability and constrained agency	Relationships entered or maintained to obtain tuition, food, accommodation, transport or other necessities	Consent may be present, but the range of available choices may be restricted by material hardship and dependence
Relational dependence	Emotional dependency, difficulty leaving unhealthy relationships and gendered caring responsibilities	Analysed as a psychosocial and relational concern rather than automatically classified as sexual misconduct
Coercion, harassment or exploitation	Sexual activity without meaningful consent, pressure that cannot be refused, or exchange involving institutional authority	Treated as a safeguarding and rights issue—not as a student’s sexual risk behaviour
Lecturer-student power relations	Reported or perceived sexual exchanges associated with grades or academic benefits	Analysed as indirect reports raising concern about possible abuse of authority; not treated as verified misconduct or prevalence evidence

Accordingly, the manuscript does not categorise cohabitation, transactional relationships or multiple partnerships as harmful solely because they depart from institutional religious expectations. Risk is located in the specific conditions surrounding the relationship, including inconsistent protection, material dependence, restricted negotiating power, constrained consent or institutional authority. Where meaningful consent is absent or compromised through abuse of authority, responsibility rests with the person exercising coercive or institutional power rather than with the student experiencing the conduct.

5.2 Forms of Sexual Risk Behaviour

Transactional sexual relationships involve non-commercial intimate relationships in which material or financial support constitutes an important element, even where no explicit commercial agreement exists [6]. Among university students, such support may include tuition fees, accommodation, food, transport, electronic devices and lifestyle-related benefits [6,7]. These relationships are not necessarily experienced as purely economic exchanges because material support may coexist with companionship, affection, aspiration and expectations of commitment [6,10].

Research conducted at the University of Zimbabwe found that relationships involving material exchange were associated with economic pressures, consumer aspirations, social status and gendered expectations [7]. Wider African scholarship similarly demonstrates that transactional relationships exist within complex interactions involving intimacy, agency, age and economic inequalities, and material need [6,8-10]. Consequently, such relationships should not automatically be interpreted as either commercial sexual activity or individual moral failure.

Other documented behaviours include multiple sexual partnerships, age-disparate relationships and inconsistent protective practices. A survey of 381 Midlands State University students identified multiple partnerships, transactional relationships and intergenerational relationships among the sexual behaviours reported by participants [4,7,23]. Similarly, studies at other state universities found differences between students’ perceptions of sexual risk and their reported behaviours at Zimbabwean state and private universities. These studies establish that sexual risk behaviours occur within Zimbabwean university environments, but their quantitative designs provide limited understanding of how female students interpret and navigate such experiences [4,7,23]. Recent African surveys likewise identify multiple partnerships, peer influence and uneven protective practices, while retaining the limitations of cross-sectional measurement [1-3].

5.3 Contributing Factors

Economic vulnerability is consistently associated with transactional relationships among female students [6,7,9]. Difficulties in meeting tuition fees, accommodation costs and other basic living expenses may increase students’ dependence on partners possessing greater financial resources [7]. Such economic dependence can produce unequal bargaining power and constrain students’ ability to negotiate relationship conditions and protective sexual practices [8,9]. Nevertheless, financial need should not be treated as the only explanation. Consumer aspirations, social status, emotional support, peer acceptance and the desire for particular lifestyles may also influence students’ relationship decisions [6,7,10].

Peer networks can shape perceptions of acceptable or rewarding behaviour. Social Learning Theory suggests that students may reproduce behaviours observed among peers when those behaviours appear to generate material benefits, recognition or social inclusion [19]. University attendance may also reduce direct parental supervision and expose students to new relationships and social expectations. However, explanations based exclusively on peer pressure risk overlooking students' agency and the structural conditions influencing their choices.

Gender and institutional power are equally important. Female students are frequently subjected to greater moral scrutiny than male students for comparable conduct [21]. This gendered judgement may produce stigma while concealing the actions of economically or institutionally powerful partners. Sexual exchanges associated with grades or other academic benefits are especially concerning because they may reflect coercion, harassment or abuse of authority. Institutional responses that focus mainly on students' dress or morality can consequently reinforce victim-blaming and discourage disclosure. Recent regional and Zimbabwean evidence confirms that stigma, unclear reporting pathways and institutional power remain barriers to help-seeking [11-17].

Religious expectations add another dimension within church-owned universities. Religious teachings may provide guidance and protective social support, but strict moral expectations can also be associated with feelings of shame and silence when students believe they have violated institutional values. Effective faith-sensitive interventions must therefore combine ethical guidance with confidentiality, non-stigmatising counselling, safeguarding and practical assistance. Zimbabwean intervention evidence further suggests that discreet, peer-linked services can improve access while judgemental responses particularly disadvantage female students [18].

5.4 Consequences and Research Gap

Sexual risk behaviours may be associated with sexual and reproductive health concerns, unintended pregnancy, psychological distress and interrupted academic participation. Recent syntheses also associate multiple partnerships and inconsistent protection with elevated student sexual and reproductive health risks [26]. Students involved in unequal or exploitative relationships may also experience diminished control, fear of disclosure and social isolation. These consequences are not uniform: they depend on the nature of the relationship, the degree of agency involved, access to support and the broader institutional environment.

Although Zimbabwean research has examined sexual behaviour among university students, much of it has been quantitative and centred on prevalence, HIV risk and behavioural predictors [4,23]. Limited qualitative attention has been given to female students' experiences within church-owned universities, where economic hardship, gendered expectations, religious values and institutional regulations intersect. This study addresses that gap by examining how female students interpret the forms, contributing circumstances and consequences of sexual risk behaviours within a church-owned university in Zimbabwe.

