



## **The Influence of Religiosity and Self-Reflection (Muhasabah) on Stress Among Community Volunteers**

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### **Abstract**

Volunteers involved in social and humanitarian activities are particularly vulnerable to psychological stress due to continuous emotional, physical, and social demands. This study aims to examine the effects of religiosity and self-reflection (muhasabah) on stress among community volunteers at Yayasan Sahabat Muslim Surakarta. A quantitative, non-experimental research design was employed, with data collected from 100 active volunteers selected through purposive sampling. Religiosity, muhasabah, and stress were measured using validated self-report questionnaires and analyzed using multiple linear regression with SPSS. The results indicate that religiosity has a significant negative effect on stress, and muhasabah also significantly reduces stress levels. Furthermore, religiosity and muhasabah jointly explain a significant proportion of variance in volunteer stress. These findings suggest that religiosity provides a framework for meaning-making, while muhasabah functions as a reflective psychological mechanism that strengthens emotional regulation and stress management. This study contributes to the fields of psychology of religion and stress psychology and offers practical implications for enhancing the psychological well-being of volunteers within faith-based organizations.

**Keywords:** Religiosity, Self-Reflection, Stress, Volunteers, Psychology of Religion.

### **INTRODUCTION**

Stress is a pervasive psychological phenomenon that arises from the dynamic interaction between individuals and their environments. In contemporary psychology, stress is no longer understood merely as a physiological reaction to external stimuli but as a complex cognitive-emotional process involving appraisal, meaning-making, and coping (Lazarus & Folkman, 1984). This perspective emphasizes that stress is shaped not only by objective demands but also by how individuals interpret and respond to those demands.

Within social and humanitarian contexts, stress has emerged as a critical issue, particularly among volunteers. Volunteers often operate in emotionally demanding environments characterized by human suffering, limited resources, moral responsibility, and high expectations for altruistic behavior. While volunteerism is commonly associated with psychological benefits such as purpose, social connectedness, and self-actualization, empirical research increasingly highlights its psychological costs, including emotional exhaustion,

compassion fatigue, and secondary traumatic stress (Foo et al., 2023; Ozcan et al., 2021).

Unlike formal employees, volunteers typically lack structured organizational support, clear role definitions, and systematic stress management programs. Moreover, volunteers may experience internal moral pressure to continue helping despite personal fatigue, which can intensify stress and undermine well-being. This paradox helping others while risking personal psychological strain underscores the importance of identifying internal coping resources that sustain volunteers' mental health.

Religiosity has been widely examined as a potential internal resource for coping with stress. In the psychology of religion, religiosity is conceptualized as a multidimensional construct encompassing beliefs, practices, experiences, and moral orientations that shape individuals' worldviews and behavioral responses (Koenig, 2012; Huber & Huber, 2012). Numerous studies suggest that religiosity is associated with lower levels of stress, anxiety, and depression, as well as higher resilience and psychological well-being. However, empirical findings regarding religiosity and stress are not always consistent. Some studies report weak or indirect relationships, suggesting that religiosity may influence stress through specific psychological mechanisms rather than acting as a direct protective factor (Afifah & Kumolohadi, 2025). This inconsistency points to the need for a more nuanced understanding of how religiosity is internalized and operationalized in daily life.

Within Islamic psychology, muhasabah a practice of reflective self-evaluation rooted in spiritual accountability represents a potentially powerful mechanism through which religiosity may influence stress. Muhasabah involves continuous introspection of intentions, actions, and emotional states in relation to divine values. Psychologically, it aligns with self-reflection, metacognition, and meaning-focused coping (Park, 2015). Despite its theoretical relevance, empirical research integrating religiosity, muhasabah, and stress remains limited, particularly within faith-based volunteer contexts in Indonesia. Therefore, this study aims to examine the influence of religiosity and muhasabah on stress among community volunteers at Yayasan Sahabat Muslim Surakarta. By integrating Western stress theory with Islamic reflective practice, this research seeks to contribute to psychology of religion, stress psychology, and the growing field of Islamic psychology.

### **Stress and the Transactional Model**

The transactional model of stress proposed by (Lazarus & Folkman, 1984) conceptualizes stress as a process involving continuous interaction between individuals and their environments. Stress emerges through two key appraisal stages: primary appraisal, where individuals evaluate whether a situation is

threatening or challenging, and secondary appraisal, where they assess available coping resources. Coping strategies are then mobilized to manage perceived demands. This model emphasizes the role of internal cognitive and emotional processes, making it particularly relevant for understanding stress among volunteers whose experiences are shaped by subjective interpretation, moral meaning, and emotional involvement.

