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Financial Strain Among Nurses and Midwives in Northern and Southern Ghana: A Cross-sectional Survey

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Authors' contributions

This work was carried out in collaboration among all authors. Author MOY conceptualized the study and developed the questionnaire. Author EAA coordinated recruitment and data collection. Authors LAM, KP, II, and FL curated the data and conducted the statistical analysis. Author JKA interpreted the findings and drafted the manuscript. Author TN critically revised the manuscript for intellectual content. Author RA proofread and drafted the manuscript. All authors read, reviewed, and approved the final manuscript and agreed to be accountable for the work.

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Abstract

Aims: To describe financial strain, coping practices and perceived employment-related consequences among nursing and midwifery respondents in Northern and Southern Ghana.
Study Design: Cross-sectional online survey.
Place and Duration: Ghana, January–March 2026.

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Methodology: Responses were collected through a voluntary, non-probability survey circulated on professional union social-media platforms. The updated dataset comprised 1,406 submissions, including 548 from Northern Ghana and 858 from Southern Ghana. Financial circumstances and perceived occupational consequences were summarised descriptively; the reported analyses also included regional comparisons and exploratory adjusted models.
Results: Salary was regarded as insufficient by 1,331 respondents (94.7%), while 1,171 (83.3%) reported financial difficulties always or frequently. Loans had been taken by 1,204 (85.6%), and 1,201 (85.4%) reported no supplementary income. Family responsibilities (80.0%) and housing expenditure (74.4%) were commonly reported burdens. Employer financial support was absent according to 1,360 respondents (96.7%). Negative or very negative perceived effects on job satisfaction were reported by 1,044 (74.3%). Overall, 895 respondents (63.7%) had considered leaving the profession. In exploratory adjusted models, frequent financial difficulty was associated with considering leaving (adjusted odds ratio 2.23; 95% confidence interval 1.52–3.27) and reporting effects on work (2.10; 1.48–2.98). The frequency of financial difficulty was similar across zones.
Conclusion: Financial strain and borrowing were commonly reported among respondents, alongside perceived occupational consequences. The non-probability design and cross-sectional self-reports limit population generalisation and causal interpretation.

Keywords: Financial strain; nurses; midwives; Ghana; job satisfaction; workforce retention.

1. Introduction

Financial strain describes difficulty meeting financial obligations with available resources. For nurses and midwives, household expenses, family responsibilities and debt may create pressure even where employment is stable. Cohen and Venter (2020) described the interaction of occupational demands, household dependency and financial obligations among nurses in South Africa. This indicates that salary income alone may not adequately represent financial well-being. A systematic review of hospital employees' job satisfaction identified working conditions, rewards and organisational factors among the domains considered in the literature; however, these broad determinants do not directly quantify the financial difficulties experienced by nursing and midwifery personnel (Amlari & Patikar, 2026).

In Ghana, remuneration and workplace conditions are relevant to nursing and midwifery workforce welfare. Dartey *et al*. (2026) identified salary concerns, restricted career progression and unsupportive leadership among factors shaping job satisfaction in the Ho Municipality. Poku, Abebrese, *et al*. (2023) also found that economic, health-system and social factors were associated with specialist nurses' emigration intentions. These findings support examining financial difficulties alongside their perceived implications for employment and retention.

In a survey at a teaching hospital in Ghana, nurses and midwives identified salary increases and other workplace-related factors as relevant to their motivation and work experiences (Osman *et al*., 2025). A separate Ghanaian study examined how personal and family circumstances were related to willingness to pursue overseas nursing employment; its inclusion of nursing students warrants caution when applying the findings to employed practitioners (Nyameke *et al*., 2026).

Local conditions may influence essential expenditure and access to support. Okyere *et al*. (2021) identified infrastructure, transport and posting-related challenges among health workers in the Upper East Region, while also reporting perceived advantages of rural practice. Kwansah *et al*. (2012) highlighted the importance of working conditions and career incentives in rural nursing service. These studies caution against treating geographical zone as a direct measure of financial hardship: urban and rural settings exist in both Northern and Southern Ghana.

Occupational stress may also be relevant to staff well-being. Babapour *et al*. (2022) found negative correlations between job stress, quality of life and caring behaviours among nurses in Iran, although the adjusted association with caring behaviours was not statistically significant. Their findings concern occupational stress rather than financial strain specifically. Direct assessment of financial experiences is therefore needed to avoid assuming that evidence about general workplace stress establishes financial effects.

A study of nurses in Ghana's Ashanti Region reported salary dissatisfaction and concerns about overtime compensation in the context of occupational stress, although occupational stress and household financial strain are distinct constructs (Boasiako *et al*., 2026). Another study of Ghanaian nurses examined work engagement, resilience and intentions to leave, highlighting retention-related dimensions that were not direct measures of financial difficulty (Poku *et al*., 2025).

The studies considered above address remuneration, working conditions, occupational stress or retention-related intentions, but do not jointly describe perceived salary adequacy, financial burdens, borrowing, coping practices and perceived work-related consequences among nursing and midwifery respondents from both Northern and Southern Ghana. Examining these experiences within one cross-sectional survey may clarify their reported co-occurrence without establishing causal relationships or population-wide prevalence.

This study examined perceived salary adequacy, financial difficulties, borrowing, coping strategies, employer support and perceived consequences for job satisfaction and work output among nurses and midwives in Northern and Southern Ghana. It also described perceived contextual contributors and suggested interventions. Although the original study objective included geographical comparison, the findings presented here are pooled descriptive results; they do not establish differences between the two zones.

2. Methodology

2.1 Study Design and Setting

A quantitative cross-sectional survey was conducted among nurses and midwives working in Northern and Southern Ghana. The Northern zone was described as comprising Northern, Upper East, Upper West, Savannah and North East regions; the Southern zone comprised the other regions, including Ashanti, Volta, Oti, Western, Greater Accra, Brong Ahafo and Eastern. Data collection was carried out from January 2026 to March 2026.

2.2 Study Population and Eligibility

The survey targeted nursing and midwifery personnel reached through professional union social-media platforms in Ghana. Respondents reported certificate, diploma, bachelor's degree and master's degree qualifications, and some identified specialist professional roles. Participation was voluntary, and strict eligibility screening was not enforced. Consequently, the proposed requirements concerning minimum duration of employment and exclusions based on leave status or exclusively administrative duties could not be confirmed for all respondents. Eligibility was not independently verified.

