INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A

The American Economic Association's electronic hibliography. Economic 11.5.4

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 4600 Cities in 180 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	DETERMINING THE CHALLENGES FOR SMALL AND MEDIUM ENTERPRISES (SMES) IN ACCESSING FINANCIAL RESOURCES IN A RURAL DISTRICT OF ZAMBIA USING MULTIVARIATE ANALYSIS BIEMBA MALITI & BRIGHT CHIKWANDA MWEWA	1
2.	AGRICULTURAL CREDIT AND FACTORS AFFECTING GROUP LENDING PERFORMANCE OF POOR FARMERS IN ETHIOPIA: THE CASE OF JIMMA ZONE YILKAL WASSIE AYEN & WONDAFERAHU MULUGETA DEMISSIE	20
3.	A STUDY OF IMPACT OF SOCIAL MEDIA ON COLLEGE STUDENTS DR. SWATI MISHRA, DR. ABHISHEK MISHRA & RISHABH RAWAT	27
4.	AGRITOURISM IN INDIA: UNDERSTANDING THE CONSUMER OPPORTUNITY GIRISH MUDE & DR. MILIND PANDE	35
5.	GENDER BASED COMPARATIVE STUDY OF EMOTIONAL INTELLIGENCE AMONG MBA STUDENTS IN BANGALORE MOUNICA VALLABHANENI & KATYAYANI JASTI	40
6.	UNDERSTANDING THE DRIVERS OF HUMAN CAPITAL MANAGEMENT AT NATIONAL THERMAL POWER CORPORATION (NTPC) SHILPA WADHWA & DR. DALEEP PARIMOO	43
7.	PERCEPTION OF STUDENTS ABOUT THE EFFECTIVENESS OF VIRTUAL CLASSROOMS: A STUDY CONDUCTED AT DISTANCE LEARNING CENTRES OF PUBLIC & PRIVATE UNIVERSITIES OF PUNJAB, INDIA TEJBIR KAUR, DR. RUBEENA BAJWA & DR. JASKARAN SINGH DHILLON	48
8.	EFFECT OF CUSTOMER SATISFACTION ON BRAND LOYALTY: A STUDY ON MICROSOFT LUMIA ANJAN KUMAR JENA, DR. DURGA SHANKAR SARANGI & SAPAN KUMAR PANDA	52
9.	CAPITAL STRUCTURE, PRODUCTIVITY AND PROFITABILITY ANALYSIS OF SELECT HOUSING FINANCE INSTITUTIONS IN INDIA DR. S. THENMOZHI & DR. N. DEEPA	55
10.	A STUDY OF FINANCIAL PERFORMANCE OF SARASWAT CO-OPERATIVE BANK LTD: A CASE STUDY S. V. NAIK & DR. R. A. RATHI	61
11.	STATE'S REVENUE RECEIPTS: A STUDY IN MANIPUR HUIDROM IMOBI SINGH	67
12.	A STUDY ON CONSUMER PERCEPTION TOWARDS DRINKING PACKAGED WATER WITH REFERENCE TO COIMBATORE CITY R. MONISHA	76
13.	SKILL GAP PITFALLS AND CAUSES: AN ASSESSMENT AMONG SKILL TRAINERS IN CHENNAI CITY DR. K. R. DHANALAKSHMI	80
14.	EFFECT OF DECLARATION OF DIVIDEND ON MOVEMENT OF SHARE PRICES DR. KRATI JAIN	83
15.	BEHAVIOURAL FINANCE: A CHALLENGE TO MARKET EFFICIENCY MULLA PARVEEN YUSUF	85
16.	A STUDY ON REVISITING OF MARKETING STRATEGIES FOR SELF HELP GROUP IN THE RESILIENT OF BUSINESS ENVIRONMENT A. S. MAGDUM	89
17.	MUTUAL FUNDS: AN EMERGING TREND IN FINANCIAL SYSTEM NAKATE S. R.	92
18.	IMPACT OF CULTURE ON BANK: THEORETICAL FRAMEWORK OF SANGLI BANK–ICICI BANK MERGER SUHAS SHANKARRAO JADHAV	94
19.	EMPLOYEE ENGAGEMENT: A LITERATURE REVIEW HARSHITHA	97
20.	RECOGNITION OF INTANGIBLES: A POLICY REVIEW FOR INDIAN COMPANIES SHWETA NARANG	101
	REQUEST FOR FEEDBACK & DISCLAIMER	106

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISORS</u>

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR.

