

**Jewelry Selection to Match Clothing; Ghanaian's Perspective.**

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**Abstract**

The consumption of jewelry varies and it is based on class of style and cultural patterns of individuals (Fazeli, 2003). Its complementary item is a garment. It goes without saying that users of garment also use jewelry on the body to add to the aesthetic nature of dressing. It is an underlined fact that jewelry and clothing are indispensable. In as much as a case has been made for factors that influence the choice of clothing and textiles, little or no attention is given to jewelry as an important compliment. Many users select jewelry based on factors more related to what they know in clothing and textiles rather than what they know about factors that influence the choice of jewelry. In recent times many people dress with jewelry and cloth but lacks application of selecting appropriate jewelry to match dressing or fashion. There is, therefore, much discrepancy between the jewelry used in relation to the garment worn. It is for this reason that this study seeks to ascertain the challenges and delve into finding solutions by way of spelling out the factors that are associated with jewelry selection, analyzing and giving meaning to its use in clothing and textile. Qualitative research method was used to direct the process and interpretation of findings of the study. Purposive sampling technique was used to select 250 respondents for the study. Focus group interview and observation were utilized in the study. Secondary data was collected from books, journals, magazine and periodicals. The results of analysed data indicated that many people do not think of creating a relationship of the cloth they wear to the jewelry they use on both factors and that the few ones who consider factors mostly based it on clothing and textiles. It emerged that there is little knowledge about the types of materials used for the jewelry respondents wear but there is much understanding of the colour of the jewelry and what it means in terms of quality. Jewelry has enormous philosophy underpinning its use which pervades material composition, style, colour, body features, health, religion and personal brand. The public including the elite is advised to study more on factors that influence choice of jewelry in dressing and also be interested in branding one self. Interest of males must be rekindled in appreciating jewelry not only for marriage purposes but to expand the scope of interest of their female counterparts to delve more in jewelry and its philosophy in relation to design and fashion.

**Keywords:** *Jewelry, Gemstone, Metal, Costume, Clothing, Textile, fashion*

## 1.0 INTRODUCTION

Garment and jewelry are inter-dependable in the life of human beings. Since prehistoric age jewelry and clothing and jewelry have taken centre stage of civilization in human intelligence as well as their development. The consumption of garment and jewelry involves the use of signs, symbols, ideas and values and should not be limitedly analyzed as decorative items used to adorn the body (Bakak, 2002). Beauty and good looks are always the main reason why most people dress and adorn the body with jewelry. Jewelry has a special place in our everyday life. Most individuals use knowledge in clothing and textiles to select and make choices for the jewelry they intend to use (Jenkins, 2006). Although there are certain connections using that assertion, it is misleading to the jewelry and metal products industry since they do not give good understanding of jewelry selection and in the end miseducate the public. Choice of jewelry in everyday dressing has seen little or no attention as regards to factors that influence its selection for daily use. According to Momtaz (2004) Jewelry has its factors which connote many ideology, social placement, cultural orientation, philosophies, property and wealth. The use of jewelry starts right at childhood. In Africa, particularly Ghana, the girl child starts to use jewelry as early as the day she is given birth to. The girl child or women continue to use jewelry until they depart from the surface of the earth. Men on the other hand use jewelry at the toddler stage by the influences of parents and at adulthood by choices and marriage (Eze, 2003).

As huge as the history of jewelry maybe, most users of jewelry have little or no knowledge; either a comprehensive understanding of jewelry or not and for that reason take for granted the factors that influences the choice and use of jewelry. The end result is that many wear jewelleries that do not match garment and features in signs, symbols, ideas and values as well as ideology, social placement, cultural orientation, philosophies, property and wealth (Bakak, 2002, Momtaz, 2004). It is for this reason that the study takes a look at the factors that lead to choosing clothing and jewelry for use and bringing to light what it means to guide users of jewelry across the length and breadth of Ghana and elsewhere.

In metal product design it is called jewelry but clothing and textiles experts call it accessories. Life is full of choices but yet in making our choices jewelry and clothing have their significant role they play (Bourdieu, 2009). Many are losing it on the role jewelry play in clothing and textile as in dressing and the significant philosophies it represents in the society of the Ghanaian culture. With good recognition, many of our society now has established different meaning to the use of jewelry either in dressing or for societal posturing. In the now society, dress code is mostly reserved for cooperate works, professionals, celebrates and individuals who have carved a niche for themselves. Prevailing economic situations and its surrounding issues are pointing in one direction; a disregard for jewelry in dress code. The consumption of jewelry to a section of Ghanaians is for leisure and meant for those with excess wealth (Ritzer, 2010).

