

## PERCEPTION OF THE VALUE OF CLOTHING ACCESSORIES AMONG URBAN WOMEN IN THE FEDERAL CAPITAL TERRITORY, ABUJA

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### **Abstract**

*The cross-sectional survey was an assessment of the value placed on clothing accessories as perceived by women in different works of life in the Abuja Federal Capital Territory, particularly when they are segregated according to age, socio-economic status and educational qualifications. Five research questions were formulated to guide the study. A sample size of 350 women was randomly selected to react to a 13-item researcher-constructed structured rating scale with 0.82 index of logical validity and 0.79 coefficient of internal consistency. The obtained data were analysed using descriptive statistics. Findings provided convincing evidence that most women irrespective of age, marital status, educational qualification and earning power like to appear presentable during occasions by dressing gorgeously with clothing accessories. The colour of dress was identified as a strong determinant of the type of clothing accessories. Most women delight in wearing jewelries while covering of the head was regarded as sacred by 99% of the research participants. The researcher recommends, among others, that though the acquisition of clothing accessories could be tempting, yet women should be conscious of their earning power or that of their spouses in selecting clothing accessories particularly jewelries.*

### **Introduction**

Clothing accessories include everything that a woman puts on to appear presentable apart from clothes and thus, clothing accessories would include all adjuncts to the dressing of a woman to improve her appearance. Many women enhance their outfit by wearing accessories such as sunglasses, belts, handbags, earrings, necklaces, bracelets, wallets, watches, hats, scarves or any other type of headgear. Mehta (2012) posits that fashion and accessories always go hand in hand when it comes to putting together perfect and fashionable outfit. Consequently, the kind of accessories that a woman chooses to put on can complement her outfit and further enhance her entire appearance. Ornaments are part of accessories because they are complementary to the dressing of most women. Even though they are generally small in size, yet they seem to add polish to a woman's outfit. One should not therefore be surprised to find most ornaments being tagged with rather expensive prices.

Fashion and accessories are not two different components; rather accessories are a part of woman's fashion sense and the way a woman blends together different accessories in terms of colors, textures and designs with her outfit to create a balanced look, is what will define her style statement. With the right accessories, even a boring basic outfit can stand out and catch the attention of onlookers. Indeed, fashion and accessories come together in cases of perfect blend to create a few different looks. While some accessories such as narrow black leather belt convey impressions of classics, others such as fluorescent and socks are fads (Olaitan and Mba, 1993). Moreover, while accessories may add taste, value, colour and accent to the clothes worn by dignified women, some women put on excessive accessories that catch too many eyes thereby creating a clutter and untidy appearance.

The Federal Capital Territory, Abuja could be described as cosmopolitan because it accommodates a mix of multi-ethnic population from different cultural backgrounds. As explained by Cumming, Cunningham & Cunningham (2010), accessories are often used to complete an outfit and are chosen to specifically complement the wearer's look. This is richly manifested by the cultural distinctions in the use of decorative fabric accessories that are displayed during the Abuja annual carnivals and other cultural events involving women. It is observed that certain accessories such ivory bangles, bracelets, long ivory beads, and ornamental fabrics do not only serve as symbols of distinction and exclusiveness for the upper socio-

economic groups (Simmel, 1973), but are also indicative of power dressing (Fashion Encyclopedia, 2003). The foregoing can serve as factors that influence women in choosing and spending money on clothing accessories, but they may not necessarily determine the value placed by women on clothing accessories. This is because, it is not impossible to find women who spend their last naira to acquire a clothing accessory of delight, while some highly paid women go by very limited clothing accessories probably out of humility. A predicament of this sort justifies this study.

### **Statement of the Problem**

What cannot be contradicted is that virtually all women love wearing accessories of sort to embellish their clothing and appearance. The factors that influence the variable choices of clothing accessories by women in the Federal Capital Territory, Abuja have not been investigated to the best knowledge of this researcher. It is however presumed that most of the choices of accessory types, the number acquired for the wardrobe and the combinations in regular use would depend on the value placed on accessories by different categories of women. The thrust of the study therefore was an assessment of the value placed on clothing accessories as perceived by women in different works of life in the Abuja Federal Capital Territory, particularly when the women are segregated according to age, socio-economic status and educational qualifications.

