



DEVELOPING HUMAN CAPITAL THROUGH ASSOCIATION OF EMOTIONAL INTELLIGENCE AND JOB STRESS LEVEL AMONG WORKING WOMEN IN SERVICE SECTOR

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ABSTRACT

Over the last century, the status of women in India has witnessed a drastic change. In recent years the education level and job opportunities for women have been improving constantly. According to a research conducted by CATALYST (November, 2015) India is the second most populous country in which women comprise 48.5% of total population. When it comes to higher education, women are closing the higher education gap. 45.9% of all registered undergraduate students in India are women. 40.5% of all registered PhD students are also female. The study suggests that if India can add 68 million more female workforces in total labour force by 2025, India could increase its GDP by 16%. Thus it becomes more important to conduct women oriented studies.

Also various flagship programs launched by government like Beti bachao beti padhao, Women Helpline, Working Women Hostel, SWADHAR Greh, Rajiv Gandhi National Creche Scheme for the Children of Working Mothers, Indira Gandhi Matritva Sahyog Yojana has created opportunities for the growth and development of women.

However women in India continue to face various problems due to their multiple responsibilities which results in stress and mental burden (www.womennow.in). Companies invest a lot in recruitment, selection and training of their employees. Meanwhile, a softer talent like emotional intelligence often goes ignored. The research focuses to measure the level of emotional intelligence among working women in service sector and its association with job stress. Therefore research problem studies the relationship between emotional intelligence and stress level among working women.

Key Words: Flagship program, Emotional intelligence, Stress

Review of Literature

Self-awareness, instinct control, determination, enthusiasm, empathy and social skills are the qualities that mark people who excel in life. On one hand, cognitive intelligence and technical skills help in getting job; emotional strength contributes in generating positive results and maintaining balance in personal as well as in work life. Work organisations in India currently face more complex environmental and mental issues than ever before. It requires employees to not only possess higher intelligence quotient but also higher emotional quotient.

Peter Salovey and John Mayer brought the term “Emotional Intelligence” in research field in 1990 and have continued to research on the topic. The term emotional intelligence can be bifurcated in two words i.e. Emotions and Intelligence.

Emotions can be defined as those ‘organized responses which crosses the boundary of many psychological subsystems i.e. physiological, motivational, cognitive, and experiential systems’ (Salovey & Mayer, 1990).

According to American Psychological Association, “Intelligence refers to intellectual functioning.” A person’s general intelligence represents individual’s overall level of rational skills and ability, and has been frequently used to calculate a person’s intellectual and professional attainment (Ree & Earles, 1992). Although general intelligence explained about academic, rational, logical and cognitive abilities, however it pays less stress on more specific intelligence that relate to skills and competency of humans.

The most leading division of Intelligence is an earliest three- fold classification. The first part involved theoretical, analytical and /or verbal intelligence. The second part involved automatic, performance, visual-spatial and/or artificial intelligence. The third part of classification was social or practical intelligence, which was least studied face of intelligence at that time (Thorndike, 1920). With the time the research on social intelligence started gaining importance. It was differentiated from general intelligence and was categorized into two parts i.e. motivational intelligence and emotional intelligence (Mayer & Geher, 1996).

However, the credit of popularizing the term goes to psychologist and scientist Daniel Goleman (1995) for his book, “Emotional Intelligence: Why it can matter more than IQ.” Daniel Goleman defined Emotional intelligence as,

“Understanding one’s own feelings, empathy for the feelings of others and the regulation of emotion in a way that enhances living.”

Further in 1997 Peter Salovey and John Mayer presented emotional intelligence as a psychological theory, which defined emotional intelligence as,

“the ability to perceive emotions, to access and generate emotions, to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions to promote emotional and intellectual growth”.

Emotional intelligence has also been regarded as ‘a subset of social intelligence’ because of its ability to monitor the feelings of self and others, to differentiate among them and to use this information to guide one’s decision making (Salovey & Mayer, 1990). Gardner also views emotional intelligence as social intelligence referring it as personal intelligences, which mean knowledge about self and about others.