2.3 Sample Size

The original sample-size calculation assumed financial-strain proportions of 0.50 and 0.40 in the Northern and Southern zones, respectively, representing a hypothetical difference of 10 percentage points. These were planning assumptions rather than established regional prevalence estimates. Using a two-sided significance level of 5% and 80% power, the calculation yielded a target of 385 participants per zone. The achieved voluntary-response sample comprised 478 Northern and 378 Southern respondents; the Southern sample was seven participants below its target. This calculation informed recruitment planning but did not establish the representativeness of the non-probability sample.

$$n = \frac{(Z_{\alpha/2} + Z_{\beta})^2 \cdot [p_1(1-p_1) + p_2(1-p_2)]}{(p_1 - p_2)^2}$$

Here, n is the sample size per group; Zα/2 = 1.96, Zβ = 0.84, p1 = 0.50 and p2 = 0.40. Substitution gives n = 384.16, rounded up to 385 participants per zone, for a planned total of 770. The achieved sample comprised 856 participants: 478 from the Northern zone and 378 from the Southern zone. This calculation informed the original recruitment target; the achieved sample was obtained through voluntary online participation rather than probability sampling.

2.4 Recruitment and Data Collection

Participants were recruited through a non-probability, voluntary-response online approach. A Google Forms survey link was circulated through professional union WhatsApp, Telegram and Facebook platforms. Eligible practitioners who accessed the invitation and chose to participate completed the questionnaire. Facilities and individual practitioners were not randomly selected. Because the invitation was circulated through potentially overlapping groups and the number of unique eligible recipients could not be established, a conventional response rate could not be calculated.

The questionnaire covered demographic and employment characteristics, monthly salary, perceived salary sufficiency, financial burdens, supplementary income, loan uptake, coping mechanisms, financial literacy or savings-programme participation, employer support, perceived effects on job satisfaction and work performance, consideration of leaving the profession, contextual factors and suggested interventions. The questionnaire supplied with the manuscript is reproduced in Appendix A.

Perceived effects of financial strain on job satisfaction were assessed using a single questionnaire item: "How has financial strain affected your job satisfaction?" Response options were very negatively, negatively, neutral, positively and very positively. Responses were summarised using frequencies and percentages. This item assessed respondents' perceived effects of financial strain rather than their overall level of job satisfaction. Work-related effects were also self-reported; no objective performance assessment was undertaken.

2.5 Data Management and Analysis

The reported findings were summarised using frequencies and percentages. Percentages in Tables 1–4 were calculated using the total sample of 856 and rounded to one decimal place. Multiple-response items were identified in table or figure notes. Open-ended recommendations were presented in ten descriptive categories. Data were summarised using frequencies and percentages to describe respondents' characteristics, financial circumstances, coping strategies and perceived work-related effects. Findings were presented for the overall sample. No inferential statistical tests or regression models were performed; therefore, the study does not establish statistically significant regional differences or independent predictors of financial strain.

3. Results

3.1 Response Accounting and Participant Characteristics

The updated export contained 1,406 submissions, of which 548 (39.0%) were from the Northern zone and 858 (61.0%) from the Southern zone. All submissions were retained for descriptive analysis. No exact full-row duplicates were identified. Five records shared identical substantive response profiles; these were retained because matching answers did not establish that they came from the same individuals. Five age responses and two sex responses were treated as missing or invalid. Six respondents did not answer the workshop-willingness item. The number of unique eligible invitation recipients was unavailable; therefore, a conventional response rate could not be calculated.

The mean age was 33.81 years (SD 3.72; n = 1,401), with a median of 33 years (IQR 31–36) and a range of 23–50 years. Certificate qualification was reported by 592 respondents (42.1%), diploma by 437 (31.1%) and bachelor's degree by 349 (24.8%). Most respondents worked in government facilities (1,104; 78.5%) and reported 1–5 years of experience (712; 50.6%) (Table 1).

Table 1. Sociodemographic and employment characteristics of respondents

Characteristic and category	n	%
Sex — Male	717	51.0
Sex — Female	687	48.9
Sex — Missing/invalid	2	0.1
Marital status — Married	923	65.6
Marital status — Single	454	32.3
Marital status — Divorce	21	1.5
Marital status — Widowed	8	0.6
Qualification — Certificate	592	42.1
Qualification — Diploma	437	31.1
Qualification — Bachelor's degree	349	24.8
Qualification — Master's degree	27	1.9
Qualification — PhD	1	0.1
Facility type — Government	1,104	78.5
Facility type — Mission (CHAG ETC)	293	20.8
Facility type — Private	9	0.6
Experience — 1-5 years	712	50.6
Experience — 6-10 years	397	28.2
Experience — above 10 years	261	18.6
Experience — less than 1 year	36	2.6
Monthly salary — GHS 2,500-3,500	532	37.8
Monthly salary — Above 3,500	439	31.2
Monthly salary — GHS 1,500-2,500	418	29.7
Monthly salary — below GHS 1,500	17	1.2

[a] *N = 1,406. Percentages use all submissions, including the two invalid/missing sex responses. Qualifications and employment characteristics are self-reported. GHS denotes Ghana cedis. The original salary categories overlap at GHS 2,500*

3.2 Financial Circumstances and Perceived Effects

Salary was considered insufficient by 1,331 respondents (94.7%). Financial difficulty was reported as Always by 729 (51.8%) and as Frequently by 442 (31.4%), giving 1,171 (83.3%) with frequent difficulty. The conditional Wilson 95% confidence interval for this proportion was 81.2–85.1%. Loan uptake was reported by 1,204 (85.6%), whereas 205 (14.6%) reported an additional income source. Employer financial support was reported by 46 (3.3%) (Table 2).

Negative or very negative perceived effects on job satisfaction were reported by 1,044 respondents (74.3%; conditional 95% CI 71.9–76.5%). Work was reported as affected by 892 (63.4%), with 244 (17.4%) answering Maybe. A total of 895 respondents (63.7%) had considered leaving, 219 (15.6%) had not, and 292 (20.8%) answered Maybe. These satisfaction results represent responses to the single perceived-impact item.

3.3 Financial Burdens, Coping Strategies and Contextual Factors

Family responsibilities were the most frequently selected financial burden (1,125; 80.0%), followed by rent/housing (1,046; 74.4%) and educational expenses (868; 61.7%). Budgeting and cost cutting were reported by 913 respondents (64.9%), taking loans by 816 (58.0%) and borrowing from friends/family by 669 (47.6%). The most frequently selected contextual factors were cost of living (1,230; 87.5%), utility bills (975; 69.3%) and transportation cost (824; 58.6%) (Table 3).

3.4 Conditional Follow-up Responses

Among the 205 respondents reporting additional income, 199 supplied a follow-up response; investment/business was selected by 91 (44.4% of all 205 eligible respondents). Among the 1,204-reporting loan uptake, 1,200 supplied a follow-up; banks (603; 50.1%)

and UPNMG (582; 48.3%) were the most frequently selected listed sources. Of the 46-reporting employer support, 20 (43.5%) selected salary advances (Table 4).

