

Factors Influencing Premarital Sexual Behavior among Female Students in Mubi, Nigeria

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ABSTRACT

This study investigates the factors influencing premarital sexual behavior among female students in tertiary institutions in Mubi, Adamawa State, Nigeria. Despite increasing national attention to youth sexual health, limited research has explored the unique socio-cultural and economic dynamics shaping sexual decisions in semi-urban northern contexts. Guided by the Theory of Planned Behavior (TPB) and the Social Ecological Model (SEM), this study employed a descriptive cross-sectional design using a mixed-method approach. A total of 300 female students were selected through stratified random sampling across three institutions. Quantitative data were collected via structured questionnaires and analyzed using SPSS v25, while qualitative insights were gathered through focus group discussions and thematically analyzed using NVivo. Findings revealed a 58% prevalence of premarital sexual activity among respondents. Logistic regression identified peer pressure (OR = 2.31, $p = 0.003$), economic hardship (OR = 1.87, $p = 0.012$), and social media exposure (OR = 1.54, $p = 0.045$) as significant predictors, while religious commitment (OR = 0.68, $p = 0.021$) served as a protective factor. Qualitative data highlighted emotional isolation, cultural silence around sexuality, and digital influences as key contextual drivers. The integration of TPB and SEM provided a comprehensive understanding of how individual beliefs and environmental pressures interact to shape behavior. The study concludes that multi-level interventions spanning sexual education, economic empowerment, digital literacy, and mental health support are essential to address the complex realities influencing female students' sexual decisions in Mubi. Future research should adopt longitudinal designs and broader geographic sampling to enhance generalizability and inform policy development.

Keywords: Premarital sex, female students, peer pressure, economic hardship, social media, Theory of Planned Behavior, Social Ecological Model, Mubi, Nigeria.

INTRODUCTION

Premarital sexual behavior among young people, particularly students in tertiary institutions, has become a growing concern in public health and social discourse across sub-Saharan Africa. Numerous studies have explored the prevalence, patterns, and predictors of such behavior, often highlighting factors such as peer pressure, media influence, family background, and socio-economic status (Asekun-Olarinmoye et al., 2011; Olugbenga-Bello et al., 2010). In Nigeria, research has predominantly focused on urban centers in the southern regions, where liberal attitudes and greater access to digital media are often cited as key drivers of early sexual debut (Okonkwo et al., 2005; Arowojolu et al., 2002).

For instance, a study by Nwankwo et al. (2014) in Lagos found that exposure to sexually explicit content on social media significantly influenced students' sexual attitudes and behaviors. Similarly, research in Ibadan by Fawole et al. (2003) emphasized the role of peer networks and alcohol use in shaping risky sexual practices. While these findings are valuable, they may not fully capture the realities of students in more conservative, semi-urban northern settings, where cultural and religious norms exert a stronger influence on sexual behavior.

In northern Nigeria, studies such as those by Babalola et al. (2005) and Akwara et al. (2003) have examined adolescent sexual behavior in rural communities, often emphasizing early marriage and limited access to reproductive health education. However, there remains a significant gap in understanding how female students in tertiary institutions, who are often caught between traditional expectations and modern influences navigate their sexual choices. Mubi, a semi-urban town in Adamawa State, presents a unique context where conservative cultural values intersect with increasing digital connectivity and economic pressures.

Despite increasing attention to youth sexual behavior in southern Nigeria, little is known about how socio-economic realities and digital exposure influence sexual decisions among female students in semi-urban northern contexts like Mubi. This study therefore explores the interplay of personal, cultural, and economic factors shaping premarital sexual behavior among this group. By focusing on this under-researched population, the study aims to fill a critical gap in the literature and inform more context-sensitive interventions.

METHODOLOGY

Research Design: This study adopted a descriptive cross-sectional survey design, which is well-suited for examining behaviors and attitudes at a specific point in time. To enrich the depth and breadth of the findings, a mixed-method approach was employed, integrating both quantitative and qualitative data collection techniques. The rationale for this methodological choice lies in the complexity of the subject matter, premarital sexual behaviour which is influenced by a range of personal, social, cultural, and economic factors. Quantitative methods allowed for the measurement of prevalence and identification of statistical relationships among variables, while qualitative methods provided deeper insights into the lived experiences, motivations, and perceptions of female students. This combination ensured a more holistic understanding of the influence of premarital sexual behavior in the study context.

