

## Criminal risk associated with failed transactions: examining the rise of transactional relationships among financially strained students in higher education

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**Abstract:** Love for sale or survival at stake? The rise of Mavuso relationships among financially strained students in higher education (HE) exposes them to significant criminal risks, including allegations of fraud, coercion, and rape when financial expectations go unmet. This study critically examines these risks and explores the socio-economic drivers of transactional relationships and their legal and ethical implications. Using a qualitative, desktop research approach, the study analyzed existing legal frameworks, case law, and scholarly literature to assess institutional responses and policy gaps. Findings reveal that ambiguous legal definitions, inadequate protections, and financial vulnerability exacerbate students' exposure to exploitation. Moreover, the absence of clear institutional policies in HE institutions heightens the risks of criminalization and victimization. The study recommends legal reforms, enhanced financial support, ethical relationship education, and institutional interventions to mitigate these risks. Addressing these gaps is crucial to safeguarding student well-being, promoting ethical engagement, and shaping policies that protect vulnerable students from exploitation in transactional relationships.

**Keywords:** Criminal risks, Financially strained, Higher education, Mavuso, Transactional sex.

### 1. Introduction

*When survival becomes a daily struggle, morality often takes a back seat to necessity.* This statement suggests that when survival is at stake, individuals may prioritise meeting basic needs over following moral principles, as immediate necessity takes precedence. In such situations, decisions that would normally be seen as unethical may be justified as essential for survival [1]. Across South African universities, a growing number of students find themselves trapped in a relentless financial crisis, defunded by the National Student Financial Aid Scheme (NSFAS), abandoned by an unforgiving system, and forced to make impossible choices [2]. With rising tuition fees, skyrocketing living expenses, and the burden of academic success, many students are turning to transactional relationships, commonly referred to as *Mavuso*, as a means of survival [3]. Thus, it is apparent that these arrangements, often involving financial compensation in exchange for companionship or sexual favours, are no longer whispered scandals but an open secret among struggling students.

While *Mavuso* is a growing trend in South Africa, transactional relationships are not unique to the country. Across Africa, countries like Kenya, Nigeria, and Ghana have documented similar practices under terms such as sponsors or blessers [4-6]. In developed nations, phenomena like compensated dating in Japan and "sugar culture" in the United States and Europe highlight how financial insecurity and societal pressures contribute to these dynamics [7]. However, what sets South Africa apart is the criminal risk associated with failed transactions, where payment disputes have led to allegations of sexual violence or financial manipulation [8].

However, since *Mavuso* and sugar daddy relationships both involve financial exchange for companionship or sexual favours, they differ in their cultural and contextual meanings. *Mavuso* is a term more specifically used in South Africa, often referring to transactional relationships where young students, typically women, engage in such arrangements to survive financially due to economic pressures [9]. On the other hand, Baloyi, et al. [10] defines sugar daddy as a relationship that is generally associated with older, wealthier individuals offering financial support to younger individuals in exchange for companionship or sexual favours, but they are not necessarily tied to the context of financial instability in education. While both involve transactional sex, *Mavuso* is seen as a desperate survival strategy, often linked to systemic inequalities in education. In contrast, transactional crime involves illegal or unethical exchanges, typically involving coercion, fraud, or exploitation, and can extend beyond consensual sexual arrangements to criminal activities, making it a broader and more legally problematic concept [11].

This issue is viewed by Walker, et al. [11] as extending far beyond the moral sphere, is deeply rooted in economic hardship, social inequality, and systemic failures in student funding mechanisms. While the NSFAS was designed to assist students from disadvantaged backgrounds, policies such as the N+ Rule, which limits funding for students exceeding their prescribed years of study, have left many in financial limbo [12]. Therefore, without alternative means of support, students are often forced to make extreme decisions, leading to the rise of *Mavuso* as a survival strategy [1].

Despite the increasing prevalence of *Mavuso*, the researcher established that there is limited academic research on its evolution, implications, and impact on students. While existing literature focuses on broader themes of sugar daddy relationships, prostitution, and gender-based violence. Little attention has been paid to the unique risks that come with short-term, transactional sex arrangements among students.

The necessity of this study is underscored by the fact that South Africa's higher education (HE) system continues to exclude financially vulnerable students, pushing them toward informal and often dangerous financial arrangements. Many students, particularly young women, engage in *Mavuso* agreements not out of desire but as a last resort to cover basic needs such as food, accommodation, tuition, and study materials [1].

