

OCCUPATIONAL STRESS AND JOB PERFORMANCE OF FEMALE BANKERS IN BANK BRANCHES IN ABAKALIKI, NIGERIA

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Abstract

This study titled Occupational Stress and Job Performance of Female Bankers in Bank Branches in Abakaliki, Nigeria was conducted on the United Bank for Africa Plc branches in *Abakaliki, Ebonyi State*. The objectives of the study were to ascertain the degree of relationship that exists between occupational stress (role boundary, distorted responsibility and physical environment) and job performance of female bankers in United Bank for Africa Plc branches. To achieve these objectives, a descriptive survey was carried out, and data were collected using structured questionnaire in Likert scale format. Analyses of data were done using descriptive statistics, while hypotheses of the study were tested using Pearson correlation coefficient. Findings were that all three dimensions of occupational stress studied have high degree of relationship with female bankers' performance. Occupational stress indicators of role boundary, distorted responsibility and physical environment were further found to significantly affect the performance of female bankers in different ways depending on their marital status and their specific assigned duties. Recommendations are that peculiar working environment ought to be created for female bank workers especially the lactating mothers; adequate job redesign and improved physical environment of the bank branches would also improve the performance of female bank workers at branch level. The implication of the study is that some bank branch environmental settings may be unfavourable to female bank workers and could reduce their effectiveness.

Keywords: Occupational stress, Female bankers, and Job performance

Introduction

Stress has existed in one form or the other since the existence of man in his quest to make ends meet. Before Western education was embraced along with modern medicine and the knowledge of the human body, symptoms that emanated from stress were often linked with fetishism or were attributed to punishments from deities. The import of the fore

going is that although stress is as old as man, it was not recognized as a phenomenon that required special attention up until the 16th century especially in Africa. It was around this time that the term “*stress*” was first used in a physics laboratory to describe the behaviours of elements when they are subjected to strain. Real credence was however accorded to the concept in the year 1936, when a psychological model was developed to establish the linkage between stressors (factors that cause stress) and illness in its model of general adaptation syndrome. Since then, there have been many studies on the concept, that have also shown that stress does not solely have linkage with illness; but with different human characteristics like emotion, motivation and performance which were linked to anxiety (Selye, 1956).

Generally, stress permeates every aspect of human dealings. There is almost always an atom of stress in every activity. According to Bello (2014), the absence of stress is death. Today, stress has been recognized as a phenomenon that has not just psychological effects on individuals, but also on their behaviours and as well as their cognitive levels (Robbins, 2006). This is why it has become an issue for business managers and practitioners as it has been proven to have various effects on not just their employees, but also on their performance, commitment, satisfaction and intentions to want to quit their jobs.

Stress has been variously defined by different scholars from different fields of studies; however, for organizational scholars like Luthans (2011), stress is an adaptive response to an external situation that results in physical, psychological, and/or behavioral deviations for organizational participants. The definition emphasizes the following: (1) *Stress* is a reaction to a situation or event, not the situation or event itself; (2) *Stress* emphasizes individual differences; and (3) external situations arise from job demands. The above three stress dimensions are the foundation upon which the identification of stress indicators in the operationalization of occupational stress in this study was made. The dimensions of occupational stress have been termed stressor, and they include those factors that are within or outside the job requirements that can cause stress for the employees. They range from role overload, role boundary, to distorted responsibility and even the general physical environment.

There are many stressors within the work environment, and their levels of effect on the employees also depend not just on the extent to which they are present, but also on the context in which they appear. For instance, while employees in a hotel may be stressed up because of the presence of strange and fearful faces who lodged in the hotel, employees in a hospital setting may get stressed from the existence or level of exposure to contagious diseases in their patients, while employees of a bank working in a branch may be stressed up by the presence of very difficult customer(s) or role overload, and fear of not meeting target. There are therefore, different types of job stressors for different types of firms, depending on their activities and operation. In a bank, notable causes of stress for the employees have been highlighted by numerous researchers (Adeoye and Durosaro, 2010; Agulana, 2017; Balarebe 2004; Dar, Akmal, Nassemand Khan, 2011; Nazim and Shahid, 2012; Ashfaq and Ramzan, 2013) to include role ambiguity, role overload, role boundary, distorted responsibility, the physical environment amongst other things.

