

Effect of Wealth and Religion on Negotiating Sex Among Married Women in Southwestern Nigeria

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Abstract

This study explores the role of wealth and religion in sex negotiation among married women in the Southwest, Nigeria. Binary logit regression analyses were conducted on the data from the Nigeria Demographic and Health Survey (DHS) to examine the likelihood of successful sex negotiation among 5,776 married women. The results suggest that wealth is a significant positive determinant of married women's ability to negotiate sex. Compared to the poorest quintile, women in the richest quintile had significantly higher odds of negotiating sex. In addition, religion has a small but significant effect on the ability of married women to negotiate sex with their husbands. Christian women generally have higher odds of negotiating sex with their husbands than their Muslim counterparts. Tertiary education was found to have a strong positive effect on wives' negotiating sex with their husbands. This is consistent with earlier findings that greater awareness of sexual and reproductive rights and the ability to demand their use are associated with higher levels of education. The study recommends that future research and policy should include protecting the sexual rights of Muslim women and women in the poorest wealth quintile against sexual coercion. There is also a need to encourage girls' education, particularly those from poorer backgrounds, through government-sponsored scholarship programs to increase their ability to negotiate sex with their partners in the future.

Keywords: Logit Regression, Married Women, Nigeria, Religion, Sex Negotiation, Wealth.

Introduction

Sex negotiation capability of married women refers to their ability to exercise control or agency over decisions whether to have sex or not and how, when and why it will occur. It is a vital component of women's ability to realise their reproductive autonomy. It is crucial to their ability to prevent unintended pregnancies and manage their fertility and health outcomes, as well as their economic development. Sex in marriage is mutual, mutually exclusive and a self-giving act. Even marriage is both an emotional relationship and an economic partnership. Income, assets and other determinants, such as how couples share household labour, could affect conjugal relationships (1-3). Thus, sex negotiation means that a woman can say 'No' to sex and be constrained by a verbal refusal from her partner for sex and nothing else. This 'No Model' of consent to sex contrasts with the common law concept of consent to sex that is evidenced by no use of force or violence and no resistance on the woman's part. The reality is far from this ideal. Studies in similar settings have found that less than a third of women felt able to discuss sexual matters with their husbands (4-6).

In southwestern Nigeria, women's ability to negotiate sex with their partners is influenced by a variety of socioeconomic factors, including wealth status, religion, education, employment status and household size. These factors matter in demographic economics. High fertility rates, low female labour force participation and high maternal health costs are some of the reasons why women lack sexual autonomy (7-9). Wealth status, for example, may influence women's ability to negotiate sex differently (e.g., wealthy women having more negotiating power than poor women). In addition, religious beliefs can restrict or enable women's sexual negotiation and create opportunities for sexual autonomy (10-12). Consent for safe sex communication often occurs through bargaining, withdrawal and begging (13-16). Moreover, methods of obtaining consent to sexual activities have changed in recent years. For instance, NO means NO' has been replaced with 'only YES means YES' (affirmative consent). However, in southwestern Nigeria, where this study was conducted, cultural barriers rooted in traditional and religious doxa impede women's

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right to make decisions, including consent (17). Some works have specifically focused on the relationship between religion and marriage and/or family practices. However, no empirical study exists that examines the joint relationship between wealth and religion as predictors of married women's sexual negotiation practices using a national sample of women from Nigeria (18).

The evidence from numerous country-specific studies demonstrates that women with greater access to economic resources have greater control over and better use of modern contraceptives, as well as influence over their fertility preferences and sexual behavior (19-21). In Nigeria, for instance, financial independence from partners can enhance social capital and protect women from coercive sexual demands. While a lack of resources could be one reason why women are unable to refuse unwanted sex, in fact, it is a problem that diminishes the ability of both partners to negotiate with each other. The relationship between financial strain and reduced marital satisfaction accounts for up to 15% of the variation in marital satisfaction. While gender norms are becoming increasingly liberal in sub-Saharan Africa, where there is a growing urban middle class, financial dependence on their partners can prevent women from refusing unwanted sex (22-24).

Available literature showed that religion affects sexual, contraceptive and reproductive behaviors and practices through its doctrines, the pressure on adherents to live up to the tenets of the faith and the moral content of the religion. These studies investigated the doctrinal and relational security influences of two of the world's greatest religions, Christianity and Islam, on women's sexual refusal. Islamic doctrine gives men the right to divorce and allows them to have up to four wives. It is unlikely that Muslim women will say no to sex (25, 26). In contrast, Christian doctrine is monogamous and frowns on divorce and as a result, women have more relational security than their Muslim counterparts (26, 27).

Though sexual autonomy of married women may be related to wealth and religion, in some places, it is also related to education. Women with higher levels of educational attainment are generally better informed about their reproductive rights and more able to say no to sexual demands (28,

29). Additionally, women's employment status may be influenced by their level of urbanisation; for instance, urban women are more likely to be exposed to progressive social norms, have better access to education and healthcare, but also face different and increasingly complex social pressures (30, 31-35).