### **Purpose of the Study**

The investigation was intended to analyse the perception of urban women in the Federal Capital Territory of Abuja on the value of clothing accessories. Specifically, the study attempted to:

7. Identify the influence of age on urban women's perception of the value of clothing accessories.
8. Relate the perception of urban women in Abuja about the value of clothing accessories to their marital status.
9. Compare the value placed on clothing accessories by urban women in Abuja area segregated according to their earning power.
10. Relate the perception of the value of clothing accessories among urban women in Abuja area to educational qualifications.
11. Relate the perception of the value of clothing accessories among urban women in Abuja area to the number of children in the family.
- 12.

### **Research Questions**

6. What is the influence of age on urban women's perception of the value of clothing accessories?
7. How does marital status influence the value placed on clothing accessories by urban women in Abuja Federal Capital Territory?
8. To what extent does the earning power of urban women in and around Abuja influence their perception of the value of clothing accessories?
9. How does educational qualification influence the value placed on clothing accessories by urban women in Abuja Federal Capital Territory?
10. To what extent does the number of children catered for by urban women in Abuja Federal Capital Territory influence their perception of the value of clothing accessories?

### **Significance of the Study**

Clothing accessories constitute a potent source of regular expenditure in the life of every modern woman. In this regard, the findings from the study will help to sensitize the women on the most rational value to be placed on the acquisition and utilization of clothing accessories.

Since accessories are a part of woman's fashion sense, it implies that the way a woman blends together different accessories in terms of colors, textures and designs with her outfit to create a balanced look is what will define her style of fashion. Therefore, findings from this study might expose the 'right accessories' which could help women transform even a boring basic outfit into one that can stand out and catch the attention of onlookers.

For high class ladies, fashion and accessories come together in cases of perfect blend to create different looks. The outcome of the study is expected to define the threshold between reasonable combination of accessories with outfits and what onlookers would describe as excessive and disgusting.

### Review of Literature

The use of accessories seems to be inevitable in the dressing of women irrespective of ethnic, religious and economic differences. In other words, no dressing of a woman may be considered complete without accessories of some sort because accessories add value and make one's dressing personal. Anikweze (2005) affirms that it is quite natural for women to decorate themselves with clothes, accessories and cosmetics with the hope of improving on their looks and attracting favourable attention. Roulston (2013) argues that since accessories will draw the eye to an area, women should be sure to apply them to show off their favourite assets. Insisting that accessories should be worn in accordance with certain principles, Roulston (2013) suggests the following ten 'golden rules':

- 1) **Own lots of accessories** - Start by knowing what you already have and keeping it readily accessible and ready to wear. Then, become a collector. Wherever you go, have one eye open for pieces that will add to your inventory.
- 2) **Have dress rehearsals at home** - Ready your well-lit full length mirror and try accessories on with outfits. You will learn what works, and also find new ways to wear existing treasures.
- 3) **Follow Chanel's oft-quoted advice** - Take one accessory off before you leave the house. Over-accessorizing can be a problem and not all outfits need accessories.
- 4) **Be aware of where you are drawing the eye** - Accessories draw the eye to particular parts of the body. If you belt and buckle over a bit of a tummy, you can be sure everyone is going to notice it.
- 5) **Create optical illusions** - Not only can you use your accessories to draw attention to the parts of yourself you like the most, but you can effectively add or remove width and length with them.
- 6) **Choose accessories that suit your size** - If you are petite, select equally delicate pieces. Those same delicate pieces may make a more statuesque woman look like she is wearing her daughter's things.
- 7) **Become a clever copycat** - Imitation really is the sincerest form of flattery and in these online times, nothing is truly original. If you see someone wearing an accessory well, borrow the styling idea and do not forget that things like designer look-books show you exactly how to combine garments and accessories each season.
- 8) **If in doubt, start with the shoes** - This is a stylist's trick. If you build your outfit around your shoes you are guaranteeing a coordinated look, and you're likely to find you put your outfit together in a new way.
- 9) **Keep it current and fresh** - the most common 'fail' is not paying attention to what's required by updating the clothing but not the accessories.
- 10) **Rules are made to be broken** - If you break style convention, do it with good posture and grooming and a smile on your face. Not only will you get away with it, but you may just set a new trend yourself.