Some researchers advocate that emotional intelligence is an intangible skill which can be learned and improved; while others argue that it is an inborn talent. A number of measurement tools have been developed to measure the level of emotional intelligence in humans. While the components and approaches of each test differ in their own way, the results are often complementary.

Emotional Intelligence in Work Environment

Emotional intelligence plays an important role in different phases of our life. However, the relevance of its effectiveness has been most often accepted in the professional workplace. Different authors have described emotional intelligence in different ways. The most common was the explanation of various factors and components which helps in improving emotional quotient. Emotional intelligence is an intangible skill in human beings that affects how we deal with behaviour, find the way for societal complications, and make open decisions to achieve positive results.

Emotional Intelligence requires gaining some major emotional skills. However, its relevance has been most frequently recognized in the professional workplace. A workplace does not only deal with objects but also deal with humans (Khokhar & Kush, 2009). Thus, this intangible asset has been recognised as an important tool for improving job performance, increasing organisational commitment and improving overall business position.

A number of pioneers have conducted the researches and surveys to explore the impact of the emotional intelligence in workplace environment (Ashforth & Humphrey, 1995), (Goleman, 1995), (Abraham, 1999), (Mayer, et al., 2004). The conclusion of all the researches depicted a positive relationship between emotional intelligence and organizational effectiveness (Mayer, et al., 2000), (Goleman, 2001), (Sivanathan & Fekken, 2002), (Ashkanasy & Daus, 2002), (Duckett & Macfarlane, 2003), (Palmer, et al). Emotional intelligence has an effective role in successful leadership and work performance, while the technical and cognitive skills are of slight importance.

In other words, cognitive abilities and technical skills are only entry level criteria for managerial positions. What keeps one going and leads to success is one’s hold on emotions (Goleman, 1998). Organizations are required to focus on improving emotional intelligence of employees as it is a challenging variable for sustaining high performance and the development an edge over competitors.

Therefore, at present business organisations focus on healthier teamwork, flexibility and efficient services and that is why social and emotional skills in working sectors are gaining importance. Thus, the use of emotional intelligence measures is increasing while deciding recruitment and selection criteria in many organisations (Zeidner et al., 2004).

In the nutshell, the review confirms the importance of emotional intelligence and its favorable impact in work settings. There are different stakeholders who get benefited from the efficient use of emotional skills, such as the employees, team managers, customers and the organization as a whole.

Emotional Intelligence and Stress

In today’s competitive and globalized world, workplace is normally characterized by highly stressful environment. Factors like heavy pressure of work, time bound projects, longer working hours, hard and inflexible targets etc. adds to stressful environment. We can define stress from two viewpoints that is from language and organizational viewpoint. From linguistic point of view, stress is derived from Latin word ‘stringer’ which means becoming hard. This term is also used to describe sadness and hardships (Cartwright & Cooper, 1997). From organizational point of view stress can be defined as job stress which involves a complex interaction between employee and his or her environment. It refers to a condition wherein the interaction between jobs related factors and employee causes change in his or her mental and/or biological condition in such a way that the person is diverged from ordinary working (Beehr & Newman, 1978). Beehr & Newman (1978) regarded employee health and job stress as relatively ignored area of research among industries. There might be two reasons or we can say traditional beliefs. The first reason might be the belief that the job performance or work activities are more important areas to be focused on as compared to employee health.

A second reason might be the belief that bad health of employee is basically caused by physical rather than social or mental events. Stress in the workplace increases pressure on management, decreases output, hampers efficiency of employees and makes employees unwell in several ways. Job stress not only affects the mental performance but also hampers the functions of work performance; learning, memory, and attention. Workplace stress among employees when affect productivity and customer services may result in loss of reputation and damages. In that way workplace stress may also cause loss to organization as a whole. In such a situation emotional training and guidance helps to reduce job stress. Emotional skills help to handle stressful situation efficiently, as stress management requires striking an emotional balance. Emotional intelligence has become of wide-ranging interest to researchers in recent years. A number of researchers have maintained that emotional intelligence is one of the significant factors that determine success in life and mental health. Many scholars view emotional intelligence as a group of non intellectual or perceptual skills (Bar-On, 1997), as well as a type of social intelligence (Salovey & Mayer, 1990, 1997) which is used to increase the capability of identifying emotions, improve thinking process, efficient dealing with emotions and controlling them. Efficient use of emotional intelligence may encourage employees to appropriately deal with external demands and strains of their job (Bar-On, 1997; Salovey & Meyer, 1990, 1997).