6. Methodology

6.1 Research Design and Setting

The study employed a qualitative case-study design to explore sexual risk behaviours among female students within their social, economic, institutional and religious context. A case-study design was appropriate because it enabled an in-depth investigation of a contextually situated phenomenon within a bounded institutional setting [27]. The case was bounded by one church-owned university in Zimbabwe, the female student population under investigation and the institutional context in which the reported experiences occurred. The university's identity is withheld to reduce the possibility of institutional and participant identification.

6.2 Researcher Positionality and Reflexivity

The research team comprised Zimbabwean Christian researchers, including a female student researcher from the participating university and university lecturers of different genders, including a social work lecturer. The team's familiarity with Zimbabwean cultural norms, Christian teachings and university environments supported contextual understanding of participants' language and accounts. However, these shared cultural and religious positions also created a risk of interpreting participants' experiences through established moral assumptions concerning female sexuality. The researchers therefore sought to distinguish participants' meanings from their own personal, professional and religious values and avoided using moralising terminology during data collection and analysis.

The initial interviews with female students were conducted by the female student researcher. Her student status may have reduced the institutional distance between interviewer and participants because she held no teaching, assessment or supervisory authority over them. Recruitment through class networks and referrals also meant that some participants may have been familiar with the interviewer within the university community, potentially increasing contextual trust while simultaneously creating confidentiality concerns.

Follow-up interviews were conducted by university lecturers of different genders. None directly taught, assessed or supervised the participating students, which reduced but did not entirely remove possible perceptions of academic

authority. During analysis, the researchers used reflexive notes and team discussion to examine how gender, professional status, institutional familiarity, Zimbabwean cultural expectations and Christian values could shape coding and interpretation. Particular attention was given to avoiding the moralisation of female students' experiences, distinguishing consensual practices from coercion or exploitation, and retaining accounts that complicated the researchers' initial assumptions. Themes were understood as interpretive constructions developed through engagement between participants' accounts and the researchers' perspectives rather than as neutral discoveries arising independently from the data.

6.3 Participants and Sampling

Eligible student participants were female students aged 18 years or older who were currently enrolled at the participating university and willing to discuss their experiences, observations or interpretations of sexual risk behaviours anonymously. Students were recruited purposively through class networks and participant referrals. Interested students received the Plain Language Statement and contacted the student researcher voluntarily. Participation was not connected to academic assessment or access to university services.

Seven female students participated. They were aged 20-25 years, with a mean age of 22 years, and represented different programmes and levels of study. Their characteristics are reported in grouped form in Table 2 to minimise deductive identification within the small institutional setting. Two key informants—a student-welfare professional and a pastoral-support professional—were purposively selected because their professional roles provided contextual perspectives on student welfare and pastoral support [28]. Their accounts supplemented but were not treated as equivalent to the students' accounts.

The student interviewer shared the same institutional environment as the participants and recruited through class networks and referrals; consequently, some participants may have been familiar with her as another student. She held no academic assessment or supervisory authority over them. Follow-up interviews were conducted by authorial-team members who were university lecturers, and the possible influence of their professional status was considered reflexively.

Table 2. Grouped characteristics of student participants.

Characteristic	Category	n
Age	20-21 years	3
	22-23 years	3
	24-25 years	1
Study year	First year	2
	Second year	2
	Third year	1
	Fourth/final year	2
Programme area	Social and developmental studies	3
	Law	2
	Accounting	1
	Information systems	1
Relationship status	Single	4
	In a relationship	3

The seven female student participants were aged between 20 and 25 years, with a mean age of 22 years. They were drawn from the first year through the final year of study and represented social and developmental studies, law, accounting and information systems. Four participants were single, while three reported being in relationships. Participant characteristics are presented in grouped form to minimise the risk of deductive identification within the small university setting. The two key informants are identified only by their professional roles as a student-welfare professional and pastoral-support professional.

Sample adequacy was considered retrospectively using Malterud, Siersma and Guassora's information-power framework [29]. The framework proposes that the adequacy of a qualitative interview sample depends on the focus of the study aim, participant specificity, use of theory, quality of interview dialogue and depth of analysis. The study addressed a bounded institutional case and included a specific participant group: adult female students with relevant personal experiences, observations or contextual knowledge. The participants represented different programmes and levels of study, while interviews lasted 33-47 minutes and permitted discussion in English, Shona or both languages.

Social Learning Theory provided a focused interpretive lens, and manual thematic analysis allowed detailed examination of the transcripts.

These characteristics supported information power for a modest, context-specific exploration of the accounts provided by the seven students. However, the sample cannot represent the full diversity of sexual and relational experiences within the university. The manuscript therefore does not claim saturation, prevalence, causal explanation or generalisability beyond the case. The aim and claims were narrowed to the practices, circumstances and consequences discussed by this particular group. The two key informants provided contextual professional and pastoral perspectives and were not counted as additional student-experience accounts.

6.4 Data Collection

A semi-structured interview guide was developed manually from the study objectives, research questions and relevant literature. It contained open-ended questions concerning the forms and circumstances of sexual risk behaviours, perceived contributing influences, relationship and institutional contexts, and reported psychosocial, academic and health consequences. The flexible format enabled interviewers to ask follow-up questions and clarify participants' meanings.

The initial student interviews were conducted by the student researcher, while follow-up interviews were conducted by members of the authorial team who were university lecturers. Interviews took place privately and were conducted in English, Shona or a combination of both according to participants' preferences. They lasted between 33 and 47 minutes, with an approximate average duration of 40 minutes. Interviews were audio-recorded with permission.

The student researcher transcribed the recordings and translated Shona passages into English. The lead author subsequently reviewed the transcripts and translated passages for completeness, consistency and preservation of contextual meaning. Where a Shona expression did not have a precise English equivalent, the original wording was retained alongside an explanatory English translation.

6.5 Data Analysis

The interview data were analysed manually using reflexive thematic analysis informed by Braun and Clarke [30]. No qualitative-analysis software or predetermined coding framework was used. Reflexive thematic analysis was selected because it treats themes as interpretive constructions developed through researchers' engagement with the data rather than as objective entities that emerge independently from transcripts.