Therefore, this study addresses a critical knowledge gap with respect to how financial independence intersects with religious doctrinal constraints to shape women's sexual agency in the context of southwestern Nigeria. Exercising sexual agency, therefore, is crucial to realizing Nigeria's demographic dividend, boosting household income and fostering more-inclusive economic development.

Against this backdrop, this study is guided by the following research objectives: One, to examine the effect of wealth on married women's ability to negotiate sex in southwestern Nigeria; two, to assess the influence of religious affiliation on married women's capacity for sex negotiation; three, to explore the role of other socioeconomic factors that affect the sex negotiation outcomes and four, to provide evidence to inform policy relating to women's sexual autonomy.

Methodology

Research Design and Justification

This study uses a quantitative approach and a cross-sectional design to examine the prevalence and correlates of married women's ability to negotiate sex with their partners. Using the nationally representative data from DHS, this study explores the ability of married women to negotiate sex with their partners. Logit regression is used to examine the factors that are associated with the ability of married women in southwestern Nigeria to negotiate sex with their partners. Logit is the appropriate method for this study because the dependent variable is binary (negotiates sex = 1; does not negotiate sex = 0). While the ordinary least squares (OLS) method can be used to examine the association between a set of independent variables and a continuous dependent variable, this method is not appropriate for this study. This is due to the violation of one of the key assumptions of OLS, that the error terms are normally distributed. Logit also has the advantage of predicted probabilities bounded between zero and one.

Research Site: Southwestern Nigeria

This study was carried out in southwestern geopolitical zone of Nigeria, made up of six states namely; Lagos, Ogun, Oyo, Osun, Ondo and Ekiti States. The study area lies in southern part of Nigeria and it is bounded by the Atlantic Ocean (Gulf of Guinea) in the south, Republic of Benin in the west, north-central states of Kwara and Kogi in the north and the south-south geopolitical zone in the east. The southwestern zone of Nigeria roughly lies between latitudes 6.00° N and 8.50° N and longitudes 2.50° E and 6.00° E.

The Southwestern part of Nigeria where the study was conducted is the most economically developed

geopolitical zone in Nigeria and the most populous. It has six states which include: Lagos, Ogun, Oyo, Osun, Ondo and Ekiti states. The study covers all the six states, starting from the most commercialized city, Lagos, the center of commerce and Africa's largest city to other very large cities such as Ibadan, the old capital, Abeokuta the home of the present Olubo, Akure the capital of Ondo state, Osogbo the capital of Osun state and Ado-Ekiti the capital of Ekiti state. Southwestern states are home to the Yoruba ethnic group, the most developed ethnic group in Nigeria. The area is the most urbanized part of the country with the most developed infrastructure and human capital.

Table 1: GPS Coordinates of State Capitals in Southwestern Nigeria

State	State Capital	Latitude	Longitude
Lagos	Lagos	6.5244° N	3.3792° E
Ogun	Abeokuta	7.1475° N	3.3619° E
Oyo	Ibadan	7.3775° N	3.9470° E
Osun	Osogbo	7.7827° N	4.5418° E
Ondo	Akure	7.2526° N	5.2103° E
Ekiti	Ado-Ekiti	7.6500° N	5.2103° E

Table 1 presents the GPS coordinates of state capitals in Southwestern Nigeria which is the geopolitical zone this study focused on. The six states capitals as presented in Table 1 are Lagos, Ibadan, Osogbo, Akure and Osogbo. The latitudes and the longitude of each was included. Lagos which is the largest populated in the country has the least latitude, while Osun has the highest. Ogun has the least longitude while Ondo and Ekiti both have the highest as seen in Table 1.

Though the study covered the whole state, but the above table selected state capitals as survey reference points, the study however achieved good geographical coverage of the southwestern zone. Thus, the survey points be able to capture coastal, inland and semi-upland ecological characteristics as well as corresponding socioeconomic characteristics for these areas of the region. The survey points are spread over a total land area of 114,271 square kilometers. This is the total geographical area covered by the southwestern geopolitical zone of Nigeria.

Data Source and Search Strategy

Data for Nigeria comes from the Nigeria Demographic and Health Survey (DHS). The DHS (35) is a nationally representative household data collection conducted by the National Population Commission of Nigeria in collaboration with ICF

International and funded by the United States Agency for International Development (USAID). The survey is a two-stage stratified cluster survey. The first stage involves selecting the enumeration areas (EAs) from the national sampling frame in proportion to the population size of the sub-national strata. The second stage involves selecting a fixed number of households from each selected EA using a systematic random sampling approach. The survey respondents include all women aged 15-49 years who are permanent residents or recent visitors (having stayed in the household for at least six months) or guests who stayed in the household the night of the interview as usual residents. The WMIC survey collected data on indicators of reproductive health, socioeconomic characteristics and household characteristics. The analysis comprises currently married women residing in the six states of southwestern Nigeria (Lagos, Oyo, Ogun, Ondo, Osun and Ekiti). Following this geographic restriction, the analysis restricts the sample to cases with valid values for the predictor variables and other covariates used in the regression models. This results in an analysis sample size of 5,776 married women. Women's ability to decide whether to engage in sexual activities with their husbands/partners is used as the measure of sex negotiation and is measured by

DHS indicators, such as decision-making autonomy in refusing sexual intimacy with their husbands

Inclusion and Exclusion

Unmarried women, married women living outside southwestern Nigeria and surveys with missing values for the outcome variable and/or key predictor variables (wealth, religion). We restricted the sample to currently married women to study sex negotiation within marriage, rather than the different scenarios in which the lives of

unmarried women play out in different socio-legal and cultural contexts.

