
**PERCEIVED CAUSES AND CONSEQUENCES OF PREMARITAL
HETEROSEXUAL CO-HABITATION AMONG MALE AND FEMALE
UNDERGRADUATES IN NNAMDI AZIKIWE UNIVERSITY, AWKA:
IMPLICATIONS FOR EDUCATIONAL DEVELOPMENT**

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ABSTRACT

The study examined causes and consequences of premarital heterosexual co-habitation among undergraduates in Nnamdi Azikiwe University, Awka. Three research questions guided the study. The study adopted descriptive survey research design. Population of the study is made up of 7,012 respondents comprising of all the 200 level Undergraduate regular students of Nnamdi Azikiwe University Awka. The sample size was 150 respondents selected through proportionate random sampling technique. The instrument used for data collection in this study was a questionnaire with a total of 35 items. The instrument was validated by three experts in the Faculty of Education, two in Educational Foundations and one expert from Early Childhood and Primary Education, all from Nnamdi Azikiwe University, Awka. Mean score was the statistical tool adopted for data analysis. The findings of the study showed that the causes of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka include insufficient on-campus accommodation, fear of losing a lover, freedom and lack of monitoring by parents/guardian among other. Findings also showed that low level of understanding and retention of concepts, increase rate of abortion, school dropout among others were the consequences of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka. Based on the findings of this study, it was concluded that premarital Heterosexual co-habitation persist among undergraduates of Nnamdi Azikiwe University, Awka because of socio-economic reasons and the educational goals of students who engage in such attitude are

affected. It was recommended among others that parents should pay regular unscheduled visits to their children in universities so as to monitor their activities.

KEYWORDS: Premarital Heterosexual co-habitation, Sexual Intercourse, Abortion, Academic performance, Undergraduates

INTRODUCTION

Education is a potent force that brings about change in the attitudes, thoughts, behaviours, skills, values and interest of individuals. It is these changes in cognitive, psychomotor and affective orientation that are required for overall development. These changes according to Offor and Offiah (2021) could be learnt formally in school and are very crucial to members of a society for growth and development. In most societies, the school system has taken over the educative functions of the home. The schools assist in the shaping of the personalities of the crèche to the university level. In the university, the students are independent and are exposed to negative behaviours like stealing, rape, drug addiction, gambling and premarital co-habitation. Premarital co-habitation appears to be prevalent among students of higher institutions. Premarital co-habitation according to Duyilemi et al. (2018) is when two people who are romantically involved choose to live together without making the formal commitment of marriage. It is also called de facto marriage (Fareo & Moses, 2018) and among Nigeria university undergraduates where the menace is spreading widely, it is simply referred to as “campus marriage”, “couples' life”, “campus coupling”, and “marrying for marriage”.

The number of couples who choose to live together prior to marriage has been steadily increasing. Among people who are currently married, approximately two-thirds say they lived together before making a marriage commitment. Premarital co-habitation has become a norm amongst many youths while abstinence is no longer regarded as a virtue. Those who abstain or are chaste are regarded as unsophisticated. To avoid the stigma or name calling, many youths who are apparently vulnerable are trying sex at earlier ages than ever before through premarital co-habitation (Jiya & Alhassan, 2020). This implies that premarital co-habitation could be common among undergraduates in tertiary institutions in Nigeria.

In Nigeria, one of the major causes that make undergraduates indulge in premarital co-habitation is lack of residential accommodation in the campus of some universities in Nigeria. Joshi and Srivastava (2019) noted that cohabitants live together in order to save money, because of the convenience of living with one another, or a need to find housing. Some

researchers opined that cohabiters cohabit in order to study each other to test compatibility with their partners, while they still have the option of ending the relationship when things turn sour. Also, Kalu et al. (2021) revealed that students who cohabit do so because of love. Their believe is that cohabiting with their so-called campus lovers would strengthen their relationship and prevent other students from taking advantage of separate accommodation to snatch their partners from them. Thus, one can infer that these reasons represent relationship-driven motives. Also, undergraduate students indulge in premarital co-habitation for pragmatic considerations to save money for rent and other living expenses. That is, they cohabit with those whom they perceive as capable of solving their financial problems.