Study Area and Population: The research was conducted in Mubi, a semi-urban town located in Adamawa State, northeastern Nigeria. Mubi is home to several tertiary institutions, making it a strategic location for studying student populations. Specifically, the study focused on three major institutions: Federal Polytechnic Mubi, Adamawa State University, and the College of Health Technology. These institutions were purposively selected due to their diverse student populations, which include individuals from various ethnic, religious, and socio-economic backgrounds. The study population comprised female students enrolled in these institutions. This group was chosen because they represent a critical demographic whose sexual behavior has implications for public health, education, and gender equity. By targeting students from different academic disciplines and levels, the study aimed to capture a wide range of experiences and perspectives.

Sampling Technique and Sample Size: To ensure that the sample was representative of the broader student population, a stratified random sampling technique was employed. Stratification was based on three key criteria: institution, academic level, and residential status (i.e., whether students lived on-campus or off-campus). This approach allowed for proportional inclusion of students from each subgroup, thereby enhancing the generalizability of the findings. The sample size was determined using Cochran's formula for sample size calculation in finite populations, which takes into account the desired confidence level and margin of error. Based on this formula and the estimated population of female students across the three institutions, a total of 300 respondents were selected to participate in the study. This sample size was further validated through consultation with academic experts and consideration of potential non-response rates.

Data Collection Instruments: Data were collected using two primary instruments designed to complement each other. The first instrument was a structured questionnaire, developed based on validated tools from previous studies on adolescent and youth sexual behavior in Nigeria. The questionnaire was divided into several sections, including demographic information, sexual history, and potential influencing factors such as

peer pressure, economic status, media exposure, and parental supervision. In addition, the questionnaire incorporated items derived from the Theory of Planned Behavior (TPB), which assessed students' attitudes toward premarital sex, perceived social norms, and perceived behavioral control. These constructs were measured using Likert-scale items to capture the intensity of beliefs and intentions.

The second instrument was a series of focus group discussions (FGDs), conducted in each of the three institutions. Each FGD comprised 6 to 8 participants, selected to ensure diversity in terms of age, academic level, and religious affiliation. The FGDs were guided by a semi-structured interview protocol that explored themes such as cultural expectations, emotional influences, peer dynamics, and personal values related to sexual behavior. These discussions provided rich qualitative data that complemented the survey findings and allowed for the exploration of issues that might not be easily captured through structured questionnaires.

Pretesting and Reliability: Before the main data collection commenced, the questionnaire was pre-tested on a sample of 30 female students from a neighboring tertiary institution not included in the study. The purpose of this pilot test was to assess the clarity, relevance, and reliability of the instrument. Feedback from the pilot participants led to minor revisions in wording and structure to improve comprehension and reduce ambiguity. The reliability of the questionnaire was evaluated using Cronbach's alpha, a statistical measure of internal consistency. The resulting coefficient of 0.82 indicated a high level of reliability, suggesting that the items consistently measured the intended constructs. Beyond this, validity was established through multiple strategies: content validity was ensured by expert review of the questionnaire items; face validity was confirmed through participant feedback during the pilot; and construct validity was supported by the alignment of questionnaire items with the theoretical framework of the study.

Ethical Considerations: Ethical integrity was a cornerstone of this research. Prior to data collection, ethical approval was obtained from the institutional review boards of all participating institutions. The study adhered to ethical principles of autonomy, confidentiality, and informed consent. All participants were provided with detailed information about the purpose of the study, the nature of their involvement, and their rights as research subjects. Written informed consent was obtained from each participant before data collection. Participants were assured that their responses would remain anonymous and confidential, and that they could withdraw from the study at any time without any negative consequences. Special care was taken to create a safe and respectful environment during FGDs, given the sensitive nature of the topic.

Data Analysis: Quantitative data collected through the questionnaires were analyzed using the Statistical Package for the Social Sciences (SPSS) version 25. Descriptive statistics such as frequencies, percentages, and means were used to summarize demographic characteristics and behavioral patterns. To identify significant predictors of premarital sexual behavior, inferential statistical techniques were employed, with logistic regression analysis being the primary method. This allowed for the examination of relationships between independent variables (e.g., peer pressure, economic status) and the dependent variable (premarital sexual behavior).

