



**THE NEGLECTED STRATEGY OF WOMEN ECONOMIC EMPOWERMENT:
ECONOMIC ADVANTAGES OF THE *HIJAB* EXPERIENCES FROM FEMALE
UNDERGRADUATE STUDENTS IN TANZANIA**

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ABSTRACT: *This qualitative study was undertaken to explore the economic advantages of wearing the Hijab among the Muslim and non-Muslim female undergraduate students at the Muslim University of Morogoro (MUM)¹, Tanzania. Three Muslim and three non-Muslim students of different ages, years of study and programmes from MUM were randomly selected as respondents. Semi-structured in-depth interviews were used to collect primary data while secondary data sources included the relevant documents such as official documents, journal articles and proceedings. The interviews were transcribed, coded, classified and then analyzed. The content analysis method was used for analyzing the documents. The findings of this study revealed that wearing of the Hijab to a large extent is an effective strategy for empowering women not only socially but also economically. The study, therefore, recommends that further exploration be carried out to further explore the economic advantages of wearing the Hijab among female undergraduate students in Tanzania, particularly through quantitative-based research.*

KEYWORDS: *Hijab, Islam, Women economic empowerment, Undergraduate students, Tanzania.*



INTRODUCTION

Women empowerment is a global policy priority in the light of its significant input to the Sustainable Development Goals (SDGs) of 2030, as evidenced by the convening of a dedicated High-Level Panel by the UN Secretary-General to reinforce development in this area (Hunt & Samman, 2016). Initially, women empowerment as a global concern began in the late 1970s (Marchbank & Letherby, 2007), about five decades ago when feminist scholars worked to intellectualize the social construction of masculinity and femininity. Feminists have been struggling on gender equality since the 1630s (Ritzer, 2011), with the aim to raise the understanding of the status, inequality, roles and capabilities between men and women. Following the publication of Esther Boserup in 1970 on the role of women in economic development (Rathgeber, 1988), the attention to integrate them in development gained such great momentum. In fact, Esther stands as the first among the elites to systematically demonstrate at the global level regarding the aspects of sex division of labor which existed in agrarian economies. She observed that women perform a major role in agricultural works (Rathgeber, 1988).

Much efforts have been placed at the global, regional and national levels to ensure that the real gap between men and women in their access to resources and their social status and power are addressed. Among the measures which have been taken include the declaration of 1975 as the international year of women; 1975-1985 as the decade for women; 1985 Nairobi conference for women, 1995 Beijing conference and the inclusion of gender equality and women's empowerment specifically in the economic domain as the targets for the SDGs (OECD cited in Hunt & Samman, 2016). All these efforts are aimed at thinking about issues which have impacts on women and the society at large. In particular, several factors have been proposed. The factors include access to quality education, addressing unpaid care and work burdens, access to property, assets and financial services as well as enhancing collective action and leadership (Hunt & Samman, 2016). Other factors relate to observing social protection, removing barriers to the labor market, and opportunity to decision making on budgetary spending, the prerequisite of an integrated set of legal and policy frameworks which are relevant across every domain of women's economic empowerment (Hunt & Samman, 2016). Moreover, addressing gender norms and discriminatory social norms (Hunt & Samman, 2016). However, the call for women to wear *Hijab* in particular as a relevant social norm strategy of empowering them economically has been overlooked.

Hijab as the focus of this study is an Arabic word which generally refers to female Islamic dress. Specifically, *Hijab* means women's dress which conceals their private parts and adornments to uphold modesty in all respects of life. It involves the headscarf (*khimar*), face-veil (*niqab*) and the head-to-toe all-enveloping garment (*jilbab*) (Ssenyonjo, 2008). Indeed, wearing of *Hijab* reflects the adherence of Islamic teachings as provided under the primary sources of Islamic laws (*Shariah*), namely the Holy Qur'an and *Sunnah* or *Hadiths*. In short, *Sunnah* means the words, actions and approvals of the Prophet Muhammad (PBUH). To demonstrate the legal injunction on wearing of *Hijab*, the Qur'an says:

“And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what (must ordinarily) appear thereof; that they should draw their veils over their bosoms and not display their beauty... And that they should not strike their feet to draw attention to their hidden ornaments” (Qur'an, 24:30-31).