The analysis was predominantly inductive. Initial coding remained close to participants' expressed experiences, observations and interpretations and was therefore primarily semantic. During later theme development, the researchers also considered underlying meanings concerning material dependence, gendered power, moral judgement and institutional authority, introducing a more interpretive or latent level of analysis.

The student researcher first transcribed the interviews, repeatedly read the transcripts and generated the initial codes manually. The lead author subsequently reviewed the complete transcripts and initial coding to examine whether interpretations were adequately grounded in the accounts and to identify alternative readings. This collaborative review was used to deepen reflexivity rather than calculate inter-coder reliability or establish one objectively correct coding outcome.

Related codes were collated into candidate patterns. Candidate themes were then reviewed against the coded extracts and complete transcripts to determine whether they possessed internal coherence, sufficient evidential support and meaningful distinction from other themes. Themes were revised, combined or separated where overlap or insufficient support was identified. The final themes were defined according to the central organising concept connecting their codes and their relevance to the narrowed study aim.

Social Learning Theory did not provide a deductive codebook and was not used to predetermine the themes. It entered mainly during later interpretation as a sensitising lens for examining peer observation, modelling, perceived rewards and reinforcement. Economic vulnerability, gendered power, institutional authority and religious expectations were retained as contextual interpretations where they were supported by participants' accounts, even though they extended beyond Social Learning Theory.

Student and key-informant transcripts were initially examined according to their distinct epistemic roles. The researchers then compared areas of convergence and divergence without using key-informant accounts to validate students' experiences. Accounts that differed from dominant patterns were retained and used to qualify theme interpretations rather than being excluded. The number of student participants contributing to each theme is reported for transparency, but these counts are not treated as prevalence estimates.

6.6 Trustworthiness

Credibility was strengthened through comparison of student and key-informant accounts, participant verification of interview information and the use of quotations to demonstrate the connection between interpretations and the data. An

audit trail and reflexive notes were maintained to support dependability and confirmability. Although the study was conducted at one university, detailed descriptions of the study context, participants and procedures were provided to enable readers to assess the transferability of the findings to comparable university settings in Zimbabwe. These procedures followed established criteria for credibility, dependability, confirmability and transferability [31,32].

6.7 Ethical Safeguards

Ethical approval was obtained from [details blinded for peer review], together with institutional permission to conduct the study. Recruitment was undertaken through student class networks and participant referrals rather than through lecturers, university management or academic assessment structures. The student interviewer held no teaching or assessment authority, and the lecturers involved in follow-up interviews did not directly teach, supervise or assess the participating students. The Plain Language Statement, provided in English and Shona, emphasised that participation was voluntary, anonymous and unrelated to academic standing or access to university services. Participants provided written informed consent and could decline questions or withdraw without penalty.

Confidentiality required particular attention because the study involved a small church-owned university and a sensitive topic. Participants were assigned pseudonyms, identifying details were removed from transcripts and quotations, and the university's identity was withheld. Demographic characteristics were reported in grouped form rather than as individual combinations of age, programme, study year and relationship status. Key informants were identified through broad role descriptions rather than detailed personal characteristics. Audio recordings, consent materials and transcripts were stored securely and were accessible only to the research team.

Participants could request a pause, decline to answer a question or terminate the interview. If distress had arisen, the interview would have been paused or discontinued according to the participant's preference, and counselling support available through the university would have been offered. No participant displayed observable distress, and no counselling referral was activated. The available counselling service was university-based rather than structurally independent of the institution; this limitation is acknowledged because some students may be reluctant to seek support from services associated with the university.

No participant made an identifiable first-hand disclosure of lecturer misconduct requiring institutional action. Lecturer-related material consisted primarily of indirect accounts and perceptions that did not identify a particular lecturer, participant or incident. These accounts were therefore treated analytically as safeguarding concerns rather than as verified allegations. Identifying details were neither sought nor reported. The manuscript consequently does not claim that lecturer misconduct occurred or estimate its frequency.

7. Findings

The thematic analysis generated four overarching themes concerning female students' experiences and interpretations of sexual risk behaviours within the university context. The first theme, survival economies and constrained sexual agency, examines how financial insecurity and unmet material needs shaped transactional relationships and multiple partnerships. The second, peer modelling and the normalisation of materialised relationships, considers how observed rewards, peer narratives and social comparison influenced perceptions of acceptable or desirable behaviour. The third theme, relational dependence and moral dissonance, addresses emotional vulnerability, relationship dependence and tensions between participants' experiences and the university's religious expectations. The fourth, interlocking psychosocial, academic and health consequences, presents the reported effects on psychological wellbeing, academic participation, sexual and reproductive health, and negotiating power. Together, the themes illustrate how individual experiences were situated within interconnected economic, relational, peer, institutional and religious conditions. Student participation across the four overarching themes is summarised in Table 3.

Table 3. Student participation across the overarching themes.

Overarching theme	Female students contributing (n=7)
Survival economies and constrained sexual agency	7
Peer modelling and the normalisation of materialised relationships	6
Relational dependence and moral dissonance	5
Interlocking psychosocial, academic and health consequences	3

The behaviours discussed across the interviews included transactional sexual relationships, multiple or overlapping sexual partnerships, cohabiting relationships involving routine sexual activity, and inconsistent or unprotected sexual activity. Participants also reported perceptions of sexual exchanges associated with academic benefits, although these were largely indirect accounts and were analysed separately because of the institutional power involved. The interviews did not seek detailed descriptions of specific sexual acts; consequently, the findings focus on relationship arrangements, protective practices, surrounding circumstances and reported consequences.

The pseudonyms Participant A to Participant G were assigned sequentially for reporting purposes and do not reflect the order of recruitment, programme, year of study or any other participant characteristic.