Alarming, the legal and ethical implications of *Mavuso* are poorly understood. Reports have emerged where students, after engaging in these arrangements, later claim coercion or even accuse their counterparts of sexual offenses when payment is not made as expected [11]. This creates a precarious situation where young men, who may have engaged in these relationships under the assumption of consent, find themselves facing legal battles and accusations of rape or financial exploitation. This study is therefore critical in addressing the grey area of consent, financial coercion, and legal accountability in such transactions.

Therefore, this study seeks to critically analyse the criminal risks associated with failed transactions in *Mavuso* relationships, particularly how unmet financial expectations can lead to allegations of coercion, fraud, or even rape. By examining the rise of transactional relationships among financially strained students in HE, this research aims to highlight the socio-economic drivers of this phenomenon, its legal and ethical implications, and the broader impact on student well-being and safety. Additionally, the study contributes to the body of knowledge by identifying gaps in existing literature and proposing policy recommendations to mitigate the risks associated with these transactions.

## 2. Empirical Literature Review

The phenomenon of transactional relationships among financially strained students has been widely examined in various academic disciplines, including sociology, criminology, gender studies, and economics. While *Mavuso* is a relatively new and localised concept within South African HE, its foundational principles, transactional sex, financial coercion, and economic survival have been explored in global contexts. This section synthesises existing literature on the drivers of transactional

relationships, their implications, legal and ethical concerns, and comparative studies on similar phenomena worldwide.

### 3. Theoretical Foundations on Understanding Transactional Relationships

Social Exchange Theory, propounded by Homans [13] and later expanded by Blau [14]. This theory asserts that human interactions are driven by a cost-benefit analysis, where individuals seek to maximize rewards and minimize losses [13]. Scholars have applied this theory to various forms of transactional relationships, including sugar daddy arrangements and survival sex, to explain how economic and social vulnerabilities influence relationship dynamics. Hunter [15] applied this theory to analyse transactional sex in sub-Saharan Africa, demonstrating how young women exchange intimacy for financial security in the face of economic hardship. Similarly, Wamoyi, et al. [16] explored how material gain and social status shape young women's engagement in transactional relationships. In the context of this study, Social Exchange Theory helps explain how financially strained students rationalise *Mavuso* as a means of survival, where the financial benefits outweigh the perceived moral or legal risks. This theoretical framework provides insight into the motivations behind these relationships and the potential criminal risks when transactional expectations are unmet.

Sexual Selection Theory, introduced by Darwin [17] explains how individuals, particularly women in vulnerable economic conditions, engage in transactional sex as a means of survival when alternative financial resources are scarce [15]. Scholars have applied this theory to various contexts, such as Leclerc-Madlala [18] who examined how poverty and economic instability drive young women in South Africa into transactional sex relationships. Similarly, Dunkle, et al. [19] analysed how financial desperation contributes to increased HIV risk among women engaging in survival sex. On the other hand, Feminist Economic Theory, as advanced by Folbre [20] and England [21] argues that economic dependency exacerbates gender-based exploitation, particularly in societies where financial opportunities for women remain limited. Studies such as Baloyi, et al. [10] highlight how financial need influences power imbalances in transactional relationships. In this study, these theories explain how the shift from traditional sugar daddy relationships to *Mavuso* reflects an adaptation to worsening economic conditions. Instead of long-term financial dependency, students engage in short-term, high-risk exchanges, exposing them to legal, social, and health-related vulnerabilities when transactional expectations are unmet. Thus, it can be deduced that these theoretical perspectives highlight that *Mavuso* is not merely a moral issue, but a complex socio-economic survival strategy shaped by structural inequalities and financial desperation.

#### 3.1. The Shift from Sugar Daddies to *Mavuso*

The traditional sugar daddy relationship, where older, wealthier men provide ongoing financial support to younger partners in exchange for companionship, has long been a subject of study. Ranganathan, et al. [22] found that sugar daddy relationships in South Africa were driven by both material aspirations and economic hardship. However, Sello [3] suggest that *Mavuso* represents a fundamental shift in transactional relationships.

Unlike sugar daddy arrangements, which often involve sustained financial support, *Mavuso* is characterised by short-term, cash-based exchanges [10]. The rise of this phenomenon has also introduced heightened legal and ethical risks. In cases where one party fails to provide the agreed-upon payment, disputes arise, sometimes leading to allegations of sexual assault or financial coercion [23]. Additionally, *Mavuso* transactions are often facilitated through social media platforms like Facebook, Twitter, and WhatsApp, making them more informal and unregulated than traditional sugar daddy relationships [24].