Model Specification

To analyze the impact of wealth and religion on sex negotiation among married women, the study develops a logit regression model, in which the probability that a woman successfully negotiates sex within marriage is the dependent variable and the independent variables include wealth, religion and other socioeconomic factors (36).

The model can be specified as Equation [1]:

$$P(Y_i = 1) = \frac{1}{1 + e^{-(\alpha_0 + \alpha_1 X_{1i} + \alpha_2 X_{2i} + \sum_{k=3}^n \alpha_k X_{ki})}} \quad [1]$$

Let's denote: Y_i as the binary outcome variable (1 = successful sex negotiation, 0 = otherwise) for married woman i , X_{1i} as the wealth of woman i , X_{2i} as the religious affiliation of woman i (a categorical variable, converted into dummy variables) and $X_{3i}, X_{4i}, \dots, X_{ni}$ as other socioeconomic determinants, such as: education, urbanization, household size, etc. (37).

Where:

$P(Y_i=1)$ is the probability that a woman i successfully negotiates sex, α_0 is the intercept, $\alpha_1, \alpha_2, \dots, \alpha_k$ are the coefficients for wealth, religion and other socioeconomic factors, X_{1i} and $X_{2i}, \dots, X_{ki}$ represent the explanatory variables for wealth, religion, education, etc.

This logit model captures the non-linear relationship between the independent variables and the probability of successful sex negotiation. Theoretically, the wealth parameter should be: $\alpha_1 > 0$. This implies that higher wealth increases the likelihood of successful sex negotiation. Religion Hypothesis: α_2 , could be positive or negative, depending on the religious affiliation. For

example, more conservative religious affiliations or teachings may reduce the likelihood of sex negotiation, so $\alpha_2 < 0$ for those groups. Socio-Economic Determinants: α_k represents the effect of other socioeconomic variables, such as education and urbanization, etc., on the outcome (38).

Logit Model $Y=1$:

The probability that the outcome $Y=1$ (e.g., successful sex negotiation) is given by Equation [2]:

$$P(Y_i = 1) = \frac{1}{1 + e^{-(\alpha_0 + \alpha_1 X_{1i} + \alpha_2 X_{2i} + \dots + \alpha_n X_{ni})}} \quad [2]$$

This is the probability that a married woman successfully negotiates sex, based on wealth, religion and other socioeconomic determinants.

Logit Model $Y=0$:

Since $P(Y=1)$ and $P(Y=0)$ are complementary, the probability of $Y=0$ (unsuccessful sex negotiation) is given by Equation [3]:

$$P(Y_i = 0) = 1 - P(Y_i = 1) \quad [3]$$

Substituting $P(Y_i=1)$, gives Equation [4]:

$$P(Y_i = 0) = 1 - \frac{1}{1 + e^{-(\alpha_0 + \alpha_1 X_{1i} + \alpha_2 X_{2i} + \dots + \alpha_n X_{ni})}} \quad [4]$$

Simplifying this gives us Equation [5]:

$$P(Y_i = 0) = \frac{e^{-(\alpha_0 + \alpha_1 X_{1i} + \alpha_2 X_{2i} + \dots + \alpha_n X_{ni})}}{1 + e^{-(\alpha_0 + \alpha_1 X_{1i} + \alpha_2 X_{2i} + \dots + \alpha_n X_{ni})}} \quad [5]$$

This represents the probability that a woman does not successfully negotiate sex based on the same set of variables (wealth, religion and other socioeconomic factors).

Both probabilities 3.2 and 3.4 are derived from the same underlying logistic regression model, in which the relationship between the predictors

(wealth, religion, socioeconomic factors) and the outcome is modeled so that the predicted probabilities always fall between 0 and 1.

The model is specified below based on theoretical expectations as shown in Equation [6] (38):

$$NS = f(RE, WE, AG, AG^2, WEG, HEG, PW, TOL, POG, EDU, ET, HJ, WJ, LO, CE, HOSI) \quad [6]$$

This is explicitly linearized below as Equation [7]:

$$NS_i = \alpha_0 + \alpha_1 RE_i + \alpha_2 WE_i + \alpha_3 AG_i + \alpha_4 AG_i^2 + \alpha_5 WEG_i + \alpha_6 HEG_i + \alpha_7 PW_i + \alpha_8 TOL_i + \alpha_9 POG_i + \alpha_{10} EDU_i + \alpha_{12} ET_i + \alpha_{14} WJ_i + \alpha_{15} LO_i + \alpha_{16} CE_i + \alpha_{17} HOSI_i + u_t \quad [7]$$

Where: (NS) is Negotiating Sex. (RE) Religion, (WE) Wealth, (WEDU) Wife Education, (AG) Age, (AG^2) The squared term of age, (WEG) Weight, (HEG) Height, (PW) Pipe water, (TOL) Toilet, (POG) Polygamy, (EDU) Educational level, (ET) Ethnicity, (WJ) Wife's Job or employment status, (LO) Location, that is, rural or urban dummy, (CE) Clean Energy, (HOSI) Household size, (u_t) Error Term, (α_0) Constant intercept, ($\alpha_1 - \alpha_{17}$) Regression Coefficients to be estimated, (i) Individual.