In an exploratory research study conducted by Slaski & Cartwright (2002) revealed that there is an important link between emotional intelligence, health and job performance. Emotional intelligence moderates the stress process and by developing emotional skills through training, it can be successfully used as a stress management technique.

Similarly Ioannis Nikolaou & Ioannis Tsaousis(2002) confirmed the effects of emotional intelligence on occupational stress and organizational commitment. The employees who showed higher level of emotional intelligence not only revealed lower level of job stress but also reflected less depression symptoms (Niya Oginska Builk, 2005).

In crux, review confirms that there is a significant contribution of emotional intelligence in dealing with occupational stress in various countries around the globe.

There is a dearth of studies in India focused on the emotional intelligence and occupational stress. The role of emotional intelligence in controlling the stress level needs to be measured. Work organisations in India currently face more complex environmental and mental issues than ever before. It requires employees to not only possess higher intelligence quotient but also higher emotional quotient. But the most significant skill like emotional intelligence gets unnoticed. There is a need to measure the level of emotional intelligence among working women in service sector because Indian Women are playing major roles in the area of finance, research and other service activities that can result in progress of Indian economy. The present endeavours of the government have opened the pathways for the development of women. Helping them to learn emotional skills and their effective use to ease the stress will make a major contribution in economic growth. Job stress is a growing problem in workplace and is viewed as a problem of particular extent in women. According to a “Women of Tomorrow” survey of 21 countries, India is a leading nation in case of stress for working women. Although in recent studies, it has gained focus yet to explain, validate and add to the existing bundle of knowledge, there is a greater need to measure the level of occupational stress among working women. Human service can be directly linked to emotions as the primary task of employees in service sector is to deal with their clients psychologically. One of the most important aspects of emotions at work is stress as it is an expression of emotions (Builk, 2005).

Therefore there is a need to measure the **relationship between emotional intelligence and stress level among working women in service sectors in India.**

Research Objectives

Based on the above review of literature, present study strives to achieve the following research objectives:

- 1. RO₁:** To measure the level of emotional intelligence among working women in service sector.
- 2. RO₂:** To measure the stress level among working women in service sector.
- 3. RO₃:** To assess the association between emotional intelligence and stress level among working women in service sector.

Research Hypothesis

Thus the research hypothesis of the present study is:

H₁: There is a significant association between emotional intelligence and stress level among working women in service sector.

Research Methodology

Research design of the present study is exploratory cum descriptive in nature. The participants administered a self report pack, which incorporated the measure of emotional intelligence and perceived job stress. First part of questionnaire covered the demographic profile of the respondents like age, marital status, working sector, family size, working experience and annual income.

Tools of the Study: In order to measure Emotional Intelligence and Job Stress the researcher had used Emotional Intelligence scale and Job Stress Scale. EIS (emotional intelligence scale) developed by Anukool Hyde, Sanjyot Pethe and Upinder Dhar was used to measure emotional intelligence. The reliability of the scale was determined by calculating reliability coefficient on a sample of 200 subjects. Besides face validity, as all items were related to the variable under focus, the scale has content validity. It

is evident from the assessment if judges/experts that items of the scale are directly related to the concept of Emotional Intelligence. In order to find out the Validity from the coefficient of reliability (Garrett, 1981), the reliability index was calculated, which indicated high validity on account of being 0.9. It covers 34 statements based on 10 factors. These factors were:

- a) Self-awareness
- b) Empathy
- c) Self motivation
- d) Emotional Stability
- e) Managing relation
- f) Integrity
- g) Self-development
- h) Value Orientation
- i) Commitment
- j) Altruistic behaviour

Norms of the scale were available on a sample of 200 subjects. These norms can be regarded as reference points for interpreting the Emotional intelligence scores.