However, Munala, et al. [4] highlight similar trends, where economic hardship in Kenya has led to the increasing prevalence of short-term transactional relationships. Lucy [5] echoed this sentiment, and alluded that these issues of blesser in Nigeria are perpetrated by the social hardship, and they are seen as

a way of survival. Thus, these findings emphasise that *Mavuso* is a modern adaptation of sugar daddy culture, but with different risks and consequences.

### 3.2. Student Vulnerability in Higher Education

Empirical studies on student financial insecurity reveal a direct link between economic hardship and the rise of transactional relationships. Mixon [25] found that students from lower-income backgrounds were more likely to engage in transactional sex as a means of covering tuition fees, rent, and food expenses. On the same vein, Matyana [12] noted that NSFAS defunded students, as well as those affected by the N+ rule, had led to financial desperation among students, increasing their likelihood of engaging in transactional relationships. Madonsela and Lourens [26] revealed that students engage in *Mavuso* primarily because NSFAS funding is often insufficient to cover their essential needs, leaving them financially vulnerable. Beyond necessity, some students are drawn into transactional relationships by the desire for luxury items such as iPhones, expensive jewellery, and the ability to afford alcohol and a lavish lifestyle. While the findings of Mabuza [27] pointed out on challenges of HEIs distributing allowances late during the start of the academic year as another issue that might push students to be vulnerable to sugar daddies and demanding *Mavuso*.

In the United Kingdom and the United States, financial instability has also driven students into sugar culture and online escorting as a means of affording university life [28, 29]. However, in South Africa, the lack of student financial support mechanisms and high unemployment rates further exacerbate student vulnerability, creating conditions where *Mavuso* is not a choice but a necessity for survival [1].

### 3.3. Legal and Ethical Concerns

A critical concern raised by empirical literature is the legal and ethical implications of transactional relationships, particularly regarding consent, financial coercion, and criminal allegations. Muehlenhard, et al. [30] highlight how financial dependency can blur the lines of consent. As in many cases, individuals feel compelled to engage in sexual activities not out of genuine willingness but due to financial desperation. This raises ethical questions about whether consent given under financial duress can be considered valid [31].

Another issue is the rising trend of false rape accusations in *Mavuso* disputes. Research suggests that when one party fails to meet financial expectations, the other may retaliate by filing allegations of sexual misconduct. This creates a legal grey area where students engaged in *Mavuso* transactions are at risk of criminal prosecution, despite the initial transaction being consensual [32].

Moreover, unlike formal prostitution, which is criminalised in South Africa, *Mavuso* operates in an unregulated space. This means that neither party has clear legal protections, increasing the risks of financial exploitation, non-payment, and legal disputes [33]. However, internationally, Herrmann [34] suggests that decriminalising and regulating transactional sex could help reduce these risks. However, South Africa's legal framework has not yet adapted to address the intersection of financial coercion, consent, and transactional sex.

### 3.4. The Role of Digital Platforms in Facilitating Mavuso Transactions

Recent studies have examined how digital platforms and social media have reshaped the nature of transactional relationships. Ngcaweni [24] found that *Mavuso* arrangements are increasingly negotiated online, particularly through Twitter, Instagram, and WhatsApp. Unlike traditional forms of transactional sex, where personal interactions were required to establish relationships, digital platforms allow for instant, often anonymous, financial exchanges [35].

Hamilton, et al. [36] reveal that in countries like Australia and Canada, similar patterns exist, where students turn to digital platforms to find financial sponsors. However, in South Africa, these online interactions come with unique risks, including exposure to scams, blackmail, and even physical

harm. Since transactions often occur informally, students lack legal recourse if financial agreements are not honored [37].

Transactional relationships among financially strained students have become a pressing concern, with scholars debating the extent of criminal risk associated with these exchanges and the role of law enforcement in mitigating such risks. Kunesh, et al. [38] argue that power imbalances in age-disparate relationships increase the likelihood of GBV and HIV transmission. However, Walker, et al. [11] offer a counter-perspective, suggesting that these relationships, though transactional, are often negotiated within broader socio-economic constraints and may not always involve explicit coercion. While Dunkle, et al. [19] acknowledge the potential for abuse, they also highlight that not all transactional engagements result in criminal victimisation, as some participants view these arrangements as strategic economic decisions. This variation in scholarly views underscores the complexity of defining police intervention, as law enforcement agencies must distinguish between consensual transactions and cases of exploitation or fraud [37].