Religion may have a negative or positive impact on negotiating sex depending on the teachings and adherents to such religion by married women. Wealth is expected to positively influence negotiating sex in Southwestern Nigeria because the more wealth a woman possesses, the greater her ability to negotiate. Education should help married women to negotiate sex better with their husbands, so a positive relationship is expected. The effect of ethnicity or tribe on negotiating sex depends on the prevailing culture and traditions within each tribe. The employment status of a married woman will improve her ability to negotiate if employed, but otherwise, the opposite

will be the case if unemployed. Whether a woman is in urban or rural areas will have a bandwagon effect on her ability to negotiate sex. Access to clean cooking energy and piped water may reduce married women's stress at home and positively affect sex negotiation. The height of a married woman can either be negative or positively related to negotiating sex. If the woman perceives her height as a strength, it may prompt her to make a demand in negotiations, but it also depends on whether the man will accept it or become furious. A timid husband may be afraid of the height and the weight of his wife and, therefore, ready to negotiate sex with her.

Results

Table 2: Distribution of Respondents' Wealth

Wealth	Frequency	Per cent	Cumulative Percent
Poorest	316	5.47	5.47
Poorer	553	9.57	15.05
Middle	1,148	19.88	34.92
Richer	1,738	30.09	65.01
Richest	2,021	34.99	100.00
Total	5,776	100.00	

Table 2 provides a detailed overview of the wealth distribution among respondents, revealing significant economic stratification within the sample. The table provides information about distribution of wealth in Southwestern region which is an important variable of interest. The table divided the women into five quantiles from the poorest to the richest.

From Table 2, 316 respondents, which is about 5.47 percent, are in the poorest quantile. Next are the poorer women of about 553, representing 9.57 percent of the total respondents. There are 1,148 women in the middle quantile, which is 19.88 percent of the women. About 30.09 percent of the women, that is, 1,738, are in the richer wealth quantile. Lastly, 34.99 percent of the women, that is, 2,021, fall within the richest quantile.

Table 3: Distribution of Respondents' Religion

Religion	Frequency	Percent	Cumulative Percent
Catholic	192	3.32	3.32
Other Christian	3,449	59.71	63.04
Islam	2,115	36.62	99.65
Traditionalist	12	0.21	99.86
Other	8	0.14	100.00
Total	5,776	100.00	

Another important independent variable, religion's descriptive analysis was presented in Table 3. The information in the table provides useful information about the religion affiliating of the respondents. The table shows dominant religions in the region and others which forms the basis of the study analysis.

There are only 192 Catholic respondents. As a percentage, they are about 3.32 percent of the total married women. This is not unexpected because Catholics mostly reside in the Southeast part of the country. As expected, the Protestants, commonly referred to as Christians in the country, are in the majority with 3,449 respondents representing 59.71 percent of the married women in the study.

Next are the Muslims who practice Islam. There are about 2,115 respondents, that is, 36.62 percent, who identified themselves as Muslims. As mentioned earlier, Muslims are the second largest in terms of religious group in southwestern Nigeria. It should be noted that the region is the most peaceful in the country, despite an almost even number of Christians and Muslims within the region. Only a few of the respondents are traditionalists, a religion that has become increasingly uncommon and unattractive in the country. 12 respondents identified themselves as traditionalists, while about 8 respondents refused to disclose their religions.

Table 4: Descriptive Statistics of the Variables in the Model

Variables	Observations	Mean	Standard Deviation	Minimum	Maximum
Negotiate	5,776	0.923823	0.265305	0	1
Age	5,776	36.11513	7.351937	17	49
age2	5,776	1358.344	529.5461	289	2401
Weight	5,776	648.1953	152.6563	359	1324
Height	5,776	1593.636	58.45472	1151	1863
Wealth	5,776	3.795533	1.175767	1	5
Pipe water	5,776	0.61894	0.485689	0	1
Toilet	5,776	2.708449	1.297152	1	4
Poly	5,776	0.314404	0.464318	0	1
Educational level	5,776	1.607341	0.874997	0	3
Fulani tribe	5,776	0.011254	0.105493	0	1
Yoruba tribe	5,776	0.785665	0.410396	0	1
Hausa tribe	5,776	0.021295	0.144379	0	1
Igbo tribe	5,776	0.056787	0.231455	0	1
Household size	5,776	5.291378	2.091277	1	15
Clean energy	5,776	0.290686	0.454118	0	1
Wife job	5,776	0.921918	0.268323	0	1
Urban	5,776	0.684903	0.464595	0	1
Christian	5,776	0.597126	0.490518	0	1
Muslim	5,776	0.36617	0.481799	0	1
Catholic	5,776	0.033241	0.179281	0	1

Table 4 is the summary of all the variables in the model used for the study analysis. The table provides useful information about all the variables in the model. This table supply information about the minimum and maximum values of each

variable. It gives readers a clear glance into the nature of the variables to be studied.