Access to the internet has heightened this issue of cohabitation most especially among undergraduates who at the click of every link is beckoned to subscribe to a porn site or watch a pornographic video, or hookup. Newspaper, Magazines and other book materials are not left out in this jingle of sex which leads to cohabitation. According to Nwikpo et al (2021). The most important that can lead to high rate of premarital cohabitation among tertiary institution female students is the student's lifestyle. This is basic because the lifestyle of students will determine the kind of life the student lives in the campus. Life in the institution of higher learning depicts independence for the students for the first time on their own and decides on what to do and what not to do. However some of the choices wrongly made have adverse effects on them. One of the dangerous lifestyle female students engage in the campus is premarital cohabitation.

Also, peer group influence has ranked as the highest social cause of premarital cohabitation because most female students would not want to be labelled cowards, uncivilized and crude. Some female students have a high level of zeal to learn, to have fun and practice new things thus making them smoke, drink alcohol and practice cohabitation. Students from different background and ideology come together to either positively or negatively influence others. The caliber of the friends and group one associates within school influences the type of life that is expected of that individual. A female student who chooses to abstain from premarital cohabitation is not only ridiculed by friends but it seen as a deviant, she is refused access to material things and are sometimes forced by her roommates/friends to indulge in the act (Nwikpo et al., 2022). According to Obeng-Hinneh and Kpoor (2022) dereliction of parental responsibilities also causes cohabitation. The family is the primary or the basic unit of socialization, years ago families put a lot of premium on morality, honor and character. Parents took some time to bequeath some to their children during formation years. There were injunctions and periodic denial of basic necessities for doing things that impinge on the

family name. No family would want to be blacklisted or blackmailed, so parents paid serious attention to the moral and social welfare of their children and take corrective actions when bad behaviors are detected. The reverse seems to be the case in recent times, some parents who are primarily responsible for the assignment are no longer keen on performing these all important assignment but are more interested in the pursuit of fame and wealth.

Premarital heterosexual co-habitation can affect academic achievement of students in tertiary institutions. Accordingly, majority of the cohabiters are students in universities and one of the most common consequences of premarital heterosexual co-habitation is keeping up with academic responsibilities. According to Obikeze et al. (2018) many students experience difficulty in academics due to premarital heterosexual co-habitation. Such difficulties include earning low grades, doing poorly on test, missing classes and poor academic achievement. Some students who indulge in premarital heterosexual cohabitation appear to have maximum time with their studies. They tend to spend much time with their boy or girl friends; as a result, they earn low grades in their results. Some of them do poorly on test because they do not have time to study at home. They even miss classes because of several appointments with their boyfriends. Some miss morning lectures because of high sexual activities with their at midnight. Generally, these students appear to have low academic engagement because of poor reading habit; hence, poor academic achievement becomes inevitable.

In addition, Odimegwu et al. (2018), reported that significant number of students who drop out of school do so because of engagement in premarital co-habitation which affects their academics. Premarital co-habitation can lead to a decline in the overall academic achievement of a school because schools may face declining retention rates and poor reputation. At times, the females are more often abused and molested by their partners or “would be husbands” which could affect or distract their studies. Most of the students who cohabit find it difficult to graduate and they make lower grades because they tend to be distracted from suitable academic engagements. Majority often withdraw from school, while some spend longer years than necessary as a result of carryovers.