Despite the essence of *Hijab* as shown under the sources of Islamic laws, there has not been any study so far to determine its actual contribution regarding women empowerment with a special focus on the economic advantages of the *Hijab*. However, some studies have somehow indicated the merits of the *Hijab* specifically on the social aspect (Beckmann, 2014; Abu Hwaij, 2012; Khan, Qureshi & Anwar, 2013). For instance, the study made by Beckmann (2014) reveals that women feel more secure and liberated from male gaze when wearing *Hijab*. From this observation, it implies that *Hijab* plays a significant social contribution especially as a means of limiting women's physical attractiveness to men. Therefore, an exploration must be carried out to understand some of the economic advantages of the *Hijab*. Thus, this paper provides and reports the findings of a study on women empowerment which focuses on the economic advantages of the *Hijab* as a neglected strategy directly from the views of female Muslim and non-Muslim students at the Muslim University of Morogoro, Tanzania.

Significance of the Study

To begin, the findings of this study help to add knowledge to living expenses particularly in assisting women and a household in general on how to manage their budget successfully. The study also assists to achieve the purpose of the World *Hijab* Day of educating and spreading awareness on why the *Hijab* is worn. Moreover, the study further helps to improve the practice of wearing a *Hijab*. Furthermore, the study identifies areas for further studies to be conducted by other researchers specifically in exposing the benefits of wearing a *Hijab* in other spheres of life. Above all, the study serves as a reference for the strategies for empowering women, particularly in the identified aspect.

Research Questions

This study attempted to answer the following three main questions: 1) How does *Hijab* wearing reduce unnecessary living expenses among women? 2) What amount of money do women wearing *Hijab* save in a month? 3) How much money is invested?

REVIEW OF STUDIES ON HIJAB

There are several studies on *Hijab* which have been conducted in different places in the world including Tanzania. Beckmann's (2014) qualitative study examined how, if at all, the Islamic practice of the *Hijab* empowers women wearing it and if *Hijab* has any influence on feminist identity and body image. Structured interviews were employed to gather data from the respondents. The major findings of the study were: the *Hijab* by its nature provided control to women over their physical selves and it was empowering them. Also, the *Hijab* was a conscious choice. This is because participants believed their image as Muslim women and challenged the mainstream Western images of empowered women. Moreover, the *Hijab* was seen as separate from their physical body but generally contributed to a positive body image, and *Hijab* as a choice was not influenced by male control.

Syahrivar (2021) investigated the phenomena in which Muslim women who were raised with conservative values at home countries choose to dissociate from *Hijab* when they live in western countries. Moreover, they become activists who discourage other Muslim women from wearing *Hijab*. The study adopted a phenomenological research design. The results suggested that *Hijab* dissociation is a form of compensatory mechanism sought at minimizing self-



discrepancy, restoring self-esteem, gaining personal control, reducing perceived alienation and coping with psychological trauma.

The Pasha-Zaidi's (2014) study focused on the '*Hijab* Effect' and its impact on the relationship between Islamic religiosity and perceived attractiveness. South-Asian Muslim women living in the United States (US) and the United Arab Emirates (UAE) were surveyed. The results indicated that *Hijab* rated women wearing *Hijab* as more religious than those who are not wearing *Hijab*. Additionally, Muslim women, regardless of their *Hijab* status, concluded that having *Hijab* is more attractive than not having it. The results further showed that religiosity and controlling for personal *Hijab* status did not have an independent influence on perceptions of *Hijab* in either the US or the UAE. However, in the UAE, more religious women rated non-*Hijab* as less attractive.

Furseth (2011) gives an insight on life stories of Muslim immigrant women living in the city of Los Angeles and compares the use and discourse regarding women wearing the *Hijab* and those who do not. Three questions were posed: 1) Which subjects or ideas are found in the discourses of the women who wear the *Hijab*? 2) What inspired those women to cover their bodies? 3) Which subjects are found in the courses of the women who do not wear the *Hijab*? The narratives show how religious teachings frame identity formation. Specifically, the *Hijab* is used as a symbol to define the borders between different groups of Muslim women which are related to inclusion and exclusion in the Muslim community. However, the *Hijab*, as a symbol of community and gender boundaries, is also contested.