The sample of married women in the study area is 5,776 married according to the DHS data. Sex negotiation is the dependent variable. It is a binary of either zero (i.e 0), inability to negotiate sex at all,

or one (i.e., 1), which is the ability to negotiate sex with the husband. The mean value of 0.924 shows that about 92.4% of women in the southwest can negotiate sex, while others cannot. From Table 4, the age of respondents ranged from 17 to 49 years. The mean wealth index score is 3.80 out of 5, suggesting a relatively middle-to-upper wealth

status. Another important variable is religion. About 59.7% of women are Christian, while 36.6% are Muslim. In addition, 31.4% of women's husbands married more than one wife. 31.5% reside in urban areas, while 92.2% of the married women are employed.

Table 5: Determinants of Negotiating Sex in Southwestern Nigeria- Logit Regression Analysis

Variables	Model 1 Negotiate Sex	Model 2 Negotiate Sex	Model 3 Negotiate Sex	Model 4 Negotiate Sex
Age	0.0710 (0.0595)	0.0317 (0.0601)	0.0353 (0.0603)	0.0161 (0.0604)
age2	-0.00126 (0.000820)	-0.000664 (0.000829)	-0.000739 (0.000833)	-0.000552 (0.000834)
Weight	0.00153*** (0.000387)	0.000570 (0.000397)	0.000590 (0.000399)	0.000615 (0.000399)
Height	-0.00280*** (0.000893)	-0.00288*** (0.000902)	-0.00288*** (0.000902)	-0.00309*** (0.000910)
Poorer		0.508** (0.239)	0.506** (0.239)	0.550** (0.240)
Middle		0.216 (0.207)	0.213 (0.208)	0.328 (0.213)
Richer		0.320 (0.209)	0.317 (0.219)	0.441* (0.225)
Richest		1.538*** (0.238)	1.535*** (0.264)	1.519*** (0.271)
Pipe water		-0.274** (0.116)	-0.284** (0.117)	-0.290** (0.117)
Toilet			0.00945 (0.0489)	0.0138 (0.0491)
Polygamy			0.124 (0.111)	0.162 (0.112)
Primary school				-0.296* (0.174)
Secondary				-0.558*** (0.168)
Tertiary				0.998*** (0.350)
Constant	5.149*** (1.743)	6.058*** (1.764)	5.973*** (1.768)	6.943*** (1.780)
Observations	5,776	5,776	5,776	5,776

Note: Standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1 represent variables significant at %, 5% and 10% respectively.

The regression results in Table 5 explicitly provide useful information about the dependent variable, negotiation sex and each of the independent variables. Since the dependent variable is a binary, logistic regression used and the converted coefficient to odds ratios make its interpretation easy to understand. Several models were analysed in Table 5 to unravel all factors that may encourage or discourage the ability of married women to negotiate sex and to test the importance of the two variables of interest, that is, wealth and religion.

Model 1 in Table 5 shows that the variable age is not significant. Therefore, we introduced an age square to control the nonlinear relationship between age and negotiating sex. The weight of a woman increases her odds of being able to negotiate sex with her husband. A unit increase in weight significantly increases the odds of sex negotiation by 0.00153. This relationship is significant at 1 % level. Conversely, height has a negative statistically significant relationship with sex negotiation. For each unit increase in her

height, a woman's odds of negotiating sex with her husband decrease by 0.00280.

Model 2 in Table 5 shows that a significant negative relationship exists between the height of a married woman and the odds of sex negotiation in the study area. If the height increases by one unit, the odds of negotiating sex for a married woman decrease by 0.00288 units. The level of significance remained at 1%, as in model 1, despite the introduction of additional control variables. Women in the poorer and richer quantiles have significantly higher odds of negotiating sex compared to women in the poorest quantile. Specifically, the odds of being able to negotiate sex are 0.508 higher for women in the poorer quantile compared to their counterparts in the poorest quantile. Women in the richest quantile have 1.538 times higher odds of negotiating sex than women in the poorest quantile. Women in the middle and rich quantiles have no statistically significant difference in odds of negotiating sex compared with women in the poorest quantile.

Contrary to expectation, access to piped water has a negative statistical relationship with sex negotiation. The result shows that married women with access to piped water have -0.274 lower odds of negotiating sex with their husbands. The significant relationship between a married

woman's weight and sex negotiation established in model 1 was lost in model 2 after the inclusion of additional variables.

In Model 3 from Table 5, access to a toilet and the type of marriage were added. Neither variable affects a woman's sex negotiation. In addition, all the variables in model 2 retained their signs and level of significance in model 3 despite the inclusion of the two new variables.