It is not an exaggeration that premarital co-habitation among university students has eroded the level of morality among the youths. There are many consequences of male and female premarital co-habitation in the university. Probably, that is why Ofordile and Orakpor (2019), stated that high rate of abortion in tertiary institutions can be attributed to premarital co-habitation. Some of the cohabiting female students often get pregnant and because they are not prepared for parenting, some of them take to abortion which exposes the female partners to the risk of death or damaged uterus. It is common to find both cohabitants battling with

one sexually transmitted disease or the other. Those involved in cohabiting tend to indulge in vices including stealing, lying and cyber-crimes in order to raise finances to keep the affairs going; all these consequences appear to pose negative influence on academic achievement of premarital cohabiters

Premarital heterosexual cohabitation has contributed to the ongoing moral decadence in the society and in the tertiary institution. Studies have shown that students who engage in premarital heterosexual cohabitation perform poorly in academics (Okon, 2018). This is because they are easily distracted by pleasures that surround sex, hardly concentrate and focus on their studies. Again, the level of commitment to the relationship must also be taken into consideration because, it is a determinant to the student's academic performance. A student who is involved in an exclusive relationship differs from a student who is just involved in a casual dating relationship and this signifies that the extent of non-relationship contributes to the student grades. Also, female students who indulge in premarital heterosexual cohabitation could become pregnant and tend to quit from their studies and stay at home until they deliver. This could bring about shame and will lead to withdrawal from school or even attempting suicide, child neglect and abandonment. Returning to school after giving birth becomes dicey because of financial problems and psychological trauma and the student will end up not completing her programme. When a married woman gives birth, it brings joy to the world unlike a single girl. Presently, female students become pregnant without planning or preparing for it because of involvement in premarital heterosexual cohabitation while in school. An unwanted pregnancy can cause psychological, academic and emotional problems to the student. It is either the student aborts the child or runs to an orphanage where she will be taken care of for the remaining period of the pregnancy till she delivers the baby because the baby is unwanted by her, she leaves the baby with the management of the orphanage will give her a stipend as a reward (Onoyase, 2020).

In Nigeria, abortion is illegal except in circumstances where the life of the married woman is in jeopardy during pregnancy (Temple et al, 2021). According to him despite the restrictive abortion law, the incidence of abortion is widespread in Nigeria and its practice takes many forms among female students who indulge in premarital heterosexual cohabitation. It is for the reasons of restriction that most abortion procedures in Nigeria are clandestine and many are carried out in unsafe circumstances and are classified as unsafe abortion. Nwiko et al. (2022) has defined unsafe abortion as the termination of an unintended pregnancy either by persons lacking the necessary skills or in an environment lacking the necessary skills with minimal medical standards or both indeed. The reality is that a high number of unmarried

young adults particularly students in tertiary institutions do get pregnant through premarital heterosexual cohabitation and some of the methods used to eliminate the pregnancy are through abortions, inducing pills, use of condoms and D/C (surgical procedure) which could be dangerous to health or even pose threats to lives especially, if done by quacks. Premarital heterosexual cohabitation has made a lot of students in the tertiary institutions to have their womb damaged and even lost their life as a result of this risky practice. Most of the students that are involved whenever they get married run the risk of not bearing children as a result of post abortion complication and the situation seem the same among undergraduate students in some universities in Anambra State.

Despite the consequences associated with premarital cohabitation, male and female undergraduates in Nnamdi Azikiwe University, Awka appear to be actively involved in premarital cohabitation. Many female students live with their boyfriends in lodges within school campus; they engage in premarital cohabitation due to sexual advantage, economic reasons, peer pressure or influence, search for pleasure and watching romantic video/film. Premarital cohabitation tends to hamper students' academic engagements; some students appears to be affected by psychological trauma, poor academic performance and unwanted pregnancy which could increase the rate of abortion and school dropout among undergraduates. Also, it seems that some female undergraduates who engage in premarital cohabitation battle with one sexually transmitted disease or the other due to premarital sex; majority often spend longer time than necessary as a result of carryover. Many male and female undergraduates of Nnamdi Azikiwe University seems to be cohabiting. In the lodges within school campus many students are living with their boy or girl friends (Akunna, 2020). This can hamper their academic engagements which could lead to low grade in school. At times, the females are more often than not abused and molested by their partners when they quarrel leading to grave psychological trauma that could affect their health and education. It is also common place to find male cohabitants battling with one sexually transmitted disease or the other. Majority often withdraw from school, while some spend longer time than necessary as a result of carryover. Consequently it becomes needful to ascertain the causes and consequences of premarital heterosexual co-habitation among undergraduates in Nnamdi Azikiwe University, Awka.

