

Assessment of Women Performance in Banking Sector: The Role of Women Bankers in Keffi Local Government Area, Nasarawa State

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Abstract

This paper aimed to assess women performance in banking sector, Keffi Local Government Area of Nasarawa state, by investigating factors that influenced women performance, the barriers related to the career advancement of female bankers, and to measure the practice in promoting gender equality. Liberal feminist theory was adopted for this study. Census approach was used because of the small number of women in banking in Keffi. Quantitative and qualitative data were used for this study. questionnaires were administered to sample size of 50 female banker, while in-depth interview were conducted on the various bank managers. Data were analysed using frequency counts and percentages. The findings showed that factors such as lack of access to education, cultural norms, gender inequality as a barrier therefore implementing gender initiative policies to promote women inclusivity and boost their performance in the banking sector. The study recommended that Combating gender bias and encouraging women participation in decision making roles to achieve gender equality.

Keywords: *Assessment, Women, Performance, Banking, Sector*

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Background to the Study

The performance of women in the banking sector in Nigeria is an important topic that highlights the progress, carrier paths, challenges, and opportunity for women in banking sector. Women in the banking sector have been increasingly breaking barriers and making a mark in a traditionally male dominated industry. But this is not reflected at senior level. Just one in ten women (11%) are senior managers, in the banking industry/ against a national average of 28%. The total number of employees in the banking sector and related services (excluding insurance and pensions) is 528,000. Of the total number of employees 44% are men and 55% are women. Although the Office for National Statistics (ONS) data shows there are more women working in this sector of the 91,000 classified as Managers, just 30% of these are women (Oliphant, 2024; Retrieved May, 2025).

On the whole, women work at the more junior levels in banking. Almost half (46%) of the women in (UNDP 2024). Survey, were in junior roles, compared to only a fifth (21%) of the men. Women at this level are predominately in administrative, secretarial, customer service and sales roles, and not in technical banking roles commonly associated with progression into senior management. At the top of the organisation, however, the gender balance is reversed. Only 9% of women in our survey sample had reached senior or executive level, compared to almost a quarter (23%) of their male counterparts (UNDP, 2024).

This culture of disparity between genders in banking is certainly the perception among many potential female recruits. In one survey of 450 female students at Oxford University, for example, 85% said that they thought they would face more discrimination in financial services than any other sector. The evidence also suggests that as the financial services industry contracts, women lose their jobs before men. Between 2014 and 2018, 12.5% of women working in the UK financial sector lost their jobs, compared to 8.8% of men UN, 2015; Human Resources MBA, 2016).

Career choice is a process that occurs throughout the lifetime and life cycle of an individual. The life pattern of a woman does not follow an orderly process such as education, career and family. As they may decide to have their families before starting a career, pull out of the work force to bring up their children and withhold having families and rearing children to concentrate fully on their career. Monaghan, (2016) suggested that the decision women take concerning their career is not based on only personal drives but on larger web of interconnected people and issues which most times are usually complex. The relational orientation includes multiple roles family concerns and responsibilities.

Women have shown interest in traditional male-dominated professions, despite the gender discrimination. Society defines what roles and occupations are suitable for a woman to engage in. There have been arguments about the complex nature of women's career choice based on these arguments, authors have stated clearly that women put in more efforts in work, family and other activities and attempts to balance all which requires an absolute dedication of time and energy. Women occupational choice is more complex than men based on the following reasons: firstly, women make career plans together with their marital plan. Secondly, women's

choice of career may not be as a result of personal abilities or interest but based on societal designation (Department of Women, 2015). Career choice for women in banking is influenced by factors such as employment opportunities, career advancement prospects, and job prestige, while barriers to advancement include family responsibilities and strict promotional policies (Orbih & Imhonopi, 2019). Female accountants in the banking sector face challenges related to childbearing, marital status, age, and family commitments, which negatively affect their career pursuits (Dabor & Mohammed, 2015).