The effect of education was tested in Model 4 as seen in Table 5. The results showed that married women with a tertiary education have significantly higher odds of being able to negotiate sex with their husbands. Married women with less education have significant negative odds of being able to negotiate sex with their husbands. All other variables in Table 5 maintained their signs and significance level as in model 3. Women with primary education have lower odds of -0.296 of being able to negotiate sex with their husbands at 10% level of significance. For women with secondary education, the odds of being able to negotiate sex with their husbands are even less at -0.558 and it is significant at 1%. However, women with a tertiary education have positive odds of 0.998 of being able to negotiate sex with their husbands at 1% level of significance.

Table 6. Determinants of Negotiating Sex in Southwestern Nigeria: Logit Regression Analysis

Variables	Model 5 Negotiate Sex	Model 6 Negotiate Sex	Model 7 Negotiate Sex	Model 8 Negotiate Sex
Age	0.0240 (0.0613)	0.0238 (0.0614)	0.0159 (0.0614)	0.0260 (0.0615)
Age2	-0.000683 (0.000846)	-0.000692 (0.000847)	-0.000585 (0.000847)	-0.000743 (0.000849)
Weight	0.000632 (0.000404)	0.000620 (0.000404)	0.000559 (0.000402)	0.000561 (0.000403)
Height	-0.00312*** (0.000912)	-0.00303*** (0.000915)	-0.00311*** (0.000920)	-0.00309*** (0.000917)
Poorer	0.507** (0.241)	0.459* (0.242)	0.447* (0.248)	0.401 (0.248)
Middle	0.273 (0.217)	0.217 (0.220)	0.202 (0.225)	0.187 (0.226)
Richer	0.376 (0.230)	0.317 (0.233)	0.278 (0.239)	0.297 (0.239)
Richest	1.497*** (0.274)	1.399*** (0.278)	1.214*** (0.292)	1.248*** (0.292)
Pipe water	-0.295** (0.118)	-0.303** (0.118)	-0.286** (0.118)	-0.270** (0.118)
Toilet	0.0106 (0.0496)	0.00558 (0.0497)	0.00206 (0.0499)	0.0244 (0.0503)
Polygamy	0.141 (0.112)	0.143 (0.112)	0.143 (0.113)	0.154 (0.113)

Primary school	-0.356** (0.176)	-0.360** (0.177)	-0.381** (0.182)	-0.377** (0.182)
Secondary	-0.645*** (0.173)	-0.662*** (0.175)	-0.704*** (0.179)	-0.718*** (0.181)
Tertiary	0.888** (0.353)	0.878** (0.354)	0.758** (0.358)	0.720** (0.359)
Yoruba	0.290** (0.129)	0.436*** (0.144)	0.388*** (0.147)	0.450*** (0.149)
Hausa		0.415 (0.446)	0.479 (0.450)	0.691 (0.455)
Igbo		0.591* (0.311)	0.589* (0.313)	0.620** (0.314)
Fulani			-0.248 (0.412)	-0.212 (0.418)
Household size	-0.0198 (0.0246)	-0.0181 (0.0247)	-0.0165 (0.0249)	-0.0190 (0.0251)
Clean			0.384** (0.172)	0.403** (0.172)
Wife's Job			0.322* (0.184)	0.313* (0.185)
Urban				-0.281** (0.121)
Christian				0.209* (0.107)
Constant	6.889*** (1.782)	6.710*** (1.790)	6.767*** (1.810)	6.550*** (1.809)
Observations	5,776	5,776	5,776	5,776

Note: Standard errors in parentheses, *** p<0.01, ** p<0.05, * p<0.1 represent variables significant at 99%, 95% and 90%, respectively.

The regression results in Table 6 likewise explicitly provide useful information about the dependent variable, negotiation sex and additional independent variables. Since the dependent variable is a binary, logistic regression used and the converted coefficient to odds ratios make its interpretation easy to understand. Including all theoretically determinants of negotiating sex in Table 6 helps to have deeper understanding of the issue being studied. In all in Table 6, there are four models to further test the reliability of the earlier results and to control for more variables.

Tribes and household size were introduced in models 5 and 6 as presented in Table 6. The results indicate that the Yoruba have significantly higher odds to negotiate sex above all other tribes in the country. The Igbo also had higher sex negotiation odds compared to other tribes, except the Yoruba. All other variables in table 6 maintained their signs and significance level as in Table 5 model 4. In model 7 of Table 6, access to clean cooking energy and the woman's employment status were introduced. Clean cooking energy access has a significant positive relationship with sex negotiation at 5% level.