A participant was counted as contributing when her interview contained relevant personal experience, observation or interpretation related to the theme. These counts indicate thematic contribution and should not be interpreted as prevalence estimates or evidence that participants personally engaged in every reported behaviour. Key-informant accounts were treated as contextual professional and institutional perspectives and are excluded from the student frequencies.

The findings prioritise the seven female students as the primary participant group. Quotations from the student-welfare professional and pastoral-support professional are explicitly labelled as key-informant perspectives and are interpreted according to their professional, institutional or pastoral positions. Their accounts are not treated as confirmation of students' experiences or as evidence of the prevalence of particular behaviours. Where student and key-informant interpretations converge or diverge, this is stated analytically.

7.1 Survival Economies and Constrained Sexual Agency

Participants described sexual risk behaviours as closely connected to financial insecurity and the struggle to meet essential university expenses. Transactional relationships emerged as the most extensively discussed form, with financial or material assistance exchanged within relationships involving students and economically established partners. The assistance included tuition fees, accommodation, food, transport, groceries and other personal necessities. Several participants described older partners providing such support as 'sponsors', 'blessers' or 'mbingas'.

For some participants, transactional relationships were understood as strategies for remaining enrolled rather than relationships based primarily on emotional attachment. Participant D explained:

"I had no other option. If I wanted to stay in school, I needed to find someone who could help with my fees. He doesn't love me. I don't love him. But I get what I need, and he gets what he wants."

This account illustrates the tension between personal choice and economic necessity. Although the participant exercised some agency by entering the relationship, her statement that she had "no other option" indicated that this decision was constrained by the possibility of discontinuing her education. Financial support therefore became tied to her ability to remain at university.

Material insecurity extended beyond tuition and accommodation to basic daily necessities. Participant C described how unmet needs reduced her perceived range of available choices:

"Sometimes I can't afford food or even pads. When someone offers to help, I give in. It's embarrassing, but what choice do I have?"

Her account illustrates how financial hardship may have affected both material wellbeing and personal dignity. The expression "I give in" suggests that she experienced her participation as reluctant and constrained by unmet material needs rather than as an entirely unrestricted decision. Her reference to embarrassment indicates emotional discomfort; however, the account does not establish the specific social, institutional or religious source of that discomfort.

Multiple partnerships were sometimes organised around different material and emotional needs. Participants explained that one partner might provide affection or companionship while another offered financial assistance. Participant A reflected:

"It's quite common for some girls to date two or three guys at the same time one might be giving her money, the other is for love, and another might be just for fun. I used to do it myself. It wasn't about being loose; it was about managing different needs. One boyfriend buys you airtime, another helps with transport."

This narrative challenges an exclusively moral interpretation of multiple partnerships. In this account, relationships were differentiated according to the functions they performed. Emotional attachment, social companionship and material assistance did not necessarily come from the same partner. Participants consequently described relationship decisions as practical responses to fragmented needs, although these arrangements could also reproduce dependency and unequal power.

The findings further indicated that material exchange was not limited to relationships with older external partners. Participants reported perceptions of sexual exchanges involving academic or institutional advantages. The student-welfare professional explained:

"The most common behaviours I encounter in my sessions include multiple sexual partnerships, sex-for-money arrangements, and unprotected, impulsive sex. Some students are lured into relationships with lecturers in what can only be described as sex-for-grades. These behaviours are not just about immorality in a moral sense—they reflect survival strategies, lack of knowledge, and emotional needs that are unmet in safer, healthier ways."

Reports concerning lecturer-student sexual exchanges were considered alongside transactional relationships because both involved anticipated material, academic or institutional benefits. However, they were treated as analytically

distinct because lecturers possess authority over students' assessment, progression and educational opportunities. Such authority may restrict meaningful consent and raise concerns about coercion, harassment or abuse of institutional power. Indirect accounts raised concerns about possible sexual exchanges involving academic benefits. Because these accounts did not constitute verified first-hand reports, the study cannot determine whether such exchanges occurred, how frequently they may have occurred or the circumstances of any specific incident.

Overall, this theme illustrates that students' relationship decisions existed along a continuum involving agency, economic necessity and unequal power. Financially supportive and multiple-partner relationships operated as survival arrangements for some students while also creating material dependence and emotional conflict. Reports involving lecturers occupied a distinct position on this continuum because institutional authority introduced additional concerns regarding consent and possible exploitation. Consolidating these accounts within one theme suggests their shared connection to unequal access to resources while avoiding the assumption that all forms of exchange are equivalent.

7.2 Peer Modelling and the Normalisation of Materialised Relationships

Peer influence emerged as an important factor shaping how participants understood and navigated relationships at university. The influence did not always take the form of direct instructions to engage in particular behaviours. Instead, it operated through observation, social comparison, teasing and repeated exposure to peers whose relationships appeared to produce desirable material and social outcomes.

Hostel life intensified this influence because students lived in close proximity and regularly observed one another's lifestyles. Material benefits such as money, clothing, food, mobile phones and transport became visible indicators of relationship success. Participant B explained:

"When your roommate is always receiving money and gifts, you start feeling pressure. They even tease you if you're not dating someone with benefits."

This account illustrates how material support acquired meaning beyond meeting practical needs. Gifts also became symbols of social recognition and belonging. Students without materially supportive partners could consequently feel excluded or judged. Teasing reinforced the perception that relationships should produce visible benefits and that students who did not participate were failing to take advantage of available opportunities.

Participant C similarly described how continuous exposure gradually weakened resistance:

"The pressure becomes too much due to the period we live on campus. You end up giving up and falling into the trap because most of the time you will be with the ones doing it, and they seem to enjoy it."

Participant C's statement that her peers "seem to enjoy it" indicates that she perceived their relationships as producing visible positive outcomes. Her account supports the interpretation that repeated exposure to peers who appeared to benefit from these relationships contributed to social pressure and gradually weakened her resistance. However, the quotation does not establish whether those peers experienced undisclosed emotional or relational costs; the interpretation is therefore limited to Participant C's perception of their apparent enjoyment.