Table 2. Financial circumstances and perceived effects on satisfaction work and career considerations

Item and response	n	%
Salary sufficient — No	1,331	94.7
Salary sufficient — Maybe	38	2.7
Salary sufficient — Yes	37	2.6
Financial difficulty frequency — Always	729	51.8
Financial difficulty frequency — Frequently	442	31.4
Financial difficulty frequency — Occasionally	220	15.6
Financial difficulty frequency — Rarely	10	0.7
Financial difficulty frequency — Never	5	0.4
Additional income — No	1,201	85.4
Additional income — Yes	205	14.6
Loan uptake — Yes	1,204	85.6
Loan uptake — No	202	14.4
Literacy/savings awareness — No	854	60.7
Literacy/savings awareness — Yes	552	39.3
Employer financial support — No	1,360	96.7
Employer financial support — Yes	46	3.3
Job-satisfaction impact — Negatively	620	44.1
Job-satisfaction impact — Very negatively	424	30.2
Job-satisfaction impact — Neutral	325	23.1
Job-satisfaction impact — Positively	23	1.6
Job-satisfaction impact — Very positively	14	1.0
Work affected — Yes	892	63.4
Work affected — No	270	19.2
Work affected — Maybe	244	17.4
Considered leaving — Yes	895	63.7
Considered leaving — Maybe	292	20.8
Considered leaving — No	219	15.6
Perceives worse regional position — Yes	586	41.7
Perceives worse regional position — Maybe	532	37.8
Perceives worse regional position — No	288	20.5
Workshop willingness — Yes	1,316	93.6
Workshop willingness — Maybe	74	5.3
Workshop willingness — No	10	0.7
Workshop willingness — Missing/invalid	6	0.4

[a] *Percentages Use N = 1,406. For workshop willingness, six responses were missing; Yes, accounted for 1,316/1,400 valid responses (94.0%)*

Table 3. Reported financial burdens coping strategies and contextual factors

Domain and selected option	n	%
Burden — rent/housing	1,046	74.4
Burden — family responsibilities	1,125	80.0
Burden — educational expenses	868	61.7
Burden — transportation	775	55.1
Burden — loan repayments	688	48.9
Burden — medical expenses	546	38.8
Coping — budgeting and cost cutting	913	64.9
Coping — taking loans	816	58.0
Coping — borrowing from friends/family	669	47.6
Coping — engaging in extra jobs	281	20.0
Coping — investing in businesses	135	9.6
Context — cost of living	1,230	87.5
Context — utility bills	975	69.3
Context — transportation cost	824	58.6
Context — access to financial support	378	26.9
Context — availability of extra jobs	292	20.8
Context — poor infrastructure	275	19.6

[a] *N = 1,406 for every option. Multiple selections were permitted, so percentages within each domain may exceed 100% when summed. Loan uptake and taking loans as a coping strategy are separate questionnaire items*

Of the 892 respondents reporting effects on work, 885 supplied a follow-up response. Increased stress and fatigue were selected by 692 (77.6% of all 892 eligible respondents), reduced commitment by 547 (61.3%) and reduced productivity by 383 (42.9%).

Among the 895 who had considered leaving, 888 provided a career follow-up. “Travel and work abroad” was reported by 585 (65.4% of all 895 eligible respondents; 65.9% of the 888 answering the follow-up), followed by starting a private business (147; 16.4%), joining the forces (92; 10.3%) and full-time farming (48; 5.4%). Other verbatim career responses accounted for 16 (1.8%); seven follow-ups were blank.

Table 4. Selected conditional follow-up options among respondents answering yes to the parent item

Follow-up option	n/N	%
Income — investment/business	91/205	44.4
Income — part-time job	47/205	22.9
Income — remittances from family	25/205	12.2
Income — private practice	23/205	11.2
Loan — bank	603/1,204	50.1
Loan — upnmg	582/1,204	48.3
Loan — mobile money quick loan	388/1,204	32.2
Loan — credit union	161/1,204	13.4
Loan — family/friends	220/1,204	18.3
Support — salary advances	20/46	43.5
Support — housing support	3/46	6.5
Support — transportation allowances	7/46	15.2
Work effect — increased stress and fatigue	692/892	77.6
Work effect — reduced productivity	383/892	42.9
Work effect — reduced commitment to work	547/892	61.3

[a] *N is the number answering Yes to the corresponding parent item: additional income 205, loan uptake 1,204, employer support 46 and work affected 892. Follow-up responses were present for 199, 1,200, 46 and 885, respectively. Multiple selections were permitted. Options shown are the predefined categories tabulated in the reanalysis; unclassified free-text responses are not assigned to these categories. UPNMG denotes Union of Professional Nurses and Midwives Ghana. Follow-ups after No/Maybe were excluded from these summaries*

3.5 Regional Comparisons

Northern respondents were younger than Southern respondents: median 33 years (IQR 31–35; n = 546) versus 34 years (IQR 32–36; n = 855), respectively (Mann–Whitney U = 201,142.5; $P < .001$). The Welch t-test gave a consistent result ($t = -4.53$, $df = 1,208.15$; $P < .001$). Sex, marital status, grouped salary and grouped experience distributions differed between zones after adjustment within the six participant-composition tests; qualification and facility distributions did not (Supplementary Table S1).

The distribution of perceived job-satisfaction impact differed between zones ($\chi^2 = 42.06$, $df = 4$; $P < .001$; $q < .001$; Cramér’s V = 0.173). Negative/very negative responses were reported by 456/548 Northern respondents (83.2%) and 588/858 Southern respondents (68.5%). Literacy/savings-awareness, work-affected and perceived worse-off distributions also differed after correction within the eleven regional outcome tests. The full difficulty-frequency distribution did not meet that criterion ($\chi^2 = 7.39$, $df = 4$; $P = .11$; $q = .25$). Frequent difficulty was reported by 458/548 (83.6%) in the Northern zone and 713/858 (83.1%) in the Southern zone (Table 5).

Table 5. Regional comparisons of complete item response distributions

Item	χ^2 (df)	*P*	*q*	V
Salary sufficient	0.78 (2)	.68	.72	0.024
Financial difficulty frequency	7.39 (4)	.11	.25	0.072
Additional income	1.90 (1)	.17	.29	0.037
Loan uptake	0.13 (1)	.72	.72	0.009
Literacy/savings awareness	16.38 (1)	< .001	< .001	0.108
Employer financial support	1.57 (1)	.21	.29	0.033
Job-satisfaction impact	42.06 (4)	< .001	< .001	0.173
Work affected	14.38 (2)	< .001	.003	0.101
Considered leaving	3.41 (2)	.18	.29	0.049
Perceives worse regional position	13.78 (2)	.001	.003	0.099
Workshop willingness	2.44 (2)	.30	.36	0.042

[a] *N = 1,406 except workshop willingness (n = 1,400). P values refer to the full response distribution, including Maybe where available. The difficulty-frequency test used a Monte Carlo P value with 99,999 draws; other tests used Pearson chi-square. q denotes Benjamini–Hochberg adjustment within eleven regional outcome tests; V denotes Cramér’s V. “< .001” follows the journal reporting convention; full-precision values are retained in the analysis outputs*

Among the seventeen multiple-response comparisons, rent/housing was selected by 361/548 Northern respondents (65.9%) and 685/858 Southern respondents (79.8%; $q < .001$). Borrowing from friends/family was more frequently selected in the Northern zone (290/548; 52.9%) than in the Southern zone (379/858; 44.2%; $q = .008$). Cost of living was selected by 454/548 (82.8%) and 776/858 (90.4%), respectively ($q < .001$). The other fourteen comparisons did not meet $q < .05$ after correction within this family (Supplementary Table S2).