It shows that a woman with access to clean cooking energy has 0.384 higher odds of negotiating sex with her husband compared to other women in Table 6 model 7, while the odds increased to 0.403 in model 8, both at 5% level of significance. Additionally, women who are working have higher odds of negotiating sex with their husbands compared to unemployed women. The results for models 7 and 8 in Table 6 show that employed women have 0.322 and 0.313 higher odds of negotiating sex than unemployed women, both at a 10% significance level. In terms of locational variation in negotiating sex in the region, urban dwellers have lower sex negotiating ability compared to women in rural areas. Women in urban areas have -0.281 less odds of negotiating sex compared to those in rural areas at 5% significance level. Lastly, Christian religion-affiliated women have higher odds of negotiating sex with their husbands compared to their Muslims counterparts as shown in Table 6. Specifically, Christian women have 0.209 higher odds at 10% significance level to negotiate sex than Muslim women. All other variables retained their signs and level of significance, which is proof of the reliability of the results.

The wealth of women is a major positive determinant of married women's ability to negotiate sex in the study area from Table 6. Women who are wealthy often command respect from their husbands. Wealth can improve women's self-esteem. Husbands of wealthy wives generally speak to them with respect and will do everything within their ability not to offend them. The financial benefits husbands derive from their rich wives will make them act carefully when demanding sex from them. To gain sexual liberty, wives should contribute financially to the family to gain the respect of their husbands.

Discussion

Using data from a community-based survey of ever-married women in southwestern Nigeria, this paper identifies a set of determinants of married women's ability to negotiate sex with their husbands on a given occasion, placing them within the context of existing research. Wealth was the strongest positive predictor of sex negotiation capacity. From models 2 to 8, women in the richest quintile had substantially higher odds of negotiating sex than those in the poorest quintile. This finding is consistent with the premise of cooperative bargaining models of household decision-making that holds the influence of spouses in decision-making about the goods and services that affect both spouses is greater for those with greater economic resources (39). These findings are consistent with recent studies that associate financial independence as a critical enabler of women's reproductive autonomy in Myanmar and in Sub-Saharan Africa (40). However, the results differ from a study on 27 countries in Sub-Saharan Africa, which concluded that married women in richer and middle quantiles have lower odds of negotiating sex, unlike their counterparts in the poor quantile (41). This contradiction in findings may be due to the lack of accountability for country-specific effects in their study. The present study is more specific because it focuses on one geopolitical zone in Nigeria. There was a negative association between height and sex negotiation in all eight models. This is an unexpected finding for which there is little theoretical basis. There is very little research on this topic. One possible explanation for the negative association between height and sex negotiation could be that the taller women in this

study demanded sex by physical force without any prior negotiation with their husbands. The shorter women, on the other hand, negotiated for consent with their husbands. Alternatively, tall women may be viewed negatively in this region of the world, where tall women are perceived as strong or dominant. This social perception may influence how a husband frames his interactions with his wife, possibly reducing the space for genuine negotiated consent. Further research could be conducted to better understand the social meanings around height in these marital relationships and explore ways to address these challenges. Education was a two-way predictor of sex negotiation. Relative to uneducated women, women with tertiary education were more likely to negotiate sex with their partners, while those with primary and secondary education were less likely to negotiate sex. The positive effect of tertiary education is consistent with the literature, which finds that higher levels of education are associated with greater knowledge of women's rights and self-efficacy for self-advocacy (41, 42). The negative effects of incomplete or basic education may reflect a transition phase in which education exposes women to gender-equitable norms but does not yet equip them with the social capital and resources needed to assert these norms in marriage. This non-linearity is also noted in a previous study on the education–agency relationship (i.e., below the tertiary level of education) in Nigeria (41, 42). However, religion showed a modest but significant effect. Christian women had 20.9 percent higher odds of negotiating sex than Muslim women. This finding corroborates a study that suggests a higher likelihood of Christian women negotiating sex with their partners than their Muslim counterparts in terms of the different doctrines between the two religions, especially as they concern the authority of husbands and polygamy in Islam (42). Even though the effect of religion was marginal, it indicates that religion plays more of a contextual moderating role rather than a critical explanatory role in predicting the sexual autonomy of women. Wealth, education and employment, on the other hand, are strong and consistent predictors of women's ability to negotiate sex. These findings are divergent from qualitative studies that attributed the sexual subordination of women in Nigeria mainly to Islamic restrictions and as such,

suggest that in analyzing women's sexual behavior, due consideration must be given to socioeconomic factors that predict sexual negotiating behavior better than religion (43). The negative urban coefficient (coeff. = -0.281 , $p < 0.05$) in Model 8 is unusual because in areas with exposure to progressive social norms towards modern health practices, women live in urban locations. However, this may be because they have greater exposure to conservative religious organizations in the highly urbanized southwestern part of Nigeria, particularly in the cities. Furthermore, the high cost of living in cities could put additional pressure on women, causing household economic stress that undermines women's economic independence. This finding resonates with a study that found that urbanization does not necessarily promote progressive women's agency in areas with urban economic precarity (44). There are positive and significant effects of access to clean cooking energy on sex negotiation (Models 7 and 8). Reducing the domestic labour burden from solid-fuel cooking prevents physical exhaustion, saves women's time and enhances their physical and psychological well-being. This, in turn, enables women to take ownership of sexual negotiation, enhancing their reproductive autonomy. This is a novel finding in the sex negotiation literature, showing that energy access interventions, currently viewed primarily as impacting health and economic outcomes, have additional benefits that should be acknowledged and integrated into energy interventions and broader development programming.

