

ORIGINAL RESEARCH ARTICLE

Virginity, Sex, Money and Desire: Premarital Sexual Behaviour of Youths in Bolgatanga Municipality, Ghana

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Abstract

Youths in Bolgatanga municipality in the Upper East Region in the rural north of Ghana suffer health and social problems that are caused by their premarital and unsafe sexual behaviour. This study provides more knowledge of and insight into the youths' conceptions, motives and practices concerning premarital sex in the specific cultural and social context of Bolgatanga municipality. The results of this study can contribute to the development of more effective sexual and reproductive health (SRH) programmes. Interviews with 33 youths and 27 key respondents were carried out. Four repertoires were constructed to present the dynamics wherein the youths' premarital sexual behaviour takes place. The dominant ideology of abstaining from premarital sex contrasts with the counter ideology of allowing premarital sex, influenced by increasing modernization. SRH programmes should take into account the increasing influence of modernity, gender differences and the compelling influence of peer groups, all of which contribute to youths engaging in premarital sex, with health and social problems as possible consequences. (*Afr J Reprod Health* 2013; 17[4]: 93-106).

Keywords: Bolgatanga, premarital sex, sexual behaviour, youth

Résumé

Les jeunes de la municipalité de Bolgatanga dans la Upper East Region dans le nord rural du Ghana souffrent de problèmes sociaux et de santé qui sont causés par leur comportement sexuel pré-nuptial et dangereux. Cette étude fournit plus de connaissances et saisit les conceptions, les motivations et les pratiques des jeunes concernant les rapports sexuels pré-nuptiaux dans le contexte culturel et social spécifique de la municipalité de Bolgatanga. Les résultats de cette étude peuvent contribuer à l'élaboration des programmes plus efficaces de la santé sexuelle et de la reproduction (SSR). Des entretiens auprès des 33 jeunes et 27 répondants clés ont été recueillis. Quatre répertoires ont été construits pour présenter la dynamique dans laquelle le comportement sexuel pré-nuptial des jeunes a lieu. L'idéologie dominante de l'abstinence sexuelle avant le mariage s'oppose à la contre-idéologie de permettre les rapports sexuels avant le mariage, qui est influencé par la modernisation croissante. Les programmes de SSR doivent tenir compte de l'influence croissante de la modernité, les différences entre les sexes et l'influence irrésistible des groupes de pairs, tout ce qui contribue à encourager des jeunes à avoir des rapports sexuels avant le mariage, ayant des conséquences possibles les problèmes sur le plan de la santé et de la vie sociale. (*Afr J Reprod Health* 2013; 17[4]: 93-106).

Mots-clés: Bolgatanga, le sexe avant le mariage, comportement sexuel, jeunes gens

Introduction

In Bolgatanga municipality in the Upper East Region in the rural north of Ghana, youths suffer health and social problems – such as sexually transmitted diseases (STDs), unintended

pregnancies and exclusion from their hard return communities – as a result of their premarital and unsafe sexual behaviour. Sexual and reproductive health (SRH) programmes that are intended to help protect youths against the negative consequences of premarital and unsafe sex are carried out in the

region. However, little is known about the youths' conceptions, motives and practices concerning premarital sexual relationships in the specific context of Bolgatanga municipality.

Youths in Ghana have more premarital sexual relationships than in the past, and their marriage age has increased. It is thought that urbanization and modernization have contributed to their changing sexual behaviour, for example through the increased school attendance of girls, the reduced influence of elders and the use of new media¹⁻³. However, there have been few studies on the influencing factors for Ghanaian youths to engage in premarital relationships and unsafe sex. The majority of studies focus on actual sexual behaviour and the negative consequences of unsafe sex. They conclude that most Ghanaian youths have little knowledge about the transmission of STDs, family planning and contraceptives^{1,4-6}. A more fundamental understanding of conceptions, behaviour, practices, knowledge and preferences in specific cultural and social contexts is needed as a basis for the development of effective health programmes^{7, 8}. Furthermore, most of the studies on youths' sexual behaviour have been carried out among large ethnic groups in urban settings and in the southern parts of Ghana, not the more rural northern regions¹. Therefore, in this article we study the youths' conceptions, motives and practices concerning premarital sexual relationships in the context of Bolgatanga municipality in the Upper East Region in Ghana.

Method

Design

Ethnographic research was used to describe the conceptions, motives and practices concerning premarital sexual relationships in Bolgatanga municipality. Open interviews (individual, in pairs and in small groups) were carried out with 33 youths and 27 key respondents in 2010 and 2011.

Setting

Ghana has almost 25 million inhabitants, divided over 10 administrative regions. Bolgatanga municipality has 132,000 inhabitants and is the capital of the Upper East Region, which has more

than one million inhabitants and is one of the poorest regions in Ghana, together with the Upper West Region (702,000 inhabitants) and the Northern Region (2,479,000 inhabitants)⁹. These three regions are mainly rural. The people live in poor housing conditions in villages and small communities. The main source of income is farming, although some people also engage in such activities as trading, leather work and weaving. School attendance and literacy rates are much lower compared to the rest of Ghana¹⁰⁻¹².