Qualitative data from the FGDs were transcribed verbatim and analyzed thematically using NVivo software. Thematic analysis involved coding the data, identifying recurring patterns, and organizing themes that reflected the socio-cultural and emotional contexts of sexual decision-making. The integration of quantitative and qualitative findings was achieved through a triangulation process, whereby results from both methods were compared and synthesized to enhance the validity and depth of the conclusions. This approach ensured that the study captured both the measurable and experiential dimensions of the research question.

Conceptual Framework Application: The conceptual framework guiding this study was a hybrid model that combined the Theory of Planned Behavior (TPB) and the Social Ecological Model (SEM). TPB provided a foundation for understanding individual-level of behavior, focusing on attitudes, subjective norms, and perceived behavioral control. These constructs helped explain why students might choose to engage or abstain from premarital sex based on their beliefs and perceived social expectations.

The Social Ecological Model, on the other hand, offered a multi-layered perspective that considered influences at the individual, interpersonal, institutional, and societal levels. This model was particularly useful for

capturing the broader context in which sexual behavior occurs, including family dynamics, peer relationships, institutional policies, and cultural norms. By integrating these two frameworks, the study was able to explore how internal beliefs and external environments interact to shape the sexual behavior of female students in Mubi. This dual-framework approach provided a comprehensive lens through which the influence of premarital sexual behavior could be examined and understood.

RESULTS

Demographic Characteristics: The study surveyed a total of 300 female students across three tertiary institutions in Mubi. The majority of respondents (62%) were aged between 20 and 23 years, with a mean age of 21.4 years and a standard deviation of 2.1 years. In terms of religious affiliation, 68% identified as Christian, 30% as Muslim, and the remaining 2% belonged to other religious groups. Regarding residential status, 65% of the students lived off-campus, while 35% resided in school hostels.

Table 1: Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage (%)
Age Group	17–19	72	24.0
	20–23	186	62.0
	24 and above	42	14.0
Religion	Christian	204	68.0
	Muslim	90	30.0
	Other	6	2.0
Residence	Off-campus	195	65.0
	On-campus (hostel)	105	35.0

Prevalence of Premarital Sexual Activity: Out of the 300 respondents, 174 students (58%) reported having engaged in premarital sexual activity. Among these, 41% indicated that they initiated sexual activity between the ages of 17 and 20. Furthermore, 32% of sexually active respondents admitted to having had multiple sexual partners within the past year. These findings suggest a relatively high prevalence of premarital sexual behavior among female students in Mubi’s tertiary institutions.

Factors Influencing Premarital Sexual Behavior: Logistic regression analysis was conducted to identify significant predictors of premarital sexual behavior. The results revealed several variables with statistically significant associations.

Table 2: Logistic Regression Analysis of Factors Influencing Premarital Sexual Behavior

Predictor Variable	Odds Ratio (OR)	p-value	Interpretation
Peer Pressure	2.31	0.003	Strong predictor of sexual activity
Economic Hardship	1.87	0.012	Increased likelihood of transactional sex
Social Media Exposure	1.54	0.045	Moderate influence on sexual norms
Lack of Parental Supervision	1.42	0.058	Marginally significant
Religious Commitment	0.68	0.021	Protective factor against premarital sex

Students who reported high levels of peer pressure were more than twice as likely to engage in premarital sex compared to those with low peer influence. Economic hardship also emerged as a significant factor, with many respondents citing financial dependency as a reason for engaging in transactional relationships. Social media exposure showed a moderate influence, while lack of parental supervision was marginally significant. Interestingly, strong religious commitment was associated with a lower likelihood of engaging in premarital sex, suggesting its role as a protective factor.

Qualitative Insights from Focus Group Discussions: The focus group discussions (FGDs) provided rich qualitative data that complemented the quantitative findings. Participants shared candid reflections on the emotional, social, and cultural pressures that influence their sexual decisions.

One of the most prominent themes was **emotional isolation**. Many students described feelings of loneliness and a desire for companionship as key motivators for engaging in sexual relationships. As one participant noted: “Sometimes, you just want someone to talk to, someone who makes you feel seen. That’s how it starts.”

