

Research Article

Integrating Faith and Fashion: How Muslim Women in Ghana Are Redefining Workplace Dress Codes

Rashida Abdulai¹, Ninette Afi Appiah^{2,*} , Isaac Abraham² 

¹Department of Fashion Design and Textiles Education, Akenten Appiah-Menka University of Skills Training and Entrepreneurial Development, Kumasi, Ghana

²Department of Fashion Design and Textiles Education, Faculty of Vocational Education, Akenten Appiah-Menka University of Skills Training and Entrepreneurial Development, Kumasi, Ghana

Abstract

This study assessed the interplay of fashion, religion, and employment among Muslim women in Ghana's formal sector. It examined their fashion consumption behaviors and how religion influences their attire choices, focusing on their awareness of Islamic fashion laws. Employing a concurrent mixed method approach, the study targeted Muslim women in various formal institutions in Accra, Ghana. Data collection involved questionnaires, observations, and interviews. Descriptive and Regression analysis was conducted to test hypotheses. The study discovered a significant association between contemporary fashion features in Muslim women's styles and their knowledge of Islamic fashion laws. It also revealed that Islamic and contemporary fashion characteristics influence their understanding of clothing regulations under Islamic law. The study suggested the integration of religious beliefs in the fashion industry. It recommends involving professionals with religious and fashion expertise in education, promoting current trends in fashion that align with Islamic laws, and enforcing workplace rights for Muslim women. This study provides unique insights into how Islamic laws influence the fashion choices of Muslim women in Ghana's formal sector, bridging a gap in understanding the intersection of faith, fashion, and professional life. Additionally, the findings highlight the dual impact of fashion and religion not only on personal identity but also on professional engagement within the workplace. These results emphasize the need for a more inclusive fashion industry that respects and reflects diverse religious tenets while supporting women in their career endeavors. This integrative approach could potentially enhance workplace inclusion and boost the career prospects of Muslim women in the formal sector.

Keywords

Fashion Trends, Faith, Islamic Clothing, Formal Sector, Muslim Women

1. Introduction

The indigenous culture of Muslim women plays a major role in designing and producing various styles that Muslim women adopt. Hence, most Muslim women in Ghana are seen in ethnic fabrics and styles in tune with traditional dress forms

[1]. The underlying Islamic order, however, is for Muslims to preserve modesty as prescribed in the Qur'an (Chapter 24:31) and the Sunnah of the Prophet Muhammed [2]. Notwithstanding, the perception of non-Muslims on the Islamic dress

*Corresponding author: npafienyonam90@gmail.com (Ninette Afi Appiah), naappiah@aamusted.edu.gh (Ninette Afi Appiah)

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code has always been connected to religious oppression, explicitly concerning women. The wearing of modest garments by Muslim women, in truth, is a mark of total submission to outward appearances to God in the Islamic religion.

The evolution of social media has also inspired Muslim women to connect through searches about fashion styles on these social media platforms. Muslim women understand the differences between regional trends and share modest fashion ideologies from different regions [3]. The history of Islamic fashion is marked by some immigrants from the Middle East who travelled to their destinations across the globe and displayed Islamic culture to non-Islamic countries [4]. Thus, Islamic fashion started in the 1980s when these ethnic grocery dealers, mostly in Western Europe and the United States, began importing modest clothing and other items for the new Muslim communities [5]. These small business ventures, over time, evolved into a competitive and lucrative Muslim fashion industry.

Contemporary literature explores numerous potential elucidations for the gap in modern fashion trends in Islam and the clothing practices of Muslim women across the globe. In Rosenberg's [6] research on *Wrapped in Meaning: Modest Fashion as A Feminist Strategy*, she asserted that while some celebrity Muslimas are thriving in Sweden in entertainment by spear-heading major events by Nike and Kanye West, some other Muslima feel left behind in both education and in finding jobs. Rosenberg [6] further asserted that due to all these concerns, the government of Sweden has designed and produced work uniforms for Muslimas in various aspects of government security agencies: the army, the fire service, and pharmacies, and this encourages these women in a system that allows them to thrive at their respective jobs.

Abdelhadi [7] discussed the rising economic and social injustices Muslim women face in the Americas due to the use of the hijab. Aris et al. [8] also asserted that Islamic fashion portrayed in many fashion shows does not meet the Muslimah's dressing criteria according to the Al-Qur'an and Sunnah and, therefore, falls within the modest fashion category. The research further discussed the term Islamic fashion used by fashion houses to attract the population of Muslimas who want to express themselves by covering up modestly yet fashionably.

Aris et al. [8] again specified that modern Islamic fashion had a positive implication as many Muslim women dress fashionably in modesty. Aris et al. [8] noted that Muslim designers must solely sew Islamic fashion as they understand the requirements of Islam better. Indrianti and Kurniawan [9] inferred that Muslim women in the formal sector in Jakarta, the Indonesian capital city, needed a fashionable and professional look for office wear while complying with Islamic Sharia.

