7.1 INTRODUCTION

When women move out of their homes and participate in a group activity, it is the first indicator of their movements towards socio-economic development. In the process of job and participatory efforts women encounter stress which can be a source for all other problems for them, both physically and mentally. One of the greatest problems faced by people today is stress which cannot be avoided and these pressures leading to mental, emotional or physical strain or tension. The properly handled stress can be a source of motivation to the people in the long run.

The present study is made as an attempt to study the emotional intelligence of woman employees and its impact on their job performance in commercial banks of Madurai district. The present chapter discusses the findings of the study, based on the data collected through questionnaire, suggestions offered on the basis of the problem encountered by the woman employees and the scope for future research.

In India, the commercial banks include public sector banks, private sector banks, foreign banks and regional rural banks. For the present study the private and public sector banks operating in the Madurai District are selected.

The respondents taken for the study comprises of woman employees working in commercial banks operating in Madurai district. Data have been collected from 290 sample respondents selected.
The study involves both primary and secondary data. The primary data are collected with the help of the questionnaire. The questionnaire was divided into three parts. The first part covers the personal profile of the respondents, the second part includes the statements relating to the dimensions of emotional intelligence and the third part incorporates the statements relating to the dimensions of job performance. The overall response rate on the questionnaire was cent percent. The secondary data were collected from the websites, reports of bank, books, journals and magazines. The collected primary data were analyzed through SPSS 17.

The score of each statement of emotional intelligence and job performance is fixed by Likert’s five point scale as a score of five points to the strongly agree response, four points to the agree response, three points to the no opinion response, two points for the disagree response and one point for the strongly disagree response.

Emotional intelligence is discussed with five dimensions namely self-awareness, self-regulation, motivation, empathy and social skills, with twelve statements each. For each statement the total score, mean score, standard deviation and coefficient of variation is calculated.

Job performance also analyzed with five dimensions namely personal traits, planning, organizing, communication and organizational climate, with ten statements each. For each statement the total score, mean score, standard deviation and coefficient of variation is calculated.

Cronbach’s Alpha, a coefficient of reliability test is used to measure the internal consistency of a test score for the respondents for the dimensions of emotional intelligence and job performance.

To test the relationship between personal profile of the woman employees and their emotional intelligence and also for their job performance, the null hypotheses were formulated. The null hypotheses framed are, there is no significant difference between the personal profile of
the woman employees and their emotional intelligence and there is no significant difference between the personal profile of the woman employees and their job performance. To test the null hypotheses t-test and one-way analysis of variance is applied. The analysis of significant relationship of personal profile of woman employees is done for each dimension and for overall emotional intelligence. The acceptance or rejection of null hypothesis is based on the statistical results of overall emotional intelligence with the personal profile of the woman employees. The same procedure is followed for job performance also.

Correlation analysis is used to measure the relationship among the dimensions of emotional intelligence, relationship among the dimensions of job performance and the relationship between the dimensions of emotional intelligence and the dimensions of the job performance. Multiple regression analysis is administered to analyze the impact of the dimensions of emotional intelligence on the dimensions of job performance and overall job performance of woman employees.

On the basis of the mean and standard deviation of emotional intelligence scores of the respondents, the respondents were categorized into woman employees with high level of emotional intelligence, medium level of emotional intelligence and low level of emotional intelligence. The same procedure is adopted for job performance also. A comparison was made on levels of emotional intelligence and levels of job performance of the woman employees.

7.2 SUMMARY OF FINDINGS

Findings of the present study is presented in the form of the personal profile of the woman employees, emotional intelligence among the woman employees, relationship between personal profile of woman employees and their emotional intelligence, relationship between personal profile of woman employees and their job performance, impact of dimensions of emotional intelligence on job performance and comparison of levels of emotional intelligence and levels of job performance.
7.2.1 Personal Profile of the Woman employees

The personal profile of the woman employees identified for the present study are age, marital status, nature of family, size of family, occupation of the spouse, educational qualification, professional qualification, previous occupation, mode of appointment, designation, promotions availed, experience, training programmes attended, monthly income, awards received, membership in association, nature of bank, location of bank, distance of bank and mode of transport.

