

## **Stress Experiences of Married Muslim Women Bankers in Tamale Metropolis, Ghana**

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### **Abstract**

Work and family are the two most important aspects in most married Muslim women's lives. Balancing work and family roles have become a key personal and family issue for many societies. There are many facets in the lives of married Muslim women bankers that are subject to stress. The purpose of this study is to assess the stress experienced by married Muslim women bankers during work in the Tamale Metropolis of Northern Region, Ghana. The sample consists of 63 married Muslim women out of 107 women working in 21 commercial banks in the study area. This study employed a mixed-method approach integrating both qualitative and quantitative methods to offer a more thorough comprehension of the subject matter. In-depth interviews, questionnaires, and focus groups were employed to gather the data. Data were sorted into thematic areas for data analysis. The results from the data indicated five major stress areas: psychosocial, physical, psycho-spiritual, psychological, and technological stress. The study revealed that married Muslim women bankers in Tamale metropolis face multi-layered stressors and challenges in the workplace, which might play a major role in shaping their behaviour and well-being. Public healthcare professionals should take into consideration the peculiarities of Muslim women while supporting the well-being of working women and their families.

**Keywords:** Muslim, Married, Women, Stress, Bankers.

### **Introduction**

Stress can be used to describe situations or events that make one uncomfortable, like examinations; it refers to the general uneasiness experienced by humans; the physical reactions to work, like a fast

heartbeat; or the body's and mind's attempts to cope with the uneasiness to regain a sense of happiness (Attia et al., 2022). Thus, stress can be conceptualized as a state of imbalance within someone, which is elicited by an actual or perceived

disparity between environmental demands and the individual's capacity to cope with these demands (Attia et al., 2022). According to Goode (2017), psychological stress can be described as an interaction between an individual and their surroundings that the individual perceives as exhausting or exceeding their resources and jeopardising their well-being. A stress reaction is triggered by psychological and physical pressures that upset the body's natural equilibrium.

One of sociology's most important discoveries is that social environments play a major role in shaping human behaviour, even in seemingly individualistic situations (Nwadike et al., 2024). The body's natural response to a challenge, whether physical or emotional, is stress. Every year, 1 in 5 women are impacted by these issues (Nwadike et al., 2024). According to Bernard (2018), maintaining one's internal milieu in the face of a changing environment is crucial for survival. Cannon (2017) referred to this as "homeostasis." Selye (2017) used the term "stress" to refer to the effects of anything that poses a serious threat to homeostasis, referring to the actual or perceived threat to an organism as the "stressor" and the response to the stressor as the "stress response." Stress is a common and naturally occurring response that is not inherently negative in all circumstances (Bernard, 2018). Individuals often have the capacity to deal with stressful situations that pose a threat to them; however, prolonged or unresolved stress can lead to impaired well-being.

Psychologists categorise stress into four distinct yet often overlapping types:

subjective psychological stress based on perceived demands, and social-environment-driven psychosocial stress, both of which are heavily influenced by the mind-body connection (Folkman, 2011). Physical stress involves direct biological strain on body tissues, while psychospiritual stress arises from a conflict between one's daily life and core spiritual values, creating a crisis of purpose (Yaribeygi et al., 2017; Peter, 2014). This framework highlights how various internal and external factors trigger emotional, mental, and physical strains.

Psychospiritual stress occurs when a gap between an individual's core spiritual beliefs and daily psychological life creates a crisis of purpose, disrupting an internal journey from the ego to a Higher Power (Peter, 2014). Conversely, technostress involves negative psychological and physical effects caused by a failure to adapt to rapid technological advances and the relentless demands of digital connectivity (Bondanini et al., 2020). This digital strain is fueled by constant notifications, the pressure to respond to work during personal time, continuous software updates, and anxieties over system failures (Tarafdar et al., 2007)

Selye (2017) observed that severe, prolonged stress responses may result in disease and tissue damage. Work-related stress can cause physical illness, psychological distress, and mental illness. The national and worldwide recession, job instability, and work intensity have all been connected to the recent rise in work stress, which has resulted in increased workloads and interpersonal problems (Cooper, 2018). Depending on the stressor, stress can manifest as behavioural,

cognitive, emotional, or physical symptoms (Attia et al., 2022). Stress, whether intense or chronic, may cause people to withdraw from social contacts and turn agitated and aggressive, a tendency towards antisocial actions (Folkman, 2011).

