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**Impact of emotional intelligence on employees well-being  
working in insurance sector**

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**ABSTRACT**

"Emotional awareness and emotional management skills are those which provide the ability to balance emotion and reason so as to maximize long-term happiness." The emotional intelligence can be described as being able to effectively work and get along with others, it has been observed that intelligence quotient contributes about 10% to a person's success in life and emotional intelligence about 65% to one's personal and professional accomplishments (Goleman, 1998). Well-being (WB) is based on the principle that how each person think and feels about himself or importance of his life. So, WB refers cognitive and affective evaluation of his own life. This study was conducted on 300 Life Insurance corporation employees of Haryana circle. Multidimensional Measure of Emotional Intelligence (MMEI) by Darolia (2003) and subjective well-being scale (SWB) by sell and Nagpal (1992) were administered to achieving the research objectives. The obtained data were treated statistically for descriptive statistics, Pearson correlation and Linear multiple regression. The findings of this investigation indicate strong association between emotional intelligence and well-being, the correlation between emotional intelligence and well-being observed .47 which is highly significant beyond  $<.001$ . Moreover most of the emotional intelligence dimensions were observed significant correlation with well-being. Moreover

multiple regression analysis also shows highly significant relationship between various constructs of emotional intelligence and well-being.

**Keywords:** Emotional Intelligence, well-being, multiple regressions analysis, insurance sector.

The Indian insurance market is a huge business opportunity waiting to be harnessed. India currently accounts for less than 1.5 percent of the world's total insurance premiums and about 2 percent of the world's life insurance premiums despite being the second most populous nation. The country is the fifteenth largest insurance market in the world in terms of premium volume, and has the potential to grow exponentially in the coming years. The number of individuals covered under Health Insurance policies during 2015-16 was 36 crore which is around 30 percent of India's total population. This number has increase every subsequent year as 28.80 crore people had the policy in the previous fiscal.

The life insurance industry recorded a new premium income of `1.38 trillion (US\$ 20.54 billion), indicating a growth rate of 22.5 percent during this period. The general insurance industry recorded a 12 percent growth in Gross Direct Premium underwritten in April 2016 at `105.25 billion (US\$ 1.55 billion). Insurance industry of India consists of 53 insurance companies of which 24 are in life insurers business and 29 are non-life insurers. Among the life insurers, Life Insurance Corporation is the sole public sector company of India.

"Edward Thorndike (1920) described the concept of social intelligence as the ability to get along with other people by being able to understand the internal states, motives and behaviors of one-self and others (Thorndike & Stein, 1937). Wechsler (1958) developed the concept of non-cognitive intelligence stating that it is essential for success in life intelligence is not complete until we are not able to define its non cognitive aspects. The humanistic psychologist Maslow (1950) suggested that people can build emotional strength. Howard Gardner in 1975 introduces the concept of multiple Intelligences in his book *The Shattered Mind*. .Alter it in 1983 wrote a book "Frames Of Mind" in which he introduced interpersonal and intrapersonal intelligence and which also considered as important as IQ.

Payne (1985) used the term emotional intelligence in his doctoral dissertation entitled, 'A study of emotion: Developing emotional intelligence; self-integration; relating to

fear, pain and desire. After Beasley (1987) published an article in which he used the term "Emotional Quotient." It has been suggested that this is the first published use of the term, although Reuven Bar-On claims to have used the term in an unpublished version of his graduate thesis. Reuven Bar-On (1988), who is the originator of the term "Emotional Quotient", defines it as understanding oneself and others, relating to people and adapting to and coping with the immediate surroundings to be more successful in dealing with environmental demands. In this regard (Salovey & Mayer, 1990) published an article on "Emotional Intelligence" in the journal names as *Imagination, Cognition, and Personality*. The emotional intelligence got popularized when Goleman (1995) published a book entitled as *Emotional Intelligence: Why It can Matter More than IQ*. He defined emotional intelligence as an ability which include self-control, zeal and persistence and the ability to motivate oneself. According to (Ashkanasy & Daus 2005; Giardini & Frese 2006), emotional intelligence has emerged as an important but still relatively ignored topic. Mayer, Salovey and Caruso (2008) argued that emotional intelligence basically refers to the ability of recognizing and then regulating the emotions of one-self and that of the others. This information about the emotions will assist the leaders to guide the actions and behaviors of oneself and that of the others. There are some topics in the psychology which are controversial due to some hurdles and emotional intelligence is the one among them which attracted much controversy along with its popularity.