Social comparison was also connected to expectations surrounding appearance and lifestyle. Participant B stated:

"There's pressure to look good and live up to social media standards. So, some girls feel they need more than one partner to afford the lifestyle."

Peer influence therefore extended beyond the physical university environment. Social media introduced lifestyle standards that were difficult for students with limited resources to maintain. Participants described pressure to possess fashionable clothing, hairstyles, phones and other visible markers of success. Multiple partnerships or relationships with financially established partners could then be perceived as practical means of attaining these standards.

The pastoral-support professional associated these patterns with reduced participation in established sources of guidance:

"Many students stop attending church and lose moral direction once they gain independence. The desire to fit in with peers and chase material things also opens doors to immorality. Financial hardships are a real issue, but they become worse when spiritual and family guidance are missing."

Although this interpretation emphasised moral and spiritual decline, students' accounts showed that peer influence was intertwined with economic inequality and the desire for social inclusion. The findings therefore suggest that students did not simply imitate their peers without reflection. Rather, repeated observation communicated what appeared to be normal, rewarding and socially accepted within the campus environment.

Overall, peer influence operated as a process of behavioural modelling and reinforcement. Visible material rewards encouraged comparison, while teasing and fear of exclusion placed pressure on students to conform. Over time, relationships organised around financial benefits could become normalised as an expected part of university life, even when students experienced private discomfort about participating in them.

7.3 Relational Dependence and Moral Dissonance

Participants described cohabitation and emotionally dependent relationships as responses to loneliness, insecurity and the search for belonging. Although cohabitation could provide companionship and perceived stability, it also introduced domestic responsibilities, emotional dependence and conflict with the religious expectations of the university.

Participant E described how some female students assumed gendered domestic roles after moving in with their partners:

“Vamwe vedu vanotogara nevakomana vavo sekunge vakaroorwa”—some of the girls live with their boyfriends as if they are married. “They skip lectures just to take care of the guy and even cook for him.”

This account suggests that cohabitation could reorganise students’ priorities. Female students were expected to perform domestic and caring responsibilities while continuing their studies. In some cases, these responsibilities competed with lecture attendance and academic commitments. Cohabitation therefore involved more than sharing accommodation; it could reproduce gendered expectations that positioned female students as caregivers within relationships.

For some participants, cohabitation was associated with emotional and relational dependency. Participant B explained:

“Once you cohabit, sexual activity becomes routine, and it’s difficult to break the habit even when the relationship becomes toxic.”

Her account indicates that continuous proximity could make it difficult to establish boundaries or leave an unhealthy relationship. What initially provided companionship could gradually produce dependency, particularly where the student relied on the relationship for accommodation, emotional support or material assistance. The perceived costs of leaving could consequently outweigh the immediate discomfort of remaining.

Nevertheless, cohabitation was not described only in negative terms. Participant G explained that some students perceived living with partners as safer and emotionally more comfortable than remaining in female residences:

“It’s normalised now. Most girls feel safer staying with their boyfriend than in a girls’ hostel where there’s gossip and competition.”

This account connects cohabitation to the social environment of university accommodation. Participants described hostels as spaces of comparison, gossip and interpersonal tension. A partner’s residence could therefore appear to offer privacy, acceptance and emotional refuge. However, seeking safety through intimate relationships could create new vulnerabilities when students became dependent on their partners.

The transition from close family supervision to university independence also shaped participants’ experiences. Participant A observed:

“Back at home, my parents watched me like a hawk. Here, no one cares. You just do what you want.”

While university independence created opportunities for personal decision-making, some participants experienced it as an abrupt loss of structure and support. Participant E similarly stated:

“Here we are seen as grown-ups and nobody is there to monitor our lives, which is something we are in need of. We may be grown up but not mature enough to make tangible decisions.”

These accounts did not necessarily indicate a desire for strict surveillance. Instead, they suggested a need for accessible guidance, mentorship and supportive relationships during the transition to independent university life. Participants distinguished between punitive monitoring and having trusted adults available to provide direction.

Within a church-owned university, these relational experiences also created moral dissonance. Students were expected to observe institutional religious values while simultaneously navigating economic pressure, emotional needs and increased independence. When their conduct conflicted with these expectations, fear of judgement could discourage disclosure and support-seeking. The student-welfare professional highlighted an institutional dimension:

“The university environment often lacks proactive psychosocial support systems to intervene early.”

Overall, participants’ accounts illustrate that cohabitation and emotional dependence were connected to the search for security, companionship and guidance. However, these arrangements could also reproduce gendered responsibilities, restrict students’ autonomy and create conflict between their experiences and religious identities. The resulting tension was not simply between morality and misconduct, but between institutional expectations and students’ unmet relational and psychosocial needs.

7.4 Interlocking Psychosocial, Academic and Health Consequences

Participants described the consequences of sexual risk behaviours as interconnected rather than isolated. Psychological distress affected academic participation, while economic or emotional dependence reduced students’ ability to negotiate relationship conditions and seek support. Stigma intensified these consequences by encouraging students to conceal their experiences.

7.4.1 Psychological Distress and Diminished Self-Worth

Several participants expressed a conflict between their involvement in relationships and their personal or religious values. Participant C described feeling trapped:

“I hate what I’m doing. But I feel trapped. I cry sometimes after meeting him. It’s not who I want to be.”

This account illustrates the emotional consequences of remaining in a relationship perceived as necessary but inconsistent with the participant’s preferred identity. Her distress arose not only from the relationship itself but also from feeling unable to access an acceptable alternative.

Participant E similarly described a gradual decline in self-worth:

“At first, I thought I was strong. But after a while, it got to me. I started feeling like I had no value outside of sex.”

