



# **Gender Influence on Emotional Intelligence Among Middle Level Managers in the Ghanaian Insurance Industry**

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## **ABSTRACT:**

One of the key elements for organizational development and success has been recognized as emotional intelligence (EI). The goal of this study was to determine the emotional intelligence profile of middle level managers who are in charge of implementing new policies and bringing about change in the insurance sector in Ghana. It was also determined how these middle-level managers' gender affected their emotional intelligence. 260 respondents from 26 selected Ghanaian insurance companies participated in the study. Data collection involved using the Boston EI questionnaire. Utilizing correlational and descriptive statistical analysis, the collected data was examined using the statistical software, SPSS. Pearson analysis MANOVA and 3- way ANOVA were performed to test the study hypothesis. According to the study results, insurance company middle level managers had good overall EI scores. The study also found that middle level managers differed in EI levels when gender was considered. The finding from the study therefore gives conclusion that gender is a considerable measure of EI level of middle level managers in the Ghanaian insurance industry.

*Keywords:* Companies, Emotional Intelligence, Gender, Middle Level Managers, Reliability, Organization

## **1. INTRODUCTION**

### **1.1 BACKGROUND OF STUDY**

EI is a person's ability to properly control his or her emotions and also the capability to control one's and other's moods and emotions, to distinguish between them and apply the interpretation to direct a person's own actions and thoughts (Faltas, 2017). According to Dartey-Baah and Mekpor (2017), this detailed definition of EI projects EI as vital not only for accomplishment at work, but especially in managing people (Dartey-Baah&Mekpor, 2017). Drigas and Papoutsis in 2018 also came up with a mixed model concept of EI which indicated that EI consisted of both intellectual intelligence and personal attributes. They defined EI as the ability to identify, understand, and use emotions positively to manage anxiety, communicate well, empathize, overcome issues, solve problems, and manage conflicts. Cherry(2020) and Whitner (2020) for instance indicated that EI is important to managing people and is an important ingredient for success in an organization. Prezerakos (2018), Whitner (2020) and Cherry (2020) who have gathered information from a number of establishments confirmed the significant contribution of EI to individuals who hold management positions and to businesses as a whole.

According to Junega (2020) and resume.com (2020) an organization's management is made up of three layers; top, middle and lower. Rezvani (2017), indicated that by make-up, position and responsibilities, middle level managers handle multifaceted set of concerns that requires cross functional expertise, management experience and EI; they must identify collaborations, discover potential attainments for the business, identify and develop new business growth opportunities through cross functional activities. Dartey-Baah and Mekpor (2017) indicated that such managers are said to work with feelings and emotions to build a work environment that support their employees and co-workers to work at their optimum. Middle level managers are said to spend more than half their time giving and seeking information and seeking and preparing explanations (Rezvani, 2017); this in itself require EI. Cherry (2018) and Whitner (2020) indicated that the five EI competencies that are critical to middle level manager's if they are to succeed and be effective in performing all of the functions highlighted afore are; self-awareness, self-regulation, motivation, social skills and empathy. These aptitudes, according to Baloch, et al. (2018) are important indicators to being a successful manager, and are exhibited through management actions. Essentially, middle level managers are expected to possess high EI levels and competencies; be 'emotionally intelligent' to enable them think and conduct themselves ingeniously in challenging and changing conditions (Baloch, et al., 2018). They are also expected to exhibit toughness, resolve and professional judgment in their dealings in achieving corporate objectives and reforms (Bandi& Chauhan, 2019).

Meshkat and Nejati (2017), indicated that the abilities of EI are influenced by various factors; one of which is gender. Meshkat and Nejati (2017) indicate that the effect of EI and gender could be because of biological and social causes. For instance, generally, females are socialized to be emotionally expressive and cooperative and well-adjusted relationally and males socialized to become independent, competitive and instrumental (Faltas, 2017; Meshkat&Nejati, 2017). Socially, males are said to be lower on EI than females Meshkat and Nejati (2017). There are also some traits said to be associated with the male and female gender, for instance assertiveness is an EI trait associated to males whilst females are associated with

empathy (Meshkat&Nejati, 2017). Some researchers have also attributed the high EI scores in women to the traditional character of caregiving by women which makes them aware and responsive to emotions and other non-verbal and body expressions.