The dominant ethnic group in the Upper East Region is Mole-Dagbani, which has eight subgroups. One of these is the Frafra. The Frafra, in particular their subgroup the Gurune, are dominant in Bolgatanga municipality. The main religions in the region are Traditionalism (practised by 49% of the population), Christianity (26%) and Islam (24%); the figures in Bolgatanga municipality are Traditionalism 53%, Christianity 36% and Islam 9%^{10,11}. Some of the Christians and Muslims also abide by traditional elements, such as ancestral beliefs, funerals and marriage rites¹⁰.

Population and sample

The study population comprised youths aged between 14 and 22 years and key respondents from Bolgatanga municipality, representing rural and urban dwellers, and educated and uneducated persons. The key respondents are adults in different age groups (26–36, 36–55 and 55–76 years) and from various backgrounds, such as teachers, parents, religious leaders, ethnicity experts, social workers and health workers. The perceptions of the key respondents are relevant because they provide complementary information about the sociocultural dynamics and contexts in which the premarital sexual practices of youths take place⁶.

Purposive sampling for both youths and key respondents was done, taking into account gender, age, urbanization and education. Participants were selected and asked to cooperate with the assistance of the Youth Harvest Foundation Ghana in Bolgatanga (the foundation teaches youths about sexual and reproductive health issues, and was a partner in this study), churches, mosques, key local figures and the Ghanaian host family of the first author (JvdG). The majority of those

approached agreed to cooperate; five youths and two key respondents declined the invitation because of obligations at school, home or work. Participants were included until data saturation was reached.

Data collection

Data were collected in three rounds of open interviews. The first and second rounds with youths and key respondents were conducted in April and May 2010 and in October and November 2010. The third round, which included only key respondents, was carried out in November 2011 (not all key respondents could be interviewed during the first and second rounds).

A total of 26 interviews (individual, in pairs and in small groups) were conducted with 33 youths. Of these interviews, 18 were held in English and eight were held in Gurune and English with the help of a local female interpreter aged 22 years. Twenty-four interviews were held with the 27 key respondents; of these interviews, 19 were held in English, and three were held in Gurune and English and two were held in Gurune with the assistance of two local female interpreters (the previously-mentioned interpreter and an interpreter aged 31 years, who assisted with one interview).

The interviews took place in both formal and informal settings, using the same topic list with all participants. The main topics were their cultural and religious conceptions and practices concerning sexual and relational behaviour, and the sexual and relational behaviour of the youths. The subtopics were boyfriend–girlfriend relationships, falling in love, sexual practices, STDs, unintended pregnancies, condom use, marriage, puberty and parenting. The order in which the topics were discussed depended on the participant's answers to the previous questions. The interviews lasted 20–75 minutes.

Twenty-two of the 26 interviews with the youths and 18 of the 24 interviews with the key respondents were carried out by the first author (JvdG, Dutch woman). Two Dutch female Bachelor students carried out four interviews with the youths and six interviews with key respondents, all in formal settings and supervised by the first author. The interviews in the formal

settings (12 with youths, 17 with key respondents) were digitally recorded and transcribed verbatim by the first author and the Dutch students (checked by the first author). The remaining interviews in the informal settings (14 with youths, five with key respondents) were not digitally recorded; however, field notes were processed the same day, based on draft notes taken during the interviews by the first author and on interviewer recall. During the periods of fieldwork, the first author was hosted by a Ghanaian family.

Data analysis

The qualitative data analysis software ATLAS.ti was used to analyse the data. As a first step, open coding was used for both the verbatim transcriptions and the field notes¹³. Based on the interrelated open codes, categories were developed by axial coding. The focus during the development of the categories was on the youths' conceptions of and their reasons to engage in or abstain from premarital sex, and the relevant conceptions and opinions of key respondents. Some categories (e.g. abortion) were deleted because they were not relevant to this study. Based on the links between the categories, central themes were defined. Finally, four interpretative repertoires were inductively constructed, based on the categories and central themes. Repertoires are defined as 'recurrently used systems of terms used for characterizing and evaluating actions, events and other phenomena' (pp.149)¹⁴. The coding in ATLAS.ti was carried out by the first author; methodological aspects of the research, the coding processes (development of codes, categories and themes) and contradictions that were identified during the analysis were documented and systematically discussed by the research group (JvdG, BvM, MdU, NdV). For privacy reasons, the names of the participants have been anonymized.

Results

This section presents the demographics of the participants, followed by the four interpretative repertoires that were derived from the data. The repertoires – namely 'Virginity is a treasure', 'just a boyfriend–girlfriend', 'It's all about the money'

and ‘the feeling like doing it’ – provide insight into the conceptions, motives and practices concerning the youths’ premarital sexual behaviour.