### **Stress Among Volunteers**

Research consistently shows that volunteers face unique stressors, including emotional labor, exposure to suffering, role ambiguity, and lack of formal support systems (Ozcan et al., 2021; Foo et al., 2023). Studies on humanitarian workers report moderate to high levels of stress, emotional exhaustion, and secondary traumatic stress, particularly in contexts involving vulnerable populations. Secondary traumatic stress occurs when individuals experience stress symptoms due to empathic engagement with others' trauma. Volunteers who identify strongly with beneficiaries or internalize moral responsibility are especially vulnerable (Sarpdağı et al., 2025). These findings underscore the need for adaptive coping resources that operate at the cognitive and emotional levels.

### **Religiosity as a Psychological Resource**

Religiosity has been widely studied as a protective factor in mental health. Koenig (2012) argues that religiosity contributes to psychological well-being through social support, behavioral regulation, and meaning-making. Huber and Huber (2012) further conceptualize religiosity as the centrality of religious meaning systems in an individual's life, encompassing intellectual, ideological, experiential, and practical dimensions. Empirical studies demonstrate that higher religiosity is associated with lower perceived stress, anxiety, and depression, as well as higher resilience and life satisfaction (BMC Psychiatry, 2023; Dolcos et al., 2023). However, the effectiveness of religiosity depends on how religious beliefs are internalized and enacted.

### **Religious Coping and Meaning-Making**

Pargament (2011) distinguishes between positive and negative religious coping. Positive religious coping such as seeking spiritual support, benevolent religious reappraisal, and surrender to God has been linked to better psychological outcomes. Negative religious coping, such as spiritual discontent or punitive religious interpretations, may exacerbate distress. Meaning-making is a central mechanism in religious coping. According to Park (2015), individuals use global meaning systems, including religious beliefs, to reinterpret stressful experiences.

### **Muhasabah as Reflective Coping**

Muhasabah is an Islamic practice of introspection and self-accountability that encourages individuals to examine their inner states and actions before God.

Psychologically, muhasabah corresponds to self-reflection, self-awareness, and cognitive reappraisal. Research (Hakimah, 2024) found that religious self-awareness based on Islamic values significantly reduced academic stress among student activists. Through muhasabah, individuals may reassess unrealistic expectations, accept limitations, and reinterpret stressors as opportunities for spiritual growth. This reflective process aligns with secondary appraisal in the transactional stress model, suggesting that muhasabah may function as a mediator between religiosity and stress. Although numerous studies have examined religiosity and stress, few have integrated Islamic reflective practices such as muhasabah into empirical stress models, particularly among volunteer populations. Therefore, this study addresses the following hypotheses:

H1: Religiosity has a significant negative effect on stress among volunteers.

H2: Muhasabah has a significant negative effect on stress among volunteers.

H3: Religiosity and muhasabah simultaneously have a significant effect on stress among volunteers.

## **RESEARCH METHODS**

### **Research Design**

This study employed a quantitative, non-experimental explanatory research design aimed at examining the causal relationships between religiosity, self-reflection (muhasabah), and stress among community volunteers. A cross-sectional survey approach was used to capture participants' psychological conditions at a single point in time.

### **Participants and Sampling**

The participants consisted of 100 active volunteers from Yayasan Sahabat Muslim Surakarta. Purposive sampling was applied with the following inclusion criteria: (1) active involvement as a volunteer for a minimum of six months, and (2) participation in social or humanitarian programs. This sampling strategy ensured that respondents had sufficient experience to meaningfully report stress, religiosity, and reflective practices.

### **Instruments**

Three self-report instruments were used in this study:

1. Religiosity Scale: Comprised of 12 items measuring religious belief, practice, experience, and moral orientation. Item validity analysis showed Pearson correlation coefficients ranging from .463 to .732, all significant at  $p < .01$ , indicating good construct validity. The scale demonstrated strong internal consistency with Cronbach's Alpha = .815.
2. Muhasabah Scale: Consisted of 12 items assessing reflective self-awareness, intention evaluation, and spiritual introspection. Validity coefficients ranged from .515 to .823 ( $p < .01$ ), and the reliability coefficient was excellent (Cronbach's Alpha = .899).

3. Stress Scale: Included 12 items capturing emotional, cognitive, and behavioral stress symptoms. Item validity coefficients ranged from .406 to .765 ( $p < .01$ ), with satisfactory internal consistency (Cronbach's Alpha = .822).

### **Data Analysis Techniques**

Data were analyzed using SPSS version 26. Descriptive statistics were computed to summarize participants' characteristics and variable distributions. Assumption tests included normality (Kolmogorov-Smirnov), multicollinearity (Tolerance and VIF), and heteroscedasticity tests. Multiple linear regression analysis was conducted to examine the effects of religiosity and muhasabah on stress. Statistical significance was evaluated at the 0.05 level.