7.2.2 Emotional Intelligence among the Woman Employees

The internal consistency within each dimension relating to emotional intelligence has been tested with the help of Cronbach’s Alpha Reliability test. The dimensions motivation and empathy got a value of 0.95 and other dimensions namely self-regulation, self awareness and social skills got a value of 0.89, 0.86 and 0.85 respectively.

In the dimension motivation, the statement able to take calculated risks to attain challenging goals has got the highest score of 1213 among all the statements pertaining to emotional intelligence. The statement able to promote a friendly co-operative working environment relate to the dimension social skills secured the least score of 956 and also have more variation in the response as co-efficient of variance is 38.041 per cent which is the highest among all the statements relating to the dimensions of emotional intelligence.

In the dimension empathy, the statement, at times of upset with some customer’s words; manages to find a silver lining with a total score of 1123 have highest degree of uniformity among the respondents as with less coefficient of variation of 16.38 per cent which is the lowest among all the statements relating to the dimensions of emotional intelligence.

The dimensions wise scores revealed that, the respondents are self motivated as the dimension motivation got the highest total of 13514. The woman employees are able to empathize with the thoughts of others and it is reflected in the study, as the dimension empathy
has got the second rank with the total score of 12621. The dimension social skill has got a least score of 12223 among the other dimensions of emotional intelligence. On analyzing the mean score of the dimensions of emotional intelligence, all the dimensions have the mean score of above three.

The correlation analysis shows that the relationship between the dimensions of emotional intelligence and overall emotional intelligence are positively correlated at one per cent level of significance. High degree of positive correlation (0.958) exists between the dimensions self awareness and self regulation. It is also to be noted that the correlation coefficient is not significant between the dimension empathy and other dimensions of emotional intelligence whereas the correlation between the dimension empathy and overall emotional intelligence is significant at one per cent level of significance with the correlation coefficient of 0.412.

7.2.3 **Relationship between Personal Profile of Woman Employees and their Emotional Intelligence**

The result of one-way analysis of variance shows that the woman employees with different professional qualification differ significantly for the dimensions self awareness and self regulation at five per cent level of significance. The Tukey result reveals that there is a significant difference between the woman employees who passed in part I of CAIIB (CAIIB-Certified Associate in Indian Institute of Bankers) and who have not attempted CAIIB for the dimension self awareness and self regulation at five per cent level of significance.

There is a significant difference on emotional intelligence among the woman employees have previous occupational experience and those who do not have previous occupational experience. The results of t-test showed that, the woman employees who have previous occupational experience showed a significant difference for the dimension self awareness, self regulation and with overall emotional intelligence at one per cent level of significance and motivation at five per cent level of significance.
The result of one-way analysis of variance showed that, the promotions availed by the woman employee differs significantly for dimensions self regulation, social skills and the overall emotional intelligence at five per cent level of significance. The Tukey result confirms that the respondents who have not availed promotion differ significantly with the respondents who have availed promotion one to three times for the dimension self regulation and overall emotional intelligence. For the dimension social skills the woman employees who have not availed any promotions differ significantly with the respondents who have availed promotions at five per cent level of significance.

The experience of the woman employees has an impact on their emotional intelligence. The result of one-way analysis of variance showed that, the woman employees with varied years of experience differ significantly for the dimensions self awareness, self regulation, social skills and overall emotional intelligence at one per cent level of significance. The Tukey result confirms that the woman employees with more than fifteen years of experience significantly differ in their emotional intelligence with the other two groups of woman employees who have less than fifteen years of experience for the dimensions self awareness, self regulation, social skills and for overall emotional intelligence at five per cent level of significance.