Commenting on the foregoing golden rules, Jackie O'Fee' in Rouston (2013) avers that women with fuller bust could flatter them with long necklaces. She is of the opinion that however long the boobs may be, a long necklace that hangs below a bust line would give exciting appearance except if the woman purposefully placed the necklace inside the top in which case the cleavage would swallow the necklace. At the same time, she argues that the protuberance of a woman's boobs could totally ruin her looks especially when the accessory gets all distorted and weird looking, or gets stuck midway down in the cleavage rather than laying nicely down the chest and torso.

However, Ashbery (2009) posits that it is the type of pattern used in designing the garment that should decide which clothing accessories look stylish. For instance, she insists that if two stripe patterns meet on an angle, making a v-like shape (that is a Chevron stripe), they will draw the focus up toward the wearer's face. Hence, the main thing to be wary of with a Chevron stripe is the color. Neutral colors of accessories such as shoes and hand bags paired with a single bright head tie would look very classy. On the

other hand, too many bright colors of dress, and accessories combined together could make the wearer look like a masquerade. Anyhow, Vulker and Cooper (1987) had suggested that the use of patterns for designing dresses must follow certain principles. To them, design consists of line and direction, shape and proportion, colour, and texture. The line of a dress gives a direction to be followed by the eyes. Lines may be vertical, horizontal, oblique or curved. The direction of a line can assist in creating an illusion that may camouflage a figure problem. For instance, horizontal lines could make a woman appear wider than she really is because the eyes of beholders would follow the lines across the person. It is therefore instructive that accessories should enhance the lines for improved eye effect. Shape remains significant in pattern designing because it gives the silhouette or outline of the clothing, although the shape of garment changes with fashion (Clayton, 1997; Rouse, 1989). Accessories could deliberately be added to improve on the shape of the dress design. Good proportion is achieved when the various sections of a garment relate well to the whole garment (Horton, 2008). A similar effect is expected when clothing accessories are used in reasonable proportions. For instance, a slim woman in tight skirt and blouse with barret cap on her smallish head wearing very large earrings and long necklace would appear weird and disgusting to onlookers.

Perhaps to emphasize the role of fabric accessories in women's fashion, Ashbery (2009) advocates the floral pattern on the skirt as a great staple fashion. To her, a floral skirt can be dressy or casual if worn with the right accessories, and can be appropriate for the office, a formal event, a date, or church. As for the right accessories, Ashbery (2009) observed that fabric flowers or delicate gold flowers on a chain give a feminine and girly appeal. Shoes can also look really attractive with a floral pattern. The problem is that it is often rather difficult to acquire enough outfits to wear such shoes as to justify spending money to purchase them.

With regard to varieties of clothing accessories, there is an endless list of options to fit the unique personality and style of different women. However, Yusuf (2012) insisted that there are standard items that every woman should have. These basic accessories include pearl necklace, black or brown leather handbags, floppy hat, neutral coloured scarf, neckties, foot wears, handkerchiefs, jewelries, wristlets, eye glasses, earrings and belts. The choice of these accessories especially jewelry depends on one's personality, age and family budget (Weber, 1990). For the younger women with an inborn desire to get noticed with their unique fashion statement, clothing accessories help to project their image and chic attire (Alok, 2012).

Rudd and Lennon (2001) posit that appearance management behaviours such as the act of clothing one's body and the use of profuse accessories do not only create an individual's appearance but also provide aesthetic pleasure to the individual through the experience. Hence, women who place high value on clothing accessories would always spare some money on regular basis to acquire more and more accessories. Stone and Brubaker (2002) also argue that costuming and adornment with accessories cannot be separated from one's sense of oneself and one's body. Thus, self-acceptance tends to inspire people to work consciously on body acceptance by shucking off shame and clothing themselves in their own splendour, whether that means being sky-clad, or painted, or garbed in whatever sort of clothing accessory.