Research Questions

The following research questions guided the study:

1. What are the causes of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka?
2. What are the consequences of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka?
3. What are the Solutions to premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka?

METHODS

Research Design

The design used for this study was descriptive survey design. It solicited information from the respondents. According to Nnabugwu (2015), descriptive research design is preferable to use when the subjects of a described investigation centers on individuals opinions, attitudes and perception. Descriptive survey research was considered suitable for this study because the study aimed at finding out the causes and consequences of premarital heterosexual co-habitation among undergraduates in Nnamdi Azikiwe University, Awka through the use of questionnaire.

Study Population

Population of the study is 7,012 respondents comprising of all the 200 level Undergraduate regular students of Nnamdi Azikiwe University Awka (Nnamdi Azikiwe University, Awka Academic Planning, 2023).

Sample and Sampling Technique

The sample size was 150 respondents selected through proportionate random sampling technique. Proportionate random sampling technique was used to select the sample from each department in the 14 faculties using 2% giving a total of 150 students that constituted the sample of the study.

Instrument for Data Collection

The instrument used for data collection a researcher-constructed questionnaire titled, “Causes and Consequences of Premarital Heterosexual Co-habitation among Undergraduates Questionnaire (CCPHCUQ)”. It has two parts: Parts A and B. Part A sought information on the personal data of the respondent. Part B sought information on opinion of respondents

regarding the topic of the study. It was broken into three clusters. The first cluster sought the opinion of respondents regarding causes of premarital heterosexual cohabitation among undergraduates. The second cluster sought the opinion of respondents' consequences of premarital heterosexual cohabitation among undergraduates. The third cluster sought the opinion of respondents regarding measures to reduce premarital heterosexual cohabitation among undergraduates. The instrument has a total of 32 items based on four-point scale of Strongly Agree (SA), Agree (A) Disagreed (D) and Strongly Disagree (SD).

Validation of the Instrument

The face and content validation of the instrument was ascertained by giving the three copies of the questionnaire along side with the consent letter, purpose of the study, scope and research questions to three experts; two in Educational Psychology in the Department of Educational Foundations and one expert in the Department of Early Childhood and Primary Education from Nnamdi Azikiwe University, Awka. They were specifically required to assess the clarity of language, content connectivity, adequacy and appropriateness of the instructions that will be given to the respondents as well as the adequacy of the items to get the information required of them. The inputs made by validators were used to make certain modifications such as removal and addition of some items in the final production of the instrument.

Reliability of the Instrument

The reliability of the instrument was tested using Pearson Product Moment Correlation. This was done by administering the questionnaire to 20 students in Chukwuemeka Odumegwu Ojukwu University, Igbariam which is outside the study area. The internal consistencies of the items in the clusters were determined using the Cronbach Alpha Statistics. The overall score gotten was 0.81. This shows that the instrument was reliable and was used as instrument for data collection.

Method of Data Collection

The researcher administered copies of the questionnaires to undergraduate students with the help of 2 research assistants who were well trained. The researchers adopted the Direct Delivery Method (DDM), which gave them the opportunity to collect back the instrument immediately. There was no loss of the instrument.

Method of Data Analysis

The arithmetic mean was used to analyze the data collected. Decision for the items and research questions was based on the item mean and cluster mean retrieved to the cut off mean of 2.50. Any item or cluster that has a mean score equal to or above 2.50 is agreed while any item with mean score that is less than 2.50 is disagreed.

RESULTS

The results were analyzed in accordance with the research questions

Table 1: Mean rating of respondents' on causes of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka.