Banks are fast paced financial institutions that are involved in financial intermediaries like safe keeping of deposits, granting loans, providing credit facilities, cash withdrawal services and financial advice to both individuals, clubs, groups, corporate organizations and the government. In Nigeria and Ebonyi state in particular with lower number of bank branches, there are usually busy settings that are often crowded and noisy. Sometimes, female bank employees are made to perform multiple roles and handle unclear responsibilities to meet their superiors' expectations. Some customers, not getting quick services become difficult to handle. United Bank for Africa Plc is one of the oldest three and biggest five banks in terms of customer size in Nigeria. Their strength was boosted by their merger with Standard Trust Bank Plc in 2005 (Udu and Ndieze, 2014). The merger caused an increase in number of customers to be served by their employees. In Abakaliki metropolis of Ebonyi State, the bank has three branches. There are both males and females employees in the bank, but the focus of this study is on the female employees henceforth referred to as female bankers. The study is interested on the impact of occupational stress on the performance of female bankers in the branches of the bank in Abakaliki.

Job performance can be viewed as the degree to which an individual is able to accomplish the task assigned to him successfully, subject to the normal constraints of reasonable utilization of the available resources (Dar et al, 2011). Employees are very important assets for their organizations. Adeoye and Durosaro (2010), observed that a good performance of the employees of an organization leads towards a good organizational performance thus ultimately making an organization more successful and effective and vice versa. Organizational (Banks' branches) performance indicators include prompt services to customers, customers' satisfaction, conducive banking environment, increase in deposit, prompt repayment of loans etc.

Statement of the Problem

There are factors within the Nigeria banking sector that can easily be observed to cause stress for their employees. For instance, the extent of role boundary, distorted responsibilities and the general physical environment are some of the observable stressors within the banking environment believed to be affecting the job performance of their employees. However, the extent to which these factors can affect female bankers of United Bank Plc in Abakaliki, Ebonyi state is not yet established, hence a source of concern to this research.

The banking environment of United Bank for Africa plcin Abakaliki, has been observed to be always very cold due to air conditioners (AC), always crowded with customers, highly illuminated with bright lights and with many products to offer to customers, sometimes simultaneously. Bank customers in Abakaliki are also observed to be usually in a hast and sometimes impatient with time. Some of them can actually prove to be difficult to be satisfied, which could demand additional hands to avoid possible distraction. This difficulty can actually be attributable to some of them not having adequate knowledge of bank's transaction procedure. The above and other conditions take place within relatively small spaces which could cause stress especially to the female bankers.

It is against these backdrops that this study investigated the effects of occupational stress on the performance of female workers at the branches of United Bank for Africa Plc in Abakalki to discover the effects of the variables of stress used in this study on female bank workers in United Bank for Africa Plc in Abakaliki.

Hypotheses of the Study

H₀₁: There is no significant relationship between role boundary and job performance of female bankers in United Bank for Africa branches in Abakaliki.

H₀₂: There is no significant relationship between distorted responsibility and job performance of female bankers in United Bank for Africa branches in Abakaliki.

H₀₃: There is no significant relationship between the physical environment and job performance of female bankers in United Bank for Africa branches in Abakaliki.

Review of Related Literature

Concept of Occupational Stress

Employees are usually faced with numerous challenges that if not properly handled could threaten their performance in their organization. Such challenges could either emanate from the nature and demands of their job at workplace or from outside their workplace. Stress could arise from one of such challenges which affect many employees' performance.