Indrianti and Kurniawan [9] specified that these Muslims agree that outerwear, such as suits, blazers, and coats, are decent enough to cover the aurat (bosom, derriere, hips) based on loose-bulky silhouettes and opaque fabrics. Despite these

previous studies offering vital insight into Islamic fashion trends, none of these studies pointed out the relationship between faith and the dress culture of a Muslim woman in the formal sector, especially for a culture as diverse as that of Ghana. For instance, Rosenberg [6] and Indrianti and Kurniawan [9] described the role of faith in Islamic fashion trends; however, they did not examine how religious cultural practices affect Islamic fashion in the formal industry.

Again, through all sectors of the workforce, Ghanaian women heavily impact the economy [10], and these economic outputs have come in the last decade, with women in the workforce persevering in the face of various forms of adversity [11]. Ghanaian women are involved in the workforce and leading it in various positions and sectors. Young Muslim women are also engaging in fashion blogging and vlogging on social media, putting together multiple trends for their followers. Instagram has become a significant platform for vloggers who post mostly photographs and short tutorial videos for their followers to learn from. Bloggers like Sheilla Yakubu and Hamdiya Hamid, one of the first two young Muslim women who wore the hijab to ever contest in the Miss Malaika beauty pageant and a nominee for the 2019 Glitz Style Awards in the 'Fashion Blogger of The Year' category, Wun-Nam Andani, Hajia Adiza Balafaila are young Muslim women pushing forward the modest fashion agenda in Ghana.

Currently, most media discussions focus mainly on modest fashion as an interest for women within religious communities. These discussions focus primarily on whether modest fashion is a personally expressive move of Muslim women or an oppressive status imposed rigidly by their religious communities [12]. In the formal sector, clothing and styling are crucial when interacting with clients. The formal dress code generally lays down rules and standards that firms develop to guide employees on the appropriate clothes.

According to Abdelhadi [7], the relationship between the hijab, the modest dress code, and the formal employment industry is fundamental because, although it serves as an identification for Muslim women, it merges the need to attain paid employment and education without having to compromise on the rules of Islamic dress code. Thus, it ensures that Muslim women can protect the gains of modernity while maintaining the respectability and rights associated with following traditional norms. Many issues have been raised regarding wearing typical clothing for specific situations or places [13].

Generally, Muslim women must not purchase garments merely for worldly satisfaction but to satisfy God, as clothing is also an act of worship [14]. The Ghanaian Muslimah must, therefore, comply regardless of emerging fashion trends and, as such, is required to satisfy the tenets of Islam as well as look fashionable in the most suitable way possible. Studies in fashion have discovered that religion influences consumers' purchasing decisions based on what is commanded by the Scriptures they follow [15]. However, there is limited knowledge regarding the influence of religion on the fashion

consumption behaviour of Muslim women in Ghana.

Taking these dynamics into consideration aids in analyzing and shedding light on the different layers of identity and conceptions of modernity that wearers of Islamic fashion claim through adopting a Muslim dress in societies and largely secular spaces in Ghana. Thus, this study explored the intersection of Islamic practices and women's fashion choices within the formal sector in Ghana. It delved into how adhering to Islamic dress codes shapes the clothing preferences of Muslim women in professional environments. It further aims to appreciate the empowerment these women experience through their unique blend of faith and fashion, highlighting how this integration supports their economic ambitions and redefines conventional workplace dress codes.

Hypotheses development

Contemporary Fashion and Islamic Identity: Contemporary fashion among Muslim women often involves integrating modern trends with traditional Islamic requirements. Sholihan and Elizabeth [16] infer that this blend reflects personal identity and religious adherence. Again, the knowledge of Islamic fashion laws among women who adopt contemporary fashion styles is an area of debate. Lewis [17] suggests that this group may theoretically understand Islamic fashion laws, adapting them to modern contexts. Furthermore, Tarlo and Moors [18] argue that fashion is a cultural interpreter. Muslim women using contemporary fashion elements might navigate between global fashion trends and Islamic principles, suggesting an informed understanding of Islamic fashion laws. Based on the above, the following hypotheses were developed:

Hypothesis 1: Muslim women who incorporate contemporary fashion features into their fashion style are knowledgeable about Islamic fashion laws.

Women who incorporate explicit Islamic fashion features are likely to be more aware of Islamic fashion laws. This is supported by Lewis [19], who indicated a direct correlation between religious adherence and fashion choices. Also, Bucar [20] noted that cultural and religious education often influences the choice to incorporate Islamic fashion features, implying a higher likelihood of knowledge regarding Islamic fashion laws. Moreover, the impact of globalization on Islamic fashion is significant. Öca and Gökarıksel [21] infer that while globalization has introduced new fashion elements, those adhering strictly to Islamic fashion features often do so with a deep understanding of the religious laws governing dress. Based on the above, the following hypotheses were developed:

Hypothesis 2: Muslim women who incorporate Islamic fashion features into their fashion style are knowledgeable about Islamic fashion laws.

2. Materials and Methods

This study adopted a concurrent mixed-method approach, combining quantitative and qualitative data collection techniques to explore the fashion preferences and knowledge

about Islamic fashion laws among Muslim women working in corporate Ghana. The primary tool for quantitative data collection was a structured questionnaire developed specifically for this study. The survey targeted Muslim women in corporate settings across Ghana. To ensure a diverse representation, a total of 120 questionnaires were distributed. This distribution strategy aimed to encompass various age groups, educational backgrounds, professions, and years of experience.