3.6 Adjusted Associations with Frequent Financial Difficulty

The complete-case financial-difficulty model included 1,399 respondents: 1,166 with frequent difficulty and 233 with less frequent difficulty. Additional income was associated with lower odds of frequent difficulty (aOR 0.47, 95% CI 0.33–0.68; $P < .001$), as was the salary band above GHS 3,500 compared with the two combined lower bands (aOR 0.49, 95% CI 0.29–0.82; $P = .007$). Married respondents had higher odds than those with other marital statuses (aOR 1.38, 95% CI 1.02–1.89; $P = .04$). The adjusted regional association was aOR 1.03 (95% CI 0.76–1.40; $P = .86$) (Table 6).

Table 6. Adjusted associations with frequent financial difficulty among 1,399 respondents

Comparison	aOR (95% CI)	*P*
Northern vs Southern zone	1.03 (0.76–1.40)	.86
Male vs female	0.91 (0.67–1.23)	.53
Age per five-year increase	0.99 (0.77–1.29)	.96
Married vs other marital status	1.38 (1.02–1.89)	.04
Mission/private vs government	1.18 (0.82–1.70)	.37
Additional income Yes vs No	0.47 (0.33–0.68)	< .001
Diploma vs certificate	0.92 (0.59–1.44)	.71
Bachelor vs certificate	0.87 (0.54–1.40)	.57
Postgraduate vs certificate	0.55 (0.21–1.47)	.23
GHS 2,500–3,500 vs lower bands	0.67 (0.43–1.05)	.08
Above GHS 3,500 vs lower bands	0.49 (0.29–0.82)	.007
Experience 6–10 vs up to 5 years	1.10 (0.77–1.58)	.59
Experience >10 vs up to 5 years	1.60 (0.94–2.73)	.08

[a] *All listed terms were fitted together. aOR denotes adjusted odds ratio; CI denotes confidence interval. Intervals and two-sided Wald P values use HC1 robust standard errors. Coefficient tests are exploratory and unadjusted for multiple comparisons. Lower salary bands combine below GHS 1,500 and GHS 1,500–2,500; the original categories overlap at GHS 2,500. Experience up to five years combines <1 and 1–5 years. Postgraduate combines Masters/PhD. Other marital statuses comprise single, divorced and widowed. Odds ratios do not represent risk ratios*

3.7 Adjusted Associations with Considering Leaving

The Yes-versus-No model for considering leaving included 1,107 respondents (891 Yes and 216 No), after excluding 292 Maybe responses and seven additional records with missing covariates. Frequent difficulty was associated with higher odds of considering leaving (aOR 2.23, 95% CI 1.52–3.27; $P < .001$). Male respondents had higher odds than female respondents (aOR 1.75, 95% CI 1.27–2.40; $P < .001$). Compared with the combined lower salary bands, the GHS 2,500–3,500 band (aOR 1.78, 95% CI 1.09–2.90; $P = .02$) and above GHS 3,500 band (aOR 1.89, 95% CI 1.05–3.40; $P = .03$) were associated with higher odds. The regional estimate was aOR 0.76 (95% CI 0.54–1.08; $P = .12$) (Table 7).

Table 7. Adjusted associations with considering leaving among 1,107 definite responders

Comparison	aOR (95% CI)	*P*
Northern vs Southern zone	0.76 (0.54–1.08)	.12
Male vs female	1.75 (1.27–2.40)	< .001
Age per five-year increase	0.78 (0.60–1.02)	.07
Married vs other marital status	0.94 (0.67–1.33)	.74
Mission/private vs government	0.94 (0.64–1.39)	.76
Additional income Yes vs No	1.03 (0.65–1.65)	.89
Diploma vs certificate	0.83 (0.50–1.37)	.46
Bachelor vs certificate	1.27 (0.73–2.23)	.40
Postgraduate vs certificate	0.98 (0.28–3.43)	.97
GHS 2,500–3,500 vs lower bands	1.78 (1.09–2.90)	.02
Above GHS 3,500 vs lower bands	1.89 (1.05–3.40)	.03
Experience 6–10 vs up to 5 years	1.31 (0.86–1.99)	.21
Experience >10 vs up to 5 years	0.73 (0.42–1.29)	.28
Frequent vs less frequent difficulty	2.23 (1.52–3.27)	< .001

[a] *All listed terms were fitted together. aOR denotes adjusted odds ratio; CI denotes confidence interval. Intervals and two-sided Wald P values use HC1 robust standard errors. Coefficient tests are exploratory and unadjusted for multiple comparisons. Lower salary bands combine below GHS 1,500 and GHS 1,500–2,500; the original categories overlap at GHS 2,500. Experience up to five years combines <1 and 1–5 years. Postgraduate combines Masters/PhD. Other marital statuses comprise single, divorced and widowed. Odds ratios do not represent risk ratios*

3.8 Adjusted Associations with Reported Effects on Work

The work-affected model included 1,156 respondents (886 Yes and 270 No), after excluding 244 Maybe responses and six additional records with missing covariates. Frequent difficulty was associated with higher odds of reporting effects on work (aOR

2.10, 95% CI 1.48–2.98; $P < .001$). Northern-zone respondents also had higher odds than Southern-zone respondents (aOR 1.47, 95% CI 1.08–2.01; $P = .01$). Confidence intervals for the remaining covariate coefficients included unity (Table 8).