S/N	Causes of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka	\bar{X}	Remark
1.	Insufficient on-campus accommodation has led some students to cohabitation	3.77	Agreed
2.	Fear of losing lover also necessitates cohabitation	2.62	Agreed
3.	Freedom and lack of monitoring by parents/guardian leads to cohabitation	2.31	Disagreed
4.	Fear or insecurity in the school area also brings about cohabitation	3.32	Agreed
5.	Watching pornographic movies and pictures	2.79	Disagreed
6.	Some students are cohabiting due to poverty or financial distress	3.81	Agreed
7.	Inability to control sexual urge	2.73	Agreed
8.	Desire to practice living as married couples push some students into cohabitation	2.31	Disagreed
9.	Decline in moral and religious values is also a cause of cohabitation	3.85	Agreed
10.	Students lifestyle causes premarital sex	2.88	Agreed
	Mean of means	2.91	Agreed

In Table 1, 7 items (1, 2, 4, 6, 7, 9, and 10) including the mean of means obtained mean rating above the criterion mean of 2.50 indicating Agreed regarding the causes of premarital co-habitation while six items (3, 5, and 8) had mean below the criterion mean of 2.50; it shows that all the items in Table 1 are the causes of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka.

Table 2: Mean rating of respondents' on consequences of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka.

S/N	Consequences of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka	\bar{X}	Remark
11.	Premarital heterosexual cohabitation reduces my level of understanding and retention of concepts	2.23	Disagreed
12.	Premarital heterosexual cohabitation increases the rate of abortion among my fellow students	3.19	Agreed
13.	Premarital heterosexual cohabitation increases the rate of school dropout among my fellow students	3.29	Agreed
14.	Premarital heterosexual cohabitation increases the rate of unwanted pregnancy among my fellow students	3.39	Agreed
15.	Premarital heterosexual cohabitation increases the rate of early marriage among my fellow students	3.36	Agreed
16.	Premarital heterosexual cohabitation brings about unwanted pregnancy among my fellow students	2.55	Agreed
17.	Premarital heterosexual cohabitation hinders me from high academic engagement during exam periods	3.31	Agreed
18.	Premarital heterosexual cohabitation makes me not to be an active learner	2.62	Agreed
19.	Premarital heterosexual cohabitation affects my understanding of the courses I offer and makes me perform poor in examination	2.87	Agreed
20.	Premarital heterosexual cohabitation provides me with poor learning experiences	2.88	Agreed
21.	Premarital heterosexual cohabitation does not allow me to learn the courses I offer in diversified ways because I spend much time with my boy/girl friend.	2.26	Disagreed
22.	Premarital heterosexual cohabitation makes me to keep thinking of my boy or girl friend in class and it affects my recall of lecture contents	2.89	Agreed
23.	Premarital heterosexual cohabitation hinders me from embarking on thorough research because I am usually weak after having sex	3.01	Agreed
24.	Premarital heterosexual cohabitation prevents me from breaking down the components of the lecture to my own understanding	2.66	Agreed
25.	Premarital heterosexual cohabitation affects my interpretation of learning content to other people because I don't have adequate study time to study	2.99	Agreed
26.	Premarital heterosexual cohabitation makes me not to give maximum time to acquire knowledge on the different subject matters covered by my course programme	2.89	Agreed
27.	Premarital heterosexual cohabitation makes me lose focus in the areas to read most for excellent academic achievement	2.36	Disagreed
28.	Premarital heterosexual cohabitation denies me time to read further on my own because my boy/girl friend always want to spend sexual time with me	2.97	Agreed
29.	Premarital heterosexual cohabitation hinders me from acquiring	2.45	Disagreed

	diverse learning experiences and makes me not to have a vast knowledge of my course content.		
	Mean of means	2.66	Agreed

Data in Table 2, showed that 15 items (12, 13, 14, 15, 16, 17, 18, 19, 20, 22, 23, 24, 25, 26, and 28) including the mean of means obtained mean rating above the criterion mean of 2.50 indicating agreed regarding the consequences of premarital co-habitation on male and female undergraduates. Also 4 items (11, 21, 27 and 29) had mean score below 2.50 indicating disagreed. However, the cluster mean was used to conclude that, all the items in table 2 are the consequences of premarital co-habitation among male and female undergraduates of Nnamdi Azikiwe University, Awka.