Frequencies and percentages were calculated for each demographic and professional characteristic. This step was crucial in understanding the distribution and variation of characteristics like age, education, profession, years of work, position, sect of Islam, marital status, and fashion preferences among the respondents. Regression analysis was used as the prime statistical technique to test the two hypotheses. Control variables, including educational qualifications, job position, marital status, and Islamic sect, were also considered in the analysis. ANOVA analysis was employed to test the overall significance of the regression model. R-squared value Analysis was utilized to determine the proportion of variability in the dependent variable illustrated by the independent variables. In addition to the quantitative survey, qualitative insights were gathered through observational and interviews. The observations focused on the respondents' dressing styles, providing a deeper understanding of their fashion preferences and adherence to Islamic fashion laws.

Ensuring the confidentiality and ethical treatment of the respondents' information was a paramount concern. Informed consent was obtained from all participants, and the study was conducted per prevailing ethical standards.

3. Results

3.1. Demographics

Table 1 comprises the ages of 103 Muslim female respondents who work in corporate Ghana, of which 45.6% are within the majority age group. This indicates that women within this middle-aged bracket are the driving force of corporate Muslim women workers in Ghana.

Table 1. Age.

Characteristics	Frequency (n)	Percentage (%)
21- 30 Years	35	34
31- 40 Years	47	45.6
41- 50 Years	13	12.6
50 and above	11	10.7

Regarding educational qualification in Table 2, 45.6% of

the respondents represented the majority with a bachelor's degree, indicating a solid educational background of these Muslim women who work in corporate Ghana. This represents

nearly half of the study population pursuing high academic laurels, dispelling the misconception that Muslim women are not highly educated.

Table 2. Educational qualification.

Characteristics	Frequency (n)	Percentage (%)
SSSCE/WASSCE	3	2.9
Diploma	3	2.9
Bachelor	47	45.6
Masters	45	43.7
PHD	7	6.8
Others	2	2

Respondents representing 21.2% in [Table 3](#) work in the health sector and provide various health services, although the area of specialization varied. These women work in laboratories, hospitals and pharmacies as medical doctors, pharmacists,

nurses, nutritionists, virologists, and other health care workers. The medical field in Ghana generally allows individuals to wear professional attire, although some units are required to wear uniforms. This connotes that Muslim women working in this sector can wear stylish, trendy and modest clothing.

Table 3. Profession.

Characteristics	Frequency (n)	Percentage (%)
Accounting, Banking and Finance	18	17.3
Education	18	17.3
Human Resource Management	4	3.8
Engineering, Technology and Science	11	10.6
Administration	10	9.6
Law	4	3.8
Health Services	22	21.2
Agriculture	2	1.9
Customer Service	5	4.8
Logistics	1	1.9
Architecture	2	1.9
Sales and Marketing	5	4.8
Journalism	1	1.9

Amongst the respondents represented in [Table 4](#), 27.2%, the majority represented two groups of workers: those who have worked for 1 to 4 years and those who have worked 13 years and above in their various occupations. This study also indicated that Muslim women are part of a growing workforce and

have been committed to their various roles at work.

Table 4. Years of work.

Characteristics	Frequency (n)	Percentage (%)
Less than 1 year	11	10.7
1-4 years	28	27.2
5-8 years	25	24.3
9-12 years	13	12.6
13 years above	28	27.2

Regarding rankings and the present positions in Table 5, 41.2% of the respondents are in middle management, representing the majority. This indicates these women have worked through the ranks in their various occupational roles to achieve middle management positions. Middle management roles are considered supervisory in organizational organograms, which could influence women's dress styles and the choice of clothing if a uniform system is not in place.

Table 5. Present position.

Characteristics	Frequency (n)	Percentage (%)
Top Management	16	15
Middle Management	40	41.2
Lower Management	19	19.6
Non-Management	22	22.7
Others	3	3

There are many sects of Islam globally, and Ghana has some of them. A total of 63.2% of respondents identified as being Al-Sunnah, which is about their identity with the Islamic sect. According to Inhorn and Serour [22], Sunni Islam is the most popular branch of Islam globally, with 85% to 90% of Muslims worldwide adhering to its practices and identifying with it. Its name derives from Sunnah, which refers to the Prophet Muhammad's traditions and practices (PBUH) [23]. In Ghana, as well as globally, Sunni Muslims are known as "Ahl As-Sunnah Wal-Jama'ah", which translates to "those of the Sunnah and the community" or simply "al-Sunnah". Sunnism refers to its ideas and practices in English, while Sunni Muslims, Sunnis, Sunnites, and Ahlus Sunnah refer to its members.

Table 6. Sect of Islam.

Characteristics	Frequency (n)	Percentage (%)
Al- Sunnah	60	61.2
Tijaniyyah	14	14.3
Shia	5	5.1
Ahmadiyyah	8	8.2
Qadiriyyah	4	4.1
Others	6	11.1

According to the responses gathered in Table 7, 51.5% of respondents, representing the majority, are married. This is an interesting find because there is a lot of misconception that Muslim women are after marriage do no work. However, the findings of this research indicate the opposite, where married women are the most active in corporate Ghana.