Table 1: Demographics of the youths

Interviews youths (n=33)	Number (%)
Sex	
Male – age range	21 (64%) – 16–22 years
Female – age range	12 (36%) – 14–22 years
Ethnicity	
Frafra	28 (85%)
Hausa	1 (3%)
Bakasan	1 (3%)
Unknown	3 (9%)
Urbanization	
Bolgatanga municipality	30 (91%)
– Rural community	23 (70%)
– Bolgatanga town	4 (12%)
– Not specified	3 (9%)
Bongo District ^a	3 (9%)
Religion	
Christianity	13 (40%)
Islam	5 (15%)
Traditionalism	1 (3%)
Unknown	14 (42%)
Education	
<i>Male youths (n=21)</i>	
No education	1 (5%)
School dropout primary/JHS ^b	3 (14%)
Attending JHS	5 (24%)
Attending SHS ^b	5 (24%)
Completed SHS	6 (29%)
Attending polytechnic	1 (5%)
<i>Female youths (n=12)</i>	
No education	1 (8%)
School dropout primary/JHS	3 (25%)
Attending JHS	1 (8%)
Completed JHS	2 (17%)
Attending SHS	3 (25%)
Completed SHS or tertiary education	2 (17%)

^a Schooling in Bolgatanga municipality

^b JHS: Junior High School; SHS: Senior High School

Demographics of the participants

The sample comprised 21 male and 12 female youths from Bolgatanga municipality. The male youths were unmarried and aged 16–22 years. The female youths were aged 14–22 years; four were married (aged between 18 and 21 years; two had children and two were pregnant). Information about their religion, ethnic group, urbanization and educational background is given in Table 1. The percentage of youths having the Traditional religion is relatively low. This was taken into account in the analysis of the interviews; however, it did not seem to indicate major differences in the

analysis of repertoires. Apart from the youths, open interviews were conducted with 27 key respondents (17 men and 10 women) from various backgrounds: they were teachers, parents, social workers, health workers, ethnicity experts or religious leaders (see table 2). Ten of them were aged between 26 and 36 years, 12 between 36 and 55 years, and five between 55 and 76 years.

Table 2: Demographics of the key respondents

Interviews key respondents (n=27)	Number (%)
Sex	
Men	17 (63%)
Women	10 (37%)
Age	
26–35 years	10 (37%)
36–55 years	12 (44%)
56–76 years	5 (19%)
Ethnicity	
Frafra	18 (67%)
Moshi	1 (4%)
Kassena	1 (4%)
Dagao	1 (4%)
Unknown	6 (22%)
Urbanization	
Bolgatanga municipality	27 (100%)
– Rural community	12 (44%)
– Bolgatanga town	6 (22%)
– Not specified	9 (33%)
Religion	
Christianity	15 (56%)
Islam	4 (15%)
Traditionalism	3 (11%)
Unknown	5 (19%)
Backgrounds	
Teachers	6 (22%)
Parents	3 (11%)
Ethnicity experts	3 (11%)
Health workers	2 (7%)
Social workers	2 (7%)
Religious leaders ^a	4 (15%)
Elderly	4 (15%)
Young adults (26, 29, 34 years)	3 (11%)

^a Youth pastor, youth president in church, traditional leader, assistant imam

‘Virginity is a treasure’

The youths to whom these repertoire apply spoke repeatedly about their abstinence from premarital sex. This emphasis on virginity should be placed in the cultural context of Bolgatanga municipality. In the locally dominant Frafra culture, it is most important to continue the patrilineal line through

new-born children in order to satisfy the ancestors and the spirits and to preserve the family's reputation. Children belonging to the line of their father and baby boys are preferred over baby girls. Moreover, male children are supposed to support the family financially and to take care of their parents when they are old. It is most important for a man to marry a fertile and virgin woman from a good family.

Following the traditional Frafra culture, marriage is contracted between two families from different lineages of the same ethnic group. Today, however, most men and women find their own husband or wife, who may even be from a different ethnic group, without their parents' intervention. Marriage itself, however, is still an agreement between two families. A traditional Frafra marriage is contracted with the gift of a calabash, a fowl and four cows from the man's family to the woman's family. Only upon the exchange of the fowl (which stands for the woman's virginity) is the marriage traditionally valid and the children belonging to the father and his family line. The marriage rituals are still widely practiced, especially by the Traditionalists and the Christians. The Frafra tradition prescribes abstinence from sex before marriage, although this sexual ideology might have gone hand in hand with a practice of sexual contacts between youths in the past as well as in the present. This ideology of abstinence corresponds with the vision of the Christian and Islamic religion in the research area. Mamiya (ethnicity expert, 76 years, Christian) said: *'That is what I know about the traditional way. Yeah, the best thing, the most important thing, is that there is no relationship, no coitus!'* Also John (teacher, 31 years, Christian) stated: *'Because sex is for marriage. That is what makes marriage sweet [...]. They make every efforts to marry. Because it is only in marriage that you can have sex'*

The story of Mary (unmarried, 22 years, Christian) is typical of the repertoire 'Virginity is a treasure'. Mary was very resolute about keeping her virginity until marriage. She explained that as a virgin you will get the right partner, and that your partner and the community will respect you. Following her Christian religion, she also believes that: *'if you are a virgin, many times you are*

praying, God answers you very fast.' She also said that virginity protects you against diseases and pregnancies. It appeared from her stories, however, that people try to encourage her to lose her virginity. To illustrate this, it is relevant to know that Mary's parents died, and that she had to drop out of school because the lady who paid her fees also died.

In school, some female classmates of Mary had sex with men in exchange for money to buy ingredients for the dishes they made for the home economics course. Her classmates also received material gains for their sexual activities, such as biscuits and drinks. However, they did not allow Mary to share any of this, because Mary refuses to have sex with men. Her classmates made fun of her and called her *Osofo Maame* ('pastor's wife'). Her Christian religion is important to Mary: *'I tell them that, the God that has brought me to the school will supply my need.'* Because of her orphaned situation, she thought she would never have the opportunity to go to school again.