The stress measure consists of 20 questions to be rated on a 5 point Likert Scale denoted as Never (1), Occasionally (2), Somewhat Often(3), Frequently (4) and Almost always (5). The questions were based on examples which can generate stress amongst the respondents at work. Once the questions were rated, the respondents were grouped into the different criteria i.e. score between 0-35 implies that individual appears to be possibly coping effectively with the stress of her job. Score of 36-65 score suggest to take preventative action to avoid job suffer exhaustion. Score from 66 to 100 means an individual is suffering from comprehensive job stress.

Target Population

The study has covers 200 working women in service professions that is banking, insurance and teaching from Delhi NCR like Gurugram, Faridabad, Gaziabad, Rohtak, Sonipat.

Sample size

The reliability of standardised scale used for measuring level of emotional intelligence was determined by calculating on a sample of 200 subjects. The available norms of the scale were also valid for 200 participants. Therefore to validate the results according to the standardized norms, the sample size was kept limited to only 200 participants. The sample was quite representative comprising 28% of the respondents from the banking sector, 31.5% from insurance sector and the remaining 40.5% were from the teaching services. From age group of 20-30 years, 25.69% of respondents are employed in banking sector. 22.94% respondents from the age group of 20-30 years belong to insurance sector and the majority of this group i.e. 51.37% represents teaching service professionals. From the age group of 31-40 years, 30.98% of respondents are employed in banking sector. 43.66% of 31-40 age groups represent Insurance service professionals and remaining 25.36% participants of this age group are from teaching sector.

Among the age group of 41-50 years, equal respondents have participated from insurance and teaching sector i.e. 35% each and remaining 30% participants were employed in banking sector.

The majority of the total respondents are from age group of 20-30 years i.e. 54.5% while only 10% of the total respondents are from the age group of 41-50 years. In total respondents of 200 working women, 51% represented married working women and remaining 49% represented unmarried working women.

Data Collection Method

Survey method was adopted for the research. Respondents were asked to complete a survey which took 10-15 minutes. Respondents from banking, insurance and teaching sectors were asked for their approval before filling up the questionnaire. Convenience method of sampling was adopted for study. The data was collected in both ways manually and electronically.

Data Analysis

Descriptive statistics, including the means and standard deviations, were used to conduct statistical interpretations. Chi square test was performed in order to identify any statistically significant association between level of Emotional Intelligence and Job Stress. Primarily, the purpose of the data analysis was to investigate the relationship between Emotional Intelligence and Stress level among working women in service sector.

Overall emotional intelligence was analysed on the basis of standardised norms available for interpretation. The norms of the standardised scale used were available on a sample of 200 subjects. These norms have been regarded as reference points for interpreting the emotional intelligence scores.

Table 1: Norms for Interpretation of Raw Scores Table 2: Norms for Interpretation of Job Stress Level

| Level of Emotional Intelligence | Scores |
|---------------------------------|--------------|
| High | 85 and above |
| Normal | 52-84 |
| Low | 51 and below |

| Level of Job Stress | Scores |
|----------------------|--------|
| Less Job Stress | 0-35 |
| Exhaustion | 36-65 |
| Comprehensive Stress | 66-100 |

Once the questions were rated, the respondents were grouped into the different criteria on the basis of their scale.

The chi-square test is performed to measure the association between Emotional Intelligence and level of job Stress. All the data was analyzed and has been presented in the form of tables and figure which has helped for better interpretation.