Sheen, Yekani and Jordan's (2018) study focused on the impacts of the *Hijab* on female facial attractiveness perceived by practicing Muslim Emirati. The study looked at women living in their native Muslim country (the United Arab Emirates) who put on the *Hijab* as their everyday attire. The participants in the study included frontal-head images of women in three different conditions. Firstly, women who were covered (heads fully covered by the *Hijab* except for the face), secondly partially covered women (heads fully covered by the *Hijab* except for the face and the hair around the forehead) and uncovered (heads with no covering). The findings revealed that faces in images where heads were covered and partially covered by the *Hijab* were rated as equally attractive. But both were rated as significantly less attractive than faces in images where heads were uncovered.

Rita's (2017) quantitative study surveyed and clarified the concept of the *Hijab* and the notion of wearing the *Hijab* in the Muslim community of Bangladesh. The findings revealed that a rising number of Muslim women are merging the spirit of the *Hijab* and the modern culture in a distinguished manner. They are inspired with what they see in the modern culture and adapt it to make sure it covers and abides by Islamic rulings.

Maurin and Navarrete (2019) explored the impacts of banning the *Hijab* in French schools which took place in September 1994. At that time, a circular from the French Ministry of Education directed teachers and principals to restrict wearing of Islamic veils in public schools. The findings stand as evidence that the circular contributed towards improving educational performance of Muslim female students and reduction of educational inequalities between Muslim and non-Muslim students.

Mihret's (2012) study aimed to prove that the *Hijab* is dynamic and not static by looking at the new styles of the *Hijab* in the city of Amman, the capital city of Jordan. It also wanted to refute



the idea that wearing of the *Hijab* is one of the outdated practices. The study involved data collected through interviews, surveys as well as focus groups. The study came to find out that indeed the new styles of the *Hijab* observed in Jordan have the modern Western styles and fashion which meet the religious requirements of Islam. This fact proves the dynamic nature of the *Hijab*. Also, what respondents themselves consider the wrong or half *Hijab* proves that the reason for wearing these new styles is beyond religion. Furthermore, although religiously the new styles of *Hijab* give women agency, according to the culture and traditions the new styles of the *Hijab* do not give women agency.

Abu Hwajj (2012) exposed the stereotypes formed by the Western media which have created fallacies about the plight of Muslim women around the world, instigated by “oppressive” Muslim men that are false yet consciously correlated to their religion and societies. The writer specifically names the *Hijab* as one of the most disputed aspects in Western countries. The study further reveals the nature and the benefits of wearing a *Hijab* focusing on social advantages. For instance, in many dry and hot countries, *Hijab* helps women to keep their hair cleaner for a longer period by protecting it from wind and dirt. It also protects the hair, as well as the face, from the burning rays of the sun.

Elvianti’s (2021) study investigated several critical points by employing the case of Indonesia’s global goal of becoming the world *Hijab* fashion capital by 2020 as a point of departure. The study explicated the shifting relationship between the hegemonic power of the state nested in neo-liberal capitalism and the practice of the *Hijab* in Indonesia. The state’s dominance undermined the practice of the *Hijab* in three forms namely alienation, compromise and capitalization.

Open Society Foundations (2015) examined an issue triggering extensive discussion and controversy throughout Europe: the relationship between religion and European identity or, more succinctly, the compatibility of Islam with European values. The report offers the views of 122 women across the United Kingdom who wear the full-face veil, their reasons for doing so, and their experiences in public and private places. It was an attempt to differentiate the real-life experiences and viewpoints of the women who wear the veil from the popular myths and misperceptions propagated by the media and national figures.

Khan, Qureshi and Anwar (2013) studied the glory of Muslim Women's *Hijab* in Azad Kashmir with a special focus on the use of *Hijab* in the present modern era and wanted to get in-depth knowledge about the people’s opinions about wearing *Hijab*, to observe the influence of *Hijab* in Kashmir society, to check whether women feel secure in *Hijab*, and observe the good and bad use of *Hijab* in this era. Generally, the study came to find that most women who wear the headscarf confirm that the *Hijab* is a symbol of modesty and esteem and inspiration to become a better person, and also not a symbol of oppression.