According to Rao, Sahu, Sathyapriya, and Tholath (2014) colour of fabric, occasion, complexion, pattern, time, occupation, skin reaction and sex are the basis for individual's choice of using jewelry. Other factors may include signs, symbols, ideas, values, ideology, social placement, cultural orientation, philosophies, property and wealth (Momtaz, 2004; Bakak, 2002). On the other hand, type of jewelry, material, style, gem, colour of appearance, sex, length, complexion and skin allergies are the major influences underpinning the wisdom of how the jewelry is used with a garment and which part of the body it should be used (Schenk & Holman, 1980). The need of jewelry for many consumers are for self-

actualization of the Maslow's pyramid. This assertion is in support of people's needs being the most severe needs for basic satisfaction rather than self-fulfillment, aesthetic, and cognitive (Gao et al., 2009).

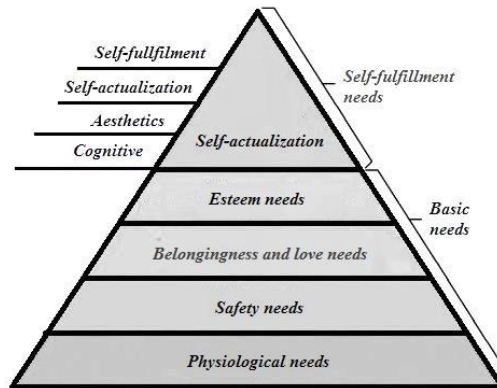


Fig. 1 (Maslow's pyramid)

Materials intentionally designed and produced which is made of precious or non-precious substance purposed for adornment defines jewelry. There are two types of jewelry. These types are identified on the materials used to produced them. The jewelry made of animal, vegetable, minerals such as sand, copper, aluminum, brass, zinc and other base metals are called costume jewelry. Precious jewelry is the type of jewelry made from minerals such as gold, silver, platinum, palladium or with or without natural gemstones (Apenteng, 2015).

The use of these jewelry have not been taken into consideration especially regarding the garments that complement them and the philosophy that underpins their usage. Many uses them mostly anyhow ignoring the reasons and philosophies surrounding the use of these two types of jewelleries. Costume jewelry is a composition of less expensive materials designed into decorated items to suit local and foreign garment, other materials and affordable for users. Precious jewelry consists of expensive materials fabricated and finished into body adornment items used for reputational occasions, as an honour and wealth but in recognition of a complementary local or foreign garment of expensive nature (Kennett, 2013).

There are so many factors to consider when selecting jewelry. In using jewelry, there are factors that influence its selection. These factors are very necessary in making good choices for good dressing for all occasions. According to Apenteng (2015) the types of jewelry, materials used in producing the jewelry, colour appearance, style, occasion, garment, size, sex and how the skin react to the material used in producing the jewelry informs the choice of selection.

**Appearance of body:** In jewelry, appearance means a lot. It deals with physical looks, material finish, design and how it will complement the wearer. The jewelry one puts on complements the features of the wearer. One of the significances of using jewelry is to add to the adoration or the looks of the wearer. Jewelry depending on certain features possesses and attracts attention for either appreciation or criticism of the wearer. Jewelry can somehow make one look beautiful or ugly depending on the one observing and the cultural set-up. The right jewelry can complement your good features or the other way round. Study on principles of design and elements of design Amenuke, Dogbe, Asare, Ayiku, & Baffoe (1991) informed that geometric and long earrings and elongated necklaces are a good choice for round face females. Fair skin complements bright colour jewelry that is white gold, pink gold and silver jewelry.

Jewelry pieces with blue, purple and red colours are good on such people. Warm colour gemstones with gold or silver jewelry are good for tan skin tone people across the world. A jewelry can make a triangular face look longer, the choice at that moment should be a large earring, but one should not wear a pair of earrings that narrow down at the end. People with square face, must choose lockets and hoop earrings, although virtually any jewelry shape and appearance are appropriate for females with an oval face. Delicate pieces of jewelry are good for elegant ladies and for ladies with big size large jewelry is suitable for them. (<https://beautifulmag-lifestyle.com/en>).

**The colour of your dress:** The colour of a dress can also inform the type of jewelry an individual selects or chooses to use. The colour of a jewelry must complement the cloth an individual put on. This must be done in consideration with other factors that are equally important to be looked at., (<https://www.magpiewedding.com/wedding-advice/>).