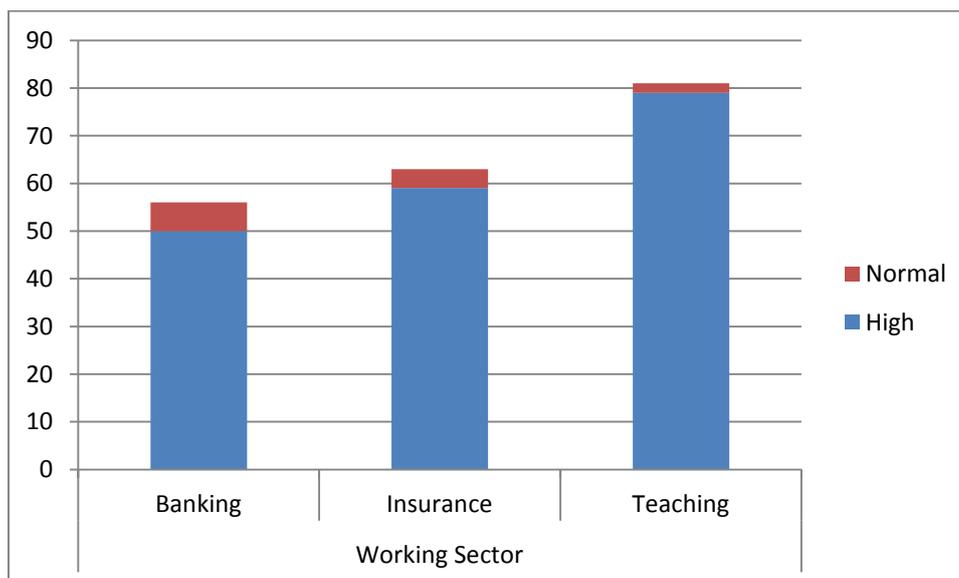
Results and Discussion

Emotional Intelligence was measured according to the norms and procedure of the standardised test used. Maximum participants revealed high level of emotional intelligence. None of the respondents revealed low level of emotional intelligence. The results have been presented in the table and bar chart below:

Table 3: Level of Emotional Intelligence: Working Sector Classification

| Level of Emotional Intelligence | Working Sector | | | Total |
|---------------------------------|----------------|-------------|-------------|-----------|
| | Banking | Insurance | Teaching | |
| High | 50 (89.23%) | 59 (93.65%) | 79 (97.53%) | 188 (94%) |
| Normal | 6 (10.71%) | 4 (6.35%) | 2 (2.45%) | 12 (6%) |
| Total | 56 | 63 | 81 | 200 |

Figure 1: Level of Emotional Intelligence: Working Sector Classification



Majority of respondents showed high level of emotional intelligence. None of the respondents from selected sample expressed low level of emotional intelligence. 94% of total 200 respondents showed high level of emotional intelligence and remaining 6% expressed normal level of emotional intelligence.

Out of total 81 teaching professionals, 97.53% showed high level of emotional intelligence. The data shows that teaching professionals scored high on emotional intelligent quotient. It may be because they have to deal with the young minds in their careers, which requires higher patience and emotional control.

But the fact cannot be generalized from the data collected as working women from other service profession also shows high level of emotional intelligence i.e. 89.23% from banking sector and 93.65% from insurance sector.

Table 4: Level of Emotional Intelligence: Age-wise Classification

| Emotional Intelligence | Age | | | Total |
|------------------------|--------------|-------------|----------|-------|
| | 20-30 | 31-40 | 41-50 | |
| High | 105 (96.33%) | 66 (92.95%) | 17 (85%) | 188 |
| Normal | 4 (3.67%) | 5 (7.04%) | 3 (15%) | 12 |
| Total | 109 | 71 | 20 | 200 |

Table 13 shows that young working women have relatively high emotional intelligence i.e. 96.33% respondents from the age group of 20-30 years have high emotional intelligence. 92.95% from age group of 31-40 years and 85% from the age group of 41-50 years have high emotional intelligence.

Table 12: Level of Emotional Intelligence: Marital Status classification

| Emotional Intelligence | Marital Status | | Total |
|------------------------|----------------|-------------|-------|
| | married | unmarried | |
| High | 94 (92.16%) | 94 (95.92%) | 188 |
| Normal | 8 (7.84%) | 4 (4.08%) | 12 |
| Total | 102 | 98 | 200 |

Unmarried working women expressed slightly higher emotional intelligence than married working women.