## **RESULT AND DISCUSSION**

### **Descriptive Statistics**

Descriptive analysis was conducted to provide an overview of the distribution of religiosity, muhasabah, and stress among volunteers. The results indicate that the level of religiosity among participants was relatively high ( $M = 56.54$ ,  $SD = 3.80$ ; range = 42–60). This suggests that most volunteers possessed strong religious beliefs and practices. The muhasabah variable also showed a high tendency ( $M = 52.24$ ,  $SD = 6.38$ ; range = 34–60), indicating that reflective self-evaluation and spiritual introspection were commonly practiced among participants. In contrast, the stress variable demonstrated a moderate level ( $M = 26.35$ ,  $SD = 7.01$ ; range = 15–45), suggesting variability in stress experiences among volunteers.

### **Assumption Testing**

Normality testing using the Kolmogorov-Smirnov test on unstandardized residuals indicated that the residuals were normally distributed ( $p = .058 > .05$ ), satisfying the assumption of normality. Multicollinearity diagnostics revealed tolerance values of .449 and VIF values of 2.229 for both independent variables, indicating the absence of multicollinearity. Heteroscedasticity testing showed non-significant results ( $F = 1.006$ ,  $p = .369$ ), suggesting homoscedastic residuals. These findings confirm that the data met the assumptions required for multiple linear regression analysis.

### **Multiple Linear Regression Analysis**

Multiple linear regression analysis was performed to examine the effects of religiosity and muhasabah on stress. The results indicated a significant regression model ( $F(2,97) = 35.960$ ,  $p < .001$ ). The model summary showed an R value of .653 and an  $R^2$  value of .426, with an adjusted  $R^2$  of .414. This indicates that religiosity and muhasabah together explained 42.6% of the variance in stress levels among volunteers. Individually, religiosity had a significant negative effect on stress ( $\beta = -.369$ ,  $t = -3.211$ ,  $p = .002$ ), indicating that higher

religiosity was associated with lower stress levels. Muhasabah also had a significant negative effect on stress ( $\beta = -.330$ ,  $t = -2.872$ ,  $p = .005$ ), suggesting that stronger reflective self-awareness reduced stress. These findings support all proposed hypotheses.

### **Interpretation of Main Findings**

This study illuminates the profound interplay between spiritual fortitude and mental equilibrium, demonstrating that religiosity and the practice of muhasabah (self-reflection) serve as vital psychological anchors in reducing stress among community volunteers. The empirical evidence reveals that both variables act as significant negative predictors of stress, exerting their influence both independently and through a powerful simultaneous effect. Boasting a robust variance explanation of 42.6%, the regression model provides substantial explanatory power within the realm of behavioral sciences.

These findings shift the paradigm of volunteer well-being, suggesting that burnout is not merely a byproduct of overwhelming external demands, but is significantly mediated by internal spiritual resources. The integration of faith-based convictions and structured self-reflection fosters a comprehensive coping framework. This synergy enables volunteers to navigate cognitive appraisal more effectively, regulate turbulent emotions, and engage in a sophisticated meaning-making process that transforms altruistic challenges into opportunities for personal and spiritual growth (Pargament, 2011; Koenig et al., 2012). By internalizing muhasabah, individuals transcend basic stress management, aligning their worldly efforts with transcendental purpose (Achour et al., 2016).

### **Religiosity as a Stress-Buffering Resource**

The significant negative effect of religiosity on stress aligns with the transactional model of stress proposed by Lazarus and Folkman (1984). Religiosity influences stress appraisal by shaping how individuals interpret challenging situations. Volunteers with high religiosity may perceive difficulties as meaningful challenges or spiritual tests rather than uncontrollable threats. From a meaning-making perspective, religiosity functions as a global meaning system (Park, 2015) that helps individuals integrate stressful experiences into coherent life narratives. This process reduces cognitive dissonance and emotional distress. The standardized coefficient ( $\beta = -.369$ ) indicates that religiosity plays a slightly stronger role than muhasabah in predicting stress reduction, suggesting that foundational belief systems are crucial in sustaining volunteers' resilience.

These findings are consistent with previous studies showing that religiosity is associated with lower stress, anxiety, and burnout among humanitarian workers and faith-based volunteers (Dolcos et al., 2023; Al Maalouf et al., 2023).

Beyond its role as a mere psychological buffer, religiosity functions as an existential compass for those immersed in the demanding world of altruistic service. It provides a profound sense of existential reassurance, grounding the volunteer's identity in a purpose that transcends immediate, often draining, circumstances. By offering moral clarity, religious frameworks simplify the complex ethical landscapes often encountered in community work, transforming ambiguity into a clear, value-driven mission. Furthermore, the emotional comfort derived from spiritual conviction acts as a continuous source of replenishment; it mitigates the "compassion fatigue" common in service by fostering a sense of divine or cosmic partnership (Pargament, 2011). In this context, religiosity is not a passive state but an active, internal resource that enables individuals to navigate the inherent tensions of altruism with sustained empathy and psychological stability (Rosmarin & Koenig, 2020).