**Gemstone:** Gemstones are of three types: the natural gemstones which are very expensive, for instance diamond, emerald etc. The second one is synthetic gemstones which are also expensive but not close to that of the natural gemstones. The third one is simulant or imitation gemstones which are dominant on the Ghanaian market (<http://diamondsrock.com/birth-months-birthstones/>). Most of the costume jewelry uses the simulant type of gemstones. The gemstones are identifiable by the days of the week and the months of the year. **Days:** Monday: Pearl, Tuesday: Garnet, Wednesday: Emerald, Thursday: Topaz, Friday: Diamond, Saturday: Blue Sapphire, Sunday: Ruby. **Months:** January– Garnet, February– Amethyst, March– Aquamarine, Bloodstone, April– Diamond, May– Emerald, June– Pearl, Moonstone, Alexandrite, July– Ruby, August– Peridot, Spinel, September– Sapphire, October– Opal, Tourmaline, November– Topaz, Citrine, December– Turquoise, Zircon, Tanzanite (Trevor, 2017). One must be aware of all these factors to know how to select jewelry for use.

**Style and shape:** A jewelry that is well designed gives well information about what one needs to know and how to select it for use. A distinctive appearance of a jewelry aids its choice of selection for use. Among men and women, the women are most careful and do not take for granted the style of jewelry they use. The design liked by both men and women are intricate at the youth level but very simple at old age. The style of jewelleries used by men are pronounced in terms of size and weight and most often very visible though its used at small portion of the body i.e. wrist, neck etc. Women style of jewelry is not heavy in weight but gorgeous and revealing of different expression of designs. Less than 5% of the men's body is usually covered with jewelry while a woman can cover about 25% of her body with jewelry depending on the occasion at hand. Business and office wear are complemented with less extravagant jewelry and depending on the choices of colour for the company, toned down colours of jewelleries are mostly used. Simple styles of jewelry which are not long but matches colour combination and brand are often used. African, traditional or ethnic wears are styles to factor in blend of colours and harmonized principles of design in choosing your jewelry. This choice cuts across both young and old (<https://beautifulmag-lifestyle.com/en>).

**The style of your hair:** The jewelry we use must also be considered in relation to the style of the individual's hair. The style of jewelry should have a way to match one's hair shape. Jewelry is used although based on several but limited factors which include the way we style or shape the appearance of our hair, be it cut, cream or perm (<https://www.magpiewedding.com/wedding-advice/>).

**Occasion and purpose of use:** Jewelry can be used on occasions and for purposes such as wedding, puberty rite, entertainment, stage art performance, marriage, religious activities, culture, rank, status etc. The event or place of activities that one engages in knowingly or unknowingly for a particular day and time contributes to the type of jewelry used for the day. It must be noted that instances and activities of the day; such as seminar, interview, wedding, church, exercise, banking, sales making, advertisement among others certainly informs the choice of jewelry.

**Garment:** Garments are the largest item that covers the body when adorning. It is noted as one of the key elements in making jewelry selection. It determines the length and size of the necklace to produce or to select and use at that particular moment. The colour of garment is very crucial in selecting jewelry because of its sexual signal and representation (Kodzoman, 2019). Colours of garment predominantly has influenced jewelry selection. The shape or style of the garment is another factor to consider when making a jewelry choice.

**The neckline of your dress:** The user of a jewelry must certainly check length and shape of the neckline and the projection of the dress across the neck to see which area of the neck can accommodate and project the jewelry. It is important to note that when a jewelry is worn it must show and not be covered especially in reference to almost all parts of the body (<https://www.magpiewedding.com/wedding-advice/>).

**Age of user:** Conceptual jewelry is preferred by the elderly in society. The design and its outcome mean a lot to the older generation. The young ones or the juveniles are more attracted to brighter and modern designs. Unlike the older men and women in our society who will wear single rings on their fingers, the young ones prefer phalanx rings that may serve many occasions. The young ones also prefer dangling earrings and projected pendants. At the age of 40, exquisite and classic jewelry that are rich and intricate in designs are admirable to them. At this age, women appreciate wearing of jewelry with expensive stones and set of rings. Change in skin elasticity means that at this age and above smaller earrings, non-long and heavy jewellery are the most preferred (<https://beautifulmag-lifestyle.com/en>).

**The size and length:** The part of the body which accommodate jewelry is always measured. The size of the rings, necklaces, bracelet, anklets amongst others are always of a particular dimension. A chosen jewelry must fit the size of the hand, fingers, neckline, head, anklet, wrist, shoulder etc. In reference to the size of the jewelry that fits the body, the shape of the body at the point of use also matters. The shape of the neck, finger, anklet, wrist just to mention a few also determines the size of the jewelry. The bigger the body part the longer the length of the jewelry. Variably the bigger the body size the pronounced the jewelry must be and the reverse if the body is smaller. Resized or adjustable jewelry is advised. Delicate necklaces mostly, are approximately up to 45cm long, for slim and graceful girls. In summing up, pale skin individuals should be using precious metal jewelry such as platinum, silver and pink and rose gold. Those with dark or tan skin should go in for golden and deep colour contrast colour jewelry. Older individuals should style in classics jewelry while the young individuals should be styled in modern, unusual jewelry following the new trends in jewelry considering fashion and personal style of life (<https://beautifulmag-lifestyle.com/en>).