Talking about competency in perception of emotion: it consists of recognition of emotion-related facial and voice cues of others and awareness of one's own body states relating to emotion. Competency in understanding one's own and others emotions involves knowing the causes and consequences of different emotions as well as being able to differentiate between varying emotions (Shutte, Malouff & Thorsteinsson, 2013). It suggests that the competencies of perception understanding, utilizing and managing emotions effectively in the self and others comprise the core of emotional intelligence (Shutte, Malouff. & Thorsteinsson, 2013; Mayer, Mayer, Salovey & Caruso, 2008; Maul. 2012).

The importance of emotional intelligence in the both public and private sector organizations need to cope with the change in an effective way and emotional intelligence is the useful ability in helping the leaders of the organizations to deal effectively with the change that takes place in the organizational environment (Moghaam, Jorfi & Jorfi 2010). The emotional intelligence supports the leadership of the organization in recognizing the emotions of their own as well as those of others Singh (2007). It not only recognizes but also manages those emotions for the benefit of the organization. Bar-On et al. (2000) stated that

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emotional intelligence not only includes the recognition and management of emotions but also include the development of employees and for that the leaders of the organization needs to develop the skills of the employees to enable them to perform their assigned tasks effectively for the success of the organization.

Goleman (1998) played a crucial role in giving popularity to the emotional intelligence in the domain of management and business. He identified five factors which are considered to be important for the emotional intelligence. Nowadays, these five factors are also taken by the organizations to measure the level of emotional intelligence. These five factors are as follows: Self-awareness, Self-regulation (or self management), Self-motivation, Empathy (or Social awareness) and Social skills (or relationship management).

Boyatzis's (2002) notion of self-awareness is concerned with the importance of one's own feelings and emotions. It is also concerned with the affects it has on the performance of the employees of the organization. Self-awareness can also be used to find out one's own strength and weaknesses as it is the best way of finding about inner feelings and emotions. High level of self-awareness is responsible for high level of productivity and performance of the employees of the organization. Those people who are aware of their competencies and skills can use their skills for producing greater level of productivity. People who possess self-awareness are much confident as they know their strong and weak points to face the untoward action. They can rectify their mistakes according to the feedback given by the employees regarding the leaders. According to Holahan and Sears (1995), self-awareness is the key factor in stimulating self-confidence while in return self-confidence is the key of success and good performances in the organizations.

The constitution of well being is concerned that it is more contentious, but the answers fall into two categories that align with the hedonic and eudaimonic approaches. The hedonic approach focuses upon revealed subjective experience of pleasure or satisfaction while the eudaimonic approach ranges broadly to consider either resources, such as income and wealth, or the things that people are able to do with the social, economic and material resources available to them.

Recently, a motivational perspective, eudaimonic well-being focuses on striving for self-realization (Waterman, 2008). Behaviorally, it includes optimal positive functioning and the act of striving (Ryff, 1989; Ryff & Singer, 1998). Thus, eudaimonic well-being involves a sense of fulfillment of one's potential, aspects not subsumed in the conceptualization of happiness. Additionally, eudaimonic well-being is more cognition-based: An individual is arguably motivated to take actions because of an underlying cognition regarding what would be of greatest benefits to the individual and his or her overall positive feelings and thoughts regarding him or herself.

Building on positive psychological theories of Erickson (1959) and Maslow, (1954); Ryff (1989) developed a multidimensional conceptualization of eudaimonic well-being that includes (a) self-acceptance, understanding and accepting one's strengths and weaknesses;

purpose in life, having objectives that give life meaning and direction; personal growth, a belief that one's skills and potential are being realized and enhanced; (d) positive relations with others, having close and valued interactions with others; (e) environmental mastery, feeling in control of life and able to manage its demands; and (f) autonomy, being self-determined and owning one's actions. Confirmatory factor analysis has empirically confirmed this model and its indication of the higher order construct of eudaimonic well-being (Ryff & Keyes, 1995).