Table 8. Adjusted associations with work affected among 1,156 definite responders

Comparison	aOR (95% CI)	*P*
Northern vs Southern zone	1.47 (1.08–2.01)	.01
Male vs female	1.30 (0.97–1.74)	.08
Age per five-year increase	1.01 (0.79–1.29)	.93
Married vs other marital status	1.23 (0.91–1.66)	.18
Mission/private vs government	1.02 (0.72–1.46)	.91
Additional income Yes vs No	0.95 (0.64–1.41)	.80
Diploma vs certificate	1.09 (0.70–1.70)	.70
Bachelor vs certificate	0.98 (0.61–1.59)	.95
Postgraduate vs certificate	0.54 (0.21–1.36)	.19
GHS 2,500–3,500 vs lower bands	1.20 (0.77–1.85)	.42
Above GHS 3,500 vs lower bands	0.67 (0.40–1.11)	.12
Experience 6–10 vs up to 5 years	1.28 (0.88–1.85)	.20
Experience >10 vs up to 5 years	1.26 (0.75–2.10)	.39
Frequent vs less frequent difficulty	2.10 (1.48–2.98)	< .001

[a] All listed terms were fitted together. aOR denotes adjusted odds ratio; CI denotes confidence interval. Intervals and two-sided Wald P values use HC1 robust standard errors. Coefficient tests are exploratory and unadjusted for multiple comparisons. Lower salary bands combine below GHS 1,500 and GHS 1,500–2,500; the original categories overlap at GHS 2,500. Experience up to five years combines <1 and 1–5 years. Postgraduate combines Masters/PhD. Other marital statuses comprise single, divorced and widowed. Odds ratios do not represent risk ratios

3.9 Model Diagnostics and Sensitivity Analyses

All three primary models converged. Maximum variance inflation factors were 2.93, 3.10 and 2.90 for frequent difficulty, considering leaving and work affected, respectively. Corresponding apparent areas under the receiver operating characteristic curve were 0.639, 0.661 and 0.637. Adding a quadratic age term did not improve model fit at the .05 level (likelihood-ratio $P = .62$, .80 and .68, respectively).

The association between frequent difficulty and considering leaving persisted after omitting later matching profiles (aOR 2.22, 95% CI 1.51–3.26), omitting birthdate-derived ages (aOR 2.24, 95% CI 1.52–3.29), and using age categories (aOR 2.19, 95% CI 1.49–3.22; all $P < .001$). When Maybe was grouped with No, the model included 1,399 respondents, and the frequent-difficulty estimate was aOR 1.78 (95% CI 1.32–2.41; $P < .001$). The regional estimate changed to aOR 0.73 (95% CI 0.57–0.93; $P = .010$), compared with aOR 0.76 (95% CI 0.54–1.08; $P = .12$) in the primary Yes-versus-No model. In the background-only leaving model without difficulty, the regional estimate was aOR 0.77 (95% CI 0.55–1.08; $P = .13$).

For frequent difficulty, the regional estimates remained close to unity after omitting three later matching profiles (aOR 1.02, 95% CI 0.75–1.39; n = 1,396), omitting two birthdate-derived ages (aOR 1.02, 95% CI 0.75–1.39; n = 1,397), and using age categories (aOR 1.01, 95% CI 0.75–1.37; n = 1,399). In the corresponding leaving models, sample sizes were 1,105, 1,106 and 1,107, respectively.

3.10 Willingness to Participate in a Financial Workshop

Among the 1,400 respondents answering the workshop item, 1,316 (94.0%) answered Yes, 74 (5.3%) Maybe and 10 (0.7%) No. The response distribution did not differ clearly between zones ($\chi^2 = 2.44$, df = 2; $P = .30$; $q = .36$) (Table 5).

4. Discussion

4.1 Principal Findings

This study identified frequent financial difficulty, widespread perceived salary insufficiency and substantial reliance on borrowing among the nursing and midwifery personnel who responded to the online survey. Financial difficulty was associated with considering leaving and reporting effects on work after adjustment for measured demographic and employment characteristics. However, regional differences were outcome-specific: frequent difficulty was similarly common in the Northern and Southern zones, whereas perceived effects on satisfaction and work differed. These findings suggest that financial strain deserves attention alongside other workforce concerns, while the voluntary recruitment approach limits conclusions about its prevalence in the wider Ghanaian workforce.

4.2 Financial Strain in Relation to Remuneration and Household Demands

The finding that 94.7% considered their salary insufficient, alongside 83.3% reporting financial difficulty Always or Frequently, indicates a perceived mismatch between available income and financial demands within this sample. This is consistent with Dartey *et al*. (2026), whose interviews with 13 nurses and midwives in Ho identified inadequate remuneration and rising household

expenses among concerns affecting job satisfaction. Their qualitative accounts help contextualise the financial pressures reported here but cannot corroborate our percentage estimates. Our survey adds counts and adjusted associations across a broader geographical recruitment reach; it provides less depth about how financial circumstances develop or how respondents prioritise competing expenses.

Family responsibilities, housing and education were prominent burdens. This pattern suggests that salary adequacy should be considered in relation to household obligations rather than nominal earnings alone. Ibrahim *et al*. (2024), interviewing nurse managers in Northern Ghana, similarly identified financial pressures, reliance on loans and perceived inadequacy of remuneration in accounts of nurses' emigration. Their managerial perspective complements the present respondents' accounts, but neither study measured household disposable income or verified affordability thresholds. The findings therefore support investigating a possible income–expenditure mismatch without establishing that a particular salary level is objectively inadequate for every practitioner.

Respondents in the highest salary band had lower adjusted odds of frequent difficulty than those in the combined lower bands (aOR 0.49, 95% CI 0.29–0.82). Additional income was also associated with lower odds (aOR 0.47, 95% CI 0.33–0.68). These associations are consistent with the possibility that greater financial resources provide a buffer. Nevertheless, additional income may reflect access to business capital, household support, available time or other advantages that were not measured. The cross-sectional design cannot establish that taking another job would reduce financial difficulty, and extra employment may impose costs on rest and family life that this survey did not assess.

Married respondents had higher adjusted odds of frequent difficulty than respondents with other marital statuses. Household obligations offer one possible explanation, given the prominence of family responsibilities, but marriage is an imprecise proxy for financial dependency. Household size, dependent numbers, partner income, remittances and wealth were not included in the model. It would therefore be inappropriate to interpret marriage itself as the cause of financial strain or to assume that unmarried respondents have fewer obligations.

4.3 Borrowing and Coping Strategies

Borrowing appeared in both the loan-uptake and coping items, while budgeting and cost cutting were the most frequently selected coping strategy. Comparable responses occur in higher-income settings. The Royal College of Nursing (2025) reported that 65.1% of respondents to its UK employment survey had reduced food or travel spending, 23.1% had borrowed from relatives or friends, and 17.1% had taken out a loan to meet everyday expenses. Here, 64.9% reported budgeting/cost cutting, 47.6% borrowing from friends/family and 85.6% loan uptake. The contrast suggests greater reported borrowing in this sample, but differences in questions, recall periods, credit products and participant selection prevent a direct prevalence comparison. The superficially similar cost-cutting percentages likewise do not measure an identical behaviour.

Loan uptake should not automatically be interpreted as over-indebtedness. Credit may finance education, housing or businesses as well as meet short-term expenses, and respondents could select several sources. Our data do not establish outstanding balances, interest rates, repayment-to-income ratios, arrears or the duration of borrowing. The separate finding that 48.9% selected loan repayments as a burden supports further assessment of debt-related pressure but does not demonstrate a debt trap. The prominence of bank and union sources also suggests that borrowing is not confined to informal networks; the affordability and terms of these different products require separate investigation.