In relation to an organization, stress emanates due to pressure associated with demands of working in an organization. Employers usually expect employees to accomplish tasks irrespective of constraints that they may encounter. In this perspective, stress is influenced by organizational values that place emphasis on rewarding employees that can perform on their job at all cost with great amount of speed, efficiency and aggressiveness (Egbe, 2011; Lazarus and Folkman, 1984).

Stress related with a job or occupation is called occupational stress. Occupational stress refers to a situation where occupation related factors interact with employee to change which could disrupt or enhance his / her psychological and or physiological conditions such that the person is forced to deviate from normal functioning. Occupational stress occurs when there is divergence between the demands of the workplace and an individual's ability to carry out and complete these demands. It can also be seen as the inability to cope with the pressures in a job, because of poor fit between someone's abilities and job requirements and conditions which affect an individual's productivity, effectiveness, personal health and quality of work.

On the negative side, occupational stress is defined as the harmful physical and emotional responses that occur when job requirements seem not to match the worker's capabilities, resources, and needs. It is recognized world-wide as a major challenge to individual mental and physical health, and organizational health (Akinleye and Hassan, 2014; Ejiogu, 2006). Stressed workers are also more likely to be unhealthy, poorly motivated, less productive and less safe at work. And their organizations are less likely to succeed in a competitive market because when their employees are faced with stress, it is capable of affecting their productivity negatively. On the positive side, stress can spur workers to go the extra mile and maximize capabilities and potentials.

Job Stress and Females

Females may suffer from mental and physical harassment at workplaces, apart from the common job stress (Babu and Vembu, 2014). Aside sexual harassment in workplaces which has been a major source of concern for females for long, females may suffer from tremendous stress such as hostile work environment, role conflict, and even gender abuse which is defined in legal terms as offensive or intimidating behaviour in the workplace (Babu and Vembu, 2014). This can consist of unwelcome verbal or physical conduct against female bank workers by the male counterparts.

Role Boundary

Role boundary generally comprises of the extents or limits that an employee is expected to get or exceed in performing his/her duties. That means that one's job specification and description is supposed to spell out the extents and limits of his/her duties. But banks sometimes do not adhere to these descriptions and specifications as there are often cases where employees are forced to take up tasks that are not originally theirs especially when there are job pressures. In Nigeria today, one of the most observable stressor to bankers is trying to meet individual set targets which are tied to confirmation of appointment, promotion and even some allowances.

Every employee in an organization is expected to discharge certain duties that would contribute towards achieving corporate existence. Each employee is expected to be abreast of his or her role towards the organization. Ideally, roles are assigned to employees according to perceived capabilities and mostly based on training which the employee was exposed to. However, an employee may be assigned to perform varying roles beyond his / her capabilities or roles that are in conflict with each other. These could result to occupational stress when the demands are competing and exceed the capability of such an employee.

Distorted Responsibility

Distorted responsibilities involve mixing work life with that of one's family life, as well as catering for issues that are not originally one's responsibilities or filling in for someone higher, but not being able to exert the full responsibilities and authority needed for the position. Females in Africa, are naturally care givers, so outside being bankers; they are also expected to handle their responsibilities at home. However, the responsibilities in the home sometimes interfere with workplace responsibilities, and when such occurs constantly, the employee's job performance with regards to meeting set targets or attending to other customers may begin to dwindle.

It can best explain a situation where an employee is faced with various responsibilities in an organization. In banking sector, this could be when responsibility which an employee is assigned to is frequently changed. Such change in responsibility could mean that an employee would have to adjust regularly to meet the demands which the responsibility could pose resulting to stress. Distorted responsibility can lead to stress when meeting one set of expectations makes it difficult to meet other expectations (Effiong, 2013; Ismail and Hong, 2014; Obirih-Opareh, 2014).