Kanso (2016) conducted an explorative research project with Muslim *Hijab*-wearing girls in Canada and cross-examined it with scholarly viewpoints and the author’s personal experience as a Muslim woman wearing the *Hijab*. The findings from both the experiences of the interviewees and herself revealed that *Hijab* is a symbol of power, having a voice and standing out. She concluded by saying that her *Hijab* is her identity, her right, her voice and her freedom. She is not oppressed because she wears it. But she is oppressed when she is forced to put it off.



Sumarliah, Lil and Wang (2020) attempted to propose an initial framework regarding *Hijab* purchase behavior. After an overall search of research articles directed in journal reference lists and electronic databases, the conceptual framework was created to hand out a set of propositions highlighting how to strengthen the link between consumers' knowledge dimensions and their intention to purchase *Hijab*. Strategies to boost the advantages for *Hijab* fashion suppliers, manufacturers, and marketers were exposed to be obtained from this model.

Mackay's (2013) study discusses the contexts and choices associated with wearing of the *Hijab* in Britain after the terrorist attacks of 9/11 in the United States of America. In the West, the *Hijab* is perceived as a symbol of Islam and as a result, the *Hijab* wearing women who were living in Britain were identified as being associated with those who had carried out the 9/11 attacks. The findings of the research revealed that there was an increase in first-time *Hijab* wearing, particularly in those between the ages of 25-39. However, 9/11 had not been directly responsible for this increase. But the higher profile of Islam due to the attacks had encouraged the women to find out about the religion for themselves and the rulings that related to them.

Perkins (2012) analyzed how and why political, social and international pressures affect the way predominantly Muslim countries address the issue of religious veiling. Specifically, the study examined recent court cases in Tunisia, Turkey and Kosovo regarding the constitutionality of the banning of the *Hijab* ban in each respective state; the historical treatment of the *Hijab* in each state, the constitutional law regarding religious expression and freedom in each state, the government's policies towards veiling, and the underlying cultural pressures and prejudices, politics and power struggles that shape the *Hijab* debate in predominantly Muslim countries. The study also addressed the merits of enacting and enforcing the *Hijab* bans and discussed the strengths and weaknesses of each court's international law and domestic constitutional law analysis and application; how states adhere to or manipulate the language of these laws and declarations to fit the social and political goals of each respective state, and the future implications of the court rulings in each respective state.

Joosub and Ebrahim (2020) explored the intellectual, personal, feminist construction and experiences of wearing the *Hijab* as a religious symbol. Essentially, the authors are Muslim psychotherapists practicing in Johannesburg. They aimed to reveal the need for questioning and battling hegemonic representations of the *Hijab* which have been used by various international political and religious institutions for their agendas, often to manipulate women's sense of agency. They concluded that the inclusion of the voices of Muslim women, regardless as to whether they are wearing the *Hijab* or not is crucial to redress the constrictions on the agency of Muslim women that has stemmed from those in the West, and from within the Muslim society itself.

Studies on the *Hijab* have also been conducted in East Africa including in Zanzibar and Tanzania Mainland. For instance, the study by Ssenyonjo (2008) focused on the status of the *Hijab* in Islam and considered recent cases relating to the wearing of the *Hijab* in schools. Based on these, two conclusions were made. Firstly, preventing a person from choosing to wear religious dresses such as the *Hijab* in public or private schools or institutions without valid justification amounts to the violation of the individual's right to freedom of religion. Secondly, the general exclusion of women from schools or work on account of the Islamic dress might lead to further women discrimination in education and employment. From the human rights perspective regarding the Islamic dress code, as a starting point, respecting the choices of individual Muslim women to put on the *Hijab* or otherwise must be guaranteed.



In Tanzania particularly Zanzibar, very few studies on the *Hijab* have also been made. For instance, Boswell (2006) conducted a study on the significance of dress to identity and power among women who are living in Zanzibar. He discussed how dress (in general), and the wearing of *kanga* fabrics, offers women a means of communication in an image-conscious and historically stratified society. It has been argued that *Kangas* are still an essential part of the ritual and social activities in Zanzibar which shed light on the complex history of the Swahili coast. Placing the ethnography in a broader and contemporary context, the author stated that *Kangas* contribute to the intangible heritage of Zanzibar in their encapsulation of the island's oral history, art, social commentary and concepts of beauty. The author concluded by outlining some of the challenges that heritage regimes face in the Indian Ocean region and possible strategies for conserving or managing its mixed cultural resources.