The result of one-way analysis of variance showed that, there is a significant difference among the woman employees who have attended training programmes and who have not attended training programmes for the dimension self awareness at one per cent level of significance and for self regulation, social skills and the overall emotional intelligence at five per cent level of significance. The result of the Tukey, shows that the woman employees who have not attended the training programmes are significantly differ with those who have attended the training programmes for one to three times for the dimensions self awareness, self regulation, social skills and for overall emotional intelligence at five per cent level of significance.
There is a significant difference between the monthly income of the woman employees and their emotional intelligence. The result of one-way analysis of variance showed that, there is a significant difference between the three groups of woman employees for the dimensions self awareness and self regulation at one per cent level of significance and on overall emotional intelligence at five per cent level of significance. The Tukey result reveals that the woman employees who are earning monthly income between Rs. 25000 and Rs. 35000 differ significantly with the other two groups of monthly income for the dimension self awareness, self regulation and for overall emotional intelligence at five per cent level of significance.

The result of one-way analysis of variance showed that, there is a significant difference between the awards received by the woman employees and their overall emotional intelligence at five per cent level of significance. The Tukey result reveals that the woman employees who have received more than three awards differ significantly with the emotional intelligence of the woman employees who have received awards between one and three at five per cent level of significance.

There is a significant difference between the membership of woman employees in association and their overall emotional intelligence. The t-test result showed that, the woman employees who are members in the association differ significantly with the woman employees who are not members of association on overall emotional intelligence at five per cent level of significance.

The results of one-way analysis of variance showed that, the location of the bank branches of the respondents and the emotional intelligence of woman employees differ significantly for the dimensions self awareness, self regulation, social skills and for the overall emotional intelligence at one per cent level of significance. The result of Tukey test showed that, the woman employees who are working in semi urban bank branches differ significantly with the woman employees working in rural and urban bank branches for the dimension self awareness,
self regulation and social skills at five per cent level of significance. With regard to the overall emotional intelligence, woman employees of rural bank branches differ from semi-urban branch employees and woman employees of urban branches differ from semi-urban branch employees at five per cent level of significance.

The result of one-way analysis of variance showed that, woman employees having varied distance from their bank to residence differ significantly for the dimension motivation at five per cent level of significance. The Tukey result prove that the woman employees have a distance of more than 15 kilometers differ significantly with those who have the distance between five and 15 kilometers for the dimension motivation at five per cent level of significance.

There is a significant difference among the woman employees’ mode of transport and their emotional intelligence. The result of one-way analysis of variance confirms that the woman employees having different mode of transport differ significantly for the dimensions self awareness and overall emotional intelligence at one per cent level of significance and for self regulation and motivation at five per cent level of significance. The Tukey result shows that the woman employees using public transport differ significantly with the woman employees using own vehicle to reach their bank for the dimension self awareness, self regulation, motivation and for overall emotional intelligence at five per cent level of significance.

7.2.4 Job Performance among the Woman Employees

Cronbach’s Alpha, a coefficient of reliability test is used to measure the internal consistency of the score of the respondents on job performance dimensions. On analyzing the alpha values of the dimensions, personal traits, organizing, communication and organizational climate have the values of more than 0.8. The dimension planning of the employees has an alpha value of 0.75.

In the dimension organizational climate, the statement, promotions are given strictly on the basis of merit secured the highest total score of 1068 among all the statements relating to job
performance. The statement grievances are handled promptly secured the least score of 990 and have less uniformity among the response with the highest coefficient of variation of 33.869 per cent. In the dimension organizing, the statement, organizing proper office layout secured the total score of 1123 and has the highest degree of uniformity among the respondents as with the least coefficient of variation of 16.38 per cent among all the statements relating to job performance.