Physical Environment

Physical environment are the visible and invisible objects within the working environment that could influence the performance of a person. These include the building that houses the office, available spaces, noise, security of life and property etc. Occupational stress is generally defined in terms of relationship between a person and his environment. There is potential for stress when an environmental situation is perceived as presenting demand which threatens to exceed the person's capabilities and resources for meeting it. Every occupation has some stress, which may differ in its degree and influence on employees. In bank branches for instance, employees are faced with an environment setting that requires constant interaction with customers in an open setting devoid of privacy. This could pose serious challenge on the performance of some employees that find it difficult to discharge their duties effectively when faced with crowd leading to stress.

Occupational Stress in Relation to Performance

Stress is an issue that is linked with the work one does. Some amount of stress is ideal as it makes an individual perform well. However too much of it leads to negative effects on the individual, which can be damaging to the capacities of the person. Employees who are most stressed can develop serious diseases which could adversely affect their performance. Pressure to complete a lot of work in a short time and overload of work, for instance, could be a critical source of stress to bank employees which could reduce their performance. Bank employees who are stressed may become poorly motivated, less productive, and unhealthy and less safe at work and the banks they work in may be ineffective in the competitive market. Chukwuma (2003) also noted that when an individual is faced with excessive pressure, he/she cannot meet job demands, becomes exhausted and stressed, has less motivation and starts losing interest in the work.

Empirical Review

In a related study, Essien (2014) conducted a study on Occupational Stress and its associated risk factors among female employees of Commercial Banks in Nigeria. The study aimed at ascertaining the extent to which stress affects performance of female bank employees in Akwa-Ibom State Nigeria. Using simple random sampling, the study covered 9 out of 18 commercial banks in Akwa-Ibom State; while 395 female employees were selected using stratified random sampling. Data generated was analyzed using multiple logistic regressions which were facilitated with the aid of SPSS 20.0. Findings showed that female employees of commercial banks who were exposed to excessive work-overload have more than 10 times chances of being stressed than female employees who did not complain of work-loading.

This work was on female workers of all commercial banks in Akwa Ibom state. It did not reorganize organizational-specific constraints that could affect female workers in one bank, but may not be in existence in another bank. Such constraints when in existence in some banks may be adequately taken care of to avoid or reduce stress.

A study conducted by Odunze (2008), evaluated stress among working class mothers in Ahmadu Bello University, Zaria. It was a survey research that sampled only married mothers working in the University to discover the major causes of their stress and

possible ways of reducing them. Correlation was used to analyze data that was generated. The study found that role conflict and poor physical environment are negatively related to working class mothers' job performance. Although the above study is related to this work, it focused only on married mothers and was also conducted in a public institution located in Zaria, Northern Nigeria, where culture and religion greatly influence females' work attitudes.

Obirih-Opareh (2014) compared occupational stress and burnout in selected banking institutions in Kumasi, Ghana. The main objective of this study was to assess occupational stress and burnout, and their effects on performance of employees in selected banking institutions in Kumasi. A descriptive survey method was adopted for the study. A total of 118 employees working in 4 selected banks made up the population of the study. A modified instrument that captured occupational stress and burnout measures was adapted from Dar, Nazeem, and Khan, (2011) and used for this study. Correlation and regression were used to analyze data generated with the aid of SPSS version 20.0. The study found a significant positive relationship between occupational stress and burnout among the workers. Both occupational stress and burnout had significant negative relationships with work performance. It recommended that the management of the banking institutions studied should organize workshops or seminars on stress management.

Although the title was a comparison between occupational stress and burnout, the objective was to assess occupational stress and burnout. Since the two are not exactly the same, results from the study could not have realized both the title and the objective needs.