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

Nationality

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the soft copy of unpublished novel; original; empirical and high quality research work/manuscript anytime in M.S. Word format after preparing the same as per our GUIDELINES FOR SUBMISSION; at our email address i.e. infoijrcm@gmail.com or online by clicking the link online submission as given on our website (FOR ONLINE SUBMISSION, CLICK HERE).

GUIDELINES FOR SUBMISSION (OF MANUSCRIPT
COVERING LETTER FOR SUBMISSION:	
	DATED:
THE EDITOR	
IJRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/	/IT/ Education/Psychology/Law/Math/other, please
specify)	
DEAR SIR/MADAM	
Please find my submission of manuscript entitled 'of your journals.	' for possible publication in one
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor is it under review for publication elsewhere.	e, it has neither been published elsewhere in any language
I affirm that all the co-authors of this manuscript have seen the submitted verof names as co-authors.	rsion of the manuscript and have agreed to their inclusion
Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal has
NAME OF CORRESPONDING AUTHOR	:
Designation	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No)	:
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> version is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:
 - **New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/Education/Psychology/Law/Math/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Abstract alone will not be considered for review and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be **bold typed**, **centered** and **fully capitalised**.
- 3. AUTHOR NAME (S) & AFFILIATIONS: Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully italicized text**, ranging between **150** to **300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. **HEADINGS**: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. SUB-HEADINGS: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

REFERENCES

APPENDIX/ANNEXURE

The manuscript should preferably range from 2000 to 5000 WORDS.

- 12. **FIGURES & TABLES**: These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are referred* to from the main text.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. **ACRONYMS**: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES:** The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they are supposed to follow Harvard Style of Referencing. Also check to make sure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending
 order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point, which may be placed in number orders after the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

• Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

GENDER BASED COMPARATIVE STUDY OF EMOTIONAL INTELLIGENCE AMONG MBA STUDENTS IN BANGALORE

MOUNICA VALLABHANENI RESEARCH SCHOLAR DEPARTMENT OF BUSINESS MANAGEMENT SRI PADMAVATI MAHILA VISVAVIDYALAYAM TIRUPATI

KATYAYANI JASTI PROFESSOR & HEAD DEPARTMENT OF BUSINESS MANAGEMENT SRI PADMAVATI MAHILA VISVAVIDYALAYAM TIRUPATI

ABSTRACT

The paper studies the difference between Emotional Intelligence of men and women pursuing Management Studies. The study is conducted on students pursuing MBA degree from New Horizon College of Engineering, Bangalore. The research sample comprised of 97 subjects categorized into two groups based on gender. There are 51 male and 46 female students. Questionnaire was distributed to obtain the levels of Emotional intelligence from the subjects. ANOVA and Pearson Correlation tests were used to analyze the data. The study reveals that there is a difference in the emotional intelligence of male and female students in the self awareness and empathy dimensions.

KEYWORDS

emotional intelligence (EI), gender differences.

1. INTRODUCTION

It is expected in the current competitive world that a person should be emotionally intelligent as it is believed that Emotional Intelligence plays important role in a person's life than intelligent quotient, which was a traditional concept. It is also believed that IQ predicts only 20% of career success which leave the remaining 80% to factors such as emotional and social competencies. The concept of Emotional Intelligence is a result of Daniel Goleman's 1995 book, Emotional Intelligence which was one of the New York Times bestsellers for a couple of years.

The concept of Emotional Intelligence gained lot of attention because of its benefits. The key idea of high emotional intelligence in a person results in success in work place, adjustment and quick adaptation to new environment, improved leadership, motivating and decision making abilities, maintaining good personal relationships and ability to manage stress levels that creates economic and societal value. There were many empirical tests conducted to prove the benefits Emotional Intelligence in the work-life balance of individuals.