Spencer (1998) believes that jewelries as well as other accessories can change the face and appearance of ladies. According to her, women with curved facial features would appear more elegant when dressed with hats that have rounded crowns, soft fabrics, contoured brims or soft decorations; necklines with rounded collars and lapels, scoop, pie-crust or sweet-heart design; and jewelries consisting of round pearls, loops, rounded links, pear-drops, shells or scrolls. The appearance could still be enhanced with eye glasses that are round, oval tinted, or aviator. On the other hand, ladies who have naturally more angular features and cheek-bones could get the cheek-bones disappear and appear really elegant with necklines of pointed collars and lapels, cross-over, mandarin or wing-collar complemented with hats having flat crowns, stiff fabrics, straight brims and sharp decorations. More volume could be added by addition of jewelries with shapes that are rectangles, triangles, zigzags and stars, cut stones, flat links or irregular pearls (Spencer, 1998).

Fashion Encyclopedia (2008) indicated that the wearing of expensive business clothing is a way of indicating one's status (otherwise called 'power dressing'). Power dressing has enabled people to convey an image of success by demonstrating their social status through their dressing. To the feminine gender,

power dressing includes expensive accessories such as cellular phones, electronic notepads, ipads, and rich collection of pearl beads. Power dressing has enabled women to be taken seriously in a male-dominated corporate workplace. Steele (2008) affirmed that in the 1980s, Italian women of ambition wore suits with the padded shoulders to achieve the power look or the executive look; an assertive style of dressing believed to improve the wearer's status, influence, or effectiveness in business. In Nigeria, power dressing is achieved by women partly by the style and quality of fabrics worn and partly by the depth of clothing accessories particularly gold rings, bangles, bracelets and other ornaments.

Steele (2008) also stated that modern scholars believe that clothing provides a mark of identity and a means of nonverbal communication. Steele further observed that in traditional societies, clothing functions almost as a language that can indicate a person's age, gender, and marital status, place of origin, religion, social status, or occupation. Even though in modern industrialized societies, clothing is not so rigidly regulated and people have more freedom to choose which messages they wish to convey; yet, clothing can still provide considerable information about the wearer, including individual personality, economic standing, even the nature of events attended by the wearer, particularly when the accessories are considered. For instance, when a woman who usually wears blue jeans puts on a frilly, flowered dress, she may be stating that she wants to look more traditionally feminine. Furthermore, Kaka (2007) averred that women use jewelry to symbolize certain occasions, spiritual or magical powers, value and beauty. The precious stones such as gold, diamond, pearl, opal, silver and emerald that are used as pedants in jewels are of particular significance in this case. Gold is regarded as the most precious metal and a woman that is clad in rich gold ornaments symbolizes distinguished status and value.

### Methodology

The design chosen for the study was the cross-sectional survey intended to cover a large number of women spread over a number of towns in the Federal Capital Territory of Abuja within a short span of time (Anikweze, 2009). Literate women in various dispensations in the Central Business District of Abuja consisting of Asokoro, Maitama, Wuse, Mabushi and Utarko and in the satellite towns of Nyanya, Lugbe, Dei Dei, Kubwa, Gwarinpa, and Mpape constituted the accessible population of the study. A sample size of 350 women was randomly selected to react to a 13-item researcher-constructed structured questionnaire of the rating scale type. The content validity of the questionnaire was established through consensus-based appraisal of three research experts in the Faculties of Agriculture and Education, Nasarawa State University, Keffi. They were requested to score the items in the instrument in terms of their appropriateness, clarity and relevance for the purpose of the study using a 5-point validation scale. Their scores were collated and the mean converted into logical/rational validity index of 0.82. The reliability of the instrument for data collection was established through a pilot study and the estimation of 0.79 internal consistency index using Cronbach's alpha method. The questionnaires were partly administered personally and partly carried out through the assistance of ten secondary school teachers who were requested to adopt the wait-and-take mode that ensured maximum return ratio.

### Results, Findings and Discussion

#### Research Question 1: *What is the influence of age on urban women's perception of the value of clothing accessories?*

Evidence from Table 1 shows that of the factors that could influence literate women's selection of clothing accessories, the particular occasion exerts the greatest influence irrespective of the age brackets as indicated by 51% of the respondents. Weather had the least influence with 10%, followed by culture (16%) and the woman's mood (23%).