A study that focused on bank employees in South East Nigeria was embarked by Chovwen (2013). The aim was to ascertain the relationship existing amongst variables of emotional intelligence, perceived leadership style and job characteristics and occupational stress among bank workers in Enugu State, South East Nigeria. A survey of 210 employees both males and females was conducted with the aid of adapted questionnaire structured in 5 point Likert scale. Correlation analysis was employed to analyze data so generated. Result indicated a significant positive relationship between Marital Status and Gender ($r = 0.548$; $P < .01$), Level of Education and Age ($r = 0.303$; $P < .01$), Level of Education and Marital Status ($r = 0.275$; $P < .01$), Leadership Style and Emotional Intelligence ($r = 0.691$; $P < .01$), Leadership Style and Job Characteristics ($r = 0.458$; $P < .01$). Relationship between Job Characteristics and Emotional Intelligence ($r = 0.446$; $P < .01$) were positive and significant, while relationship between Emotional intelligence and Occupational Stress ($r = -0.394$; $P < .01$), Leadership Style and Occupational Stress ($r = -0.229$; $P < .01$), Job Characteristics and Occupational Stress ($r = -0.354$; $P < .01$) were negative and significant. Of particular importance is the result of the relationship between the independent and dependent variables. The study concluded that emotional intelligence, perceived leadership style and job characteristics contributed significantly to occupational stress.

This study, apart from grouping all banks and employees together in a study, handled many variables along with occupational stress – emotional intelligence, perceived leadership style, job characteristics and job stress. Correlating the indicators of the four variables to properly achieve specific objectives of a study could be difficult.

Muhammad, Nasir, Ayaz and Muhammad (2011) conducted a study with the title Occupational Stress among Bank Employees. The study focused on private and

nationalized bank employees from Lucknow city in India. It considered occupational stress as a dependent variable while the independent variables comprised of: Role overload, Role ambiguity, Role conflict, Unreasonable group, Responsibility for persons, under participation, Powerlessness, Poor peer relation, intrinsic impoverishment, Low status, Strenuous working condition and Unprofitability. The study sought to estimate the relationship between the dependent variable and the independent variables. Results indicated that the correlation between independent variables and occupational stress is positive and negatively correlated with various components of occupational stress. It was concluded that private bank employees had high occupational stress rather than nationalized bank employees. The study recommended that banks should endeavor to hire the right people and commit resources towards minimizing undue stress.

This work joined both private and public bank workers for a study. Job characteristics of both private and public banks are usually not the same in most countries. Stressors in private banks are likely to be more than stressors in public banks. Result agrees with another work of Oke and Dawson (2014) in Nigeria.

Das and Srivastav (2015) in their study titled "A Study on Stress among Employees of Public Sector Banks in Asansol, West Bengal, India" sought to determine if there are significant differences in employees level of work stress with regards to gender, age and other demographic factors like education qualification, job pessimism, work experience, frequency of anger, difficulty to concentrate and sleeping. The study made use of primary data generated via structured questionnaire that focused on the stress level as may be experienced by bank employees in Asanzol City. 100 bank employees were selected for the study and the data generated was analyzed using Chi-square test and ANOVA. The findings of this study showed that there was no statistically significant difference in the level of work stress by demographic factors (age, gender, status, education qualification, job pessimism).

This work was on public sector banks and many variables like age and other demographic factors like education qualification, job pessimism, work experience, frequency of anger, difficulty to concentrate and sleeping were considered along with stress. Results of this study cannot satisfy the need for this study.

In a related study by Umesh (2016), occupational stress among selected female bank employees was studied. It centered on "female employees working in the Middle Level Hierarchy Cadre of Indian Bank (Public Sector) and ICICI (Private Sector) in the Southern Malabar Region of Kerala State, India". The explorative and descriptive research design focused on 30 female employees from different branches of Indian Bank (Public Sector) in the southern Malabar region and 30 female employees from different branches of ICICI Bank (Private Sector) in the southern Malabar region were selected exclusively working in the middle level hierarchy cadre such as Officers, Assistant Managers etc. The Occupational Stress Index developed by Srivastava and Sing (1983) was used to assess the level of occupational stress among the female bank employees. Interview schedule was adopted to collect the primary data from the female employees. Findings showed a significant difference in the level of occupational stress between public and private sector female bank employees. The study concluded that if a psychological well-being of

employees is cared for through intervention strategies, it is possible that employees' productivity would increase to the advantage of the organization.