Budgeting may represent an adaptive response, but its frequent use alongside salary insufficiency means that financial strain cannot be attributed simply to poor money management. Equally, self-reported awareness of financial literacy or savings is not an objective assessment of financial competence. Although workshop willingness was high among those answering the item, willingness does not demonstrate attendance, learning or improved financial outcomes. Financial education should consequently be evaluated as one component of support, rather than assumed to compensate for an underlying shortfall in resources.

4.4 Perceived Satisfaction and Effects on Work

Nearly three-quarters reported a negative or very negative perceived effect on job satisfaction. This direction is consistent with the remuneration-related concerns described by Dartey *et al*. (2026), but the current measure asks respondents to attribute an effect to financial circumstances. It is not a validated multidimensional satisfaction score, and 74.3% should not be described as the prevalence of overall job dissatisfaction. The question's attributional wording may also strengthen the observed connection between financial concerns and perceived workplace consequences.

The association between frequent difficulty and work affected (aOR 2.10, 95% CI 1.48–2.98) is compatible with a pathway involving distraction, fatigue or emotional pressure. Among those reporting affected work, increased stress/fatigue and reduced commitment were more commonly selected than reduced productivity. These findings concern respondents' perceptions, however, and do not verify burnout, absenteeism, errors or poorer patient outcomes. Poku *et al*. (2022), studying 348 registered nurses in five Kumasi hospitals, also linked dimensions of work-related quality of life, including well-being, job control/satisfaction and working conditions, with turnover intentions. Their multidimensional measures locate financial concerns within a broader work environment, whereas our models focus on reported financial difficulty and specific perceived outcomes.

The European NEXT study offers stronger temporal evidence for a related occupational pathway. Li *et al*. (2011) found that baseline effort–reward imbalance predicted subsequent intention to leave the profession (relative risk 1.33, 95% CI 1.22–1.45), with reward frustration encompassing salary, promotion prospects and esteem. This support considering material and non-material

rewards together. It does not validate a causal financial-strain effect in the present study: our exposure is different, our observations are cross-sectional, and our odds ratios cannot be compared numerically with the NEXT relative risk. Effort–reward imbalance is therefore a useful interpretive perspective, not a theory formally tested by this questionnaire.

4.5 Considering Leaving and Migration-related Aspirations

The association between frequent financial difficulty and considering leaving (aOR 2.23, 95% CI 1.52–3.27) remained evident across the reported cleaning and age-coding sensitivity analyses. This lends consistency to the association within the available dataset but does not resolve selection bias or temporal ambiguity. The 63.7% answering Yes is higher than the approximately half with turnover intention described by Poku *et al*. (2022). Their hospital-based, pandemic-era survey used a turnover-intention scale; our broader voluntary sample used a single question with a Maybe option. These differences preclude interpreting the numerical contrast as evidence that turnover intentions have increased over time.

Among those who had considered leaving, 585 of 895 respondents identified travelling and working abroad, equivalent to 65.4% of that subgroup. Poku, Abebrese, *et al*. (2023) also reported substantial migration intentions among 225 specialist nurses, with a mean intention score of 3.43 on a five-point scale and push factors explaining 48.6% of variation in their model. Both studies point towards migration-related aspirations, but their statistics are not interchangeable: their population comprised specialists at a teaching hospital, whereas our sample included varied self-reported qualifications and employment settings. Our conditional career response is neither a workforce-wide migration rate nor evidence of completed migration.

Higher salary bands were associated with greater odds of considering leaving, even though the highest band was associated with lower odds of frequent difficulty. This apparent tension indicates that financial difficulty and leaving considerations capture different dimensions of experience. Higher-paid respondents may have different career expectations, mobility opportunities or perceived returns from overseas employment, but those explanations remain hypotheses. Salary band also reflects professional and career characteristics that broad qualification and experience adjustments may not fully capture. Because the leaving model additionally conditions on financial difficulty, its salary coefficients do not represent the total effect of pay. They should not be interpreted to mean that increasing salaries would encourage departure.

Male respondents also had higher adjusted odds of considering leaving. The study did not measure household bargaining, migration networks or gendered career opportunities, so the mechanism cannot be inferred. Moreover, broad experience categories were not clearly associated with leaving after adjustment, whereas Poku *et al*. (2022) reported a relationship involving years in the work setting. Different experience definitions, covariate structures and outcome measures may account for this contrast. Demographic coefficients should therefore inform further enquiry rather than support assumptions about particular groups' commitment.

4.6 Regional Similarities and Differences

Frequent difficulty was almost equally common in the two zones, and the adjusted regional estimate was close to unity (aOR 1.03, 95% CI 0.76–1.40). This challenge a simple account in which Northern location necessarily implies greater financial difficulty. At the same time, Northern respondents more often reported negative satisfaction effects and had higher adjusted odds of reporting affected work. Similar frequency of financial difficulty can coexist with different perceived consequences; the findings do not establish why those consequences differ.

The contextual findings also resist a single geographical disadvantage narrative. Housing and cost of living were selected more frequently in the Southern zone, while borrowing from friends/family was more frequent in the Northern zone after correction within the multiple-response comparison family. These patterns may reflect differences in expenditure, financial networks or respondent composition, but neither actual regional prices nor household resource access was measured. Ibrahim *et al*. (2024) described financial and service-environment challenges in Northern Ghana, yet their geographically restricted qualitative study did not establish that these were greater than in Southern Ghana. Our results likewise provide no basis for claiming that Northern nurses receive lower wages.

Poku, Mensah, *et al*. (2023), in a cross-sectional study of 462 nurses in rural Ghana, identified satisfaction with pay/prospects, resilience and rural fit as relevant to turnover intentions. This offers a more contextual account than geographical location alone. However, our Northern–Southern grouping is not a rural–urban classification, and historical or combined region labels conceal substantial variation within each zone. The present study did not measure rural fit or resilience and cannot determine whether they explain the observed regional contrasts.

The regional association with considering leaving was sensitive to the comparison group. It was not clearly different from unity in the primary Yes-versus-No model, but indicated lower odds in the Northern zone when Maybe responses were grouped with No. The appropriate interpretation is that regional conclusions depend partly on how uncertainty is represented. Maybe is a substantive response, not necessarily absence of intention. Both estimates should remain visible, and subsequent studies should use a validated turnover measure or explicitly model the three response categories.

5. Conclusion

Financial strain was frequently reported by respondents to this voluntary online survey of nursing and midwifery personnel in Northern and Southern Ghana. Most regarded their salaries as inadequate for meeting essential needs, and many reported borrowing, household financial burdens and limited employer financial assistance. Frequent financial difficulty was associated with

higher adjusted odds of considering leaving the profession and perceiving adverse effects on work. These associations warrant attention but cannot establish that financial strain caused changes in occupational behaviour or subsequent departures.

Although frequent financial difficulty was reported at comparable rates in the two geographical zones, some perceived work-related outcomes and contextual burdens differed. The findings therefore do not support assuming that geographical location alone determines financial circumstances.