### **Muhasabah as Reflective Coping Mechanism**

Muhasabah also demonstrated a significant negative relationship with stress ( $\beta = -.330$ ). This result supports the conceptualization of muhasabah as a reflective coping mechanism that enhances self-awareness and emotional regulation. Through muhasabah, volunteers engage in continuous self-evaluation of intentions, expectations, and emotional responses in light of spiritual values. This final layer of psychological analysis bridges the gap between traditional Western psychology and Islamic spiritual practice. By framing muhasabah as a form of cognitive reappraisal, we can better understand how volunteers transform their internal dialogue to maintain mental health.

### **Cognitive Reappraisal and the Anatomy of Muhasabah**

From a psychological perspective, the reflective process of muhasabah functions as a sophisticated form of cognitive reappraisal—a cornerstone of emotion regulation. This strategy allows volunteers to consciously reframe high-pressure situations, effectively neutralizing the physiological and emotional impact of stress. By critically reassessing personal limitations and reframing unpredictable outcomes, individuals dismantle the cycle of excessive self-blame and the burden of unrealistic moral expectations (Gross, 2015).

This integration is supported by contemporary research, such as Hakimah (2024), which demonstrates that Islamic self-awareness serves as a catalyst for stress reduction through the dual mechanisms of radical acceptance and spiritual clarity. When a volunteer moves from a state of self-criticism to one of reflective acceptance, they achieve a state of *tawakkul* (trust in the divine) that provides the existential reassurance necessary for long-term altruistic service.

### **Integrative Role of Religiosity and Muhasabah**

The simultaneous significance of religiosity and muhasabah suggests that religiosity alone may not be sufficient to reduce stress unless it is internalized

through reflective practices. Religiosity provides the value orientation, while muhasabah translates these values into daily psychological processes. In this sense, muhasabah functions as a mediating reflective mechanism that operationalizes religiosity in coping behavior. The integration of these findings aligns seamlessly with Pargament's (2011) theory of positive religious coping, which advocates for a constructive engagement with faith as a primary resource for resilience.

This study, however, goes a step further by providing an empirical bridge between Western psychological constructs and Islamic tradition. By demonstrating the specific role of Islamic reflective practice (muhasabah) within a predictive stress model, the research extends Pargament's framework into a culturally nuanced context. The results suggest that muhasabah is not merely a ritualistic act but a functional psychological tool that facilitates existential reassurance, moral clarity, and emotional comfort. By explaining a substantial 42.6% of the variance in stress, this model proves that when volunteers anchor their altruistic service in spiritual self-awareness, they move beyond mere endurance toward a state of informed acceptance and reduced self-blame as echoed by Hakimah (2024).

### **Theoretical Contributions**

This study contributes to stress psychology by extending the transactional model through the inclusion of culturally grounded reflective practices. It empirically validates muhasabah as a measurable psychological construct that complements religiosity in stress regulation. Furthermore, this research contributes to the psychology of religion by bridging Western theoretical frameworks with Islamic psychological concepts. The integration of muhasabah offers a culturally sensitive approach to understanding stress and coping among Muslim populations.

### **Practical Implications**

The findings have important practical implications for faith-based volunteer organizations. Structured reflective programs incorporating muhasabah such as guided reflection sessions, spiritual mentoring, and reflective journaling may help volunteers manage stress more effectively. Organizations are encouraged to integrate spiritual reflection into volunteer training and support systems to promote psychological well-being and sustainable engagement.

### **Limitations and Future Research**

Despite its contributions, this study has limitations. The cross-sectional design limits causal inference, and the sample was drawn from a single organization, which may limit generalizability. Future research should employ longitudinal designs, explore mediating models, and compare faith-based and secular volunteer groups to further validate these findings.

## CONCLUSION

This study demonstrates that stress experienced by community volunteers is not solely shaped by external demands but is profoundly influenced by inner spiritual and reflective capacities. Religiosity functions as a source of meaning, direction, and transcendental reassurance, enabling volunteers to interpret challenges within a purposeful spiritual framework. Meanwhile, muhasabah, as a process of reflective self-awareness, strengthens emotional regulation by encouraging individuals to evaluate experiences with mindfulness and personal accountability. The interaction between these two dimensions forms a holistic coping mechanism that nurtures resilience and psychological balance. Rather than merely reducing stress symptoms, spiritual reflection transforms how stress is understood and managed, turning pressure into an opportunity for personal growth. These findings emphasize the strategic value of incorporating spiritual-based reflection into volunteer training and support systems. Moreover, this research enriches contemporary psychological discourse by positioning Islamic psychological principles as relevant and adaptive resources for promoting well-being in modern community engagement contexts.

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