In the Nigerian context, women's role has changed from the traditional-context of being only wives and mothers to acting as breadwinners and providers which has necessitated their entrance also into the banking world of work. Interestingly, women involvement in the labour force, most especially demanding jobs like bank sector does not reduce the values they placed in marriage or even having a family. This study is mainly interested in women performance in banking sector and how they have been able to advance based on those choices. Women's decision to participate in the labour force in Nigeria is usually based on several factors that either constrain or influence them. Factors such as beliefs and practices, stereotypes, suitability of the job, employment opportunities and career advancement may either hinder or inspire their participation in the labour force. Just like other developing countries, the increased participation of women in the labour force stems from various factors such as the desire to provide for their immediate families and relatives, the increasing standard of living, personal development and the hope for career advancement Babu and Vembu (2014). The paper is meant to investigate factors influencing women performance in banking sector in Keffi Local Government Area because women play a significant role in the growth, innovation and diversity in the banking sector.

Statement of the Problem

The banking sector is a crucial part of Nigeria's economy, and women play a significant role in its development. Over the years, women's participation in banking has increased, accompanied by notable changes. However, like in many other sectors, their contributions often go underrated. Women in the banking sector face numerous challenges that hinder their growth, development, and performance. These challenges include gender stereotypes and biases, limited career progression, harassment and bullying, inadequate maternity leave, difficulty achieving work-life balance, and insufficient training and development opportunities. Other obstacles, such as a lack of role models, male-dominated workplace culture, and exclusion from decision-making processes, further impede their career advancement. Despite these issues, women remain vital to the smooth functioning of the banking sector.

In Keffi Local Government Area, women working in both Government and private banks encounter unique problems that affect their personal and professional lives. In the public banking sector specifically, challenges include lack of participation in decision-making, poor working conditions, challenging work shifts, work overload, role ambiguity, inappropriate leadership styles, poor working relationships, and lack of social support. These issues negatively impact their job satisfaction and overall well-being, underscoring the need for

targeted interventions to support women in the banking sector, thus the interest of the researcher on women performance in Banking sector: Role of women Bankers in Keffi.

Objectives of the study

- i. To investigate factors influencing women performance in banking sector in Keffi Local Government Area.
- ii. Assess challenges faced by women in advancing their career in banking sector in Keffi Local Government Area.
- iii. To identify best practices for promoting gender equality in the banking sector in Keffi Local Government Area.

Conceptual Clarification

Concept of Women's Performance

Performance is identical to the quality of work reflected in one's attitude and behavior in performing the tasks that is assigned to. Someone is having a high performance if he/she has technical and ethical standards according to the profession itself (Dobos, 2014). Human resources in an organization should have various characteristics including the ability/professionalism of work, motivation, and performance (Ciobanu and Androniceanu, 2015). In addition, employees' motivation and discipline contribute greatly to the organizational performance (Agussalim, 2016). These components are closely related and must be possessed by all employees who perform daily tasks, especially women. At a certain level of employment, (particularly in services area) women strongly support the good quality of work (Amin & Islam, 2014).

In terms of quantity, women comprise slightly more than a half of the population in Nigeria in 2023, Nigeria's female population amounted to approximately 110.67 million, (World Bank's collection of development, 2023). This greater amount should allow women to have equal access as men in all various areas of life such as social, cultural, economic, and political. However, this idealism has never been realized since the access to some of the areas is still limited for women (Oke, Ajagbe, Ogbari, & Adeyeye, 2016).

The lack of women participation in many sectors of life cannot be separated from the socio-culture of Nigeria society in general (Darmi, 2016), concerning the role of tradition and transition. The role of tradition or domestic includes the role of women as wives, mothers, and household managers; while the transitional role includes the definition of women as labor, community and development members. The transition role of women is related to the influencing factors such as motivation, strong desire to actualize themselves, the existence of beliefs, and positive things that can lead to success and help to improve the economics of their family, as well as having their own financial autonomy. However, living two roles once as (a worker and a housewife) is not easy. These two roles require women to be able to balance her home and work.