The dimensions of job performance taken together, the organizing capacity of the woman employees are good as the dimension ranked first among the five with the total score of 11102. The communication skill is also good among the respondents as it ranked second with the score of 11075. On scrutinizing the environment prevailing in the bank, the respondents face problems and their grievances are not handled promptly. The dimension organizational climate has got the least score of 10283 among the five dimensions of job performance and the degree of variation among the woman employees was also high with the highest coefficient of variation of 19.684 per cent.

The correlation analysis showed that, relationship between the dimensions of job performance and overall job performance are positively correlated. The dimensions personal traits, planning, organizing and communication are positively correlated with overall job performance which is significant at one per cent level of significance and the dimension organizational climate at five per cent level of significance. The dimension planning showed a significant correlation with the overall job performance with the highest correlation coefficient of 0.921 at one per cent level of significance. A high degree of significant correlation exists between the dimension organizing and planning at one per cent level of significance (0.916).

7.2.5 Relationship between Personal Profile of Woman Employees and their Job Performance

267
The result of one-way analysis of variance revealed that, there is a significant difference among the professional qualification of the woman employees and the dimension personal traits at five per cent level of significance.

The result of t-test revealed that, there is a significant difference among the woman employees, based on their previous occupational experience with the dimension personal traits, planning, organizational climate and with overall job performance at one per cent level of significance. The woman employees with previous occupational experience are performing better than the woman employees without previous occupational experience.

The result of one-way analysis of variance showed that, there is a significant difference among the woman employees with varied number of years of experience and the dimension personal traits at five per cent level of significance. The Tukey result confirms that the woman employees who have more than fifteen years of experience differ significantly with the other two groups of woman employees for the dimension personal traits at five per cent level of significance.

The results of one-way analysis of variance confirm that, the woman employees, based on their training programme attended, differ significantly for the dimension personal traits at one per cent level of significance and for the dimension planning at five per cent level of significance. The Tukey result showed that, the woman employees who have not attended the training programmes differ significantly with the other two groups of the woman employees who have attended training programmes for the dimensions personal traits and planning at five per cent level of significance.

There is a significant difference between the income of the woman employees and their job performance. The result of one-way analysis of variance showed that, the woman employees with different levels of monthly income differ significantly for the dimension personal traits and planning at one per cent level of significance and with overall job performance at five per cent
level of significance. The Tukey result revealed that, for the dimension personal traits the woman employees who earn a monthly income of between Rs. 25000 and Rs. 35000 differ significantly with the other two groups. For the dimension planning and overall job performance, the woman employees who earn monthly income of Rs. 15000 and Rs. 25000 differ significantly with those who earn in between Rs. 25000 and Rs. 35000 at five per cent level of significance.

The result of one-way analysis of variance revealed that, there is a significant difference among the awards received by the woman employees for the dimension personal traits at five per cent level of significance. The Tukey result confirms that there is a significant difference among the woman employees who have received awards between one and three with those who have received more than three awards at five per cent level of significance.

The t-test result showed that, the woman employees who were members and non members of association differ significantly for the dimension personal traits at one per cent level of significance.

The results of one-way analysis of variance showed that, there exists a significant difference among the woman employees location of the bank branches with the dimensions personal traits at one per cent level of significance and with planning and overall job performance at five per cent level of significance. The Tukey result showed that, the woman employees working in semi urban bank branches differ significantly with the woman employees working in rural and urban bank branches for the dimension personal traits at five per cent level of significance. With regard to the dimension planning and overall job performance, the woman employees of urban bank branches differ significantly from the semi urban bank branch employees at five per cent level of significance.

The result of one-way analysis of variance revealed that, there is a significant difference among the woman employees having varied distance from their bank to residence for the dimension communication and overall job performance at five per cent level of significance. The
Tukey result showed that, there exist significant differences among the woman employees who travel between five and fifteen kilometers with those who travel more than fifteen kilometers for the dimension communication and overall job performance at five per cent level of significance.