The student-welfare key informant offered a related professional perspective on concealed emotional distress:

“The emotional toll is real. These students smile in public but break down in my office. Many are suffering in silence because they feel judged and unsupported.”

These accounts indicate that institutional and religious expectations could intensify shame where students anticipated condemnation. Publicly appearing to cope while privately experiencing distress limited opportunities for early support.

7.4.2 Disruption of Academic Participation

Emotional investment in unstable relationships also affected students’ academic engagement. Participants reported missing lectures, losing concentration and experiencing declining performance. Participant B reflected:

“I missed lectures to go out with him. My grades dropped, but I didn’t care at the time. Now I regret it.”

Participant E reported a similar experience:

“My GPA suffered because I spent more time chasing a guy’s attention than on my books.”

These narratives show that academic consequences were not limited to measurable grades. Relationships consumed time and emotional energy that might otherwise have supported lecture attendance, study and completion of academic tasks. The student-welfare professional observed:

“There are students with great academic potential, but their energy is consumed by unstable relationships. These things aren’t captured on transcripts, but we see the effects in class participation and performance.”

Academic difficulty therefore emerged as part of a wider process involving emotional distress, relational obligations and competing priorities.

7.4.3 Health Risks and Restricted Negotiating Power

Participants also reported sexual and reproductive health concerns, including sexually transmitted infections, unintended pregnancies and difficulties accessing timely services. Fear of judgement discouraged some students from seeking assistance. Participant E stated:

“I got an STI, and I was too scared to go to the clinic. I kept hoping it would go away. I felt so alone.”

Her account suggests how stigma could transform a treatable health concern into an isolating experience. The anticipated social and moral consequences of disclosure became a barrier to accessing healthcare.

Unequal relationship power also affected participants’ ability to negotiate safer practices. Participant D explained:

“He refused to use protection, and I was too afraid to say no. I lived in fear every day after that.”

This account illustrates the blurred boundary between risk-taking and constrained consent. The participant’s fear limited her ability to assert a boundary, suggesting that health risks were associated with interpersonal power rather than knowledge alone. Such inequality could be intensified where a student depended on a partner for money, accommodation or emotional support.

Overall, the consequences formed a reinforcing cycle. Financial and emotional vulnerability contributed to dependent relationships; unequal relationships generated psychological and health concerns; distress disrupted academic participation; and fear of judgement prevented students from seeking timely assistance. The findings therefore show that the consequences extended beyond individual behaviour to reflect gaps in financial support, confidential healthcare, psychosocial services and institutional safeguarding.

8. Discussion

This study suggests that sexual risk behaviours among female students at a church-owned university cannot be adequately understood as individual moral failure. Instead, participants' experiences reflected an interaction among financial hardship, peer influence, emotional needs, unequal relationship power and religious expectations. Transactional relationships, multiple partnerships and cohabitation were described as strategies through which students attempted to meet material, relational and social needs. However, these strategies could simultaneously expose them to dependence, exploitation, psychological distress and disruption of their education.

Participants suggested that financial hardship emerged as a central influence on transactional relationships. Participants described difficulties obtaining food, accommodation, transport, tuition and personal necessities. These findings correspond with an observation that transactional relationships among female university students in Zimbabwe are embedded in economic pressures, social aspirations and gendered expectations [7]. They also support the argument that transactional sex is more complex than a direct commercial exchange because relationships may combine financial assistance, companionship, affection and unequal expectations [6]. The present study extends this understanding by suggesting how students' decisions existed on a continuum between agency and constraint. Participants made decisions, but the alternatives available to them were restricted by material insecurity and the possibility of academic withdrawal.

The relationship between material insecurity and sexual risk is not confined to African universities. Among college students in the United States, food-insecure students were 2.89 times more likely than food-secure students to report one form of condomless sexual activity, although food insecurity was not significantly associated with most other behaviours examined [33]. This partly supports the present findings by illustrating that unmet basic needs can intersect with sexual decision-making across different economic settings. However, the inconsistent associations in the United States caution against treating poverty as a uniform or direct cause of sexual risk. The present qualitative findings similarly suggest that financial hardship shaped the range of options participants perceived as available, but did not determine an identical response among all students.

Multiple partnerships were similarly organised around differentiated needs. Some participants described one partner providing emotional attachment while another supplied financial assistance. This finding adds qualitative depth to previous Zimbabwean studies that identified multiple and transactional partnerships among university students [4,7,23]. While these earlier studies documented patterns and predictors, the present findings reveal how students themselves interpreted such arrangements as practical strategies for managing fragmented needs. This does not eliminate personal responsibility, but it shows that sexual decision-making was influenced by conditions extending beyond individual morality.

Participants described peer influence as reinforcing these arrangements by making their material rewards socially visible. Students observed peers receiving gifts, money and lifestyle benefits, while the emotional and relational costs generally remained hidden. This finding is consistent with Social Learning Theory [19]: behaviours are more likely to be modelled when they appear to produce desirable outcomes and social approval. Hostel-based comparison, teasing and social-media expectations further reinforced the perception that materially supportive relationships were normal components of university life. However, peer modelling did not operate independently. It became particularly influential where students were already experiencing financial exclusion or lacked alternative sources of support.

Cohabitation illustrated the intersection of emotional security, dependency and gendered expectations. Some participants viewed partners' residences as safer or more supportive than hostel environments characterised by gossip and competition. At the same time, cohabiting students could assume domestic responsibilities that competed with academic commitments. These findings suggest that intimate relationships provided both refuge and risk. They could satisfy needs for companionship and belonging while reproducing gendered caring roles and restricting students' ability to leave unhealthy relationships. This reflects broader gender inequalities in which female sexuality and relationship conduct are subjected to stronger social regulation while women frequently possess less relational power [21].