Table 7. Marital status.

Characteristics	Frequency (n)	Percentage (%)
Married	53	51.5
Single	39	37.9
Divorced	10	9.7
Widowed	1	1

3.2. The Interest of Muslim Women in the Fashion of the 21st Century

This section seeks explicitly to identify Muslim women's interest in modern fashion. To do this, the questions targeted their lifestyle choices, purchasing and stocking decisions, and perceptions of themselves regarding fashion.

With the current Islamic fashion trends practised by Muslim women in the formal sector of Ghana, 58.3% strongly agreed they buy clothes they like regardless of current fashion trends. In comparison, 43.7% also strongly agreed they purchase new fashion looks only when well-accepted. Respondents representing 44.1% insinuated their friends regarded them as a good source of advice on fashion selection and had confidence in their excellent taste in clothing 64.7%. Affirming this, 49% asserted they were not scared to be the first to wear something different in fashion looks.

Pricing was a major factor for 27.2% of respondents who insisted the price was a major factor in their purchasing habits, although 61.2% strongly agreed that what you think of yourself is reflected by what you wear. Respondents representing 47.6% insinuated they plan their wardrobes carefully, mostly by shopping for coordinated outfits, 35.9% while 32% mostly

buy brand new clothes from shops, online sources or retailers, clothes from second-hand vendors.
but 26.5% of them also affirmed they mostly bought their

Table 8. *The interest of Muslim women in the fashion of the 21st Century.*

Statements	1 F (%)	2 F (%)	3 F (%)	4 F (%)	5 F (%)
I buy clothes I like, irrespective of current fashion.	6 (5.8)	5 (4.9)	12 (11.7)	20 (19.4)	60 (58.3)
I buy new fashion looks only when they are well-accepted.	13 (12.6)	15 (14.6)	12 (11.7)	18 (17.5)	45 (43.7)
My friends see me as an excellent source of fashion advice.	6 (7.9)	9 (8.8)	16 (15.7)	25 (24.5)	45 (44.1)
I am confident of my good taste in clothing.	1 (1)	5 (4.9)	3 (2.9)	27 (26.5)	66 (64.7)
I am not afraid to be the first to wear something different in fashion looks.	7 (6.9)	9 (8.8)	17 (16.7)	19 (18.6)	50 (49)
I like to buy clothes regardless of pricing.	13 (12.6)	28 (27.2)	15 (14.6)	27 (26.2)	20 (19.4)
What you think of yourself is reflected by what you wear.	4 (3.9)	3 (2.9)	9 (8.7)	24 (23.3)	63 (61.2)
I plan my wardrobe carefully.	1 (1)	10 (9.7)	10 (9.7)	33 (32)	49 (47.6)
I mostly shop for coordinated outfits.	1 (1)	10 (9.7)	16 (15.5)	39 (37.9)	37 (35.9)
I mostly buy brand-new clothes from shops, online sources or retailers.	8 (7.8)	13 (13.5)	17 (16.5)	33 (32)	32 (31)
I mostly buy my clothes from second-hand vendors.	25 (24.5)	27 (26.5)	17 (16.7)	14 (13.7)	19 (18.6)

3.3. Incorporation of Islamic Fashion Characteristics into Their Fashion Style

In this section, the objective is to determine how Islam plays a role in the dressing styles of these Muslim women. To achieve this objective, the questions were centred on the specific clothing requirements of Islam for women, such as covering the aurah, the looseness of clothing and other requirements. These requirements have been translated into clothing styles to understand better the choices these women make.

To determine the current Islamic fashion trends being practised by Muslim women in the formal sector in Ghana,

56.3% usually wear long-sleeve blouses to work, 47.6% of them wear midi and long skirts, 52.9% wear midi and dresses skirts, 50.5% wear loose trousers to work. Regarding the choice of colour, 26.2% prefer to dress in bright-coloured outfits to work, while 38.2% prefer to dress in dark-coloured costumes. Fabric preferences of respondents also showed that 39.2% like to dress in African prints, which are sewn locally, while 32% prefer to wear foreign garments and brands for work. 64% always wear the hijab, but 39.8% prefer to wear a headscarf or tie a stylish headgear to work. The style silhouette of 49.5% of the respondents is loose and not form-fitting, while 50.1% would rather have a tight and form-fitting silhouette.