The result of one-way analysis of variance revealed that, there is a significant difference among the woman employees using different modes of transport for the dimensions personal traits, planning, communication and overall job performance at one per cent level of significance and for the dimension organizing at five per cent level of significance. The Tukey result showed that, the woman employees using public transport differ significantly with the other groups for the dimension personal traits. For the dimension planning, organizing, communication and overall job performance the woman employees using public transport differ significantly with the woman employees using own vehicle at five per cent level of significance.

### 7.2.6 Relationship between the Dimensions of Emotional Intelligence and Job Performance

The correlation analysis showed that, all the dimensions of emotional intelligence have shown a significant correlation coefficient with overall job performance at one per cent level of significance. Likewise all the dimensions of job performance have shown a significant correlation coefficient with overall emotional intelligence at one per cent level of significance. The highest degree of correlation exists between the overall emotional intelligence and overall job performance with the correlation coefficient of 0.892 which is significant at one per cent level significance. The dimension organizational climate shows a high degree of positive correlation with the dimensions self regulation and self awareness with the correlation coefficient of 0.878 and 0.877 respectively.

### 7.2.7 Impact of Dimensions of Emotional Intelligence on Job Performance
A unit increase in the dimensions motivation, empathy and social skills results in an increase in personal traits of the woman employees by 0.505, 0.020 and 0.049 units respectively. Since the coefficients of motivation and empathy are significant at one per cent level and the coefficient of social skills is significant at five per cent level. The changes in emotional intelligence explain the changes in personal traits of the woman employees to the extent of 80.1 per cent.

The impacts of the dimensions of emotional intelligence on planning skills are self regulation, motivation and empathy, since the coefficients of motivation and empathy are significant at one per cent level and the coefficient of self regulation is significant at five per cent level. A unit increase in the dimensions self regulation, motivation and empathy results in an increase in planning skills among the woman employees by 0.116, 0.412 and 0.398 units respectively. The changes in emotional intelligence explain the changes in planning skills of the woman employees to the extent of 87.2 per cent.

The impacts of the dimensions of emotional intelligence on organizing ability of the woman employees are motivation and empathy, since the respective coefficients are significant at one per cent level. A unit increase in the dimension motivation and empathy results in an increase in organizing ability of the woman employees by 0.505 and 0.433 units respectively. The changes in emotional intelligence explain the changes in organizing ability of the woman employees to the extent of 89.2 per cent.

The impacts of the dimensions of emotional intelligence on communication skill of the woman employees are motivation and empathy, since the respective coefficients are significant at one per cent level. A unit increase in the dimension motivation and empathy results in an increase in communication skill of the woman employees by 0.611 and 0.396 units respectively. The changes in emotional intelligence explain the changes in communication skill of the woman employees to the extent of 93.7 per cent.
The impacts of the dimensions of emotional intelligence on organizational climate are self-awareness, self-regulation and social skills, since the coefficients of self-awareness and self-regulation are significant at one per cent level and the coefficient of social skills was significant at five per cent level. A unit increase in self-awareness, self-regulation and social skills results in an increase in organizational climate by 0.528, 0.471 and 0.083 units respectively. The changes in emotional intelligence explain the changes in organizational climate of the woman employees to the extent of 78.8 per cent.

Self-awareness, self-regulation, motivation and empathy, the dimensions of emotional intelligence have an impact on overall job performance of the woman employees, since the respective coefficients are significant at one per cent level. A unit increase in self-awareness, self-regulation, motivation and empathy will increase the overall job performance by 0.153, 0.182, 0.403 and 0.248 units respectively.

Emotional intelligence of the woman employees is the strong predictor of their job performance. It is proved from the analysis as the changes in the five dimensions of emotional intelligence which explains the changes in overall job performance to the extent of 98.5 per cent, since their respective coefficient is significant at one per cent level.