Table 3: Mean rating of respondents on solutions to premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka.

S/N	Solutions to premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka	\bar{X}	Remark
30.	School management should counsel students proper advice against cohabitation	2.71	Agreed
31.	Counselling students against negative peer interaction in school by school counsellors	3.10	Agreed
32.	Counselling students on good morals in school by school counsellors	2.31	Agreed
33.	Teachers should maintain good relationship with students so that they can expose their secret affairs to them	3.34	Agreed
34.	school management should equip students with suitable study resources to limit their time for companies that might lead them to sexual relation	2.32	Agreed
35.	Government to educate students on the consequences of cohabitation through media programmes.	2.81	Agreed
	Mean of means	2.75	Agreed

In Table 3, all the 4 items (30, 31, 33 and 35), including the cluster mean obtained mean score above the criterion mean of 2.50 indicating agreed, while 2 items (32 and 34) were rated disagreed. On the whole, the cluster mean was rated 2.75, it shows that all the items in Table 3 are solutions to premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka.

DISCUSSION

The findings of this study revealed that the causes of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka include insufficient on-campus accommodation, fear of losing a lover, freedom and lack of monitoring by parents/guardian, fear or insecurity in the school area, watching pornographic movies and pictures, poverty/financial distress, inability to control sexual urge, desire to live as married couples push some students into cohabitation, decline in moral and religious values and students lifestyle. This result is in line with the findings by Temple et al. (2021), who supported that one of the major causes of premarital co-habitation is lack of residential accommodation in the campus of some universities in Nigeria. Similarly, Elise (2014) agreed that cohabitants live together in order to save money, because of the convenience of living with one another, or a need to find housing. Some researchers opined that cohabiters live in order to study each other to test compatibility with their partners, while they may still have the option of ending the relationship when things turn sour. Also, the findings by Offor and Offiah (2021) revealed that students who cohabit do so because of love. Their belief is that cohabiting with their so-called campus lovers would strengthen their relationship and prevent other students from taking advantage of separate accommodation to snatch their partners away from them. Boys and girls of higher education institutions who decided to cohabit and have sexual relationship seem to have lost their religious inclination. Studies indicate that those with religious affiliation are less likely to cohabit than those without religious affiliation. Nwikpo et al. (2021) equally observed that individual religiosity is positively associated with more traditional family attitudes and behavior. Norms regarding family formation, behavior of individual are commonly shaped and reinforced by religious institutions. They noted that strong religious parents can affect their child's behavior through guidance and supervision. However, it appears that religious inclination is no longer an issue when the present youths want to satisfy their desire in terms of cohabiting.

Secondly, the findings of the study showed that low level of understanding and retention of concepts, increase rate of abortion, increase the rate of school dropout among my fellow students, increase rate of unwanted pregnancy among my fellow students, increase the rate of early marriage, unwanted pregnancy, low academic engagement, poor academic performance, increases lust among students, increases the rate of premarital sex among others were the consequences of premarital heterosexual co-habitation among male and female undergraduates in Nnamdi Azikiwe University, Awka. This is in line with the findings by Offor and Offiah (2021) stated that most students that cohabit do not allow their parents to