**The weight of jewelry:** Choosing jewelry to use depends on the weight of that particular jewelry. In jewelry production the material influenced by the design can either make the jewelry light or heavy in weight after production. A wearer of jewelry must feel comfortable using it; as such one must choose the

kind of weight that will be comfy. The weight that one feels also varies depending on the body mass of the individual. The heavy or light weight jewelry is advisable to higher and lower body mass respectively. (<https://www.magpiewedding.com/wedding-advice/>).

**Gender of user:** Jewelry has its identity towards male and female. It is not all jewelry that are meant to be used by male and vice versa. Aside the looks of the finished work of jewelry that indicates that this jewelry item for male or female, colour of the materials signify which of the gender the jewelry item is meant for (Amenuke, Dogbe, Asare, Ayiku, & Baffoe, 1991). It is important to note that on a larger scale, female jewelry is dominated by gemstones as compared to male jewelry. The female jewelry is very conscious of curvy shapes and intricate designs. The body parts where the jewelry will be used also differentiate who is to use the jewelry. The female is linked with using jewelry on many parts of the body contrary to the male counterpart. Invariably, most female jewellery are pronounced, creates and attracts attention when they wear them.

**Skin reaction:** The acceptance of the skin to metal or materials influences its choice. The human skin is a very important element in jewelry usage. The resting place of everybody's decorated jewelry is the skin. The skin of many people reacts to different materials. The sore on the skin, the skin can change colour, it can be itchy and it can tarnish the metal. The explanations may be diverse since the skin of people cannot be the same and reacts differently to any metal, so it is better to find out before making your choice of jewelry. Materials such as enamel, bead, leather, glass, wood, metal, paper, plastic among others are some of the types that must be considered in terms of their reactions to the skin (<https://beautifulmag-lifestyle.com/en>).

**Trends:** Choice of material and design technology have given room for different style of jewelry to complement fashion in our society. Extravagant shapes and laborious design both simple and complex, flexible and hard, expensive and less expensive materials have given a much easier way to cut and shape jewelry to allow for body shape, clothing and textile accommodation and for matching fashion and design modelling. Enamel, bead, leather, glass, wood, metal, paper and many others are now the new trend of fashion in jewelry which complements many clothing and dressing code around the world. They give room for the production of attention seeking jewelry. The current trend of jewelry is embedded in multi-strand ethnic-style, sets of phalanx rings, using natural stones and materials that allow for easy but simple style (<https://beautifulmag-lifestyle.com/en>). Depending on the age bracket, they create new style from time to time. They are also followers of fashions and fads. The fads often involve only accessories (Kaya, & Epps, 2004).

For those who love dressing to keep a brand, matching the cloth with the type of jewelry is a necessity. In making your jewelry to correspond with your dress, it requires total colour observation of the garment and the skin of the wearer. Amenuke, Dogbe, Asare, Ayiku, & Baffoe (1991) emphasised that a yellow garment must go with a shade of yellow jewelry or a contrast colour only if the pair of shoe or belt can complement it. An indebt knowledge in colour and jewelry is needed to make a good match of jewelry with dress. An expensive garment preferably goes with precious jewelry. Less expensive garment makes room for costume jewelry (Penz, and Stottinger, 2005).

According to Chaisuriyathavikun and Punnakitikashem (2016) jewelry that are on the market for sale are identifiable to both male and female; so, one needs to be knowledgeable with those that are for male and

those for female. Male jewelry does not play with a lot of shapes that are curvy, square, rectangular, pentagonal, hexagonal, octagonal, prisms, pyramid among others. Men's jewelry are not characterized with multi-colours. Its more or less one, two or maximumly three colour jewelry item. Almost all type of jewelry is okay for men depending on the part of the body they are using it and the form that the final jewelry takes. Intricate designs are not peculiar to the men jewelry. Jewelleries for males is lesser in gemstones but looks heavy.

Frings (1991) itemized variety of shapes and oval circular and intricate design as the main marks to watch out in identifying the kind of jewelry for women. Variables indicate the female jewelry are intricate design, brighter colours, varied shapes and styles, light in weight, gemstone oriented, varied materials and are mostly fashionable with new trends. Extreme designs in jewelry are associated with women's jewelry. Most types of gem setting in jewelry are very much linked with women jewelry (Chaisuriyathavikun & Punnakitikashem, 2016).