Furthermore, public service requires quality, or in a simple way quality service will provide an excellent service and meet customer expectations and needs (Darmi, 2016). Public service

demands every element within the institution to empathize with the people it serves. Empathy implies the ability of the human resources, in this case, woman workers, to serve and be able to see things or problems from the community's point of view. It added with any profitable activity in a public organization which is not merely a physical product, but how to satisfy the community that has been served by the employees (Scupola & Zanfei, 2016). Women employees are naturally more empathetic than men and more patience in providing services to the community so that they can provide a great quality of services (Chowdhury, 2016, Seguino, 2017).

Women and banking sector in Nigeria

Historically, in the Nigerian banking scenario, women were placed at lower position at work, prior to the nineteenth century; the chances of women getting into managerial positions were slimmer, as the Nigerian Banking sector was dominated by the British colonial masters. Before the establishment of the Nigerian owned banks, the British owned banks subjected women to Lower and subordinate positions such as cleaning, secretaries, tea girls and messengers. The mid-seventies were characterised by an increasing proportion of women in the banking sector. Indigenous bank led to a significant increase in number of banks and female employees in the sector. In recent years, the banking sector is increasingly becoming a platform where women are given the opportunity to enter the formal employment sector and advance. Recently, women are being represented at the entry level and management level position. These changes were reflected in all industrial sectors of the society including the banking sector. Bank industry in Nigeria started during colonial era with colonial banks to meet the needs of the Nigeria in 1959 (The central bank of Nigeria: History of CBN www.cbn.gov.ng. Achieved from original Feb. 2024, retrieved 29 Nov. 2025).

According to the Central Bank of Nigeria (CBN 2018), female employees in the banking sector have increased from 24 percent in 2013 to 28 per cent in 2018. To curb the barriers related to women's career advancement, steps were made by the Bankers' Committee in Nigeria to adopt the quota system so as to increase women representation in the managerial positions to 30 percent. This quota went a long way to increase women's presence in higher management position. The institutionalized policies and programs of the CBN were designed to ensure gender equality and prevent barriers that may affect women's chances of advancing in their career. The Bankers' Committee's adoption of the quota system to increase women's participation in managerial positions this quota system supports the Affirmative Action of the 1995 Beijing conference which recommends 35% allocation of women in political and decision-making positions. Despite their increase, women are still surrounded with factors that hinder their career advancement which could be the reason for their low turnouts in decision making and leadership positions as compared to the male counterparts. In the same light, several policies and programs have attempted to addresses gender inequality in the place of work in Nigeria. For example, the part of the objectives of the National Economic Empowerment and Development Strategy (NEEDs) programme established in 2004 was designed to address the needs and plights of women in the workplace. Other programs such as the Seven-point agenda and the Vision 2020 was designed to ensure that women are represented equitably in top managerial position with no less than 30% in those position and

educational opportunities. Globally, programs like the Sustainable Development Goal (SDG) with one of goals, SDG 5 has been valuable in curbing different forms of gender discrimination, promoting gender equality and addressing gender gap that may exist in the workplace (William, 2020).

However, despite the policies implemented to ensure that barriers related to women's career advancement are eliminated, several authors have argued that women are still facing barriers that limit their opportunities to rise to top positions in the Nigerian banking sector. The study of women in commercial banks in Nigeria, confirmed that work-family conflicts have a negative impact on the career advancement of female bankers. Surprisingly, stress associated with banking activities is likely to hinder the advancement of married female bankers. Other factor such as organisational culture, cultural and societal expectation hinders women's advancement into top managerial position Nuel, Ifechi and Chike (2022).

Challenges faced by Women in Banking Sector

Women are faced with numerous challenges in the banking sector.