**Table 1: Age of respondents and factors influencing their selection of clothing accessories**

S/N	Age	Factors that influence selection of accessories				Total
		Weather	Mood	Occasion	Culture	
1	Below 30 years	10 (3%)	30 (9%)	50 (13%)	20 (6%)	<b>22 (31%)</b>
2	31-50 years	15 (4%)	40 (11%)	100 (29%)	25 (7%)	<b>36 (51%)</b>
3	Above 50 years	10 (3%)	10 (3%)	30 (8%)	10 (3%)	<b>12 (17%)</b>
<b>Total</b>		<b>35 (10%)</b>	<b>80 (23%)</b>	<b>180 (51%)</b>	<b>55 (16%)</b>	<b>350 (100%)</b>

However, when other variables such as fashion, colour of dress and available accessory were matched with occasion as determinants of the accessories used, the respondents scored the colour of the dress highest (42%) followed by the occasion (29%), available accessory (19%) and lastly fashion (10%).

On the issue of the accessories that are mostly used, Table 2 shows that 54% of the respondents prefer a combination of scarves, necklace, handbags, jewelry, footwear and handkerchief to other combinations. About 20% of the respondents would not mind moving about without jewelry so long as they have their head tie, footwear, handbag and handkerchief. Interestingly, only 1% of the respondents would feel comfortable when dressed with necktie, handbag, jewelry, handbag, footwear and handkerchief and without any head gear. The woman's hair constitutes one of the erotic aspects of the feminine gender. Hence, most religions and cultural groups in Nigeria encourage their women to cover their heads any time they move out of their homes.

**Table 2: Accessories that are mostly used**

S/N	Age	Accessories that are mostly used					Total
		Scarves, necklace, handbags, jewelry, footwear and handkerchief	Necklace, belts, handbags, jewelry, footwear and handkerchief	Necktie, handbag, jewelry, handbag, footwear and handkerchief	Eyewear, handbag, jewelry, footwear, scarves and handkerchief	Head tie, footwear, handbag and handkerchief	
1	Below 30 yrs	60 (17%)	10 (3%)	0 (0%)	15 (4%)	20 (5%)	<b>105 (30)</b>
2	31-50 years	95 (27%)	15 (4%)	5 (1%)	25 (8%)	40 (12%)	<b>180 (51)</b>
3	Above 50 years	35 (10%)	10 (3%)	0 (0%)	10 (3%)	10 (3%)	<b>65 (19)</b>
<b>Total</b>		<b>190 (54%)</b>	<b>35 (10%)</b>	<b>5 (1%)</b>	<b>50 (15%)</b>	<b>70 (20%)</b>	<b>350 (100%)</b>

**Research Question 2: How does marital status influence the value placed on clothing accessories by urban women in Abuja Federal Capital Territory?**

**Table 3: Influence of marital status on women's selection of clothing accessories**

S/N	Marital Status	Influencing factors on Selection of Accessories				Total
		Weather	Mood	Occasion	Culture	
1	Single	10 (3%)	15 (4%)	30 (9%)	10 (3%)	<b>65 (19%)</b>
2	Married	25 (7%)	65 (19%)	150 (42%)	45 (13%)	<b>285 (81%)</b>
<b>Total</b>		<b>35 (10%)</b>	<b>80 (23%)</b>	<b>180 (51%)</b>	<b>55 (16%)</b>	<b>350 (100%)</b>

From Table 3, it is evident as indicated by 51% of the respondents that the specific occasion determines the choice of accessories for both married and single ladies. The influence of the occasion is followed by mood (23%), culture (16%) and weather (10) in that order. However, the influence of culture seems to be slightly stronger on married women than on the singles. On the contrary, weather can exert a greater influence on the choice of accessories among single ladies than on their married counterparts. Mood exerts about equal influence as testified by 23.1% of single women and 22.8% of married women.

Table 4 portrays the respondents' views on the influence of marital status on the value placed on clothing accessories selection by the literate women in the Abuja municipality.