Mary defends her virginity in various situations and avoids places and activities where she would meet men. She said: *'I did home economics, so most of times we work in the restaurants, the bar, those who sell food, beer and all that. But me, I just told myself that I won't work there. Because I'm a Christian, I'm praying to live, I'm trying to live a righteous life and working there you see a lot of things, and like men coming there too.'*

This avoidance aspect was also found in the interviews with other young women. For example, Grace (20 years, Christian) explained that she will not meet men in private: *'So if you involve into that even though the boy might not have that intention, while you sitting with him talking. Maybe he will touch you like this and you feel [laughs] you feel something. And so, that maybe so, say "Oh, hug me". From there [laughs] it happens gradually. And you involve yourself into that.'*

Without parents and without a school certificate, Mary's prospects in Bolgatanga municipality are probably not good. However, according to the youths and the key informants, young virgins are still highly valued by in-law families, especially the men and the mothers-in-law. Moreover, they assume that as a virgin you do

not have STDs, or mutilations of the womb caused by abortion that can threaten fertility.

The circumcision of girls used to be a common practice among the Frafra and the Muslims in Bolgatanga. Although female genital mutilation (FGM) prevalence among 14- to 25-year-olds has decreased in the research area in recent years (e.g. from 14% in 1995 to 5% in 1999), it is difficult to investigate and monitor this hidden practice¹⁵. Girls are circumcised when they reach puberty in order to temper their sexual desires and thus keep their virginity. Both the interviewed youths and adults were aware of FGM; the youths, however, did not think that FGM still happens in their area. Some of them explained that they learn about it at school, and that it is forbidden and punishable by Ghanaian law.

In contrast to the women, there are no specific cultural or religious practices concerning the virginity of men. In the Frafra culture, and in the Traditional or Islamic religion, men are allowed to have a polygamous marriage. Samuel (ethnicity expert, 35 years, Christian) said about marriage in the Traditional religion: *'For a man, if you have sex before marriage, one is like it's even difficult to verify. Number two, people who even see it as normal so there is nothing wrong with it. Because if I marry as a man in my custom or my culture, I can marry another woman. I can even keep a concubine.'* As regards the male youths, it became clear that most of them practice premarital sex and that only a few of them want to wait until marriage, in the name of their Christian faith. David (29 years, unmarried, Christian) explained that *'the spirit and the flesh they keep fighting. [...] The flesh wants to weaken you'*. He said that you have to be a principled person 'to fight the flesh', indicating that it is difficult not to engage in premarital sex. The male youths who were convinced of the value of their virginity were also being pressured. David explained that *'boys who are principled are tagged as stubborn and arrogant'*. John (teacher, 31 years, Christian) said that they call him *colo* (referring to the olden days) because he is not modern.

Another reason for both male and female youths to abstain from premarital sex is their education. Those who were seriously involved with their education and had ambitions explained

that their concentration on their education is more important than engaging in sex. Abdul (21 years, Muslim) said: *'So I sat down and think of it. If I want to take my mind and focus on what, girls, I will not study. So let me quit, if there's love between me and you, one day we will meet. Please let me study.'*

The Ghanaian government also encourages abstinence. Its policy is based on the ABC approach, which stands for 'Abstinence', 'Be faithful if you do not abstain' and 'Condom use if you are not faithful'.

It can be concluded that in Bolgatanga municipality, it is much more important for female youths to remain virgins than it is for male youths, as virgin women are traditionally highly valued by their future husbands and in-law families, which enables them to secure their future. In contrast, the premarital sexual activities of male youths will not affect their social status. Both male and female youths stated that they abstain from premarital sex because of the teachings of their Christian or Islamic religion, and because they want to succeed in their education and their career without premarital sex distracting them from it. It was also noted that those who wanted to remain virgins were explicit about their conviction to abstain from premarital sex and to defend their attitude. At the same time, it is obvious that they do not put themselves to the test: they avoid situations and activities where they can meet the other sex, for example in bars. They defend their virginity as a treasure, against pressure from their peers to abandon this principle.

Just a boyfriend-girlfriend

The youths who are sexually active explained that premarital sexual relationships are just a normal thing in today's cosmopolitan world. Ayine (male, 21 years, Traditional religion): *'Yeah, yeah we do it before marriage. We believe in it. Actually because I think, I know it's important before marriage because you have to know your partner sexually.'*

The key informants noticed that the sexual behaviour of youths has changed. According to them, these days some of the youths in Bolgatanga have premarital sexual relationships at an early age

instead of waiting until they are married. Mohammed (55 years, Muslim) said: *'Islam is against having sex before marriage. [...] But like I told you, we are living in a cosmopolite area. Here we have what we call girlfriend, boyfriend, lovers.'*

The influence of modernity was mentioned by both the youths and the key informants. In addition, the availability of new media in Bolgatanga municipality has increased. The youths learn about relationships and sex/premarital sex around the world through television and the internet, in particular sites like Facebook and YouTube.