Many study revealed that emotional intelligence can have an effect on entrepreneurs hi p. Managers with higher emotional intelligence have better entrepreneurial behavior Mayer, & Wafner, 2004; Zampetakis et al., 2010; Bahadori,2012).

Langhorn (2004) investigated that the emotional competencies of general managers are the key performance outputs under their direct control. The Bar- On Eqi is the tool used to test emotional intelligence, and the participants in the study are a group of managers operating in the pub restaurant sector of the leisure industry in the UK. Results were found of correlation in key areas of profit performance relating to the emotional intelligence pattern of the general manager.

Feilder and Bond (2004) psychological acceptance and emotional intelligence are relatively new individual characteristics that are hypothesized to affect well-being and performance at work. This study compares of them, in terms of their ability to predict various well-being outcomes (i.e. general mental health, physical well-being, and job satisfaction). In making this comparison, the effects of job control are accounted for; this is a work organization variable that is consistently associated with occupational health and performance. Results from 290 United Kingdom workers showed that emotional intelligence did not significantly predict any of the well-being outcomes, after accounting for acceptance and job control. Acceptance predicted general mental health and physical well-being but not job satisfaction, and job control was associated with job satisfaction only. Discussion focuses on the theoretical and applied implications of these findings.

Higgs and Dulewicz (2008) investigated the linkages between emotional intelligence, personality (using the 'Big 5' model) and well-being. This study was conducted on 150 in-work managers. These well-being scales used here covered subjective well-being and psychological well-being as well as a combined measure. Results suggested a significant relationship between emotional intelligence and measures of well-being as well as a number of relationships between 'Big 5' personality factors and well-being measures. However, emotional intelligence explained more variance in well-being measures than personality factors alone. This finding provides important evidence to support the validity of the emotional intelligence construct in relation to subjective well-being.

Previous researches exploring links between emotional intelligence and well-being. Raina and Bakshi (2013) studied eudemonic well-being and its indices in particular. The sample for this study comprised 163 professionals. Multiple regression analysis reveal that emotional intelligence predicted overall and each index of eudemonic well-being. Although emotional intelligence has been linked to well-being in the past, its relationship with eudemonic well-being demands more, research especially in Indian context. In this study we found that EI-eudaimonic wellbeing correlated moderately ( $r = .38$ ) and slightly higher in case of females ( $r = .47$ ).

Many studies conducted in this field by different researchers clearly show the impact of individual abilities on performance and well-being of employee. Cherniss (2001) and De-

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Wall (2004) made it clear that emotional intelligence plays a vital role in job performance and well-being of employees. A number of researches found emotional intelligence to be predictive of job performance in a wide variety of organizational contexts and roles. The emotional intelligence also develops innovational creativity in individual's performance and well-being. It also facilitates the communication with organization (Hasamzadeh, 2009: & Ganji, 2011). Many researches in western countries have established the direct relation with emotional intelligence in banking since the employees have to deal with customers face to face (Ganji, 2011).

In view of above indications this present investigation is an attempt to explore the role of emotional intelligence in determining employee well-being. So the objective of this investigation may be stated as impact of Emotional Intelligence and Well-being of employees of the insurance sector.

### ***Objectives of the investigation***

- To study the association between each of the components of emotional intelligence and employees well-being.
- To examine the combined influence of components of emotional intelligence on well-being of the employees.

### ***Hypotheses of the investigation***

- H<sub>1</sub>: Self-Awareness has positive association well-being.
- H<sub>2</sub>: Managing emotion has positive association with the well-being.
- H<sub>3</sub>: Motivating oneself may correlated positively with well-being.
- H<sub>4</sub>: Empathy have positive relationship with well-being.
- H<sub>5</sub>: Handling relationship have positive association with well-being of the employees.
- H<sub>6</sub>: The component of emotional intelligence jointly account for substantial proportion of variance in employees well-being.