This emotional vulnerability was particularly pronounced among students living away from home for the first time. Romantic and sexual relationships were often framed as coping mechanisms in an unfamiliar and sometimes isolating environment.

Another recurring theme was the **cultural silence surrounding sexuality**. Participants expressed frustration at the lack of open dialogue about sexual health in their communities and institutions. One student remarked: “In my home, you don’t talk about sex. It’s like a forbidden topic. So we learn from friends or social media, even if it’s wrong.”

This silence contributes to misinformation and reliance on informal sources, which may perpetuate myths and risky behaviors.

The **influence of digital media** was also widely acknowledged. Students reported frequent exposure to sexually explicit content on platforms such as Facebook, Instagram, TikTok, and WhatsApp. This exposure was said to normalize premarital sex and shape perceptions of desirability and self-worth. A participant shared: “You see girls posting sexy pictures and getting likes. It makes you feel like that’s what you need to do to be noticed.”

Additionally, **economic vulnerability** emerged as a significant concern. Several students disclosed experiences of engaging in transactional sex to meet basic needs such as food, transportation, or academic materials. Even those who had not personally engaged in such behavior were aware of peers who felt compelled to do so due to financial constraints. One student explained: “Some girls don’t have support from home. They have to find ways to survive, and sometimes that means doing things they wouldn’t normally do.”

These qualitative insights reinforce the quantitative findings, particularly the roles of peer pressure, economic hardship, and media exposure. They also highlight the emotional and cultural dimensions that statistical analysis alone cannot fully capture.

Summary of Key Findings: The results of this study reveal a high prevalence of premarital sexual activity among female students in Mubi’s tertiary institutions, with significant predictors including peer pressure, economic hardship, social media exposure, and religious commitment. The qualitative data provide deeper context, illustrating how emotional isolation, cultural silence, and financial vulnerability contribute to sexual decision-making. Together, these findings underscore the need for comprehensive interventions that address both informational gaps and structural challenges faced by female students.

DISCUSSION

This study reveals a multifaceted landscape of premarital sexual behavior among female students in tertiary institutions in Mubi, Adamawa State, shaped by a dynamic interplay of personal, social, and structural factors. The prevalence rate of 58% aligns with national patterns observed in similar contexts. For instance, Onyejekwe et al. (2025) documented comparable rates of sexual risk-taking among in-school female

adolescents in Imo State, reinforcing the urgency for context-specific interventions. However, while southern Nigerian studies often emphasize liberal cultural norms and urban exposure, this study highlights how semi-urban northern realities marked by economic vulnerability, cultural silence, and digital influence create distinct pressures that merit tailored responses.

Peer Influence and Social Identity: Peer pressure emerged as the most significant predictor of premarital sexual activity, with an odds ratio of 2.31. This finding strongly supports the Theory of Planned Behavior (TPB), which posits that subjective norms, particularly the perceived expectations of peers—play a critical role in shaping behavioral intentions. In the context of tertiary institutions, where social belonging and identity formation are paramount, students may conform to peer behaviors to gain acceptance or avoid exclusion. The qualitative data reinforced this dynamic, with participants describing peer influence as both subtle and overt, ranging from casual conversations to direct encouragement. One student noted, “If your friends are doing it and you’re not, they make you feel like you’re missing out.” This underscores the need for peer-led interventions that promote healthy sexual norms and empower students to resist negative social pressures.

Economic Vulnerability and Transactional Sex: Economic hardship was another critical factor, with students citing financial dependency as a driver for engaging in transactional sex. This finding is consistent with Haruna and Ibrahim (2023), who observed that financial instability increases susceptibility to risky sexual behaviors among university students. The Social Ecological Model (SEM) provides a useful lens here, illustrating how institutional and societal structures—such as limited financial aid, unemployment, and inadequate student support systems—create environments where students may compromise their sexual autonomy for survival. The FGDs revealed that some students engaged in sexual relationships to meet basic needs, while others were aware of peers who felt compelled to do so. This highlights the intersection of economic and sexual vulnerability, and calls for policy reforms that expand financial support and welfare services for students.