Conclusion

Why do some women have more power than others to negotiate sex with their partners? Using data from 5,776 ever-married women aged 15-49 in southwestern Nigeria, the study examined the role of wealth and religion in sex negotiation capacity. Logit regression models showed that the wealthiest women had the highest odds of sex negotiation capacity, relative to the poorest. Women with a tertiary education had higher odds than those with little or no education, whereas those with primary or secondary education had lower odds than those who were illiterate. Christian women had higher odds than Muslim women, although the effect was modest after controlling for socioeconomic status. Women who were employed, Yoruba, or who used clean

cooking fuels had higher odds of sex negotiation. Conversely, women who were taller or living in urban areas had lower odds of sex negotiation.

Theoretical and Empirical

Contributions

This paper contributes to the literature on sex negotiation in several keyways. Firstly, it contributes to a sparse literature by providing one of the first quantitative analyses of sex negotiation strategies reported for married women at the sub-national level in a developing country, particularly in Sub-Saharan Africa. Most studies on sex negotiation to date have been based on very small sample sizes or qualitative studies. Secondly, the study challenges current evidence suggesting that religion is a significant driver of women's sexual autonomy by highlighting the far greater influence of wealth and education on the ability of women to negotiate sex. This provides important insights into how socioeconomic empowerment translates into reproductive agency. Thirdly, the findings show positive effects of clean cooking energy access on the ability of women to negotiate sex, thereby linking the energy access literature to important reproductive health outcomes. Finally, using a sequential modelling strategy, the paper consistently establishes the robustness of the core findings across a series of alternative specifications when modelling for a binary reproductive health outcome.

Policy Recommendations

Based on the study's findings, the following specific policy recommendations are made for Southwest. Firstly, women in the lower wealth quintiles, particularly those in the poorest quintile, require increased microfinance programmes and women's economic empowerment initiatives to enhance financial empowerment and thereby decrease the likelihood of poor sex negotiation odds. Programme design to financially empower these women must include measures to ensure they have control over their earned income. Secondly, the government must increase women's access to tertiary education to enhance their sex negotiation odds. This can be achieved through scholarship schemes, bursaries and alternative forms of access and participation at the tertiary level. Thirdly, Muslim women's rights against their husbands' brutality should be protected. Legislation against gender-based violence and sexual coercion must be enacted to protect Muslim

women living in polygamous unions. Community-based sensitisation on gender equality within marriage using Islamic scholarly resources and leaders should be encouraged. Fourthly, knowledge and ability to negotiate safe sex are correlated with access to clean cooking energy. Addressing clean cooking energy in rural and peri-urban areas must be recognised not only as an environmental and health issue, but as a critical tool for women's empowerment. Achieving gender responsive outcomes must be a priority in Southwestern Nigeria's clean energy policy framework. Lastly, contrary to popular perceptions about urbanisation enabling young people to exercise greater sexual autonomy and negotiate better sex, our research found an unfortunate negative effect of residence in urban settings on sex negotiation. Urban reproductive health education and gender sensitisation programs should not be deprioritised under the assumption that women living in urban settings are already empowered.

Limitations and Future Research

Several limitations persist with these findings. First, because DHS data are cross-sectional, the study cannot establish strong causations. Although theoretically robust and maintained across alternative specifications, the results are merely associations rather than evidence of a causal effect. Second, the measure of Can refuse sex is self-reported and subject to social desirability bias. Women who are Muslim or living in very conservative households may under-report their inability to refuse sex because such a response is socially undesirable. Third, the DHS does not collect data on the frequency or intensity with which couples negotiate sex, making it impossible to distinguish between successful negotiation and attempted negotiation that fails. However, our analysis is restricted to southwestern Nigeria; thus, findings cannot necessarily be generalised to other regions with different religious and socioeconomic demographics. Future research using longitudinal panel data can help establish causality between women's ability to negotiate sex and the outcomes of interest. Additionally, employing mixed methods can further elucidate the social meanings of sex negotiation among different religious and ethnic groups within Nigeria. Analysing data from other geopolitical

zones in Nigeria would provide a useful comparative perspective.

Abbreviations

DHS: Demographic Health Survey, USAID: United States Agency for International Development.

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Author Contributions

Adewara Sunday Olabisi initiated the study from beginning to end, including the Title, the body of the work, the analysis, the discussion and the editing.

Conflicts of Interest

There is no conflict of interest related to this study.

Data Availability

The USAID-financed DHS data, used for the study's analysis, is freely available and downloadable online from the World Bank. The compiled data is available from the corresponding author on a reasonable request.

Declaration of Artificial Intelligence (AI) Assistance

This manuscript was prepared manually by the author. The author therefore confirms that no generative artificial intelligence (AI) or AI-assisted technologies were used in the conception, analysis, interpretations, or writing of this manuscript. The author is responsible for all the information within the manuscript.

Ethics Approval

Not applicable because the author used national survey data.

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