Table 9. *Muslim women and incorporation of Islamic fashion characteristics.*

Statements	1 F (%)	2 F (%)	3 F (%)	4 F (%)	5 F (%)
I usually wear long-sleeved blouses to work.	5 (4.9)	3 (2.9)	10 (9.7)	27 (26.2)	58 (56.3)
I wear a midi and long skirts to work.	20 (19.4)	10 (9.7)	8 (7.8)	16 (17.5)	45 (43.7)
I wear midi and long dresses	16 (15.7)	9 (8.8)	9 (8.8)	14 (13.7)	54 (52.9)
I prefer to wear loose trousers to work.	19 (18.4)	9 (8.7)	7 (6.8)	16 (25.5)	52 (50.5)
I prefer to dress in bright colours.	22 (21.4)	20 (19.4)	14 (13.6)	27 (26.2)	20 (19.4)
I prefer dark-coloured clothing for work.	9 (8.8)	17 (16.7)	12 (11.8)	25 (24.5)	39 (38.2)
I like to dress in African prints sewn locally for work.	14 (13.7)	12 (12.7)	13 (12.7)	22 (21.6)	40 (39.2)
I prefer to dress in foreign garments and brands to work.	11 (10.7)	19 (18.4)	15 (14.6)	33 (32)	25 (24.3)

Statements	1 F (%)	2 F (%)	3 F (%)	4 F (%)	5 F (%)
I always wear a hijab to work.	12 (11.8)	13 (12.7)	9 (8.8)	4 (3.9)	64 (62.7)
I prefer to wear a headscarf or tie a stylish headgear to work	35 (34)	13 (12.6)	5 (4.9)	9 (8.7)	41 (39.8)
My style preference is a silhouette that is loose and not form-fitting	15 (14.6)	10 (9.7)	12 (11.7)	15 (14.6)	51 (49.5)
My style preference is a silhouette that is tight and form-fitting	52 (50.1)	8 (7.8)	9 (8.7)	7 (6.8)	27 (26.2)

3.4. Knowledge and Understanding of the Islamic Clothing and Dressing Regulations According to the Qur'an and Sunnah

This section seeks to understand Muslim women's knowledge and understanding of Islam and the Sunnah. Questions in this section specifically try to determine if these women know the regulations and, as such, incorporate them in their clothing choices for work.

To identify if Muslim women understand the Islamic clothing and dressing regulations according to the Qur'an and Sunnah, 77.7% indicated they know the Islamic rulings, 69.9%, to a very large extent, said they understand the Islamic rulings on dressing for women, while 53.5% said they practised the Islamic rulings on dressing for women strictly 53.5%

and did not find is regulations restricting 39.6%.

Although responses were varied, in Table 10, 40.8% expressed they followed the Islamic guidelines for women's dressing strictly, and 55.9% disagreed with the assertion that Islam did not allow them to be fashionable. In comparison, 52.4% disagreed with the assertion that wearing fashionable clothing was unIslamic. To affirm that it is wrong or un-Islamic to wear bright colours, 47.6% disagreed that Islam does not frown on the wearing of bright-coloured outfits, but 65% identified with the notion that the wearing of transparent clothing is un-Islamic. Finally, on the notion of Islam having the best dressing regulations for women, 72.5% agreed to a large extent that Islam did have the best dressing regulations for women.

Table 10. Muslim women's understanding of Islamic clothing and dressing regulations according to the Qur'an and Sunnah.

Statements	1 F (%)	2 F (%)	3 F (%)	4 F (%)	5 F (%)
I know the Islamic rulings on dressing for women.	0 (0)	2 (1.9)	8 (7.8)	13 (12.6)	80 (77.7)
I understand the Islamic rulings on dressing for women.	0 (0)	3 (2.9)	9 (7.8)	19 (18.4)	72 (69.9)
I practice the Islamic rulings on dressing for women	1 (1)	8 (7.9)	15 (14.9)	23 (22.8)	54 (53.5)
Islamic guidelines for women on clothing are too strict to follow.	41 (39.16)	16 (15.5)	18 (17.5)	11 (10.7)	17 (16.5)
I strictly follow the Islamic guidelines for women's dressing.	1 (1)	13 (12.6)	20 (19.4)	27 (26.2)	42 (40.8)
Islam does not allow me to be fashionable.	57 (55.9)	21 (20.6)	6 (5.9)	8 (7.8)	10 (9.8)
Wearing fashionable clothing is un-Islamic.	54 (52.4)	20 (19.4)	5 (4.9)	11 (10.7)	13 (12.6)
Wearing bright and vibrant colours is un-Islamic.	49 (47.6)	25 (24.3)	14 (13.6)	6 (5.8)	9 (8.7)
Wearing transparent clothing is un-Islamic.	15 (14.6)	3 (2.9)	4 (3.9)	14 (13.6)	67 (65)
Islam has the best dressing regulations for women to be fashionable	2 (2)	1 (1)	12 (11.8)	13 (12.7)	74 (72.5)

3.5. Testing Hypotheses

A hypotheses test is performed on the regression model to determine the significance of the independent variables: Fashion interest, Islamic fashion characteristics, and con-

temporary fashion characteristics. Control variables are educational qualifications, job position, marital status, and Islamic sect. This was done to assess if these independent variables impact the knowledge of Islamic laws on fashion (the dependent variable). Specifically, two hypotheses were tested:

1) *Hypothesis 1: Muslim women who incorporate con-*

temporary fashion features into the fashion style are knowledgeable about Islamic fashion laws.

- 2) Hypothesis 2: Muslim women who incorporate Islamic fashion features into their fashion style are knowledgeable about Islamic fashion laws.

Regression analysis

Dependent Variables = Knowledge of Islamic Laws

Independent Variables = Fashion interest, Islamic fashion characteristics, Contemporary fashion characteristics.

Control Variables = Educational qualifications, Job position, Marital status, Islamic sect.