The church-owned institutional context created an additional layer of moral dissonance. Religious values could offer guidance and a framework for responsible conduct, but participants who believed they had violated those values reported shame and reluctance to seek assistance. The findings therefore reveal a tension between moral formation and student support. When institutional responses are perceived as primarily disciplinary or judgemental, students may conceal experiences involving distress, health concerns or exploitation. Faith-sensitive support should not require universities to abandon their religious identity. Rather, religious guidance should be combined with confidentiality, compassion, safeguarding and recognition of the socioeconomic conditions shaping students' lives.

Reports of sexual exchanges associated with academic benefits raise particular concerns about institutional power. Recent African scholarship similarly identifies lecturer-student transactional relationships and institutional authority as safeguarding concerns [12,14-16]. Such arrangements cannot be treated simply as another form of student sexual risk-taking because lecturers possess authority over assessment and progression. They may therefore involve constrained consent, harassment or abuse of authority. However, because the present evidence included indirect accounts, the study cannot establish the prevalence or circumstances of these exchanges. Further research should examine this issue directly,

while universities should ensure that confidential reporting and safeguarding mechanisms are accessible and independent.

Recent research from a United States university also demonstrates the difficulty of classifying materially compensated sexual activity as either entirely empowering or entirely coercive. Among students who reported providing sexual services, acts or materials for compensation, approximately half received compensation for basic needs; some described empowerment, while others reported pressure, deteriorating mental health or unwanted sexual contact [34]. Although that study included virtual and material exchanges that were not identified in the present study, both studies demonstrate considerable variation in agency, motivation and consequence. The present findings extend this international literature by locating materially supportive relationships within a church-owned African university, where economic need interacts with peer visibility, religious expectations and gendered relationship power. They consequently challenge interpretations that position female students solely as autonomous consumers or passive victims.

The importance of students' perceptions of institutional responses is also evident beyond Africa. Research involving United States college students found that more positive perceptions of university responses to sexual-assault reporting were associated with stronger formal and informal help-seeking intentions [35]. This is consistent with participants' concerns that judgemental or disciplinary responses may discourage disclosure. However, the present study adds the complexity of a church-owned institution: religious values could provide moral guidance and belonging while simultaneously contributing to shame when students believed they had violated institutional expectations. The findings therefore challenge both the assumption that religious environments are inherently protective and the opposing assumption that they are necessarily harmful. Their effects depend partly on whether moral guidance is accompanied by confidential, compassionate and non-punitive support.

The consequences reported by participants were mutually reinforcing. Psychological distress reduced concentration and academic participation, while declining academic performance could deepen students' dependence on relationships for emotional or material support. Fear of stigma also discouraged timely access to health and counselling services. These findings support previous evidence that sexual risk and victimisation can affect students' psychological wellbeing, health and educational participation [5]. Importantly, knowledge of possible risks did not necessarily translate into protective behaviour where students lacked negotiating power or depended on their partners.

Overall, the study contributes a context-specific account of how economic survival, peer modelling, relational dependency and religious expectations intersect within a church-owned Zimbabwean university. Its central contribution is the identification of a gap between institutional moral expectations and the practical support available to students. Approaches based mainly on discipline or moral condemnation are unlikely to address the structural and relational conditions underlying the reported behaviours. Effective responses require integrated financial assistance, confidential counselling, sexual and reproductive health services, positive peer mentorship, faith-sensitive guidance and strong safeguards against institutional exploitation.

9. Implications for Policy, Student Welfare and Social Work Practice

The findings have implications for university policy, student welfare, social work practice and institutional safeguarding. Church-owned universities should complement spiritual and moral formation with practical, confidential and non-judgemental support addressing students' economic, psychosocial and sexual and reproductive health needs. Implementation requires coordination among student-affairs departments, university social workers, counsellors, health services, chaplaincy structures and senior university management.

First, universities could establish a confidential basic-needs response mechanism for students experiencing urgent financial hardship. This could include short-term emergency grants, food vouchers, menstrual products, temporary accommodation assistance and referral to bursary or work-study opportunities. Access should be based on a discreet needs assessment conducted by a social worker or designated student-welfare professional rather than requiring students to disclose sensitive relationship experiences to academic staff. Universities should monitor uptake, response time and continuation in study to assess whether the support reaches students at risk of withdrawing because of unmet basic needs.

Second, counselling and sexual and reproductive health support should be accessible through confidential appointments, scheduled drop-in periods and clearly communicated referral pathways. University student-welfare professionals and counsellors should receive training in trauma-informed, gender-sensitive and non-stigmatising responses to disclosures involving sexual risk, constrained consent or exploitation. Where students are uncomfortable using university services, referral agreements with independent community-based health and counselling providers could offer alternative support. Service evaluation should examine accessibility, perceived confidentiality, student satisfaction and referral completion rather than merely counting the number of consultations.

Third, peer-mentorship programmes could use positive modelling to address the social processes identified through Social Learning Theory. Peer mentors should be carefully selected, trained and supervised to facilitate discussions about healthy relationships, financial pressure, consent, protective sexual practices, help-seeking and resistance to harmful peer expectations. Their role should be supportive rather than disciplinary or morally punitive. Regular supervision by a

university student-welfare professional or counsellor would help mentors maintain confidentiality, recognise safeguarding concerns and refer students requiring professional assistance.

Fourth, institutional policies should clearly distinguish consensual student relationships from sexual harassment, coercion and abuse of authority. Universities should provide confidential reporting options that do not require students to report directly to the lecturer, department or faculty implicated in a complaint. A designated safeguarding officer or independent committee could receive reports, explain available options, protect students against retaliation and ensure that allegations are addressed according to transparent procedures and timelines. Training on professional boundaries, consent and abuse of authority should be mandatory for academic and student-support staff.