Table 5: Level of Emotional Intelligence: Family Structure Classification

| Emotional Intelligence | Family | | Total |
|------------------------|----------------|--------------|-------|
| | Nuclear family | Joint family | |
| High | 96 (95.05%) | 92 (91.09%) | 188 |
| Normal | 5(4.95%) | 7 (7.07%) | 12 |
| Total | 101 | 99 | 200 |

Respondents living in nuclear family structure showed slightly high emotional intelligence than respondents having joint family structure.

Table 6: Level of Emotional Intelligence: Work Experience Classification

| Emotional Intelligence | Work Experience | | | | | Total |
|------------------------|-----------------|-------------|-----------|-------------|---------------|-------|
| | 0 to 2 years | 2-4 years | 4-6 years | 6-8 years | Above 8 years | |
| High | 69 (97.18%) | 32 (84.21%) | 36 (100%) | 21 (95.45%) | 30 (90.91%) | 188 |
| Normal | 2 (2.82%) | 6 (15.79%) | 0 | 1 (4.55%) | 3 (9.09%) | 12 |
| Total | 71 | 38 | 36 | 22 | 33 | 200 |

Table 16 shows that 100% respondents from the work experience group of 4 to 6 years expressed higher emotional intelligence.

Measurement of Job Stress

The job stress was also measured by the set norms of questionnaire used. The stress level of working women analysed have been discussed as follows:

Table 7: Job Stress Level among respondents

| Stress Level | Frequency | Percent |
|---------------|-----------|---------|
| Comprehensive | 13 | 6.5 |
| Exhaustive | 99 | 49.5 |
| Low Stress | 88 | 44.0 |
| Total | 200 | 100.0 |

Majority of the respondents expressed exhaustive stress level i.e. 49.5%. Only 6.5% of the total respondents expressed maximum level of job stress.

Table 8: Job Stress: Level of Emotional Intelligence

| Emotional Intelligence | Level of Job Stress | | | Total |
|------------------------|---------------------|------------|-------------|-------|
| | Comprehensive | Exhaustive | Low Stress | |
| High | 8 (4.25%) | 92(48.94%) | 88 (46.81%) | 188 |
| Normal | 5 (41.67%) | 7 (58.33%) | 0 | 12 |
| Total | 13 | 99 | 88 | 200 |

Table 18 shows that majority of respondents who express high emotional intelligence suffer from either zero or low degree of stress.

Association between Emotional intelligence and job stress level

Table 9: Cross Tabulation: Level of Emotional Intelligence*Level of Job Stress

| | | | Level of Job Stress | | | Total |
|---------------------------------|--|--|---------------------|-------------------|----------------------|--------|
| | | | Low stress | Exhaustive stress | Comprehensive stress | |
| Level of Emotional Intelligence | Normal | Count | 0 | 5 | 7 | 12 |
| | | Expected Count | 5.3 | 5.5 | 1.2 | 12.0 |
| | | % within Level of Emotional Intelligence | 0.0% | 41.7% | 58.3% | 100.0% |
| | | % within Level of Job Stress | 0.0% | 5.4% | 35.0% | 6.0% |
| | | Std. Residual | -2.3 | -.2 | 5.3 | |
| | High | Count | 88 | 87 | 13 | 188 |
| | | Expected Count | 82.7 | 86.5 | 18.8 | 188.0 |
| | | % within Level of Emotional Intelligence | 46.8% | 46.3% | 6.9% | 100.0% |
| | | % within Level of Job Stress | 100.0% | 94.6% | 65.0% | 94.0% |
| | | Std. Residual | .6 | .1 | -1.3 | |
| Total | Count | 88 | 92 | 20 | 200 | |
| | Expected Count | 88.0 | 92.0 | 20.0 | 200.0 | |
| | % within Level of Emotional Intelligence | 44.0% | 46.0% | 10.0% | 100.0% | |
| | % within Level of Job Stress | 100.0% | 100.0% | 100.0% | 100.0% | |

As per the result of our study most of the respondents reported high level of emotional intelligence. Cross tabulation table shows that out of the total respondents suffering from comprehensive stress 58.3% of respondents were having normal emotional intelligence. Out of respondents suffering from exhaustive stress 41.7% were having normal intelligence. None of the respondents having normal intelligence reported low level of stress. All the respondents having low stress level reported high level of emotional intelligence. Only 6.9% of the people suffering from comprehensive stress under our study reported high level of emotional intelligence.