Although this work was on female bank employees, emphasis was on middle level female bank workers who by their positions may not experience some stressors that are related to the jobs of their subordinates and their superiors.

Theoretical Framework

The theoretical framework of this study is built on the Person-environment fit theory propounded by French and Chaplan in 1970 which assumes that there should be a good match between the characteristics of the individual and the characteristics of the environment he found himself working. One aspect of the fit is the extent to which the person's skills and abilities match the demand and requirements of the job and the other aspect of the fit is the extent to which the job environment is suitable to meet the individual's ability. According to this theory, any disequilibrium, for instance, the individual's ability in relation to the demands and requirements of the job will result in job stress that might result to low performance. The person-environment fit model stresses the facts that there should be a match between what people want and what they actually receive and that there should be a match between their abilities and the demands that are placed on them by the organization.

Methodology

Research Design

This study adopted a descriptive survey research using a structured questionnaire administered to the permanent female staff of United Bank for Africa plc, Abakaliki branches. The entire female population of the three branches in Abakaliki which was 38 as at the time of this work was studied. All the distributed copies of questionnaire were received and analyzed.

Measures

The measures of the variables for his study were adapted from the Occupational Stress Inventory Scale (OSIs) and the job performance index for bank workers as well. Three variables (role boundary, distorted responsibility and physical environment) were used to measure occupational stress. Role boundary measured the extent to which female employees agree or disagree that they feel conflict between what their employer expects them to do and what is in their job description; the extent to which they agree or disagree that they often have divided attentions which is having more than one person telling them what to do; the extent to which they agree or disagree that their supervisors have conflicting ideas about what they should be doing. Distorted responsibility was measured by the extent to which the females staff agree or disagree that they deal with more people during the day than they prefer; the extent to which they feel that they spend time dealing with the problems others at work bring to them and the extent to which they feel that they have on-the-job responsibility for the activities of others. Similarly, physical environment measures the extents to which the female bankers agree or disagree that they are exposed to high levels of noise on their job; the extent to which they agree or disagree that they are

exposed to high temperatures, and as well as too much bright lights. These perceptions were measured on a five point Likert scale of strongly disagreed to strongly agree. For the job performance of the bank employees, the measures were the extent to which the employees agree or disagree that they are constantly meeting their targets; the extent of their agreement or disagreement as to whether they are usually polite when attending to customers and the extent they are usually punctual with their tasks and on the job. All responses were rated on a five point Likert scale of between strongly disagree to strongly agree.

Results

Table 1: Descriptive Statistics, Scale Reliabilities, and Correlations of Study Variables

Correlations for the study variables, along with the corresponding means, standard deviations, and alpha reliabilities are shown in Table 1. It can be seen from the zero-order correlations in Table 1 that the three occupational stress variables have significant correlations amongst themselves, which is an indication that the variables truly represent components of stress within the workplace. The variables individually however showed negative and significant relationships with job performance of female workers in United Bank for Africa plc.

Diagnostics of the gathered data indicated that our hypothesized model fit the data quite well ($\chi^2 = 22.63$, d.f. = 10; CFI = .90; GFI = .94; NFI = .84). A proposed model is considered reasonable when the ratio of the chi-square to its degrees of freedom is 5 or lower, and it has estimates of CFI of .90 or higher, GFI of .90 or higher, and NFI greater than .80. An examination of the standardized path coefficients indicated that all the hypothesized relationships of this study were supported.