People's experiences and reactions to social stress can be greatly influenced by their gender and social status (Morris 2015). Men may respond differently to stress and use social networks, whereas women may report higher levels of stress and better-quality social support (Morris 2015). Women are also subjected to high demands from society, which increases their stress levels (Morris 2015). While women are expected to take care of their families and pursue a professional career, men are expected to have a successful career. This inequality often increases the stress experiences of women. Stress differences among married Muslim women and men may be explained by the societal norms and practices around gender roles in some Muslim communities. Research evidence shows that Muslim women find it more challenging to balance employment and motherhood (Arifeen et al., 2020). Arifeen et al. (2020) indicated that, due to the confluence of cultural norms, religious duties, and institutionalised workplace prejudices, Muslim married women frequently encounter greater difficulties juggling work and parenthood. Navigating careers and raising children is extremely difficult due to this combination of pressures.

Cheney (2010) highlighted that the rigorous requirements of the banking sector make banking professions

intrinsically difficult for motherhood. The unpredictable schedules and caring responsibilities that frequently fall on Muslim married women intersect sharply with the demands of long hours, strict physical presence in the office, and the mental strain of managing a high-risk corporate career. Few studies have been conducted in recent years on Muslim married women bankers' experiences of stress in developing or emerging African nations, including Ghana (Affum, 2020; Belkhir et al., 2020; Dadzie & Garriga, 2017; Kamason, 2020; Noy, 2004). The research gap this study intends to fill is to identify the stress experiences of married Muslim women bankers in Tamale Metropolis.

**Objective(s) of the study:** The study seeks to examine the forms of stress experienced by married Muslim banking women in Tamale Metropolis.

### **Theoretical Framework**

The Demand-Control-Support (DCS) model developed by Schonfeld et al. (2017) will serve as the theoretical foundation for this paper. The Demand-Control-Support (DCS) model is a paradigm for comprehending and addressing stress at work, especially as it relates to health and well-being. The DCS model promotes the notion that employees' health is negatively impacted when excessive psychological demands and low levels of work-related decision-making are combined. It suggests that social support, job expectations, and job control interact to affect stress. When high demands are coupled with little oversight and assistance, employees may experience more stress and suffer as a result. The DCS model

traditionally focuses entirely on workplace environments; analysis needs to be added to treat these women's lives as a multi-domain ecosystem. In this study, the DCS model explains how Married Muslim banking women concurrently navigate high-pressure corporate banking systems alongside deeply entrenched in domestic, societal, and religious expectations.

### **Methodology**

**Research Design:** This study employed a mixed-method survey research design. Surveys, according to Creswell & Clark (2017), explain and interpret the current situation existing elsewhere or what experts consider to be desirable. To give equal weight to both qualitative and quantitative data, a concurrent technique was employed (Gasiewski et al., 2012). The primary goal is to merge or triangulate both types of data to gain a comprehensive understanding of a single research problem.

**Population, Sampling Technique and Sample Size:** This consists of all women bankers in the twenty-one (21) commercial banks in the metropolis. However, only sixteen (16) banks consented to participate in the study. The participating banks had a total of one hundred and seven (107) female bankers (Personal inquiry from the branches, 2025). Out of this number, sixty-three (63) identified as married Muslim women. This represents 59% of the population of women in the banking sector in the Tamale metropolis. Because of the small number, no sampling was done. All 63 women participated in the study

**Data Collection Instrument:** In-depth interviews, questionnaires, and focus groups were used to gather the data.

**Questionnaire:** A structured questionnaire was used as an instrument for quantitative data collection. The structure of the questionnaire was designed to meet the research objectives. The questionnaire was used to establish the contextual background of the participants, such as age, number of children, family structure and different forms of stress experienced.

**Interview Guide:** The interview guide was used to obtain data on stress experiences in the bank. Used to capture the "how" and "why", exploring lived experiences, emotional nuances, and cultural pressures. Semi-structured, open-ended, fluid questions with flexible probing questions were the format used.