7.2.8 Comparison of Levels of Emotional Intelligence and Levels of Job Performance

On comparing the levels of emotional intelligence and levels of job performance separately there is no much variation in the number of respondents coming under low and high
level. Out of 290 respondents, 210 (72.4%) woman employees have medium level of emotional intelligence and medium level of job performance.

The levels of emotional intelligence and levels of job performance taken together shows that the respondent who has low level of emotional intelligence does not have high level of job performance and also the respondents who are having low level of job performance does not have high level emotional intelligence. It is also identified that 189 respondents fall under the category of medium level of emotional intelligence and medium level of job performance.

7.3 RESEARCH IMPLICATIONS OF THE STUDY

The important research findings of the present study are discussed with the findings of the previous studies. They are recapitulated below:

On analyzing the health problems of the woman employees, they are suffering from back pain and knee pain. This replicates the findings of Shantava M. Porapur (2011)\(^1\).

The present study indicates that increased distance of bank from home leads to an increase in their job performance. This supports the results of the study conducted by Spies, Mattias (2006)\(^2\) and indicates a positive linear correlation between job satisfaction and commuting distance.

The woman employees’ family system whether joint or nuclear family does not affect their capacity to handle emotions, whereas the findings of the study conducted by Lenaghan, Buda and Eisner (2007)\(^3\) reports that who had high emotional intelligence with low work-family conflict had the highest well-being while those with low emotional intelligence and high work-family conflict had the lowest well-being.

The result of the study confirms that the promoted woman employees are emotionally less intelligent when compared with those who have not availed promotions. But the results of
the study conducted by Lopes et al., (2006)⁴ reveals that high emotionally intelligent employees received greater merit than their counterparts.

The woman employees with many years of experience are emotionally less intelligent when compared to the woman employee with less experience. Whereas Priti Suman Mishra and Das Mohapatra (2010)⁵ states that the emotional intelligence of a person increases with experience.


The levels of emotional intelligence of the woman employees are classified into three levels namely high, medium and low on the basis of their mean score and standard deviation. The result of the present study coincides with the result of the study conducted by Umesh et al., (2008)¹⁴.

The levels of job performance of the woman employees are classified into three levels namely high, medium and low on the basis of their mean score and standard deviation. The result of the study conducted by Premalatha (2003)¹⁵ does not match with the present study.

The present study highlights that woman employees have high level of emotional intelligence do not have low level of job performance and vice versa which replicates the findings of Srivastva and Bharamanaikar (2004)¹⁶

7.4 PROBLEMS AND SUGGESTIONS

The woman employees taken for the present study had different sensitivity towards the problems faced by them. They are presented as health problem, work life problem and personal problem. Suggestions have been offered to encounter the problems.
7.4.1 Health Problem

In banks the woman employees have to deal with more number of customers directly and they have to work without movement for long hours. This causes back pain and knee pain and they feel uncomfortable during their mensuration cycle. It leads to create stress, physical illness and emotional imbalance. The increased level of stress leads to ulcer and high blood pressure.

A normal break of 10 minutes may be allowed in between the starting time of their work and lunch break in a separate room especially for woman employees with toilet facility. The break up time helps them to relax and energize them. The work done followed by the break time will be much better when compared to the work done without having the break time (Hawthorne Experiments).

The bank should organize regular medical checkups in order to take care of the physical and mental illness of the employees especially for the woman employees who are much prone to stress. The most stress reliving technique is to make the woman employees to do exercises by providing subsidies to purchase sports equipments or join fitness activities according to the interests of them. In addition, employees’ social gathering programs, fun activities at work and public contact programs will be the better option to reduce the mental pressure in the work place.

7.4.2 Work Life Problem

The problem encountered by the woman employees as a result of the work environment are late sitting and not able to synchronize their family and work. The problem of late sitting was a common problem for all employees. But for the woman employees it is felt more as their security has to be ensured and they have to take care of their home after their work. They face the problem like the family members are not accepting when they go home late. Woman employees with children are often looked at as less favorable than those without children and
they are viewed as being less committed. This is, however, not same in the case of men who have children.