Fair (1998) exposed the condition of former slaves in the Isles of Zanzibar between 1890-1930 who transformed their social identities from those of servile 'outsiders' to residents with vested social, economic and political interests. The findings revealed that dressing served as one imperative and visually instant means of articulating these changes of identity. Intrigued by the power of drawings and photographs to act as historical sources, the author utilized such evidence as an integral part of the discussion and text. She also used more traditional forms of evidence to illustrate how clothing fashions mirrored not only changes in class position but also ethnic transformations and gender relations.

In the light of the focus, place, time and scope of the above literature done so far, it could be said that, generally, the studies are somehow related to the current study bearing in mind that they are all focusing on the *Hijab* directly or indirectly. However, they are different in terms of their objectives, study area, scope and even the time for undertaking the study. With a special focus on the studies undertaken in Zanzibar and Tanzania in general, it can also be said that the understanding of the role of wearing the *Hijab* is not fully entertained by the researchers in the country. Besides, a few studies on the *Hijab* that are available have not touched a crucial dimension of investigating the economic advantages of the *Hijab* as a strategy for empowering women. Hence, it is necessary to undertake this study to fill such a knowledge gap.

Conceptual Framework

Figure 1 is a conceptual framework of this study which shows the relationship between wearing of the *Hijab* and women's economic empowerment, with its three dimensions namely expenditure, savings and investing. When these women wear the *Hijab*, they are automatically able to reduce unnecessary living expenses which in turn lead them to be able to save a certain amount of money that can also be spent on investment.

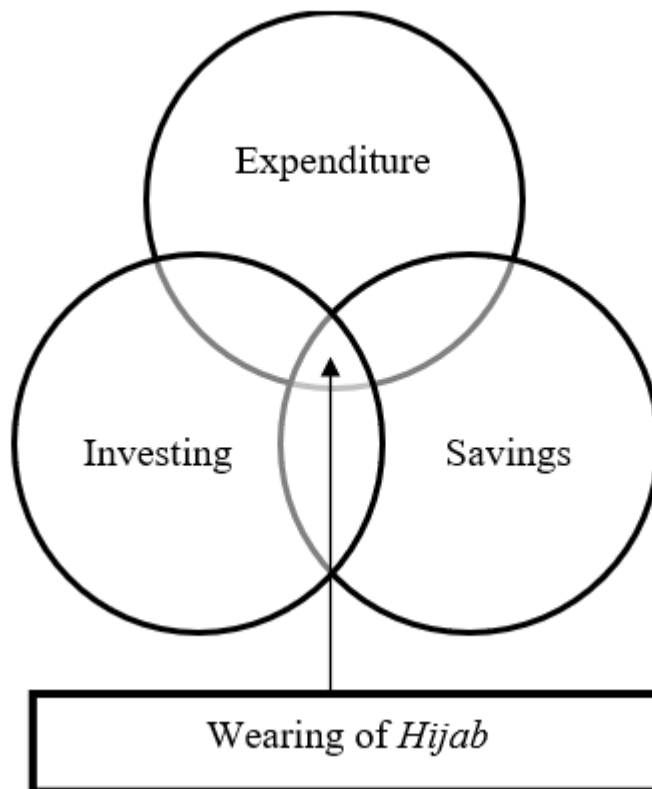


Figure 1: Conceptual Framework

METHODOLOGY

This is qualitative research based on a case study. Three Muslim and three non-Muslim students of different ages, years of study and study programmes from MUM were randomly selected as respondents. The profile of respondents can be summarized in the following Table 1.