In spite of the afore arguments, inconsistent differences have been recorded between females and males for total EI measures (Meshkat&Nejati, 2017). In terms of EI components females scored higher than males in some components like emotional skills, emotion expression, interpersonal skills, emotion related perception, emotion management, emotion recognition, handling and understanding emotions, empathy, self-regard and self-awareness (Faltas, 2017; Meshkat&Nejati, 2017). On the other hand, males are likely to express high-intensive emotions like excitement, cope with pressure and are more skilled at impulse regulation (Faltas, 2017). At work, specifically in leadership, males are likely to exhibit assertiveness and females exhibit high standards of reliability and integrity (Faltas, 2017). Sánchez-Núñez, et al. (2018) also confirmed that mostly EI components are gender biased by stereotypes and that EI measures scores may be affected by these gender biases. Wapaño (2021) did not find any significant difference between female and male teachers in Myanmar, however, Mokhlesi and Patil, (2018) found females scoring significantly lower than their male counterparts. According to Faltas (2017), though questions of differences in gender in relation to EI have not been easily established, generally some linkages have been established. In Ghana, though there have been researches to explore the relationship between EI and performance, EI and customer service, EI and leadership amongst others, research to probe EI and its relationship to gender is relatively an unexplored area. This study amongst other things sought to describe the relationships between the dependent and independent variable; EI and gender and also clarify the inconsistencies in the relationship.

### **1.2 RESEARCH HYPOTHESIS**

- H1<sub>o</sub>. Levels of EI and its components are high for middle level managers of the Ghanaian insurance industry.
- H1<sub>a</sub>. Levels of EI and its components are not high for middle level managers of the Ghanaian insurance industry.
- H2<sub>o</sub>. Levels of EI differ for male and female middle level managers in the Ghanaian insurance.
- H2<sub>a</sub>. Levels of EI do not differ for male and female middle level managers in the Ghanaian insurance industry.

### **1.3 SCOPE AND LIMITATIONS OF THE STUDY**

This study sought to find out the effect of gender on EI and EI competencies levels among middle level managers in the Ghanaian insurance industry. The study was a quantitative one involving two hundred and sixty (260) middle level managers from the Ghanaian insurance industry selected through purposive sampling.

Due to time and financial constraints, this study was only limited to middle level managers in the Ghanaian insurance industry. The study was also limited in the number of independent variables it sought to measure. It was limited to gender; other relevant variables like age, education, position, span of control, etc. was not the focus of the study due to these constraints.

The study was limited to potential self-rating and self-reporting biases. Respondents may have given desired answers to make them look favorable because of apprehension about how they would look when the scorings are revealed.

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## **2. LITERATURE REVIEW**

### **2.1 INTRODUCTION**

According to most studies in recent times, small but significant gender differences in emotion expressions have been reported for adults and it respectively showed that women showed more greater emotional expressivity, especially for positive emotions and internalizing negative emotions such as sadness than men. Another research also suggested that women have higher emotional intelligence ability than men based on common ability tests such as the Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT). The Mayer-Salovey-Caruso Emotional Intelligence Test (MSCEIT) is an ability-based test designed to measure the four branches of the EI model of Mayer and Salovey. However, the literature showed that women have higher emotional intelligence ability than men

Furthermore, physiological measures and behavioral tests also support this finding because it identified some factors which contribute in emotional intelligence namely Emotionally Stable, Managing Relationships, Empathy, Confrontation, Self-Management, Determination, Self Awareness, Self-Motivation, Set Priority, Inspiration, and Encouragement.

According to Maryam Meshkat and Reza Nejati (September 2017), result showed that there was no significant difference between the genders on their total score measuring emotional intelligence, but the genders did tend to differ in emotional self-awareness, interpersonal relationship, self-regard, and empathy with females scoring higher than males.

Compendiously, while most researchers believe that there are no significant sex differences in general intelligence between male and female, ability in particular types of intelligence does appear to vary slightly on average because while some test batteries show slightly greater intelligence in males, others show slightly greater intelligence in females.