Additional responsibility like promotion leads to increased stress level among the woman employees. The first step in upward movement is easy. But the further steps were more challenging, as the span of control expands, involves to coordinate more number of subordinates and also assume greater responsibility.

The woman employees also felt that the training programmes are mechanically designed covering the regular aspects of banking business and with the aim of updating the banking knowledge. Moreover the participants are selected in a haphazard manner for the training programmes and the training programmes are not designed to suit the needs of the participants. There is no exclusive training programme for the woman employees in the bank.

Flexible job arrangements can be created for woman employees as our society has been built that the women have to bear the family responsibilities. Hence it is a fair reason to give special consideration in the working time. Flexible job arrangements include shortening the working hours, leave them in the weekends, giving flexible office hours and home office make them to perform their work within the designated time frame without having overtime. Working smarter not harder is the key determinant to successful management. Hence there should be well designed flexible working hours and work from home options. If the employees are given freedom to choose their own work schedules, quality and productivity of the work increases. Curtail excessive hours, which are directly responsible to affect the employee’s physical fitness. Policy has to be framed in this regard by taking into consideration the age, marital status, nature of family and health condition of the woman employees.

The banks have to organize diversified family activities, so that the employees’ family can better understand their work with empathy and support. To value both work and family, the employers can adopt family friendly environment practices. It includes practices such as family
recreational activities, taking care of their children education and medical benefits for their dependants. To encourage the employee, the bank can provide half day leave to celebrate with their family members on their birthdays depending on their number of members in the family. A complimentary birthday card will also add to the purpose.

Both family and work are fulfilling experiences in it. Good support system at family and work place would enable women to fulfill both without being pressurized to prioritize one above the other. Difficulty with child care arrangements was a major workplace issue. Bank should provide facilities like crèches to enable woman employees to give their best in their profession. The common child care centers facility can be done by coordinating the needs of the other organizations in the particular area.

In banking industry, people are the most important assets and it must efficiently manage its employees during every phase of employment in this competitive arena. The training system in banking industry has been changed to create a smarter workforce and yield the best results. Timely evaluation of the success of employees’ training and development programmes are most important for the blanks. The aspect of training is to concentrate on operational aspects and behavioral aspects of customer care services.

The training programmes related to operational aspects of the banks depends on the work situation and the participants can be selected. The training programme conducted by the banks should adopt the concept of ‘Problem Based-Learning’. It involves the nature of problem encountered during the course of the job are to be discussed. The employees are allowed to have a discussion on how to solve the problem. Thereby the alternative course of action can be known to all the employees attending the training programme. Thus the ‘Problem Based-Learning’ provides the possible ways of solving the problems.

Separate training programmes have to be designed to the needs of the woman employees and importance is to be given to train them in the areas on how to manage change, how to handle
interpersonal relationships, how to balance the life and work without sacrifice. The training packages have to be formulated like the workshops. The participants of the training programmes have to be decided on their willingness and interest to attend. The trainers should be highly effective, who embody the competence, can be models and who inspire change.

Many or most of the training programmes go unevaluated and so mistakes go unchanged. Hence through proper and continuous evaluation, the defectives can be identified and rectified. The effective ones are retained.

Proactive attitude towards solving the problem and set specific goals with realistic action steps helps them to manage. Breaking goals into smaller steps offers easier challenges and successes. The organizational structure can be remodeled from the hierarchy form to the network form wherein the responsibilities can be diversified to all members in the group. The relationship in the group can be increased by having self confidence, being empathic, good listener, self starter, adhering to one’s values and a sense of humor.

7.4.3 Personal Problem

The woman employees feel that they are not in a position to promote a friendly co-operative working environment, handling emotions in relationships, reading social situations and networks. Another important problem faced is that they are underestimated by the male employees on more times and by themselves at times when they are not able to perform better due to unavoidable circumstances.