Table 1: The Profile of Respondents

Pseudonym	Age	Religion	Study programme	Year of study
Maimuna	33	Muslim	Bachelor of Arts with Education	3
Mahfudha	35		Bachelor of Islamic Studies	3
Maisara	28		Bachelor of Mass Communication	2
Magret	25	Non-Muslim	Bachelor of Science with Education	2
Magdalena	29		Bachelor of Business Studies	3
Maria	26		Bachelor of Law with <i>Shariah</i>	2



The study collected both primary and secondary data. The primary data were derived from semi-structured in-depth interviews while secondary data were solicited from relevant materials including official documents, journals articles, and proceedings. The interviews were recorded using a digital recorder. The data were then transcribed, coded, classified and analyzed. The obtained materials were sorted out to isolate meaningful patterns and processes by identifying similar phrases, patterns, relationships, and commonalities or disparities. The identified patterns were used to establish a set of meaningful information. Finally, the content analysis method was used for analyzing the said documents.

RESULTS AND DISCUSSION

In this section, the views of the women respondents on how wearing of the *Hijab* is a means of empowering them economically are discussed. The discussion focuses on three themes that emerged, namely: 1) the contribution of wearing the *Hijab* in reducing living costs, 2) the saved amount of money resulted from wearing the *Hijab*, and 3) the investment from the saved amount of money resulted from wearing the *Hijab*.

The Contribution of Wearing the Hijab in Reducing Living Costs

Indeed, each kind of dress has its strengths and limitations in facilitating economic development. However, the importance of choosing some modes over the others depends much upon the worldview of the woman herself. The study indicates that all respondents are of the opinion that the wearing of the *Hijab* contributes to the reduction of living expenses. For example, Maimuna (33) said that:

“In fact, women who do not wear the *Hijab* incur a huge loss. They need to braid their hair almost every week or less, and it is costly. I also braided my hair but with a very low cost, simply because I used to cover my head. For instance, a woman that does not put on *Hijab* spends about 50,000 TZS¹ (21.49 USD²)³ or more just for hair extension in a saloon. So, within a month, she can spend almost 200,000 TZS (85.95 USD) for the hair budget, not including the budget for nail polishing, among others. On the side of the woman wearing the *Hijab*, normally, the most important thing is to wash her hair and apply her shampoo of 20,000 TZS (8.59 USD) which she can use throughout the month”.

Similarly, Magret (25) narrated her view in the following way: “In wearing the *Hijab*, women normally used to spend 500 up to 1,000 TZS (0.21 up to 0.43 USD) for braiding hairs. But we Christians, most of us prefer to braid hairs at high costs. For instance, the cost for *rasta* hairs is 50,000 TZS (21.49 USD) or more. So, when you cover your head, no one gets to understand the way your hair looks. Since I joined MUM, I have never exceeded the expenses of more than 1000 TZS (0.43 USD) for braiding hairs at a time. Also, *Jalbib* (the *hijab*) helps to reduce the buying of very expensive clothes since they are covered by them. In addition, the *Hijab* helps to avoid unnecessary buying of make-up, mascara and so on”.

¹ TZS = Tanzanian Shilling

² USD = United States Dollar

³ This is according to the exchange rate of 16th July 2022 (<https://wise.com/gb/currency-converter/usd-to-tzs-rate?amount=100>)



In addition, Magdalena (29) pointed out her opinions: “If you research the most aspect which consumes a lot of money among female students who do not cover their heads at the Universities, you can find that it is the braiding of hairs. So, being here at MUM and covering my head, the weekly costs of braiding hair which range from 15,000TZS (6.45 USD) onwards, decrease. In general, based on my experience of both sides⁴, I can say that to some extent wearing the *Hijab* contributes to the reduction of unnecessary expenditure compared to non-wearing of *Hijab*”.

These findings match with that of the Commission for Social Development (2013) which reports that “to maintain control over the financial as women's lives, skills acquisition remains the basis for poverty eradication. A level above skills acquisition, there should be tutorial classes on how to convert learnt skills to a marketable one and a source of income generation. At the tip of their empowerment cycle, a course on financial literacy should be taught to them”.

These results imply that most women, particularly non-Muslims spend a lot of money in their daily life simply because of the visibility of their physical appearance. Thus, to empower women economically, particularly assisting them in the reduction of unnecessary spending; there is a need for them to wear the *Hijab*. Although the wearing of the *Hijab* is part of Islamic teachings, in engaging in some kind of calculations of costs and benefits of it, the net costs of not wearing the *Hijab* are too high compared to the benefits as revealed by the aforementioned Muslim and non-Muslim wearing *Hijab* respondents. Therefore, if women apply this simple strategy of wearing the *Hijab*, they will be in a position to develop economically.