## 2.2 THEORETICAL FRAMEWORK

This section highlights some empirical research in relation to EI and gender. The mixed model of EI by Drigas and Papoutsis, (2018) explained that no one is genetically similar and that this uniqueness of a person is what is referred to as personality. The model explained further that experiences of male and female vary and has influence on the emotional intelligence of both genders. The mixed model posited that a person is born with certain capabilities in intellectual functioning, and features, which are aspects of their disposition. Based on these natural born dispositions male and females tend to differ in EI levels (Drigas&Papoutsis, 2018).

## 2.3 EMPIRICAL RESEARCH

This theory is consistent with the study by Mokhlesi& Patil (2018) who investigated emotional intelligence among male and female by using the Multi-factor Emotional Intelligence Scale. Results of the study demonstrated that males have significantly higher EI score than that of females. O'Connor, et al. (2020) and Gilar-Corbi, et al. (2019) also found females scoring significantly lower than their male counterpart.

In a study using meta-analysis Somaa, et al. (2021) found significant differences in the scores of EI when gender was used as a moderator to find a relationship between academic performance and emotional intelligence. Fida, et al.'s (2018) study also showed that females were ahead of males in emotional intelligence.

Again, in Sri Lanka, females were found to obtain high EI mean scores in a study involving undergraduate medical students (Ranasinghe et al., 2017). The study was cross-sectional and descriptive; carried out among four hundred and seventy-one (471), 2<sup>nd</sup>, 4<sup>th</sup> and final year medical under graduate students of University of Colombo. The study used self-administered rating scales; perceived stress scale (PSS) and Schutte self-report emotional intelligence test (SEIT) and logistic regression analysis to draw conclusions. This study also confirmed the general assertion that females score high on EI than males.

In Tamil Nadu, India, a study among graduates in medicine revealed males having lower EI than females (Chandra, et al., 2017). The study was questionnaire based and involved one hundred and thirty-five (135) year-one medical students. Their EI was measured using the Schutte, et al questionnaire and the EI scores were compared using the unpaired t-test (Chandra, et al., 2017).

Another study was carried out in South Africa (Mayer et al., 2017) among women leaders working in higher education institutions. The study employed the qualitative research design approach. Using a semi-structured interview approach, twenty-three (23) women were involved in the study (Mayer et al., 2017). Content analysis approach was used to analyze data. Findings revealed that respondents scored high on some EI competencies like; solving problems, self-regard, interpersonal relations, assertiveness, social responsibility, impulse control, empathy and social responsibility (Mayer et al., 2017). This study confirmed the assertion that generally women are deemed to be high on EI.

A study to investigate the effect of gender as one of the demographic variables on EI was carried out among ECAs in some institutions in South Africa (Marembo&Chinyamurindi, 2018). The study was quantitative with data obtained from two hundred and twenty (220) ECAs in some chosen universities. By means of online data collection (monkey survey) EI was scored by use of the Schutte EI scale (Marembo&Chinyamurindi, 2018). Differences recorded suggested that gender had influence on EI of respondents. Even though the differences were not significant, male respondents scored low on EI than females (Marembo&Chinyamurindi, 2018).

In Nigeria, Abuja, a study conducted to find out the connection between EI, gender and age among technical college students studying basic electricity revealed that EI related positively to gender (Aloiseghe, 2018). In all two hundred and twenty-nine (229) males and sixty-two (62) females made up the respondents. The EI tool used to collect data was the Mangal Emotional intelligence inventory (MEII). A correlational research design approach was used to establish the relationship between EI and gender involving the two hundred and ninety-one (291) second year technical college students. Pearson correlation was employed and t-test was used to test the hypotheses (Aloiseghe, 2018). Female students had high emotional intelligence than the male students (Aloiseghe, 2018). Findings from the study confirmed the notion that a positive relationship exists between gender and EI (Faltas, 2017; Meshkat&Nejati, 2017).

Fida et al. (2018) also conducted a study among students of five university faculties of Khyber Pukhtunkhwa in Pakistan. Using a cluster approach, a total of eight hundred and twenty-eight (828) final year students from three (3) departments of the faculties were involved in the data collection. Data was collected using WLEIS; Wong and Law Emotional Intelligence Scale and analyzed by mean t-test, ANOVA and percentages. Findings indicated that male students were behind female students in EI.