Humor, laughter, and play are natural solution to life’s difficulties; they lighten the burdens and help to keep things in perspective. A good hearty laugh reduces stress, elevates mood, and brings your nervous system back into balance. Using gentle humor often helps to say things that might be otherwise difficult to express without creating a flap. Playful communication
relieves tiredness and relaxes body, which allows recharging and accomplishing more. When rigid ways of thinking has loosened up, it allows getting creative and seeing things in new ways.

Counseling can be given on how to handle the psychological problems, how to recover themselves at the time of disappointment. Woman employees should modify their behavior themselves to overcome stressful situations. Women employees should cope up with stress through non-drug methods like, relaxation, exercise, walking, yoga, meditation, recreation, change of diet, vacation and new hobby. Relaxation techniques will make mind to be free from stress as these practices have the capacity to reduce blood pressure and heart rate and ultimately improves the mood of work. Believe in physical activity and every day at least a 30 minute physical activity releases tension and normalizes stress hormones which will get one to have a good sleep. Woman employees should also be trained to be more flexible to situations (forget the past unpleasant situations) and recall all pleasant incidents.

Build meaningful and supportive relationship with colleagues, higher officials and other people whom they interact in the course of job and in other supportive situations. It is also important to interact gently with fun with a focus on job in particular. Learn to manage time more effectively and make lists of all the activities that are to be discharged and prioritize the work, plan ahead and avoid procrastinate and often consult with superiors for guidance and understanding of work.

Proper nutrition is very important to maintain healthy body and healthy mind. This will also avoid encountering stress owing to tiredness and owing to physical exhaustions. The physical health is more important to discharge job ably well. Women in Indian situation are less choosey of their food which is not advisable as working in a situation with a target requires plenty of energy. Doing things at work in a planned and systematic manner and avoid doing many things simultaneously. Do not try to reach the perfection level in all routine activities thus avoid time pressure and role overloading.
7.5 SCOPE FOR FUTURE RESEARCH

Emotional intelligence, as an important area of social sciences needs a lot of research in the developing countries like India. As it directly influence the employees’ behavior working in any organization, the decision making power and the abilities related to handle the contingency situations, which may arise out of depression. A number of themes had been identified as important topics during the course of the research for future research.

A study can be done on the emotional intelligence and job performance of woman employees in the service sector like banking, insurance, transport, medical, police and education in and a comparison can be made. The investigation can be done by selecting a set of employees. They have to be given training on how to develop emotional intelligence. The study has to be done before and after giving emotional intelligence training to know the impact of emotional intelligence on organizational productivity.

A study can be made on the performance appraisal system followed in the banking sector. The problems and the barriers faced by the woman employees should be analyzed. The work-life balance experienced by the woman employees can be studied. The stress experienced by the employees of both gender can be investigated. A study can be done on the motivational factors that lead woman to take up the employment. An investigation can be done to explore the ways in which the woman employees can break the glass ceiling and attain the top positions on par with the existing successful and happy candidates.

7.6 CONCLUSION

The key skills of emotional intelligence can be acquired by anyone, at any time. There is a difference, however, between learning about emotional intelligence and applying that knowledge to life. This means that we can’t simply read about emotional intelligence in order to master it. We have to experience and practice the skills in our everyday life.
The present study has importantly examined the emotional intelligence and its impact on the job performance of woman employees in the public as well as private sector commercial banks in Madurai District and it is mainly based on the opinion of the sample woman employees.

The suggestions emerged out of the present study will enable the bankers to formulate necessary policies on banking personnel in general and woman employees in particular, to function and perform better.

Further, the study will serve as a basis for many more studies on similar nature on a wider perspective either at the state level or the national level and for comparative study. If this study helps the future researcher, the researcher will feel that she is amply rewarded that she has undertaken a useful study.