Parents and schools do not allow youths to have boyfriend–girlfriend relationships, because it is believed they are not of the right age and it might affect their education. Felicity (teacher, 39 years, Christian) said: *'It has some effects on the boy and girl. Those things happen. You know the boys and girls cannot concentrate. Because of that we don't allow them.'*

It is common for youths to have boyfriends or girlfriends, however, particularly if they attend boarding school at secondary and tertiary level, where youths live with their peers, without the authority and influence of their family. Gifty (woman, 18 years, senior high school student, Christian) said: *'Actually with schools like this, having boyfriends and girlfriends, it happens in school. And that one you can't prevent them. The teachers self can't prevent them.'*

Both male and female youths said that they start a relationship because they are 'in love'. Some said, however, that it is not possible to really be in love at a young age, while others said that it is possible to fall in love at school and marry that person in the future. Love was also explained in gender-specific terms: girls said that boys 'fall in love' for sex, while boys said that girls 'fall in love' for money and gifts. Gifts and 'chop money' (money to buy small snacks or drinks) are indeed reasons for some girls to have relationships, although to them it is seen as part of the relationship and not as a direct exchange in sexual practices. Some male youths start stealing for their girlfriends, because they are in love and are afraid that their girlfriends will leave them. Abdul (21 years, Muslim) said: *'If you ask me*

please I want money to buy brassier or pant, and I don't have and I love you. What will I do? I don't have anywhere to get the money from, but I rather do what, steal and give you the money. That's girls' pressure.' Another reason to engage in a relationship is peer pressure: when all their friends have boyfriends or girlfriends, some youths feel they should also have one or at least try it.

Popular places for 'marketing' – a term used for finding and meeting your boyfriend or girlfriend – are at school, at funerals, on the street and in the market. Although forbidden, according to the youths it happens regularly that they meet in the night in empty classrooms or in the bush at the campus. Funerals are celebrated for a couple of days in the traditional way, with music and dance, and people drink alcohol. Sexual activities take place on those events in hidden places.

Sex is an important aspect in boyfriend–girlfriend relationships. Both male and female youths said that without sex, there is no love in a relationship. Clement (20 years, Christian) explained: *'You see one thing that is now happening here [...] When you pick a girl, and make her your girlfriend, and you don't have sex, they say it's not love. You understand. It's not love, because and they are, when you don't have sex with the girl, like uhh that love is not lasted. It will so end. That's what it is always compelling to do it.'*

According to the youths, having sex in general is important, and so too is the moment of the first sexual act. In a relationship, sex should not be delayed longer than a couple of weeks, or even no longer than one week, otherwise they will think that their boyfriend or girlfriend is cheating. They can also be suspicious when there is no frequent sex in the relationship. Mistrusting each other also involves unprotected sex and the risk of contracting STDs. Peter (19 years, Christian) explained that he does not trust women: *'Nowadays, we don't trust girls. Because the sicknesses are now many. You can't even, if you have a girl, you are going to marry, you have to study the girl, and then you can even go for blood test. Before you get married. If not you can sleep with the girl, maybe the girl or the boy will even have diseases.'*

Another risk posed by unprotected sex is pregnancy. According to the youths and the key informants, unwanted pregnancies regularly occur among the young women in Bolgatanga. A nationwide survey reports that 13% of 15- to 19-year-olds had ever been pregnant and that 9% had ever a child⁶. There are no actual data available about Bolgatanga municipality. These young mothers generally have to take care of their babies. Moreover, they leave school during their pregnancy, and many do not return to school after giving birth. Ruth (26 years, unmarried social worker, Christian) explained what she tells her female students about premarital sex: *'So sometimes if you are students, especially if you are in the senior high school, I will counsel you against it. Because you can easily get pregnant. If you get to the university you are mature enough to take your own decisions. [...] But if you are in the senior high school. You don't have anything doing, you can just get pregnant and you have to drop out of school.'*

According to some of the female youths, if a boy gets a girl pregnant, he and his family will deny that he is the father, saying that if the girl had sex with him she will have had sex with other boys, too. Joyce (15 years, Christian) said: *'I have a cousin who is pregnant. And then when my father was questioning her, how she got pregnant, she said she had a boyfriend. [...] He denied it so that girl is now in the house. She can't go to school again. [...] The thing is, you have to believe the boy because there is a saying most of these boys use, they say 'If a girl was able to let me have sex with her, then what is the proof that she never had sex with other guys?.'*

Premarital sexual relationships among youths are more common today. However, premarital sex is more tolerated among male than female youths. Although the youths spoke about it as 'just' a boyfriend-girlfriend relationship, there are several expectations in the boyfriend-girlfriend relationships that are contradictory and thus problematic. Different motives to engage in boyfriend-girlfriend relationships appear: peer pressure, love, sex and material gain. Peer pressure, love and sex were found as motives for both male and female youths, but more strongly

for the former. Material gain is perceived as a motive only for female youths.

'It's all about the money'

The repertoire 'It's all about the money' includes different aspects of sex in exchange for money. In the research area, there are female youths who have sex with boys and men in exchange for money; this is defined as 'transactional sex'. They do so in order to be able to pay for or buy food, shelter, clothing, school fees, school uniforms, mobile phones, trendy dresses and jewellery. The male youths who engage in transactional sex with them are mostly about the same age or a couple of years older. The men involved are called 'sugar daddies'; many are married and provide the needs of female youths in exchange for sex.