Many scholars are of the view that there are several knowledge and wisdom in using jewelry. Many beliefs and identities are connected to jewelry as a product and its usage. The responsibility lies in the bosom of the expects to enlighten the public on these essentials. Jewelry can be defined in the religious (Christians, Muslims, Traditionalist among others), entertainment (perform and visual arts), fashion (garment), season and time, relationship, beliefs, art, occupation; security, traditional, Christian, Muslim leaders, medical practioner, banker, trader, among other fields. The shape of the body and its composition and how it accommodates or react to jewelry and other application (Eze, 1998). These factors are very essential in making a good choice of jewelry to use.

Clothing is also very paramount in jewelry making. Clothing can be described as substance or materials used to produce an item which a person puts on the body in order to protect, beautify or adorn it. It includes but not limited to accessories which are small items that can add elegance to an outfit. Accessories include items like shoes, hats, belts, stockings, jewelry, sunglasses, ties and hand bags. These secondary items add to one's wears (Forster, 2014; Anikweze, 2011). Clothes must be guided by suitability of personality, the figure and the lifestyle of an individual. Choices made in clothing must be accounted for the stated guide in relation to colour of their choice (Adebisi, 2015; Siegel, Coffey, & Livingstorn, 2004). Clothing is one of the primary needs of man which means that one cannot do without cloth (Siegel, Coffey, & Livingstorn, 2004; Steele, 2008). Good planning, intelligent selection and wise purchasing of clothing makes one or more attractive. Clothing and its accessories grant social identification of every individual (Gloede, 2011; Sancheti, 2009)

Previous authors also viewed that people learn more about jewelry and its uses in clothing and textiles through advertising media such as newspaper, publication, magazine, newsletter, catalogue, radio and television (Weber, 2008). Furthermore, mass media is considered to be the hub of footing that inspires correlation between jewelry in clothing (Nbhvreddi, 2010; Karg, Johnson & Kim, 2013). Mordy and Sinha (2010) and Weber (2008) specified that nowadays, both males and females are influenced by taped shows, videos, movies, music videos, internet and digital cable in addition to old media in making choices for jewelry selection. Nbhvreddi (2010) upholds the aforementioned authors that females are more

familiar with advertising media such as newspaper, catalogues, radio and television in learning more jewelry to use with their cloth.

In Ghana, certain beliefs also affect the choice of jewelry. Amenuke (1995) identified Ghanaian culture signifies a lot of meaning in the space of the immediate environment. There are beliefs in whatever that happens and certainly what we put on as human beings (Ahde-Deal, 2008). The use of jewelry in Ghana presents beliefs associated with growth, spiritual protection, healing and sense of belonging. Jewelry is worn basically for beautification, but rings, waist chain, necklace and anklet among others are sometimes used for spiritual protection against evil spirits and bad encounters. Jewelry plays a vital role in everyday practice of Christian, Islam and Traditional believers. Their mode of dressing is incomplete without jewelry especially the leaders who use it as a source of identity.

Completeness is when a thing is whole. Dressing can be incomplete when it lacks the necessary jewelry to whip it in line with the significance of jewelry. Jewelry is not a complementary product rather it is needed to get the equation right (Kennett, 2013). A wedding dress needs the tiara and the hair pin to establish its fullness. A pair of shoes with a metal design will certainly call for belt hook made of metal. It is a necessity for couples to wear rings in general although there are some exceptions. In some instances, it is the available jewelry be it costume or precious that informs the nature of dress to put on (Ahde-Deal, 2013). Jewelry is important for so many reasons. According to Tenelle (2018) jewelry highlights certain features, showcases personality and adds a pop of colour.

### **1.1 The perception of Ghanaians in the use of jewelry in clothing**

According to Gao et al., (2009), Jewelry and accessories are defined as luxury goods which are not a necessity. Jewelry is classified for the worthy ones among the five northern regions in Ghana. The characteristics and the value of materials mean little to them in relations to the ideology that the rich are those that make use of jewelry. Spiritual beliefs have placed a strong interest for those group of people who consider jewelry to be for the rich. Costume jewelry made of animal skin, plant and herb, bone, iron, aluminum, brass are the common type of jewelry available in the regions under discussion. Notable among the metal rings or jewelry has to do with the inscriptions and marks in foreign language. Indeed, precious metal is used more specially on teeth but minimal on the fingers. Jewelry is largely appreciated by the females as compared to the male counterpart.