Meshkat and Nejati (2017), also conducted a study among four hundred and fifty-five (455) English major students in three (3) universities in Iran to find out if there was variation in EI and its associated components due to gender. The Bar-On Emotional Quotient Inventory was used to collect data on EI and MANOVA was used to analyze information obtained. Results revealed insignificant variance between males and females on total EI scores, however, females scored higher than males on the components of EI; interpersonal relationship, emotional self-awareness, empathy and self-regard, and empathy (Marembo&Chinyamurindi, 2018). It was interesting to note that females scored high in the EI competence self-regard; a usual male EI trait (Meshkat&Nejati, 2017).

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## 3. METHODOLOGY

This study employed quantitative research approach. Quantitative research is appropriate for testing and validating already identified themes about research areas by testing construed hypothesis before data is collected (Boru, 2018). In line with this, the study used quantitative research approach to

test the relationship between EI and gender by using data obtained on middle level managers in the Ghanaian insurance industry and to confirm or refute the various null hypothesis of this study.

The study used a structured questionnaire; the Boston EI questionnaire to collect information needed to test the research hypothesis from the targeted 260 respondents from 26 insurance companies in Ghana. Thirty-two (32) questions made up the instrument, of which twenty-five (25) were intended to gauge respondents' levels of emotional intelligence (EI) and seven (7), their demographic background. Each responder was given five (5) statements to gauge their level of emotional intelligence (EI), based on Cherry's (2018) list of the five (5) EI competencies: self-awareness, self-regulation, motivation, social skills, and empathy. Each of the five (5) EI abilities had labels on the Boston EI questionnaire that were appropriate for eliciting replies. Participants' EI scores were calculated by averaging their responses across all the factors of measurement. The scoring scale went from one (1), which stood for a low EI score, to five (5), which stood for a high EI score. The questionnaire was sent online to respondents through email and via official social media platforms made up of middle level managers from the selected insurance companies in Ghana. Respondents indicated their consent to be part of the research by completing and submitting the questionnaire. Data obtained was entered into a secured database for analysis. Pearson correlation was used to measure the trend, statistical relationship and significance of the association between EI and gender with the level of significance set at 0.05. In addition, Multivariate analysis of variance was used to analyze EI levels based on gender. A 3-way analysis of variance (3-way ANOVA) was also used to ascertain if levels in EI differed when gender of respondents were taken into consideration.

## 4. RESULTS

### 4.1 DESCRIPTION OF STUDY SAMPLE

Two hundred and sixty (260) people from twenty-six (26) insurance companies participated in the study. Gender, age, educational attainment, professional experience, current position, and length of time in current position were the demographic factors considered in the study. Among the 260 participants, 154 (59.2%) of the participants were men, and 106 (40.8%) were women.

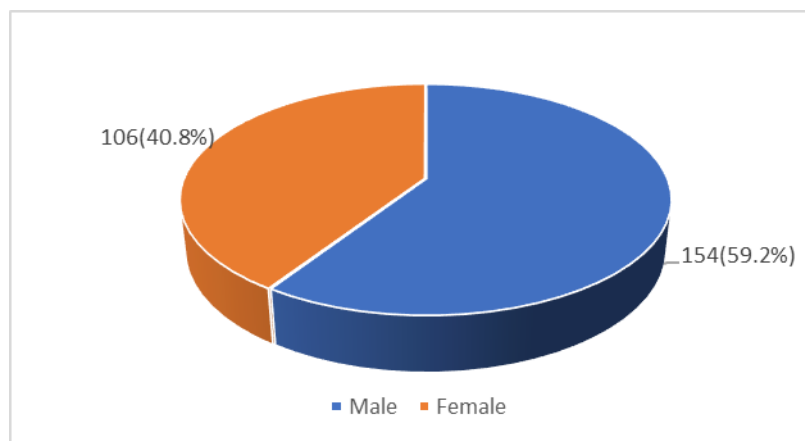


Figure 1. Gender distribution of participants

There were twenty-one (21) participants between the ages of 25 and 30, eighty-five (85) participants between the ages of 31 and 35, forty-eight (48) participants between the ages of 36 and 40, forty-eight (48) participants between the ages of 41 and 45, forty-six (46) participants between the ages of 46 and 50, and twelve (12) participants over the age of 50.