The Saved Amount of Money Resulted from Wearing Hijab

This theme discusses how much money is saved as a result of the reduction of living costs through the wearing of the *Hijab*. On this matter, all the respondents shared their insights which seem to be somehow interrelated. The following are Maisara's (28) words:

“It is a huge amount of money that I will be able to save. For instance, instead of spending, let's say 50,000 TZS (21.49 USD) for braiding hair, I can spend only 2,500TZS (1.07 USD) up to 3,000 TZS (1.29 USD). This means that, out of 50,000 TZS (21.49 USD), I will be able to save about 47,000 TZS (20.20 USD) per week or two. Also, instead of wearing expensive long shoes of about 20,000 TZS (8.59 USD) or more, I can be able to spend only 3,000 TZS (1.29 USD) for buying simple shoes, and thus, out of 20,000 TZS (8.59 USD), I can also be able to save about 17,000 TZS (7.31 USD) thousands”.

In the same direction, Magret (25) shared her opinion that: “From 15,000 up to 50,000 TZS (6.45 up to 21.49 USD) TZS spent by non-wearing *Hijab* for braiding rasta hairs and other styles is a lot of money compared to 500 up to 1,000 TZS (0.21 up to 0.43 USD) spent by wearing the *Hijab*. In this context, a woman wearing *Hijab* can save almost 42,000 up to 98000 TZS (18.05 up to 42.11 USD) per month depending upon the duration and the nature of the hair style to be braided. Normally, braiding of hairs takes place twice or thrice a month”.

Additionally, Maria (26) expressed: “Sharing with you my experience, let's say, if I used to braid my hairs at a minimum cost of 15,000 TZS (6.45 USD) per week, this means that, now I can be able to save it and thus within a month I can be able to save about 60,000 TZS (25.78

⁴Being in the position of wearing *Hijab* (as a student at MUM) and non-wearing of *Hijab* (before joining MUM).



USD) per month, and this is the saving from hairs only. If you also add the savings from nail polishing, the saved amount of money increases”.

These findings agree with the study of Catholic Relief Services (2014). The study shows that over a time some of the women were reported to start improving and diversifying into the existing or new small-scale business which are more profitable. This has been possible to them using the cycles of savings as well as having access to small loans. With the small loans, they manage to make profit and later access higher loans. More significantly is that most of the successful women have been involved in several agricultural activities (Catholic Relief Services, 2014).

This observation shows that saving is one of the important pillars of wealth creation. Therefore, by wearing the *Hijab*, women can be in a position of being able to save a certain amount of money earned by avoiding unnecessary consumption caused by not wearing the *Hijab*. In this context, wearing of the *Hijab* serves to be a true strategy for helping women economically.

The Nature of Investment from the Saved Amount of Money Resulting from Wearing the Hijab

The nature of what is invested by one woman differs from the other depending on the accessible amount of money and the self-interest. The findings revealed different priorities for spending among the respondents. Some respondents preferred to spend their money on small business activities. For instance, Maisara (28) stated: “Within a period of three years of studentship, if I can be able to save 47,000 TZS (20.20 USD) per week or two as I have introduced earlier, I will have about 1,000,000 TZS (429.74) which is enough for me to have a capital for initiating a small business, or even helping the needy family members of mine”.

Similarly, Magdalena (29) revealed: “Whatever I save now, it will help me to start life after completing my studies keeping in mind that, soon after finishing I will not have any means of getting money. Thus, I plan to start a small business selling headscarves or handbags depending on the amount of money I will have.

On the other hand, one respondent chose to spend her money on farming. On this matter, Maria (26) narrated: “At home, we are farmers, hence, I used to send a little amount of money that I save to my father to hire a farm and plant beans for me”.

Apart from that, there was also one respondent who prioritized donating her saved amount of money. On this, Mahfudha (35) opined: “Whenever it happens, I want to buy any unnecessary item, the question that comes to my mind is that: why should I not spend this amount of money for donating charity? Hence, I find that whatever amount of money I save following the avoidance of unnecessary consumptions; I used to donate it as a charity”.