According to the participants, transactional sex is practised by female youths because of poverty, and they think they do not have another option. Mary (22 years, Christian) explained about getting money for the practical assignments in school: *'They have about three boyfriends, they will go to this boy this week, for the money. They will come and cook. After the practical they will send the food to the guy. And the next week again they go to the other one. The next week again they go to the other one. If you are going to say that what they are doing is not good. This is what they will tell you. What else can they do? Where will they get the money?'*

Most of the girls who look for a job to earn money do not succeed, because of the low employment rates. As a result, girls have sex with men in exchange for money. Felix (parent, 63 years, Christian) explained: *'They don't like it, but because of the poverty, the girl runs from the village to town to come and work. She comes the whole day, she has not got a work to do. And just as she's roaming about looking for job, boys and men see them. And they lure them with money. So they get themselves involved in all these things. So poverty can lead them to do that. Normally a normal girl will not like to do that. But because she's hungry.'*

Some female youths have transactional sex because they are pressured by other girls. Girls who do not have transactional sex are not allowed to share the food and other gains, and they do not

have money for special clothing and jewellery. Grace (20 years, Christian) explained that a girl does not always have transactional sex because she is in need: *'Though your parents are catering for you, they provide with whatever you want for you. But you are not into it and you are moving with a group of people. There's a great influence that will lead you to that. [...] So me sometimes it is pressure for this thing, peer pressure or influence from friends that used to that. It is not because of this thing, financial problems.'*

It also happens that intercourse first occurs without a transactional purpose, but the male youth then gives the girl or woman money to encourage her to have sex with him again.

Transactional sex in Bolgatanga municipality has both negative and positive consequences. The girls will use all available means to secure a better future than their families have, and they use transactional sex to achieve this. With the money, the material gains and perhaps later their school certificate they can support their family and the family can be proud of them. On the other hand, these girls are seen as prostitutes, because they have transactional sex with numerous boys and/or men. Some key informants said that the girls think that their transactional sexual behaviour is temporary. Nevertheless, when they want to marry, their past can be a barrier. Following tradition, the background of the woman will be investigated in order to find out about her family and her behaviour. John (teacher, 31 years, Christian) explained: *'And she thinks that, 'I am doing this because I am scholar. I need money too. But when I complete I get money and I will stop'. That's what they think. [...] And for us here, I must be frank with you, the very man who go around sleeping with the same women, do not want to marry any women that people have slept with. [...] And so they will always investigate into your background, to know how far you have been before.'* If the potential family-in-law finds out that a woman has had a lot of sex partners in exchange for money and material gains, the marriage could be cancelled.

Pregnant girls who are involved in transactional sex run the risk of being repudiated by the community, having to undergo mutilating abortions and dropping out of school. Moreover,

there is a high chance that they will be dumped by their sugar daddies, for instance if they become pregnant or when they grow older. Eric (teacher, 33 years, Christian) explained: *'Just as you are a young girl, that man was providing your needs for you. If you are growing, just assume the lady has delivered two three times she definitely becomes old. And the man wants this, to be going in for young girls. So he goes in for another young girl. [...] So the girl end up by being a single parent and before you realize she run down to Kumasi to be washing bowls in a restaurant.'*

In conclusion, some female youths in Bolgatanga municipality have transactional sex. Their motives are often related to poverty, but the money and material gains can also provide for luxury items. The consequences of transactional sex affect their health, social status and prospects.

This repertoire, although it appeared very clearly from the analysis of the interviews, is the only one that is primarily based on information about the behaviour and motives of others. None of the participants identified themselves directly with this repertoire, which might be because of the size of the sample or the negative view that this behaviour receives. The character of this repertoire corresponds with research conducted in the south of Ghana; most women expect some support from their partners, also in premarital relationships^{16,17}. Women expect support for living and maintenance, financial security and fashion¹⁶. Also in other African countries, girls have sex to cover education-related expenses, and peer pressure motivates them to have sex in exchange for luxury items. Extreme poverty is usually not their main motive^{18,19}.

'The feeling like doing it'

This repertoire concerns male youths. According to their stories, and the stories of the female youths and the key informants, some of them want to have sex whenever they feel like it. Their carnal desire can be aroused by their thoughts and feelings, as well as by the appearance of girls or young women. For instance, some male youths stated that they are provoked by the way girls dress and behave. Ayine (male, 21 years, Traditional religion) said: *'You see sometimes the*

boy will look at the girl and that kind of sexual mind comes to you and sometimes it causes rapes. It brings about rape. [...] Because they dress provocatively. Yes, ehh there is a kind of dressing that a girl will dress and you will not admire her. [...] Or your mind will not send you to maybe having sex with her. But sometimes they dress in a way that even if you look at her, you can't help yourself. Then if you don't run away, you start, you see yourself forcing her or just raping her in public or something'. From this citation it becomes clear that Ayine is aware rape is a crime, and that he can be sent to prison for it. He explained that even the threat of prison would not stop this kind of behaviour: *'Because of that feeling. You know sometimes you have strong sexual feeling that you can't do away with it. Unless you have the sex'*.