“Working women in the bank face harassments, sexual advances, psychological pressure annoying behavior of the society and employer are the different types of problem that working women has to face”

Dabor & Mohammed, (2015), It is an open truth that working women have to face problems just by virtue of their being a woman. In today era, Women wish to contribute in their dream career but it is also fact that life is not a bed of roses for women workers in their career selection and development. Further, problems of working women are may be less than conflict arises with the working mother. Dual demand, from work and from home makes it difficult for working women to perform well. Due to busy and expensive life, now scenario been changed, both, the husband-and-wife work towards creating a balance with their work life as well as at home with their children. But for mother, she has to play multiple roles for her children like cooking and nursing and other as well efficient employee for a boss in workplace. Such over burden cause stressed and anxious for working women which cause family becomes non-supportive.

Bankole & Adeyeri, (2014), Growth in the banking sector is phenomenal. This growth is bringing the opportunities for employment too with increasing ratio for education youth and nation. Like male worker, women job-seekers are also in the competition, they also try to find jobs in banking sector and office jobs are considered to be more attractive for working women. Banking sector also not de-motivating the women workers to join banking sector but Banks welcomed their entry because women have certain innate traits which fit in with the job requirements. But with the employment, certain problem has to be faced by working women as a number of working women in banking sector, either in private or public, have to go far from their families due to job placement. Married women having more problems, they thought of attending to new born baby, toddlers, children returning from school and other domestic obligations creates problem for them. As in the Banking sector, workers like cashier, teller, accountant, loan officer, FOREX officer, assistant branch manager etc cannot leave the bank

without tallying the account and it cause delay at workplace, this is not normally easy for women workers, the family members of female workers suffer more and they concerned experience more mental stress than the male counterparts which have an adverse effect on the psychological health of the women executives.

Orbih & Imhonopi, (2019) "Female Employees face problems like work place harassment, gender inequality, pick and drop facility, inflexible timings, lack of maternity leaves and social limits." Such problems can be resolved but the need is that the Government organization addresses these problems seriously in order to create the better working environment and bring efficiency and productivity of employees. Gender discrimination exists in almost entire country and possibly its worst form exists in remotest and isolated parts of Pakistan. Physical and psychological growth, mental and emotional health and psychological wellbeing of the women seems to be influenced by discriminatory attitudes, which tend to project this authoritarian manner in all spheres of women's life.

Theoretical Framework

Feminism Theory

This study is informed by the liberal strand of feminism. This theoretical framework, in collaboration with other strands of feminism, has given rise to a large body of knowledge, which attempts to explain gender inequalities and the subjugation of women. Liberal feminists tend to focus their energies on establishing and protecting equal opportunities for women through legislation and other democratic means. This theory seeks to achieve the emancipation and empowerment of women through the existing system of bringing about reforms in a gradual way. It is both a theory and a movement which challenges all forms of prejudice in the contexts of patriarchy and capitalism. It agitates and advocates for the recognition of women as humans equal to men and the consequent abolition of privileges and prejudices that follow the possession of any biological reproductive organ (Oakley, 1981). Korda (1974) posits that most men believe and perceive women as mainly concerned with things that are not serious, characterized by a propensity to emotional response rather than thought. Women are also considered to be weak and having limited ambitions. The consequence is that women are elbowed out of decision-making and are "naturally" subordinated to men. The unshackling of women from male domination, as well as restoring their full humanity account for feminist's preoccupation to fight gender discrimination. There is need for gender equity in economic, social, and political development as pointed out by feminist liberal theory.

Methodology

This study employed the descriptive cross-sectional research design. The survey method was employed to collect the quantitative data through the use of structured questionnaire. The structured questionnaire administered to female bankers in eight commercial banks and their branches in the selected areas in Keffi metropolitan Nasarawa, Nigeria using a simple random sampling in selecting the banks while purposive sample was used in gathering the respondents due to the minima numbers of women in the banking industry compared to men.

Study Population

The study population comprises female bankers working in all the banks within Keffi Local Government Area. These banks include Access Bank, United Bank for Africa (UBA), Keystone Bank, Unity Bank, Zenith Bank, Ecobank, First Bank, and First City Monument Bank (FCMB).