**Table 4: Influence of marital status on determinants of accessory selection**

S/N	Marital Status	Determinants of the Accessories used				Total
		Color of Dress	Occasion	Fashion	Available Accessory	
1	Single	25 (7%)	10 (3%)	10 (3%)	15 (4%)	<b>60 (19%)</b>
2	Married	125 (35%)	90 (26%)	25 (7%)	50 (15%)	<b>290 (81%)</b>
<b>Total</b>		<b>150 (42%)</b>	<b>100 (29%)</b>	<b>35 (10%)</b>	<b>65 (19%)</b>	<b>350 (100%)</b>

The evidence from the data shows that the colour of dress is a strong determinant of the type of clothing accessories for 42% of both married and single women. This is followed by the occasion (29%), available accessory (19%) and fashion (10%) of the respondents. It is observed that availability of accessories (25%) is a stronger determinant of single ladies' choice of accessories than the occasion (17%). For the married women, 31% would be swayed to choice clothing accessories by the occasion which is a stronger determinant than availability of accessories. This suggests the possibility of some married women borrowing accessories from their friends in order to look good while attending to certain occasions.

**Research Question 3: To what extent does the earning power of urban women in and around Abuja influence their perception of the value of clothing accessories?**

From Fable 5, it is clear that 41% of the respondents earn between Fifty Thousand and One naira and One Hundred Thousand Naira monthly (₦50,001.00 - ₦100,000.00) while 23% have earning power that is below ₦50,000.00, and only 9% earn over ₦400,000.00, and among which only 3% are influenced by culture in their selection of clothing accessories. The table also reveals that although 51% of the respondents expressed high value for clothing accessories when preparing to attend occasions, yet it is important to recognise that 67% of those women that spend most on clothing accessories belong to the earning bracket that is exceeds ₦400,000.00 per month. The respondents whose monthly incomes range from ₦200,001.00 to ₦400,000.00 submitted that their mood influenced their selection of clothing accessories.

**Table 5: Respondents' perception of the influence of the earning power on the value of clothing accessories**

S/N	Monthly Income	Influencing Factors on Selection of Accessories				Total
		Weather	Mood	Occasion	Culture	
1	Less than #50,000.00	10 (3%)	20 (6%)	40 (12%)	10 (3%)	<b>80 (23%)</b>

2	#50,001.00- #100,000.00	20 (6%)	40 (11%)	75 (21%)	10 (3%)	<b>145 (41%)</b>
3	#100,001.00- #200,000.00	5 (1%)	10 (3%)	30 (9%)	25 (7%)	<b>70 (20%)</b>
4	#200,001.00- #400,000.00	0 (0%)	10 (3%)	15 (4%)	0 (0%)	<b>25 (75%)</b>
5	Over #400,000.00	0 (0%)	0 (0%)	20 (5%)	10 (3%)	<b>30 (9%)</b>
<b>Total</b>		<b>35 (10%)</b>	<b>80 (23%)</b>	<b>180 (51%)</b>	<b>55 (16%)</b>	<b>350 (100%)</b>

With regard to accessories that are mostly used, the investigation shows that about 46% of the respondents whose monthly incomes are less than ₦50,000.00, 52% of their counterparts with incomes between ₦50,000.00 and ₦100,000.00 and 100% of the women that earn over ₦400,000.00 monthly always go by a combination of scarves, necklace, handbags, jewelry, footwear and handkerchief. Expectedly, only 5% of the respondents would like to dress without any cover for their hair and they belong to the group that earn between ₦50,000.0 and ₦100,000.00 monthly.

**Research Question 4: How does educational qualification influence the value placed on clothing accessories by urban women in Abuja Federal Capital Territory?**

Table 6 shows that 50% of the respondents possessed second degrees; 30% had first degree and 9% were OND/NCE holders, with another 9% having senior secondary school certificate. Only 2% possessed just the First School Leaving Certificate. The data clearly suggest that the less educationally qualified women do not bother themselves about cultural ethos when selecting clothing accessories. They respond to the dictates of the occasion just as the highly educated women. The higher educationally qualified women tend to place much greater value on the accessories they wear as dictated by the occasion; although about 23% of them are also influenced by their mood in deciding what clothing accessories to wear. However, the conventional practice of 51% of the respondents is dressing to match the occasion.