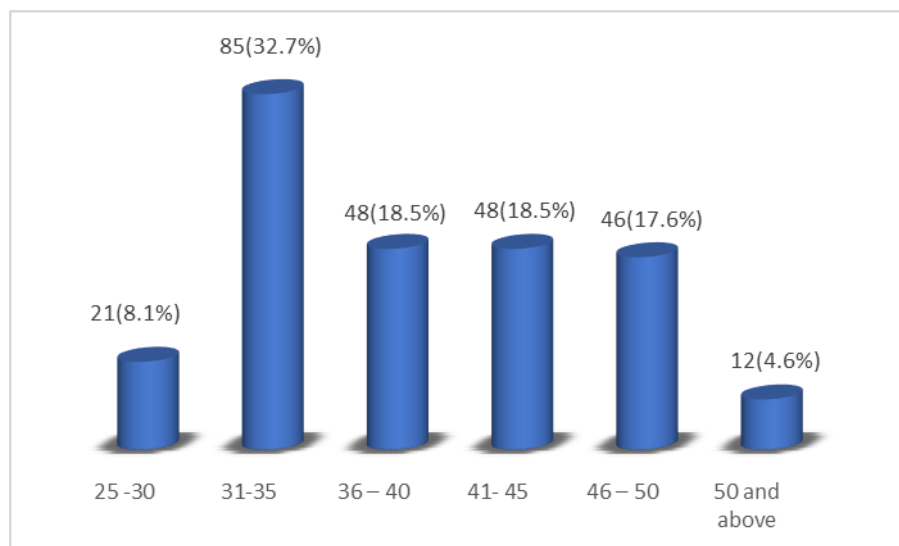


Figure 2. Age distribution of participants

Participants' educational backgrounds were determined. Among the two hundred and sixty (260) participants, 22.7% had a first degree, 33.1% a first degree with master's, 13.5% a degree with a professional qualification, and 30.7% a degree with a master's and a professional qualification.

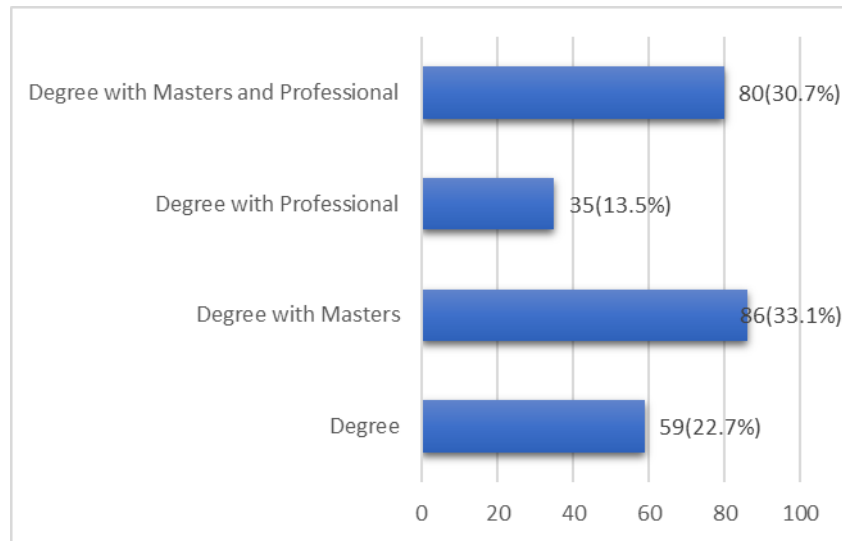


Figure 3. Educational level of the participants

Participants also provided information on their work experience, of which 91 (35%) had between six and ten years of experience, 81 (31.2%) had between eleven and fifteen years, 63 (24.2%) had between sixteen and twenty-five years, and 25 (9.6%) had between one and five years.

Table 1: Working experience of participants

Number of Working Years	N (%) of participants
1 to 5	25 (9.6%)
6 to 10	91 (35%)
11 to 15	81 (31.2%)
16 and above	63 (24.2%)

25% of participants claimed that they were branch managers, 30% that they were department heads, 22% that they were unit heads, and 23% that they held other roles that were not specified.

Table 2: Current positions held by participants

Position	N (%) of participants
Branch Manager	66 (25%)
Head of Department	77 (30%)
Unit Head	57 (22%)
Others	60 (23%)

Participants also indicated how long they had been in their current positions. Of the two hundred and sixty (260) participants, 210 (80.8%) had held their current post for between one and five years, 41 (15.8%) for between six and ten years, and nine (3.4%) had held it for between eleven and fifteen years.