**Focus group:** The Focus group was used to bring a small, diverse group of people together to discuss issues in order to gather in-depth qualitative data. They work credibly well at revealing the "why" and "how" of human behaviour.

**Validity and Reliability of the Instrument:** Three (3) research experts, two from the University for Development Studies, Tamale, Ghana's Department of Political Science and one (1) from the Department of Sociology and Social Work, validated the instrument. The essential changes were made to enhance the instrument's content validity in light of their revisions. Additionally, a sample of twenty (20) Muslim married students from the University for Development Studies' School of Business in Tamale, Ghana's Nyankpala campus, participated in a pre-

test of the instrument. After the pretest, the ambiguities in the questions were amended to achieve the objectives of the study.

**Ethical Approval and Informed Consent:**

The Department of Sociology and Social Work at the Faculty of Social Sciences provided an ethical clearance form letter (UDS/FSS/2025/019). The letter was presented to the bank managers during a preliminary visit to the various banks. Approval was also obtained from the bank managers to proceed with the data collection. The participants signed the informed consent form and voluntarily participated in the study. Throughout the data collection procedure, they were guaranteed confidentiality and anonymity.

**Data Collection Procedure:** Sixty-three (63) copies of the questionnaires were personally delivered to each of Tamale bank locations. Each focus group consists of 6 to 8 participants, and seven (7) groups were used for the study. These were drawn from the various bank branches clustered within the metropolis. The team randomly selected two (2) participants each from various banks during working hours for the interviews. Each interview lasted for 25 minutes, and the recording was done using a phone and writing. Participation in the study was completely voluntary.

**Data and Statistical Analysis:** Simple statistical frequencies and percentiles were manually used to assess the quantitatively gathered data. Narrative and deductive thematic analysis were used to examine the qualitative data.

**Results**

The participants for this study comprised 63 married Muslim women working as full-time banking professionals within the Tamale Metropolis, Ghana. The participants were identified as practicing Muslims, being legally or traditionally married, and having at least five (5) years of continuous employment in the mainstream banking sector. The requirements were met by 63 married Muslim banking women in the Tamale metropolis. The participants ranged in age from 26 to 40 years. The number of children per participant ranged from one (1) to four (4), and having at least five (5) years of continuous employment in the mainstream banking sector with a weekly working hour of forty (40hours).

**Psychological stress in the bank**

According to the field data, 53(84%) of the respondents agreed that there is a mismatch of work and family responsibilities, which is a common source of friction for bank employees, particularly married Muslim women. Also, 10(16%) of them mentioned that they have trouble making certain judgments due to some pressure from the customers, which occasionally results in minor losses in the bank. The results also pointed out that 25(40%) of the respondents agreed that they have mental instability, especially when stress set in at the workplace, whilst 38(60%) of them disagreed with the statement.

**Table 1. Participants' Experience of Psychological Stress**

Items	F	%
Mismatch of work and family responsibilities puts pressure on me.	53	84%
Stress impairs my judgment, causing minor financial losses at work	10	16%
I usually experience mental instability due to hectic work		
Agreed	25	40%
Disagreed	38	60%
TOTAL	63	100

Source: field data, F; frequencies, %; percentages

The interview data also highlighted the experience of psychological stress at work, including overtime work, constant worries and feeling overwhelmed in the bank. In a focus group discussion, one of the respondents indicated that "..... work compels us to stay in the office, and occasionally we must work overtime, which somehow causes disputes in our families and makes it difficult for us to concentrate at the bank the next day....." In another development, a respondent highlighted that the dynamics of the cost of living have heightened stress in women's

lives and have a negative impact on their well-being. In her words, ".... because of the growing complexity and competition in living standards, stress is an inherent and inescapable part of life, it has an impact on both our mental and physical well-being..."

Another respondent indicated that the socio-cultural expectations placed on Muslim women make it more difficult for them to navigate their daily lives effectively. As she stated: '...traditionally, women in our society think that specifically married Muslim women are recognized only for reproductive purposes and are encouraged to do only household work other than outside work...'