1.1 EMOTIONAL INTELLIGENCE

Emotional Intelligence can be defined as the ability in a person to identify, assess and control the emotions of oneself, others or and of a group. Goleman (1995, 1998) defined Emotional Intelligence as "the composite set of capabilities that enable a person to manage himself/herself and others". How smartly a person can understand his/her emotions and controls these emotions in any given situation can be termed as emotional intelligence.

Stein, S., Book, H. E., & Kanoy, K. (2013) argues Emotional Intelligence helps in developing non-cognitive skills such as following:

- Recognizing and effectively managing one's emotions;
- · Leveraging emotions to solve real-world problems;
- Communicating effectively in emotionally-charged situations;
- Making good decisions;
- Building effective relationships; and
- Managing stress

1.2 DIMENSIONS OF EMOTIONAL INTELLIGENCE

Emotional Intelligence is multidimensional and involves self awareness, self confidence, self control, empathy, motivation and social competence.



Self awareness is self observation. It is the ability of a person to identify and assess one's own emotions. Self awareness enables a person to monitor one's own emotional state, correctly recognize and name that emotion.

Self confidence is the genuine belief on one-self and ability to deal with any situation or person no matter that leads to success or not. It is the ability of having instinct to make decisions with certainty. A person with self confidence is able to accept new challenges with enthusiasm. Self confidence is going with the gut in an unhesitant manner.

Self control is the ability of a person to organize, manage and have power over one's own emotions. Self control is absence of distress and disruptive feelings as noted by Cherniss, C., & Goleman, D. (2001). It is an ability to deal with stressful situations calmly and unfazed with hostile person.

Empathy involves understanding emotions from other's perspective. An empathic person has the skill of treating others according to their emotional reactions. It is the ability of a person to stand in other's shoes. There are three kinds: cognitive empathy, being able to know how the other person sees things; emotional empathy, feeling what the other person feels; and empathic concern, or sympathy -being ready to help someone in need.

Motivation is the capability of a person to inspire others and also works as self-stimuli. It involves a drive for achievement, the ability to commit and take initiative and to have a sense of optimism about a goal. It is the ability to display leadership by inspiring and guiding groups and individuals.

Social competence is skill-set possessed for successful social adaptation. It is the condition of possessing the social, emotional, and intellectual skills and behaviours needed to succeed as a member of society⁴. Social competence allows an individual to behave in a particular way which would be accepted by the society.

2. LITERATURE REVIEW

Many studies were conducted on tracking the emotional intelligence among men and women which reveals different results. Some studies suggested that gender differences in emotional intelligence can be recognized as early as infancy due to the role played by parents in sharing emotions with boys and girls differently (Brody, L. R. in 1997) and differential teaching given to boys and girls (Nunez and Berrocal in 2008). The difference in the education system towards boys and girls leads to difference in the levels of emotional intelligence they possess.

Studies also reveal that girls develop verbal skills earlier than boys, suggesting that girls are better in articulating their feelings and have greater expertise in the use of words. A study by Brody, L. R. in 1997 discloses that girls are good in understanding and expressing their emotions better than boys. The inequality in emotional education leads to the development of very different skills. Boy child are often taught to control certain emotions like sadness, guilt, vulnerability and fear by parents and society.

Even biologically, it is proposed that women's biochemistry is better prepared to consider one's own emotions and those of others as an important element in survival. Baron Cohen (2010) in the article "The extreme male brain theory of autism" goes a little forward and explains that men and women brains are structured differently. He explains that women empathise more than men and men are capable of systemising than women.