For this study, a population census of all female bankers in these banks within Keffi Local Government Area will be conducted. The distribution of female bankers across the banks is as follows: Access Bank has 8 female bankers, United Bank for Africa (UBA) has 5, Keystone Bank has 6, Zenith Bank has 8, First Bank has 9, Unity Bank has 5, Ecobank has 3, and First City Monument Bank (FCMB) has 4 female bankers. This brings the total study population to fifty (50) respondents. This comprehensive approach ensures that all female bankers within the selected banks in Keffi Local Government Area are included in the study, providing a holistic representation of the target population.

Sampling Techniques and Sample Size

Census approach was used because of the small number of women in banking on keffi. The total of 50 female bankers were administered with questionnaire while in-depth interview were conducted on the managers.

Data Collection and Analysis

Quantitative and qualitative data were used for this study while data were analysed using frequency counts and percentages.

Findings

Table 1 Describe the socio-demography data of the respondents

Table1: Age of Respondents

Age	Frequency/Percentages%	
	50	100.0
-18- 25yrs		9(18%)
- 26-35yrs		29(58%)
-36-45yr		10(20%)
-46-55yrs		2(4%)

Source: Field Survey, 2025

The age distribution of respondents indicates that the majority fall within the 26-35 years age group, accounting for 58% of the total sample. This suggests that the banking sector in this study is predominantly composed of young professionals who are likely in the early to mid-stages of their careers. The 18-25 age group makes up 18%, reflecting entry-level employees, while 20% fall within the 36-45 years category, representing more experienced workers. Only 4% of respondents are between 46-55 years, indicating fewer older professionals in the sector. This age distribution implies that the workforce is relatively youthful, which may impact career progression, training needs, and job stability.

Table 2: Marital Status of Respondent

Marital status	Frequency/Percentages%	
	50	100.0
-Single	20(40%)	
-Married	15(30%)	
-widowed	8(16%)	
-divorce	7(14)	

Source: Field Survey, 2025

The marital status data reveal that 40% of the respondents are single, while 30% are married. Widowed and divorced individuals constitute 16% and 14%, respectively. The relatively high percentage of single respondents suggests that many women in banking may be focusing on career growth before marriage, while the presence of married, widowed, and divorced women indicates varying levels of work-life balance challenges. The lower percentage of divorced and widowed respondents may imply that career pressures, gender roles, and social expectations could influence marital status and career choices in this sector.

Table 3: Educational Status of respondents

Educational status	Frequency/Percentages%	
	50	100.0
-Diploma	15(12.5%)	
-B.sc	30(60%)	
-Masters	3(6%)	
-Doctoral	2(4%)	

Source: Field Survey, 2025

Table 3: The findings indicate that 60% of the respondents hold a Bachelor's degree (B.Sc.), making it the most common qualification. Those with a diploma constitute 12.5%, suggesting that a smaller percentage enter the sector with lower academic credentials. Additionally, 6% of respondents hold a Master's degree, while 4% have doctoral qualifications, highlighting that higher education is not as common among women in banking. This suggests that while most women meet the minimum educational requirements for banking jobs, there may be barriers to advancing their education further, potentially affecting career progression opportunities.

Table 4: Respondents Working Experiences

Working experience	Frequency/Percentages%	
	50	100.0
-1-5yrs	5(10%)	
-6-10yrs	25(50%)	
-11-15yrs	10(20%)	
-16-21yrs	4(8%)	
-22 and above	6(12%)	

Source: Field Survey, 2025

Table 4: The majority of respondents (50%) have between 6-10 years of working experience, indicating a significant number of employees who are well into their professional journey but not necessarily in leadership roles. Employees with 11-15 years of experience make up 20%, while only 10% have less than five years of experience. The presence of employees with more than 22 years of experience (12%) suggests that some women have been able to sustain long careers in banking despite challenges. However, the relatively lower percentage of highly experienced respondents may indicate barriers to long-term career retention for women, such as work-life balance difficulties and gender-related obstacles.