Hypothesis 1, proposed a significant relationship between role boundary and the job

		1	2	3	4	5	6	7
Role Boundary	N	1						
Distorted Responsibility	38	.443**	1					
Physical Environment	38	.468**	.216*	1				
Job Performance	38	-.516**	-.715**	-.737**	1			
Age	38	-.118	.092	.454*	.043	1		
Position	38	.059	-.247*	.025	-.085	-.822	-.433	1
Qualification	38	.004	-.384*	-.054	-.170	-.593	-.259	.816
Mean	38	15.33	16.56	18.38	16.34	2.85	1.78	2.32
S.D	38	6.028	6.188	8.780	6.411	0.859	0.413	0.823

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

performance of female bankers in UBAPlc, and this was supported. ($r = -.516^{**}$, $p < .05$), thus it provides support for this hypothesis that there is a negative and significant relationship between role boundary and job performance of female bankers. Hypothesis 2, also proposed a similarly significant relationship between distorted responsibility and the job performance of females bankers of United Bank for Africa Plc., Abakaliki branches. This result was supported ($r = -.715^{**}$, $p < .05$), thus providing evidence that there is a negative and significant relationship between distorted responsibility and job performance. Hypothesis 3 also proposed a significant relationship between physical environment and the job performance of the female staff of UBAPlc, Abakaliki. The hypothesis was as well supported ($r = .737^{**}$, $p < .05$), thus it provides support for this hypothesis that there is a negative and significant relationship between physical environment and job performance of female bankers. In summary, the overall pattern of results indicated that occupational stress is highly correlated (negatively) with the job performance of female bankers in United Bank for Africa plc Abakaliki branches.

Discussion of Findings

As hypothesized, occupational stress and job performance of female bankers have significant relationships; the higher the levels of occupational stress, the lesser the quality of the performance of female employees of banks. The direct relationship between role boundary and job performance is highly significant at a p-value < 0.05 ; the implication of this is that as the extent of role boundary increases, there would be an inverse decrease in the extent of the female staff performance in United Bank for Africa plc Abakaliki branches. Similarly, the direct relationship between distorted responsibility and job performance of female bankers as displayed is strong and significant, indicative of the fact that a higher level of distorted responsibilities for female bankers in United Bank for Africa plc in Abakaliki, would undoubtedly result in lesser job performance. The same result showed about the direct relationship that exists between physical environment and the job performance of the female bankers in United Bank for Africa plc in Abakaliki. The relationship was also highly negative and significant, indicative of the facts that extreme physical environment as observed in United Bank for Africa plc in Abakaliki would affect the performance of the female staff adversely. These findings concur with common sense and as well as past studies in this area in other environments outside Abakaliki. For instance, Umesh (2016) found out that higher levels of occupational stress are the major causes for lower performance of female workers in Indian banks. Similarly, Babu and Vembu (2014) found that occupational stress often lead to less commitment by employees. Das and Srivastav (2015) findings also showed similar results. Essien (2014) found that occupational stress is highly associated with risk factors among female employees of commercial banks in Nigeria. Obirih-Opareh (2014) study also showed that occupational stress is highly related with burnout in the banking institutions in Kumasi Ghana.

Conclusion

This study is a descriptive- analytical survey research. From the results of the study, we conclude that role boundary has a significant negative relationship with female bankers' job performance; distorted responsibility has a significant negative relationship with

female bankers' job performance, and poor physical work environment has a significant negative relationship with female bankers' job performance.

Recommendations

Based on the findings and conclusion of this study, the following recommendations are made: Role boundary should be reduced through improved funding from banks to allow for the recruitment of more employees to handle different tasks in order to increase performance. It could be in a bid to minimize costs that some banks want to use few employees to achieve different job requirements. Banks are profit oriented organizations and reduction in role boundary would increase the profitability through increased performance.

1. Responsibilities and job descriptions should be very clear to female bankers to avoid or reduce distortions of responsibilities. Distorted responsibility is a major cause of stress of female bankers and clear job descriptions will assist female bankers to properly arrange and align office and home responsibilities to avoid role conflict. Female bankers should also hire the services of aids to discharge some home responsibilities to reduce clash or conflict between home and office responsibilities.
2. To reduce the negative effect of the physical environment, and to ensure that female employees work with less stress, banks should expand banking halls to avoid overcrowding. This is necessary because a conducive physical environment enhances high performance of female bankers.

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