### Psycho-Spiritual Stress at the Workplace

Based on the quantitative responses (Table 2), it was found that 51(81%) of the respondents reported that they are not able to observe their time-bound daily and weekly prayers during work hours, whilst 12 (19%) of them disagree. This non-observance of their religious obligation causes them some stress.

**Table 2. Observance of Daily and Weekly Prayers**

I am unable to observe my daily and weekly prayers	Number of Respondents	Percentage
Agree	51	81%
Disagree	12	19%
Total	63	100%

Source: field data

The qualitative data from the focus group discussion highlighted the importance of integrating spiritual resources into workplace functionality. One of the respondents stated that "... the lack of

holistic integration of a spiritual approach that will treat the mind, soul, and body together is one of the stressors at the bank ..." Another participant noted the therapeutic role of spiritual resources to mitigating stress;

“...spirituality allows for healing of the mind and when the mind is healed, it brings less stress and productivity in the bank increases....”

One of the participants highlighted the role of spirituality to the holistic functioning of Muslim women workers; “after ‘Earth’ the next home is ‘Heaven’ and one need to prepare towards it, so timely daily prayers are important component of a married Muslim woman’s life ...”

### Psychosocial Stress in the Bank

Table 3 shows data on the respondents’ perceived disconnection from their social support system using a psychosocial stress lens. Data show that the majority (76.2%) reported stress arising from being disconnected from their close family, 20.7% felt disconnected from friends and peers, and a few (3.1%) reported not having any support system outside the workplace.

**Table 3: Perceived Disconnection from Social Support Systems**

Items	F	%
My work disconnects me from close family (Parents, grandparents, extended relatives)	48	76.2
My work disconnects me from friends and peers	13	20.7
Due to my work, I have no support system outside the workplace	2	3.1
Total	63	100

F; frequencies, %; percentages

The qualitative data further highlights that working long hours alienates them from their community, as stated by a respondent, “.... Banking work has

extreme working hours, leaving for work early and returning home late sometimes creates a disconnect from the community”.

Another respondent confirmed that not being able to visit and be visited by loved ones gives them stress; “.... lack of visitation time is a significant source of stress and concern to me....”

### Physical Stress in the Bank

Data in Table 4 shows the most frequently experienced physical stress experienced by the respondents. A good number (39.5%) of them experienced fatigue, 28.44% experienced body pain and 11.06% reported experiencing work-induced colds and infections.

**Table 4. Most Frequently Experienced Physical Stress at Workplace**

Items	F	Percentage
Feel more tired (fatigue)	25	39.5%
Body pain	18	28.44%
Colds and infections (from money odour)	7	11.06%
Declined to answer	13	21%
Total	63	100%

Source: field data

Data obtained from the focus group discussion further show that addition of household chores to their workload stresses them physically as one of the respondents stated; ‘...there is a dual burden of domestic household labour and this add more stress at workplace.’ Another respondent also added that the pressure to meet deadlines at work increases bodily stress. In their words ‘.... we face constant pressures to meet deadlines in order to achieve results for the bank....’

### Technological (Techno) Stress in the Bank

The key findings from Table 4 data indicate that 5% of the respondents reported that the boundary separating professional life from family life has been blurred due to digital accessibility. A majority (95%) of the respondents reported that it is challenging to fully unplug from work and unwind as a result of the need to attend to urgent emails.

**Table 5. Technology Engagement**

Response	F	%
Distinct line separating professional and family life is now a gray area due to constant smartphone email access.	3	5%
Inability to Unplug: Challenging to fully disconnect and unwind due to the constant pressure to respond immediately.	60	95%
Total	63	100%

Source: field data. F; frequencies, %; percentages

Qualitative data highlighted technostress in the form of constant

availability for work, constant need to upgrade technological skills, coupled with inadequate training. One respondent stated that "...stress can be brought on by frequent distractions" alongside the exhausting demands of shifting to "unfamiliar applications software and unusual network failure connectivity...." In an interview with one of the respondents, she said: ".....this area is currently somewhat grey, since most of us have our business emails on our phones, we are always reachable after work.....". Another participant stated that 'the introduction of new technologies at the workplace without adequate training could make them feel intimidated, confused and incompetent, which could increase work stress....'