Employers, policymakers and professional organisations could assess remuneration alongside housing, transport, household obligations, access to support and opportunities for career development. Financial guidance and confidential debt advice may form part of a broader response, provided their value is evaluated rather than presumed. Further research should use documented recruitment procedures, more detailed household financial measures and longitudinal follow-up to examine changes in financial well-being and workforce retention.

6. Recommendations

Based on the findings, the following actions are recommended:

6.1 Assess Remuneration and Essential Expenses

The Ministry of Health, employers and professional unions should review remuneration and benefits against documented housing, transport and household costs. Support should reflect assessed needs rather than assume that one geographical zone is uniformly disadvantaged.

6.2 Improve Access to Financial Support

Employers and unions should assess gaps in existing assistance and provide confidential referral pathways for staff experiencing hardship. Credit arrangements should disclose interest rates, fees and repayment obligations clearly.

6.3 Pilot Practical Financial Education

Employers and unions should offer voluntary programmes covering budgeting, savings and responsible borrowing. Their effectiveness should be evaluated, and education should complement measures addressing income adequacy and working conditions.

6.4 Address Financial Concerns within Retention Programmes

Facility managers should combine financial support with supportive supervision, staff well-being services and transparent career-development opportunities. Evaluation should measure actual retention alongside changes in reported intentions to leave.

6.5 Strengthen Further Research

Future studies should use documented sampling frames, verified eligibility, validated measures and detailed household financial indicators. Longitudinal follow-up should examine whether financial strain precedes changes in work experience, departure from employment or migration.

7. Implications for Practice Policy and Research

The findings support assessing staff financial well-being alongside working conditions and retention, without assuming that a single intervention will address all concerns. At facility and union level, confidential needs assessments could distinguish short-term hardship from persistent debt pressure and identify access barriers to existing support. Only 3.3% reported employer financial support, but this self-report does not establish that no programmes exist: awareness, eligibility and uptake need to be examined. Potential responses include accessible debt advice, transparent information on credit costs and referral to appropriate assistance, with confidentiality safeguards.

Financial education could be offered in a practical format covering budgeting, savings and credit evaluation, while its reach and outcomes are evaluated. The high expressed willingness provides a reason to test such a programme, not evidence that it will reduce hardship. Support should also consider remuneration adequacy, predictable employment benefits, housing/transport needs and non-financial working conditions. Recommendations to expand credit should be approached cautiously because additional borrowing could increase repayment burdens. The present analysis does not establish the effectiveness or cost-effectiveness of any proposed intervention.

Retention responses should combine attention to financial concerns with professional development and supportive management. The rural study by Poku, Mensah, *et al*. (2023) and the migration study by Poku, Abebrese, *et al*. (2023) suggest that workplace fit, prospects and broader push factors merit consideration alongside pay. The higher-salary leaving association in our data reinforces the need to avoid salary-only explanations; it does not weaken the case for fair compensation. Interventions should be designed around verified needs and evaluated using actual retention and staff well-being outcomes.

Future research should establish a documented sampling frame, verify professional eligibility and recruit through traceable facility or practitioner selection procedures. Financial assessment should incorporate household income, dependants, debt servicing and expenditure, while satisfaction and turnover should be assessed using suitable validated instruments. Longitudinal follow-up would help clarify whether financial strain precedes leaving intentions and whether intentions translate into movement between employers, departure from the profession or migration. Facility identifiers would also permit clustering to be addressed, and more detailed location data would allow regional context to be examined without equating Northern location with rural practice.

8. Strengths and Limitations

The study's strengths are its substantial number of submissions, inclusion of respondents from both geographical zones, transparent treatment of problematic fields and explicit reporting of conditional denominators. Adjusted models and sensitivity analyses extend the descriptive findings and reveal where conclusions are stable or dependent on outcome coding. These strengths concern the analysis of the available responses; the target sample-size calculation and the final sample size do not establish representativeness.

Recruitment through potentially overlapping professional social-media groups created unknown coverage and self-selection. Individuals with strong financial concerns may have been particularly motivated to respond, while those with limited platform access may have been missed. The unique eligible invitation denominator was unknown, preventing a conventional response rate. Strict eligibility screening was not implemented, and certificate-level qualifications do not independently verify cadre or registration. The study population should therefore be described using the actual recruitment process and self-reported characteristics rather than as a verified national probability sample.

Unique-person responses could not be conclusively verified. Matching substantive profiles were retained in the primary analysis and examined through sensitivity exclusions, but this cannot detect every possible repeat response. Self-report and common questionnaire administration may inflate associations between related perceptions. Salary was collected in bands with an overlapping boundary, and household resources, workload and several career factors were unmeasured. The models assume independent respondent records; HC1 robust standard errors do not account for unknown recruitment-group or facility clustering, selection bias or measurement error.

The analyses were exploratory and developed after inspecting the updated export. Multiple-testing adjustment was applied within stated regional comparison families, but regression coefficient tests were not multiplicity-adjusted. Isolated associations therefore require cautious interpretation and external confirmation. Complete-case models used different subsets, particularly because Maybe responses were excluded from the primary binary outcomes. Their coefficients describe associations among the analysed respondents rather than population effects. Finally, cross-sectional timing and perceived-outcome measures prevent conclusions about causal pathways, actual work performance or subsequent departures.

Consent

Participants received electronic information about the study's purpose, procedures, voluntary participation and confidentiality. Electronic informed consent was obtained through an affirmative consent response before questionnaire completion. The survey information explained that participation was voluntary and that submitting the questionnaire indicated agreement to participate. Consent was indicated through questionnaire submission.

Declaration of AI Use

This manuscript was prepared through the intellectual contributions of the author(s) to the study design, data analysis, interpretation of results, and scholarly content. Grammarly and ChatGPT were used solely to assist with grammatical refinement and reference formatting during manuscript revision. The author(s) accept full responsibility for the accuracy, integrity, and final content of the manuscript.

Competing Interests

Authors have declared that they have no known competing financial interests OR non-financial interests OR personal relationships that could have appeared to influence the work reported in this paper.

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Supplementary Results Tables

The supplementary tables provide the remaining regional comparison results referenced in Section 3.5.