A study by Bracket, Mayer, and Warner reveals that girls score higher emotional intelligence than boys. The study argues that the lower scores of boy's emotional intelligence is because of inability to understand emotions, inadaptability, lack of bonding relationship with friends associates them with negative consequences. Many studies were carried to find the differences between Emotional Intelligence among men and women. Each of the study resulted in different opinion than the other. In some studies, there was no difference in the Emotional Intelligence of men and women (Bar-on (1997), Brackett & Mayer (2004); Jinfu & Xicoyan, (2004); and Brown & Schutte (2006); whereas some studies concluded that Women have high levels of emotional intelligence comparatively. Studies conducted by Bindu & Thomas in 2006, Summiya, Hayat & Sheraz in 2009, Garima and Sushil in 2010, Garima in 2012 concluded that men are better in emotional intelligence as they can control in expressing their own emotions and understand other's emotions. Fischer, A. (2000) points out that there difference in the way that women and men, as groups, approach emotion and understand and express their own experience. The difference in the studies might be result of place of study, sample size, type of respondents, demographic factors and also tools used.

In the view of all these studies, the current paper sought to expand on previous work in this area. The paper examines whether gender influences Emotional Intelligence. This paper also studies the difference in the Emotional Intelligence of men and women who are pursuing MBA by comparing different dimensions which include self awareness, self confidence, self control, empathy, motivation and social competence. The paper examines whether there exists a relationship between emotional intelligence and financial and emotional stress as many studies reveals that individuals are often effected by stress being a part of competitive world.

3. OBJECTIVE OF THE STUDY

The primary objective of the study is to explore the difference in the emotional intelligence and difference in the dimensions of emotional intelligence among men and women. Secondary objectives include, finding out the relationship between emotional intelligence and financial and emotional stress.

4. HYPOTHESIS

The hypothesis is framed by considering and taking into account all the above mentioned studies. Null Hypothesis:

- i. There is no significant difference in the Emotional Intelligence in male and female.
- ii. There is no relationship between Emotional Intelligence and financial and emotional stress.

5. RESEARCH DESIGN

The sample consists of 97 students pursuing MBA in New Horizon College of Engineering, Bangalore. There were 51 male and 46 female students. The age of students ranged between 21-25 years.

Purposive convenient sampling technique has been used for data collection. As the participants of the study were post graduate students, they were contacted in a classroom and objective of the study explained. The participants were orally instructed on how to fill the questionnaire.

110 Questionnaires were distributed to the subjects and among them only 97 questionnaires are valid as the remaining questionnaires were not filled properly. The questionnaire contains 28 variables which are further classified into 6 main variables.

The main variables are self awareness, self confidence, self control, empathy, motivation; social competence which combined together defines overall Emotional Intelligence of the respondents. ANOVA was done to determine the differences in the emotional intelligence of men and women. Pearson correlation was applied to test the relationship between emotional intelligence, financial and emotional stress.

6. STATISTICAL ANALYSIS OF THE STUDY

The data in the questionnaire was analyzed using SPSS.

TABLE 1: MEAN DIFFERENCES OF MEN AND WOMEN FOR EMOTIONAL INTELLIGENCE AND DIMENSIONS OF EI

Dimensions	Me	Mean Std		F	Sig	
	Men	Female	Men	Female		
Awareness	21.725	22.870	2.376	1.771	7.103	0.009
Confidence	15.059	15.000	2.588	2.404	0.013	0.908
Control	18.392	19.130	2.538	3.103	1.658	0.201
Empathy	10.549	12.043	1.566	1.801	19.109	0.000
Motivation	18.353	19.565	2.741	2.491	5.156	0.025
Social Competence	17.784	18.826	2.995	3.261	2.689	0.104
El	101.863	107.435	10.524	11.266	6.341	0.013

INTERPRETATION OF TABLE 1

The above ANOVA analysis (<u>F</u>=7.103; <u>p</u>=0.009), Self awareness of women(M=22.870; SD=1.771) scored higher than men (M=21.725; SD=2.376) indicating women are more aware of their own emotions compared to men. The test also reveals that empathy of women (M=12.043; SD=1.801) has scored higher than empathy of men (M=10.549; SD=1.56) signifying women empathize other's emotions and situations a little more than men. The test also points out that there is no statistically significant difference in the Emotional Intelligence of men and women in the other dimensions of EI such as self confidence, self control, motivation and social competence.