Table 5: Position of Respondents

Position	Frequency/Percentages%	
	50	100.0
Managerial positions	5(10%)	
Non-managerial position	45(90%)	

Source: Field Survey, 2025

Table 5: Indicate that an overwhelming majority (90%) of the respondents occupy non-managerial positions, while only 10% hold managerial roles. This indicates that despite having adequate educational qualifications and work experience, women still face barriers to leadership and decision-making positions in the banking sector. The disparity suggests the presence of gender biases in career advancement, limited mentorship opportunities, or structural limitations that prevent women from attaining higher positions.

Table 6: Religion of Respondents

Religious	Frequency/Percentages%	
	50	100.0
Christianity	30(60%)	
Islam	20(40%)	

Source: Field Survey, 2025

Table 6: The religious composition of respondents shows that 60% identify as Christians, while 40% are Muslims. This distribution reflects the religious diversity of the workforce, which could influence workplace policies, cultural expectations, and employee interactions. Given the significant representation of both religions, it may be important for organizations to ensure inclusive policies that respect religious practices and accommodate diverse cultural backgrounds within the banking environment.

Table 7: Respondent Opinion on Factors influencing women performance in banking sector

Responses	Frequency	Percentages%
Cultural norms	8	16%
Lack of access to education	5	10%
Training opportunity for women	10	20%
Limited access to mentorship	14	28%
Networking opportunities	10	20%
Gender role and responsibility	3	6%
Total:	50	100.0

Source: Field Survey, 2025

Table 7: indicated that the respondents identified various factors affecting women's performance in the banking sector. The most commonly cited factor was limited access to mentorship (28%), followed by training opportunities (20%) and networking opportunities (20%). These findings suggest that career growth in the sector is heavily influenced by access to professional guidance and development programs. Cultural norms (16%) and lack of access to education (10%) also emerged as significant challenges, indicating that societal expectations and educational disparities may hinder women's career advancement. Gender roles and responsibilities (6%) were cited as the least influential, but they still reflect a concern regarding balancing professional and domestic obligations.

Table 8: Respondents Opinion on Challenges faced by women in advancing their career in banking sector

Responses	Frequency	Percentages%
Gender inequality	18	36%
Work life balance	10	20%
Sexual harassment	8	16%
Limited access to funding and capital	6	12%
Cultural and societal expectation	5	10%
Psychological pressure	3	6%
Total:	50	100.0

Source: Field Survey, 2025

Table 8: indicated that the data suggest that gender inequality (36%) is the most significant challenge affecting women's career advancement in the banking sector. This indicates persistent biases and systemic barriers that limit women's access to leadership roles. Work-life balance (20%) and sexual harassment (16%) were also notable concerns, highlighting the struggles women face in maintaining professional and personal responsibilities while navigating workplace safety. Limited access to funding and capital (12%), cultural and societal expectations (10%), and psychological pressure (6%) further demonstrate the multifaceted challenges that hinder women's career growth. These findings underscore the importance of workplace reforms, such as gender-sensitive policies, flexible work arrangements, and stricter regulations against workplace harassment, to create a more equitable banking environment.

Table 9: Practices in Promoting Gender equality in the Banking sector

Responses	Frequency	Percentages%
Mentorship	12	24%
Equal opportunity for career advancement	15	30%
Leadership development for both men and women	10	20%
Implementing gender diversity policies	9	18%
Promote culture of transparency and accountability	2	4%
Gender equality initiative	2	4%
Total:	50	100.0

Source: Field Survey, 2025

Table 9: indicated that to address gender disparities, respondents identified key practices for promoting gender equality in the banking sector. Equal opportunity for career advancement (30%) and mentorship programs (24%) were the most frequently mentioned strategies, reflecting the need for structured support systems to help women progress in their careers. Leadership development for both men and women (20%) and implementing gender diversity policies (18%) were also highlighted as essential measures. However, promoting a culture of transparency and accountability (4%) and gender equality initiatives (4%) received lower percentages, indicating that these aspects may require greater emphasis. These results suggest that while some gender equality measures are in place, more efforts are needed to ensure sustained and meaningful change in workplace policies and culture.