## **Method**

### ***Participants***

A sample of 300 employees from the LIC of India were drawn from various districts of Haryana through cluster random sampling. All the participants were male and having the age range to 22 and 56 years.

### ***Instruments***

Two measures-Multidimensional Measure of Emotional Intelligence (MMEI) and Subjective Well-Being Inventory (SUBI) were applied to fulfill the objectives of the investigation.

The Multidimensional Measure of Emotional Intelligence (MMEI) was constructed by Darolia (2003) to provide reliable and valid measurement of -emotional intelligence. The test is based on Goleman's (1995) model of emotional intelligence. Leading workers in the area of emotional intelligence (Salovey & Mayer, 1990; Goleman, 1995) believed, emotional intelligence to be a multidimensional construct, which taps at least five broad dimensions self-awareness, managing emotions, motivating one-self, empathy, and handling relationship. In view of these indications, the multi-dimensional measure of emotional intelligence was designed to cover the widest possible range of emotional intelligence and to be equally useful with high school students to superior adults and applicable in different life situations.

Subjective Well-Being Inventory has been developed by Sell and Nagpal (1992), containing closed ended 40 items with 3 alternative choice s Subjective well-being (SWB) refers to how people evaluate their lives, at includes variables such as life satisfaction and martial satisfaction, lack depression and anxiety and positive moods and emotions. A person's evaluation of his or her life may be in the form of cognitions.

### ***Administration***

In order to collect data for the present study the selected sample of 300 employees of LIC was approached for permission to participate in the study, most of them consented. The managers were contacted individually during lunch time or after office working hour in respective branches. First of all a good rapport were established with all of them. They were also given detailed information about the purpose and importance of the study, so they were agree to participant in this investigation. They were also assured that their participation as well as their scores on various psychological tests will be kept strictly confidential. Their



willingness to participate in the study was also sought before administration. Majority of the managers agreed to undertake the questionnaire at the outset. At the same time some were initially hesitant, but were persuaded to cooperate by convincing them that their performance on these tools will have no impact on their work and personal life. However, a few of them still denied out rightly for participating in the investigation.

## Result

Keeping in mind the research objectives of the investigation, the obtained data were analyzed for various statistics, like descriptive, Person product moment correlation and regression analysis. The first section explains the descriptive statistics about the variables included in the study. The second section elaborates upon the inter-correlations among the measured variables. The third section describes the results of multiple regression analysis that were used to address the primary objective of the study.

**TABLE-1. DESCRIPTIVE STATISTICS**

Sr no.	Variables	Mean	SD	Skewness	Kurtosis
1.	SA	49.50	5.66	.58	.59
2.	ME	50.10	5.22	.27	.51
3.	MO	50.66	7.23	.26	.19
4.	E	50.84	5.13	-.08	-.27
5.	HR	49.84	5.36	.21	.29
6.	EI	250.72	18.08	.29	.23
7.	WB	84.83	8.98	.21	-.11
8.	JP	48.94	10.15	-.04	-.76

*Sk = .28, p<.05, .36<.01, Ku = .35, p<.05, .47, p<.01*

It may be noted that the means and SDs of various dimensions of emotional intelligence are 49.50 (SD = 5.66) for self awareness, 50.10 (SD = 8.22) for managing emotions, 50.66 (SD = 7.23) for motivating oneself, 50.84 (SD = 5.13) for empathy and 49.84 (SD = 5.36) for handling relationship are comparable to Indian data in other studies (i.e., Chaudhry, 2015). It was found that the means and SDs of well-being (Mean=84.83,

SD=8.98), and job performance (Mean=48.94, SD = 10.15) closely resemble with those reported by Dhani (2016).