Table S1. Regional comparisons of participant characteristics

Characteristic	χ^2 (df)	*P*	*q*	V
Sex	60.74 (1)	< .001	< .001	0.208
Grouped qualification	7.13 (3)	.07	.08	0.071
Grouped salary	10.43 (2)	.005	.008	0.086
Grouped experience	17.49 (2)	< .001	< .001	0.112
Facility type	0.12 (2)	.94	.94	0.009
Marital status	36.48 (3)	< .001	< .001	0.161

[a] n = 1,404 for sex and 1,406 for other comparisons. Marital status used a Monte Carlo P value (99,999 draws); other comparisons used Pearson chi-square. q denotes Benjamini–Hochberg adjustment within six composition tests. Grouped categories correspond to those used in regression. V denotes Cramér's V

Table S2. Regional comparisons of multiple-response burden coping and contextual options

Selected option	Northern n (%)	Southern n (%)	*P*	*q*
rent/housing	361 (65.9)	685 (79.8)	< .001	< .001
family responsibilities	451 (82.3)	674 (78.6)	.09	.25
educational expenses	338 (61.7)	530 (61.8)	.97	.97
transportation	310 (56.6)	465 (54.2)	.38	.59
loan repayments	265 (48.4)	423 (49.3)	.73	.89
medical expenses	228 (41.6)	318 (37.1)	.09	.25
budgeting and cost cutting	334 (60.9)	579 (67.5)	.01	.052
taking loans	328 (59.9)	488 (56.9)	.27	.54
borrowing from friends/family	290 (52.9)	379 (44.2)	.001	.008
engaging in extra jobs	102 (18.6)	179 (20.9)	.30	.54
investing in businesses	58 (10.6)	77 (9.0)	.32	.54
cost of living	454 (82.8)	776 (90.4)	< .001	< .001
utility bills	370 (67.5)	605 (70.5)	.23	.54
transportation cost	318 (58.0)	506 (59.0)	.73	.89
access to financial support	151 (27.6)	227 (26.5)	.65	.89
availability of extra jobs	113 (20.6)	179 (20.9)	.91	.97
poor infrastructure	108 (19.7)	167 (19.5)	.91	.97

[a] Northern n = 548; Southern n = 858. Percentages are within-zone percentages. Options follow the burden, coping and contextual order shown in Table 3. All comparisons used Pearson chi-square tests with df = 1. q denotes Benjamini–Hochberg adjustment within seventeen multiple-response comparisons. All tests are two-sided

Appendix A

Questionnaire on Financial Strains among Nurses and Midwives in Ghana

Introduction: The Research and Scholarship Committee of the Union of Professional Nurses and Midwives Ghana (UPNMG) is conducting a study on financial strains among nurses and midwives in Ghana. You are kindly invited to respond to the questions below. Please select the option(s) that best describe your situation. For questions allowing multiple responses, you may select all that apply.

Section A: Socio-demographic and professional characteristics

1. What is your age?
Response: _____

2. What is your sex?
- ☐ Male
- ☐ Female

3. What is your marital status?
- ☐ Single
- ☐ Married
- ☐ Divorced
- ☐ Widowed

4. What is your highest educational qualification?
- ☐ Diploma
- ☐ Certificate
- ☐ Bachelor's degree
- ☐ Master's degree
- ☐ PhD

5. In which region do you work?
- ☐ Northern
- ☐ Volta/Oti
- ☐ Eastern Region
- ☐ Western Region
- ☐ Central Region
- ☐ Ashanti Region
- ☐ Brong Ahafo Region
- ☐ Upper East
- ☐ Upper West
- ☐ Greater Accra

6. What type of health facility do you work in?
- ☐ Private
- ☐ Government
- ☐ Mission (e.g., CHAG)

7. How many years of work experience do you have?
- ☐ Less than 1 year
- ☐ 1–5 years
- ☐ 6–10 years
- ☐ Above 10 years

8. What is your current rank?
- ☐ SN/M
- ☐ SSN/M
- ☐ N/MO
- ☐ SN/MO
- ☐ PN/MO
- ☐ E/CHN
- ☐ SE/CHN
- ☐ PE/CHN
- ☐ Specialist

Section B: Income and financial circumstances

9. What is your average monthly salary?
- ☐ Below GHS 1,500
- ☐ GHS 1,500–2,500
- ☐ GHS 2,500–3,500
- ☐ Above GHS 3,500

10. Do you find your salary sufficient to meet your basic needs?
- ☐ Yes
- ☐ No
- ☐ Maybe

11. How often do you experience financial difficulties?
- ☐ Always
- ☐ Frequently
- ☐ Occasionally
- ☐ Rarely
- ☐ Never

12. What are your major financial burdens? (Select all that apply.)
- ☐ Rent/housing
- ☐ Transportation
- ☐ Loan repayments
- ☐ Family responsibilities
- ☐ Medical expenses
- ☐ Educational expenses

13. Do you have additional sources of income apart from your salary?
- ☐ Yes
- ☐ No

14. If yes, what are these sources? (Select all that apply.)
- ☐ Part-time job
- ☐ Private practice
- ☐ Investment/business
- ☐ Remittances from family
- ☐ Other: _____

15. Have you taken a loan in the past year to manage financial difficulties?
- ☐ Yes
- ☐ No

16. If yes, from where?
- ☐ Bank
- ☐ Credit union
- ☐ Mobile Money quick loan
- ☐ UPNMG
- ☐ Family/friends

Section C: Financial coping strategies and support

17. How do you manage financial strains? (Select all that apply.)
- ☐ Budgeting and cost-cutting
- ☐ Engaging in extra jobs
- ☐ Borrowing from friends/family
- ☐ Taking loans
- ☐ Investing in businesses
- ☐ Other: _____

18. Do you participate in any financial literacy programmes or savings schemes?
- ☐ Yes
- ☐ No

19. Do you receive financial support from your employer?
- ☐ Yes
- ☐ No

20. If yes, what type of support do you receive? (Select all that apply.)
- ☐ Salary advances
- ☐ Housing support

☐ Transportation allowances
☐ Other: _____

Section D: Effects of financial strain on work and career

21. How has financial strain affected your job satisfaction?
☐ Very negatively
☐ Negatively
☐ Neutral
☐ Positively
☐ Very positively

22. Is your work output affected by financial difficulties?
☐ Yes
☐ No
☐ Maybe

23. If yes, how? (Select all that apply.)
☐ Increased stress and fatigue
☐ Reduced productivity
☐ Reduced commitment to work

24. Have you considered leaving the nursing/midwifery profession due to financial difficulties?
☐ Yes
☐ No
☐ Maybe

25. If yes, what alternative career options have you considered? (Select all that apply.)
☐ Travel and work abroad
☐ Start a private business
☐ Go into full-time farming
☐ Join any of the forces
☐ Other: _____

Section E: Regional differences and recommendations

26. What regional factors contribute to your financial strains? (Select all that apply.)
☐ Cost of living
☐ Availability of extra jobs
☐ Access to financial support
☐ Poor infrastructure
☐ Utility bills
☐ Transportation cost

27. Do you think nurses/midwives in your region are worse off financially compared with those in other regions?
☐ Yes
☐ No
☐ Maybe

28. If yes, what do you think are the main reasons?
Response: _____
_____

29. What interventions do you think should be implemented to reduce financial strains among nurses and midwives?
Response: _____
_____

30. Would you be willing to participate in future discussions or workshops on financial well-being for health workers?
☐ Yes
☐ No
☐ Maybe

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