Based on the regression statistics presented above, an R-squared value of 0.30 was obtained. This indicates that the independent variables used in the analysis can explain the 0.30 or 30% variability of the dependent variable (knowledge of Islamic laws on fashion). Generally, the model's strength is estimated by how close the R-squared value is to 1 or 100%.

Table 11. R squared values.

Regression Statistics	
Multiple R	0.54
R Square	0.30
Adjusted R Square	0.24
Standard Error	0.46
Observations	91

Table 12. ANOVA.

	Df	SS	MS	F	Significance F
Regression	7	7.5450411	1.077863	4.987	0.0000956
Residual	83	17.939135	0.2161342		
Total	90	25.484176			

The F-statistics generated from the Anova table are used to test the hypotheses and subsequent significance of the regression model. The calculated *F-value* and the *Significance F-value* must be compared. The computed value *F* is 4.987, which is greater than the *Significance F-value*, which is

0.0000956. This concludes that the regression model null hypothesis that the Regression Model is insignificant is rejected. Hence, it is determined that the regression model is significant even with an R-Square value of 0.30 since $F > F\text{-Sig}$.

Table 13. Regression analysis.

Regression Variable	Coefficients	Standard Error	P-value	t Stat	Conclusion
Intercept	1.849	0.3751	0.000004168	4.929236322	S
Islamic Sect	0.019	0.0419	0.646931706	0.459702427	N-S
Educational Qualification	0.121	0.0921	0.191719081	1.316233645	N-S
Job Position	-0.042	0.0544	0.441219465	-0.77384771	N-S
Marital Status	0.015	0.0801	0.8486576	0.191428261	N-S
Fashion Interest	0.054	0.0670	0.425775243	0.800380759	N-S
Islamic Fashion characteristics	0.098	0.0518	0.061944751	1.89224622	S

Regression Variable	Coefficients	Standard Error	P-value	t Stat	Conclusion
Contemporary Fashion characteristics	0.246	0.0792	0.002630061	3.101584851	S

In testing for Hypotheses 1 and 2 and, subsequently, the significance of the corresponding regression coefficient, the *P*-value of each independent variable is compared to the significance level of 0.10. If the *P*-value < 0.10, then the Null Hypothesis is rejected; thus, it is concluded that the variable is significant.

From the coefficient table, the *P*-values of the regression intercept and the independent variables Islamic fashion characteristics and Contemporary fashion characteristics with *P*-values 0.000004168, 0.0062 and 0.0026, respectively, are less than 0.10. This indicates that these variables have a significant effect on Muslim women's knowledge of the laws governing women's clothing.

The coefficients for the Islamic sect, educational qualification, job position, marital status and fashion interest are insignificant because their *P*-values are greater than 0.10. This indicates they do not influence the knowledge of Muslim women on the laws governing clothing and dressing.

Using the regression coefficient of the significant variables, the overall model equation, which also establishes the relationship between Islam and the clothing practices of Muslim women in Ghana in the 21st Century (Research Question 2). is written as:

$$\text{Knowledge of Islamic Laws} = 1.849 + 0.098 (\text{Islamic Fashion characteristics}) + 0.246 (\text{Contemporary Fashion characteristics})$$

3.6. Observation Results

The observation of Muslim women's workplace attire revealed various dressing styles, including head coverings (hijabs) in different, mostly mild tones. The common upper garments included chiffon, cotton button-down, woollen knit blouses, blazers, and African print blouses, the latter popular on Fridays. While chiffon blouses were noted for their transparency and discomfort in heat, many women wore trousers, often form-fitting, contrary to the preference for loose clothing. Additionally, skirts of different styles and below-knee dresses were worn, with older management-level respondents favouring African print kaba and slit. The predominant colour palette for work attire included primary and mild tones like black, coffee-brown, beige, and navy blue, with no specific HR policies dictating colour choices.

3.7. Interview Results

Islamic fashion trends being practised by Muslim women in the formal sector in Ghana

"What is modest fashion?" was the first question posed. The interviewees had a rudimentary awareness of modest fashion and appropriate trends for Muslim women. The responses ranged from general observations to clear, succinct definitions.

One response by a Muslim banker was:

"I think to a lot of us, modest fashion, as the name suggests, is any type of clothing worn especially by Muslim women to cover up the essential parts".

Another response by a Virologist was:

"Modest clothing generally is clothing accepted by Islam as appropriate to wear for our day-to-day activities because Islam requires Muslim women to be modest."

A response that resonated with the interviewees was by a Human Resource Manager who said

"I think today, when we talk about modest fashion, it is not just about wearing long gowns to work or anywhere else. Modest fashion can also be fashionable and look nice. Usually, our Muslim sisters think Islam requires us to be modest and forget we also need to put in the effort to look beautiful by buying or sewing nice dresses or clothing for work".

According to the answers, modest dress for Muslim women includes concealing, fashionable, and trendy clothing. Some respondents attempted to define modest fashion by offering examples of apparel they believed met modest standards. Long-sleeved, loose-fitting clothing with enough length to cover the legs and shins.