Contrary to the northern part of the country the south is more vest in the use of jewelry for body adornment and growth. There is sense of investment in jewelry for the purpose of wealth sustainability and increment. The exploration of jewelry in terms of design and part of the body to use it is not an issue at the south. Jewelry made of precious or costume materials are almost at par with the frequency of use. The fact is that the females make most use of jewelry more than the males but the difference is quite appreciable as compared to the north. The jewelry taste of the south is also more influenced by the foreign design. Furthermore, most of the foreign jewelry presents low price relative to the locally produced ones (Labi & Ansah, 2008).

Jewelry has varied beautiful colours that makes it aesthetically appreciable. The colour of a material used in producing jewelry defines the colour of that particular jewelry. The interpretation of colours of jewelry solely lies with the material used. According to Amenuke, Dogbe, Asare, Ayiku, & Baffoe (1991) using silver and white related jewelry means happiness, victory, good luck and success. Although copper



presents reddish colour, it represents three months' celebration after birth of a child. It is also used for mourning and sad event related issues. Yet it can be used for occasions that symbolize celebration of victories. Gold or gold jewelry is used for royal occasions and to represent the worth of a person, a thing or an issue. In using gold, the wearer tells how wealth he or she is. Precious as it is, gold cannot replace the use of silver or white related jewelry for victory, exoneration, success and all goodness. The use of brass speaks about the formidability and strength of the wearer. It represents loss of relation or closeness to the bereaved. The colour of brass can be identified with gold, for this reason dynamism and deception can be associated with brass jewelry. Gemstones represents unique days and months. The colours of gemstones are all embedded in them. The use of them must be guided by the knowledge of the expects. The skins, feathers, fabric and bones used are identified with particular animals, birds, and fibers. The underpinning fact is that braveness, resilience, and power is associated with these elements.

Principles and elements of design are significant in how we dress. The matching of colours in fabric used to sew leads to the looks of the finished garment. In fashion colours are used to either tone down, neutralize or emphasize. The brighter the colour of the garment the light skin the person may be. The darker the colour of the garment the brown skin the person may be. Colours in clothing can affect the mood of the individual using it. Light colours promote active lifestyle. On the contrary, the dark colours will make the wearer dull.

## **2.0 METHODOLOGY**

Qualitative research method was used in the study to give indebt detail of the direction of the study (Creswell, 2012). The method aided in soliciting information from the jewelry users; from students, lecturers, cooperate workers, market women, religious workers and art and entertainment workers across the country to explain the influence of jewelry on clothing and textiles and what it communicates on the wearer. According to Kothari (2004) if items are to be intensively and continuously studied, the sample should be small and that for a general survey the size of the sample should be large, but a small sample is considered appropriate in technical surveys. The latter formed the nature of this study.

First, the interdisciplinary theoretical approach research method was used which involved theories of culture, art aesthetic and enculturation (Crossman, 2014). Secondly, the descriptive research method was used to provide detailed steps in findings related to the garment and jewelry the human uses. The study applied focus group interview to solicit information from respondents. The secondary data was mainly collected from books, journals, web sites, magazines and newsletters. This data was used primarily for background information on jewelry, clothing, garment and the relationship that existed between jewelry and clothing.

The population was based on men and women, educated and non-educated, religion, formal and informal work sectors who use jewelry in Ghana. The accessible population and sample data was purposively collected through interview and observation in four different capitals; Accra, Kumasi, Tamale and Wa. Interview guide was tailored into 13 areas deduced from the study (literature): complexion or tone of skin, colour of garment or dress to wear, style and pattern of garment; body and neckline shape, material composition; precious, non-precious and gemstone, gender of the jewelry consumer, how the skin react to material composition, occasion and its audience , body make-up, season of the year, hair style of the jewelry user, design and size of the jewelry, time of the day and occupation or profession of the jewelry user. Analysis included the following qualitative steps: In depth virtual interview with the civil servants who works at the ministries in Accra (15) and Kumasi (15). 1 virtual focus group discussion with a total

of 15(UG=5. KNUST=5 & UDS=5) tertiary students. 1 Focus group discussion with 10 bankers. 2 Focus group discussion with 15 traders each at Makola, Kejetia, Tamale and Wa market. 1 Focus group discussion with 20 teaching staff. In depth interviews with the news casters (5 Peace FM, 5 Radio Upper West and 3 Utv and 2 Atinka TV presenters). In depth interview with Christians (20 ICGC, 20 Pentecost and 20 Campus Christians Fellowship). In depth interview with 40 Muslims at the mosque. A total of 250 respondents' inputs were analysed in the study. The analysis of the interview shows that the respondents were 76 males and 174 females.

### **3.0 RESULTS AND DISCUSSION OF FINDINGS**

The analysis of the data shows that the respondents who are all jewelry consumers were 76 males and 174 females. The study recorded 177 Christians, 69 Muslims and 4 Traditionalist as respondents.