From a policing perspective, the role of the police in combating criminal risks linked to failed transactional relationships remains contentious. Wilson [39] emphasises the legal ambiguity surrounding transactional sex, particularly in South Africa, where the lines between consensual engagement and exploitative practices are often blurred. On the one hand, Mojapelo, et al. [40] argue that financial desperation, exacerbated by NSFAS defunding, has led to an increase in cases where students report rape or financial fraud when agreements fail, making police intervention necessary. Crankshaw and Freedman [41] critiques the criminalisation of transactional sex, contending that police should focus on cases involving coercion and human trafficking rather than policing private financial arrangements. Furthermore, Jackson, et al. [42] warn that excessive police involvement in such relationships may lead to secondary victimisation, where victims are further stigmatized instead of protected. Therefore, it is apparent that these conflicting arguments suggest that law enforcement must adopt a nuanced approach, balancing the protection of vulnerable students with the recognition of personal agency and economic survival strategies. This can make it difficult for police officers to then address these issues accordingly.

Therefore, the existing empirical literature provides valuable insights into the socio-economic, legal, and technological factors driving transactional relationships among students. However, several gaps remain: Limited research on *Mavuso* as a distinct phenomenon, as most studies focus on sugar daddies or general transactional sex. Insufficient exploration of the legal grey areas, particularly the risk of students facing rape accusations in failed *Mavuso* transactions. Lack of policy recommendations addressing how universities, law enforcement, and policymakers should respond to the rise of *Mavuso*. This study seeks to bridge these gaps by providing an in-depth analysis of *Mavuso's* evolution, its impact on student well-being, and the legal frameworks necessary to protect all parties involved. By synthesizing existing literature and incorporating contemporary case studies, this research will contribute to a more comprehensive understanding of financial desperation, consent, and legal accountability in HE transactional relationships.

#### 4. Research Methodology

This study employs a qualitative desktop research approach to examine the rise of transactional relationships, particularly the phenomenon of *Mavuso*, among financially strained students in South African HE. The decision to adopt a qualitative approach is informed by the need to explore and understand the underlying social, economic, and ethical dimensions of the phenomenon. This is best captured through an in-depth analysis of existing literature, case studies, and theoretical frameworks [43]. A desktop research design is appropriate as it allows for the aggregation of secondary data sources, such as peer-reviewed journal articles, government reports, and reputable news outlets, facilitating a comprehensive exploration of the topic without the logistical constraints of primary data collection. This method ensures the study can systematically review a wide array of perspectives and existing empirical studies, enhancing the depth and validity of the findings [44]. The population

consists of academic papers and individuals involved in the HE sectors in South Africa, with a focus on studies, reports, and media that examine transactional sex and financial insecurity in university settings.

The documents were selected based on their relevance to the socio-economic factors influencing the phenomenon, legal perspectives, ethical considerations, and global perspectives on similar trends. The data analysis was thematic, where patterns, trends, and common themes across the selected documents were identified and analysed using a content analysis approach. This will allow for the extraction of key findings related to the drivers of transactional relationships, their implications, and ethical concerns [45]. The researcher also ensured that only credible, peer-reviewed, and authoritative sources were included, adhering to the principles of transparency and consistency. Additionally, given the sensitive nature of the topic, the study ensures that it avoids sensationalising or stigmatising the individuals involved in such transactions, while also upholding the principles of respect and fairness.

This study acknowledges that the sensitive nature of *Mavuso* and transactional sex poses significant challenges in obtaining direct participation from individuals who are actively involved in these practices. Given the stigma and potential legal repercussions associated with engaging in such relationships, it would be extremely difficult to identify and approach students who are directly involved in *Mavuso* to participate in interviews or surveys. Furthermore, the ethical concerns of exposing participants to further stigmatisation or jeopardising their safety would make it nearly impossible to collect primary data from individuals engaged in such transactions [46]. Thus, the decision to rely on desktop research, which utilises secondary data, mitigates these ethical risks while still providing valuable insights into the phenomenon. This approach also ensures that the study adheres to ethical principles by avoiding the exploitation or harm of vulnerable individuals.