According to the female youths, boys have brief relationships with girls merely to fulfil their sexual urge. Joyce (15 years, Christian) explained: *'Well, another thing, any of the boys they will just see you as a girl who will go out with you and I don't think they will marry you. They will go out with you and see another girl. And that's if they finish having sex with you. Was like most, like if you see someone saying, o my girlfriend. The only thing he is targeting is sex. And after having sex with you, he dumps you.'*

The male participants (both youths and adults) said that when a man needs to have sex, he is not able to control his behaviour. They need women and girls to fulfil their desire. Some men, even if they are married, have a special interest in young girls. Eric (33 years, Christian) explained: *'Uhhh, well, it happens because uhhh most men, excuse me to say this, part of our country, prepare to go in for young girls, small small girls. Because they believe the small small girls are nicer.'*

Both girls and women confirmed that boys and men need to have sex with them. A couple of mothers explained that men want sexual intercourse all of a sudden, and that women should be in for it as well. The mothers regretted that men do not pay much attention to foreplay. In conclusion, the repertoire 'The feeling like doing it' concerns the conceptions, motives and practices of youths and men who want to have sex whenever they feel like it.

Discussion

In this study, four repertoires were conceptualized to explain the youths' conceptions, motives and practices concerning premarital sex in Bolgatanga municipality: 'Virginity is a treasure', 'Just a boyfriend-girlfriend', 'It's all about the money' and 'The feeling like doing it'. The repertoires cover personal, social and cultural factors influencing youths when it comes to engaging in or abstaining from premarital sexual relationships.

A small number of the youths, girls in particular, want to abstain from sex until they marry, and therefore fit the repertoire 'Virginity is a treasure'. However, the majority were or had recently been sexually active, most of them following the repertoire 'Just a boyfriend-girlfriend'. Some of the female youths had boyfriends and transactional sex, and can therefore also be assigned to the repertoire 'It's all about the money'. Finally, 'The feeling like doing it' repertoire is about boys and men who want to have sex whenever they feel like it, even with an unknown girl or woman. Individual youths can be assigned to more than one repertoire. If they fit one or two sexually active repertoires, they can also act as though they were virgins according to the 'Virginity is a treasure' repertoire, influenced by the dominant norms in their social and cultural environment.

'Virginity is a treasure' can be defined as the dominant ideology in Bolgatanga municipality: people should abstain from premarital sex. This ideology contrasts sharply with the practice: only a small proportion of young people actually behave according to this repertoire. Cultural tradition, religious convictions and government policy all contribute to the ideology of abstinence. First, the Frafra tradition and the Christian, Islamic and Traditional religions promote abstinence from sex until marriage. That this promotion of abstinence holds true today was confirmed by the majority of the interviewed religious leaders, parents, teachers, social workers and health workers in the area.

Second, some of the youths' reasons to abstain from having premarital sex are related to their focus on education. Adults also warn the youths that premarital sex will affect their education negatively. Third, the Ghanaian government has prioritized abstinence through the ABC approach

for many years. The tradition of abstinence from sex before marriage is also common in other parts of Ghana and Africa, mainly influenced by culture, religion and the promotion of the ABC policy^{1,3,4}.

The commonness of premarital sex among youths can be defined as a practice, related to a counter ideology, which is expressed in the repertoires 'Just a boyfriend-girlfriend', 'It's all about the money' and 'The feeling like doing it'. This counter ideology is gaining ground with the growing influence of modernization. Premarital sex is engaged in at schools, at markets and in rural communities. An increasing marriage age goes hand in hand with increased school attendance of boys and girls, often boarding schools where they live for months together with their peers without any supervision by their families. In addition, events such as funerals and harvest celebrations are used by youths as opportunities to engage in premarital sex. Those gatherings have been practiced for many years, but these days some youths ignore their parents or elders when they warn them about pregnancies, STDs and dropping out of school, as consequences of their sexual activities. Other research in Ghana also found a gap between the low self-perceived risk of HIV infection and negative attitudes toward condom use, and the actual HIV risk⁶. Furthermore, youths are informed about sex/premarital sex outside their own cultural context by the increasing availability of modern media such as the internet and television. This is mentioned in the literature as well: 'the traditional mechanism of grandmothers playing effective roles in educating young females about their sexuality and childbearing in most of Africa is steadily being overtaken by the information and communication technology' (pp.80)²⁰.

Although the youths' premarital sexual behaviour is subject to change, gender-related patterns from the dominant ideology still have a strong influence. For instance, there is more tolerance of premarital sexual activity by male than by female youths. The latter are blamed and disrespected for having premarital sex, while for the former it is seen as virile and masculine. Moreover, some of the sexually active male youths promote premarital sex among other youths, even though they want to marry a virgin. The norms

among the youths for girls are ambiguous: girls should be sexually attractive but also self-controlled. The male youths feel 'provoked' and feel 'the urgent need to have sex' when girls or women are perceived as looking too sexy. Boys and men blaming girls and women, and *feeling* provoked, be it based on real provocations or not, corresponds with a study in Senegal²¹.

It is striking that both male and female youths say that they will never fully trust their partners. This is probably influenced by the general norm that men have unlimited sexual freedom, which makes women constantly suspicious about their husbands. Women are accused of committing adultery, while men are not. The existence of polygamy in the Frafra tradition and in Islam and Traditional religion can also explain the tendency for men to seek multiple sexual partners¹⁶. A study in Ghana, Burkina Faso and Zambia raised concerns about the risks and consequences of this behaviour, such as the transmission of STDs, and stressed the need to promote the use of condoms by couples⁷.