*Ministries in Accra and Kumasi (30):* The respondents were of the view that jewelry add to the beauty of the way they look. They could not emphasize the separate need of jewelry as compare to the need of garment. The female respondents who have worked at the ministry for more than ten years are in tune with the colour of jewelry to match the colour of garment. Knowledge about jewelry material is little. Official dress prevailed among them. The colour of jewelry and its meaning does not matter to this class of respondents. The seven (7) males did not show interest in jewelry. Their focus was to feel free without a ring. They had no consideration to how jewelry must match with the garment they use.

*Tertiary students (UG=5. KNUST=5 & UDS=5) (15):* Quite concerned with the quality of garment and jewelry but lacked the philosophical meaning of colour, materials, and occasion related to jewelry. They use the colour of garment in making the choice of jewelry.

*Bankers (10):* They are identified with uniform dresses but same cannot be said about their jewelry. Precious jewelry is dominant around the neck, ear, wrist and finger. Notable is the fact that this class of respondents had some knowledge about factors to consider in selecting jewelry in dressing.

*Focus group discussion with 15 traders each at Makola, Kejetia, Tamale and Wa market:* They appreciate jewelry very much. Respondents from Tamale and Wa use jewelry on the finger, neck, nose, ear, ankle and toes more in particular. Those in Accra and Kumasi use jewelry at the traditional areas known to many such as ear, neck, finger, wrist and to some extent the ankle. The respondents in this category identifies precious jewelry as very expensive to possess and use. The philosophy of taking keen interest in how jewelry play important role in clothing and dress is missing in this category. Respondents seem to agree that jewelry forms part of dressing but are of the view that colour match is enough to complete a dressing. To them that is significant enough for way of selecting jewelry to use in clothing. The nature of their job do not necessarily attract the focus of people on the jewelry so no need to place attention on using jewelry that must match garment or dressing. According to 80% of the respondents, they have to change dress even at the market place. So far as the jewelry fits the part of the body to use it on, the rest is history. The materials used to produce the work is not a challenge so far as it's not expensive. For the market women and men, the dress matters most to them as compared to the jewelry. Insignificant number of 8% with a tertiary level of education asserted that although they are in the known of the need to wear jewelry that matches dress it is not possible because money is hard to come by. Preference was made to fashion trend, body shape and complexity as the most factors they consider when selecting their dresses. Jewelry that blends with the garment colour is what they look at. They lack the

understanding of the necessity of knowing the factors to choose appropriate jewelry for cloth, differences between precious and costume jewelry and the philosophy underpinning the use of jewelry.

*Focus group discussion with 20 teaching staff:* Teachers were of the view that much attention has not been drawn to the significance of jewelry in its relation to the dress they wear. The respondents indicated that they all use jewelry. In fact, three of them obviously showed knowledge on the fact that metal, crystal plastic and bamboo are used in producing jewelry. But when to use it and the meaning of such materials to factors that lead to their selection for use were lacking. They expressed issues of skin rashes and ergonomics to some materials used in jewelry production as cause of not appreciating some jewelry.

*In depth interviews with the news casters (5 Peace FM, 5 Radio Upper West and 3 UTV and 2 Atinka TV presenters):* These respondents have their strength in colour match, size of jewelry to give attention, appearance of the person and skin colour, occasion and style of hair or dress. These are known to this category of people because they are styled by specialist in costume. They used jewelry which is sometime sponsored but most often personally owned. Having said the above respondents are not familiar with the meaning of materials used and the philosophical position of the factors they know about jewelry. They lack the understanding of the differences between precious and costume jewelry. The study also showed that their use of jewelry was limited to the neck, wrist, ear and the finger.

*In depth interview with Christians (20 ICGC, 20 Pentecost and 20 Campus Christians Fellowship):* The respondents of this category are privy to the factors that influence the choice of cloth selection but with little or no knowledge about the factors used in making a choice for jewelry to combine well with cloth for any occasion. Aside colour combination which they use, in a whole, they could not critically match the blend. They lack the understanding of the differences between precious and costume jewelry. They use the colour of plaiting or electroforming jewelry items to signify precious metal which is untrue.

*In depth interview with 40 Muslims at the mosque (10 mosques each at Accra, Kumasi, Tamale and Wa):* The most different types of jewelry used in this study was identified with the Muslims. They wear ear rings, necklaces, finger rings, nose rings, mouth ring, tongue ring, hair pins, wrist chains, anklets and toes. They cherish gold and silver metal to a very large extent. The women who have travelled to Mecca in Southern Arabia wear intricate jewelry made-up of gold in the form of finger rings and necklace. Gold colour dominated their choice of metal jewelry followed by silver mostly associated with the men and copper which is for the women as well. Gemstone works were appreciated by this category. They lack certain factors that influence choice of selecting jewelry for clothing. The study shows that 77.5% of the respondents have not averted their minds to style of hair, shape of body, age and the weight and skin reaction. The respondents were good in using colour of garment, size, sex and trends in making choices for jewelry in the cloth they use in dress but this was consciously and unconsciously.