These results are consistent with the findings of the Commission for Social Development (2013) which reveals that assisting the marginalized groups including women, disabled persons, aboriginal and elders is probably the good starting point. The study further suggests that when people realize their skills, energy and capabilities and utilize them accordingly, they can improve their living standard. The study further reveals that people who know their skills, energy and abilities and properly use them can rely on themselves to find and create jobs matching their abilities. This later will open the chances for them as well as others to use and utilize their capabilities (The Commission for Social Development, 2013).



The findings suggest that the *Hijab* plays a significant role in uplifting women economically to the extent that the saved amount of money resulting from wearing it serves as the capital for investing. This means that the wearing of the *Hijab* as a strategy of empowering women not only economically but also socially should be embraced.

The Suggestions for Wearing Hijab Women

Several suggestions on the status of the *Hijab* have been identified by the respondents. Some respondents think that the *Hijab* should be embraced as it has many benefits, including the promotion of females' respect before the people. For instance, Maria (26) stated: "There is a need to insist on wearing *Hijab* as it helps to cover our bodies. Though I am not a Muslim I am saying this because sometimes I can come across a student off campus and get shocked by how she dresses. Some students dress immorally when they are out of the University".

Similarly, Magret (25) expressed: "*Hijab* is a good kind of dressing which covers the body, and reduces temptations from males. Thus, I appreciate and recommend the wearing of the *Hijab*. Correspondingly, Magdalena (29) narrated: "The big advantage that I have experienced through wearing *Hijab* is the respect that someone gains from the public. Indeed, if you wear *Hijab*, people look at you and treat you in a good manner compared to those who do not wear it even without understanding your inner character. Thus, "I ask for people to look at the *Hijab* positively".

Second, some respondents aired their views on the characteristics of a good *Hijab* as revealed by Maimuna (33): "Dressing should not be in such a way that it makes other people afraid. Instead, it should only meet the set conditions of covering the respective parts to be covered as Islamic teachings dictate. Also, it should not be tight to the extent that it may arouse sexual desire. Likewise, Maisara (28) shared her views saying that: "The manufacturer of *Hijab* should consider much on covering the body rather than fashions or show off. This is because the way the *Hijab* is currently designed goes beyond the guidance of Islamic teachings.

Lastly and exceptionally, one respondent advised the wearing *Hijab* women to have a firm standpoint on what they believe in by saying: "In fact, there is a big challenge of disregarding and disappointing wearing *Hijab* women. But it is high time to turn this challenge to reinforcement provided that we are on the right path of obeying *Allah*. We are not here on the earth to please people. Thus, extrinsic motives should have no room to weaken our spiritual strength".

These results are in line with Abu Hwajj's (2012) observations. He is of the opinion that wearing the *Hijab* in any case is not an old fashion or makes women lose their beauty. Contrary to this, the *Hijab* is beneficial in various aspects such as protection of the hair and face during harsh climate conditions. Moreover, the *Hijab* helps in maintaining the hygiene of women wearing it and to further beautify them. Abu Hwajj (2012) further concludes that the *Hijab* is the best fashion to many Muslim women which actually covers their bodies, thus diverting away the attention from their outer physical appearance to their inner selves (Abu Hwajj, 2012).

These data denote that *Hijab* has not only many economic advantages but also social ones. The point is made that even the non-Muslim women who have occasionally experienced the wearing of the *Hijab*, ultimately appreciate it as revealed by the aforementioned relevant respondents.



CONCLUSION AND RECOMMENDATIONS

Based on the above discussion, it is obvious that the wearing of a *Hijab* to a large extent is an effective strategy for empowering women not only socially but also economically. To the researchers, this is an important development towards exploring more economic advantages of wearing a *Hijab*. Wearing of the *Hijab* is also one of the strategies for women empowerment which is in line with the key priorities in the 2030 Global Sustainable Development Agenda. On this, there is a need for others to attempt other studies which can cover a larger scope and a large number of respondents, particularly through the use of quantitative research strategies. Additionally, it is the right time for all women activists to also consider the Islamic strategies on empowering women in all spheres of life for the successful attainment of the 2030 Sustainable Development Agenda.

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