**TABLE-2. CORRELATION MATRIX**

Sr. No	Variables	ME	MO	E	HR	EI	WB	JP
1.	SA	.38	.40	.12	.27	.69	.18	.17
2.	ME	-	.38	.02	.28	.65	.40	.21
3.	MO		-	.07	.37	.76	.40	.20
4.	E			-	.08	.38	.08	.06
5.	HR				-	.62	.38	.24
6.	EI					-	.47	.28
7.	YVB						-	.31
8.	JP							-

**N. B.r= .15,<.01,r= .11, p<.05**

Correlations among the measures of emotional intelligence range between .02 and .40, majority of them are positive and significant, only a few of them show non-significant relationship. Self-Awareness is substantially correlated with Managing Emotion ( $r = .38$ ,  $p<.01$ ), Motivating Oneself ( $r = .40$ ,  $p<.01$ ), Empathy ( $r = .12$ ,  $p<.05$ ), and Handling Relationship ( $r = .27$ ,  $p<.01$ ). Managing Emotions is also positively correlated with Motivating Oneself ( $r = .38$ ,  $p<.01$ ) and Handling Relationship ( $r = .28$ ,  $p<.01$ ). Motivating-Oneself further correlates significantly with Handling Relationship ( $r = .37$ ,  $p<.01$ ). Rest of the correlations are very weak and non-significant, i.e., between Managing Emotion and Empathy ( $r = .02$ ), Motivating Oneself and Empathy ( $r = .07$ ), and between Empathy and Handling Relationship ( $r = .08$ ).

It may be seen from the correlation matrix that the majority of correlations between different measures of emotional intelligence and well-being are positive and significant. The obtained correlations are ranging between .08 and .40, only one correlation found to be non-significant. Managing Emotions and Motivating Oneself dimensions of EI have shown highest correlation with well-being ( $r = .40$ ,  $p<.01$ ). It points out that the individual who can handle feelings, fears, anxieties, anger, and sadness is likely to have higher level of well-

being. Further, an individual possessing the ability to channeling emotions in the service of a goal, delaying gratification and stifling impulse, also tends to have better well-being.

The EI dimension Handling Relationship has also shown a considerable degree of positive correlation with well-being ( $r = .38, p < .01$ ). It implies that ability of managing emotions in self and others, having social competence and social skill, directly relates to one's well-being. Self-Awareness has shown a low but significant positive relationship with well-being ( $r = .18, p < .01$ ). This correlation suggests that people who are high in observing oneself and recognizing a feeling as it happens are apt to healthy functioning. However, the correlation between emotional intelligence dimension Empathy and well-being was found to be non-significant ( $r = .08, n.s.$ ). Overall emotional intelligence score has shown fairly high positive relationship with well-being ( $r = .47, p < .01$ ). Therefore, one can easily conclude that emotional intelligence is a favorable predisposition for well-being.

**TABLE-3. Summary of Multiple Regression Analysis (DV: Well Being)**

<b>R</b>	<b>R<sup>2</sup></b>	<b>Adj R<sup>2</sup></b>	<b>F</b>	<b>Df</b>	<b>P</b>
.59	.34	.32	16.860	9/289	.001
ANOVA					
<b>Source</b>	<b>SS</b>	<b>df</b>	<b>MS</b>	<b>F</b>	<b>P</b>
Regression	8283.339	9	920.371	16.860	.001
Residual	15776.186	289	54.589		
Total	24059.525	298			
Coefficients					
<b>Variables</b>	<b>B</b>	<b>SE of B</b>	<b>Beta</b>	<b>T</b>	<b>p</b>
SA	-.15	.09	-.96	-1.8	.08
ME	.37	.096	.22	3.89	.001
MO	.25	.07	.20	3.55	.001
E	.06	.09	.03	.65	.52
HR	.32	.09	.19	3.51	.001

Table-3 presents the results of multiple regression analysis for the dependent variable Weil-Being. These results show that all the nine predictor variables jointly contribute a multiple R of .59. The F ratio computed through ANOVA statistics being 16.86 (df=9/298), the multiple R is significant at .001 probability level. The multiple  $R^2$  equals to .34 meaning thereby 34 percent of the variance in Weil-Being is accounted for by the predictor variables used in the regression equation. The adjusted  $R^2$  (.32) is very close to the estimated multiple  $R^2$  (.34) which suggests that the results of regression model have goodness of fit to the population parameter.