Digital Exposure and Media Normalization: Social media exposure also played a notable role, with an odds ratio of 1.54. Participants described how digital platforms normalize premarital sex and shape perceptions of desirability, relationships, and self-worth. This aligns with emerging literature on adolescent sexuality, where curated online personas and viral trends glamorize sexual activity while obscuring its emotional and health consequences (Eze & Nwachukwu, 2022). The SEM framework situates this influence at the societal level, where media culture acts as a pervasive force shaping individual behavior. One participant remarked, “You see girls getting attention for being sexy online, and you start thinking that’s what you need to do too.” These insights suggest the need for digital literacy programs that help students critically engage with online content and resist harmful media narratives.

Religious Commitment and Moral Anchoring: Interestingly, religious commitment was found to be a protective factor, with an odds ratio of 0.68. Students who reported strong religious beliefs and regular participation in faith-based activities were less likely to engage in premarital sex. This supports previous findings that religiosity can serve as a buffer against risky behaviors by reinforcing moral codes and providing community support (Adebayo & Yusuf, 2021). However, the qualitative data revealed a gap between religious teachings and practical guidance. As one student shared, “They tell us not to have sex, but they don’t explain how to deal with the feelings or situations we face.” This points to the need for faith-based institutions to complement moral instruction with comprehensive sexuality education that equips students with real-life coping strategies.

Emotional Isolation and Psychological Vulnerability: The theme of emotional isolation adds a psychological dimension to the analysis. Students expressed a desire for emotional connection and intimacy, which sometimes led to sexual involvement. Being away from home and family for the first time created a void that some sought to fill through romantic or sexual relationships. This finding expands the TPB framework by highlighting how emotional needs though not explicitly captured in the model can influence attitudes and intentions. It also underscores the importance of mental health support and relationship education within tertiary institutions. As one participant put it, “Sometimes you just want someone to care, and that leads you into things you didn’t plan.”

Theoretical Contribution and Framework Integration: The integration of TPB and SEM provided a robust framework for interpreting the findings. TPB explained the internal cognitive processes attitudes, norms, and perceived control that influence sexual behavior. SEM illuminated the external forces economic conditions, media exposure, institutional culture that shape those internal processes. The convergence of these models demonstrates that premarital sexual behavior is not merely a matter of personal choice, but a product of layered influences that operate across individual, interpersonal, and societal levels. This theoretical synthesis contributes to the literature by showing how dual-framework approaches can yield richer, more actionable insights.

Practical and Policy Implications: The findings of this study have several practical and policy implications. First, tertiary institutions should implement peer-led sexual health programs that address the influence of social norms and promote informed decision-making. Second, financial support systems, including scholarships, emergency grants, and subsidized services should be expanded to reduce economic vulnerability. Third, digital literacy and media education should be integrated into student orientation and wellness programs to counter harmful online influences. Fourth, faith-based organizations and campus ministries should be encouraged to provide holistic sexuality education that combines moral guidance with practical tools. Finally, mental health services should be strengthened to address emotional isolation and support students in building healthy relationships.

Future Research Directions: This study opens several avenues for future research. Longitudinal studies could explore how sexual behavior evolves over time in response to changing socio-economic and technological conditions. Comparative studies between northern and southern institutions could illuminate regional differences in sexual norms and risk factors. Additionally, research on male students and LGBTQ+ populations would provide a more inclusive understanding of youth sexuality in Nigerian tertiary institutions. Finally, intervention-based studies could assess the effectiveness of multi-level programs informed by TPB and SEM frameworks.

CONCLUSION

This study has provided a comprehensive examination of the factors influencing premarital sexual behavior among female students in tertiary institutions in Mubi, Adamawa State. With a prevalence rate of 58%, the findings highlight an urgent need for targeted interventions that address the social, economic, and psychological realities influencing sexual decision-making in this demographic. Peer pressure stood out as the strongest predictor, underscoring the role of social norms and the desire for acceptance within student communities. Economic hardship also emerged as a critical factor, revealing how financial vulnerability can lead to transactional sexual relationships. Additionally, exposure to social media was shown to shape perceptions of sexuality and desirability, while religious commitment served as a protective influence against risky sexual behavior.