Table 10: Chi-Square Tests

| | Value | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) | Point Probability |
|------------------------------|---------------------|----|-----------------------|----------------------|----------------------|-------------------|
| Pearson Chi-Square | 35.492 ^a | 2 | .000 | .000 | | |
| Likelihood Ratio | 26.042 | 2 | .000 | .000 | | |
| Fisher's Exact Test | 23.952 | | | .000 | | |
| Linear-by-Linear Association | 25.516 ^b | 1 | .000 | .000 | .000 | .000 |
| N of Valid Cases | 200 | | | | | |

a. 1 cell (16.7%) has expected count less than 5. The minimum expected count is 1.20.

b. The standardized statistic is -5.051.

The value of chi square is calculated as 23.952. The p value is 0.00 which is less than .05. It shows that there is an association between emotional intelligence and job stress level. With these results of chi square tests, null hypothesis gets rejected. The study reveals that there is a significance association between level of emotional intelligence and job stress.

Table 11: Symmetric Measures

| | | Value | Approx. Sig. | Exact Sig. |
|--------------------|------------|-------------|--------------|-------------|
| Nominal by Nominal | Phi | .421 | .000 | .000 |
| | Cramer's V | .421 | .000 | .000 |
| N of Valid Cases | | 200 | | |

Further the systematic measure (cramer's V) is significant at 5% level of significance and depicts the value of .421 (see table 11). This reveals a significant effect size i.e. 42.1% i.e. the degree of association of two attributes is moderate.

It shows that working women who are high on emotional intelligence are having less probability of becoming stressed.

For the post hoc analysis of the overall significance derived as per the results of Chi-Square, the standardized residuals were evaluated. The standard residuals Greater than 1.96 (5% l.o.s.) reveal a significant relationship between the categories of two attributes i.e. Negative relation between normal emotional intelligence and low stress level and positive relation between high emotional intelligence and comprehensive stress level (as reported in table 9).

Similar findings were reported in a study conducted by Nikolaou & Tsaousis (2002), who used the EIQ (Tsaousis, 2003) to measure emotional intelligence and ASSET model to measure organisational stress. According to their findings emotional intelligence and occupational stress are negatively correlated.

Another study conducted by Nina Oginska-Bulik (2005) in the similar working sector i.e. service sector reported similar findings that, highly emotional intelligent people suffer less from job stress.

In nutshell, the results of the present study support and validate the results of earlier studies in different countries and situations. The people can effectively cope with job stress and suffer less from it if they have high emotional intelligence.

Recommendations

The main aim of the present study was to measure emotional intelligence and to find out the association between emotional intelligence and level of job stress among working women in service sector. The findings of study indicated negative association between emotional intelligence and job stress. The results indicated that the women in service sector in India are high on emotional intelligence and to maintain this situation there is a need to develop intervention programs at work place which aims to improve the softer skills of employees. As the study shows that the working women having high emotional skills suffer less from job stress, organisations should offer them with necessary emotional training and soft skill development programs so that those who are not the part of majority who are high on emotional intelligence should be brought to the equilibrium. This will satisfy more effectively the requirements of their job.

Limitations and scope for further Study

The data has been collected from only from service sector i.e. banking, insurance and teaching. Further studies are recommended in other sectors, target groups especially working women in rural areas. The moderate effect of association i.e. 42.1% may be an impact of extraneous variables which have not been considered. The study may have suffered from the limitations of the standardized scale used for measuring emotional intelligence.

Keeping in view the above findings and limitations of the study, the contributions of the study are still important. The two fold importance of the study is that; it reveals that working women are high on emotional intelligence which means they are productive human resource in India. The other important contribution of the study lies in the negative association between level of emotional intelligence and job stress, which will help in reducing job stress and increasing job performance.

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