Table 3: Number of years at current position

Number of Years at Current Position	N (%) of participants
1 to 5	210 (80.8%)
6 to 10	41 (15.8%)
11 to 15	9 (3.4%)

#### 4.2 INFERENTIAL ANALYSIS AND PRESENTATION

Pearson correlation analysis was conducted between gender and EI score. The independent variable and dependent variable for the analysis were gender and E.I score respectively. The Pearson correlation coefficient for gender and E.I score was  $-0.046$ , which showed a negative relationship between the two variables. The negative relationship showed gender inequality considering E.I score. This showed males had high E.I score than females.

Table 3: *Pearson correlation analysis*

Gender	
E.I Score	-0.046

A three-way ANOVA and MANOVA analysis were also performed. The first research hypothesis ( $H_{1o}$ ) was: levels of EI and its components are high for middle level managers of the Ghanaian insurance industry. Considering the first null hypothesis ( $H_{1o}$ ) which was, it was found that the mean EI score for middle level managers of the insurance companies was 106.19, which is considered as a high EI score. Since a high EI score was recorded, the null hypothesis was not rejected and therefore conclude that levels of EI and its components are high for middle level managers. The minimum score was 80, which was still considered a high EI score. For each of the components of EI, thus self-awareness, self-regulation, motivation, social skills and empathy, the scores recorded were considered high.

Table 4: *Summary result of first research question*

Variable	Mean	Maximum	Minimum
E.I Score	106.19	125.00	80.00
Self-awareness	21.19	25.00	12.00
Self-regulations	18.28	25.00	8.00
Motivation	21.62	25.00	13.00
Social skills	22.93	25.00	17.00
Empathy	22.17	25.00	15.00

The second research hypothesis ( $H_{2o}$ ) of the study was: levels of EI differ for males and females middle level managers in the Ghanaian insurance industry. The results showed that males had high EI score than females with males having EI score of 106.5 and females 105.7. Considering the various components of EI, females had a significant high self-awareness score than males. Males also had a significant high self-regulation and motivation score than females and both were at par with scores on social skills and empathy. Based on the results it was found that, EI score recorded a p-value of 0.288, which was higher than a significant level of 5% and therefore the null hypothesis ( $H_{2o}$ ) that the levels of EI levels differ for male and female middle level managers in Ghanaian insurance industry was not rejected. The results therefore confirmed that middle managers differ in EI levels when considering their gender.

Table 6: *Summary results of third research question*

Variable	Gender		P-value
	Male	Female	
E.I Score	106.5	105.7	0.288
Self-awareness	20.7	21.8	0.001
Self-regulations	18.7	17.6	0.002
Motivation	21.9	21.2	0.007
Social skills	22.9	22.9	0.717
Empathy	22.2	22.2	0.217

#### 4.3 DISCUSSION OF FINDINGS

This study had a number of important findings. First, the study found that the EI level of middle managers of insurance companies is high with male managers having high EI compared to females. A high score of 106.19 was recorded for the middle managers. Both the male and female middle managers were however found to have high EI score with male's score being 106.5 and female's 105.7. Studies by Baloch, et al. (2018) and Bandi and Chauhan, (2019) indicated that high EI levels imply high performance output which in turn results in organizational success. This implies that middle managers of the insurance companies listed in this study do have high performance output and also organizational success. This also implies that these managers possess the capacity to observe, understand and accurately define others and their own emotions, use these emotions to arrive at opinions, appreciate emotional signs and semantics and manage all these to accomplish set objectives. This finding is contrary to the findings of Fida (2018), Faltas (2017) and Patel (2017) who indicated that females tend to possess high EI levels than men. Meshkat and Nejati (2017) also indicated that socially, males are said to be lower on EI than females.