### Discussion

Stress has become an inevitable aspect of contemporary life, arising from individuals' daily interactions with their social, occupational, and physical environments. This study aimed to examine the stress experiences of married Muslim women working in the banking sector within the Tamale Metropolis. The discussion of the findings is organized around five major thematic areas that emerged from the study.

### Psychological stress in the bank

Psychological stress refers to the emotional and mental strain brought on by an imbalance between demands and resources (Crompton, 2016). According to the study's empirical findings, a startling majority of respondents (84%) reported experiencing stress as a result of a serious mismatch between work and family

obligations. This implies that the women experience some level of emotional and mental pressure because of the perceived incompatibility of their work and family roles. The Demand-Control-Support (DCS) model developed by Schonfeld et al. (2017) and the Role Strain Theory by Goode (1960) hold that people suffer psychological anguish when the demands of several roles compete for limited time and energy. In this study context, married Muslim women are strongly burdened with traditional socio-religious demands such as ritual purity rules, salat (prayer), domestic administration and family care, which directly clash with the strict, high-performance environment of modern banking. This implies that the current organisational structures in the banking industry do not offer sufficient work-life balancing mechanisms, leaving workers to deal with an unstable dual burden.

Additionally, the data reveals a key operational vulnerability, as 16% of respondents acknowledged that excessive client pressure compromises their cognitive judgment, which causes the bank to suffer some financial losses. The qualitative finding corroborates the quantitative finding by highlighting that the participants face stressful work situations including overtime work, which leaves them with constant worries and feeling overwhelmed. These findings have important economic implications even on a small scale. Sweller's (2008) cognitive overload theory explains that essential decision-making abilities deteriorate when an employee's coping ability is exceeded by external emotional demands, such as aggressive or high-volume client contacts.

As a result, operational mistakes and financial leakage are directly linked to the psychological stress brought on by client-facing positions.

Collectively, these results show that workplace stress in banking is a systemic hazard that affects both employee well-being and institutional profitability rather than just being an individual welfare concern. Women who experience psychological stress frequently experience both mental and physical effects. This often results in higher rates of anxiety and depression, causing hormonal imbalances and an increased risk of cardiovascular problems because of how women's bodies react to complicated societal pressures (Folkman, 2011).

#### **Psycho-Spiritual Stress in the Bank**

One important finding of this study is the interaction between work and religion. The finding shows that women often do not observe their prayer times as required by their religion, demonstrating a significant conflict between professional obligations and religious practices among married Muslim women in the banking sector. Specifically, a substantial majority of the respondents (81%) reported an inability to observe their daily and weekly time-bound prayers on time due to workplace constraints. Only a few of them did not experience this challenge. The lack of observing prayers on time may affect women's capacity to cope with stress. The qualitative findings further reveal that inadequate provision for Muslim women's spiritual needs in the workplace deprives them of important coping mechanisms that can mitigate stress and reflects a limited

approach to employee well-being that fails to recognise workers as whole persons with diverse needs.

Arifeen et al. (2020) asserted that in Islamic tradition, spiritual and religious beliefs are basically the capacity of an individual to interpret their surroundings and find significance and meaning. The results support that regular attendance at religious activities reduces the risk of acquiring depression and stress throughout one's life, according to cross-sectional research by Leurent et al. (2019).

### **Psychosocial Stress in the Bank**

The primary driver of work stress among respondents is a profound sense of social isolation and loss of personal identity. The study sheds light on the fact that married Muslim banking women continue to encounter some psycho-social stress obstacles, both internal and external to the workplace, using a psychosocial stress lens. The data show that the demanding work schedules leave them with insufficient time to visit and interact in person with close family members and friends, who could otherwise serve as a social support system buffering stress.

The qualitative findings reveal a critical link between extreme professional schedules and the erosion of social capital. Participants' testimonials illustrate how severe time poverty manifests as acute emotional distress. The assertion by one respondent that the "...lack of visitation time is a significant source of psychosocial stress and concern" validates the premise that physical absence from one's network actively destabilises psychological well-being. This finding aligns with stress-

appraisal frameworks, where the forced abandonment of relational coping mechanisms amplifies the perceived severity of workplace demands (Folkman 2011).