"What do you wear to work?" was asked next. Most women usually dress modestly and stylishly, although finding modest and attractive clothing can sometimes be challenging. Most respondents stated they had to buy clothes from second-hand sources, while others said they got clothes from online retailers, mostly imported from China. A response recorded was;

"My sisters and I usually wear what we feel comfortable in. I know sometimes it goes contrary to what Islam requires, but since most of the things we wear are imported, we have minimal choice. Beggars can't always be choosers in this case. We buy and wear what we can find".

Some clothing choices the women registered were similar to those observed in the data collection phase of the research work. Long-sleeve blouses or garments with long sleeves, trousers, skirts and dresses mainly below the knee and mostly loose-fitting clothes.

The last question asked in relation to the practices of women was, "What fashion style do you think is suitable for formal or corporate work?"

"To put it simply, something Sophisticated and classy". I want to wear something that makes me feel good about

myself. I would love a nice suit that's not too fitting, a long dress that's not too flowing, or a flare that's not big. Something clean and classic, you know".

The summary indicates that Muslim women desired to wear power suits and jumpsuits in monochrome tones like maroon, cobalt blue, ivory, and burnt orange. They feel their current clothing, often imported, is not suitable for the African climate and doesn't match the style of women from other religious backgrounds. They are eager for new, stylish, and modest fashion trends that cater to their specific style needs in Ghana.

Knowledge of Muslim women on Islamic clothing and dressing regulations according to the Qur'an and Sunnah

In response to the first question, "What are the Islamic clothing regulations for Muslim women?" respondents said they knew the regulations, but it became clear through the interaction that they knew some of the regulations but not all of them. These respondents did not register regulations, such as not imitating the dress style of the opposite gender.

"From what I have learnt from Islamic school or Madrasa, Muslim women and girls are always to wear the hijab and loose clothing. We are to cover up at all times and not let some parts of our bodies show," explained an accountant.

All of the other rules, such as hiding a woman's aura, wearing loose clothing, wearing thick and opaque clothing, and taking into account her overall appearance, were well-known and followed by these ladies. The respondents also stated that they knew these rules were from the Qur'an and Sunnah but had difficulty identifying the numerous Qur'anic texts and Prophet Muhammed's specific teachings (PBUH).

"How do the regulations influence your choice of clothing?" garnered similar responses from the Muslim women interviewed. The respondents answered they factored the regulations heavily in their choice of clothing, although they did not always get as Islamically fashionable as they wanted to be.

"Well, honestly, we are constantly judged by what we wear. When you dress too Islamically, people make fun of you and call you names. In the same vein, when you dress a little too Western, people will say you're not a good Muslim. As much as possible, I want to practice the regulations of wearing loose clothing and covering up, but I want to find a way of looking as good as the other women at work by combining Western and Islamic regulations and being judged".

On the first rule, which specifies that the aura must be covered, the ladies mentioned that they occasionally like to wear garments that show off their necklines, such as V-necks and off-shoulder cuts, which violates Allah's Qur'anic laws.

Respondents to the second restriction on wearing thick and opaque materials indicated that due to the importation of apparel, they sometimes had to compromise due to a lack of options on the market. However, they still sought to comply with the law by layering their clothing.

In response to the regulation for wearing loose clothing, respondents claimed that they frequently wear loose clothing,

which makes them bulky and unattractive in appearance and movement. A response from an office administrator also gave a varying view on the subject;

"Personally, I love to wear loose clothing, but I don't like it too loose. If it is too loose, I look unkempt, and it does not flatter my personality".

A Muslim woman's overall appearance, which is a crucial regulation, incorporates all of the requirements for a Muslim woman to be identified by her appearance, and she must always look her best without being boastful or arrogant. When asked why they found these guidelines difficult to obey, respondents answered it was challenging to find the best modest Islamic outfit that was also fashionable.

They also reported that this made them feel inferior to the other women at work. To feel accepted, they would have to go against Islamic values. One of the study's key goals is to create and manufacture fashionable, modest apparel that will boost these women's confidence while adhering to Islamic guidelines.

"Is fashion haram in Islam?" was another question posed to the interviewees during the session. No! exclaimed the interviewees. Islam does not stop us from being fashionable. Islamic regulations require believers to always look their best. It is incumbent for a Muslim woman to be dressed modestly and also wear the best of garments. One interviewee quizzed and shared her thoughts;

"How can being fashionable be haram"? Yes, as Muslim women, we know there are some things we cannot wear that make those items haram; other than that, fashion includes everything we wear, so fashion cannot be haram. I think this generation tries to make things too complicated, especially for us women. We are women, and as such, we would always want to look beautiful, and so from my perspective, I don't think fashion, in general, is haram."

Another interviewee expressed her opinion that;

"No fashion is not haram. I say this because we buy nice dresses or clothes, such as the Abaya that meets the Shariah, and those dresses are fashionable in their category. The only thing to consider is that the clothing we buy must be what the Shariah dictates. Fashion cannot be haram at all".

This attracted bouts of laughter from the women in the focus group. Indeed, if all the Qur'an, Hadith, and Sunnah conditions are met, Muslim women can dress up in trendy and stylish outfits.