**Table 6: Influence of educational qualifications on women's selection of accessories**

S/N	Highest Educational Qualification	Influencing Factors on Selection of Accessories				Total
		Weather	Mood	Occasion	Culture	
1	First Leaving Certificate	0 (0)	5 (1)	5 (1)	0 (0)	<b>10 (2)</b>
2	SSCE	5 (1)	5 (1)	20 (7)	0 (0)	<b>30 (9)</b>
3	OND/NCE	5 (1)	5 (1)	20 (7)	0 (0)	<b>30 (9)</b>
4	Degree/HND	10 (3)	25 (6)	45 (15)	25 (6)	<b>105 (30)</b>
5	Post Graduate Degree	15 (4)	40 (13)	90 (26)	30 (9)	<b>175 (50)</b>
<b>Total</b>		<b>35 (10)</b>	<b>80 (23)</b>	<b>180 (51)</b>	<b>55 (16)</b>	<b>350 (100)</b>

The weather is about the weakest factor that influences women's choice of clothing accessories attracting only 10% of the respondents. It is not surprising that most of the women that consider the weather when

selecting their dresses and the accessories to match are comprised of postgraduates (42%) and graduates (29%), since they could afford a variety of all weather dresses.

As regards accessories that mostly used, the investigation shows that educational qualification does not exert much differential influence from the factors of age, marital status and earning power, as 54% of all the respondents prefer accessories composed of scarves, necklace, handbags, jewelry, footwear and handkerchief. However, about 20% of them, consisting of 50% postgraduate degree holders and 30% graduates indicated that they often dress with only head tie, footwear, handbag and handkerchief and no jewelry whatsoever. Another 10% of the respondents indicated preference for wearing belts rather than head tie.

**Research Question 5:** *To what extent does the number of children catered for by urban women in Abuja Federal Capital Territory influence their perception of the value of clothing accessories?*

Data in Table 7 show that 54% of the respondents had between three and five children to cater for; 34% had two children or less while 12% had six and over. The table also reveals that although the occasion has a domineering (51%) overall influence on the selection of clothing accessories, yet for 38% of the women with six or more children, mood has a strong influence and there is no consideration of culture. This is not surprising since stressful issues of catering for the large number of children could affect the mood and disposition of the women.

**Table 7: Influence of number of children on women's selection of accessories**

S/N	Number of Children	Influencing Factors on Selection of Accessories				Total
		Weather	Mood	Occasion	Culture	
1	2 or Less	10 (3%)	20 (5%)	65 (19%)	25 (7%)	<b>120 (34%)</b>
2	3-5	20 (5%)	45 (13%)	95 (27%)	30 (9%)	<b>190 (54%)</b>
3	6 & Over	5 (1%)	15 (5%)	20 (6%)	0 (0%)	<b>40 (12%)</b>
<b>Total</b>		<b>35 (10%)</b>	<b>80 (23%)</b>	<b>180 (51%)</b>	<b>55 (16%)</b>	<b>350 (100%)</b>

On the contrary, women with two or less number of children indicated variable influences of the factors of weather (8%), mood (17%), occasion (54%) and culture (21%). Among the respondents with 3 - 5 children, the influences of the weather, mood, occasion and culture on the selection of clothing accessories were variably exerted on 10%, 24%, 50% and 16% respectively.

## Conclusion

Findings from this study provide convincing evidence that every woman irrespective of age, marital status, educational qualification and earning power like to appear presentable during occasions by dressing gorgeously with clothing accessories. The colour of dress is a strong determinant of the type of clothing accessories for 42% of both married and single women. Findings also indicate that most women in the Nigerian capital territory regard covering of their heads as sacred since only 1% of the respondents would feel comfortable when dressed with necktie, handbag, jewelry, handbag, footwear and handkerchief but without any head gear. Furthermore, much as most women delight in wearing jewelries, yet as many as

20% of the respondents would not mind moving about without jewelry so long as they have their head tie, footwear, handbag and handkerchief. The weather does not seem to exert much influence on the choice of clothing and accessories because of the monotonously warm temperatures in Nigeria. Mood has influence on women's selection of clothing accessories particularly for women with large number of children and belonging to the middle class in terms of earning power.

### Recommendations

Based on the findings of this research, it is recommended that:

5. Women should always wear a head gear as part of their clothing accessories.
6. Much as the acquisition of clothing accessories could be tempting, yet women should be conscious of their earning power or that of their spouse in selecting clothing accessories particularly jewelries.
7. Clothing accessories should be selected to match the colour of dress worn by the woman especially when attending special occasions.
8. It is advisable that women select clothing accessories based on rational decision rather than on the mood which could be a display of sullen anger or irritability.

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