know about it. This therefore exposes the students to all forms of risk and harm as they continue to cohabit leading to poor academic achievement, which invariably reduces student's level of understanding and retention of concepts and also hinders them from high academic engagement during exam periods. Premarital cohabitation makes some students keep thinking of their boy or girl friend in class and it affects their recall of lecture content and hinders them from engaging in an intensive study to improve their academic achievement. This result is also in consonance with the findings by Nwiko et al. (2021) who stated that some of the problems of cohabiting are, sacrificing of the primary aim of being in school, unwanted pregnancy, use of oral contraceptives by female students and the danger inherent in such practices which affects students learning in school. Financial involvement can bring the cohabiters into serious conflict. Odimegwu et al. (2018), stated that high rate of abortion in tertiary institutions can be attributed to cohabitation. Some of the cohabiting female students often get pregnant and because they are not prepared for parenting, some of them take to abortion which exposes the female partners to the risk of death or damaged uterus. It is common place to find both cohabitants battling with one sexually transmitted disease or the other. Those involved in cohabiting tend to indulge in vices including stealing, lying and cyber - crimes in order to raise finances to keep the affairs going.

Thirdly, the findings of the study showed that the solutions to premarital heterosexual cohabitation among male and female undergraduates in Nnamdi Azikiwe University, Awka include: School management giving students proper advice against cohabitation, counselling students against negative peer interaction in school by school counsellors, counselling students on good morals in school by school counsellors, teachers maintaining good relationship with students so that they can expose their secret affairs to them, school management to equip students with suitable study resources to limit their time for companies that might lead them to sexual relation and government educating students on the consequences of cohabitation through media programmes. To support these findings, Obikeze et al. (2018) agreed that moral education is a means of combatting cohabitation among students. Following this, Temple (2014) supported that parents should often check on their wards in school as a mode of checkmating their behaviours and attitudes. Also the findings by Offor and Offiah (2021), supported that parents should create time for their teenage children, monitor them closely, equip them with proper information needful to them which others may teach them wrongly, accept them when they make mistakes and correct them with love, be free and open up to them, descend to their level when you want to interact with them,

Above all parents need to know their children's friend and the extent of their academic involvement in school. Counsellors and parents can organize sex education programme through the consent of the school; sex education can be taught as a course in tertiary institutions.

CONCLUSION

Cohabitation is almost inevitable among undergraduates because of diverse reasons with its negative implications on academic goals of the students. There is high rate of abortion among female undergraduates in tertiary institutions. Cohabitation with its attendant risk to unstrained fun and sexual activities may cause distraction for students. This may lead to academic underachievement. Based on the finding of this study, the researcher concluded that premarital Heterosexual co-habitation persist among undergraduates of Nnamdi Azikiwe University, Awka because of socio-economic reasons and the educational goals of students who engage in such attitude are affected.

Implications for Educational Development

This study has great implications to undergraduates, government and management of tertiary institutions. If undergraduates continue to cohabit with their boy or girlfriends, unprotected sex and its attendant effects such as unwanted pregnancy and other sexually transmitted diseases, use of oral contraceptives by female students and the danger inherent in such practices would persist among them and this could distract their academic engagement and also lead to poor academic achievement. If Government fail to assist in the building enough accommodation for students in tertiary institutions and ensure that good policies are made regarding how to reduce premarital co-habitations to improve academic achievement of students in tertiary institutions, the standard of education in Nigeria would deteriorate. If management of tertiary institutions fail to monitor the behaviour of students on campuses and also make suitable rules and regulations that guide students against premarital co-habitation, premarital sexuality would be the order of the day and this could affect academic success of students in school.

Recommendations

Based on the findings of the study, the following recommendations were made:

1. Parents should often check on their wards in school as a mode of checkmating their behaviours and attitudes. Parents should also pay regular unscheduled visits to their children in universities so as to monitor their activities.

2. The university authorities should charge moderate accommodation fees so that many students can afford it. The rules and regulations in the halls of residence should not be so harsh so that students are encouraged to stay in them. University authorities should also include issue of cohabitation in students' handbook; what constitutes cohabitation, its consequences on students and punitive measures to be meted out to students who indulge in it.
3. The State government should give scholarship to indigent students so that they can meet up with their financial obligations in the university (including payment for on-campus accommodation).

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