4. Discussion

The findings of this study highlight the evolving role and identity of Muslim women in corporate Ghana, challenging prevalent stereotypes regarding their education, professional engagement, and fashion consciousness. A significant proportion of the respondents hold bachelor's degrees (45.6%), underscoring a commitment to higher education among Muslim women who dispute the misconception of their limited educational pursuits. This observation aligns with the broader

discourse on women's education in Islamic contexts, where recent trends indicate a growing emphasis on female empowerment through education [22, 24].

Also, the diversity in professional sectors, including a noteworthy presence in health services (21.2%), further illustrates Muslim women's multi-dimensional roles in Ghana's workforce. This finding is particularly significant in light of discussions on Muslim women's visibility in various professional fields [25], demonstrating their capacity to navigate and excel within these spaces while adhering to their religious and cultural identities. Again, the respondents' work experience distribution, with notable representations in both early (27.2%) and advanced (27.2%) career stages, suggests a sustained commitment to their professions. This challenges narratives that frame Muslim women as transient participants in the workforce and instead position them as dedicated professionals [22].

Moreover, the predominance of middle management roles among the respondents (41.2%) indicates a progression through the professional ranks, reflecting Muslim women's ambition and capability to assume leadership positions. This finding contributes to the ongoing discourse on women's leadership in Muslim societies, advocating for reevaluating gender norms within professional hierarchies [26]. Furthermore, the religious identity of respondents predominantly aligning with the Al-Sunnah sect (61.2%) contextualizes their professional and educational achievements within the broader framework of Sunni Islam, which advocates for moderation and engagement with societal norms [22]. This affiliation provides insight into how religious principles intersect with professional ambitions and lifestyle choices among Muslim women in Ghana. The marital status data, with a majority of respondents being married (51.5%), dispels the notion that professional engagement detracts from familial or marital commitments among Muslim women. Instead, it underscores their multifaceted roles, balancing career aspirations with personal life [25].

The study also delves into the fashion preferences of Muslim women in corporate Ghana, revealing a strong inclination towards modern fashion that respects Islamic guidelines. The majority's preference for buying clothes they like irrespective of current fashion trends (58.3%) highlights an assertive approach to fashion, where individual choice prevails over societal or market-driven trends. This finding resonates with contemporary discussions on Islamic fashion, emphasizing harmonizing personal style with religious norms [18]. Additionally, the results on Islamic fashion characteristics and the knowledge and understanding of Islamic clothing regulations reflect a conscious engagement with fashion that adheres to Islamic principles. The adoption of modern fashion elements that are in harmony with Islamic guidelines signifies an understanding of modesty that is both informed and flexible [19].

The regression analysis underscores the significant impact of Islamic and contemporary fashion characteristics on the knowledge of Islamic laws on fashion, providing empirical

support to the argument that contemporary fashion can coexist with Islamic fashion principles without compromising religious values. The findings thus paint a complex picture of Muslim women in corporate Ghana, characterized by a blend of traditional religious values and modern professional and lifestyle choices. The data challenge stereotypical perceptions and underscore the dynamic nature of Muslim women's identities as they navigate the intersections of religion, professionalism, and fashion in the 21st century.

5. Conclusion Implication and Limitations

The study examined the intersection of fashion, religion, and employment among Muslim women in Ghana's formal sector. The study examined the intersection of fashion, religion, and employment among Muslim women in Ghana's formal sector and found that Muslim women in Ghana are successfully integrating modern fashion trends with Islamic requirements to create a harmonious blend that reflects both personal identity and religious adherence. Also, adopting Islamic fashion in the workplace is seen as an empowerment tool, allowing women to participate more fully in the workforce while adhering to religious norms. There was a strong trend among Muslim women in corporate Ghana to be fashion-conscious and choose modest and stylish attire, which challenges the restrictive Islamic fashion stereotype.

The findings suggest a need for the global fashion industry to consider more inclusive designs that cater to the modesty requirements of Muslim women without compromising on style. Organizations, especially in multicultural societies, might consider adapting their dress code policies to be more inclusive of religious attire, thus enhancing diversity and inclusion. The study also underlines the role of education in empowering Muslim women, suggesting that higher education correlates positively with economic participation and breaking stereotypes.

The study focused on Ghana, which may limit the generalizability of the findings to other regions with significant Muslim populations. While the study explores modern fashion trends among Muslim women, it does not extensively cover traditional Islamic attire and its variations across different Islamic cultures. Thus, future studies could compare Muslim women's fashion preferences and trends in different countries or continents to provide a global perspective on Islamic fashion. Furthermore, exploring the role of social media and digital platforms in shaping the fashion choices of Muslim women could offer insights into the spread of global fashion trends and their reception in traditional societies. This study, however, paves the way for a deeper understanding of the complex interplay between religion, culture, and fashion in the professional lives of Muslim women, suggesting that empowerment and modernity can coexist with tradition and religious observance.

Author Contributions

Rashida Abdulai: Conceptualization, Data curation, Formal Analysis, Investigation, Resources

Ninette Afi Appiah: Methodology, Resources, Supervision, Validation, Writing – review & editing

Isaac Abraham: Project administration, Visualization, Writing – original draft

Conflicts of Interests

The authors declare no conflicts of interest.

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