The integration of the **Theory of Planned Behavior (TPB)** and the **Social Ecological Model (SEM)** offered a robust analytical framework for interpreting these findings. TPB illuminated the internal cognitive processes attitudes, subjective norms, and perceived behavioral control that guide sexual behavior. SEM complemented this by situating these processes within broader environmental contexts, including institutional structures, cultural norms, and media influences. Together, these models provided a layered understanding of how individual agency interacts with external pressures, contributing to the theoretical literature on youth sexuality in semi-urban African contexts.

Qualitative insights from focus group discussions enriched the analysis by revealing emotional isolation, cultural silence around sexuality, and the pervasive impact of digital media as underlying drivers of sexual behavior. These findings suggest that interventions must go beyond information dissemination to address emotional well-being, economic support, and digital literacy. For tertiary institutions and policymakers, this means investing in peer-led sexual health programs, expanding financial aid, integrating mental health services, and fostering open, culturally sensitive conversations about sexuality.

Looking ahead, future research could explore longitudinal patterns of sexual behavior among students to assess how these factors evolve over time. Comparative studies between northern and southern Nigerian institutions may also uncover regional variations in sexual norms and risk factors. Additionally, expanding the scope to include male students and marginalized groups would offer a more inclusive understanding of sexual behavior in tertiary settings.

In sum, this study contributes to both theory and practice by offering a nuanced, context-specific analysis of premarital sexual behavior among female students in Mubi. It calls for multi-level, culturally grounded interventions that empower students to make informed and autonomous decisions about their sexual health.

RECOMMENDATIONS

Based on the findings of this study, a multi-level approach is essential to address the factors influencing premarital sexual behavior among female students in tertiary institutions in Mubi. The following recommendations are proposed:

Institutional-Level Interventions

1. **Integrate Comprehensive Sexual Education into Curriculum:** The Ministry of Education, in collaboration with tertiary institutions in Mubi, should incorporate age-appropriate and culturally sensitive sexual health modules into general studies courses. These should cover topics such as consent, emotional well-being, contraception, and relationship dynamics, moving beyond abstinence-only messaging.
2. **Establish Mental Health and Peer Support Systems:** Each institution should set up on-campus mental health centers staffed with trained counselors. In addition, peer mentorship programs should be developed to provide emotional support and guidance, especially for first-year students adjusting to campus life.
3. **Promote Digital Literacy and Safe Online Practices:** Institutions should organize digital literacy workshops to help students critically evaluate online content, especially related to sexuality and relationships. Partnerships with tech platforms like Facebook and TikTok Nigeria can help promote safe digital spaces and counter harmful trends.

B. Parental and Community Engagement

4. **Strengthen Parental Communication and Support:** Local NGOs and community-based organizations in Mubi should facilitate parental workshops that encourage open dialogue about sexuality, emotional health, and peer pressure. These programs should be designed to respect cultural sensitivities while promoting informed parenting.
5. **Engage Faith-Based and Community Leaders:** Religious leaders and community elders should be mobilized to promote empathetic and inclusive sexual norms. Sermons, youth forums, and community outreach should emphasize moral guidance while acknowledging the real-life challenges students face.

C. Policy and Structural Reforms

6. **Expand Economic Empowerment Programs for Students:** The Adamawa State Ministry of Youth and Education should implement targeted financial aid schemes, including scholarships, emergency grants, and vocational training for female students. These initiatives can reduce reliance on transactional sex and promote long-term self-sufficiency.
7. **Reform Institutional Policies on Student Welfare and Safety:** School authorities should develop and enforce transparent policies on student welfare, off-campus housing regulation, and sexual harassment prevention. These policies must include clear reporting mechanisms, regular audits, and student representation in oversight committees.

These recommendations are designed to be realistic and context-sensitive, reflecting the socio-cultural and economic realities of Mubi. By addressing individual, interpersonal, and institutional factors, stakeholders can foster a safer, more supportive environment for female students to make informed and autonomous decisions about their sexual health.

LIMITATIONS

This study's cross-sectional design limits causal inference, and self-reported data may be affected by social desirability bias. The sample was localized to Mubi, reducing generalizability. Group dynamics in FGDs may have constrained openness, and variables like parental education and access to health services were not included. Future research should adopt longitudinal designs and broader sampling to deepen understanding and inform targeted interventions.

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