The higher self awareness in women is due to their sensitivity towards negative situations or people, admitting mistakes, their awareness of other's perspective about them, ability to recognize their own emotional intelligence and having clear goals and values compared to men. The higher levels of empathy in women are because of their ability to read and understand other's emotions, openness to new ideas and empathising.

TABLE 2: PEARSON CORRELATION VALUES

	Emotional Intelligence	Emotional Stress	Financial Stress
Emotional Intelligence	1	-	-
Emotional Stress	-0.115	1	-
Financial Stress	0.079	0.505	1

INTERPRETATION OF TABLE 2

The above correlation matrix indicates that there exists a significant correlation between financial and emotional stress by r=(0.505) at zero significance level. This indicates that financial stress leads to emotional stress in the individuals. The table also examines that there is no significant correlation between Emotional Intelligence, financial and emotional stress as r=(-0.115) and r=(0.079) respectively.

7. CONCLUSION

Based on the literature review and the empirical test it is evident that there exists difference in the levels of exhibiting emotions, reacting to certain situations and overall emotional intelligence of men and women. The study observed that emotional intelligence of men and women differ only in certain dimensions like self-awareness and empathy whereas equal scores were observed in other dimensions like self-confidence, self-control, motivation and social competence.

REFERENCES

- 1. Ahmad, S., Bangash, H., and Khan, S.A.(2009). Emotional intelligence and gender differences. Journal of Sarhad J. Agric. 25, 127-130.
- 2. Bar-On, R. (1997). BarOn emotional quotient inventory: a measure of emotional intelligence. Toronto, Multi-Health Systems Inc.
- 3. Baron-Cohen Simon S. (2010). Empathizing, systemizing, and the extreme male brain theory of autism. Progress in Brain Research. 186, 167-175.
- 4. Bindu, P., & Thomas, I. (2006). Gender Differences in Emotional Intelligence. Psychological Studies- University Of Calicut. 51, 261-268.
- 5. Brackett, M. A., Mayer, J. D., & Warner, R. M. (2004). Emotional intelligence and its relation to everyday behaviour. *Personality and Individual Differences*. 36, 1387-1402.
- 6. Brody, L. R. (1997). Gender and Emotion: Beyond Stereotypes. Journal of Social Issues. 53, 369-393.
- 7. Brown, R. F., & Schutte, N. S. (2006). Direct and indirect relationships between emotional intelligence and subjective fatigue in university students. *Journal of Psychosomatic Research*. 60, 585-593.
- 8. Cherniss, C., & Goleman, D. (2001). The emotionally intelligent workplace: how to select for, measure, and improve emotional intelligence in individuals, groups and organizations. San Francisco, Jossey-Bass.
- 9. Fischer, A. (2000). Gender and emotion: social psychological perspectives. Cambridge [England], Cambridge University Press.
- 10. Goleman, D. (1995). Emotional intelligence: why it can matter more than IQ. New York, Bantam Books.
- 11. Gupta, G. (2012). Spiritual intelligence and emotional intelligence in relation to self-efficacy and self-regulation among college students. *International Journal of Social Sciences & Interdisciplinary Research*, 1, 60-69
- 12. GUPTA, G., & KUMAR, S. (2010). Mental Health in Relation to Emotional Intelligence and Self Efficacy among College Students. *Journal-Indian Academy of Applied Psychology.* 36, 61-68.
- 13. http://www.healthofchildren.com/S/Social-Competence.html
- 14. Jinfu, Z., & Xiaoyan, X. (2004). A study of the characteristics of the emotional intelligence of college students, psychological science (China), 27, 293-296.
- 15. Sanchez-Nunez, M. T., Fernandez-Berrocal, P., Montanes, J., & Latorre, J. M. (2008). Does Emotional Intelligence Depend on Gender? The Socialization of Emotional Competencies in Men and Women and Its Implications. *Electronic Journal of Research in Educational Psychology*. 6, 455-474.
- 16. Stein, S., Book, H. E., & Kanoy, K. (2013). The student EQ edge: emotional intelligence and your academic and personal success. San Francisco, Jossey-Bass.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our E-mail infoircm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