The study results also found that EI levels differed for male and female middle managers of the insurance companies. The study therefore failed to reject the null hypothesis that, 'levels of EI differ for males and females middle level managers in the Ghanaian insurance industry'. Based on the descriptive statistics, it was also found that, males had a higher EI score (106) than female middle managers (105) even though both genders recorded high EI scores. The mixed model of EI by Drigas and Papoutsis, (2018) explained that no one is genetically similar and that this uniqueness of a person is what is referred to as personality. The model explained further that, experiences of male and female vary and has influence on the emotional intelligence of both genders. The mixed model posited that a person is born with certain capabilities in intellectual functioning, and features, which are aspects of their disposition. In this theory, it is held that the natural dispositions, in-born in a person, helps to define the likely accomplishment that one may attain by developing ones EI (Drigas&Papoutsis, 2018). Based on these natural born dispositions male and females tend to differ in EI levels (Drigas&Papoutsis, 2018). This finding is also consistent with the study by Mokhlesi& Patil (2018) who investigated emotional intelligence among male and female by using the Multi-factor Emotional Intelligence Scale. Results of the study demonstrated that males have significantly higher EI score than that of females. O'Connor, et al. (2020) and Gilar-Corbi, et al. (2019) also found females scoring significantly lower than their male counterpart. In a study using meta-analysis, Somaa, et al. (2021) found significant differences in the scores of EI when gender was used as a moderator to find a relationship between academic performance and emotional intelligence. Marembo and Chinyamurindi (2018) also investigated the effect of gender as one of the demographic variables on EI in some institutions in South Africa. By means of online data collection (monkey survey) EI was scored by use of the Shutte EI scale. Differences recorded suggested that gender had influence on EI of respondents (Marembo&Chinyamurindi, 2018).

Contrary to this study's findings, Meshkat&Nejati (2017) found that EI levels of males and females do not differ in their study, 'Gender comparison of emotional intelligence of university students'. Fida, et al.'s (2018) study also showed that females were ahead of males in emotional intelligence. Mokhlesi& Patil, (2018) who found that male had high EI score than females, however, found no significant gender differences with respect to emotional intelligence and its dimensions. Another study by Wapaño, (2021) also assessed whether there existed any differences in emotional intelligence among college students with respect to their gender. A standardized questionnaire was used to conduct the study and data was collected from 300 college students using random sampling method. Trait Meta-Mood Scale (TMMS) was used to assess emotional intelligence. The results indicated that gender does not significantly predict emotional intelligence among adolescents(Wapaño, 2021). In Tamil Nadu, India, a study among graduates in medicine revealed males having lower EI than females (Papanagnou et al., 2017). Fischer, et al. (2018) did not find any significant difference between female and male in a self-reported community study of more than 5000 samples.

## 5. CONCLUSION AND PRACTICAL RECOMMENDATION

Based on the findings above the following conclusions were made. Middle managers of insurance companies have high EI score. Ultimately, a high EI means that these middle managers have the potential for accomplishment at work and especially managing people as indicated by Dartey-Baah&Mekpor, (2017). It also implied a capacity to increase team productivity, staff retention, ability to build good relationships, reduce team's stress, defuse conflict and improve job satisfaction of subordinates as supported by researches of Drigas and Papoutsis (2018), Prezerakos, (2018) and Cherry(2020).

The study found that middle level managers in the Ghanaian insurance industry differed in EI levels on the basis of gender. The finding from the study also gives conclusion that male middle level managers have high EI score than female middle level managers in the Ghanaian insurance industry. However, the results revealed that both male and female middle level managers in the Ghanaian insurance industry have high EI score.

Based on the findings and analysis of the study, it is recommended that though middle level managers in the Ghanaian insurance industry were found to have high EI score, efforts should be made to continuously improve upon their EI levels. Taking into consideration the importance of EI to the achievement of organizational objectives and success and individual efficiency, it is recommended that regular trainings and workshops should be organized to engage the managers and also build up their EI level. These trainings and capacity building activities will equip them to be efficient and effective in the position and handle their job demands to impact the company positively. Based on the outcome of the study it is recommended that some more consideration should be given to build up the EI levels of the female middle level managers to build their capacity and make them more efficient. This will help the industry to benefit substantially from both genders for the attainment of both individual companies and industry goals.

For further studies, the study recommends that researchers will also focus on other industries and other management levels. Further studies could also focus on other geographical areas and also consider an increase in sample size. Future studies are also recommended on finding out the effect of EI with other independent variables like position, span of control and educational levels. Future studies could also consider each component of EI and research on them into details.

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