Perusal of regression coefficients reported in lower section of Table 7 shows that four of the independent variables emerged as significant predictors of Weil-Being at individual level. These are Resilience ( $p = .26$ ,  $t = 2.19$ ,  $p < .02$ ), managing emotions ( $P = .37$ ,  $t = 3.89$ ,  $p < .001$ ), motivating oneself ( $p = .25$ ,  $t = 3.55$ ,  $p < .001$ ) and handling relationship ( $p = .32$ ,  $t = 3.51$ ,  $p < .01$ ). The standardized regression coefficients of these variables are .15, .22 .20 and .19 respectively. Rest of the regression coefficients are non significant indicating thereby negligible contribution in predicting the Well-Being.

The prediction of Weil-Being may be expressed through following equation:

$$a = 84.83 - (.13 \times 24.65) + (.09 \times 24.90) + (.26 \times 24.53) + (.06 \times 23.33) + (-.15 \times 49.50) + (.37 \times 50.10) + (.25 \times 50.66) + (.06 \times 50.84) + (.32 \times 49.84) = 134.42$$

$$Y' = 134.42 + (.13 * X_{Eff}) + (.09 * X_{H0}) + (.26 * X_{Res}) + (.06 * X_{Opti}) + (-.15 * X_{SA}) + (.37 * X_{ME}) + (.25 * X_{M0}) + (.06 * X_E) + (.32 * X_{HR}).$$

### ***Discussion***

The findings related to the hypotheses which shows that there exist significant positive correlation between the components of emotional intelligence i.e., Self-Awareness, Managing emotions, Motivating oneself, Empathy and Handling Relationship with Well-Being.

Our hypothesis assumes that facets of emotional intelligence tend to correlate positively with well-being stands accepted. Findings revealed that four of the five measures of emotional intelligence, i.e., Self-Awareness, Managing Emotions, Motivating Oneself, and Handling Relationship emerged as positive correlates of well-being. Results further revealed that managing emotions and motivating one-self emerged as stronger predictor of emotional intelligence. Goleman (1998) has also opined that success of a person depends on the art of

managing emotions which includes practical skill and the ability to handle people, which in overall is referred as emotional intelligence. Role of Self-awareness and handling relationship is also of paramount relevance in employee's well-being. These are not only the individual dimensions rather overall emotional intelligence is also highly correlated with well-being. These results also corroborate findings of previous researchers (e.g., Razia, 2016; Sharma et al., 2013) and further suggest that professionals with high scores on EI show better well-being and tend to prove to be better employees as compared to professionals who are low scorer on EI.

The findings of multiple regression analysis show a significant contribution of both psychological capital and emotional intelligence in employee well-being. These variables account for substantial proportion of variance in employee's well-being. However, the contribution of individual predictors suggests that among PsyCap measures only Resilience made significant contribution, while among measures of emotional intelligence managing emotions, Motivating Oneself and Handling Relationship contributed significantly to the prediction of employee's well-being. With these results hypothesis 5<sup>th</sup> was got accepted. Some of the earlier studies have also revealed positive impact of PsyCap and emotional intelligence on general well-being. McMurray et al. (2010) observed that leadership had significant positive effects ( $P=0.43$ ) on positive employee well-being.

### ***Suggestions and Implications***

This study sought to understand the impact of emotional intelligence on employees well-being. The emotional intelligence is claimed to promote emotion knowledge, perception and regulation as well as general intelligence, so variables should be tapped through personal selection; and these partly being trainable should be enhanced through training programs to improve employees well-being.

Emotional intelligence is proved to influence the success with which employees interact with their colleagues, the strategies they use to manage conflict, stress, and overall job performance. Research findings suggest that emotional intelligence contributes positively towards several aspects of job performance. Today's job environment is characterized by constant change. The organization environment change is often a source of anxiety to the employees. By developing an individual's emotional intelligence and other psychological capacities we can provide them with meaningful confidence and other behavioral strategies to effectively navigate organizational change and the anxiety due to organization environment change can be neutralized.

Moreover further research can be extended to study the impact of supervision practices, positive organization condition and perceived organizational support upon these variables.

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