Finally, faith-sensitive support should integrate compassion, dignity and safeguarding with the university's religious identity. Chaplaincy and pastoral services can contribute spiritual guidance and belonging, but participation should remain voluntary and should not replace professional counselling, healthcare or formal safeguarding procedures. Collaborative programmes involving pastoral personnel and student-welfare professionals could promote ethical reflection while ensuring that students experiencing distress are not subjected to shame or disciplinary treatment. Implementation should be reviewed through anonymous student feedback, service-use patterns and periodic assessments of students' confidence in institutional support and reporting systems.

10. Limitations

This study has several limitations. First, the seven female students were recruited purposively through class networks and participant referrals at one church-owned university. The initial interviewer was a female student from the same university, and some participants may have known her through class networks. Although she possessed no academic authority, institutional familiarity and possible prior acquaintance may have affected disclosure. This pathway may have produced selection bias because students connected to similar social networks or those more willing to discuss sensitive experiences may have been more likely to participate. The sample provided context-specific accounts but cannot represent the full diversity of female students within the institution or other Zimbabwean universities. The findings should therefore be considered for their possible transferability to comparable settings rather than statistically generalised.

Second, the sensitivity of sexuality within a church-owned institution may have contributed to social-desirability bias, selective disclosure or underreporting. Follow-up interviewers were lecturers who did not directly teach, supervise or assess the participants, but their professional status may nevertheless have created perceived authority. Anonymous participation, private interviews, bilingual information and reflexive practice reduced but could not eliminate these influences.

Third, the dataset combined personal experiences, peer observations and contextual key-informant interpretations. These forms of knowledge were distinguished analytically, but some reported practices—particularly lecturer-related sexual exchanges—were based on indirect accounts. The study cannot verify whether specific incidents occurred, establish how frequently they occurred or determine the circumstances of any individual case. Similarly, the qualitative design cannot estimate the prevalence of the reported practices, establish causal relationships or support subgroup comparisons. The number of participants contributing to each theme indicates thematic coverage only.

Fourth, interviews were conducted in English, Shona or a combination of both and translated into English for analysis and reporting. Although the lead author reviewed the transcripts and translated passages for contextual consistency, some culturally specific meanings, emotional nuances or idiomatic expressions may have shifted during translation. The themes also reflect the researchers' interpretive engagement with the data and may have been influenced by their gendered, professional, cultural and Christian positions despite reflexive practices. Finally, the counselling referral available during the study was university-based rather than institutionally independent, which may have discouraged some participants from considering referral. Future sensitive research should establish independent counselling and safeguarding pathways before data collection.

11. Recommendations for Future Research

Future studies should include larger and more diverse samples drawn from church-owned, public and private universities to examine how institutional context shapes female students' experiences. Comparative and mixed-methods research could assess the extent of sexual risk behaviours while retaining attention to students' experiences and interpretations. Longitudinal studies are also needed to examine how economic vulnerability, peer influence and institutional support affect students over time. Further research should directly investigate possible sexual exploitation associated with academic power and evaluate the effectiveness of financial assistance, counselling, peer mentorship and faith-sensitive support programmes.

12. Conclusion

This qualitative case study explored how female students at a church-owned university in Zimbabwe experienced and interpreted sexual risk behaviours within their economic, relational, peer, institutional and religious context. The

findings were organised into four interconnected themes: survival economies and constrained sexual agency; peer modelling and the normalisation of materialised relationships; relational dependence and moral dissonance; and interlocking psychosocial, academic and health consequences.

The findings suggest that transactional relationships, multiple partnerships and cohabitation cannot be understood solely as individual choices or moral transgressions. For some participants, these relationships represented attempts to meet tuition, food, accommodation, transport, emotional and social needs. Peer observation and visible material rewards contributed to perceptions that financially supportive relationships were normal or advantageous. At the same time, emotional dependence, gendered expectations and religious judgement generated tension, shame and reluctance to seek assistance. The reported consequences included psychological distress, reduced academic participation, restricted negotiating power and possible sexual and reproductive health risks.

The study contributes a context-sensitive understanding of female students' agency as operating within economic and institutional constraints. It also highlights the need to distinguish consensual relationships from circumstances involving constrained consent, coercion or possible abuse of authority. As reports concerning lecturer-related exchanges were primarily indirect, the study cannot establish their occurrence or frequency but identifies institutional safeguarding as an important area for further investigation. Church-owned universities should therefore combine moral and spiritual guidance with confidential counselling, basic-needs assistance, sexual and reproductive health support, positive peer mentorship and independent safeguarding mechanisms. Such an integrated response would protect students' dignity and wellbeing while addressing the structural and relational conditions surrounding the reported behaviours.

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Ethics Statement

Ethical approval was obtained from Zimbabwe Ezekiel Guti University (ZEGU). The study was conducted in accordance with the applicable institutional ethical guidelines for research involving human participants.

Informed Consent

Written informed consent was obtained from all participants before their participation in the study.

Data Availability Statement

The de-identified data supporting the findings of this study are available from the corresponding author upon reasonable request, subject to ethical and institutional requirements for protecting participant confidentiality.

Author Contributions

All authors contributed to the conceptualisation and design of the study, data collection, data analysis and interpretation, and preparation of the manuscript. All authors critically reviewed the manuscript, approved the final version for publication, and accept responsibility for the integrity of the work.

Conflict of Interest

The authors declare that they have no competing financial, professional, or personal interests that could have influenced the research reported in this manuscript.

Generative AI Statement

During the revision of this manuscript, the authors used ChatGPT on a limited basis to assist with language editing, including grammar, sentence clarity, academic tone and the organisation of selected passages. The tool was not used for research design, data collection, transcription, coding, theme generation, data analysis, interpretation of findings, or reference generation. All intellectual, methodological and interpretive work was undertaken by the authors. The authors reviewed and approved every AI-assisted change, checked it against the original research data and verified the accuracy

of all factual statements and cited sources. The authors take full responsibility for the content and integrity of the manuscript.

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