Discussion of Findings

The results from this study shed light on the hurdles women encounter when trying to move up the career ladder in the banking sector and the strategies that could foster gender equality. It turns out that gender inequality (36%) stands out as the biggest hurdle to women's career advancement, which backs up what's already been said about workplace discrimination and systemic biases. The ILO (2021) reports that gender gaps in leadership and decision-making roles continue, largely due to structural inequalities and unconscious biases present in corporate settings. Similarly, Powell and Graves (2020) affirmed that women in male-dominated fields like banking frequently face institutional and cultural barriers that hinder their ability to advance. One significant finding is the struggle for work-life balance, which made up 20% of the responses. This aligns with Burke and Richardsen's (2022) research, which points out that women in corporate roles often find it tough to juggle their job responsibilities with family duties, leading to career stagnation or even pulling out of the workforce altogether. Research from Williams et al. (2020) also notes that inflexible work environments worsen these challenges, making it even harder for women to step into leadership positions.

Sexual harassment is another pressing issue, reported by 16% of those surveyed. Previous studies, including those by McLaughlin et al. (2017), reveal that harassment in the workplace can significantly hinder women's career progress by creating toxic work environments and discouraging their ambitions. Additionally, 12% of respondents highlighted limited access to funding and capital, echoing findings from Carter and Shaw (2019), who argue that financial constraints and lack of sponsorship restrict women's opportunities for growth in their careers and entrepreneurial endeavors. Further barriers identified in this research include cultural and societal expectations (10%) and psychological pressure (6%). These findings are in line with Ridgeway's (2019) work, which suggests that societal norms and stereotypes often shape women's roles and responsibilities, thereby limiting their professional growth. Psychological pressure, as discussed by Eagly and Carli (2021), often results from gendered dynamics in the workplace, where women face higher expectations and scrutiny compared to their male colleagues.

When it comes to practices that promote gender equality in banking, the study found that providing equal opportunities for career advancement (30%) and establishing mentorship

programs (24%) are the most commonly mentioned strategies. Research by Ragins and Kram (2020) backs this up, suggesting mentorship is crucial for women's career advancement by offering guidance, advocacy, and networking chances. Leadership development initiatives for both men and women (20%) and the implementation of gender diversity policies (18%) were also identified as essential measures. These results correspond with studies by Catalyst (2021), which highlight that a commitment to diversity and leadership training programs improves women's representation in management roles. On the flip side, promoting a culture of transparency and accountability (4%) and gender equality initiatives (4%) received lower responses, indicating these areas might need more focus. Research by Kalev et al. (2019) shows that gender equality initiatives must be actively enforced and monitored for real change to take place. The low percentage of respondents acknowledging these aspects suggests there may be gaps in organizational policies or a lack of awareness about their significance.

Conclusion

To investigate factors influencing women performance in banking sector in Keffi Local Government Area and challenges faced. Women in the banking sector in Nigeria have demonstrated impressive skills, resilience, and leadership qualities. Despite facing challenges, they have made significant contribution to the industry growth and success. With strong commitment to excellent, women continue to break barriers and excel in various roles within the sector. Their achievement highlights the importance of diversity and inclusivity in driving innovation and progress. As more opportunities for advancement and support are provided, the future looks promising for women in the Nigeria banking sector.

Recommendations

To improved women performance the following were recommended:

- i. Establishment of gender diversity initiative to provide equal opportunity for career advancement.
- ii. Implementing mentorship programme to further enhance the performance of women in banking sector in Nigeria.
- iii. Combating gender bias and encouraging women participation in decision making roles are crucial steps to achieve gender equality and empower women in the banking sector.

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