While secondary data provides a broad overview of the issue, it may not fully capture the most current trends or the diverse experiences of students across different institutions [47]. Furthermore, the reliance on publicly available sources could lead to the omission of private, informal, or undocumented cases that are crucial to understanding the full extent of *Mavuso* practices. Despite these limitations, the methodology allows for comprehensive topic exploration while safeguarding ethical standards and practical constraints.

#### *4.1. Financial Strain and the Rise of Mavuso in Higher Education*

The findings of this study confirm that financial insecurity is the primary driver of transactional relationships among university students. Secondary data sources reveal that many students who lose funding from the NSFAS or lack sufficient financial support resort to transactional relationships as a survival mechanism [2]. This aligns with the Social Exchange Theory, which explains how students engage in these relationships to maximise financial benefits while minimising their economic hardships [13, 14]. Findings also revealed that pressure to maintain a certain lifestyle, coupled with limited job opportunities, further exacerbates this issue. Additionally, the socio-economic divide forces some students to resort to unconventional means to sustain themselves in academic environments. This is consistent with Darwin [17] theory that explains how individuals, particularly women in vulnerable economic conditions, engage in transactional sex as a means of survival when alternative financial resources are scarce [15].

Furthermore, the shift from traditional sugar daddy relationships to *Mavuso* indicates a transformation in transactional sex dynamics. Unlike sugar daddy relationships, which provide long-term financial support, *Mavuso* transactions are short-term, immediate, and often mediated through social media platforms such as Twitter, WhatsApp, and Facebook [24]. This reflects a growing sense of urgency among financially strained students, making them more vulnerable to exploitation and criminal risks.

#### *4.2. Criminal Risks Associated with Failed Transactions*

A key finding from the data analysis is that failed transactional relationships often result in legal disputes, accusations of financial manipulation, and allegations of sexual violence. Instances where



agreed payments are not fulfilled have led to accusations of rape, fraud, and extortion [11]. These disputes create a precarious situation where one party, often the male participant, faces allegations of coercion, while the female participant may feel financially exploited or deceived.

This finding aligns with prior research indicating that transactional relationships in sub-Saharan Africa carry significant risks of GBV and financial coercion [8]. The study also highlights how the informal and unregulated nature of *Mavuso* agreements exacerbates these risks, as there are no legal frameworks governing these exchanges.

#### 4.3. Social Media as a Platform for Transactional Relationships

The study identifies social media as a critical enabler of *Mavuso* relationships. Unlike traditional forms of transactional relationships, which relied on word-of-mouth and social circles, *Mavuso* is increasingly facilitated through digital platforms, making it more accessible to students in distress [4].

This shift has created an environment where students can easily advertise their financial needs and seek arrangements without direct social scrutiny. However, it also increases exposure to potential predators, fraudsters, and cybercriminals who exploit students' vulnerability. Reports of financial scams, blackmail, and even cases of human trafficking linked to these online transactions are rising, highlighting the legal and ethical concerns surrounding the phenomenon [23].

#### 4.4. Legal and Ethical Implications

The study underscores the lack of legal clarity regarding *Mavuso* transactions. While consensual relationships between adults are not criminalised, issues arise when disputes over payment lead to allegations of coercion or sexual violence. South African laws on consent and sexual offenses do not explicitly address transactional relationships, creating a grey area where legal outcomes depend largely on circumstantial evidence and subjective interpretations [11].

Additionally, ethical concerns emerge regarding the power imbalances in these relationships. Feminist Economic Theory suggests that financial dependency exacerbates gender-based exploitation, making women particularly vulnerable to manipulation [20, 21]. This study supports that perspective by highlighting cases where financially desperate students enter *Mavuso* relationships without fully comprehending the potential legal and emotional consequences.

#### 4.5. Impact on Student Well-Being and Safety

The findings indicate that engagement in *Mavuso* relationships has significant mental health and safety implications for students. Many participants experience emotional distress, anxiety, and fear due to the precarious nature of these arrangements. Reports of students facing threats, stalking, and physical violence after attempting to end transactional agreements further illustrate the dangers associated with *Mavuso* [19].

Moreover, the stigma associated with these relationships affects students' academic performance and social well-being. Fear of exposure and reputational damage discourages victims from seeking help, contributing to cycles of silence and continued vulnerability. These findings highlight the urgent need for institutional intervention, student support mechanisms, and policy reforms to address the risks associated with transactional relationships in HE.