Some of the female youths obtain money and material gains from premarital sex. In the present study, a distinction was made between the exchange of gifts and chop money in boyfriend-girlfriend relationships as part of their relationship and as a way for the male youths to show their interest, and transactional sex with money and gifts in direct exchange for sex. In both situations, the female youths have economic and social motives to have paid sex, such as poverty, education and peer pressure. These findings correspond with other African studies showing that money is not the only object exchanged in transactional sex, that the exchange of material goods is commonly used as an indicator of partner commitment in several African countries, and that not all girls and women who engage in transactional sex are economically disadvantaged, but also have social and complementary motives^{8,19,22}.

In conclusion, the four repertoires show the dynamics wherein the youths' premarital sexual behaviour in Bolgatanga municipality in the Upper East Region takes place. The dominant ideology of abstinence from sex until marriage contrasts with the counter ideology of allowing premarital sexual

relationships, influenced by the increasing modernization whereby the youths go to school, make use of new media, and live on campus under the compelling influence of peer groups and in the absence of familial authority. In addition, the gender differences within the dominant and the counter ideology are ambiguous: girls should both be virgins and have boyfriends, and boys can have multiple girlfriends but prefer to marry virgins.

This study was carried out in Bolgatanga municipality in order to gain more insight into a specific cultural context, as recommended in the literature^{7,8}. However, the results of this study could also be of interest outside Bolgatanga. Ghanaian youths in general share social and cultural norms, and encounter similar challenges such as poverty, unemployment, school dropout, increasing modernization, peer pressure, gender differences, and limited authority of the family and elders. In particular the Upper East, Upper West and Northern regions have social and cultural norms and demographic factors in common, such as the rural circumstances, housing conditions, sources of income, school attendance and literacy rates¹⁰⁻¹². In addition, the Frafra are a subgroup of the Mole-Dagbani, which is the main ethnic group in the three northern regions, and the distribution of Christianity, Islam and Traditionalism in the three regions is relatively similar¹². Moreover, students from the three northern regions usually attend boarding schools that are not in their own municipalities. Senior high boarding schools in Bolgatanga municipality receive students from the whole of Upper East, Upper West and the Northern Region, and the other way around.

The strength of this study is that youths and adults in urban and rural communities in a remote northern Ghanaian region shared their conceptions, norms and values, which has rarely been done before in the research area. The validity of results is increased because the interviews were held by the first author during three visits (she has been familiar with the area since 2000) and by two Dutch students during one visit. The interviewers experienced that participants looked at them as 'outsiders' who would leave again, thus ensuring the participants' privacy. Had only local interviewers been used, the participants could have been acquaintances and thus reduce the feeling of

privacy for the participants. However, some of the interviews had to be assisted by a local interpreter due to the participants' limited English. The two interpreters were well known by the first author, critically selected based on their characteristics and well prepared for their task. In addition, they were not fervent supporters of either abstinence from or engagement in premarital sex.

It was expected that the participants would give socially desirable answers to suit the norms and values in the area. All interviewers stayed with Ghanaian host families during their visits in order to experience living in the research area and to understand and unobtrusively check aspects of the interviews. To increase the credibility of the findings, a meeting was held with a panel of six Ghanaians (25–35 years) from the research area about the constructed repertoires; only one of them had been interviewed as a key respondent.

This study also has some limitations. The sample included more male than female youths. In general, it was easier to reach the former than the latter. This could be explained by the fact that female youths more often stay at home and have more domestic duties, including after school. They were easier to reach individually, whereas the male youths were easier to reach in groups. Therefore, two group interviews with three and four males youths (of whom two were young adults), and two paired interviews were held. This explains the difference between the number of female youths (12) and the number of male youths (21) interviewed. An additional limitation is that the personal contact with the participants was less in the interviews in the local language with an interpreter, compared to the interviews in English.

The results of this study provide more knowledge of and insight into the youths' conceptions, motives and practices concerning premarital sex, which might contribute to the development of more effective SRH programmes. SRH programmes should take into account the increasing influence of modernity, the gender differences and the compelling influence of peer groups, which all contribute to premarital sexual relationships of the youths, with health and social problems as possible consequences thereof. SRH programmes could address gender-specific issues and the handling of peer-group influence, pay

attention to the youths' experience with new media and sex and relationships, and consider the internet as an educational channel. Finally, the youths themselves could be involved in the development and teaching of SRH programmes in order to keep informed about the changing premarital lives of youths.

In this study it became clear that some of the sexually active youths were ignoring the risks and negative consequences of their behaviour (i.e. pregnancies, STDs and dropping out of school). Therefore, further research is recommended concerning the motives of the youths to have unprotected premarital sex, and strategies that will keep them at school and continue their education. In addition, more research on transactional sex in relation to the motives and responsibilities of the male and female participants in such sex, their parents and other caretakers is needed. Finally, evaluation research of SRH programmes in relation to the conceptions, motives, practices and opinions of the youths and their teachers is required.

Contribution of Authors

This study was designed by all four authors. Data collection was conducted by the first author (JvdG). Data analysis was also done by the first author; the coding processes were discussed among all authors. The first author prepared the manuscript together with the other three authors. All authors approved the manuscript.

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