The study aligns with Schonfeld et al. (2017) Control-Support (DCS) model. The study's empirical results offer a detailed knowledge of the psycho-social stress barriers that married Muslim women in the banking sector face, both internally and externally. It is clear from examining the data using a psycho-social stress lens that the participants' social, familial, and personal ecosystems are significantly impacted by the strict structural requirements of the corporate banking environment.

### **Physical Stress in the Bank**

The experience of stress represents a dynamic interplay between cognitive processes and bodily responses. Influenced by various external factors to the body's reaction to demands or challenges that disrupt its normal equilibrium (Schonfeld & Chang, 2017). In this study, physical stress is a response primarily linked to bodily pain or discomfort. According to study evidence, a sizable majority (79%) of the participants have obvious, quantifiable bodily symptoms of occupational stress, such as fatigue and body pains. These physical illnesses are indicative of systematic, unsustainable work patterns in the banking industry. The 79% morbidity rate might actually be an underestimation due to defensive silence among the remaining 21%. The study highlights the physical pain and discomfort that cause marital quality to decline, and these

declines are thought to be particularly significant when stress is high.

The findings of this study highlight a critical intersection between domestic responsibilities and institutional demands, underscoring the compounding nature of work-life conflict for banking professionals. The qualitative finding emphasised that the "dual burden of household labour" directly intensifies "stress at the workplace." This dynamic suggests that domestic strain does not remain confined to the private sphere; rather, it spills over into the professional domain, depleting the cognitive and emotional resources necessary to cope with occupational pressures. This aligns with Beutell and O'Hare (2018), Work-Family Conflict Theory, which posits that time and strain experienced in one role inevitably impair performance and well-being in another. The study confirms Obeagu (2018) comprehensive study on West African financial institutions on occupational safety and ergonomics, which confirms that over 75% of banking professionals report at least one chronic physical symptom of stress, with fatigue and back/neck pain ranking highest.

### **Technological (Techno) Stress Experience**

An organisation can become more useful in its functional areas and more efficient in its main business by using electronic and computer technologies and systems. Workers risk being excluded if they are unable to use these technologies. Technology improves functional efficiency, but it also makes it harder to distinguish between personal and professional life. The key findings from the data indicate that many of the respondents reported that they

frequently had to respond to constant emails and had trouble unplugging from work, underscoring a culture that is "always-on" due to continuous internet accessibility. In addition, qualitative insight shows that when new technologies such as software updates are introduced without adequate corporate training, workers feel heavily stressed trying to understand complex functionalities.

These findings support Corcoran et al.'s (2011) view that rapid growth and expansion of information communication technology nowadays can have a variety of repercussions on job performance. The results also suggest that technology cannot be ignored in these modern times, and this finding confirms Ewers and Kangmennaang's (2023) study that technology has become an essential part of our daily life in the 21st Century, drastically changing occupations (New Ways of Working). According to Pothuganti (2024), people's health is significantly impacted by technostress. Overuse or difficulty in the use of technology can have negative effects on the body, mind, and emotions, as well as raise stress levels, and can interfere with work cycles, especially due to unusual network failure or connectivity.

### **Conclusion**

One of the key insights in developmental sociology is that social environments significantly influence human development and behaviour. The findings of this study demonstrate that married Muslim women in the banking sector in the Tamale metropolis experience stress across multiple intersecting dimensions-

physical, psychological, psychosocial, psycho-spiritual, and technological, shaped by the compounding demands of their professional, religious, and marital identities. Both the qualitative and quantitative evidence converge on the conclusion that this population navigates a distinctly layered stress burden, underscoring the need for targeted, identity-sensitive workplace interventions and support structures.

### Recommendations

Based on the findings, this study recommends that:

1. Healthcare providers should routinely screen married Muslim women in the banking sector for occupational stress and assess how workplace pressures intersect with family responsibilities, to develop targeted, culturally responsive support and intervention strategies.
2. Banking institutions should formally accommodate the daily obligatory prayer schedule of Muslim women employees by designating appropriate time and space for worship during working hours, recognising religious observance as integral to the psychological and spiritual well-being of this workforce.

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