The study confirms that financial desperation is a key driver of *Mavuso* relationships among South African university students. The criminal risks associated with failed transactions, including allegations of fraud, sexual coercion, and financial exploitation, demonstrate the precarious nature of these arrangements. The use of social media as a platform for transactional relationships further exposes students to cyber-related crimes and unregulated exchanges.

Legal and ethical uncertainties surrounding *Mavuso* highlight the need for policy interventions, clearer legal definitions, and awareness campaigns to educate students on the risks involved. Universities and HEIs must take proactive steps to support financially vulnerable students and create safer alternatives to prevent the exploitation and victimisation that often accompany transactional

relationships. Addressing the systemic financial challenges in HE is crucial to mitigating the growing prevalence of *Mavuso* and its associated risks.

## 5. Conclusions and Recommendations

This study critically analysed the criminal risks associated with failed transactions in *Mavuso* relationships, particularly how unmet financial expectations can escalate into allegations of coercion, fraud, or even rape. The study examined the socio-economic drivers fuelling transactional relationships among financially strained students in HE. The findings revealed that financial precarity significantly influences students' engagement in *Mavuso* relationships, which often blur the lines between consensual exchange and exploitative transactions.

Moreover, the study identified significant gaps in legal protections, inadequate institutional policies, and the absence of clear frameworks to distinguish between voluntary and coercive engagements in transactional relationships. These gaps expose students to criminal risks and contribute to their overall vulnerability.

Moreover, addressing these gaps, it requires a multifaceted approach involving legislative reforms, institutional interventions, and broader societal awareness initiatives. The following recommendations are proposed to mitigate the risks associated with failed transactions in *Mavuso* relationships.

### 5.1. Policy and Legal Reforms

South Africa should develop clear legal frameworks that establish clearer definitions within the legal system to distinguish between consensual transactional relationships and coercion. Reforms should address the ambiguities in fraud and rape laws in the context of unmet financial expectations. The researcher further suggests that strengthening financial exploitation laws in the current legal frameworks should incorporate specific provisions for financial exploitation in transactional relationships, ensuring that students have legal recourse in cases of coercion or deceptive agreements. HEIs should implement policies that acknowledge the prevalence of transactional relationships and provide protective mechanisms to support affected students.

### 5.2. Financial Support and Empowerment Initiatives

Governments and universities should also increase financial aid, bursaries, and work-study programs to reduce students' reliance on transactional relationships for financial survival. In addition, HEIs should provide necessary support to students and conduct workshops and enrichment programs on the issue. Further, HEIs should educate students about financial independence, responsible borrowing, and alternative financial support systems to reduce engagement in risky transactions.

### 5.3. Awareness and Preventative Interventions

HEIs should incorporate transactional relationship risks into orientation programs, addressing both legal consequences and the potential for exploitation. Programs should help students differentiate between mutually beneficial relationships and exploitative exchanges, fostering a culture of informed consent and ethical engagement. The universities should also create dedicated support units where students can report cases of financial coercion or deceptive relationships without fear of judgment or retaliation.

Additionally, it is further recommended that HEIs strengthen counselling and mental health services, given the psychological strain associated with these relationships. Institutions should enhance mental health services and provide specialised counsellors trained to handle cases of transactional relationship distress.

Furthermore, in expanding this study, future research can explore the psychological impact of failed *Mavuso* transactions, assessing long-term consequences on student mental health and academic performance. Conducting comparative legal studies that analyse how different jurisdictions handle



transactional relationships legally could provide insights for legislative improvements. Additionally, further research can assess how gender dynamics influence power relations and vulnerability in *Mavuso* relationships, particularly in the South African HE context.

Therefore, by implementing these recommendations, policymakers, academic institutions, and society at large can create a safer and more supportive environment for students navigating financial precarity. Addressing the legal and socio-economic gaps in transactional relationships is imperative to safeguarding student well-being and ensuring ethical, transparent engagements within HEIs.

### Institutional Review Board Statement:

This study did not require ethical approval from an Institutional Review Board, as it did not involve the collection of primary data from human participants. The research relies exclusively on publicly available and previously published sources, including academic articles, official reports, and publicly accessible databases. No personal, sensitive, or identifiable information was used or collected in the course of the study. As such, the study complies with standard ethical guidelines for secondary research and does not fall within the scope of research requiring ethical clearance.

### Transparency:

The author confirms that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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