### **3.1 Major Findings**

Steadily it is clear that consumers of jewelry do not have good philosophical understanding about factors that influence the choice of selecting jewelry for use in our daily life. Variables indicate that the female jewelry are of intricate design, brighter colours, varied shapes and stylish, light in weight, gemstone oriented, varied materials are a possibility and are mostly fashionable with new trends. Rao, Sahu, Sathyapriya, and Tholath (2014) assertion about pattern in fabric, time of the day, and skin reaction being

the basis for individual's choice of using jewelry could not find its placement in the respondents' knowledge about how they select their jewelry for use. Respondents were silent on knowledge about signs, symbols, ideas, cultural oriented values, and ideology as factors that influence choice of jewelry but had quite a good understanding of wedding ring as a social placement as well as possessing jewelry made with gold as property and wealth (Momtaz, 2004; Bakak, 2002).

Two major types of jewelry were identified in the study that are mostly used by the respondents. They are Costume Jewelry i.e., beads, bamboo, gemstone, copper, brass, aluminum etc. and precious jewelry i.e., gold, silver, bronze, palladium, platinum, diamond etc. Costume jewelry were dominantly used by the respondents. Out of 250 respondents 183 were using costume jewelry with 67 using precious jewelry. The analysis indicates 74% (185) of the respondents use the jewelry at their torso and 26% (65) below their torso.

It was certain by the study that women or the female counterpart's choice of selecting jewelry is based on one or more of the following major factors colour of fabric, part of the body, style, occasion, complexion and to some extent occupation. The study wants to highlight that these factors are also clothing and textiles related. The men or the male counterpart mostly cared less about all these factors but were concerned with occupation the most. Many use and select jewelry based on factors more related to what they know in clothing and textiles rather than what they know about factors that influence the choice of jewelry.

The study identified 13 major areas of necessary consideration when selecting jewelry for use. Data analyzed reveal major shortfalls in 7 of the factors to consider by jewelry consumers. The shortfalls were identified in 1) Style of garment; body and neckline shape, 2) Skin reaction, 3) Make-up, 4) Season of the year, 5) Hair style, 6) Time of the day and 7) Occupation. Furthermore, the study shows that 3 of the factors are applied but with little or no understanding at all. These include; 1) Material composition; precious, non-precious and gemstone, 2) Occasion and audience and 3) Design and size. The study reveals that jewelry consumers showed good strength in 3 of the factors in selecting jewelry for use which are; 1) Complexion of skin, 2) Colour of garment and 3) Gender.

#### **4.0 CONCLUSION**

Jewelry has its meaning and symbolic representation on the wearer which is identified by many factors that are embedded in its intrinsic and extrinsic composition. It is these factors that express the philosophical understanding of every jewelry. A jewelry consumer must be educated that the fact that they do not have knowledge about the meaning and the symbolic representation of jewelry does not mean those representation ceases to exist. Wearing a jewelry that refuses to acknowledge the intrinsic and extrinsic composition underpinning its philosophy is a signet of the wearer's lack of education as well as the fact that not enough has been done by scholars to educate the general public on this philosophy. This, the study intends to correct for better. The analysis of the data throws light on these relevant factors that possess intrinsic and extrinsic meaning and symbolic representation that the general public must have knowledge in before choosing jewelry for use. 1) Complexion of skin 2) Colour of garment, 3) Style of garment; body and neckline shape, 4) Material composition; precious, non-precious and gemstone, 5) Gender, 6) Skin reaction, 7) Occasion and audience, 8) Make-up, 9) Season of the year, 10) Hair style,

11) Design and size, 12) Time of the day and 13) Occupation. It can be concluded that omission of any of these factors can create several undesirable impressions on the wearer depending on the occasion and place of use of the jewelry in question.

## 5.0 RECOMMENDATIONS

Jewelry has enormous philosophical underpinning its use which pervades material composition, style, colour, body features, health, religion and personal brand. The public and the elite are advised to read on factors that influence choice of jewelry in dressing and also be interested in branding one self. Interest of males must be rekindled in appreciating jewelry not only for marriage purposes but to expand the scope of interest of their female counterparts to delve more into jewelry and its philosophies since they (females) are the largest consumers. This publication will be made available online for wide reading. The general public is advised to take the use of jewelry and its implication in dressing serious so as to assign a member of the family as solely in-charge of dressing.

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